Financial Services

ACADEMIC SKILLS

AA SPEAKING AND LISTENING
AA1 Utilize effective verbal and non-verbal communication skills
AA2 Participate in conversation, discussion, and group presentations
AA3 Communicate and follow directions/procedures
AA4 Communicate effectively with customers and co-workers

AB READING AND WRITING
AB1 Locate and interpret written information
AB2 Read and interpret workplace documents
AB3 Identify relevant details, facts, and specifications
AB4 Record information accurately and completely
AB5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, and punctuation
AB6 Demonstrate the ability to write clearly and concisely using industry specific terminology

AC CRITICAL THINKING AND PROBLEM SOLVING
AC1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)
AC2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation
AC3 Implement effective decision-making skills

AD MATHEMATICS
AD1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)
AD2 Solve problems using measurement skills (e.g., distance, weight, area, volume)
AD3 Make reasonable estimates
AD4 Use tables, graphs, diagrams, and charts to obtain or convey information
AD5 Use deductive reasoning and problem-solving in mathematics

AE FINANCIAL LITERACY
AE1 Locate, evaluate, and apply personal financial information
AE2 Identify the components of a budget and how one is created
AE3 Set personal financial goals and develop a plan for achieving them
AE4 Use financial services effectively
AE5 Demonstrate ability to meet financial obligations

AF INTERNET USE AND SECURITY
AF1 Recognize the potential risks associated with Internet use
AF2 Identify and apply Internet security practices (e.g., password security, login, logout, log off, lock computer)
AF3 Practice safe, legal, and responsible use of technology in the workplace

AG INFORMATION TECHNOLOGY
AG1 Use technology appropriately to enhance professional presentations
AG2 Demonstrate effective and appropriate use of social media
AG3 Identify ways social media can be used as marketing, advertising, and data gathering tools

AH TELECOMMUNICATIONS
AH1 Select and use appropriate devices, services, and applications to complete workplace tasks
AH2 Demonstrate appropriate etiquette when using e-communications (e.g., cell phone, e-mail, personal digital assistants, online meetings, conference calls)
EMPLOYABILITY SKILLS

EA POSITIVE WORK ETHIC
EA1 Demonstrate enthusiasm and confidence about work and learning new tasks
EA2 Demonstrate consistent and punctual attendance
EA3 Demonstrate initiative in assuming tasks
EA4 Exhibit dependability in the workplace
EA5 Take and provide direction in the workplace
EA6 Accept responsibility for personal decisions and actions

EB INTEGRITY
EB1 Abide by workplace policies and procedures
EB2 Demonstrate honesty and reliability
EB3 Demonstrate ethical characteristics and behaviors
EB4 Maintain confidentiality and integrity of sensitive company information
EB5 Demonstrate loyalty to the company

EC SELF-REPRESENTATION
EC1 Demonstrate appropriate dress and hygiene in the workplace
EC2 Use language and manners suitable for the workplace
EC3 Demonstrate polite and respectful behavior toward others
EC4 Demonstrate personal accountability in the workplace
EC5 Demonstrate pride in work

ED TIME, TASK, AND RESOURCE MANAGEMENT
ED1 Plan and follow a work schedule
ED2 Work with minimal supervision
ED3 Work within budgetary constraints
ED4 Demonstrate ability to stay on task to produce high quality deliverables on time
EE DIVERSITY AWARENESS

EE1 Recognize diversity, discrimination, harassment, and equity
EE2 Work well with all customers and co-worker
EE3 Explain the benefits of diversity within the workplace
EE4 Explain the importance of respect for feelings, values, and beliefs of others
EE5 Identify strategies to bridge cultural/generational differences and use differing perspectives to increase overall quality of work
EE6 Illustrate techniques for eliminating gender bias and stereotyping in the workplace
EE7 Identify ways tasks can be structured to accommodate the diverse needs of workers
EE8 Recognize the challenges and advantages of a global workforce

EF TEAMWORK

EF1 Recognize the characteristics of a team environment and conventional workplace
EF2 Contribute to the success of the team
EF3 Demonstrate effective team skills and evaluate their importance in the workplace (e.g., setting goals, listening, following directions, questioning, dividing work)

EG CREATIVITY AND RESOURCEFULNESS

EG1 Contribute new ideas
EG2 Stimulate ideas by posing questions
EG3 Value varying ideas and opinions
EG4 Locate and verify information

EH CONFLICT RESOLUTION

EH1 Identify conflict resolution skills to enhance productivity and improve workplace relationships
EH2 Implement conflict resolution strategies and problem-solving skills
EH3 Explain the use of documentation and its role as a component of conflict resolution

EI CUSTOMER/CLIENT SERVICE

EI1 Recognize the importance of and demonstrate how to properly acknowledge customers/clients
EI2 Identify and address needs of customers/clients
EI3 Provide helpful, courteous, and knowledgeable service

EI4 Identify appropriate channels of communication with customers/clients (e.g., phone call, face-to-face, e-mail, website)

EI5 Identify techniques to seek and use customer/client feedback to improve company services

EI6 Recognize the relationship between customer/client satisfaction and company success

**EJ ORGANIZATIONS, SYSTEMS, AND CLIMATES**

EJ1 Define profit and evaluate the cost of conducting business

EJ2 Identify "big picture" issues in conducting business

EJ3 Identify role in fulfilling the mission of the workplace

EJ4 Identify the rights of workers (e.g., adult and child labor laws and other equal employment opportunity laws)

EJ5 Recognize the chain of command, organizational flow chart system, and hierarchy of management within an organization

**EK JOB ACQUISITION AND ADVANCEMENT**

EK1 Recognize the importance of maintaining a job and pursuing a career

EK2 Define jobs associated with a specific career path or profession

EK3 Identify and seek various job opportunities (e.g., volunteerism, internships, co-op, part-time/full-time employment)

EK4 Prepare a resume, letter of application, and job application

EK5 Prepare for a job interview (e.g., research company, highlight personal strengths, prepare questions, set-up a mock interview, dress appropriately)

EK6 Participate in a job interview

EK7 Explain the proper procedure for leaving a job

**EL LIFELONG LEARNING**

EL1 Acquire current and emerging industry-related information

EL2 Demonstrate commitment to learning as a life-long process and recognize learning opportunities

EL3 Seek and capitalize on self-improvement opportunities

EL4 Discuss the importance of flexible career planning and career self-management
EL5 Employ leadership skills to achieve workplace objectives (e.g., personal vision, adaptability, change, shared vision)

EL6 Recognize the importance of job performance evaluation and coaching as it relates to career advancement

EL7 Accept and provide constructive criticism

EL8 Describe the impact of the global economy on jobs and careers

**EM JOB SPECIFIC TECHNOLOGIES**

EM1 Identify the value of new technologies and their impact on driving continuous change and the need for life-long learning

EM2 Research and identify emerging technologies for specific careers

EM3 Select appropriate technological resources to accomplish work

**EN HEALTH AND SAFETY**

EN1 Assume responsibility for safety of self and others

EN2 Follow safety guidelines in the workplace

EN3 Manage personal health and wellness
OCCUPATIONAL SKILLS

OA GENERALLY ACCEPTED ACCOUNTING PRINCIPLES

OA1 Understand and apply the accounting equation
OA2 Define general accounting terms
OA3 Document and reconcile results of math calculations
OA4 Apply the concepts of maintaining a checkbook and reconciling a bank statement
OA5 Identify the components of a negotiable instrument

OB BANK PRODUCTS AND SERVICES

OB1 Define credit and credit terms
OB2 Complete credit forms and applications
OB3 Possess general knowledge of the following: checking, savings, loans, certificates of deposit, investments, IRAs, customer services, trust services, ATMs, credit/debit card
OB4 Understand the Federal Reserve System
OB5 Understand the role of FDIC
OB6 Describe the check clearing system

OC KEYBOARDING/DATA ENTRY SKILLS

OC1 Demonstrate proficient speed and accuracy in use of numeric keypad
OC2 Demonstrate proficient speed and accuracy in use of keyboard

OD SOFTWARE APPLICATIONS

OD1 Produce documents integrating current word processing, database, and spreadsheet files
OD2 Create worksheets using spreadsheet commands, functions, and formulas

OE MARKETING SKILLS

OE1 Develop and utilize cross-selling skills
OE2 Utilize resources available to answer customer questions in person or by telephone
OE3 Greet and assist customers
OF SAFETY AND SECURITY PROCEDURES

OF1 Know the importance of securing cash and cash items
OF2 Identify valid currency
OF3 Be attentive and aware of your surroundings
OF4 Understand the importance of audits and regulations

OG BANKING OPERATIONS

OG1 Sort and count currency and coins by denominations
OG2 Compute simple and compound interest
OG3 Open, close, and reconcile teller stations
OG4 Understand debits and credits
OG5 Verify cash transactions
OG6 Provide customers with their account information
OG7 Reconcile accounts with statements
OG8 Verify interest on accounts
OG9 Prepare customer deposit slips
OG10 Prepare cash in and cash out tickets
OG11 Process cash and checks for deposit
OG12 Process check with cash return for deposit
OG13 Recognize negotiable instruments
OG14 Process savings withdrawal
OG15 Receive loan application
OG16 Process loan requests
OG17 Accept loan payments
OG18 Understand the loan collection process