

# Banking Services Certificate

Program Number: 90-102-2

## Certificate

Business and Marketing Program Cluster

Center for Business and Applied Arts

Program offered at Madison Campuses

For information call: (608) 246-6003 or  
(800) 322-6282 Ext. 6003

## About the Certificate

The Banking Services Certificate is a certificate program for individuals interested in maintaining or pursuing careers in the financial services industry. The certificate is designed for updating and/or broadening the knowledge of employees in the field of financial services with an emphasis in lending. This certificate does not require an application to the college. Students register for individual courses during the open registration period each semester.

## Unique Requirements for Completion

It is the student's responsibility to request the certificate from the Business and Applied Arts Center (608-246-6339) once all required classes have been completed and grades have been received. A grade of C or better is required in each course to award the certificate.

## Curriculum

Courses	Credits	Hrs/week	
		Credits	Lec
10-102-130 Personal Finance.....	3	3	0
10-101-106 Accounting Concepts* .....	3	3	0
10-102-128 Financial Institutions.....	3	3	0
10-104-104 Selling Principles .....	3	3	0
10-102-129 Lending Principles .....	3	3	0
<b>Total</b>	<b>15</b>		

\*Accounting 1-Principles (10-101-111) or Applied Accounting (10-101-108) may be substituted for this course.

Courses should be taken in the order listed above.

Additional recommended courses (should be taken in order listed below):

Courses	Credits	Hrs/week	
		Credits	Lec
10-804-144 Math of Finance.....	3	3	0
10-101-111 Accounting 1-Principles.....	4	4	0
10-103-133 Excel-Beginning.....	1	0.75	2.25
10-101-123 Tax 1 .....	4	4	0
10-104-102 Marketing Principles .....	3	3	0

## Required Courses

**10-101-106 Accounting Concepts 3 credits**  
Surveys accounting principles and practices with an emphasis on interpretation, rather than preparation, of financial statements. Presents basic business terminology, cash basis and accrual basis accounting, ratio analysis, payroll, and budgeting. This class is not for students majoring in accounting.

**10-102-128 Financial Institutions 3 credits**  
Introductory-level course which considers the role of financial institutions in the economy. Topics include financial intermediation, the Federal Reserve System, financial markets and instruments, and non-bank financial institutions, including savings and loan associations, credit unions, finance companies, insurance companies, pension funds, mutual funds and governmental financial institutions.

**10-102-129 Lending Principles 3 credits**  
Introductory course considers the control and management of credit and the underlying principles that govern lending decisions. The course will focus on consumer, real estate and commercial lending. Students will learn basic underwriting guidelines with an introduction to collateral. Prerequisites: Accounting course (Accounting Concepts, 10-101-106, Applied Accounting, 101-101-108, OR Accounting 1-Principles, 10-101-111) AND Personal Finance, 10-102-130.

**10-102-130 Personal Finance 3 credits**  
This introductory course considers finance from the point of view of the individual or family unit. Topics include budgets, insurance, housing, borrowing, saving, investing and estate planning. Students complete personal finance projects applying the material learned.

**10-104-104 Selling Principles 3 credits**  
Acquaints students with the basic principles and applications of the sales process as they apply to industrial, wholesale and retail selling situations. Includes prospecting and qualifying, planning and pre-approaching, approaching the customer, the sales presentation/demonstration, handling objections, closing the sale and post-sale service and follow-up.

## Optional Recommended Courses

**10-101-111 Accounting 1-Principles 4 credits**  
Introduction to the field of accounting. The accounting cycle of journalizing transactions, posting, adjusting and closing entries, as well as the preparation of accounting statements, is emphasized for service industries and merchandising concerns. Details of accounting for cash, notes and interest, inventories, fixed assets, depreciation and payroll are studied. Recommend concurrent enrollment in Math of Finance, 10-804-144.

**10-101-123 Tax 1 4 credits**  
Introduction to federal and state income tax laws with an emphasis on personal taxes. These areas are included: income, deductions, credits, depreciation, gains and losses, and sole proprietorship taxation. The course requires the preparation of a series of individual income tax returns.

**10-103-133 Excel-Beginning 1 credit**  
Introduction to Excel spreadsheet software. Create, edit, save, format, print, perform calculations, copy/move text and formulas, create charts, create complex formulas and expand use of functions. Prerequisite: Competency in Windows.

**10-104-102 Marketing Principles 3 credits**  
This foundation course introduces students to the marketing process and how it operates in today's dynamic organizations. The entire marketing mix is examined on a broad scale. Topics include: market segmentation and targeting strategies, market research, consumer behavior, product development, pricing policies, distribution and an overview of promotion. Provides a comprehensive overview of the exciting world of marketing.

**10-804-144 Math of Finance 3 credits**  
Students will create financial timelines to solve financial problems. They will solve problems involving simple and compound interest. Students will use discounting to solve problems. They will calculate the components of ordinary and complex annuities. Students will solve problems using financial formulas, business calculators, and tables. Finally, students will use descriptive statistics and spreadsheet applications to interpret financial data. Prerequisite: appropriate score on COMPASS test or Elementary Algebra with Applications, 10-804-110.

## Career Potential:

- Loan Officer
- Title Company Representative
- Personal Banker
- Assistant Bank Manager

With additional education and/or experience, graduates may find employment as:

- Bank Manager
- Mortgage Lender
- Small Business Lender

*More detailed and updated information on this program may be available at: [matcmadison.edu](http://matcmadison.edu). The college reserves the right to make changes in the regulations and courses announced in this publication without notice.*

*Madison Area Technical College provides equal opportunity in education and employment.*

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