



# Palm Springs Unified School District Secondary Course Description

**Please read: Sections 1 and 2 must be completed and submitted to the Director of Secondary Curriculum and Instruction for all courses seeking PSUSD Cabinet and Board approval. Sections 3 and/or 5 must be completed if the course will be submitted to the University of California (UC) for placement on your school's a-g list and/or Career and technical educational (CTE).**

## District Office Use Only

Transcript Title(s)/Abbreviation: Banking Operations

Transcript Course Code(s)/Number(s): 4526 Cabinet/BOE Approval Date: February 28, 2017

## Section 1: Course Content

1. Course Title: Banking Operations

Date this course was first submitted to the Curriculum Advisory: 8/16/16

2. Is this a re-write of an existing course? No If "Yes," what is the District Course Code: \_\_\_\_\_

3. CALPADS Code : 4103

4. PSUSD graduation requirement subject area: CTE

5. Unit Value for complete course: 10 PSUSD credits (one year/two semesters) 6. Grade Level: -- -- 11 12

Course can be repeated for Credit?

*Note: Grade level pertains to which grades the course has been designed.*

7. PSUSD Department: Non-Departmental

8. PSUSD weighted GPA? No 9. Is this an "online" learning course? No

If "Yes," list the online provider: \_\_\_\_\_

*Note: If "Yes," an additional course code will be created by ETIS with a virtual designation.*

10. Will this course be offered only through the Alternative Education Program? No

11. Career Pathway Relationship

*Note: Refer to the list of Industries and their associated Pathways in Section 5, Item #38*

Is this course an Industry and Career Pathway-related Course? Yes

If "Yes," which Industry? Marketing, Sales, and Service

Which Pathway? Business Academy

What sequence level? 18-Intermediate

12. Is this course an Academy-related Course? Yes If "Yes," which Academy? Business Academy

### 13. Course Content:

For each unit of the course, provide:

1. A brief description (5-10 sentences) of topics to be addressed that demonstrates the critical thinking, depth and progression of content covered.
2. A brief summary (2-4 sentences) of at least one assignment that explains what a student produces, how the student completes the assignment and what the student learns.

#### COMPETENCY-BASED COMPONENTS for the Banking/1: Operations Course

- A. **ORIENTATION AND SAFETY:** Understand, apply, and evaluate classroom and workplace policies and safety procedures according to federal, state, and local industry standards.
1. Describe the scope and purpose of the course.
  2. Describe classroom policies and procedures.
  3. Describe the importance of prioritizing work.
  4. Describe classroom and workplace first aid and emergency procedures.
  5. Describe the different occupations in the Finance and Business Industry Sector which have an impact on the role of the bank employee.
  6. Describe the purpose of the California Occupational Safety and Health Administration (Cal/OSHA) and its laws governing bank employees.
  7. Describe software copyright laws as they pertain to computers.
  8. Define ergonomics.
  9. Describe and demonstrate sound ergonomic practices in organizing one's workspace.
  10. Describe causes, effects, and preventive measures for repetitive strain injuries.
  11. Describe and demonstrate correct typing technique and posture.
  12. Describe and demonstrate proper keyboard and monitor angle.
  13. Describe the benefits of periodic breaks to stretch and relax.
  14. Describe and demonstrate a variety of stretches involving the wrists, neck and shoulders.
  15. Describe and demonstrate the proper way to hold and move a mouse without gripping it hard or squeezing it.
  16. Compare keyboard equivalent commands to mouse movements.
  17. Pass the safety test with 100% accuracy.
- B. **RESOURCE MANAGEMENT:** Understand, apply, and evaluate the basic principles of resource management in the tax preparation business.
1. Define the following:
    - i. Resources
    - ii. Management
    - iii. Sustainability
  2. Describe the management of the following resources in banking:
    - i. Time
    - ii. Materials
    - iii. Personnel
  3. List specific examples of effective management of the following in banking:
    - i. Time
    - ii. Materials
    - iii. Personnel
  4. Describe the benefits of effective resource management in banking:
    - i. Profitability
    - ii. Sustainability
    - iii. company growth
  5. Describe the economic benefits and liabilities of managing resources in an environmentally responsible way.
- C. **BUSINESS MATH:** Understand and evaluate the basic mathematical principles and procedures used in banking.
1. Describe and demonstrate reading and writing numbers in words and figures using accurate place values.
  2. Describe and demonstrate the procedures for rounding off whole numbers.
  3. Describe and demonstrate the procedures for adding whole numbers to find the sum.
  4. Describe and demonstrate the procedures for subtracting whole numbers to find the difference.
  5. Describe solving word problems using problem-solving steps.
  6. Describe the procedures for rounding off decimals.
  7. Learn the numeric keyboard on the calculator and apply addition, subtraction, and decimal procedures.
  8. Compute money problems using addition, subtraction, and decimals.
  9. Describe and demonstrate the procedures for multiplying whole numbers to find the product.
  10. Describe and demonstrate the procedures for dividing whole numbers to find the quotient.
  11. Multiply and divide numbers that contain decimals.

12. Review the numeric keyboard on the calculator and apply multiplication and division procedures.
13. Compute multiplication and division of decimal and money problems.
14. Solve multiplication and division word problems using the problem-solving steps.
15. Compute the average (mean) of a group of numbers.
16. Identify the parts of a fraction.
17. Describe the different types of fractions.
18. Convert improper fractions to whole or mixed numbers, mixed numbers to improper fractions, common fractions to decimals, and decimals to fractions.
19. Reduce common fractions to lowest terms.
20. Solve fraction word problems using the problem-solving steps.
21. Describe and demonstrate the conversion of percents to decimals.
22. Describe and demonstrate the conversion of decimals to percents.
23. Describe and demonstrate the conversion of common fractions to percents.
24. Describe and demonstrate the conversion of percents to common fractions.
25. Find the percentage in a mathematical problem when given the rate and the base.
26. Find the rate in a mathematical problem when given the percentage and base.
27. Find the base in a mathematical problem when given the percentage and rate.
28. Calculate percentage of increase and decrease problems.
29. Distinguish between increase and decrease problems.
30. Figure percentage distribution problems.
31. Solve percentage word problems using the problem-solving steps.
32. Describe how to estimate reasonable answers to problems before solving them.
33. Retrieve information from a postage rate table, a payroll deduction table, and a sales table to solve problems.
34. Complete a cash report by counting coins and currency.
35. Use the current federal income tax table to identify withholding tax for employees.
36. Solve word problems relating to measurements and tables.
37. Read and interpret data from a line graph, a bar graph, and a pie graph.
38. Describe the following definitions:
  - i. Mean
  - ii. Median
  - iii. Mode
39. Solve word problems relating to graphs.

**D. TOOLS AND EQUIPMENT:** Understand, apply, and evaluate the safe use, maintenance, and storage of banking tools and equipment.

1. Review and demonstrate the safe use, maintenance, and/or storage of the following:
  - i. banking tools and equipment
  - ii. personal computer
  - iii. electronic calculator
  - iv. ten-key and proof machines
  - v. copy machine
  - vi. fax machine
  - vii. account number encoder
  - viii. protectograph
  - ix. Magnetic Ink Character Recognition (MICR) encoders
  - x. automated document dispenser for cashier's checks
  - xi. bill counter
2. Explain the purpose of the Magnetic Ink Character Recognition (MICR).
3. Identify the following MICR encoders:
  - i. "Q" symbols
  - ii. five fields
  - iii. methods of encoding
4. Identify the individual MICR field codes for checks.
5. Describe the alternate uses of MICR fields.

**E. OPERATION OF A TEN-KEY PAD:** Understand, apply, and evaluate the techniques for using calculating equipment to perform mathematical computations.

1. Review the major functions of the ten-key calculator.
2. Describe and demonstrate proper posture and fingering techniques.
3. Identify home row keys.
4. Locate 7, 8, and 9 keys above home row.
5. Locate 1, 2, and 3 keys below the home row and practice addition problems.
6. Describe and demonstrate the following:
  - i. using all nine keys

- ii. using the addition key in basic operations
  - iii. using the subtraction key in basic operations
  - iv. using the subtotal and decimal keys in addition and subtraction
  - v. correcting errors with the addition key and subtraction keys
  - vi. using the multiplication key to find equivalents
  - vii. using the division key in basic operations
  - viii. calculating interest
  - ix. calculating simple and chain discounts
7. Schedule and participate in weekly speed-building tests.
  8. Maintain progress charts on daily goals.
- F. **BANKING POLICIES AND PROCEDURES:** Understand, apply, and evaluate the operation, policies, and procedures in a banking institution.
1. Define the following:
    - i. Bank
    - ii. negotiable instruments
      1. money
      2. checks
      3. money orders
    - iii. wire transfers
  2. Discuss the origin and development of banking.
  3. Discuss the function, organization, and basic policies of the following financial institutions and regulatory agencies:
    - i. Federal Reserve System
    - ii. Federal Reserve Banks
    - iii. Federal Deposit Insurance Corporation (FDIC)
    - iv. National Credit Union Administration (NCUA)
    - v. National Credit Union Share Insurance Fund (NCUSIF)
    - vi. American Banking Association
  4. Discuss the impact of the following in banking policies and procedures:
    - i. Bank Secrecy Act
    - ii. USA Patriot Act
  5. Discuss the following types of banking institutions:
    - i. bank holding companies
    - ii. commercial banks
    - iii. thrifts
    - iv. savings bank
    - v. savings and loans
    - vi. credit unions
  6. Discuss the differences between banks and check-cashing services.
  7. Discuss the basic policies for the following bank procedures:
    - i. opening and closing accounts
    - ii. handling of checks, ATM cards, and other negotiable instruments
    - iii. bank lending
    - iv. management of assets and liabilities
    - v. sale of foreign currency
    - vi. handling of funds and stop payments
    - vii. making wire transfers
- G. **BANKING PRODUCTS AND SERVICES:** Understand, apply, and evaluate the products and services offered by a banking institution.
1. Identify and describe the features and functions of the following:
    - i. different types of checking accounts
    - ii. different types of savings accounts
    - iii. different types of signature cards
    - iv. different types of service charges
    - v. monthly statement
  2. Define the following:
    - i. demand deposit accounts (DDA)
    - ii. savings deposit accounts (SDA)
    - iii. time deposit accounts (TDA)
  3. Describe and demonstrate the following procedures:
    - i. opening accounts
    - ii. handling deposits and withdrawals

- iii. verifying signatures using the signature cards
  - iv. handling customer account holds
  - v. processing mutilated and worn out coins and currency
  - vi. replenishing cash in the ATM machine
  - vii. handling overdrawn accounts
  - viii. transferring accounts
  - ix. computation of service charges
  - x. reconciliation of the monthly statement
  - xi. maintenance of account books and receipts
  - xii. assisting customers in gaining access to safe-deposit boxes
  - xiii. selling and redeeming United States government savings bonds
  - xiv. preparing cashier checks
  - xv. handling domestic exchange
  - xvi. determining current foreign exchange rates
  - xvii. processing night deposits
  - xviii. operating a coin counter
  - xix. closing accounts
  - xx. selling other products and services to the clients
4. Describe and demonstrate the following cash control procedures:
- i. receiving cash from and returning it to a cash drawer/box
  - ii. check verification
  - iii. savings account withdrawal
  - iv. recording shortages and overages
  - v. identifying forgeries, counterfeit money, bad checks, and altered checks
  - vi. handling a bank robbery
  - vii. maintenance and control of cash-paid items

**H. CHECKS AND DEPOSITS:** Understand, apply, and evaluate the principles and procedures related to checks and deposits.

- 1. Identify the parts of a check.
- 2. Identify the parts of a deposit slip.
- 3. Prepare checks and deposits.
- 4. Trace the path of the following:
  - i. cashed checks
  - ii. deposited checks
  - iii. returned checks
- 5. Describe the float concept.
- 6. Describe the Automated Clearing House (ACH) network.
- 7. Describe the Check Clearing for the 21st Century Act (aka Check 21) as it applies to the float.
- 8. Define non-sufficient funds (NSF).
- 9. Describe the different forms of check scams.

**I. DEBITS AND CREDITS:** Understand, apply, and evaluate the principles and procedures related to debits and credits in banking.

- 1. Define the following:
  - i. Debit
  - ii. Credit
- 2. Describe uses of debits and credits in banking.
- 3. Describe various accounts having deposits.
- 4. Describe endorsements and proper identification.
- 5. Explain application stamps and receipts.
- 6. Explain holds placed on deposits.
- 7. Explain the process of check verification.
- 8. Describe the process of negotiability/recourse in checks.
- 9. List the steps used in withdrawing from a savings account.
- 10. Describe the process of negotiability/recourse in a savings withdrawal.
- 11. Detail maintenance and control of cash-paid items.

**J. BALANCING CONCEPTS:** Understand, apply, and evaluate principles and procedures related to balancing in banking

- 1. Define transaction.
- 2. Explain concept of balancing.
- 3. Review credits and balancing.
- 4. Find and correct proof errors.
- 5. Describe the role of collected and uncollected funds.

6. List the four types of transactions.
- K. RECONCILIATION:** Understand, apply, and evaluate the principles and procedures related to reconciliation.
1. Define reconciliation.
  2. Identify the following:
    - i. proof tapes
    - ii. computer capture
  3. Describe and demonstrate the following:
    - i. verification of proof tapes
    - ii. processing of computer capture
    - iii. pinpointing reconciliation error
    - iv. making writing adjustments
  4. Use simulations to practice reconciliation.
- L. RECORDS MANAGEMENT:** Understand, apply, and evaluate the principles and procedures in records management in the banking system.
1. Identify the following:
    - i. alphabetic filing
    - ii. numeric filing
    - iii. geographic filing
    - iv. subject filing
    - v. chronologic filing
  2. Identify the different types of records.
  3. Identify and describe indexing rules.
  4. Identify the elements of alphabetic filing.
  5. Describe and demonstrate the following:
    - i. inspection of document for release
    - ii. rerouting correspondence not released for filing
    - iii. selection of name, subject, or caption for filing
    - iv. determine need for cross-referencing
    - v. marking a document with captions selected
    - vi. indication of cross-reference caption
    - vii. rough sorting of documents into groups by caption
    - viii. alphabetizing by captions
    - ix. arranging incoming and outgoing correspondence
    - x. using primary, secondary, or special guides
    - xi. using guide captions
    - xii. preparing individual folders for use
    - xiii. making folder labels
    - xiv. arranging guides and folders
    - xv. establish miscellaneous alphabetic file
  6. Describe and demonstrate the following:
    - i. charging out records
    - ii. following up on borrowed records
    - iii. setting up and maintaining a daily/weekly calendaring system
    - iv. transferring active records
    - v. transferring inactive records
  7. Identify the elements of the numeric system.
  8. Describe and demonstrate the following:
    - i. assigning file numbers
    - ii. numbering correspondence
    - iii. filing contracts, account numbers, zip codes
    - iv. maintaining numbers until requirements cease
  9. Identify the elements of geographic filing.
  10. Describe and demonstrate the following:
    - i. filing by location
    - ii. filing by subject
    - iii. coding geographic files
    - iv. sorting geographic files
    - v. identifying primary and secondary headings
    - vi. coding subject files
    - vii. sorting by subject files
  11. Describe and demonstrate filing and retrieving 10 banking correspondence and forms using the following:
    - i. alphabetic system

- ii. numeric system
  - iii. subject system
  - iv. geographic system
12. Describe the importance of being careful about details and thorough in completing records management tasks.
13. Describe and demonstrate the following:
- i. managing and maintaining invoices, reports, memos, letters, financial statements, and other documents using word processing, spreadsheet, database, and/or presentation software
  - ii. filing and retrieving banking documents, records, and reports
  - iii. ordering supplies, performing basic bookkeeping work
  - iv. preparing agendas and making arrangements for committee, board, and other meetings
- M. **EMPLOYABILITY SKILLS:** Understand, apply, and evaluate the employability skills required in banking.
- 1. Describe employer requirements for the following:
    - i. Punctuality
    - ii. Attendance
    - iii. attitude toward work
    - iv. quality of work
    - v. teamwork
    - vi. responsibility
    - vii. timeliness
    - viii. communication skills
  - 2. Identify potential employers through traditional and internet sources.
  - 3. Design sample résumés.
  - 4. Describe the importance of filling out a job application legibly, with accurate and complete information.
  - 5. Complete sample job application forms correctly.
  - 6. Describe the importance of enthusiasm in the interview and on a job.
  - 7. Describe the importance of appropriate appearance in the interview and on a job.
  - 8. Describe the importance of the continuous upgrading of job skills.
  - 9. Describe customer service as a method of building permanent relationships between the organization and the customer

14. Course Overview [Provide a brief summary/snapshot (3-5 sentences) of the course's content]:

This competency-based course is the first in a sequence of two designed for banking. It provides students with technical instruction and practical experience in banking operations. Instruction includes an orientation, workplace safety, business math, the safe use, maintenance, and storage of banking tools and equipment, and employability skills. Emphasis is placed on the operation of a ten-key pad, banking policies and procedures, products and services offered by banking institutions, checks and deposits, and the concepts and practices involving debits and credits, balancing, reconciliation, and records management. The competencies in this course are aligned with the California high School Academic Content Standards and the California Career Technical Education Model Curriculum Standards.

15. Texts and Supplemental Instructional Materials (*all non-core instructional materials are the responsibility of individual schools to purchase.*)

Texts: Checks, Credit, and Debit Cards. Capstone Printing, Inc., 2006.

Supplemental Materials: Consumer Banking and Payments Law: Credit, Debit, ATM, and Stored Value Cards: Checks and Money

16. Will this course be submitted for approval by UC? No

## Section 2: School and District Information

### School Information

1. School Name: Palm Springs High School

School District: Palm Springs Unified School District

City and State: Palm Springs, California District Web Site: http://www.psusd.us

### School Course List Contact Information (Name of AP of Curriculum or Principal)

2. Name: Brian Hendra

Position/Title: Assistant Principal Email: bhendra@psusd.us

Phone #: 760-778-0402 Ext: \_\_\_\_\_

### Teacher Contact Information (Name of teacher/administrator who authored this course)

3. Name: Robyn Hissam

Position/Title: Teacher Email: rhissam@psusd.us

Phone #: 760-778-0400 Ext. \_\_\_\_\_



# Palm Springs Unified School District Secondary Course Description

## Section 3: Course Information

1. Was this course "Previously Approved" by UC? Yes

*Note: if this course is to be submitted to UC and it was "Previously Approved," the exact same course title as the previously approved course must be used. Complete outlines are not needed for courses previously approved by UC. Courses that are defined as "previously approved" are courses from the following programs (Advanced Placement, International Baccalaureate, ROP courses, etc.), or courses from within the same district, or courses that have been removed within a three-year window are being reinstated, and/or courses from UC-approved online providers. Courses modeled after courses from outside the school district are also defined as "previously approved" but a complete course description will be required for submission to UC. Each section below represents an individual page on the UC electronic submission site.*

If "No," proceed to the Course Description Section (Section 4).

If "Yes," indicate which category applies:

2. Is this course modeled after a UC-approved course from another high school outside of our district? Yes

*Note: If "Yes," you will be required to submit a complete course description. UC will review the previous submission, if it is available, to assist them in their review process.*

If "Yes," list which school: Abraham Lincoln High School, Edison High School, and Crenshaw Senior HS

Exact Course Title: Los Angeles Unified School District

3. Is this course modeled after an identical course approved by UC for the current year at another high school in PSUSD: No

If "Yes," what school? \_\_\_\_\_

Exact Course Title: \_\_\_\_\_

4. Is this course being reinstated after removal within 3 years: No

If "Yes," what year was the course removed from the list? \_\_\_\_\_

Exact Course Title: \_\_\_\_\_

5. Has this course been provided program status, is not an online course, and is it listed below? No

If "Yes," select an option from the Program

Status list: --

6. If "Advanced Placement," has it been authorized by the College Board through the AP audit process? --

*Note: UC will only allow Advanced Placement courses that have passed or are in the AP audit process. UC requires all AP courses on your list, including those approved in prior years, to be verified via the College Board AP audit process. UC will run quarterly reports based on AP Audit data. AP courses not listed on the AP audit list will be removed.*

If "In Progress," date submitted to AP: \_\_\_\_\_  
MM/DD/YYYY

Exact Program Course Title: --

7(a). Is this course provided by one of the UC-approved online curriculum providers listed in #8?

No

7(b). Have you signed the appropriate partnership agreement with the provider regarding methods of delivery and instruction?

No

*Note: You must have signed an agreement with the appropriate provider and filed with UC in order to use their courses.*

8. If the answer to either 7(a) or (b) is "No," UC will not approve this course. If "Yes" to both 7(a) and (b)., then select the appropriate option from the Online Provider List below:

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### 9. Seeking "Honors" Distinction

*Note: To receive "Honors" distinction for both UC and PSUSD, the course content must satisfy certain requirements. For information about these requirements, refer to the a-g Guide: <http://www.ucop.edu/a-gGuide/ag/a-g/honors.html>. For "Previously Approved" courses (including AP and IB), the honors information will be pre-populated as applicable on your UC submission template.*

No

*Note: "Other Honors" is defined by UC as a course specifically designed with distinctive features which set it apart from regular high school courses in the same discipline areas. The course should be seen as comparable in terms of workload and emphasis to AP, IB or introductory college courses in the subject. Honors courses must be designed for the 11<sup>th</sup> and 12<sup>th</sup> grade level to be UC approved and require a comprehensive, year-long written final exam. In addition to AP and IB higher level courses, **high schools may certify not more than one honors level course per grade level in each of the following subject areas only: history, English, advanced mathematics, each laboratory science course, each language other than English, and each of the four VPA disciplines.** If there are no AP or IB or higher level courses in a given subject area, the high school may certify up to, but not more than two honors level courses in that area.*

### 10. Subject Area and Category

"a" - History/Social Science

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"b" - English

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"c" - Mathematics

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"d" - Laboratory Science

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*Note: Students electing to enroll in an integrated-science program (ISP) are strongly advised by UC to complete the entire three-year sequence. In most cases, the first year of an integrated science sequence fulfills only the "g" elective requirement: the second and third years of the sequence then fulfill the two-year "d" laboratory science requirement. Accordingly, if only ISP 1 and only one of ISP 2 or ISP 3 are completed, then one additional course from the categories of Biology, Chemistry, or Physics from the "d" subject area must be taken to fulfill the "d" requirement.*

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*Note: This category demonstrates that the course is cross-disciplinary and is often used for advanced science courses such as AP Environmental Science or Biochemistry*

"e" - Language Other than English

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Language --

"f" - Visual and Performing Arts

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"g" - Elective

Other



# Palm Springs Unified School District High School Course Description

## Section 4: Course Attributes

1. Is this course classified as a Career Technical Education Course?

Yes

If no, skip item #2

2. If "Yes," select the name of the industry **and** Career Pathway:

<input type="checkbox"/> Agriculture and Natural Resources	--
<input type="checkbox"/> Arts, Media, and Entertainment	--
<input type="checkbox"/> Building and Construction Trades	--
<input checked="" type="checkbox"/> Business and Finance	Financial Services
<input type="checkbox"/> Education, Child Development and Family Services	--
<input type="checkbox"/> Energy, Environment, and Utilities	--
<input type="checkbox"/> Engineering and Architecture	--
<input type="checkbox"/> Fashion and Interior Design	--
<input type="checkbox"/> Finance and Business	--
<input type="checkbox"/> Health Science and Medical Technology	--
<input type="checkbox"/> Hospitality, Tourism, and Recreation	--
<input type="checkbox"/> Information and Communication Technologies	--
<input type="checkbox"/> Manufacturing and Product Development	--
<input type="checkbox"/> Marketing, Sales, and Service	--
<input type="checkbox"/> Public Services	--
<input type="checkbox"/> Transportation	--