

**Florida Department of Education  
Curriculum Framework**

**Program Title: Lending**

**Career Cluster: Finance**

CCC	
CIP Number	02520801xx
Program Type	College Credit Certificate (CCC)
Standard Length	32 credit hours
CTSO	AOF, Phi Beta Lambda
SOC Codes (all applicable)	Primary: 13-2072 Loan Officers Associate: 13-1111 Management Analysts; 13-2041 Credit Analysts; 13-2051 Financial Analysts; 13-2052 Personal Financial Advisor; 13-2099 Financial Specialists, All Other
CTE Program Resources	<a href="http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml">http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml</a>

**Purpose**

This certificate program is part of the Financial Services AS degree program (1252080100).

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.).

The purpose of this program is to prepare students for employment in the banking and credit industries in positions such as financial services specialists, loan or credit assistants, portfolio managers, financial analysts, loan counselors, financial managers, credit managers, credit officers, managers in credit and collections. The main concepts or duties include assisting in reviewing loan applications, analyzing client information, analyzing financial statements, actively participate in the credit underwriting process and providing client services associated to the financial services industries.

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster. Upon successful completion of the certificate, students will obtain the following program learning outcome:

1. The student will explain the history, evolution and future trends of the financial services industry to include its products and services.

2. The student will analyze a company's financial statements to assess the possible impact on commercial lending decisions.
3. The student will assess commercial real estate investment alternatives.

**Additional Information** relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

### **Standards**

After successfully completing this program, the student will be able to perform the following:

- 01.0 Demonstrate comprehension and communication skills.
- 02.0 Demonstrate effective customer services skills.
- 03.0 Demonstrate human relations skills necessary for workplace success.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Demonstrate sales and marketing fundamentals.
- 06.0 Manage career development.
- 07.0 Manage client relationships.
- 08.0 Apply mathematics skills to enhance financial services opportunities.
- 09.0 Demonstrate knowledge of basic functions of financial institutions.
- 10.0 Understand terminology unique to the financial services and credit industry.
- 11.0 Demonstrate proficiency in money and finance, and accounting.
- 12.0 Demonstrate knowledge of rules and regulations.
- 13.0 Understand and practice legal and ethical behavior.
- 14.0 Compile and analyze business plan.

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Lending  
**CIP Number:** TBD  
**Program Length:** 32 credit hours  
**SOC Code(s):** 13-1111 Management Analysts; 13-2041 Credit Analysts; 13-2051 Financial Analysts; 13-2052 Personal Financial Advisor; 13-2072 Loan Officers; 13-2099 Financial Specialists, All Other

**Refer to Rule 6A-14.030 (4) F.A.C., for the minimum amount of general education coursework required in the Associate of Science (AS) degree. At the completion of this program, the student will be able to:**

01.0	Demonstrate comprehension and communication skills. The student will be able to:
01.01	Follow written and oral technical instructions.
01.02	Take notes, organize, summarize, and paraphrase ideas and details.
01.03	Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
01.04	Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
01.05	Read trade journals and magazines to stay current in the industry.
01.06	Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
01.07	Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
01.08	Submit final drafts using correct grammar, punctuation, and spelling.
01.09	Read and comprehend both technical and non-technical text accurately.
01.10	Write reports, summaries, and descriptive essays.
01.11	Write clear and well-organized research papers, integrating a variety of information.
01.12	Correctly cite or attribute sources.
01.13	Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
01.14	Organize, prepare and deliver formal and informal effective presentations.
01.15	Participate in group discussions both as a member and as a leader.
02.0	Demonstrate effective customer service skills. The student will be able to:

02.01	Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
02.02	Identify and evaluate customer needs.
02.03	Respond to client inquiries in a timely matter.
02.04	Access and maintain client records.
02.05	Provide timely accurate information to meet customer needs.
02.06	Utilize available techniques to effectively serve customers.
02.07	Utilize a process to assist clients, including difficult customers, with problem resolution.
02.08	Operate within grant of authority to provide service to customers.
02.09	Build client relationships.
03.0	Demonstrate human relations skills necessary for workplace success. The student will be able to:
03.01	Exhibit interest and enthusiasm.
03.02	Demonstrate a positive mental attitude.
03.03	Demonstrate traits of being industrious and cooperative.
03.04	Demonstrate sincerity, patience, courtesy, and tact.
03.05	Exhibit punctuality, attendance and dependability.
03.06	Willingness to receive and accept feedback and use it constructively.
03.07	Demonstrate willingness to assume job responsibilities.
03.08	Develop ability to handle difficult customer/co-worker situations.
03.09	Develop ability to exhibit friendliness, combined with a professional businesslike approach.
03.10	Demonstrate willingness to assume the responsibility for one's actions.
03.11	Demonstrate problem solving and critical thinking skills.
03.12	Foster teamwork to improve quality of work.
03.13	Use group consensus strategies.
04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:
04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
04.02	Utilize computer technology to access, analyze and interpret business information.
04.03	Cite Internet-based resources correctly using proper format.

04.04	Research industry trends on the Internet.
05.0	Demonstrate sales and marketing fundamentals. The student will be able to:
05.01	Demonstrate knowledge of services and/or products offered.
05.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
05.03	Explain the importance of and demonstrate the procedures of cross selling.
05.04	Identify the opportunities for cross selling.
05.05	Follow effective procedures for closing a sale.
05.06	Demonstrate the ability to sell a variety of services and/or products.
06.0	Manage career development. The student will be able to:
06.01	Enhance personal business skills.
06.02	Formulate a career plan for post-graduation.
06.03	Comply with continuing education needs/requirements.
06.04	Attend seminars, workshops, and tradeshow.
06.05	Respond to changing business environment.
06.06	Identify updated industry information.
06.07	Explain the importance of having a written job description.
06.08	Pursue industry designations/licensing/degrees.
06.09	Reassess career plan.
06.10	Demonstrate knowledge of how to make job changes appropriately.
06.11	Understand employment benefits packages.
06.12	Build mentor relationships.
06.13	Volunteer in community service organizations.
06.14	Network with industry professionals.
06.15	Maintain professional contact for future projects.
06.16	Identify corporate strategies and policies.
06.17	Anticipate future industry trends and identify various industry career paths.
07.0	Manage client relationships. The student will be able to:
07.01	Respond to client inquiries.
07.02	Access client records.

07.03	Process administrative changes.
07.04	Assist clients with problem resolution.
07.05	Perform client reviews as needed.
07.06	Maintain client contact system.
07.07	Maintain client files.
07.08	Monitor compliance procedures.
07.09	Build and maintain client relationships.
07.10	Use appropriate communication skills, telephone etiquette, courtesy and manners when dealing with clients.
08.0	Apply mathematics skills to enhance financial services opportunities. The student will be able to:
08.01	Recognize relationships among numbers.
08.02	Apply operations correctly.
08.03	Calculate computations successfully.
08.04	Employ numbers and operations to solve mathematical problems.
08.05	Predict reasonable estimations.
08.06	Apply statistical methods in data analysis.
08.07	Analyze data to assure proper business decisions.
09.0	Demonstrate knowledge of basic functions of financial institutions. The student will be able to:
09.01	Identify the major types and functions of financial institutions.
09.02	Identify the major operating areas for each type of financial institution.
09.03	Explain the interaction among the different financial institutions.
09.04	Explain current trends in financial services deregulation and diversified financial services.
10.0	Understand terminology unique to the financial services and credit industry. The student will be able to:
10.01	Understand and use terminology as it applies to the finance and credit industry.
10.02	Demonstrate the ability to communicate financial information in a way the customer understands.
11.0	Demonstrate proficiency in money and finance. The student will be able to:
11.01	Define money and its function and describe measures of money.
11.02	Demonstrate the ability to use the concept of the time value of money.

11.03	Demonstrate knowledge of commercial banking.
11.04	Understand the Federal Reserve System and commercial bank interrelationships.
11.05	Comprehend the various means of acquiring capital and subsequent equity and debt functions.
11.06	Exhibit knowledge of securities markets and SEC regulations.
11.07	Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
11.08	Define and explain items in a financial statement.
11.09	Explain the purpose of statement analysis.
11.10	Demonstrate the ability to record transactions and prepare financial statements.
11.11	Demonstrate the ability to interpret and analyze a financial statement.
12.0	Demonstrate knowledge of rules and regulations. The student will be able to:
12.01	Understand federal and state regulations of financial institutions.
12.02	Understand the process of examination of depository institutions and the support needed from the financial institution.
12.03	Understand business law as it applies to the financial services industry.
12.04	Understand how internal audit procedures relate to the examination process.
13.0	Understand and practice legal and ethical behavior. The student will be able to:
13.01	Understand the standards of ethical behavior.
13.02	Exhibit professional conduct and respect for others.
13.03	Apply ethical practices to business operations.
13.04	Accept responsibility for your own actions.
13.05	Demonstrate honesty and integrity.
13.06	Practice identifying ethical issues in operational situations.
13.07	Explain the difference between an ethical business practice and a legal responsibility.
13.08	Explain alternative strategies to address unethical and illegal actions.
13.09	Discuss the types of works that are protected by intellectual property laws including copyrights, patents, trademarks and trade secrets.
13.10	Discuss the basic elements of a contract.
13.11	Describe customer and employee privacy issues and safeguards.
13.12	Compare organizational codes of ethics.
13.13	Research industry standards and codes of conduct for professionals.

13.14	Discuss employee rights regarding privacy, discrimination, due process, safety, etc.
14.0	Compile and analyze business plan. The student will be able to:
14.01	Determine licensing requirements.
14.02	Obtain appropriate licensing and appointments.
14.03	Define target market.
14.04	Set income objectives and sales goals.
14.05	Select prospecting activity.
14.06	Determine selling systems to be implemented.
14.07	Acquire product knowledge.
14.08	Determine office support equipment needs.
14.09	Determine software systems and training needs.
14.10	Determine expense and tax reporting.
14.11	Monitor expense and tax reporting.

### **Additional Information**

#### **Laboratory Activities**

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

#### **Career and Technical Student Organization (CTSO)**

AOF and Phi Beta Lambda are the inter-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

#### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations

change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Additional Resources**

For additional information regarding articulation agreements, Bright Futures Scholarships, Fine Arts/Practical Arts Credit and Equivalent Mathematics and Equally Rigorous Science Courses please refer to: <http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.shtml>