

El Monte Union High School District – Career Technical Education

**7420 INTERMEDIATE FINANCIAL SERVICES AND BANKING**

**DATE:**

**INDUSTRY SECTOR:** Business and Finance Sector

**PATHWAY:** Financial Services

**CALPADS TITLE:** Intermediate Financial Services and Banking (Concentrator)

**CALPADS CODE:** 7420

**HOURS:**

Total	Classroom	Laboratory/CC/CVE
180	155	25

JOB TITLE	O*NET CODE	JOB TITLE	O*NET CODE
Loan Counselors	13-2071.01	Credit Counselors	13-2071.00
Personal Financial Advisors	13-2052.00	Tax Preparers	13-2082.00

**COURSE DESCRIPTION:**

This course introduces students to the financial world through the study of income and wealth; financial institutions; how businesses raise capital; and study key investment-related terms and concepts. Students learn the history of how banking practices evolved and how businesses operate, grow, and thrive in our ever-changing world. This course includes principles on how to make good personal financial decisions and will cover major functions of financial institutions. Related topics in the course include modern trend in finance industry, credit functions, loan creation, debt collection, and stocks and bonds. Students will learn the importance of integrity and professional ethics in business relationships; and the tools effective leaders use to instill an ethical workplace culture.

**A-G APPROVAL:** G

**ARTICULATION:** None

**DUAL ENROLLMENT:** None

**PREREQUISITES:**

Prerequisite
Introduction to Business and Finance with a grade of "C" or better

## **METHODS OF INSTRUCTION**

- Direct instruction
- Group and individual applied projects
- Multimedia
- Demonstration
- Field trips
- Guest speakers

## **STUDENT EVALUATION:**

- Student projects
- Written work
- Exams
- Observation record of student performance
- Completion of assignment

## **INDUSTRY CERTIFICATION:**

- MOS Excel Certification

## **RECOMMENDED TEXTS:**

- Knowledge Matters Virtual Business Retailing, Management, Personal Finance, and Accounting
- Supplemental Materials and Resources: Study Activity Guide and Instructor's Resource CD
- Managing Your Personal Finances, 7th Edition, by Joan S. Ryan and Christie Ryan, South-Western/CENGAGE Learning, 2010

## **PROGRAM OF STUDY**

<b>Grade</b>	<b>Fall</b>	<b>Spring</b>	<b>Year</b>	<b>Course Type</b>	<b>Course Name</b>
9, 10				Introductory	Introduction to Business and Finance
10, 11, 12				Concentrator	7420 Intermediate Financial Services and Banking
11, 12				Capstone	Advanced Financial Services Business Accounting

I.	MANAGING CAREERS AND MONEY	CR	Lab/ CC	Standards
	<p><b>Chapter 1 – Careers in the Digital Age</b></p> <p>1-1 Thriving with Technology</p> <p>1-2 The Job Market</p> <p>1-3 Career Management</p> <p><b>Chapter 2 – Pay, Benefits, and Work</b></p> <p>2-1 Gross Pay, Net Pay, and Benefits</p> <p>2-2 Thriving at Work</p> <p><b>Chapter 3 – Income Tax</b></p> <p>3-1 Our Tax System</p> <p>3-2 Filing a Tax Return</p> <p><b>Chapter 4 – Budgets and Records</b></p> <p>4-1 Budgeting and Planning</p> <p>4-2 Agreements and Record Keeping</p> <p><b>Chapter 5 – Checking and Banking</b></p> <p>5-1 Checking Accounts</p> <p>5-2 Banking Services and Fees</p> <p><b>Chapter 6 – Saving for the Future</b></p> <p>6-1 Growing Money</p> <p>6-2 Saving Options</p>	28	4	<p><b>Academic:</b></p> <p>LS: 11.1, 11.2, 11.3, 11.4, 11.5</p> <p>RSIT : 11.1, 11.2, 11.3, 11.4</p> <p>WS : 11.1, 11.2, 11.4, 11.5</p> <p>A-SSE: 1, 1a, 1b, 2</p> <p>A-CED: 1, 2</p> <p>A-REI: 1, 2</p> <p>F-IF: 4</p> <p>G-CO: 12</p> <p>G-MG: 1</p> <p>N-VM: 6, 7, 8</p> <p>S-IC: 1</p> <p>S-CP: 1, 2</p> <p>S-MD: 1, 5</p> <p>PE: 12.1, 12.1.1, 12.1.2, 12.1.3, 12.2.9, 12.3.2, 12.3.1, 12.3.3, 12.3, 12.5, 12.5.1, 12.5.3, 12.5.2</p> <p><b>CTE Anchor:</b></p> <p>Communications: 2.1, 2.2, 2.4, 2.6</p> <p>Career Planning and Management: 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.8, 3.9</p> <p>Technology: 4.1</p> <p>Problem Solving and Critical Thinking: 5.1</p> <p>Responsibility and Flexibility: 7.1, 7.2, 7.3, 7.6</p> <p>Ethics and Legal Responsibilities: 8.2, 8.3, 8.4, 8.5</p> <p>Leadership and Teamwork: 9.1, 9.2</p> <p>Technical Knowledge and Skills: 10.1, 10.1, 10.11</p> <p>Demonstration and Application: 11.1, 11.2</p> <p><b>CTE Pathway:</b></p> <p>B1.1, B1.3, B1.5, B1.6, B2.6, B3.1, B4.4, B5.1, B5.3, B5.4, B6.5, B8.2, B9.1</p>

II.	MANAGING CREDIT	CR	Lab/ CC	Standards
	<p><b>Chapter 7 – Credit in America</b></p> <p>7-1 Credit: What and Why</p> <p>7-2 Credit: Types and Sources</p> <p><b>Chapter 8 – Credit Records and Laws</b></p> <p>8-1 Establishing Credit</p> <p>8-2 Evaluating Credit and Credit Laws</p> <p><b>Chapter 9 – Cost of Credit</b></p> <p>9-1 Using Credit Wisely</p> <p>9-2 Computing the Cost of Credit</p> <p><b>Chapter 10 – Problems with Credit</b></p> <p>10-1 Solving Credit Problems</p> <p>10-2 Bankruptcy</p>	28	5	<p><b>Academic:</b></p> <p>LS: 11.1, 11.2, 11.3, 11.4, 11.5</p> <p>RSIT : 11.2, 11.3, 11.4</p> <p>WS : 11.1, 11.2, 11.9</p> <p>A-SSE: 1, 1b, 1a, 2</p> <p>A-CED: 1, 2</p> <p>A-REI: 1</p> <p>F-IF: 4</p> <p>G-CO: 12</p> <p>G-MG: 1</p> <p>N-RN: 1, 2</p> <p>N-VM: 6, 7, 8</p> <p>S-IC: 1</p> <p>S-MD: 5</p> <p>PE: 12.1, 12.1.1, 12.1.2, 12.1.3, 12.2.2, 12.2.9, 12.2.5, 12.2, 12.3, 12.3.2, 12.3.1, 12.5.1, 12.5.3, 12.5</p> <p>US: 11.6</p> <p><b>CTE Anchor:</b></p> <p>Communications: 2.1, 2.2, 2.3, 2.4</p> <p>Career Planning and Management: 3.1, 3.2, 3.3, 3.4</p> <p>Technology: 4.1</p> <p>Problem Solving and Critical Thinking: 5.1, 5.4</p> <p>Responsibility and Flexibility: 7.1, 7.2, 7.6</p> <p>Ethics and Legal Responsibilities: 8.3, 8.7</p> <p>Technical Knowledge and Skills: 10.1, 10.1, 10.2, 10.5, 10.6, 10.11</p> <p>Demonstration and Application: 11.1</p> <p><b>CTE Pathway:</b></p> <p>B1.7, B1.4, B1.5, B1.2, B1.3, B3.1, B3.2, B5.2, B5.3, B7.7, B8.1, B8.2, B8.5</p>
III.	MANAGING RESOURCES	CR	Lab/ CC	Standards

	<p><b>Chapter 11 – Personal Decision Making</b></p> <p>11-1 Making Better Decisions</p> <p>11-2 Spending Habits</p> <p><b>Chapter 12 – Renting a Residence</b></p> <p>12-1 Housing Choices</p> <p>12-2 The Renting Process</p> <p><b>Chapter 13 – Buying a Home</b></p> <p>13-1 Why Own a Home?</p> <p>13-2 The Home-Buying Process</p> <p><b>Chapter 14 – Buying and Owning a Vehicle</b></p> <p>14-1 Buying a Vehicle</p> <p>14-2 Maintaining a Vehicle</p> <p><b>Chapter 15 – Family Decisions</b></p> <p>15-1 Family Plans</p> <p>15-2 Life's Uncertainties</p>	28	5	<p><b>Academic:</b></p> <p>LS: 11.1, 11.2, 11.3, 11.4, 11.5</p> <p>RSIT : 11.1, 11.3, 11.4, 11.7</p> <p>WS : 11.1, 11.2, 11.4, 11.5, 11.7</p> <p>A-SSE: 1, 1a, 1b, 2</p> <p>A-CED: 1, 1.1, 2</p> <p>A-REI: 1, 2</p> <p>F-IF: 4, 7c</p> <p>G-CO: 12</p> <p>G-MG: 1</p> <p>N-RN: 1, 2, 3</p> <p>N-VM: 10, 6, 7, 9</p> <p>S-IC: 1, 6</p> <p>S-ID: 1, 2</p> <p>S-CP: 1, 2</p> <p>PE: 12.1, 12.1.1, 12.1.4, 12.1.3, 12.1.2, 12.2.8, 12.2.2, 12.2, 12.3, 12.3.1, 12.3.2, 12.3.3, 12.3.4, 12.4.2, 12.4, 12.5, 12.5.3, 12.6</p> <p><b>CTE Anchor:</b></p> <p>Communications: 2.1, 2.2, 2.3, 2.4</p> <p>Career Planning and Management: 3.1, 3.2, 3.3, 3.4, 3.8</p> <p>Technology: 4.1, 4.3</p> <p>Problem Solving and Critical Thinking: 5.1, 5.4</p> <p>Responsibility and Flexibility: 7.1, 7.3, 7.6</p> <p>Ethics and Legal Responsibilities: 8.3</p> <p>Leadership and Teamwork: 9.1</p> <p>Technical Knowledge and Skills: 10.1, 10.2, 10.11, 10.11</p> <p><b>CTE Pathway:</b></p> <p>B1.4, B1.3, B1.1, B1.5, B1.7, B3.1, B3.3, B3.4, B6.1, B6.4, B8.1, B8.2</p>
IV.	PROVIDING FINANCIAL SECURITY	CR	Lab/CC	Standards

**Chapter 16 – Investing for the Future**

16-1 Basic Concepts of Investing

16-2 Making Investment Choices

**Chapter 17 – Investing in Stocks**

17-1 Evaluating Stocks

17-2 Buying and Selling Stocks

**Chapter 18 – Investing in Bonds**

18-1 Evaluating Bonds

18-2 Buying and Selling Bonds

**Chapter 19 – Investing in Mutual Funds, Real Estate, and other choices**

19-1 Investing in Mutual Funds

19-2 Investing in Real Estate and other choices

**Chapter 20 – Retirement and Estate Planning**

20-1 Planning for Retirement

20-2 Saving for Retirement

25

5

**Academic:**LS: 11.1, 11.2,  
11.3, 11.4, 11.5,  
11.6RSIT : 11.1, 11.2,  
11.3, 11.4, 11.5,  
11.6WS : 11.2, 11.4,  
11.5, 11.6, 11.7,  
11.8, 11.9

A-SSE: 1, 1a, 2a, 2

A-CED: 1, 2, 3, 4

A-REI: 1, 2, 3

F-IF: 6

G-CO: 12

G-MG: 1

N-RN: 1

N-VM: 6, 7, 8, 9

S-IC: 1, 2, 3, 6

S-ID: 1, 2, 3, 4

S-CP: 1, 2, 3

S-MD: 1, 3, 4

PE: 12.1, 12.1.4,  
12.1.3, 12.2.2,  
12.2.5, 12.2, 12.3,  
12.3.3, 12.5.1, 12.5

US: 11.6, 11.9

**CTE Anchor:**Communications:  
2.1, 2.2, 2.4Career Planning  
and Management:  
3.1, 3.2, 3.3, 3.4,  
3.5, 3.8Technology: 4.1  
Problem Solving  
and CriticalThinking: 5.1, 5.4  
Responsibility and  
Flexibility: 7.1, 7.2,  
7.3, 7.6Ethics and Legal  
Responsibilities:  
8.3Technical  
Knowledge and  
Skills: 10.1, 10.1,  
10.2, 10.5, 10.9,  
10.11, 10.11Demonstration and  
Application: 11.2,  
11.4**CTE Pathway:**B1.4, B1.5, B1.3,  
B1.1, B3.1, B4.2,  
B6.2, B6.4, B6.5,  
B7.6, B8.2, B8.1,  
B8.3, B8.4, B8.5,  
B9.1, B9.5, B9.6,  
B9.8

V.	RISK MANAGEMENT	CR	Lab/ CC	Standards
	<b>Chapter 21 – Introduction to Risk Management</b> 21-1 Understanding Risk 21-2 Managing Risk <b>Chapter 22 – Property and Liability Insurance</b> 22-1 Property Insurance 22-2 Auto and Umbrella Insurance <b>Chapter 23 – Health and Life Insurance</b> 23-1 Health Insurance 23-2 Disability and Life Insurance	17	3	<b>Academic:</b> LS: 11.1, 11.2, 11.3, 11.4, 11.5, 11.6 RSIT : 11.1, 11.3, 11.4, 11.5, 11.6 WS : 11.1, 11.2, 11.4, 11.5, 11.6, 11.7 A-SSE: 1, 1a, 2a, 2 A-CED: 1, 2, 3 A-REI: 1, 2, 3 F-IF: 6 G-CO: 12 G-MG: 1, 2, 3 N-RN: 1, 2, 3 N-VM: 10, 6, 7, 8, 9 S-IC: 1, 2, 3, 5, 6 S-ID: 1, 2, 3, 5, 6, 6a, 7 S-CP: 1, 2, 3 S-MD: 1, 3, 5, 5a, 6 PE: 12.1, 12.1.1, 12.1.4, 12.1.3, 12.1.2, 12.2.2, 12.2.5, 12.2.7, 12.2, 12.3, 12.3.2, 12.3.3, 12.5.1, 12.5.2, 12.5, 12.6, 12.6.3, 12.6.4 US: 11.6, 11.9 <b>CTE Anchor:</b> Communications: 2.1, 2.2, 2.3, 2.4 Career Planning and Management: 3.1, 3.2, 3.3, 3.4, 3.6, 3.8 Technology: 4.1, 4.3 Problem Solving and Critical Thinking: 5.1, 5.4 Health and Safety: 6.2, 6.3, 6.4, 6.5, 6.6, 6.7 Responsibility and Flexibility: 7.1, 7.2, 7.4, 7.7 Technical Knowledge and Skills: 10.1, 10.2, 10.5 <b>CTE Pathway:</b> B1.3, B1.4, B5.1, B7.3, B7.5, B7.6, B8.1, B8.2, B9.2,

				B9.4, B9.5
<b>VI.</b>	<b>CONSUMER RIGHTS AND RESPONSIBILITIES</b>	<b>CR</b>	<b>Lab/ CC</b>	<b>Standards</b>
	<b>Chapter 24 – Role of Consumers in a Market Economy</b> 24-1 Our Market Economy 24-2 Consumer Responsibilities <b>Chapter 25 – Consumer Protection</b> 25-1 Consumer Rights and Laws 25-2 Consumer Agencies <b>Chapter 26 – Dispute Resolution</b> 26-1 The Legal System 26-2 Other Redress Options	29	3	<b>Academic:</b> LS: 11.1, 11.2 RSIT : 11.1, 11.2, 11.3, 11.4, 11.5, 11.6, 11.7 WS : 11.1, 11.2, 11.4, 11.5, 11.6, 11.7, 11.8, 11.9 A-SSE: 1, 2 A-CED: 1, 2, 3, 4 A-REI: 1, 2, 3 F-IF: 6 G-CO: 12 G-MG: 1, 2, 3 N-RN: 1, 2, 3 N-VM: 10, 6, 7, 8, 9 S-IC: 1, 2, 3, 5, 6 S-ID: 1, 2, 3, 5, 7, 8 S-CP: 1, 2, 3 S-MD: 1, 3, 4, 5, 6 PE: 12.1, 12.1.3, 12.1.2, 12.1.1, 12.2.9, 12.2.8, 12.2.7, 12.2, 12.3, 12.3.1, 12.3.3, 12.4.2, 12.4, 12.5, 12.5.2, 12.5.1, 12.5.3, 12.6.3, 12.6.4, 12.6 US: 11.6, 11.9 <b>CTE Anchor:</b> Communications: 2.1, 2.2, 2.3, 2.4 Career Planning and Management: 3.1, 3.2, 3.3, 3.4 Technology: 4.1 Problem Solving and Critical Thinking: 5.1, 5.2, 5.4 Responsibility and Flexibility: 7.7 Ethics and Legal Responsibilities: 8.3, 8.4, 8.7 Leadership and Teamwork: 9.1 Technical Knowledge and Skills: 10.1, 10.2, 10.8 <b>CTE Pathway:</b> B3.2, B8.1, B8.2

**Entered by:**

District: El Monte Union High School District  
Contact: Hillary Wolfe, Director, Research and Curriculum  
Phone: (626) 444 9005 x9925  
Email: [Hillary.wolfe@emuhsd.org](mailto:Hillary.wolfe@emuhsd.org)