

Banking and Finance Principles: Grades 10, 11, 12

Adopted 2014

History of Banking

1.1 Explain the History of Banking

1. Analyze the weakness of the early banking system [1.1.1](#)
 2. Discuss the National Bank Act and the effects it has had on the banking system [1.1.2](#)
 3. Discuss the impact of the Great Depression on the banking industry [1.1.3](#)
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Federal Reserve

2.0 Explain the purpose of the Federal Reserve Act

1. Interpret the purposes and services of the Federal Reserve System [2.1.1](#)
 2. Identify the 12 federal reserve districts [2.1.2](#)
 3. Analyze the makeup of the board of governors of the Federal Reserve System and how the members are elected or appointed [2.1.3](#)
 4. Identifying the responsibilities of the Board of Governors for the Federal Reserve System [2.1.4](#)
 5. Discuss monetary policy and how the Federal Reserve exercises control [2.1.5](#)
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Reporting Financial Performance

3.0 Reporting Financial Performance

1. Assessing the importance of accurate accounting data [3.1.1](#)
 2. Analyze Income Statements and Balance Sheets [3.1.2](#)
 3. Evaluate performance ratios [3.1.3](#)
 4. Describe cost allocation and pricing of services [3.1.4](#)
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Deposit and Payment Function

4.1 Identify Deposits in Banks

1. Distinguish between the major types of deposit accounts [4.1.1](#)
2. Classify Interest-Bearing accounts [4.1.2](#)
3. Explain how interest is calculated [4.1.3](#)
4. Analyze the flow of deposits [4.1.4](#)
5. Describe Deposit Regulations [4.1.5](#)
6. Exploring Advances in Banking Technology [4.1.6](#)

4.2 Negotiable Instruments

1. Identify the Different Types of Negotiable Instruments [4.2.1](#)
 2. Identify Bank Requirements For Honoring Checks [4.2.2](#)
 3. List Common Forms of Check Endorsements [4.2.3](#)
 4. State the Sequence of Events As a Check is Processed For Payment [4.2.4](#)
 5. Explain How Banks And Other Financial Institutions Use Automated Forms Of Payment [4.2.5](#)
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The Credit Function

5.1 Identify Bank Loans and Mortgages

1. Categorize Consumer Loans And Discuss Consumer Loan Theory [5.1.1](#)
2. Granting And Analyzing Credit [5.1.2](#)
3. Discuss Bank Loans And Policy [5.1.3](#)
4. Critique Mortgage Lending [5.1.4](#)
5. Analyze Government-Backed Loans [5.1.5](#)
6. Explain The Mortgage Crisis [5.1.6](#)