### Banking & Financial Services

Also see Business Management (BMT) and Office Administration & Accounting Technologies (OFTEC)

#### Program Description

The Banking and Financial Services program is designed for persons interested in entry-level positions 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 will have the opportunity for hands-on work experience in 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.

#### Entry into the Program

Apply to the Admissions Office. Students may enter the program at the beginning of any quarter; although some key courses are only offered at specific times during the year. Please see suggested sample schedule for the ATA Banking and Financial Services degree. For more information, contact the Department Chair or the Admissions Office.

#### Work-Based Learning

Students will integrate classroom learning with an internship (Internship/Cooperative Education BMT 199) at a supervised work site. Department Chair approval is required. Credits and grades are based on job hours worked, work performance, and completion of learning objectives specified in the learning contract.

#### Associate in Technical Arts Degree

An Associate in Technical Arts degree (ATA) is awarded upon completion of a minimum of 90 credits of specified technical and related education coursework above 100-level with both an overall 2.0 grade point average and a 2.0 grade point average in the technical major.

**ATA: Banking and Financial Services Emphasis**

This degree specialization is intended for students interested in seeking management or supervisory positions within financial services-related businesses. Includes required ATA courses. Student schedule may vary based on entry point, credit load, and prerequisites. Consult with department chair or SVC counselor for scheduling options.

#### ATA BANKING & FINANCIAL SERVICES EMPHASIS

Includes required ATA courses. Student schedule may vary based on entry point, credit load, and prerequisites. Consult with department chair or SVC counselor for scheduling options.

#### First Year

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<th>Fall</th>
<th>Winter</th>
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<tr>
<td><strong>BMT 105</strong></td>
<td><strong>CIS 146</strong></td>
<td><strong>BMT 140</strong></td>
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<td><strong>BMT 167</strong></td>
<td><strong>ENGL&amp; 101</strong></td>
<td><strong>BMT 141</strong></td>
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<td><strong>OFTEC 140</strong></td>
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<td><strong>BMT 199</strong></td>
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<td><strong>CSS 100 or 1042</strong></td>
<td><strong>OFTEC 145</strong></td>
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Total: 15 13 16

#### Second Year

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<tr>
<td><strong>BMT 111</strong></td>
<td><strong>BMT 121</strong></td>
<td><strong>BMT 199</strong></td>
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<td><strong>BMT 180</strong></td>
<td><strong>BUS 246</strong></td>
<td><strong>BMT 265</strong></td>
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<td><em><strong>LC/GE</strong></em></td>
<td><strong>SOCS 113</strong></td>
<td><strong>PE 200</strong></td>
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Total: 18 16 16 Total: 14+

* Learning Community (5-10 credits) or 5 credits of social sciences, natural sciences or humanities. Must be outside of technical area approved by Department Chair. Please see INDEX regarding Learning Communities.

† Students who do not receive an appropriate test score will require additional coursework to develop necessary skills for entry into class. (WMATH 100 or MATH& 146 may substitute for BMT 111)

‡ ACCT& 201 may substitute for OFTEC 145; ACCT& 202 may substitute for OFTEC 146.

§ BMT 199 may be taken at any time after the first quarter, including summer quarter.

∥ or BUS 200 or BUSA 201.

- BMT 140 takes the place of SOCS 125.

* These courses will be taught at the Northwest Career and Technical Academy (NCTA) on the MV Campus.

* or PE 100 plus 1 activity credit.

#### Program Certificates

A Certificate in Banking and Financial Services is awarded to students who complete the following courses with an accumulated grade point average of 2.0 and achieve technical competency.

**ADMINISTRATIVE FINANCIAL SUPPORT SERVICES CERTIFICATE (46 CREDITS)**

| BMT 115, 134, 140, 145, 146 | BMT 167, 246, BUSB 101, CMST 125 or CMST& 210, SOCS 113, WMATH 100 or BMT 111 |

**BANKING AND FINANCIAL MANAGEMENT CERTIFICATE (66 CREDITS)**

This specialty certificate is designed to provide students with a foundation of finance-related skills that will prepare them for employment in a financial services-related business environment. The coursework is also appropriate for individuals interested in enhancing their current skills and knowledge as applied in a financial office setting.

Required courses: BMT 105, 111, , 121, 140, 141, 167, 180, 199, 265, CIS 146, CMST 125, ENGL 170, OFTEC 140, 145, 146, SOCS 113.

**BUSINESS FINANCE APPLICATIONS CERTIFICATE (23 CREDITS)**

Provides an overview of software applications used in typical financial services-related businesses with a focus on spreadsheet modeling (Excel) and applications of fundamental accounting practices. Financial Management skills are also covered. Required courses: BMT 121, 167, CIS 146, OFTEC 145 and 146.

**BANKING SERVICES CERTIFICATE (23 CREDITS)**

Students will learn skills needed for entry-level banking careers. Provides training in teller operations, banking regulations, financial planning, credit, lending, insurance, business law and ethics and marketing. Introduces students to career opportunities in financial services-related businesses. Required courses: BMT 105, 167, CIS 146, OFTEC 140, 145 and SOCS 113.

**Individual Technical Certificate**

An Individual Technical Certificate may be developed in conjunction with other programs to meet marketable objectives and goals with Department Chair approval.

**Micro-Certificates**

Students who are not pursuing an ATA degree may earn a certificate focusing on specific skills within the Banking and Financial Services program. A certificate is awarded in the following areas to students who complete all courses with a 2.0 grade point average or above:
**Banking Services (18 Credits)**

Students will learn skills needed for entry-level banking careers. Provides training in teller operations, banking regulations, financial planning, credit, lending, insurance, business law and ethics and marketing. Introduces students to career opportunities in financial services-related businesses. Required courses: BMT 105, 199 (1 credit), CIS 146, OFTEC 140, 145, and SOSCC 113.

**Course Descriptions**

**BMT 105 Introduction to Banking and Financial Services (5)**
Overview of banks & other financial service companies. Learn about the major functions of banks & other depository institutions. Topics include the role of banks & credit unions in the economy, negotiable instruments, mortgages, flow of deposits, commercial lending, credit law, specialized banking services, public relations, & safety in preparation for careers in finance. Computer technology & its applications to finance or banking will be included.

**BMT 111 Business Math (5)**
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 non-transferable and for professional/technical students only.

**BMT 120 Business Computers and Applications (5)**
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 121 Advanced Computer Applications (5)**
Strategic use of software applications in business. Current software topics will be covered. May include web page design, advanced office applications including advanced spreadsheet modeling, social media, web 2.0, and other current topics. Prerequisite: BMT 120 or department chair approval.

**BMT 140 Management Skills (5)**
Develop skills necessary to become an effective manager including self-awareness and assessment, supportive communication, development of effective team, valuing diversity, priority setting and time management, meeting management, problem-solving, effective oral and written business presentations, stress management and conflict resolution.

**BMT 141 Customer Service & Sales (5)**
Develop communication and problem-solving skills necessary to provide outstanding customer service. Learn the elements of successful customer relations within an organization. Build longer-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, and providing customer service and support after the sale.

**BMT 167 Money Management (5)**
Introduction to managing all phases of personal finances. Covers financial management skills that will help students make financial decisions now and in the future. Topics include banking services, taxes (payroll & federal), consumer credit, budgeting, saving, investing, stocks, insurance, and retirement planning. Learn how to avoid financial mistakes by understanding financial options & responsibilities. Develop personal financial statements & budgets for future use. Math concepts and skills will be applied in practical situations.

**BMT 180 Leadership Development: Developing Business Leaders (5)**
Identify individual strengths and weakness to build strong business leaders. Leading through times of change, innovation and other challenges. Focuses on communication, relationships, teamwork, collaboration, accountability, motivation, influence, problem solving, goal setting and decision making. Prerequisite: none.

**BMT 199 Internship / Cooperative Education (1-15)**
Supervised work experience in the field providing practical experience in the operations and methods of business. The internship will augment the classroom learning by applying skills and knowledge learned in a real business setting. Students will be supervised by business professionals who are experienced practitioners in the field, and will practice the work skills required to be successful in their chosen field. In partnership with the instructor and the supervisor, students will develop learning objectives to achieve during the internship/work experience. Prerequisite: Instructor permission required.

**BMT 213 Retailing (5)**
Analysis of the retail environment, customer, competitors’ and channel behavior, legal and ethical behaviors, store location and store layout, and managing retail operations and human resources.

**BMT 246 Financial Management and Credit (5)**
Covers financial statement analysis, cash flow, and break-even analysis. Topics include time value of money, valuation of bonds and stocks, and capital budgeting and basic business credit principles.

**BMT 260 Supervision & Managing Human Resources (5)**
Study the role of supervisors in organizations as well as the impacts of globalization and diversity, regulation, safety, and unions on supervision. Through role playing and case studies develop the skills to effectively recruit, select, develop, motivate, compensate, evaluate, discipline a diverse workforce. Develop skills to manage change and resolve conflict.

**BMT 265 Business Law and Ethics (5)**
Introduction to the legal environment of business as well as the necessity of ethics and social responsibility in management practice. Study of law in the areas of contracts, employment and labor, intellectual property, marketing, consumer protection, product liability, torts, and the environment. Emphasis on application of moral concepts to practical decision making include environment, use of third world labor, use of economic power in the community, whistle-blowing, mitigation of risk, the employment relationship, and industrial espionage.

**BMT 280 Small Business Management (5)**
Develop a business plan including the marketing, financial, and planning sections of the plan. Use a computer to accomplish the functions involved in a small business including the planning, organizing, and control of a small business.