

## CTE/ROP Financial Services/Sales

### San Diego County Office of Education - Sweetwater Union High School District Pacing Guide/Course Description

<b>Course Length:</b> 1 Semesters	<b>Classroom Instruction:</b> 90 hours
<b>SUHSD Course Number:</b> 410301	<b>Grade Level:</b> 11, 12
<b>SDCOE Course Number:</b> 4103	<b>SDCOE Total Hours:</b> 180 hours
<b>CBEDS Number/Title:</b> 4103/Financial Services	<b>Year of Implementation:</b> 2012
<b>Course Pre-requisites:</b> None	<b>Articulation (school/credits):</b> None
<b>CTE Industry Sector:</b> Financial Services	<b>CTE Pathway(s):</b> Business & Financial Management
<b>Job Titles:</b> Personal Banker, Customer Service Representative, Member Service Representative, New Accounts Representative, Financial Services Representative, Relationship Manager, Loan Processor, Retail Banker, Retail Service Representative, Administrative Assistant.	
<b>Credential Information:</b> Preliminary or Clear Full-Time Designated Subjects CTE Credential in Banking & Finance	
<b>Required Textbooks:</b> None	
<b>Course Description:</b> The Banking and Related Services Pathway can lead to an exciting career while also making you a savvy consumer. Money is something we all deal with on a daily basis and having an arsenal of knowledge on the subject may increase your capital. Students will learn basic concepts of banking and related financial services such as loans, credit, and payment services. Knowledge of banking regulations is also necessary for handling financial transactions.	

## **CTE/ROP Financial Services/Sales**

### **Semester 1**

- Unit 1: Customer Service and Your Attitude Count
- Unit 2: Telephone Management
- Unit 3: Sales Techniques
- Unit 4: Financial Sales and Services Representative Procedures
- Unit 5: Interpersonal Relations
- Unit 6: Occupational Knowledge and Skills
- Unit 7: Workplace Skills and Behavior
- Unit 8: Job Acquisition Skills/ Lifelong learning opportunities

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<u>Semester 1 - Unit 1 – Customer Service &amp; Your Attitude Count (15 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p><b>1A</b> - Demonstrates proficiency in attitude within customer service.</p> <p><b>1B</b> - Demonstrates proficiency in delivering good quality customer service by having a friendly, caring, helpful attitude.</p> <p><b>1C</b> - Displays proficiency in how your attitude affects your professionalism in customer service.</p> <p><b>1D</b> - Displays the importance of both internal and external customers in customer services.</p> <p><b>1E</b> - Exhibits proficiency when using a purpose statement in customer service.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/FSHP/</b>  <b>B8.2</b> Understand the concept of exceptional customer service and know ways of anticipating the needs and desires of customers to exceed their expectations.  <b>B8.3</b> Know common customer complaints and the service solutions for preventing or resolving complaints.  <b><u>Core Academic:</u></b>  <b>*HTR/C/2.3LS/SA/G11-12/</b>  <b>(2.4)</b> Understand the importance of effective nonverbal, oral, and written communication skills in getting and keeping a job.  <b>(2.5)</b> Use appropriate vocabulary and the specialized terminology of the industry.  <b>(2.6)</b> Understand verbal and nonverbal communication and respond appropriately.</p>	<p><b>A:</b> Introduction to the financial sales &amp; service industry.</p> <ol style="list-style-type: none"> <li>1. History</li> <li>2. What does a financial institution do</li> <li>3. Changing role of the financial service employee</li> </ol> <p><b>B:</b> CUSTOMER SERVICE/AND YOUR ATTITUDE COUNT</p> <ol style="list-style-type: none"> <li>a. Maintaining a positive attitude</li> <li>b. First Impression</li> <li>c. Image of excellence</li> <li>d. Meeting customer's expectations</li> <li>e. Purpose statement</li> </ol>	<p><b><u>Teacher Resources and Student Resources:</u></b></p>

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<u>Semester 1 - Unit 2 – Telephone Management (10 hours)</u>			
<b>Competencies</b>	<b>Standards</b>	<b>Suggested Pacing</b>	<b>Resources/Materials</b>
<p><b>2A:</b> Completed satisfactory study in telephone etiquette.</p> <p><b>2B:</b> Takes and distributes accurate and complete messages.</p> <p><b>2C:</b> Demonstrates satisfactory study in multi-line telephones.</p> <p><b>2D:</b> Handles special situations, i.e., irate callers.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/C/2.3LS/SA/G11-12/</b>  <b>(2.6)</b> Understand verbal and nonverbal communication and respond appropriately.</p> <p><b><u>Core Academic:</u></b>  <b>*HTR/TC/</b>  <b>(4.4)</b> Use appropriate technology in the chosen career pathway.</p>	<p><b>A:</b> Telephone management</p>	<p><b><u>Teacher and Student Resources:</u></b></p>

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<u>Semester 1 - Unit 3 – Sales Techniques (10 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p><b>3A</b> - Shows proficiency in describing basic products and service offered by financial institution.</p> <p><b>3B</b> - Demonstrates proficiency in describing features and benefits of various types of products and service offered by financial institution.</p> <p><b>3C</b> - Demonstrates proficiency in questioning and listening skills use to identify customer's needs.</p> <p><b>3D</b> - Shows proficiency in gaining the customer's commitment and close the sale.</p> <p><b>3E</b> - Demonstrates understanding of when and how to cross sell and/or make referrals.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/FSHP/</b>  <b>B8.2</b> Understand the concept of exceptional customer service and know ways of anticipating the needs and desires of customers to exceed their expectations.</p> <p><b><u>Core Academic:</u></b>  <b>*HTR/C/2.3LS/SA/G11-12/</b>  <b>2.7</b> Understand trends and new information by reading and interpreting the professional literature of the professions within a selected career pathway.</p>	<p><b>A:</b> Product knowledge  <b>B:</b> Your role as a sales person  <b>C:</b> Need satisfaction selling  <b>D:</b> Tag-ons/marketing promotions products and services  <b>E:</b> Making effective customer referrals  <b>F:</b> Knowing the competition</p>	<p><b><u>Teacher and Student Resources:</u></b></p>

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<u>Semester 1 - Unit 4– Financial Sales and Services Representatives Procedures (15 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p><b>4A</b> - Shows proficiency in check handling, negotiability and endorsements procedures.</p> <p><b>4B</b> - Exhibits a working knowledge of acceptable and unacceptable identification procedures.</p> <p><b>4C</b> - Demonstrates proficiency in working with debit and credit procedures.</p> <p><b>4D</b> - Exhibits a working knowledge of their responsibilities and cash limits.</p> <p><b>4E</b> - Shows proficiency when handling various types of transactions.</p> <p><b>4F</b> - Demonstrates proficiency when processing loan and credit card payments.</p> <p><b>4G</b> - Displays proficiency in scanning incoming checks for irregularities.</p> <p><b>4H</b> - Displays proficiency when placing holds on accounts for uncollected funds.</p> <p><b>4I</b> - Demonstrates proficiency in selling traveler's checks, official checks, and money orders.</p> <p><b>4J</b> - Demonstrates proficiency in check cashing and paying out money procedures.</p> <p><b>4K</b> - Displays proficiency in</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/HTRP/</b>  <b>C6.1</b> Understand procedures for handling cash transactions, such as balancing cash, handling cash control, converting currency, and identifying counterfeit currency.  <b>C6.2</b> Understand the procedures for handling noncash transactions (e.g., credit cards, debit cards, ATM cards, money orders, personal checks, coupons, discounts, online transactions).  <b><u>Core Academic:</u></b>  <b>*HTR/C/2.2W/WSA/G9-10/</b>  <b>(1.3)</b> Use clear research questions and suitable research methods (e.g., library, electronic media, personal interview) to elicit and present evidence from primary and secondary sources.</p>	<p><b>A:</b> Check negotiability  <b>B:</b> Identification  <b>C:</b> Limits  <b>D:</b> Deposit transaction  <b>E:</b> Payment transaction  <b>F:</b> Holds  <b>G:</b> Paid and Less cash transaction  <b>H:</b> Counterfeit currency  <b>I:</b> Robbery procedures  <b>J:</b> Summary of cash activity</p>	<p><b><u>Teacher and Student Resources:</u></b></p>

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<p>detecting counterfeit bills. <b>4L</b> - Demonstrates proficiency in robbery procedures. <b>4M</b> - Demonstrates proficiency in balancing procedures. <b>4N</b> - Demonstrates proficiency when opening a new account. <b>4O</b> - Operates safely and in a professional manner in the business environment, which protects staff and equipment. <b>4P</b> - Demonstrates proficiency in the knowledge of other financial institution's products and services within the company.</p>			
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<u>Semester 1 - Unit 5 – Interpersonal Relations ( 10 hours)</u>			
<b>Competencies</b>	<b>Standards</b>	<b>Suggested Pacing</b>	<b>Resources/Materials</b>
<p><b>5A</b> - Completes cover letter and other appropriate job skills letters.</p> <p><b>5B</b> - Demonstrate proper research skills (employment/company).</p> <p><b>5C</b> - Demonstrate proper dress for success.</p> <p><b>5D</b> - Is aware of personal networking skills.</p> <p><b>5E</b> - Completed skills/career interest survey.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/CPM/</b>  <b>3.1</b> Know the personal qualifications, interests, aptitudes, knowledge, and skills necessary to succeed in careers.  <b>3.2</b> Understand the scope of career opportunities and know the requirements for education, training, and licensure.</p> <p><b><u>Core Academic:</u></b>  <b>*HTR/C/2.3LS/SA/G11-12/</b>  <b>2.4</b> Understand the importance of effective nonverbal, oral, and written communication skills in getting and keeping a job.</p>	<p><b>A:</b> Cover Letter  <b>B:</b> Research Skills  <b>C:</b> Proper Dress  <b>D:</b> Networking Skills  <b>E:</b> Skills/Career Interest Survey</p>	<p><b><u>Teacher and Student Resources:</u></b></p>



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<u>Semester 1 - Unit 6 – Occupational Knowledge and Skills (5 hours)</u>			
<b>Competencies</b>	<b>Standards</b>	<b>Suggested Pacing</b>	<b>Resources/Materials</b>
<p><b>1A</b> - Accesses and utilizes technology and information.</p> <p><b>1B</b> - Practices occupational safety standards.</p> <p><b>1C</b> - Thinks critically and solving problems effectively.</p> <p><b>1D</b> - Uses basic skills in reading, writing, mathematics, listening and speaking as they relate to occupation specific skills.</p> <p><b>1E</b> - Attains a comprehensive understanding of all aspects of industry the individual is preparing to enter.</p> <p><b>1F</b> - Applies knowledge to real world problems and situations.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*T/TC/</b>  <b>4.2</b> Understand the use of technological resources to gain access to, manipulate, and produce information, products, and services.  <b>*IT/PSCT/</b>  <b>5.1</b> Apply appropriate problem-solving strategies and critical thinking skills to work-related issues and tasks.</p> <p><b><u>Core Academic:</u></b>  <b>*HTR/A/1.1M/A1/G8-12/</b>  <b>(13.0)</b> Students add, subtract, multiply, and divide rational expressions and functions. Students solve both computationally and conceptually challenging problems by using these techniques.</p>	<p><b>A:</b> Job Acquisition Skills</p>	<p><b><u>Teacher and Student Resources:</u></b></p>

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<u>Semester 1 - Unit 7 – Workplace Skills and Behavior ( 10 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p><b>2A</b> - Works independently and collaboratively.</p> <p><b>2B</b> - Communicates effectively and appropriately.</p> <p><b>2C</b> - Performs reliably and responsibly.</p> <p><b>2D</b> - Works with diverse populations effectively and respectfully.</p> <p><b>2E</b> - Is punctual.</p> <p><b>2F</b> - Follows directions.</p> <p><b>2G</b> - Works well with minimum supervision.</p> <p><b>2H</b> - Is cooperative.</p> <p><b>2I</b> - Takes initiative by working beyond minimum requirements.</p> <p><b>2J</b> - Meets job standards of neatness and grooming.</p> <p><b>2K</b> - Responds appropriately to constructive criticism.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/CPM/</b>  <b>3.1</b> Know the personal qualifications, interests, aptitudes, knowledge, and skills necessary to succeed in careers.  <b>3.2</b> Understand the scope of career opportunities and know the requirements for education, training, and licensure.  <b><u>Core Academic:</u></b>  <b>*HTR/C/2.3LS/SA/G11-12/</b>  <b>2.4</b> Understand the importance of effective nonverbal, oral, and written communication skills in getting and keeping a job.  <b>2.5</b> Use appropriate vocabulary and the specialized terminology of the industry.</p>	<p><b>A:</b> Independent and Collaborative work.  <b>B:</b> Responsibility and Reliability  <b>C:</b> Diverse Population  <b>D:</b> Punctuality and following directions  <b>E:</b> Cooperation  <b>F:</b> Working beyond minimum Requirements  <b>G:</b> Job Standards  <b>H:</b> Constructive Criticism</p>	<p><b><u>Teacher and Student Resources:</u></b></p>

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<u>Semester 1 - Unit 8 – Job Acquisition Skills/ Lifelong Learning Opportunities (15 hours)</u>			
<b>Competencies</b>	<b>Standards</b>	<b>Suggested Pacing</b>	<b>Resources/Materials</b>
<p><b>3A</b> - Completes an appropriate resume and job application.</p> <p><b>3B</b> - Acquires job interview techniques.</p> <p><b>3C</b> - Attains awareness of advanced career and educational opportunities.</p>	<p><b><u>Career Technical Education:</u></b>  <b>*HTR/CPM/</b>  <b>3.6</b> Know important strategies for self-promotion in the hiring process, such as job applications, résumé writing, interviewing skills, and preparation of a portfolio.</p> <p><b><u>Core Academic:</u></b>  <b>*HTR/C/2.3LS/SA/G11-12/</b>  <b>2.4</b> Understand the importance of effective nonverbal, oral, and written communication skills in getting and keeping a job.  <b>2.5</b> Use appropriate vocabulary and the specialized terminology of the industry.</p>	<p><b>A:</b> Resumes  <b>B:</b> Cover letter</p>	<p><b><u>Teacher and Student Resources:</u></b></p>