



# Course Descriptions

## ***Accounting Basics***

Accounting Basics provides a complete foundation in basic accounting procedures for you if you have minimal or no college accounting or business background, or if you need a refresher course or to prepare for further accounting study.

**Audience:** Students with little or no accounting background at any level.

## ***Accounting: College (Recommended prerequisite: Accounting Basics)***

Accounting teaches students the information needed to create financial statements, including trial balances, t-accounts, balance sheets, and various other accounts and their respective functions. Emphasis is placed on the conceptual framework involved in the classification and summarization of financial data. Valuation of assets and liabilities and recognition of revenue and expenses under the accrual basis are emphasized. Please note: Students should expect 6-8 hours of homework each week.

**Audience:** Students who require a fundamental knowledge of accounting

## ***Accounting: Financial (Recommended prerequisite: Accounting: College)***

This course covers accounting terminology; the recording and classifying of financial transactions, including analyzing, journalizing, and posting; the preparation of the trial balance, work sheet and financial statements; a familiarization with handling of adjustments, bad debts, inventory and depreciation; and matters concerning sole proprietorship and partnership. Course objectives: describe content and purposes of balance sheet and income statement; compare the basic characteristics of the accrual basis with the cash basis of accounting; explain the full accounting cycle and prepare all required journals, entries, and adjustments; outline the necessity for and features of internal control; identify the basic assumptions, principles, and modifying conventions of accounting; describe how inflation affects information presented in conventional financial statements; define partnerships and explain their characteristics.

**Audience:** Appropriate for students who need a working knowledge of accounting.

## ***Advertising***

This course presents a comprehensive view of the industry, from the creative stand-point while providing real life business examples. This course addresses the importance of Integrated Marketing Communications (IMC) in the field of Advertising and how it impacts advertising strategy through featured examples of IMC campaigns.

**Audience:** Anyone interested in the Marketing field.

**Recommended Prerequisite:** Marketing



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## ***Analyzing Financial Statements (Prerequisite: Accounting - College or Financial)***

A practical introduction to financial analysis from the viewpoint of the commercial loan officer, this course gives you the skills you need to effectively assess a borrower's ability to repay loans. After successfully completing this course, you will be able to: relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis; analyze income statements, balance sheets, and pro forma statements; calculate key financial ratios and use them to compare a company's performance with that of the company's industry; use advanced analytical techniques - sensitivity analysis, sustainable growth, working investment analysis, break-even analysis, and operating leverage; determine when a funds flow statement is required; construct and analyze long-run, multiple-year forecasts of income statements and balance sheets; and construct and interpret a cash budget.

**Audience:** Designed for commercial loan officers, credit analysts and trainees who have a basic knowledge of accounting principles and practices and a familiarity with the commercial lending process.

## ***Business Communications***

This course takes you through a well-developed, consistently applied process approach to communication that is combined with integrated, hands-on application of current and emerging business technologies. Students learn a process for solving future communication problems, and how to use Internet and electronic media to deliver their message, resulting in a tangible communication strategy they can use throughout their careers.

## ***Business Math***

This course is a comprehensive coverage of personal and business related math topics. Basic math skills are essential for survival in today's business world. Learning day-to-day application of math concepts is necessary to become successful in the financial services industry. Topics to include: understand how many ratios, payments, interest, etc. are calculated; understand how gross and net pay are calculated; understand the different types of banking accounts and how business math applies to them; calculate loan payments and interest; understand the cost of credit; calculate mortgage payments, including insurance costs; calculate life insurance premiums; estimate technology costs; and understand employee recruitment expenses, including the cost of part-time vs. full-time employees.

## ***Commercial Lending***

This course will give you the knowledge and skills to be an effective commercial lender. It covers both the technical side of lending and the important human relations skills all successful lenders must have. After successfully completing this course, you will be able to: explain why good human relations skills are critically important to the successful lending officer in many stages of the commercial lending process; identify the functions of the loan interview and credit investigation; describe how the borrower's financing needs and business type can affect the structuring of a loan; list important elements of loan documents and describe their functions; and name some warning signs of problem loans and identify ways that you can prevent problem loans

**Audience:** Designed for entry-level commercial lending officers, officer trainees, or personnel supporting commercial lending officers.

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## ***Consumer Lending***

In this comprehensive overview of the consumer lending business, participants learn the essentials about closed-end loans, indirect loans and related credit products, and open-end credit products. They also trace the consumer lending process from developing and taking loan applications to collection and recovery. After successfully completing this course, you will be able to: describe key laws or regulations affecting consumer lending; list characteristics, benefits, and disadvantages of direct lending, indirect lending, and open-end credit products; explain how effective marketing can increase loan outstandings and application volume; describe consumer loan information sources and the credit verification process; explain how the five C's of credit are used in credit evaluation and decision making.

**Audience:** Designed for entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

## ***Customer Service Excellence***

Discover why improving your service to consumers is a career investment. Learn how to provide service that meets the needs and expectations of every consumer. Course content includes: recognize the importance of customer service; understand the communication process; recognize the value of face-to-face interactions; describe how to effectively use the telephone to communicate; identify techniques for interacting with diverse customers; identify techniques for handling challenging situations; explain the role of technology in customer service; describe the importance of effectively working with internal customers.

**Audience:** Anyone who has direct or indirect contact with consumers.

## ***Deposit Accounts and Services***

This course provides the tools you need to effectively open deposit accounts and help potential customers make the best account choices. It will increase your understanding of the different types of account ownership. At the conclusion of the program participants will be able to: understand deposit investment counseling; state the account owner's rights and responsibilities; examine new account precautions; compare savings, checking, money market accounts and certificates of deposit; define individual, joint, corporate, partnership and trust account ownership; understand contributions and distributions of Traditional, Roth, Education, SEP and SIMPLE IRAs; and accurately administer decedent accounts when an owner dies testate or intestate.

**Audience:** Financial counselors, personal bankers, supervisors, managers, tellers and customer service representatives.

## ***e-Commerce***

Introduction to e-Commerce provides a solid foundation in all aspects of conducting business in the networked community. This e-commerce course focuses on what a manager needs to know about internet infrastructure, strategy formulation and implementation, technology concepts, public policy issues, and capital infrastructure in order to make effective business decisions.

**Audience:** Anyone wishing to expand their technological marketing knowledge.

**Recommended Prerequisite:** Marketing

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## ***Economics***

Macroeconomics applies economics to phenomenon that students are familiar with and interested in, this course teaches students how economic analysis can be applied to virtually anything of interest, thus helping students develop true economic intuition. This course focuses on macroeconomics, and offers a unique blend of solid theoretical, while utilizing intriguing applications that convey the prevalence of economics in everyday life.

**Audience:** Students who have not had a formal course in economics and who wish to increase their understanding of macroeconomics.

## ***Effective Business Writing***

This course helps one to improve their written communication. Good grammar and punctuation skills are prerequisites for his course. The course content includes: three stages of the writing process and special financial service writing characteristics; the 'you attitude' writing technique; determining the reader's need for scope, depth and language; complete, efficient and emphatic sentences that build to unified and organized paragraphs; common business letter characteristics and formatting; effective memos, emails, and letters for good-news, bad-news and persuasive writing situations; and writing effective reports and job procedures.

**Audience:** Designed for anyone whose current or future job requires effective written communication.

## ***Employment & Labor Law***

During the past decade, American businesses have shifted their focus in human resource management and labor relations to employment issues such as wrongful discharge, sexual discrimination, and other employee rights. After successfully completing this course, you will be able to: Describe Employment-at-will; Identify commonly committed workplace torts; Understand Title VII of the Civil Rights Act and Race Discrimination; Describe gender and family issues legislation, as well as discrimination based on religion and national origin; Discuss discrimination based on age and disability; and Understand and describe EEO legislation Audience: Human Resource and Department Managers

## ***Essential Business English Skills***

This course is designed for anyone who wants to improve his or her language skills. After successfully completing this course, you will be able to: use nouns, pronouns, verbs and adverbs properly; recognize and correct personal grammar problems; identify proper speech and sentence structure; identify the proper use of plural and possessive words; and build skills in punctuation, capitalization and number usage.

## ***Ethics in Business***

This course will focus on the ethical issues involved in today's technological workplace, including information on ethics in the workplace, technology issues and behavior concerns. Key topics also include: what is business ethics, ethical behavior in business, ethical norms for business decisions, ethical norms for global business, ethics in cultural diversity and the bottom line, loyalty and whistle blowing, handling ethical dilemmas at work and ethics for strategic planning.

# Course Descriptions

## ***Human Relations***

This course provides an examination of the evolution of human relations in the workplace, concepts of motivation, and leadership behavior. The role and function of the individual within an organizational structure are addressed. Topics include: how human relations is a key success; improvement of personal and organizational communications; identification of individual motivations; development of personal strategies for improving human relations; and how to achieve emotional control.

**Audience:** Aspiring and current supervisors who desire a broader knowledge of the "culture" in a workplace.

## ***Human Resource Development***

Employee skills and motivation are critical for organizational success. This course will help anyone increase their effectiveness, along with that of individuals with whom they work and the organizations of which they are a part. After successfully completing this course, you will be able to: understand the concepts, processes, and practices that form the basis of successful HRD; show how concepts and theory can and have been put into practice in a variety of organizations; focus on the shared role of line management and human resource specialists in HRD; and reflect the current state of the field, blending real-world practices and up-to-date research.

## ***Human Resource Management***

This course offers practical coverage of basic human resource management concepts and practices, including the review of important laws and regulations and an overview of information that is commonly used by human resource professionals. This shortened essentials version offers concise, streamlined content. Its focused coverage is ideal for individuals preparing for HR certification exams, Directors of HR and instructors who are seeking basic yet comprehensive and up-to-date coverage of HR concepts and practices. The Managerial Perspectives found at the beginning of each chapter, encourage readers to think in terms of general management as they learn human resource management.

## ***Human Resource Selection***

The Human Resource Selection course offers advanced treatment of the technical issues involved in developing and implementing selection programs within organizations. This course provides up-to-date research and applications for those already working in selection and provides current examples and exhibits. Human Resource Selection covers legal, global and ethical concerns, psychometric measurement concepts, job analysis, predictors of job performance and criteria measures.

## ***Individual Retirement Accounts (IRA's)***

This online IRA course is self-paced and does not include instructor facilitation.

### **Part 1: IRA Contributions**

This IRA training course explains the regulations that govern IRA contributions. This includes traditional IRA contributions, Roth IRA contributions, rollovers, transfers, excess contributions, recharacterizations, and conversions.

# Course Descriptions

## ***Individual Retirement Accounts (IRA's) Cont.***

### **Part 2: IRA Distributions**

This training course focuses on IRA distribution rules, beginning with basic IRA distribution information and, in addition, covering distribution documentation and reporting as well as the responsibilities of IRA owners and financial organizations serving as IRA custodians/trustees. There are several types of IRA distributions, each with unique rules and reporting requirements. An IRA owner and his or her IRA custodian/trustee share the responsibility for compliance with IRA distribution rules and reporting requirements. This course presents the different IRA distribution types and the appropriate documentation and IRS reporting requirements for each.

### **Part 3: IRA Rollovers, Transfers, and Direct Rollovers**

This training course explains the process, regulations, and required reporting for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

## ***Interviewing and Hiring Techniques***

The workforce today is made up of more diverse groups than ever before. With so many applicants to choose from, hiring managers are challenged to select the best people for their job openings. Interviewing & Hiring Techniques will provide tips on evaluating cover letters and resumes as well as pointers for conducting the all-important interview. Other hiring considerations, such as testing and reference checking, are also covered. Perhaps as important as learning about these steps, is understanding the changes that shape today's workplace. Accommodating diversity and using email and the Internet to accept and respond to electronic applications are some of the topics covered in this course.

## ***Law and Banking: Applications***

Business law and, more generally, the legal environment of business have universal applicability. A student entering virtually any field of business must have at least a passing understanding of business law in order to function in the real world. Topics covered include: Introduction to Law and Legal Reasoning; Courts and Alternative Dispute Resolution; Negotiable Instruments; Creditors' Rights and Bankruptcy; Agency Formation and Duties; Liability to Third Parties and Termination; Administrative Law; Consumer and Environmental law; Cyberlaw and E-Commerce.

**Audience:** Designed for entry- and officer-level bankers.

## ***Law and Banking: Principles***

Business law and, more generally, the legal environment of business have universal applicability. A student entering virtually any field of business must have at least a passing understanding of business law in order to function in the real world. Topics covered include: Introduction to Law and Legal Reasoning; Courts and Alternative Dispute Resolution; Torts; Criminal Law and Procedures; Contracts: Nature and Terminology, Agreement, Consideration and Capacity of Assent; Breach of Contract and Remedies; The Formation of Sales and Lease Contracts; Title, Risk, and Insurable Interest; Sole Proprietorships and Partnerships; Corporations: Formation and Financing, Directors, Officers, and Shareholders; Limited Liability Companies and Limited Partnerships; Wills, Trusts, and Elder Law; Personal Property and Bailments; Real Property.

**Audience:** Designed for entry-level and officer-level personnel who need an overview of the legal aspects of banking.

# Course Descriptions

## ***Leading Your People to Success***

This course discusses how supervisors can use proven techniques to empower their employees. The content of the course includes: team building skills; group dynamics; coaching and counseling; productive performance appraisals; support of employee career development; creating a high-opportunity work environment; embracing change; and continuous improvement of employees.

**Audience:** Designed for new or experienced supervisors and first-line managers or those preparing for such a role.

## ***Management***

This course presents management theory and applications in an engaging narrative style not commonly found in textbooks. The author's unique organization and features focus on the critical theories and enhance them with detailed examples that draw the reader into the reading and clearly show their implications for managers and organizations. The text's unique organization focuses on how managers "make things happen" in modern organizations, exploring the role and impact of management on individuals and organizations.

## ***Managing Change***

Change is an everyday reality in business today and the responsibility for making it work falls to managers and supervisors who must take the leadership role. People in your workforce can be confused, resistant, and disheartened – mergers, takeovers, layoffs, downsizing, new technology, and the intensity of increased competition are only words until they happen to you. Job security, company loyalty, and steady career development are no longer factors in how people look at their jobs. It is up to you to respond creatively as a change leader to build a motivated and productive group under these conditions. *Managing Change* gives you step-by-step advice that will help you to prepare your group for change, to understand and manage people through this change, and to guide you through the culture change as a new organization takes shape. With the basics of this course and your common sense and good judgment, you will find that you are well-equipped to handle change and see it as an opportunity.

## ***Managing Performance and Productivity***

This course covers the management principles needed by today's supervisors. It discusses how supervisors can use processes and systems to encourage maximum productivity of their employees. Topics to be covered: how to use an effective interview process to select the best candidate; the mentor system and techniques for training employees; establish expectations and measure productivity and performance; work simplification and time management skills; use technology to improve productivity; manage meetings and give presentations; and how to use problem-solving tools to reach results

**Audience:** New or experienced supervisors and first-line managers or those preparing for such a role.

## ***Marketing***

The primary objective of *Essentials of Services Marketing: Concepts, Strategies Cases*, is to provide materials that not only introduce the student to the field of services marketing, but also acquaint the student with specific customer service issues. The business world now demands, in addition to traditional business knowledge, increasing employee competence in customer satisfaction, service quality, and customer service - skills that are essential in sustaining the existing customer base.

**Audience:** Students who have not had a formal course in marketing and who wish to increase their understanding of all facets of marketing.





# Course Descriptions

## ***Money and Banking (Recommended prerequisite: Economics)***

Money and Banking teaches the role of money, credit, and financial institutions in the U.S. economy. Topics include commercial banks, thrifts, credit unions, the Federal Reserve system, credit markets, and monetary theory and policy. It emphasizes the effects of structural change, globalization, financial innovation, and technology on the financial environment.

**Audience:** Students who have not had a formal course in money and banking and who wish to increase their understanding of the banking industry; officer trainees through mid-management level bankers.

## ***Motivating Your Staff***

The concepts in this Motivating Your Staff course are meant to help create a work environment where people are empowered and inspired to excel. There are simple ways to identify and remove the complications that make it difficult to do a good job and every supervisor or manager can learn them. Motivating Your Staff explains what people want most in their jobs and shows how to create the conditions to give it to them and reap the benefits of a better and more productive workplace. It really isn't hard to help people succeed, and this course will show you that people succeeding is the most powerful tool for increasing productivity.

## ***Principles of Banking***

This course explores the principles and practices of banking and credit in the United States. The course gives an excellent overview of financial services, including information on human resources, marketing, and ethics. Topics to be covered include: money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy.

**Audience:** Personnel new to banking, at any level.

## ***Real Estate Appraisal***

This course is a thorough outline of current appraisal theory and practice, providing a practical guide to real estate appraisal for students. After successfully completing this course, you will be able to: define terms associated with real estate appraisal; discuss the formal appraisal process; understand inspections and analysis; understand cost and income approaches; estimate depreciation

**Audience:** Anyone working in lending or interested in gaining an understanding of the appraisal process.

## ***Real Estate Finance***

This course provides cutting-edge coverage of specialized mortgage lending procedures. Including sources of mortgage money, constraints on those sources, loan qualifications, laws & regulations that guide practices.



# Course Descriptions

## ***Real Estate Law***

This course brings to life the color and law of real estate in day-to-day settings. In addition to the lively case selection, it also has a clear set of rules that will enable you to recognize, solve, and prevent legal issues.

As a result of this course, students will be able to: understand partial ownership AND co ownership of real property, and lending issues related to these topics; discuss real estate residential and commercial leases; understand mechanic's liens (strikethrough: methods of real property conveyance); discuss constitutional issues, specifically eminent domain powers; and understand environmental issues in real property, focusing on Comprehensive Environmental Response, Compensation and Liability Act (CERCLA).

## ***Residential Mortgage Lending***

This course covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of underwriting, processing, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. Additionally, the coverage of laws and regulations affecting mortgage lending provide an understanding of mortgage lending's history and a glimpse into its future.

**Audience:** Financial service professionals who want a broad overview of mortgage lending.

## ***Sales Excellence***

This course challenges financial institution employees to see themselves as sales professionals. It provides the tools needed to achieve the level of sales professionalism required by financial institutions today. Upon completion of this course, participants will be able to: overcome hesitations about selling and benefit from a professional approach to sales; recognize how your sales efforts benefit your institution, your customer and you; adjust your selling techniques to comply with the unique challenges of financial selling; identify customers' financial needs quickly and efficiently in a variety of customer situations; structure your sales presentation as a dialog with the customer, rather than 'pitching' the product; use the techniques of listening, questioning and communicating nonverbally to improve results in sales situations; customize product presentations for specific customers and their problems or needs; present products in terms of benefits as well as features in order to gain customer commitment; gauge customer interest in the product enabling you to ask for the sale at the right time; respond effectively to common objections to financial products and services; use proven strategies for efficiently confirming the sale; create a positive customer encounter, regardless of the outcome; analyze demographics to help understand customers' life-styles and their financial wants and needs; shop the competition to improve sales results; implement tele-consulting strategies to improve sales results; and use goal setting and the power of positive thinking to improve sales success.

**Audience:** Anyone who works at a financial institution and has customer contact including tellers, personal bankers and loan officers.

## ***Supervision***

Supervision blends skill-building techniques and traditional management principles to prepare students to become supervisors in today's business world. The course will emphasize that supervision is working through people to develop and empower them to become better and more efficient in their roles, and closely follows the SCANS requirements for the five workplace competencies and three-part foundation of skills and personal qualities needed for job performance.

**Audience:** Both practicing and aspiring supervisors who have little formal knowledge of supervision.



# Course Descriptions

## ***Teller Operations***

After successfully completing this Teller Operations training course, one will be able to: describe the expectations of your role as a teller; respond effectively to difficult customer situations; understand the cross-selling opportunities provided by daily transactions; distinguish between genuine and counterfeit currency; avoid balancing errors; conduct proper procedures during a robbery, fire or other emergency; explain the Currency Transaction Report; describe endorsement types and their individual features; and utilize negotiability and security measures to prevent check fraud.

## ***The 21st Century Supervisor***

A new or experienced supervisor and first-line managers or those preparing for such a role will find that this course offers training of the following topics: challenges facing today's supervisor; methods for smoothly transitioning to a new supervisory role; SMART goals to develop planning strategies; and ways to effectively communicate to staff.

## ***Understanding Organizational Behavior***

Understanding Organizational Behavior studies the scholarly foundations upon which the science of organizational behavior is built. You will learn how to transform business challenges into personal opportunities and organizational advantages. This course builds upon a powerful theme of change to clearly demonstrate how change not only affects attitudes and behaviors within an organization, but also offers new opportunities and experiences for those who can learn how to profit from its potential. This course addresses timeless organizational behavior topics, such as motivation, leadership, teamwork and communication, as well as some of the emerging issues shaping the field of organizational behavior today. Supporting themes focus on the challenges and opportunities within globalization, diversity, and ethics today. You learn not only the concepts and theories that help enhance the management of human behavior at work, but also learn how to practice these skills. You will learn how to answer today's demands on the individual to learn, grow, and adjust as this book equips you for success within today's changing world of work.

**Audience:** Anyone interested in learning more about organizational behavior.