Faculty Writing Team Members
Janet Gullett, East Mississippi Community College, Mayhew, MS
Sharon Hudson, Hinds Community College, Jackson, MS

Administrator Writing Team Members
Dr. Melanie Sanders, Career & Technical Education Dean,
East Mississippi Community College, Mayhew, MS
Angela Griffin, Career & Technical Assistant Dean,
Hinds Community College, Jackson, MS

Business and Industry Contributing Team Members
Beth Ramsey, Cadence Bank, Starkville, MS*
Bruff Sanders, Bank First, West Point, MS
*Denotes an industry member who attended the writing team meeting.

Office of Curriculum and Instruction Team Members
Angela Bryan, Director of Curriculum and Instruction, Mississippi Community College Board
Dr. Rachel De Vaughan, Curriculum Specialist, Office of Curriculum and Instruction,
Mississippi Community College Board
Krystal Berry, Curriculum Specialist, Office of Curriculum and Instruction,
Mississippi Community College Board
The Office of Curriculum and Instruction (OCI) was founded in 2013 under the Division of Workforce, Career, and Technical Education at the Mississippi Community College Board (MCCB). The office is funded through a partnership with The Mississippi Department of Education (MDE), who serves as Mississippi’s fiscal agent for state and federal Career and Technical Education (CTE) Funds. The OCI is tasked with developing statewide CTE curriculum, programming, and professional development designed to meet the local and statewide economic demand.

Copyright © 2016 by Mississippi Community College Board
For information, please contact curriculum@mccb.edu
Contents

ADOPTION OF NATIONAL CERTIFICATION STANDARDS ........................................................................................................... 5
INDUSTRY JOB PROJECTION DATA ........................................................................................................................................... 6
ARTICULATION ............................................................................................................................................................................... 7
TECHNICAL SKILLS ASSESSMENT ............................................................................................................................................... 7
INSTRUCTIONAL STRATEGIES .................................................................................................................................................... 7
ASSESSMENT STRATEGIES ....................................................................................................................................................... 7
RESEARCH ABSTRACT ................................................................................................................................................................. 8
REVISION HISTORY: ................................................................................................................................................................... 8
PROGRAM DESCRIPTION .......................................................................................................................................................... 9
SUGGESTED COURSE SEQUENCE ......................................................................................................................................... 10

Career Certificate Required Courses ....................................................................................................................................... 10

BANKING AND FINANCE TECHNOLOGY COURSES .................................................................................................................. 14
BFT 1213 Principles of Banking ............................................................................................................................................... 14
BFT 1223 Money and Banking ................................................................................................................................................. 16
BFT 1233 Law and Banking Principles ................................................................................................................................... 17
BFT 1313 Consumer Lending .................................................................................................................................................... 18
BFT 1323 Commercial Lending ............................................................................................................................................... 19
BFT 2444 Professional Development in Financial Institutions .................................................................................................. 20
BFT 1513 Banking and Finance Math .................................................................................................................................... 21
BFT 2113 Business Policy ........................................................................................................................................................ 22
BFT 2523 Business Finance ....................................................................................................................................................... 23
BFT 2533 Financial Management ............................................................................................................................................. 24
BFT 2613 Bank Teller Operations ............................................................................................................................................. 25
BFT 2713 Personal Finance ........................................................................................................................................................ 26
BFT 292(1-4) Supervised Work Experience in Banking and Finance Technology ........................................................................... 27
BFT 2914 Special Project in Banking and Finance Technology .................................................................................................. 28

RECOMMENDED TOOLS AND EQUIPMENT .............................................................................................................................. 29
RECOMMENDED INSTRUCTIONAL AIDS .................................................................................................................................. 29
CURRICULUM DEFINITIONS AND TERMS ....................................................................................................................................... 30
COURSE CROSSWALK ................................................................................................................................................................. 32
ADOPTION OF NATIONAL CERTIFICATION STANDARDS

Upon further research, there are no national certification standards that are available for adoption at this time. The Office of Curriculum and Instruction will continue working with industries to ensure the curriculum document is rigorous enough for industry standards.
INDUSTRY JOB PROJECTION DATA

The banking and financial support services' occupations require an education level of short-term on-the-job training or work experience in a related field. There is expected to be a 10.87% increase in occupational demand at the regional level and 10.77% increase at the state level. Median annual income for this occupation is $27,145.63 at the state level. A summary of occupational data from the State Workforce Investment Board Data Center is displayed below:

Table 1: Education Level

<table>
<thead>
<tr>
<th>Program Occupations</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill and account collectors</td>
<td>Short-term on-the-job training</td>
</tr>
<tr>
<td>Tellers</td>
<td>Short-term on-the-job training</td>
</tr>
<tr>
<td>Credit authorizers, checkers, and clerks</td>
<td>Short-term on-the-job training</td>
</tr>
<tr>
<td>Loan interviewers and clerks</td>
<td>Short-term on-the-job training</td>
</tr>
<tr>
<td>New accounts clerks</td>
<td>Work Experience in Related Field</td>
</tr>
</tbody>
</table>

Table 2: Occupational Overview

<table>
<thead>
<tr>
<th></th>
<th>Region</th>
<th>State</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010 Occupational Jobs</td>
<td>9688</td>
<td>11055</td>
<td>1248010</td>
</tr>
<tr>
<td>2020 Occupational Jobs</td>
<td>10741</td>
<td>12246</td>
<td>1357986</td>
</tr>
<tr>
<td>Total Change</td>
<td>1053</td>
<td>1191</td>
<td>109976</td>
</tr>
<tr>
<td>Total % Change</td>
<td>10.87%</td>
<td>10.77%</td>
<td>8.81%</td>
</tr>
<tr>
<td>2010 Median Hourly Earnings</td>
<td>$12.97</td>
<td>$13.05</td>
<td>$14.77</td>
</tr>
<tr>
<td>2010 Median Annual Earnings</td>
<td>$26,977.60</td>
<td>$27,145.63</td>
<td>$30,716.14</td>
</tr>
<tr>
<td>Annual Openings</td>
<td>105</td>
<td>119</td>
<td>10997</td>
</tr>
</tbody>
</table>

Table 3: Occupational Breakdown

<table>
<thead>
<tr>
<th>Description</th>
<th>2010 Jobs</th>
<th>2020 Jobs</th>
<th>Annual Openings</th>
<th>2010 Hourly Earnings</th>
<th>2010 Annual Earnings 2,080 Work Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill and account collectors</td>
<td>2270</td>
<td>2702</td>
<td>43</td>
<td>$12.64</td>
<td>$26,291.20</td>
</tr>
<tr>
<td>Tellers</td>
<td>5260</td>
<td>5801</td>
<td>54</td>
<td>$10.73</td>
<td>$22,318.40</td>
</tr>
<tr>
<td>Credit authorizers, checkers, and clerks</td>
<td>227</td>
<td>221</td>
<td>0</td>
<td>$14.28</td>
<td>$29,702.40</td>
</tr>
<tr>
<td>Loan interviewers and clerks</td>
<td>1416</td>
<td>1496</td>
<td>8</td>
<td>$13.80</td>
<td>$28,704.00</td>
</tr>
<tr>
<td>New accounts clerks</td>
<td>515</td>
<td>521</td>
<td>0</td>
<td>$13.40</td>
<td>$27,872.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>9688</td>
<td>10741</td>
<td>105</td>
<td>$12.97</td>
<td>$26,977.60</td>
</tr>
</tbody>
</table>
Table 4: Occupational Change

<table>
<thead>
<tr>
<th>Description</th>
<th>Regional Change</th>
<th>Regional % Change</th>
<th>State % Change</th>
<th>National % Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill and account collectors</td>
<td>432</td>
<td>19.03%</td>
<td>20.97%</td>
<td>18.03%</td>
</tr>
<tr>
<td>Tellers</td>
<td>541</td>
<td>10.29%</td>
<td>8.40%</td>
<td>6.15%</td>
</tr>
<tr>
<td>Credit authorizers, checkers, and clerks</td>
<td>-6</td>
<td>-2.64%</td>
<td>-4.01%</td>
<td>-6.50%</td>
</tr>
<tr>
<td>Loan interviewers and clerks</td>
<td>80</td>
<td>5.65%</td>
<td>6.23%</td>
<td>3.99%</td>
</tr>
<tr>
<td>New accounts clerks</td>
<td>6</td>
<td>1.17%</td>
<td>2.13%</td>
<td>0.07%</td>
</tr>
</tbody>
</table>

ARTICULATION

There are no state-wide articulation agreements for this program. (The note in the 2010 curriculum states that an articulation agreement between secondary and post would take place once the secondary program was finalized).

TECHNICAL SKILLS ASSESSMENT

Colleges should report the following for students who complete the program with a career certificate, technical certificate, or an Associate of Applied Science Degrees for technical skills attainment. To use the approved Alternate Assessment for the following programs of study, colleges should provide a Letter of Notification to the Director of Career Technical Education at the MS Community College Board. Please see the following link for further instructions: [http://www.mccb.edu/wkFEd/C=urlDefault.aspx](http://www.mccb.edu/wkFEd/C=urlDefault.aspx).

<table>
<thead>
<tr>
<th>CIP Code</th>
<th>Program of Study</th>
<th>Level</th>
<th>Standard Assessment</th>
<th>Alternate Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>52.0803</td>
<td>Banking and Finance Technology</td>
<td>Technical/AAS</td>
<td>MS-CPAS-2 Postsecondary Banking and Finance Technology: Year 2</td>
<td>Teller Solutions</td>
</tr>
</tbody>
</table>

ONLINE AND BLENDED LEARNING OPPORTUNITIES

Course content includes lecture and laboratory semester credit hours. Faculty members are encouraged to present lecture related content to students in an online or blended learning environment. Training related to online and blended learning will be available to faculty members through the MS Community College Board.

INSTRUCTIONAL STRATEGIES

Instructional strategies for faculty members implementing the curriculum can be found through the Office of Curriculum and Instruction’s professional development.

ASSESSMENT STRATEGIES

The Office of Curriculum and Instruction’s professional development offer assessment strategies to faculty members implementing the curriculum. Additionally, standards were included in course content when appropriate.
RESEARCH ABSTRACT
In the spring of 2016, the Office of Curriculum and Instruction (OCI) met with the different industry members who made up the advisory committees for the Banking and Finance Technology program. An industry questionnaire was used to gather feedback concerning the trends and needs, both current and future, of their field. Program faculty, administrators, and industry members were consulted regarding industry workforce needs and trends.

Industry advisory team members from the college involved with this program were asked to give input related to changes to be made to the curriculum framework. Specific comments related to soft skills needed in this program include having a positive attitude, being at work every day and on time, and having reading and writing skills to complete work orders and other forms. Occupation-specific skills stated include knowing how to communicate with the customers, basic math skills, troubleshooting with customer concerns, and understanding the importance of confidentiality.

REVISION HISTORY:
2010, Revised, Research and Curriculum Unit, Mississippi State University
2016, Revised, Office of Curriculum and Instruction, Mississippi Community College Board
PROGRAM DESCRIPTION
The Banking and Finance Technology program is a 2-year course of study designed to help present and prospective banking and finance students and employees prepare for and take advantage of the varied career opportunities available to them in the progressive field of financial services.

The program is designed to provide an introduction and an overview of the financial services industry and the opportunities for the student or employee to develop basic financial knowledge and abilities, along with the required competencies and social skills necessary for employment and advancement in the field of finance.

The financial services industry includes banks, savings and loan associations, finance companies, credit unions, and the financial aspects of businesses.
# Suggested Course Sequence

## Accelerated Integrated Career Pathway

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Total Contact Hours</th>
<th>SCH Breakdown</th>
<th>Contact Hour Breakdown</th>
<th>Certification Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOT 1273</td>
<td>Introduction to Microsoft® Office®</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
<td></td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>BFT 2444</td>
<td>Professional Development in Financial Institutions</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td></td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td>BFT 1513</td>
<td>Banking and Finance Math</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td></td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Instructor approved technical electives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>15</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Career Certificate Required Courses

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Total Contact Hours</th>
<th>SCH Breakdown</th>
<th>Contact Hour Breakdown</th>
<th>Certification Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOT 1273</td>
<td>Introduction to Microsoft® Office®</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
<td></td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>BFT 1213</td>
<td>Principles of Banking</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td></td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td>BOT 1763</td>
<td>Communication Essentials</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
<td></td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>BFT 2613</td>
<td>Bank Teller Operations</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
<td></td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>BFT 2444</td>
<td>Professional Development in Financial Institutions</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>75</td>
<td></td>
<td>45</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>OR</td>
<td></td>
<td>4</td>
<td>0</td>
<td>OR</td>
<td></td>
<td>OR</td>
<td>OR</td>
</tr>
<tr>
<td>BFT 1233</td>
<td>Law and Banking Principles</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td></td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td>BFT 2713</td>
<td>Personal Finance*</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
<td></td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>BFT 1513</td>
<td>Banking and Finance Math</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td></td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Instructor approved technical electives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>30</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*BFT 2523 Business Finance may be taken in lieu of BFT 2713
Technical Certificate Required Courses

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Total Contact Hours</th>
<th>Contact Hour Breakdown</th>
<th>Certification Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>BFT 1313</td>
<td>Consumer Lending</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td>45 0</td>
<td></td>
</tr>
<tr>
<td>BFT 2533</td>
<td>Financial Management</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
<td>45 0</td>
<td></td>
</tr>
<tr>
<td>BFT 2113</td>
<td>Business Policy</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
<td>30 30</td>
<td></td>
</tr>
<tr>
<td>BOT 1323</td>
<td>Microsoft Excel I</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical electives per instructor approval</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>15</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

General Education Core Courses – Banking and Finance Technology
To receive the Associate of Applied Science Degree, a student must complete all of the required coursework found in the Career Certificate option, Technical Certificate option and a minimum of 15 semester hours of General Education Core. The courses in the General Education Core may be spaced out over the entire length of the program so that students complete some academic and Career Technical courses each semester or provided primarily within the last semester. Each community college will specify the actual courses that are required to meet the General Education Core Requirements for the Associate of Applied Science Degree at their college. The Southern Association of Colleges and Schools (SACS) Commission on Colleges Standard 2.7.3 from the Principles of Accreditation: Foundations for Quality Enhancement1 describes the general education core.

Section 2.7.3 In each undergraduate degree program, the institution requires the successful completion of a general education component at the collegiate level that (1) is substantial component of each undergraduate degree, (2) ensures breadth of knowledge, and (3) is based on a coherent rationale. For degree completion in associate programs, the component constitutes a minimum of 15 semester hours or the equivalent. These credit hours are to be drawn from and include at least one course from the following areas: humanities/fine arts, social/behavioral sciences, and natural science/mathematics. The courses do not narrowly focus on those skills, techniques, and procedures specific to a particular occupation or profession.

## General Education Courses

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hour Breakdown</th>
<th>Total Contact Hours</th>
<th>Certification Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Humanities/Fine Arts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social/Behavioral Sciences</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Math/Science</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Academic electives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>15</strong></td>
<td></td>
</tr>
</tbody>
</table>

## Electives listing

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Externship</th>
<th>Contact Hour Breakdown</th>
<th>Total Contact Hours</th>
<th>Certification Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACC 1213</td>
<td>Principles of Accounting I</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>ACC 1223</td>
<td>Principles of Accounting II</td>
<td>3</td>
<td>2</td>
<td></td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 1273</td>
<td>Introduction to Microsoft® Office®</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 1313</td>
<td>Applied Business Math</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 1433</td>
<td>Business Accounting</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 1823</td>
<td>Microsoft® Excel® I</td>
<td>3</td>
<td>2</td>
<td></td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 1713</td>
<td>Mechanics of Communication</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 2433</td>
<td>QuickBooks®</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 2423</td>
<td>Income Tax Accounting</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 2463</td>
<td>Payroll Accounting</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 2723</td>
<td>Administrative Office Procedures</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BOT 2813</td>
<td>Business Communication</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td>60</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>BFT 1323</td>
<td>Commercial Lending</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td></td>
<td>45</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Course Code</td>
<td>Course Title</td>
<td>Credits</td>
<td>Contact Hours</td>
<td>Total Credit Hours</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------</td>
<td>------------------------------------------------</td>
<td>---------</td>
<td>---------------</td>
<td>--------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BFT 1513</td>
<td>Banking and Finance Math</td>
<td>3</td>
<td>2</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BFT 2523</td>
<td>Business Finance</td>
<td>3</td>
<td>3</td>
<td>45</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BFT 2713</td>
<td>Personal Finance</td>
<td>3</td>
<td>3</td>
<td>45</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BFT 2914</td>
<td>Special Project in Banking and Finance Technology</td>
<td>4</td>
<td>8</td>
<td>120</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BFT 292(1-4)</td>
<td>Supervised Work Experience in Banking and Finance</td>
<td>1-4</td>
<td>3-12</td>
<td>45-195</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ECO 2113</td>
<td>Principles of Economics (Macroeconomics)</td>
<td>3</td>
<td>2</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MMT 1113</td>
<td>Marketing I</td>
<td>3</td>
<td>2</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MMT 1413</td>
<td>Merchandising Math</td>
<td>3</td>
<td>2</td>
<td>60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 191(1-3)</td>
<td></td>
<td>1-3</td>
<td>3-9</td>
<td>45-135</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 192(1-3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 193(1-3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 291(1-3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 292(1-3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 293(1-3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WBL 293(1-3)</td>
<td>Work-Based Learning</td>
<td>1-3</td>
<td>3-9</td>
<td>45-135</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All other electives approved by instructor per local community college policy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Banking and Finance Technology Courses

Course Number and Name: BFT 1213 Principles of Banking

Description: This course presents the fundamentals of bank functions and operations and is the basic course for further studies in finance and banking.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor approved

Student Learning Outcomes:

1. Explain the fundamentals of bank functions and operations.
   a. Describe the three major functions of the commercial bank (deposit, credit, and payments) and know the essential interrelationship of the three.
      (1) Understand the relationships between the bank and various types of depositors.
      (2) Describe the operations of check processing and collecting, and describe various aids to that process.
      (3) Describe basic bank operation functions.
      (4) List the various types of bank loans and investments and the three essential concepts of liquidity, safety, and income.
      (5) Describe cash management techniques to include operation of lock boxes, remote deposit capture and branch capture, electronic funds transfers, automatic deposits, payroll, deposits, and depository transfer checks.
      (6) Describe the operations of the banking industry and how it affects the employee.
   b. Describe the bank’s relationship to the community and its dual desire to make a profit and provide valuable services to the community.
      (1) Outline the services that banks offer individuals, businesses, governments, and correspondents.
      (2) Describe the bank’s role in trust department services, settling estates, administering trusts and guardianships, providing agency services, and acting as trustee under indentures.
      (3) Describe other specialized services such as letters of credit, bankers’ acceptances, traveler’s checks, trust receipts, negotiable warehouse receipts, safe deposit services, and so forth.
   c. Explain the relationship among banks, the Federal Reserve System, the state banking departments, and the Comptroller of the Currency and other regulatory bodies having to do with financial institutions.
      (1) Explain bank regulations and the purposes of bank examinations.
      (2) Analyze and present arguments for and against financial deregulation.

2. Understand government regulations pertaining to the finance industry to protect the financial services well-being.
   a. Explain federal legislation impacting the finance industry (e.g., Gramm-Leach-Blilley Act, Sarbanes-Oxley Act, Uniform Commercial Code, etc.).

3. Acquire a foundational knowledge of finance and compliance to understand its nature and scope.
   a. Discuss the nature and scope of compliance in the finance industry.
   b. Discuss the use of technology in compliance (e.g., Electronic Transfer System).
c. Explain the role of ethics in banking compliance.

d. Discuss trends in the current financial environment (i.e., consolidation, regulatory burden, role of technology, and globalization).

4. Understand financial markets to recognize their importance in business.
   a. Describe the role of financial institutions.
   b. Explain types of financial markets (i.e., money markets and securities market).
Course Number and Name: BFT 1223  Money and Banking

Description: This course presents the basic economic principles most closely related to the subject of money and banking in a context of related topics to strengthen knowledge and appreciation of the role of financial institutions in the functioning of the American economy. Emphasis is placed on such problems as economic stabilization, limitations of central bank control, and government fiscal policy showing their repercussion on the banking industry.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1. Judge the effects of basic economic principles on the role of American financial institutions.

2. Analyze structure and reforms in the national banking system.
   a. Describe ways that banking is structured in the U.S. and how this differs from that of most advanced nations.
   b. Analyze the reasons that the Federal Reserve System was established.

3. Analyze the basic functions of money and the nation’s money supply.
   a. Analyze the effect of bank lending on bank reserves and on the nation’s money supply.
   b. Analyze the factors that determine how much coin and currency are issued.
   c. Apply knowledge of the types of money and payment devices used in the U. S. today.

4. Explain how the Federal Reserve uses its monetary policy to achieve economic balances.
   a. Differentiate between monetary and fiscal policy.
   b. Analyze the role of banks in the implementation of monetary policy.
   c. Describe the concept of the discount function of the Federal Reserve.
   d. Judge the effects of Federal Reserve requirements on banks.
   e. Analyze the effects of Federal Reserve purchases (or sales) of securities on bank reserves and the nation’s money supply.
Course Number and Name: BFT 1233 Law and Banking Principles

Description: This course provides an overview of legal and regulatory aspects and functions of banking. Emphasis on sources and applications of banking law, distinguishing between torts and crimes and their relationship to banking, explanation of contracts to include legal capacity, legal objectives, mutual assent, and consideration. Also includes real and personal properties and their application to banking, bankruptcy and liquidation, and the legal implications of electronic banking.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1. Understand banking responsibility to know, abide by, and enforce laws and regulations that affect business and banking operations and transactions.
   a. Identify the sources and applications of banking law.
   b. Distinguish among the types of bankruptcy.
   c. Distinguish between torts and crimes and their relationship to banking situations.
   d. Discuss the legal implications of electronic banking.
   e. Discuss the impact of the Sarbanes–Oxley Act of 2002.
   f. Discuss state regulations of the banking industry.
   g. Explain laws and regulations pertaining to business, finance, and insurance.

2. Explain the role of contracts in banking.
   a. Analyze business contracts to include legal capacity, legal objective, mutual assent, and the need for consideration.
   b. Describe real and personal property.
      (1) Distinguish between real property and personal property.
      (2) Explain the relationship of real property and personal property to lending.
      (3) Describe regulations and laws governing ownership change transactions.
Course Number and Name: BFT 1313 Consumer Lending

Description: This course provides specific concepts as well as the role consumer credit plays in a commercial bank. Techniques of installment lending are introduced with emphasis on the loan interview, loan application, investigating credit, evaluating credit risks, making credit decisions, documenting credit, and consumer compliance.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor approved

Student Learning Outcomes:

1. Identify and explain consumer credit.
   a. Outline the history of consumer credit.
   b. Illustrate the benefits of consumer credit.
   c. Classify consumer loans according to their characteristics, including closed-end loans, direct loans, indirect lending, and open-end credit.

2. Understand the loan process to determine creditworthiness of customers.
   a. Interpret the major consumer protection laws.
   b. Describe the loan application generating process.
   c. Apply the principles of loan interviewing.
   d. Explain the credit analysis process.
   e. Describe factors affecting loan structuring.
   f. Illustrate the various warning signs of potential credit problems.
   g. Discuss the six Cs of credit (character, capacity, capital, conditions, collateral, and credit).
   h. Outline the objectives of credit evaluation.
   i. Demonstrate the loan documentation and closing process.
   j. Analyze scenarios to determine the reasons a loan might be declined.
   j. Discuss the six major credit risks.
Course Number and Name: BFT 1323 Commercial Landing

Description: This course is designed to give an overview of the bank’s commercial lending function and perspective. The course offers the basic definitions, concepts, and principles of commercial lending and illustrates the involvement of an interactive process that demands human relations skills.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor approved

Student Learning Outcomes:

1. Apply principles of commercial lending.
   a. Outline the basic organization of a commercial bank.
   b. Explain the evolution of commercial lending.
   c. Analyze major legislation that affects commercial lending.
   d. Apply legal principles to commercial lending.

2. Demonstrate the development of commercial loans.
   a. Identify the 21st century skills needed to become a successful loan officer.
   b. Demonstrate the process of accepting or rejecting a loan.
   c. Explain the process of loan structuring.
   d. Demonstrate negotiation of a loan during the lending process.
   e. Explain the importance of loan interviewing and the necessity of a credit investigation.

3. Demonstrate methods for managing the risks involved in commercial lending.
   a. Demonstrate methods and factors of valuation of collateral.
   b. Discuss the importance and legal ramifications of loan documentation.
   c. Discuss how a loan agreement is a source of support for the loan.
   d. Apply the steps and methods in monitoring a loan.
   e. Demonstrate the warning signs that indicate an impending problem loan and the process involved in handling a problem loan.
Course Number and Name: BFT 2444    Professional Development in Financial Institutions

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies and high standards in personal and professional relationships are stressed.

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>3</td>
<td>2</td>
<td>75</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td></td>
<td>60</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1. Demonstrate leadership skills to situations that emulate the business and finance world.
   a. Demonstrate career awareness.
   b. Develop and implement personal goals related to the financial field.
   c. Apply management skills.
   d. Apply ethical business practices to real-world situations.
   e. Create employment documents.
      (1) Construct a resume.
      (2) Compose and format a cover letter.
      (3) Investigate the employment application process.
   f. Categorize examples of appropriate business attire.
   g. Demonstrate personal qualities for employment.
   h. Demonstrate professional qualities for employment.
   i. Demonstrate effective communication for the work environment.
   j. Demonstrate knowledge of good telephone protocol.
   k. Practice appropriate interpersonal relations and teamwork skills.
   l. Create examples of intrinsic and extrinsic motivators.

2. Develop and present an electronic slide presentation that demonstrates teamwork and leadership skills.
Course Number and Name:  BFT 1513  Banking and Finance Math

Description:  This course is designed to develop competency in math skills for financial services use in relation to mathematical computation.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite:  Instructor approved

Student Learning Outcomes:

1.  Perform computations for financial services.
   a.  Solve basic mathematical computations.
       (1)  Demonstrate computational skills using whole numbers, fractions, decimals, and percentages.
       (2)  Solve a variety of real-world-based problems, using computational skills.
   b.  Apply computational skills to various financial transactions.
       (1)  Compute both simple and compound interest and finance charges on the calculator and on a computer-based program.
       (2)  Calculate and complete payroll and tax deductions.
   c.  Apply computational skills to personal finance situations.
       (1)  Analyze and reconcile a bank statement.
       (2)  Calculate, compare, and evaluate insurance costs.
Course Number and Name: BFT 2113 Business Policy

Description: This course uses the learn-by-doing approach with activities and cases drawn from the field of finance, business administration, and current economic situations to illustrate how business functions are evaluated and performed by professionals.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor approved

Student Learning Outcomes:

1. Understand the processes and systems implemented to plan, monitor, and control the day-to-day activities required for continued business functioning.
   a. Evaluate applicable internal and external decision-making procedures.
   b. Understand the management process.
   c. Explore the environment of business.
   d. Choose and evaluate forms of business ownership.
   e. Present solutions to the problems presented.
Course Number and Name: BFT 2523 Business Finance

Description: This course introduces the student to business finance management with the principles of finance applied to the operations of the profit-seeking business firm. Fundamental processes of problem solving are emphasized.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor approved

Student Learning Outcomes:

1. Plan for business financial management.
   a. Analyze business financial needs.
      (1) Apply knowledge of the types of budgets used in business.
      (2) Construct a cash budget.
      (3) Differentiate among various types of insurance.
   b. Analyze the reasons for borrowing by businesses and individuals.
      (1) Distinguish between debt and equity.
      (2) Explain short-term borrowing and its sources of repayment.
      (3) Explain long-term borrowing and its sources of repayment.

2. Develop and present an individual business financial plan.
Course Number and Name: BFT 2533 Financial Management

Description: This course introduces the student to business and personal financial management. The student will learn how to analyze business and personal financial needs.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1. Understand fundamental financial concepts to appropriately manage business finances.
   a. Explain the importance of financial planning.
      (1) Distinguish among the types of budgets used in business.
      (2) Construct a cash budget.
      (3) Distinguish among the cash flows in various types of business.
   b. Discuss the nature of depreciation and cash flows.
   c. Analyze the reasons for borrowing by businesses and individuals.
      (1) Distinguish between debt and equity.
      (2) Explain short-term borrowing and its sources of repayment.
      (3) Explain long-term borrowing and its sources of repayment.
   d. Apply interest formulas.
      (1) Calculate simple interest.
      (2) Calculate compound interest.
   e. Explore the capital expenditure decision-making process.

2. Explore cash flow analysis to understand capital expenditure.
   a. Introduce the use of new present value.

3. Understand financial planning in business finance to strive for business goals.
   a. Discuss the financial planning process.
   b. Discuss the nature of short-term (operating) financial plans.
   c. Describe the nature of long-term (strategic) financial plans.
Course Number and Name: BFT 2613 Bank Teller Operations

Description: This course focuses on the skills tellers/consumer bankers need to carry out their daily responsibilities in today’s financial services industry.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>2</td>
<td>2</td>
<td>60</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1. Understanding the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued bank teller operations.
   a. Explain the different types of transactions tellers perform on a daily basis.
   b. Demonstrate proper setup and use of the cash drawers and coin vault.
   c. Employ proper customer service procedures.
   d. Demonstrate loss prevention procedures.
   g. Explain procedures for detecting and reporting counterfeit currency and mutilated currency and coin.
   h. Discuss the secure handling of checks and check-handling procedures.
   i. Use precautionary measures to detect check fraud.
   j. Discuss the elements and role of a bank security program.
Course Number and Name: BFT 2713 Personal Finance

Description: This course provides students with a basic understanding of personal finance so that students may properly manage their own financial affairs. This course will enable students to understand and practice the principles of money management, consumer credit, savings, investments, taxation, and consumer protection.

Hour Breakdown:

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>0</td>
<td>45</td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1. Develop financial goals and plans.
   a. Understand that financial goals and plans will change during life phases.
   b. Practice measuring your financial goals, and develop a plan.

2. Manage money and spending effectively.
   a. Understand credit, credit reporting, and debt.

3. Define financial terms and processes.

4. Understand taxes and the basics of savings, investments, insurance, and retirement.

5. Employ basic banking knowledge and skills.
   a. Describe the process of opening a checking and savings account and other bank services.
   b. Describe types of loans and credit.
   c. Understand consumer protection laws.
Course Number and Name: BFT 292(1-4) Supervised Work Experience in Banking and Finance Technology

Description: This course provides on the job training in banking, finance, or business. This training must include at least 45 contact hours.

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Externship</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>9</td>
<td>135</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>180</td>
<td></td>
</tr>
</tbody>
</table>

Prerequisite: Instructor Approved

Student Learning Outcomes:

1.
Course Number and Name: **BFT 2914**  **Special Project in Banking and Finance Technology**

**Description:** This course emphasizes development of concepts, terminology, and theory of banking and finance. The student will be assigned projects dealing with current situations in the financial services industry.

**Hour Breakdown:**

<table>
<thead>
<tr>
<th>Semester Credit Hours</th>
<th>Lecture</th>
<th>Lab</th>
<th>Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td></td>
<td>8</td>
<td>120</td>
</tr>
</tbody>
</table>

**Prerequisite:** Instructor Approved

**Student Learning Outcomes:**

1. Demonstrate skills needed to be a viable member of the financial institution or industry workforce.
   a. Apply skills developed in financial course work.
   b. Practice good human relations skills.
   c. Assume responsibility for good work habits.
   d. Display appropriate appearance for each work environment.
   e. Employ thinking skills that include creative thinking, decision making, problem solving, reasoning, and specific tasks/skills to be mastered in the program.

2. Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.
RECOMMENDED TOOLS AND EQUIPMENT

**CAPITALIZED ITEMS**

1. Computer work centers, including desk and chair (1 per student)
2. Multimedia computer with speakers, sound card, and USB port for jump drive (1 per student)
   a. Color laser printer (1 per classroom)
   b. Laser printer (1 per lab)
   c. Scanner, color page (1 per lab)
   d. Internet access
3. Data projector (1 per lab)
4. Teacher workstation (laptop computer with printer, scanner, and Internet access)
5. Bank teller curriculum software

**NON-CAPITALIZED ITEMS**

1. Financial calculator (1 per student)
2. Digital camera
3. Telephone line with phone (dedicated)
4. Overhead projector

**RECOMMENDED INSTRUCTIONAL AIDS**

It is recommended that instructors have access to the following items:

1. Microsoft Office software or equivalent productivity, latest version
2. Windows, latest version
3. QUICKEN, or equivalent financial software, latest version
4. Access to banks and loan documentation software/hardware, data communications, multimedia, presentation, scan, and clip art
5. Digital camera
6. Financial calculator
CURRICULUM DEFINITIONS AND TERMS

- **Course Name** – A common name that will be used by all community colleges in reporting students
- **Course Abbreviation** – A common abbreviation that will be used by all community and junior colleges in reporting students
- **Classification** – Courses may be classified as the following:
  - Career Certificate Required Course – A required course for all students completing a career certificate.
  - Technical Certificate Required Course – A required course for all students completing a technical certificate.
  - Technical Elective – Elective courses that are available for colleges to offer to students.
- **Description** – A short narrative that includes the major purpose(s) of the course
- **Prerequisites** – A listing of any courses that must be taken prior to or on enrollment in the course
- **Corequisites** – A listing of courses that may be taken while enrolled in the course
- **Student Learning Outcomes** – A listing of the student outcomes (major concepts and performances) that will enable students to demonstrate mastery of these competencies

The following guidelines were used in developing the program(s) in this document and should be considered in compiling and revising course syllabi and daily lesson plans at the local level:

- **The content of the courses in this document reflects approximately 75% of the time allocated to each course.** The remaining 25% of each course should be developed at the local district level and may reflect the following:
  - Additional competencies and objectives within the course related to topics not found in the state framework, including activities related to specific needs of industries in the community college district
  - Activities that develop a higher level of mastery on the existing competencies and suggested objectives
  - Activities and instruction related to new technologies and concepts that were not prevalent at the time the current framework was developed or revised
  - Activities that include integration of academic and career-technical skills and course work, school-to-work transition activities, and articulation of secondary and postsecondary career-technical programs
  - Individualized learning activities, including work-site learning activities, to better prepare individuals in the courses for their chosen occupational areas
- **Sequencing of the course within a program is left to the discretion of the local college.** Naturally, foundation courses related to topics such as safety, tool and equipment usage, and other fundamental skills should be taught first. Other courses related to specific skill areas and related academics, however, may be sequenced to take advantage of seasonal and climatic conditions, resources located outside of the school, and other factors. Programs that offer an Associate of Applied Science Degree must include all of the required Career Certificate courses, Technical Certificate courses **AND** a minimum of 15 semester hours of General Education Core Courses. The courses in the General Education Core may be spaced out over the entire length of the program so that students complete some academic and Career Technical courses each semester. Each community college specifies the actual courses that are required to meet the General Education Core Requirements for the Associate of Applied Science Degree at their college.
In order to provide flexibility within the districts, individual courses within a framework may be customized by doing the following:

- Adding new student learning outcomes to complement the existing competencies and suggested objectives in the program framework
- Revising or extending the student learning outcomes
- Adjusting the semester credit hours of a course to be up 1 hour or down 1 hour (after informing the Mississippi Community College Board [MCCB] of the change)
## Course Crosswalk

### Course Crosswalk

Banking and Finance Technology

CIP 52.0803 – Banking and Financial Support Services

*Note: Courses that have been added or changed in the 2016 curriculum are highlighted.*

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Title</th>
<th>Hours</th>
<th>Course Number</th>
<th>Course Title</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>BFT 1213</td>
<td>Principles of Banking</td>
<td>3</td>
<td>BFT 1213</td>
<td>Principles of Banking</td>
<td>3</td>
</tr>
<tr>
<td>BFT 1223</td>
<td>Money and Banking</td>
<td>3</td>
<td>BFT 1223</td>
<td>Money and Banking</td>
<td>3</td>
</tr>
<tr>
<td>BFT 1233</td>
<td>Law and Banking Principles</td>
<td>3</td>
<td>BFT 1233</td>
<td>Law and Banking Principles</td>
<td>3</td>
</tr>
<tr>
<td>BFT 1313</td>
<td>Consumer Lending</td>
<td>3</td>
<td>BFT 1313</td>
<td>Consumer Lending</td>
<td>3</td>
</tr>
<tr>
<td>BFT 1323</td>
<td>Commercial Lending</td>
<td>3</td>
<td>BFT 1323</td>
<td>Commercial Lending</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2444</td>
<td>Professional Development in Financial Institutions</td>
<td>4</td>
<td>BFT 2444</td>
<td>Professional Development in Financial Institutions</td>
<td>4</td>
</tr>
<tr>
<td>BFT 1513</td>
<td>Banking and Finance Math</td>
<td>3</td>
<td>BFT 1513</td>
<td>Banking and Finance Math</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2113</td>
<td>Business Policy</td>
<td>3</td>
<td>BFT 2113</td>
<td>Business Policy</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2523</td>
<td>Business Finance</td>
<td>3</td>
<td>BFT 2523</td>
<td>Business Finance</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2533</td>
<td>Financial Management</td>
<td>3</td>
<td>BFT 2533</td>
<td>Financial Management</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2613</td>
<td>Bank Teller Operations</td>
<td>3</td>
<td>BFT 2613</td>
<td>Bank Teller Operations</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2713</td>
<td>Personal Finance</td>
<td>3</td>
<td>BFT 2713</td>
<td>Personal Finance</td>
<td>3</td>
</tr>
<tr>
<td>BFT 2914</td>
<td>Special Project in Banking and Finance Technology</td>
<td>4</td>
<td>BFT 2914</td>
<td>Special Project in Banking and Finance Technology</td>
<td>4</td>
</tr>
<tr>
<td>BFT 292(1-4)</td>
<td>Supervised Work Experience in Banking and Finance Technology</td>
<td>1-4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>