Banking and Financial Services
Banking Services I and II Micro-certificate Program
Information Packet for Skagit Valley College Students

Classes Begin September 4, 2013

CONTACT US:  
Sally Dixon, Department Chair  
Skagit Valley College / Business Management Dept.  
Sally.Dixon@skagit.edu  
360.416.7784

or,
Summer Quarter Contact  
Valerie Thompson, Office Assistant  
Professional Technical Education  
360.416.7662 or valerie.thompson@skagit.edu

The Banking and Financial Services program is designed for persons interested in pursuing a career in the banking and financial services industry. As a rapidly expanding career choice, work in the credit and financial management field offers much growth potential for today’s graduate. The program of study provides students with a foundation of knowledge needed for a successful career in the financial industry. Students will learn about banking systems including the role of financial institutions in the economy, negotiable instruments, mortgages, flow of deposits, commercial lending, credit law, ethics, specialized banking services, public relations and safety.

The Banking and Financial Services program offers a broad-based financial services curriculum focusing on teller operations, customer service, business math, banking history and regulations, lending, credit, insurance, securities, and financial planning. Training includes the skills needed for entry-level banking careers, as well as options to develop advanced skills related to financial management. Students have the opportunity for hands-on work experience in a variety of local financial institutions. Graduates will find positions in financially oriented organizations such as banks, savings and loan associations, credit unions, mortgage companies, finance companies, insurance companies, investment companies, financial planners, credit bureaus, and collection agencies. Many other non-financial firms in diverse fields, ranging from retailing and manufacturing to hospitals and clinics, also employ persons having credit and financial management knowledge.

Academy of Finance
Skagit Valley College offers a unique educational opportunity for students who choose to complete the Banking Services I and II Micro-certificate program (descriptions below). This micro-certificate option is a collaborative educational program offered through a partnership between Skagit Valley College and the Northwest Career and Technical Academy (NCTA). The Academy occupies a new building on the SVC campus and opened its doors to students September 2010. The Academy specializes in hands-on professional-technical training taught by industry professionals in a variety of program areas. Located on the NCTA campus, the Academy of Finance provides the classroom site for the entry-level Banking Services I and II program (see program descriptions below). The banking and finance curriculum is designed to help students acquire academic, technical, and employability skills in the areas of banking services and teller training, personal money management, 10-key calculator applications, business math, customer service and sales, and job search techniques. As part of this program qualified students may earn an internship placement in a local financial institution.
NCTA offers a full year program (September – June) with courses scheduled sequentially. SVC is on a three-quarter per year system and college students will sign up for courses each quarter. The NCTA is on a semester system so registration dates will differ from the college registration dates. College students will receive their registration dates through the mail. Students may enter this program Fall Quarter only. Students attend classes for 2.5 hours per day Monday – Friday. This is a full academic year program beginning in September and ending in June.

Class Hours – students can choose either an a.m. or p.m. section:

<table>
<thead>
<tr>
<th>Time</th>
<th>AM class</th>
<th>PM class</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 – AM class</td>
<td>8:00a.m. – 10:30a.m., daily</td>
<td>11:25a.m. – 1:55p.m., daily</td>
</tr>
</tbody>
</table>

Due to enrollment numbers, only one section may be offered each year. Students need to confirm their schedule option. To learn more about this program opportunity, please see “Contact Us” information at top of page one.

Admissions

Students must enter the program Fall quarter. Contact Valerie Thompson at (360) 416-7662 or valerie.thompson@skagit.edu to obtain an information packet. If scheduled, attend an Orientation Session for answering questions and registering for classes.

Microcertificate Descriptions

Banking Services I Micro-certificate (13 credits)

Students will learn skills needed for entry-level banking careers. Provides training in teller operations, banking regulations, financial planning, credit, lending, insurance, business ethics, and introduces students to career opportunities in financial services-related businesses.

Banking Services II Micro-certificate (16 credits)

Students continue to build a foundation of skills needed for entry-level careers in banking and other financial services-related businesses. Courses include instruction in business math applications, business computers and applications, customer service & sales, and an internship experience.

Program Learning Outcomes: graduates of the Banking and Financial Services program will

- Demonstrate an ability to use appropriate software to complete business related tasks and requirements.
- Demonstrate an understanding of the major functions of banks and other depository institutions.
- Demonstrate appropriate bank teller procedures: cash handling, balancing cash, documenting work.
- Evaluate and process quantitative and symbolic data.
- Apply technology to accounting by creating formulas and inputting data into spreadsheets.
- Demonstrate an understanding of the financial planning process & the components of a comprehensive financial plan.
- Create and maintain positive customer relations by understanding the practices fostering customer retention and loyalty.
- Understand ethical responsibilities and consequences as they relate to a financial services work environment.
- Model professional behavior in the workplace.
- Demonstrate ability to communicate effectively with co-workers and customers.
- Develop critical thinking and problem-solving abilities.
- Function effectively as a team member by applying positive interpersonal interactions.
- Demonstrate appropriate workplace behaviors – regular attendance, punctuality, ability to communicate well with others, contribute to the team process, and use appropriate problem-solving & leadership skills.
- Demonstrate the ability to research employment opportunities, prepare an effective employment package, including resume, and present oneself positively in a job interview.
Prerequisites:
- Desire to work with people
- Career interest in banking or customer service field
- Ability to be bonded (never convicted of a crime involving shoplifting, theft, fraud, forgery, etc.)
- Good attendance
- Basic math skills (addition, subtraction, multiplication, division, fractions, decimals, percentages)
- Keyboarding skills

You Will Study

<table>
<thead>
<tr>
<th>History of Money</th>
<th>Money Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teller Operations</td>
<td>Financial Services</td>
</tr>
<tr>
<td>Banking Regulations</td>
<td>Financial Planning</td>
</tr>
<tr>
<td>Leadership Development-Supervision</td>
<td>Business Ethics</td>
</tr>
<tr>
<td>Business Math</td>
<td>Office-related Software Applications</td>
</tr>
<tr>
<td>Employability &amp; Work Experience</td>
<td>Customer Service</td>
</tr>
</tbody>
</table>

Required Materials: instructor will provide a final list prior to start of classes. The Skagit Valley bookstore carries the required textbooks and other resource materials.
- Student Planner
- Flash Drive
- Three-ring binder with front cover clear view slide & dividers (5 tabs)
- Binder paper
- Journal
- Pencils, pens, & eraser

Course Resources: Check with instructor before purchasing textbooks!
- Unmarketing by Stratten (ISBN 9780470617878)
- The Inner Game of Selling by Willingham (ISBN 9780743286282)
- The 7 Habits of Highly Effective Teens, Steven Covey (ISBN 978-0-684-85609-4) – text and workbook

Transportation
Students must provide their own transportation for job shadows, workplace experiences and internships.

Professional Standards, Attire, and Dress Code
Utilizing established industry standards, students are expected to adhere to the professional dress and conduct required in the job environment.
- Business casual dress is the daily standard; one day each week, when guests are scheduled to be in class, and during internships, professional office attire is appropriate.
- Personal belongings—including cell phones, headphones, food, and drinks—are stowed away from the work area and are not accessed during class.
- Chewing gum is not allowed.
• Notification of absence prior to the start of class is required.
• Professional demeanor is exhibited by arriving on time, staying on task, limiting personal conversations, communicating respectfully, and assisting others.

Certificate Requirements
Students who complete the required Banking Services I and II college courses with an accumulated grade point average of 2.0 (C) and achieve technical competency as determined by the instructor will earn 29 credits and be awarded a certificate of program completion from SVC.

The courses highlighted in yellow below indicate the courses required to complete the Banking Services I and II micro-certificate program. BMT 105 and 167 are ONLY taught as part of the Academy of Finance program, and are not currently being taught on the SVC campus. Other courses listed in the schedule below are available on the SVC campus. Students interested in completing the full Banking Services I and II micro-certificate program must enroll for the complete course sequence (yellow highlights) offered at the NCTA/Academy of Finance. Student schedules may vary based on entry point, credit load, and prerequisites. We recommend students consult with department chair or SVC counselor for scheduling options.

Typical Student Registration Schedule for 2012-13

Fall Quarter

<table>
<thead>
<tr>
<th>Program</th>
<th>Number</th>
<th>Title</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMT</td>
<td>105</td>
<td>Intro to Banking &amp; Financial Services</td>
<td>5</td>
</tr>
<tr>
<td>BMT</td>
<td>167</td>
<td>Money Management</td>
<td>5</td>
</tr>
<tr>
<td>OFTEC</td>
<td>140</td>
<td>10-Key Applications</td>
<td>3</td>
</tr>
<tr>
<td>CSS</td>
<td>100</td>
<td>College Success Skills I, or CSS 104</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>College Success Skills for Online Lrng</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td>15</td>
</tr>
</tbody>
</table>

Winter Quarter

<table>
<thead>
<tr>
<th>Program</th>
<th>Number</th>
<th>Title</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMT</td>
<td>120</td>
<td>Business Computers &amp; Applications</td>
<td>5</td>
</tr>
<tr>
<td>ENGL</td>
<td>170</td>
<td>Professional Technical Communication, or ENGL &amp; 101 (English Composition)</td>
<td>3</td>
</tr>
<tr>
<td>BUS&amp;</td>
<td>101</td>
<td>Introduction to Business</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Totals</strong></td>
<td>13</td>
</tr>
</tbody>
</table>

Spring Quarter

<table>
<thead>
<tr>
<th>Program</th>
<th>Number</th>
<th>Title</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMT</td>
<td>111</td>
<td>Business Math, or WMATH 100, or Math &amp; 146</td>
<td>5</td>
</tr>
<tr>
<td>BMT</td>
<td>140</td>
<td>Management Skills</td>
<td>5</td>
</tr>
<tr>
<td>BMT</td>
<td>141</td>
<td>Customer Service &amp; Sales</td>
<td>5</td>
</tr>
<tr>
<td>BMT</td>
<td>199</td>
<td>Internship-Cooperative Education</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Totals</strong></td>
<td>16</td>
</tr>
</tbody>
</table>

*Highlighted courses take place at the NCTA. All other courses take place on the SVC campus
COURSE DESCRIPTIONS

**BMT 105 Introduction to Banking and Financial Services 5 credits**
This course provides an overview of banks & other financial services companies. Students will learn about the major functions of banks & other depository institutions. Topics covered include the role of banks & credit unions in the economy, negotiable instruments, customer services, lending, bank regulations, ethics, security, and fraud in preparation for careers in finance.

**BMT 167 Money Management 5 credit**
Course teaches financial management skills that will help students make financial decisions now and in the future. Students are introduced to managing all phases of personal finances. Topics include setting goals, budgeting, taxes (payroll & federal), consumer credit, saving, investing, stocks, insurance, and independent living. Students will learn how to avoid financial mistakes by understanding their financial options & responsibilities. Students develop personal financial statements & budgets for future use. Math concepts and skills will be applied in practical situations.

**BMT 111 Business Math 5 credits**
Applied mathematics in daily business experiences. Basic mathematics (whole numbers, decimals, fractions, percents, ratios, equations and formulas) applied to business cases. Additional mathematical applications as they relate to banking, (including introductory international/cultural issues) payroll, purchasing, selling, interest, inflation, annuities, stocks, bonds, loans, taxes, insurance, depreciation, financial statements, ratios, metric system, business statistics, financial calculators. Practical mathematical problem solving techniques explored through presentations, discussion, and lab work. This course is nontransferable and for professional-technical students only.

**BMT 120 Business Computers and Applications 5 credits**
Overview of the strategic use of common software applications to support business activity. Use software to create professional documents in Microsoft Word, build effective business presentations in Microsoft PowerPoint, introduction to problem-solving spreadsheet models in Microsoft Excel and introduction to databases with Microsoft Access.

**BMT 141 Customer Service and Sales 5 credits**
Develop communication and problem-solving skills necessary to provide outstanding customer service. Learn the elements of successful customer relations within an organization. Build long-term relationships with customers through sales process including prospecting, creating product solutions, approaching the customer, creating & delivering the sales presentation, negotiating buyer concerns, closing the sale, & providing customer service & support after the sale.

**BMT 199 Internship-Cooperative Education 1-5 credits**
Internship - Cooperative education is work-based learning related to the student’s Business Management Program. The internship will augment the classroom learning by applying skills and knowledge learned in a financial-services-related business. Students will be mentored by business professionals who are experienced practitioners in the field. Students will practice the work skills required to be successful in their chosen field. In partnership with the instructor and the mentor, learning objectives will be determined by the student’s internship/work experience placement. Includes a weekly seminar. Prerequisite: Instructor permission required.

**OFTEC 140 10-Key Applications 3 credits**
Operation of 10-key electronic printing calculator by touch method to solve business math applications.
SKAGIT VALLEY COLLEGE
Banking & Financial Services
Information Packet Sign-Up Sheet

If you plan to attend the ACADEMY OF FINANCE/Banking & Financial Services program beginning Fall 2013, please review all the information contained in this packet, then fill out and sign the statement below indicating that you have read and understood the information.

I am of legal age. I am legally competent to sign this agreement. I am signing this agreement of my own free act. I understand that this is a full academic year program beginning in September and ending in June.

NAME: (Please Print) ____________________________________________________________

ADDRESS: __________________________________________________________________
____________________________________________________________________________

TELEPHONE: (cell)__________________ (home)__________________
____________________________________________________________________________

EMAIL ADDRESS: ______________________________________________________________

DATE: _______________________________________________________________________

SIGNATURE:__________________________________________________________________

If you received this information at an orientation session, then please return the form to one of the presenters.