Finance Career Clusters
Introduction to Financial Technology
Course Number: 07.42700

Course Description: Introduction to Financial Technology is the foundational course for the FinTech (Financial Technology) pathway. The course is a fundamental course that explores what new financial technologies are emerging and how technological advances in data analytics are enabling innovation in the financial industry. Through this course students examine new services and business models in various areas of banking, insurance, and financial asset management. Students will not only understand the concepts but will apply their knowledge to situations and defend their actions, decisions, and choices through the knowledge and skills acquired in this course. Various forms of technologies and internet research will be highlighted to expose students to the resources available within financial technology.

For purposes of dual enrollment and articulation, this course is directly aligned to University System of Georgia (USG) course number FTA 2400 Introduction to Financial Technology. Students may take this course at their high school and earn articulated college credit for FTA 2400 if the teacher of this course meets the requirements set forth by USG. Likewise, students may take the course through USG and earn dual enrollment credit towards the FinTech pathway.

Employability skills are integrated into activities, tasks, and projects throughout the course standards to demonstrate the skills required by business and industry. Competencies in the co-curricular student organization, Future Business Leaders of America (FBLA), are integral components of the employability skills standard for this course. Introduction to Financial Technology is the first course in the FinTech pathway in the Finance Cluster.

Course Standard 1

FIN-IFT-1
Demonstrate employability skills required by business and industry.
The following elements should be integrated throughout the content of this course.
1.1   Communicate effectively through writing, speaking, listening, reading, and interpersonal abilities.

Person-to-Person Etiquette	Telephone and Email Etiquette	Communicating at Work	Listening
Interacting with Your Boss	Telephone Conversations	Improving Communication Skills	Reasons, Benefits, and Barriers
Interacting with Subordinates	Barriers to Phone conversations	Effective Oral Communication	Listening Strategies
Interacting with Co-workers	Making and Returning Calls	Effective Written Communication	Ways We Filter What We Hear
		Effective Nonverbal Skills	Developing a Listening Attitude
		Effective Word Use	Show You Are Listening
		Giving and Receiving Feedback	Asking Questions
			Obtaining Feedback
			Getting Others to Listen

Nonverbal Communication	Written Communication	Speaking	Applications and Effective Résumés
Communicating Nonverbally	Writing Documents	Using Language Carefully	Completing a Job Application
Reading Body Language and mixed Messages		One-on-One Conversations	Writing a Cover Letter
Matching Verbal and Nonverbal communication		Small Group Communication	Things to Include in a Résumé

Improving Nonverbal Indicators		Large Group Communication	Terms to Use in a Résumé
Nonverbal Feedback		Making Speeches	Organizing Your Résumé
Showing Confidence Nonverbally		Answering Questions	Writing an Electronic Résumé
Showing Assertiveness		Visual and Media Aids	
		Errors in Presentation	

1.2 Demonstrate creativity by asking challenging questions and applying innovative procedures and methods.

Teamwork and Problem Solving	Meeting Etiquette
Thinking Creatively	Preparation and Participation in Meetings
Taking Risks	Conducting Two-Person or Large Group Meetings
Building Team Communication	Inviting and Introducing Speakers
	Preparing Visual Aids

1.3 Exhibit critical thinking and problem-solving skills to locate, analyze and apply information in career planning and employment situations.

Problem Solving	Customer Service	The Application Process	Interviewing Skills	Finding the Right Job
Transferable Job Skills	Gaining Trust and Interacting with Customers	Providing Information, Accuracy and Double Checking	Preparing for an Interview	Locating Jobs and Networking
Becoming a Problem Solver	Learning and Giving Customers What They Want	Online Application Process	Questions to Ask in an Interview	Job Shopping Online
Identifying a Problem	Keeping Customers Coming Back	Following Up After Submitting an Application	Things to Include in a Career Portfolio	Job Search Websites
Becoming a Critical Thinker	Seeing the Customer's Point	Effective Résumés:	Traits Employers are Seeking	Staying Motivated to Search
Managing	Selling Yourself and the Company	Matching Your Talents to a Job	Considerations Before Taking a Job	
		When a Résumé Should be Used		

1.4 Model work readiness traits required for success in the workplace including integrity, honesty, accountability, punctuality, time management, and respect for diversity.

Workplace Ethics	Personal Characteristics	Employer Expectations	Business Etiquette	Communicating at Work
Demonstrating Good Work Ethic	Demonstrating a Good Attitude	Behaviors Employers Expect	Language and Behavior	Handling Anger
Behaving Appropriately	Gaining and Showing Respect	Objectionable Behaviors	Keeping Information Confidential	Dealing with Difficult Coworkers
Maintaining Honesty	Demonstrating Responsibility	Establishing Credibility	Avoiding Gossip	Dealing with a Difficult Boss
Playing Fair	Showing Dependability	Demonstrating Your Skills	Appropriate Work Email	Dealing with Difficult Customers
Using Ethical Language	Being Courteous	Building Work Relationships	Cell Phone Etiquette	Dealing with Conflict
Showing Responsibility	Gaining Coworkers' Trust		Appropriate Work Texting	
Reducing Harassment	Persevering		Understanding Copyright	
Respecting Diversity	Handling Criticism		Social Networking	

Making Truthfulness a Habit	Showing Professionalism			

1.5 **Apply the appropriate skill sets to be productive in a changing, technological, diverse workplace to be able to work independently and apply team work skills.**

Expected Work Traits	Teamwork	Time Management
Demonstrating Responsibility	Teamwork Skills	Managing Time
Dealing with Information Overload	Reasons Companies Use Teams	Putting First Things First
Transferable Job Skills	Decisions Teams Make	Juggling Many Priorities
Managing Change	Team Responsibilities	Overcoming Procrastination
Adopting a New Technology	Problems That Affect Teams	Organizing Workspace and Tasks
Use Technology Ethically & Efficiently	Expressing Yourself on a Team	Staying Organized
Interact Appropriately in a Digital World	Giving and Receiving Constructive Criticism	Finding More Time
		Managing Projects
		Prioritizing Personal and Work Life

1.6 **Present a professional image through appearance, behavior and language.**

On-the-Job Etiquette	Person-to-Person Etiquette	Communication Etiquette	Presenting Yourself
Using Professional Manners	Meeting Business Acquaintances	Creating a Good Impression	Looking Professional
Introducing People	Meeting People for the First Time	Keeping Phone Calls Professional	Dressing for Success
Appropriate Dress	Showing Politeness	Proper Use of Work Email	Showing a Professional Attitude
Behavior at Conventions		Proper Use of Cell Phone	Using Good Posture
Working in a Cubicle		Proper Use in Texting	Presenting Yourself to Associates
			Accepting Criticism
			Demonstrating Leadership

Course Standard 2

FIN-IFT-2
Identify and summarize the major companies in the financial technology (FinTech) and their contributions to the industry.
  2.1 List and describe the major categories of participants in the FinTech industry (e.g., banks, non-bank financial companies, technology companies, retail).
  2.2 Compare and contrast the importance of partnerships in the FinTech industry.
  2.3 Summarize the connection between financial innovation and financial inclusion.

Course Standard 3

FIN-IFT-3
Research and categorize the basic concepts and terminology of financial technology (FinTech), electronic payments, and the operating platforms that power transactions within the financial technology industry.
  3.1 Describe the role of FinTech in the economy.
  3.2 Construct and show the use of technology that powers financial ecosystems.
  3.3 Define terminology unique to the FinTech industry, such as digital finance platforms, mobile payments, digital asset management, blockchain technology, cryptography, and other terminology.

3.4 Compare and contrast the characteristics and functions of various electronic and mobile payment systems.
3.5 Outline and explain the core functions of banks and explain how FinTech companies are enhancing and disrupting such functions.

Course Standard 4

FIN-IFT-4
Identify the unique characteristics of financial innovation.
4.1 Research and identify patterns how financial innovation impacts society.
4.2 Explain the advantages and disadvantages of financial services innovation.
4.3 Identify recent FinTech developments and analyze their impact on the financial industry.

Course Standard 5

FIN-IFT-5
Describe how emerging and disruptive financial technologies become drivers of change in the financial industry.
5.1 Research and show the relationships between specific technologies, including Artificial Intelligence (AI), machine learning, cybersecurity technologies, and cloud computing.
5.2 Describe the types of FinTech applications including investment/robo-advising; personal finance (e.g., day-to-day, bill-pay); payments; aggregators (Plaid); lending (microlending); and insurance.
5.3 Compare and contrast the different types of mobile payment systems, such as Zelle, Venmo, PayPal, and others.
5.4 Evaluate the concepts of open banking and embedded banking and describe how they relate to the shift from financial products and channels to financial services experiences.

Course Standard 6

FIN-IFT-6
Critique and interpret financial terminology, business models, and emerging trends in FinTech.
6.1 Explain the concepts and implications of open banking, particularly with respect to developing new financial technology applications that leverage the access to data resulting from the shift to open banking.
6.2 Define financial inclusion (unbanked/ underbanked) and its cultural and societal impact.
6.3 Research and analyze the ways FinTech can impact financial literacy.
6.4 Compare and contrast eBanking with traditional banking services.
6.5 Identify digital investment applications and explain their effects on the investment industry.

Course Standard 7

FIN-IFT-7
Identify the primary sources of financial data and how to effectively manage and analyze that data.
7.1 Analyze and critique data sources, collection and mining in the FinTech industry.
7.2 Evaluate underlying trends in obtaining data (Application Programming Interfaces vs. Screen Scraping).
7.3 Interpret data analytics methods and tools for efficient and effective decision making in FinTech.
7.4 Hypothesize how big data is a catalyst for convergence in FinTech.
7.5 Draw conclusions regarding ownership of data and detail ways to protect data.

Course Standard 8

FIN-IFT-8
Investigate the limits, risks, policy and social implications of financial technology.

 8.1 Assess and explain the financial regulations designed to prevent fraud in the FinTech industry and identify agencies charged with enforcing these regulations.

 8.2 Differentiate the role and principles of cybersecurity to handle threats, vulnerabilities, and risks within the public and private sector entities' resiliency controls.

 8.3 Cite evidence and develop a logical argument for the legal, ethical, and compliance issues that arise when working with financial services technology in a global economy.

Course Standard 9

FIN-IFT-9
Identify and evaluate career options in the FinTech industry.

 9.1 Categorize career opportunities within the FinTech industry, the demand and growth of specific careers, and their earning potential (e.g., blockchain developer, FinTech application developer, financial analyst, product manager, compliance expert, cybersecurity analyst, business development manager, data specialist, IT architect).

 9.2 Collect and compile education and licensing requirements for careers in FinTech (post-secondary and graduate opportunities).

 9.3 Describe skills and job responsibilities for careers in FinTech, such as proficiency in Java, Python, and related technologies, smart contract development, agile process frameworks, Ethereum networking, machine learning, cloud computing, robo-advising, Ripple/payment protocols, Solidity, and others.

 9.4 Analyze and synthesize companies and organizations hiring within the FinTech industry and categorize how different technology companies are driving many of the most innovative FinTech products and services.

Course Standard 10

FIN-IFT-10
Examine how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, and competitive events.

 10.1 Research the history of Future Business Leaders of America (FBLA).

 10.2 Discuss the mission, purpose, motto, colors, official dress, and other distinguishing characteristics of FBLA.

 10.3 Explain how participation in FBLA can promote lifelong responsibility for community service, professional growth, and development.

 10.4 Create a personal leadership plan to participate in programs, conferences, community service, and competitive events on the local, state, and national level that align with the competencies, skills, and knowledge of this course.