

Finance Career Clusters
Financial Technologies and Services
Course Number: 07.42800

Course Description: This course covers the foundations of financial technologies and services. The course focuses on the usage of technology that powers financial ecosystems, digital finance platforms, mobile payments, and digital asset management. Students will explore the characteristics and functions of electronic and mobile payment systems. Various forms of technologies and internet research will be highlighted to expose students to the resources available on financial technology (FinTech).

For purposes of dual enrollment and articulation, this course is directly aligned to University System of Georgia (USG) course number FTA 2440 Financial Technologies and Services. Students may take this course at their high school and earn articulated college credit for FTA 2440 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. Financial Technologies and Services is the second course in the FinTech pathway in the Finance Career Cluster. Students enrolled in this course should have successfully completed Introduction to Financial Technology.

Course Standard 1

FIN-FTS-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
	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-FTS-2

Analyze the effect of technological advances on business transactions, specifically in the financial services technology (FinTech) industry.

- 2.1 Describe the FinTech landscape and how it has evolved since the introduction of smartphones.
- 2.2 Identify and summarize which fundamental technologies are driving the biggest changes in the financial industry.

Course Standard 3

FIN-FTS-3

Assess financial business ecosystems and digital platforms found within FinTech.

- 3.1 Evaluate and analyze the process that powers electronic transaction business ecosystems.
- 3.2 Compare and contrast various legacy and digital financial services platforms to determine the need to migrate to digital finance platforms.
- 3.3 Describe ways to achieve efficient financial services migration to digital platforms.

Course Standard 4

FIN-FTS-4

Investigate technological advancements in the financial services industry.

- 4.1 Analyze transactional data and describe how it is used to develop customer intelligence.
- 4.2 Analyze blockchain technology and explain how it facilitates fast, secure, low-cost payment processing.
- 4.3 Demonstrate how the emergence of digital finance extends from customer experience and operational efficiency to big data and analytics.
- 4.4 Explain how robotics and artificial intelligence (AI) are applying key pressure points, reducing costs, and mitigating risks in the financial services industry.

Course Standard 5

FIN-FTS-5

Explain what robo-advisors are and summarize their role in financial services.

- 5.1 Define digital asset management and compare examples researched via Internet.
- 5.2 Define digital trade and explain key barriers.
- 5.3 Describe how digital investments are made and provide examples within FinTech.
- 5.4 Describe how robo-advising and AI are shaping (affecting) the FinTech services landscape.
- 5.5 Describe the process for creating an automated budget, and create an automated budget using spreadsheet software.

Course Standard 6

FIN-FTS-6

Critique characteristics of electronic and mobile payment systems used in FinTech.

- 6.1 Describe the structure of the United States electronic payment systems and demonstrate the different ways money can move throughout the financial services systems.
- 6.2 Evaluate how and why blockchain, without proper investment, can have detrimental effects on speed and cost for cross-border electronic payment systems.
- 6.3 Analyze how cryptocurrency has revolutionized the accessibility of electronic and mobile payments.
- 6.4 Compare and contrast the different types of mobile and digital wallets.
- 6.5 Analyze the importance of authentication in the payment context as well as the technological trends in payments authentication as related to digital identity.
- 6.6 Identify international trends in mobile and electronic payments to compare/ contrast the benefits and drawbacks of the different financial ecosystems.

Course Standard 7

FIN-FTS-7

Identify the major financial industry regulators and types of financial activities that are regulated.

- 7.1 Critique the financial regulatory environment in the United States and its impact on the development of new and innovative financial technologies and services.
- 7.2 Evaluate and explain the relationship between privacy and financial innovation.
- 7.3 Describe how partnerships can alleviate regulatory burdens for developing new financial products and services.
- 7.4 Research and summarize the major international financial regulatory trends.

Course Standard 8

FIN-FTS-8

Critique the relationship between blockchain and cryptocurrencies.

- 8.1 Describe the key characteristics of blockchain and compare the major types in existence (e.g., open/closed; permission/permissionless; hybrids).
- 8.2 Detail the major drawbacks of blockchain technologies (e.g., energy consumption, speed) and how these challenges are being addressed by the financial services industry.
- 8.3 Distinguish cryptocurrencies from digital currencies and detail the benefits and drawbacks of each.
- 8.4 Compare and contrast cryptocurrencies and digital currencies with fiat currency.
- 8.5 Research the ways that new financial products can leverage the specific characteristics of blockchain and cryptocurrencies.
- 8.6 Evaluate and describe the limitations/benefits of the structural implication of distributed ledger technologies.

Course Standard 9

FIN-FTS-9

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.

- 9.1 Research the history of Future Business Leaders of America (FBLA).
- 9.2 Discuss the mission, purpose, motto, colors, official dress, and other distinguishing characteristics of FBLA.
- 9.3 Explain how participation in FBLA can promote lifelong responsibility for community service, professional growth, and development.
- 9.4 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.