

Florida Department of Education
CURRICULUM FRAMEWORK

Program Title: Teller Operations
Occupational Area: Marketing

	<u>Secondary</u>	<u>PSAV</u>
Program Numbers	8815200	M804990
CIP Number	0207.020500	0207.020500
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 as tellers (53102374) in a financial institution or to provide supplemental training for persons previously or currently employed in this occupation or a related occupation in the financial industry.

- 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 for training.

- III. **SPECIAL NOTE:** DECA, "An Association of Marketing Students" (secondary), and Delta Epsilon Chi, "An Association of Marketing Students" (post secondary), are the appropriate career and technical student organizations for providing leadership training and for reinforcing specific career and technical skills. Career and Technical 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.

Cooperative training (OJT), 8800410/M899990/0208.9999CP, or Guided Workplace-Learning, 8300430/D886300/1098.8630CP, 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, 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 activities. Employment may be either paid or unpaid. (For additional information consult the Guided Workplace-Learning framework.)

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.

In accordance with Rule 6A-10.040, FAC, the minimum basic-skills grade levels required for adult vocational students to exit this program are: Mathematics 9.0, Language 9.0, Reading 9.0. These grade-level numbers correspond to grade-equivalent scores obtained on one of the state-designated basic-skills examinations. If a student does not meet the basic-skills level required for completion of the program, remediation should be provided concurrently through Vocational Preparatory Instruction (VPI). Please refer to the Rule for exemptions.

When a secondary student with a disability is enrolled in a vocational class with modifications to the curriculum framework, the particular outcomes and student performance standards that the student must master to earn credit must be specified on an individual basis. The job or jobs for which the student is being trained should be reflected in the student's desired postschool outcome statement on the Transition Individual Educational Plan (Transition IEP).

SCANS Competencies: Instructional strategies for this program must include methods that require students to identify, organize, and use resources appropriately; to work with each other cooperatively and productively; to acquire and use information; to understand social, organizational, and technological systems; and to 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 vocational level, this program may be offered in courses. Vocational credit shall be awarded to the student on a transcript in accordance with Section 230.643 F.S.

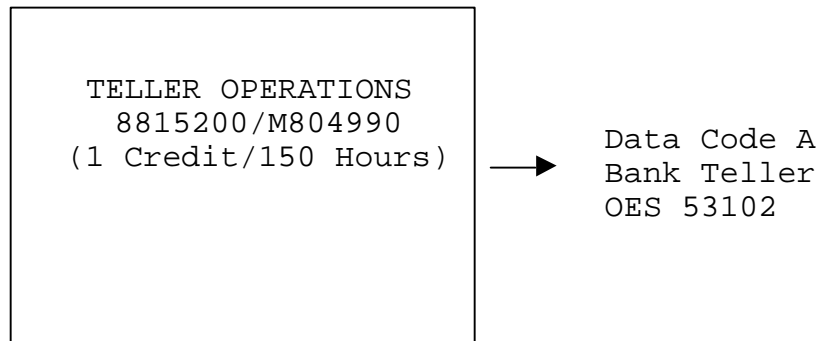
For job placement, a student must meet bonding requirements of financial institutions.

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

- 01.0 Demonstrate knowledge of the history and growth of financial institutions.
- 02.0 Demonstrate skills in handling cash and balancing a cash drawer.
- 03.0 Explain the types of acceptable customer identification and the importance of proper identification.
- 04.0 Demonstrate skills for performing basic teller functions.
- 05.0 Demonstrate an introductory knowledge of special teller duties.
- 06.0 Demonstrate knowledge of other bank services.
- 07.0 Demonstrate techniques for effective customer relations and for cross selling bank services.
- 08.0 Demonstrate security precautions and procedures.
- 09.0 Demonstrate employability skills.

The following diagram illustrates the program structure:

TELLER OPERATIONS
8815200/M804990/0207.02055



Florida Department of Education
STUDENT PERFORMANCE STANDARDS

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

OCCUPATIONAL COMPLETION POINT A
BANK TELLER - OES 53102

- 01.0 DEMONSTRATE KNOWLEDGE OF THE HISTORY AND GROWTH OF FINANCIAL INSTITUTIONS--The student will be able to:
- 01.01 Explain the development, similarities, and differences of commercial banks, savings and loan associations, and credit unions.
 - 01.02 Explain the primary functions of financial institutions.
 - 01.03 Identify major legislative acts and regulations affecting the growth and development of financial institutions.
 - 01.04 Explain the role of the Federal Reserve System and other regulatory agencies i.e., Comptroller of Currency, FDIC, FSLIC, State Banking Department.
 - 01.05 Discuss the development of the role and duties of the teller.
- 02.0 DEMONSTRATE SKILLS IN HANDLING CASH AND BALANCING A CASH DRAWER--The student will be able to:
- 02.01 Identify the major parts of Federal Reserve Notes (currency).
 - 02.02 Explain techniques for identifying counterfeit currency.
 - 02.03 Demonstrate proficiency in counting, clipping, and strapping currency and coin.
 - 02.04 Explain basic rules for handling cash and setting up a cash drawer.
 - 02.05 Explain procedures for balancing a cash drawer and finding and correcting an out-of-balance condition.
 - 02.06 Demonstrate procedures for buying and selling money to the vault.
 - 02.07 Identify debit and credit items and explain their effect on general ledger accounts.
- 03.0 EXPLAIN THE TYPES OF ACCEPTABLE CUSTOMER IDENTIFICATION AND THE IMPORTANCE OF PROPER IDENTIFICATION--The student will be able to:
- 03.01 Identify acceptable and unacceptable identification.
 - 03.02 Explain the purpose of obtaining identification and its importance to the financial institution.
- 04.0 DEMONSTRATE SKILLS FOR PERFORMING BASIC TELLER FUNCTIONS--The student will be able to:
- 04.01 Demonstrate skills for cashing checks, receiving cash and check deposits, handling a split deposit, handling a savings withdrawal.
 - 04.02 Demonstrate knowledge of banking terminology.
 - 04.03 Demonstrate proficiency on the 10-key keypad.

- 04.04 Identify the parts of a check; explain negotiability and cashability of a check.
 - 04.05 Identify other negotiable instruments.
 - 04.06 Explain the purpose of MICR encoding and the ABA number.
 - 04.07 Explain the types of endorsements and the importance of Holder in Due Course.
- 05.0 DEMONSTRATE AN INTRODUCTORY KNOWLEDGE OF SPECIAL TELLER DUTIES--
The student will be able to:
- 05.01 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.
 - 05.02 Explain procedures for handling loan payments.
- 06.0 DEMONSTRATE KNOWLEDGE OF OTHER BANK SERVICES--The student will be able to:
- 06.01 Describe the various types of loans, repayment methods, and basic credit requirements.
 - 06.02 Explain the various types of savings plans, compound interest, and annual percentage rate.
 - 06.03 Explain the Safe Deposit Box service and the bank's responsibility regarding this service.
 - 06.04 Reconcile a customer's bank statement.
- 07.0 DEMONSTRATE TECHNIQUES FOR EFFECTIVE CUSTOMER RELATIONS AND FOR CROSS SELLING BANK SERVICES--The student will be able to:
- 07.01 Demonstrate effective telephone usage and courtesy.
 - 07.02 Demonstrate effective customer service through role playing.
 - 07.03 Explain the importance of cross-selling and demonstrate methods to sell bank services.
- 08.0 DEMONSTRATE SECURITY PRECAUTIONS AND PROCEDURES--The student will be able to:
- 08.01 Demonstrate procedures to help prevent bank fraud.
 - 08.02 Demonstrate procedures to use during and after a robbery.
 - 08.03 Demonstrate other teller precautions to help prevent loss to the institution.
- 09.0 DEMONSTRATE EMPLOYABILITY SKILLS--The student will be able to:
- 09.01 **Identify and utilize resources used in a job search (e.g., networking, newspaper, Internet).** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, 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
 - 09.02 **Discuss importance of drug tests and criminal background checks in identifying possible employment options.** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5,

- 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
- 09.03 **Identify steps in the job application process including arranging for references and proper documentation (e.g., green card).** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, 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
- 09.04 **Identify procedures and documents required when applying for a job (e.g., application, W-4, I-9).** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, 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, SS.A.5.4.7
- 09.05 **Prepare a resume (electronic and written), letter of application, follow-up letter, acceptance/rejection letter, letter of resignation, and letter of recommendation.** LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2
- 09.06 **Identify and demonstrate appropriate dress and grooming for employment.** 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
- 09.07 **Identify and demonstrate effective interviewing skills (e.g., behavioral).** 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
- 09.08 **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.1.4.1, LA.B.1.4.2, LA.B.1.4.3, 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.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, SC.H.3.4.1, SS.A.5.4.7
- 09.09 **Discuss state and federal labor laws regulating the workplace (e.g., Child Labor Law, sexual harassment, EEOC, ADA, FMLA, OSHA).** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.4, 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.C.3.4.5, 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
- 09.10 **Identify positive work attitudes and behaviors such as honesty, compassion, respect, responsibility, fairness, trustworthiness, and caring.** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.3
- 09.11 **Identify ways to work cooperatively in a business situation with diverse populations and the physically challenged.** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6,

- LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 09.12 **Describe importance of producing quality work and meeting performance standards.** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.2](#)
- 09.13 **Identify personal and business ethics (e.g., preventing theft, pilfering, and unauthorized discounting).** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, LA.E.2.4.4, LA.E.2.4.6, [MA.A.1.4.1](#), [MA.A.1.4.2](#), [MA.A.1.4.3](#), [MA.A.1.4.4](#), [SC.H.3.4.3](#), [SS.C.2.4.3](#), [SS.C.2.4.6](#)
- 09.14 **Demonstrate orderly and systematic behavior by creating and maintaining a monthly planner.** LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.D.1.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, LA.E.2.4.4, LA.E.2.4.6, LA.E.2.4.8, [MA.A.5.4.1](#), [MA.B.1.4.2](#)
- 09.15 **Identify qualities typically required for promotion (e.g., productivity, dependability, responsibility).** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.3](#)
- 09.16 **Identify how to prepare for job separation and re-employment.** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.5](#)
- 09.17 **Create and maintain a portfolio of documents for job placement (e.g., resume, letters of recommendation, awards, evidence of participation in school/community/volunteer activities, employer evaluations).** LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, [MA.A.1.4.1](#), [MA.A.1.4.4](#), [SC.H.3.4.5](#), [SC.H.3.4.6](#)
- 09.18 **Identify and practice stress management and relaxation techniques.** LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, 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.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 09.19 **Discuss importance of practicing positive customer service skills.** LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.C.1.4.1, LA.C.1.4.2, LA.C.1.4.4, LA.C.3.4.1, LA.C.3.4.2