

**Florida Department of Education
CURRICULUM FRAMEWORK**

Program Title: Teller Operations
Occupational Area: Marketing
Career Cluster: Finance

	<u>Secondary</u>	<u>PSAV</u>
Program Numbers:	8815200	M804990
CIP Number:	0207020500	0207020500
SOC Code:	43-3071.00	43-3071.00
Grade Level:	9-12, 30, 31	30, 31
Length:	1 credit	150 hours
Certification:	BUS ED 1 @2 @4 MKTG 1 @2 DIST ED @7 TEACH CDE @7 BANK FINC @7 G	BUS ED 1 @2 @4 MKTG 1 @2 DIST ED @7 TEACH CDE @7 BANK FINC @7 G
CTSO	DECA	DEX
Coop Method	Yes	Yes
Basic Skills		
Math		9
Language		9
Reading		9

- I. **MAJOR CONCEPTS/CONTENT:** The purpose of this program is to prepare students for employment in financial institutions such as teller, cashier, customer relations specialist, customer support in a variety of business environments, or to provide supplemental training for persons previously or currently employed in other industries management occupations.
- II. **LABORATORY ACTIVITIES:** Laboratory activities are an integral part of this program. Equipment currently used by industry and recommended by advisory committees should be utilized.
- III. **COMPLEMENTARY SOFTWARE AND EQUIPMENT:** The following tools and equipments are required for this program: workstation, PC and appropriate software.
- IV. **INSTRUCTOR QUALIFICATIONS:** Recommended to meet SACS Certification for articulation purposes.
- V. **DISTANCE LEARNING PRODUCTS:** Students who are organized, self motivated and desire flexibility in a learning environment may benefit from a distance learning program. Distance learning opportunities may be available utilizing synchronous and asynchronous tools to allow interaction with instructors, fellow students and practicing professionals. Many textbook publishers offer E-packs that coordinate with the text including a variety of web-enhanced activities. Instructors have noticed increased success rates, as measured by the percentage of students completing the course with a passing grade, when using materials integrated with the same text as used in traditional courses.

Other features of quality distance learning products include:

- Industry standard curriculum that may lead to certification
- Pre-assessment components
- Assessment tools
- Multimedia environments

A variety of programs lend themselves to Distance Learning Curriculum delivery:

Virtual courses (delivered 100% online)

Hybrid courses (a mix of online and classroom instruction)

Web-enhanced classroom activities

- VII. **ACCELERATED WORKFORCE EDUCATION:** In addition to the traditional course model, classes could also be given in a shorter time frame such as accelerated eight-week model. A hybrid model combining instructor-led training and online Internet modules is another alternative.
- VIII. **FUTURE PROGRAM DEVELOPMENT:** This area will see steady growth for the foreseeable future due to the expansion of the financial services industry. The importance of degree and certificate programs for Finance is increasing. Use of this curriculum framework requires instructors and curriculum developers to remain knowledgeable of current industry changes in software, state and federal laws and regulations. It is recommended to continuously review program competencies.
- IX. **SPECIAL NOTE:** Industry certifications have become an important measure of success. Whenever possible, current industry certifications should be addressed within the program. Concepts of economics and business law are included in this program so that students may function effectively in the contemporary business environment.

DECA, “An Association of Marketing Students” (secondary), and Delta Epsilon Chi, “An Association of Marketing Students” (post secondary), and Phi Beta Lambda (postsecondary), are the appropriate career student organizations for providing leadership training and for reinforcing specific career skills. Career Student Organizations, when provided, shall be an integral part of the career and technical instructional program, and the activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065 (8), FAC.

The cooperative method of instruction is appropriate for this program. Cooperative training (OJT), 8800410/M899990/02089999CP, or Guided Workplace-Learning, 8300430/D886300/10988630CP, are highly recommended to use with this program as a work-based learning experience. When OJT is offered, each student is required to have a training agreement and a training plan, signed by the student, parent/guardian (secondary), teacher/coordinator, and employer. The training plan shall include a diverse list of instructional objectives and on-the-job and in-school learning experiences. The workstation shall reflect equipment, skills, and tasks relevant to the occupation the student has chosen as a career goal. The student must receive compensation for work performed.

When Guided Workplace-Learning is offered, the student is allowed to work a maximum of 450 hours and must participate, with the work-based learning site supervisor, in a preplacement conference. A work-based learning plan must be developed to include the learning objectives, methods of learning, activities/responsibilities, time required, provisions for supervision, and method(s) of student evaluation. Students must also meet a minimum of once per week for the purpose of related instruction and developmental activity. Employment may be either paid or unpaid. (For additional information consult the Guided Workplace- Learning framework.)

For job placement, **a student must meet** bonding requirements of financial institutions

.It is highly recommended that for every 20 students (or portion thereof) enrolled in Marketing OJT and/or Guided Workplace- Learning, the teacher/coordinator be given a minimum of one hour of

OJT-coordination release time per day for the purposes of visiting students on the job and managing the cooperative method of instruction.

The teacher/coordinator should visit each training site for the purpose of observation a minimum of once during each grading period, preferably while the student is actually working. A second contact each grading period for the purpose of evaluating the student's progress in attaining the competencies listed in the work-based learning plan/training plan is highly recommended.

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Adult students with disabilities must self-identify and request such services. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

SCANS Competencies: Instructional strategies for this program must include methods that require students to: identify, organize, and use resources appropriately; work with each other cooperatively and productively; acquire and use information; understand social, organizational, and technological systems; and work with a variety of tools and equipment. Instructional strategies must also incorporate methods to improve students' personal qualities, higher-order critical thinking skills, and problem-solving, technical, and literacy skills.

To be transferable statewide between institutions, this program/course must have been reviewed, and a "transfer value" assigned the curriculum content by the appropriate Statewide Course Numbering System discipline committee. This does not preclude institutions from developing specific program or course articulation agreements with each other.

When offered at the postsecondary adult career and technical level, this program may be offered in courses. Career and technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b) F.S.

X. **INTENDED OUTCOMES:** After successfully completing this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills.
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Perform general organizational workplace competencies.
- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Demonstrate employability skills.
- 08.0 Manage career development.
- 09.0 Demonstrate knowledge of the history and growth of financial institutions.
- 10.0 Demonstrate skills in handling cash and balancing a cash drawer.
- 11.0 Explain the types of acceptable customer identification and the importance of proper identification.
- 12.0 Demonstrate skills for performing basic teller functions.
- 13.0 Demonstrate an introductory knowledge of special teller duties.
- 14.0 Demonstrate knowledge of other bank services.
- 15.0 Demonstrate techniques for effective customer relations and for cross selling bank services.
- 16.0 Demonstrate security precautions and procedures.

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Program Title: Teller Operations
Secondary Number: 8815200
Postsecondary Number: M804990

**OCCUPATIONAL COMPLETION POINT A
BANK TELLER - SOC 43-3071.00**

01.0 DEMONSTRATE COMPREHENSION AND COMMUNICATION SKILLS.—The student will be able to:

- 01.01 Follow written and oral technical instructions.
- 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
- 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
- 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
- 01.05 Read trade journals and magazines to stay current in the industry.
- 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
- 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
- 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
- 01.09 Read and comprehend both technical and non technical text accurately.
- 01.10 Write reports, summaries, and descriptive essays.
- 01.11 Write clear and well-organized research papers, integrating a variety of information.
- 01.12 Correctly cite or attribute sources.
- 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
- 01.14 Organize, prepare and deliver formal and informal effective presentations.
- 01.15 Participate in group discussions both as a member and as a leader.

02.0 DEMONSTRATE EFFECTIVE CUSTOMER SERVICE SKILLS.—The student will be able to:

- 01.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
- 01.02 Identify and evaluate customer needs.
- 01.03 Respond to client inquiries in a timely matter.
- 01.04 Access and maintain client records.
- 01.05 Provide timely accurate information to meet customer needs.
- 01.06 Utilize available techniques to effectively serve customers.
- 01.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
- 01.08 Operate within grant of authority to provide service to customers.
- 01.09 Build client relationships

03.0 DEMONSTRATE HUMAN RELATIONS SKILLS NECESSARY FOR WORKPLACE SUCCESS. --The student will be able to:

- 03.01 Exhibit interest and enthusiasm.
- 03.02 Demonstrate a positive mental attitude.
- 03.03 Demonstrate traits of being industrious and cooperative.
- 03.04 Demonstrate sincerity, patience, courtesy, and tact.
- 03.05 Exhibit punctuality, attendance and dependability.
- 03.06 Willingness to receive and accept feedback and use it constructively.
- 03.07 Demonstrate willingness to assume job responsibilities.
- 03.08 Develop ability to handle difficult customer/co-worker situations.
- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
- 03.10 Demonstrate willingness to assume the responsibility for one's actions.
- 03.11 Demonstrate problem solving and critical thinking skills.
- 03.12 Foster teamwork to improve quality of work.
- 03.13 Use group consensus strategies.

04.0 DEMONSTRATE PROFICIENCY IN USING MICROCOMPUTER AND ELECTRONIC SKILLS TO PERFORM JOB FUNCTIONS.—The student will be able to:

- 01.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
- 01.02 Utilize computer technology to access, analyze and interpret business information.
- 01.03 Cite Internet-based resources correctly using proper format.
- 01.04 Research industry trends on the Internet.

05.0 PERFORM GENERAL ORGANIZATIONAL WORKPLACE COMPETENCIES. The student will be able to:

- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
- 05.02 Identify problem solving techniques.
- 05.03 Choose appropriate action in situations requiring effective time management.
- 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
- 05.05 Apply principles and techniques for being a productive, contributing member of a team.
- 05.06 Communicate effectively with individuals lacking a technical background.
- 05.07 Evaluate detailed technical oral instructions for clarity.
- 05.08 Participate in group discussion as both a member and a leader.
- 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
- 05.10 Assimilate new knowledge into project solutions and decisions.
- 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
- 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
- 05.13 Identify strategies to improve and maximize productivity in the workplace.

06.0 DEMONSTRATE SALES AND MARKETING FUNDAMENTALS. —The student will be able to:

- 06.01 Demonstrate knowledge of services and/or products offered.
- 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
- 06.03 Explain the importance of and demonstrate the procedures of cross selling.
- 06.04 Identify the opportunities for cross selling.
- 06.05 Follow effective procedures for closing a sale.
- 06.06 Demonstrate the ability to sell a variety of services and/or products.

07.0 DEMONSTRATE EMPLOYABILITY SKILLS. —The student will be able to:

- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
- 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
- 07.03 Conduct a job search. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.3.4.2, SC.H.3.4.5, SC.H.3.4.6, SS.D.1.4.1
- 07.04 Research information about specific job.
- 07.05 Identify documents that may be required when applying for a job.
- 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references. LA.A.1.4.3, LA.B.1.4, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2
- 07.07 Identify methods for requesting and obtaining employment references and proper documentation (e.g., green card). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6
- 07.08 Complete a job application and employment form correctly.
- 07.09 Identify, understand and demonstrate the job interview process. LA.A.1.4.3, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.D.1.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, MA.A.1.4.1, MA.A.1.4.3, SC.H.3.4.3, SS.C.2.4.3
- 07.10 Describe methods for handling illegal interview and application questions. LA.A.1.4.2, LA.A.1.4.3, LA.A.2.4.2, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.8, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.2, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4, SC.H.3.4.1, SS.A.5.4.7
- 07.11 Discuss state and federal labor laws regulating the workplace (e.g., Child Labor Law, sexual harassment, EEOC, ADA, FMLA, OSHA). LA.A.1.4, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SS.C.2.4.3, SC.H.3.4.4
- 07.12 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene. LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.C.3.4.3 SC.H.3.4.3
- 07.13 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
- 07.14 Discuss importance of drug tests and criminal background checks in identifying possible employment options. LA.A.1.4, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.3.4, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SC.H.3.4.1, SC.H.3.4.3, SS.A.5.4.7
- 07.15 Understand and apply the process of accepting and declining job offers.
- 07.16 Apply personal skills and talents to enhance work performance.
- 07.17 Apply skills to meet and exceed employer expectations.
- 07.18 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
- 07.19 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
- 07.20 Identify and use acceptable strategies for resolving conflict in the workplace.
- 07.21 Identify and apply stress management techniques, employee wellness and safety guidelines.
- 07.22 Participate in job-enhancing activities to achieve career success.
- 07.23 Compose and produce a letter of resignation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2

08.0 MANAGE CAREER DEVELOPMENT. —The student will be able to:

- 08.01 Enhance personal business skills.
- 08.02 Formulate a career plan for post-graduation.
- 08.03 Comply with continuing education needs/requirements.

- 08.04 Attend seminars, workshops, and tradeshow.
- 08.05 Respond to changing business environment.
- 08.06 Identify updated industry information.
- 08.07 Explain the importance of having a written job description.
- 08.08 Pursue industry designations/licensing/degrees.
- 08.09 Reassess career plan.
- 08.10 Demonstrate knowledge of how to make job changes appropriately.
- 08.11 Understand employment benefits packages.
- 08.12 Build mentor relationships.
- 08.13 Volunteer in community service organizations.
- 08.14 Network with industry professionals.
- 08.15 Maintain professional contact for future projects.
- 08.16 Identify corporate strategies and policies.
- 08.17 Anticipate future industry trends and identify various industry career paths.

09.0 DEMONSTRATE KNOWLEDGE OF THE HISTORY AND GROWTH OF FINANCIAL INSTITUTIONS--The student will be able to:

- 09.01 Explain the development, similarities, and differences of commercial banks, savings and loan associations, and credit unions.
- 09.02 Explain the primary functions of financial institutions.
- 09.03 Identify major legislative acts and regulations affecting the growth and development of financial institutions.
- 09.04 Explain the role of the Federal Reserve System and other regulatory agencies i.e., Comptroller of Currency, FDIC, FSLIC, State Banking Department.
- 09.05 Discuss the development of the role and duties of the teller.

10.0 DEMONSTRATE SKILLS IN HANDLING CASH AND BALANCING A CASH DRAWER--The student will be able to:

- 10.01 Identify the major parts of Federal Reserve Notes (currency).
- 10.02 Explain techniques for identifying counterfeit currency.
- 10.03 Demonstrate proficiency in counting, clipping, and strapping currency and coin.
- 10.04 Explain basic rules for handling cash and setting up a cash drawer.
- 10.05 Explain procedures for balancing a cash drawer and finding and correcting an out-of-balance condition.
- 10.06 Demonstrate procedures for buying and selling money to the vault.
- 10.07 Identify debit and credit items and explain their effect on general ledger accounts.

11.0 EXPLAIN THE TYPES OF ACCEPTABLE CUSTOMER IDENTIFICATION AND THE IMPORTANCE OF PROPER IDENTIFICATION--The student will be able to:

- 11.01 Identify acceptable and unacceptable identification.
- 11.02 Explain the purpose of obtaining identification and its importance to the financial institution.

12.0 DEMONSTRATE SKILLS FOR PERFORMING BASIC TELLER FUNCTIONS--The student will be able to:

- 12.01 Demonstrate skills for cashing checks, receiving cash and check deposits, handling a split deposit, handling a savings withdrawal.
- 12.02 Demonstrate knowledge of banking terminology.
- 12.03 Demonstrate proficiency on the 10-key keypad.
- 12.04 Identify the parts of a check; explain negotiability and cash ability of a check.
- 12.05 Identify other negotiable instruments.
- 12.06 Explain the purpose of MICR encoding and the ABA number.
- 12.07 Explain the types of endorsements and the importance of Holder in Due Course.

- 13.0 DEMONSTRATE AN INTRODUCTORY KNOWLEDGE OF SPECIAL TELLER DUTIES--The student will be able to:
- 13.01 Explain procedures of issuing and cashing savings bonds, traveler's checks, cashier's checks, and money orders; giving cash advances on bank cards; and exchanging foreign currency.
 - 13.02 Explain procedures for handling loan payments.
- 14.0 DEMONSTRATE KNOWLEDGE OF OTHER BANK SERVICES--The student will be able to:
- 14.01 Describe the various types of loans, repayment methods, and basic credit requirements.
 - 14.02 Explain the various types of savings plans, compound interest, and annual percentage rate.
 - 14.03 Explain the Safe Deposit Box service and the bank's responsibility regarding this service.
 - 14.04 Reconcile a customer's bank statement.
- 15.0 DEMONSTRATE TECHNIQUES FOR EFFECTIVE CUSTOMER RELATIONS AND FOR CROSS SELLING BANK SERVICES--The student will be able to:
- 15.01 Demonstrate effective telephone usage and courtesy.
 - 15.02 Demonstrate effective customer service through role playing.
 - 15.03 Explain the importance of cross-selling and demonstrate methods to sell bank services.
- 16.0 DEMONSTRATE SECURITY PRECAUTIONS AND PROCEDURES--The student will be able to:
- 16.01 Demonstrate procedures to help prevent bank fraud.
 - 16.02 Demonstrate procedures to use during and after a robbery.
 - 16.03 Demonstrate other teller precautions to help prevent loss to the institution.