

PROGRAM: Financial Services

**PROGRAM
CIP CODE:** 52.0800

DESCRIPTION: The **Financial Services** program is designed to prepare students for instruction in banking and related financial services, security systems and procedures for financial institutions, insurance services, credit and lending, financial management, analysis of business and financial management information and analysis of real estate investments. An integrated approach of teaching and learning is provided as students enhance their technical knowledge and skills that are associated with functions within Financial Services occupations and to prepare them to provide customer service and technical support in investments and securities, financial planning, credit management, insurance, real estate and banking and other financial related areas. In addition to the occupation related skills, students completing this program will also develop advanced critical thinking, applied academics such as math and language arts, interpersonal relations, life management, business, economic and leadership skills required for the 21st Century Workplace. The Financial Services program consists of a core curriculum, with a three Carnegie Unit Curriculum Framework. The program uses a delivery system made up of four integral parts: formal/technical instruction, experiential learning, supervised occupational experiences and the Career and Technical Student Organization, FBLA.

RECOMMENDED PROGRAM SEQUENCE OF COURSES:

**Career
Preparation** The following describes the recommended sequence of courses developed from industry-validated skills necessary for initial employment or continued related education. All Career Preparation state-designated Financial Services standards are addressed in this instructional sequence.

Schools with ADE approved Financial Services programs will utilize all of the industry-validated state standards for this program in the design and delivery of the following recommended sequence of courses.

52.0800.10 **Introduction to Business and Financial Services:** Students enrolled in this course will receive instruction in a variety of customer services provided by banks, insurance agencies, investment brokers, credit unions and related enterprises. General knowledge of budgeting and credit management are outcomes of this course. A computer with business applications software is used by students to perform business and finance related tasks.

-and-

52.0800.20 **Basic Financial Services:** Students enrolled in this course will receive instruction in principles of economics and accounting, financial instruments, economic and monetary systems. A computer with business applications software is used by students to perform basic financial management tasks.

-and-

One or more of the following courses will be included as part of the instructional sequence for this program:

52.0800.30 **Advanced Financial Services:** The outcomes of this course are integrated into learning experiences allowing students to demonstrate their knowledge and skills in the full range of Financial Services State standards through projects and simulations.

-or-

52.0800.75 **Financial Services - Internship:** This course provides FS students an opportunity to engage in learning through participation in a structured work experience that can be either paid or unpaid and does not necessarily require classroom instruction and that involves the application of previously developed FS knowledge and skills. However, the Internship does require applications directly related to the Technical Standards of the Financial Services program.

-or-

52.0800.80 **Financial Services - Cooperative Education:** This course utilizes a cooperative education methodology to combine school-based and supervised work-based learning experiences directly related to the Technical Standards identified for the Financial Services program. Students generally work a minimum of 15 hours per week.

TEACHER CERTIFICATION REQUIREMENTS FOR THE FINANCIAL SERVICES PROGRAM
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CAREER PREPARATION: The instructor must be CTE certified according to the following table

Financial Services	CERTIFICATES
	Types: PCTBM, SCTBM
Note:	
<ul style="list-style-type: none"> ▪ Financial Services, 52.0800.70 may be a part of the sequence and the teacher must hold a Cooperative Education Endorsement (CEN). ▪ Teacher/Coordinator 52.0800.75 is not required to have a Cooperative Education Endorsement (CEN). ▪ Teacher/Coordinator 52.0800.80 is required to have a Cooperative Education Endorsement (CEN). 	

CERTIFICATE ABBREVIATIONS FOR THE FINANCIAL SERVICES PROGRAM

Certificate Types	
PCTBM	Provisional Career and Technical Education Business and Marketing
SCTBM	Standard Career and Technical Education Business and Marketing