

# Banking Products & Services

**Media Type:** Hybrid (*Microsoft® PowerPoint® Presentation and Video Segment*)

**Duration:** 65 slides/7 minutes

**Goal:** To outline types of financial institutions along with products and services available.

**Description:** This presentation compares and contrasts financial institutions, along with the products and services available from financial service providers. This presentation also explores the process of opening and managing different types of accounts.

**Objectives:**

1. To compare and contrast products and services available from financial service providers.
2. To compare types of banking institutions and processes.
3. To explore the process of opening and managing different types of accounts.



Finance Career Cluster (FN)

Cluster	Standard
	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
	Plan, manage and maintain the use of financial resources to protect solvency.
	Plan, organize and manage a finance organization/department.
	Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
	Access, evaluate and disseminate financial information to enhance financial decision-making processes.
	Manage a financial product or service mix in order to respond to market opportunities.
	Employ financial risk-management strategies and techniques used to minimize business loss.
Accounting Career Pathway (FN-ACT)	Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
Banking Services Career Pathway (FN-BNK)	Manage the use of financial resources to enhance banking performance.
	Demonstrate the use of banking technology and equipment.
	Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.
Business Finance Career Pathway (FN-BFN)	Manage the use of financial resources to ensure business stability.
Insurance Career Pathway (FN-INS)	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.
Securities & Investments Career Pathway (FN-SEC)	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.

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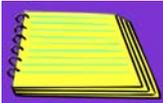
## College & Career Readiness Anchor Standards for Writing

Writing Standards		
Text Types & Purposes	9-12.1	Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.
	9-12.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
	9-12.3	Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.
	9-12.4	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
Production & Distribution of Writing	9-12.5	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.
	9-10.6	Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.
	11-12.6	Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.
Research to Build & Present Knowledge	9-12.7	Conduct short as well as more sustained research projects to answer a question or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.
	9-12.9	Draw evidence from literary or informational texts to support analysis, reflection, and research.
	11-12.7	Conduct short as well as more sustained research projects to answer a question or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.
	11-12.8	Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.

## College & Career Readiness Anchor Standards for Speaking and Listening

Speaking & Listening Standards		
Comprehension & Collaboration	9-12.1	Initiate and participate effectively in a range of collaborative discussions with diverse partners on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.
	9-10.2	Integrate multiple sources of information presented in diverse media or formats evaluating the credibility and accuracy of each source.
	11-12.2	Integrate multiple sources of information presented in diverse formats and media in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.
Presentation of Knowledge & Ideas	9-10.4	Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.
	11-12.4	Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.
	9-12.5	Make strategic use of digital media in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

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## Lesson Plan

Student and Teacher Notes are available to print in outline format. You can access these documents under the “Printable Resources” section. If student licenses have been purchased, an interactive version of the Student Notes is available in the “Interactive Activities” section. If printing the full PowerPoint® is desired, you may download the file and print the handouts as needed.

**Class 1:** Begin class by passing out the *Banking Products & Services Vocabulary Handout* for students to reference during the presentation. Show slides 1 to 19 of the *Types of Services* segment. Assign the *Products & Services Webpage Project* and allow groups to work.



Slides  
1-19

**Class 2:** Remind students to continue using the *Vocabulary Handout* as reference material. Show slides 20 to 26 of the *Types of Services* segment. Students should complete the corresponding *Assessment*. Allow groups to continue working on their *Projects*.



Slides  
20-26

**Class 3:** Remind students to continue using the *Vocabulary Handout*. Show the *Financial Institutions* segment and follow with the corresponding *Assessment*.



Slides  
27-45

**Class 4:** Assign the *Which Do You Prefer Project* and allow class time for students to work.

**Class 5:** Remind students to continue using the *Vocabulary Handout*. Show the *Managing Accounts* segment and follow with the corresponding *Assessment*. Follow the instructions on slide 63 of the PowerPoint® to view the *Expert Tips & Advice* video segment. Discuss and assign the *Secure Interview Project*.



Slides  
46-63  
Video  
7 min.

**Class 6:** Assign the *Opening an Account Activity*. Allow students to work on their *Activity/Projects*.

**Class 7:** Students should share their *Which Do You Prefer Project* with the class. Allow any remaining time for students to work on their *Projects/Activities*.

**Class 8:** Students should share their *Opening an Account Activity* with the class. Allow any remaining time for students to work on their *Projects*.

**Class 9:** Assign the *Banking Products & Services Final Assessment*. Students should share their *Secure Interview Projects* with the class.

## Lesson Links

### Bank of America

- [www.bankofamerica.com](http://www.bankofamerica.com)

### Investopedia

- [www.investopedia.com](http://www.investopedia.com)

## Career & Technical Student Organizations

### BPA

- Banking and Finance

### DECA

- Financial Services Team Decision
- Finance Operations Research
- Financial Literacy Promotion Project

## Career Connections

Using the *Career Connections Activity*, allow students to explore the various careers associated with this lesson. See the *Activity* for more details. *If student licenses have been purchased:* Students will select the interviews to watch based on your directions. *If only a teacher license is purchased:* Show students all the career interviews and instruct them to only complete the interview form for the required number of interviews.

- iCEV50567, Lori Bigham, Vice President of Operations, American Bank of Commerce
- iCEV50525, Alan White, Chairman/CEO, Plains Capital Corporation, Plains Capital Bank
- iCEV50443, Stayko Staykov, Investment Banker, Independent Merchant Banking

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## Lab Activity

### Opening an Account

#### Directions:

Students will work with a partner in order to create a visual presentation on the step-by-step process of opening a basic checking account. Students will also add information on managing an account once it is open. Visual presentations will be shared with the class.



## Projects

### Products & Services Webpage

#### Directions:

Students will work in groups of three or four to develop ideas for a new financial institution. Students will sketch out an example of the company's homepage, including all criteria listed in the *Project*. Students will share their sketches with the instructor and gain approval to create the webpage using all criteria.

### Which Do You Prefer

#### Directions:

Students will outline their personal financial goals in order to compare and contrast services and products from three financial providers in your area. Students will create a checklist for comparing each institution and craft an argumentative presentation supported by their research for selecting a specific financial institution which best meets their current and/or financial goals. Students will share their presentation with the class.

### Secure Interview

#### Directions:

Students will be divided into groups of four in order to visit a local financial institution. Instructors should set this up. Students will interview a professional in the institution about their security measures using the criteria in the *Project*.