



Course Syllabus Teller Training BNKG 1305

Semester with Course Reference Number (CRN)	Spring 2015 Dual Credit – CRN 48338
Instructor contact information (phone number and email address)	Professor Cornelia Davis, CTE Finance Dual Credit Instructor 713-723-6015 ext. 343 cdavis10@houstonisd.org
Office Location and Hours	Westbury High School 11911 Chimney Rock Rd, Houston, TX 77035 <i>Office hours by appointment.</i>
Course Location/Times	Westbury High School – Room C227, Mon – Fri 10am – 12pm
Course Semester Credit Hours (SCH) (lecture, lab) If applicable	Credit Hours 3.00 Lecture Hours 3.00 Laboratory Hours
Total Course Contact Hours	48
Continuing Education Units (CEU): if applicable	
Course Length (number of weeks)	16 weeks
Type of Instruction	Lecture, Web-enhanced
Course Description:	Application of the functions related to negotiable instruments, cash control, handling money, and balancing. Explanation of compliance and regulation issues affecting bank tellers. (Formerly FINA 1304)
Course Prerequisite(s)	None

**Academic
Discipline/CTE
Program Learning
Outcomes**

1. Students must be able to analyze the functions of the financial intermediary system and demonstrate its methods of generating income.
2. Students must be able to demonstrate knowledge of the Federal Reserve's purpose, structure and relationship to monetary policy.
3. Students must be able to apply the concepts of Financial Business Ethics.
4. Students must be able to organize and formulate financial data into statements and utilize them to make financial decisions.

**Course Student
Learning
Outcomes (SLO): 4
to 7**

1. Through written assignments, quizzes and/or tests, the student will exhibit an awareness of events of importance in the history and evolution of money and banking in America, so that students will have an historical perspective that will aid them in understanding the modern U.S. banking and monetary system.
2. The student will indicate the correct portrait and reverse vignette pictured on currently printed and circulating U.S. currency, as well as anti-counterfeiting security features found therein through written assignments, quizzes and/or tests.
3. The student will communicate knowledge of the Federal Reserve System through written assignments, quizzes and/or tests.
4. The student will communicate understanding of basic concepts of negotiable instruments as applied to the most common negotiable instruments handled by tellers and correctly identify types of endorsements thereto through written assignments, quizzes and/or tests.
5. The student will exhibit an understanding of important foundational aspects of the banking business, including of the basic business of a bank; the deposit, payments and credit functions of banks; and similarities between commercial banks, S & Ls and credit unions through written assignments, quizzes and/or tests.
6. The student will indicate understanding of check processing/collection procedures and funds availability through written assignments, quizzes and/or tests.
7. The student will communicate knowledge of the difference between paying and cashing a check through written assignments, quizzes and/or tests.
8. The student will indicate understanding of the paying and receiving teller's role in modern banking through written assignments, quizzes and/or tests.
9. The student will indicate awareness of problems faced by tellers concerning fraud, robbery, forgery, counterfeiting, short-change artists, etc, and prevention/solution techniques through written assignments, quizzes and/or tests.
10. The student will exhibit application of positive cross-selling and/or customer contact/service techniques through written assignments, quizzes and/or tests.

**Learning
Objectives
(Numbering
system should be
linked to SLO -
e.g., 1.1, 1.2, 1.3,
etc.)**

- 1.1 Through written assignments and tests, the student will exhibit an awareness of events of importance in the history and evolution of money and banking in America, so that students will have an historical perspective that will aid them in understanding the modern U.S. banking and monetary system.**
- 2.1 The student will indicate the correct portrait and reverse vignette pictured on currently printed and circulating U.S. currency, as well as anti-counterfeiting security features found therein through written assignments, quizzes and/or tests.**
- 3.1 The student will communicate knowledge of the Federal Reserve System through written assignments, quizzes and/or tests.**
- 4.1 The student will communicate understanding of basic concepts of negotiable instruments as applied to the most common negotiable instruments handled by tellers and correctly identify types of endorsements thereto through written assignments, quizzes and/or tests.**
- 5.1 The student will exhibit an understanding of important foundational aspects of the banking business, including of the basic business of a bank; the deposit, payments and credit functions of banks; and similarities between**

commercial banks, S & Ls and credit unions through written assignments, quizzes and/or tests.

6.1 The student will indicate understanding of check processing/collection procedures and funds availability through written assignments, quizzes and/or tests.

7.1 The student will communicate knowledge of the difference between paying and cashing a check through written assignments, quizzes and/or tests.

8.1 The student will indicate understanding of the paying and receiving teller's role in modern banking through written assignments, quizzes and/or tests.

9.1 The student will indicate awareness of problems faced by tellers concerning fraud, robbery, forgery, counterfeiting, short-change artists, etc. and prevention/solution techniques through written assignments, quizzes and/or tests.

10.1 The student will exhibit application of positive cross-selling and/or customer contact/service techniques through written assignments, quizzes and/or tests.

**SCANS and/or
Core Curriculum
Competencies: If
applicable**

SCANS

Through written assignments and tests, the student will exhibit an awareness of events of importance in the history and evolution of money and banking in America, so that students will have an historical perspective that will aid them in understanding the modern U.S. banking and monetary system.

The student will indicate the correct portrait and reverse vignette pictured on currently printed and circulating U.S. currency, as well as anti-counterfeiting security features found therein through written assignments, quizzes and/or tests.

The student will communicate knowledge of the Federal Reserve System through written assignments, quizzes and/or tests.

The student will communicate understanding of basic concepts of negotiable instruments as applied to the most common negotiable instruments handled by tellers and correctly identify types of endorsements thereto through written assignments, quizzes and/or tests.

The student will exhibit an understanding of important foundational aspects of the banking business, including of the basic business of a bank; the deposit, payments and credit functions of banks; and similarities between commercial banks, S & Ls and credit unions through written assignments, quizzes and/or tests.

The student will indicate understanding of check processing/collection procedures and funds availability through written assignments, quizzes and/or tests.

The student will communicate knowledge of the difference between paying and cashing a check through written assignments, quizzes and/or tests.

The student will indicate understanding of the paying and receiving teller's role in modern banking through written assignments, quizzes and/or tests.

The student will indicate awareness of problems faced by tellers concerning fraud, robbery, forgery, counterfeiting, short-change artists, etc. and prevention/solution techniques through written assignments, quizzes and/or tests.

The student will exhibit application of positive cross-selling and/or customer contact/service techniques through written assignments, quizzes and/or tests.

Instructional Methods

Face to Face; Web-enhanced

EGLS₃-- Evaluation for Greater Learning Student Survey System

At Houston Community College, professors believe that thoughtful student feedback is necessary to improve teaching and learning. During a designated time, you will be asked to answer a short online survey of research-based questions related to instruction. The anonymous results of the survey will be made available to your professors and division chairs for continual improvement of instruction. Look for the survey as part of the Houston Community College Student System online near the end of the term.

Student Assignments

Through written assignments and tests, the student will exhibit an awareness of events of importance in the history and evolution of money and banking in America, so that students will have an historical perspective that will aid them in understanding the modern U.S. banking and monetary system.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will view applicable video information and answer questions via video viewing guide/questionnaire.
3. Students will complete a review quiz and/or test over this material.

The student will indicate the correct portrait and reverse vignette pictured on currently printed and circulating U.S. currency, as well as anti-counterfeiting security features found therein through written assignments, quizzes and/or tests.

1. Students will review correct portrait and reverse and anti-counterfeiting security features of currently printed and circulating U.S. currency and create study notes.
2. Students will complete review quiz and/or test questions over this material.

The student will communicate knowledge of the Federal Reserve System through written assignments, quizzes and/or tests.

1. Students will learn details of the Federal Reserve System by utilizing the website "In Plain English".
2. Students will create study notes related to the information found in the "In Plain English" website.
3. Students will complete review quiz and/or test questions over this material.

The student will communicate understanding of basic concepts of negotiable instruments as applied to the most common negotiable instruments handled by tellers and correctly identify types of endorsements thereto through written assignments, quizzes and/or tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will complete a review quiz and/or test questions over this material.

The student will exhibit an understanding of important foundational aspects of the banking business, including of the basic business of a bank; the deposit, payments and credit functions of banks; and similarities between commercial banks, S & Ls and credit unions through written assignments, quizzes and/or tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.

2. Students will complete a review quiz and/or test questions over this material.

The student will indicate understanding of check processing/collection procedures and funds availability through written assignments, quizzes and/or tests.

1. Students will read a common, current example of bank funds availability policy.
2. Students will review current check processing/collection guidelines.
3. Students will complete a review quiz and/or test questions over this material.

The student will communicate knowledge of the difference between paying and cashing a check through written assignments, quizzes and/or tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will complete a review quiz and/or test questions over this material.

The student will indicate understanding of the paying and receiving teller's role in modern banking through written assignments, quizzes and/or tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will complete a review quiz and/or test questions over this material.

The student will communicate knowledge of the difference between paying and cashing a check through written assignments and tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will complete a review quiz over this material.
3. Students will complete exam questions over this material.

The student will indicate understanding of the paying and receiving teller's role in modern banking through written assignments and tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will complete a review quiz over this material.
3. Students will complete exam questions over this material.

The student will indicate awareness of problems faced by tellers concerning fraud, robbery, forgery, counterfeiting, short-change artists, etc. and prevention/solution techniques through written assignments, quizzes and/or tests.

1. Students will view applicable Web information and take lecture notes in class.
2. Students will view applicable video information and answer questions on video viewing guide/take class notes.
3. Students will complete a review quiz and/or test questions over this material.

The student will exhibit application of positive cross-selling and/or customer contact/service techniques through written assignments, quizzes and/or tests.

1. Students will view applicable PowerPoint information and take lecture notes in class.
2. Students will view applicable video information and answer questions on video viewing guide/take class notes..
3. Students will complete a review quiz and/or test questions over this material.

**Student
Assessment(s)**

Through written assignments and tests, the student will exhibit an awareness of events of importance in the history and evolution of money and banking in America, so that students will have an historical perspective that will aid them in understanding the modern U.S. banking and monetary system.

1. Students will complete a review quiz and/or test over this material.

The student will indicate the correct portrait and reverse vignette pictured on currently printed and circulating U.S. currency, as well as anti-counterfeiting security features found therein through written assignments, quizzes and/or tests.

1. Students will complete review quiz and/or test questions over this material.

The student will communicate knowledge of the Federal Reserve System through written assignments, quizzes and/or tests.

1. Students will complete review quiz and/or test questions over this material.

The student will communicate understanding of basic concepts of negotiable instruments as applied to the most common negotiable instruments handled by tellers and correctly identify types of endorsements thereto through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

The student will exhibit an understanding of important foundational aspects of the banking business, including of the basic business of a bank; the deposit, payments and credit functions of banks; and similarities between commercial banks, S & Ls and credit unions through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

The student will indicate understanding of check processing/collection procedures and funds availability through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

The student will communicate knowledge of the difference between paying and cashing a check through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

The student will indicate understanding of the paying and receiving teller's role in modern banking through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

The student will indicate awareness of problems faced by tellers concerning fraud, robbery, forgery, counterfeiting, short-change artists, etc. and prevention/solution techniques through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

The student will exhibit application of positive cross-selling and/or customer contact/service techniques through written assignments, quizzes and/or tests.

1. Students will complete a review quiz and/or test questions over this material.

**Instructor's
Requirements**

16 WEEK CALENDAR

WEEK ONE: Primary Focus

Introduction to Teller Training
The Role of a Bank Employee

WEEK TWO: Primary Focus:

The U.S. Banking System
Depository Institutions

WEEK THREE: Primary Focus:

The Federal Reserve System
Regulators and Regulations

WEEK FOUR: Primary Focus:

Current Teller Duties
(Investigated & Discussed)

WEEK FIVE: Primary Focus:

Deposit Accounts
Bank Deposit Regulations

WEEK SIX: Primary Focus:

Payments: Cash and Checks
Negotiable Instruments
Check Payment Process
Laws and Regulations

WEEK SEVEN: Primary Focus:

United States Legal Tender
Cash as a Payment System
Currency Identification
Laws and Regulations

WEEK EIGHT: Primary Focus:

Electronic Banking
Processing Electronic Transactions
Laws and Regulations

WEEK NINE: Primary Focus:

Lending
Lending Function, Categories, & Process
Laws and Regulations

WEEK TEN: Primary Focus:

Personal Financial Planning
Financial Planning Process
Laws and Regulations

WEEK ELEVEN: Primary Focus:

Business and International Banking Services
Cash Management, Trusts Services, & International Banking
Laws and Regulations

WEEK TWELVE: Primary Focus:

Building Relationships: Sales, Marketing, and Customer Service
Meeting Customer Expectations
Cross-Selling and Referrals
Laws and Regulations

WEEK THIRTEEN: Primary Focus:

Safeguarding Customers and The Bank
Protecting Customer Information
Customer Identification
Laws and Regulations

WEEK FOURTEEN: Primary Focus:

Fraud Schemes
Safeguarding Bank Assets
Laws and Regulations

WEEK FIFTEEN: Primary Focus:

Safeguarding the Economy and the Nation
Laws and Regulations

WEEK SIXTEEN: Primary Focus:

Review / Discussions / FINAL EXAM

Instructional Methods

Instructional methods are intended to facilitate you, the student in connecting the information that you learn in this course to the real world of work in the financial services industry.

As a student desiring to learn about working as a teller in the financial services industry, it is your responsibility to read the course material, submit assignments on the due dates, study for the review quizzes and exams, participate in classroom activities, attend class, and enjoy yourself while experiencing the real world of the financial services industry and the teller's role in it.

Engaging the students in the learning process is essential for teaching to be effective, so you, the student will spend the class time involved in both individual work and collaborative activities. You will be involved in discussions with your classmates and your instructor. As you will want to contribute to these discussions, you will need to come to class prepared to discuss, analyze and evaluate course subject matter.

Student Assignments

Assignments have been developed that will enhance your learning. To better understand a topic, you will be given assignments on key information that you will need to remember for your success in your career as a teller. Students will be required to successfully complete assignments selected from the following list:

Written Assignments

Written/Oral Discussion Assignments

Course and/or Current Events Notebook and/or PowerPoint presentation(s)

Written Assignment regarding two local financial institutions

Review Quizzes:

Five (5) – twenty-five(25) multiple choice, fill-in-the-blank, listing and/or short answer questions covering specific course material covered by the due date of the quizzes. Questions will include knowledge and comprehension questions and may also include analysis, synthesis, and evaluations questions.

Tests:

Fifty (50) – One Hundred (100) multiple choice, fill-in-the-blank, listing and/or short answer questions covering specific course material covered by the due date of the exam. Questions will include knowledge and comprehension questions and may also include analysis, synthesis, and evaluations questions.

In the world of work in the financial services industry, it is imperative that you submit reports, required paperwork, etc. on time; thus I require you to submit your assignments and coursework on the due dates. Therefore, if any assignment and/or coursework is not submitted by due date and due time, no credit may be earned on this assignment and/or coursework, resulting in a grade of zero (0) on the assignment and/or coursework.

Instructional Materials

Textbook: “Principles of Banking” by *American Bankers Association*, 11th edition

Streaming Videos: www.1stfinancialtraining.com

Other Online Resources: www.onlineexpert.com, www.edmodo.com, and www.kahoot.it.com

**Program/Discipline
Requirements: If
applicable**

HCC Grading Scale

A = 100- 90	4 points per semester hour
B = 89 - 80:	3 points per semester hour
C = 79 - 70:	2 points per semester hour
D = 69 - 60:	1 point per semester hour
59 and below = F	0 points per semester hour
FX (failure due to non-attendance)	0 points per semester hour
IP (In Progress)	0 points per semester hour
W(Withdrawn)	0 points per semester hour
I (Incomplete)	0 points per semester hour
AUD (Audit)	0 points per semester hour

IP (In Progress) is given only in certain developmental courses. The student must re-enroll to receive credit. COM (Completed) is given in non-credit and continuing education courses.

FINAL GRADE OF FX: Students who stop attending class and do not withdraw themselves prior to the withdrawal deadline may either be dropped by their professor for excessive absences or be assigned the final grade of "FX" at the end of the semester. Students who stop attending classes will receive a grade of "FX", compared to an earned grade of "F" which is due to poor performance. Logging into a DE course without active participation is seen as non-attending. Please note that HCC will not disperse financial aid funding for students who have never attended class.

Students who receive financial aid but fail to attend class will be reported to the Department of Education and may have to pay back their aid. A grade of "FX" is treated exactly the same as a grade of "F" in terms of GPA, probation, suspension, and satisfactory academic progress.

To compute grade point average (GPA), divide the total grade points by the total number of semester hours attempted. The grades "IP," "COM" and "I" do not affect GPA.

**Instructor Grading
Criteria**

Tests / Project(s) / Assignments -----	65%
Quizzes / Homework -----	10%
FINAL EXAM -----	25%

**Instructional
Materials**

Web-based and accessible materials. Perhaps some handout materials provided by the department via the instructor in class (optional at instructor's discretion).
Audiovisuals.

HCC Policy Statement:

**Access Student
Services Policies
on their Web site:** <http://hccs.edu/student-rights>

Distance Education and/or Continuing Education Policies

**Access DE Policies
on their Web site:** http://de.hccs.edu/Distance_Ed/DE_Home/faculty_resources/PDFs/DE_Syllabus.pdf

**Access CE Policies
on their Web site:** <http://hccs.edu/CE-student-guidelines>