

# Financial Institutions Management

Program Code 101028

## Associate Degree - Accelerated

Offered at the Green Bay campus. For information: (920) 498-5444.

Toll-free: (800) 422-NWTC, ext. 5444. Visit the Financial Institutions Management web site at: <http://network.nwtc.edu/credit>

### Program Description

Financial Institutions Management is designed for current or prospective employees of financial institutions seeking specialized training.

### Program Outcomes

- Analyze business and consumer financial documents.
- Ensure compliance with state and federal laws.
- Recommend appropriate financial products to customers.
- Use personal financial planning techniques.
- Assess how economic policies and changes in the level of business activity affect the financial industry.
- Make loan decisions.
- Contact customers regarding outstanding balances.
- Negotiate payment proposals with customers.
- Manage the work of other people in a team environment.
- Deliver effective customer service.
- Use an electronic word processing computer program.
- Use an electronic spreadsheet computer program.
- Perform basic business math calculations.

### Requirements for Program Entry

- Completed application.
- High school transcript or equivalent (such as an HSED or GED® Transcript).
- NWTC Academic Skills Assessment or equivalent (See Academic Skills Assessment section for details and equivalents).
- Basic math.
- Ability to use computer keyboard.

### Employment Potential

The curriculum is structured to provide a climate for the development of the functional skills needed by participants from entry-level through senior management.

A graduate of this program will have the potential for employment in the following areas:

#### Customer Service Representative (CSR):

a primary contact person for customer services, identifies additional and appropriate financial services, guiding customers to the proper departments for specific products, and holds an influential position within a team environment.

**Personal Banker:** assists customers in opening accounts, explains bank services, and becomes involved in other financial institution services.

**Loan Officer:** processes and investigates applications for credit and makes decisions on loan applications.

**With additional education and/or work experience, graduates may find other opportunities for employment.**

- Commercial Banker
- Bank Officer

### Notes

- The courses beginning with course numbers 10-102-xxx and 10-104-xxx are delivered in an Accelerated Learning format. These courses have a compressed schedule. The competencies learned in an accelerated class are exactly the same as those in a traditional class. Students are expected to do most assignments outside of class time.
- Learners interested in double majoring in Accounting or Business Administration Credit should consult with an instructor.
- Refer to program website for information on accelerated learning and for helpful tips that will assist you in achieving the highest quality and most rewarding academic experience.
- Most credits from this degree can be transferred to some four-year colleges for learners interested in pursuing a Bachelor's degree.

### Curriculum

The Financial Institutions Management Associate Degree is an accelerated program. Upon graduation, a student will have completed 67 credits

#### First Semester

Catalog No.	Description	Credits
10-102-151	Banking Principles	3
10-103-121	Micro: Word-Intro	1
10-103-131	Micro: Excel-Intro	1
10-103-132	Micro: Excel-Part 2	1
10-104-111	Credit-Consumer	4
10-801-195	Written Communication	3
10-801-196	Oral/Interpersonal Comm	3
<b>Semester Total</b>		<b>16</b>

#### Second Semester

10-102-125	Mortgage Lend/Serv	3
10-102-150	Law-Business	3
10-102-153	Finance-Personal	3
10-102-167	Commercial Lending	3
10-809-195	Economics	3
<b>Semester Total</b>		<b>15</b>

#### Third Semester

10-101-110	Accounting 1	4
10-102-166	Collection Methods	3
10-102-180	Money/Banking	3
10-104-121	Credit Management Practices	3
10-804-123	Math w Business Apps	3
10-809-199	Psychology Of Human Relations	3
<b>Semester Total</b>		<b>19</b>

#### Fourth Semester

10-102-101	Credit/Business Applications	3
10-102-155	Trust Functions/Service	3
10-102-170	Law-Credit	3
10-809-166	Intro to Ethics: Theory & App	3
10-809-172	Race Ethnic & Diversity	3
	Elective	2
<b>Semester Total</b>		<b>17</b>
<b>Total Credits</b>		<b>67</b>

#### Suggested Electives:

Any course in the Business Administration Credit or Accounting program.

This program is fully eligible for financial aid.

## Please Note

- Some courses have prerequisites (listed at the end of each course description, if applicable) that need to be taken prior to enrolling in those courses.
- Many courses are offered via our Flexible Learning Options (online, accelerated, ITV, video, weekend, and self-paced) and may be taken in any order as long as prerequisites are met. To find out which program courses are offered through Flexible Learning Options, go to [www.nwtc.edu](http://www.nwtc.edu) or consult a counselor, (920) 498-5444.
- Descriptions of courses not found on this page can be found in the back of this catalog.

## Course Descriptions

*These courses provide an opportunity for students to develop the knowledge, skills, and understanding required for employment in this field.*

**10-101-110 ACCOUNTING 1** ...accounting principles, financial statements, business transactions, accounting cycles/systems, specialized journals, accounting for cash and receivables for sole proprietorships in service or merchandising businesses.

**10-102-101 CREDIT AND BUSINESS APPLICATIONS** ...credit, sales, purchasing, shipping, receiving, accounts receivable, accounts payable, and collection procedures, prepare/analyze financial statements, use Excel to solve financial problems, amortization, breakeven, depreciation, gain/loss, and inventory. (Prerequisite: 10-101-110, Accounting 1)

**10-102-125 MORTGAGE LENDING/SERVICING** ...principles and practices involved in making and closing mortgage loans and servicing a sound mortgage portfolio, including the secondary mortgage market. (Prerequisite: 10-104-111, Credit-Consumer)

**10-102-150 LAW-BUSINESS** ...common law contracts and sales contracts: formation, interpretation, performance, and discharge; the law of agency; corporations; and introduction to the American legal system: criminal and tort law, and global business issues.

**10-102-151 BANKING PRINCIPLES** ...U.S. banking history, organization, the Federal Reserve System, deposit functions, security issues, payment flow, credit functions, accounting, specialized services, marketing, and current issues and trends.

**10-102-153 FINANCE-PERSONAL** ...income and occupations, financial spending plan development, purchasing consumer goods and services, risk management plan development, investment plan development, retirement and estate planning, and financial advising.

**10-102-155 TRUST FUNCTIONS/SERVICE** ...trust functions; estate settlement; guardianships; trust services; performance of agencies, individuals, business organizations, charitable institutions; and trust administration.

**10-102-166 COLLECTION METHODS** ...know your debtor, collection laws, pre-legal and legal methods used in collections, negotiating payment proposals, NSF checks, skip tracing, and bankruptcy. (Prerequisite: 10-102-167, Commercial Lending OR 10-104-117, Credit-Business)

**10-102-167 COMMERCIAL LENDING** ...functions of the loan interview and credit investigation, elements of the loan document and its loan functions, the structuring of commercial loans, and federal and state laws governing commercial lending. (Prerequisite: 10-104-111, Credit-Consumer)

**10-102-170 LAW-CREDIT** ...Uniform Commercial Code, credit regulations, Wisconsin Consumer Protection Law, collection law, and bankruptcy. (Prerequisite: 10-102-167, Commercial Lending OR 10-104-117, Credit-Business)

**10-102-180 MONEY/BANKING** ...economics and banking, commercial banking system, money supply, investments and loans, Federal Reserve System, and international monetary system. (Prerequisite: 10-809-195, Economics)

**10-103-121 MICRO: WORD-INTRODUCTION** ...word processing basics including creating, revising, formatting, and printing; sections, tabs, multiple-page numbering; manipulating text; creating headers/footers; creating and formatting tables, graphics, creating charts; applying styles; and merging documents. Requires Windows experience.

**10-103-131 MICRO: EXCEL-INTRODUCTION** ...creating a worksheet, enhancing worksheet appearance, moving and copying data, using formulas and functions, creating charts and using clip art. Requires Windows experience.

**10-103-132 MICRO: EXCEL-PART 2** ...advanced formatting techniques and functions, working with templates, collaborating with multiple Excel users, Excel's database features and analysis tools. Requires prior completion of Excel Intro.

**10-104-111 CREDIT-CONSUMER** ...the role of consumer credit, loan processes, collections, financial advising and counseling; loan, promotion, and bank policies; consumer, commercial, mortgage loans, and credit cards.

**10-104-121 CREDIT MANAGEMENT PRACTICES** ...manager's responsibilities/environment, planning, problem solving, organizational structure/cultures, staffing/human resources, leadership/teamwork, motivational techniques, communications, management controls, ineffective performers, and ethical business practices. (Prerequisite: 10-102-167, Commercial Lending, OR 10-104-117, Credit-Business)