

<b>Goodheart-Willcox</b> <b>Correlation of <i>BANKING &amp; FINANCIAL SYSTEMS 2E</i> ©2018</b> <b>to the Texas Essential Knowledge and Skills</b> <b>§130.163. Banking and Financial Services</b>		
STANDARDS		CORRELATING PAGES
<b>Standard (1) The student evaluates the role of banking in the modern economy. The student is expected to:</b>		
(A)	outline the evolution of money and banking in the United States economy;	<b>Instruction:</b> Pg. 105–116 Chapter 5 Federal Reserve System; Pg. 354–363 Sections 15.2 Banking in America, 15.3 Banking Since the Federal Reserve Pg. 108 Fig. 5-1; Pg. 110–111 Fig. 5-2, 5-3; Pg. 357 Fig. 15-3; Pg. 362 Fig. 15-4 Special Feature Reading Prep Pg. 105 Special Feature Biz Tips Pg. 107, 110, 359, 360 Special Feature Ethical Banking Pg. 111 Special Feature Green Banking Pg. 355 <b>Application:</b> Pg. 119 Review Your Knowledge #1–15; Apply Your Knowledge Pg. 120 #16–20; Pg. 120 Working in Teams; Pg. 121 Communications Skills; Pg. 366 Review Your Knowledge #1, 3–5, 8–10, 12–15; Pg. 367 Apply Your Knowledge #16–20; Working in Teams Pg. 367; Pg. 368 Communications Skills
(B)	explain the operation of the Federal Reserve Bank and its role in the economy;	<b>Instruction:</b> Pg. 105–116 Chapter 5 Federal Reserve System Pg. 108 Fig. 5-1; Pg. 110–111 Fig. 5-2, 5-3; Pg. 115 Fig. 5-4 Special Feature Reading Prep Pg. 105 Special Feature Biz Tips Pg. 107, 110 Special Feature Ethical Banking Pg. 111 <b>Application:</b> Pg. 119 Review Your Knowledge #1–15; Pg. 120 Apply Your Knowledge #16–20; Pg. 120 Working in Teams; Pg. 121 Communication Skills
(C)	outline and analyze the history and the impact of the use of the gold or silver standard in monetary policy;	<b>Instruction:</b> Pg. 91–93 Types of Money Pg. 91 Fig. 4-2 Special Feature Biz Tips Pg. 89, 92, 93 <b>Application:</b> Pg. 102 Review Your Knowledge #1, 4, 8, 11; Pg. 103 Working in Teams; Pg. 104 Communication Skills: Listening
(D)	compare and contrast the types of financial institutions such as commercial banks, savings and loan associations, credit unions, investment banks, and financial services companies;	<b>Instruction:</b> Pg. 42–53 Chapter 2 Financial Institutions; Pg. 72–73 Investment Banking Services Pg. 44–48 Fig. 2-1–2-3 Special Feature Biz Tips Pg. 27, 44, 46–49, 51, 53 Special Feature Ethical Banking Pg. 51 <b>Application:</b> Pg. Review Your Knowledge #1–15; Pg. Apply Your Knowledge #16–20; Pg. 57 Working in Teams; Pg. 58 Communication Skills: Speaking
(E)	discuss the role of the World Bank Group in international financial assistance; and	<b>Instruction:</b> Pg. 178 World Bank Group; Pg. 392 World Bank Group <b>Application:</b> Pg. 397 Checkpoint 17.1 #3; Pg. 408 Apply Your Knowledge #16; Pg. 408 Working in Teams
(F)	explain the nature of government agencies that provide financing to businesses such as Export-Import Bank of the United States and Small Business Administration.	<b>Instruction:</b> Pg. 177–178 Financial Assistance to Businesses; Pg. 396 Banking Needs of International Companies Pg. 177 Fig. 8–2 <b>Application:</b> Pg. 204 Apply Your Knowledge #19; Pg. 204 Working in Teams; Pg. 397 Checkpoint 17.1 #5
<b>Standard (2) The student acquires knowledge of banking processes and services. The student is expected to:</b>		
(A)	describe the nature of banking processes;	<b>Instruction:</b> Pg. 148–168 Chapter 7 Savings; Pg. 173–201 Chapter

		<p>8 Lending Pg. 151–167 Fig. 7-1–7-7; Pg. 175–200 Fig. 8-1–8-9 Special Feature Reading Prep Pg. 148, 173 Special Feature Biz Tips Pg. 149, 151, 153, 156, 160, 161, 175, 176, 182, 185, 189, 191, 197, 200 Special Feature Careers in Finance Pg. 163, 188 Special Feature Green Banking Pg. 154 <b>Application:</b> Pg. 170 Review Your Knowledge #1–15; Pg. 171 Apply Your Knowledge #16–20; Pg. 171 Working in Teams; Pg. 172 Communication Skills; Pg. 203 Review Your Knowledge #1–15; Pg. 204 Apply Your Knowledge #16–20; Pg. 204 Working in Teams; Pg. 205 Communication Skills</p>
(B)	describe the types of banking services;	<p><b>Instruction:</b> Pg. 148–168 Chapter 7 Savings; Pg. 173–201 Chapter 8 Lending Pg. 151–167 Fig. 7-1–7-7; Pg. 175–200 Fig. 8-1–8-9 Special Feature Reading Prep Pg. 148, 173 Special Feature Biz Tips Pg. 149, 151, 153, 156, 160, 161, 175, 176, 182, 185, 189, 191, 197, 200 Special Feature Careers in Finance Pg. 163, 188 Special Feature Green Banking Pg. 154 <b>Application:</b> Pg. 170 Review Your Knowledge #1–15; Pg. 171 Apply Your Knowledge #16–20; Pg. 171 Working in Teams; Pg. 172 Communication Skills; Pg. 203 Review Your Knowledge #1–15; Pg. 204 Apply Your Knowledge #16–20; Pg. 204 Working in Teams; Pg. 205 Communication Skills</p>
(C)	discuss retail bank products and services;	<p><b>Instruction:</b> Pg. 27 What Does a Bank Do?, last paragraph; Pg. 148–168 Chapter 7 Savings; Pg. 174–176 Loan Characteristics; Pg. 180–201 Sections 8.2 Real Estate Loans, 8.3 Granting Loans, 8.4 Profits and Losses Pg. 151–167 Fig. 7-1–7-7; Pg. 183–187 Fig. 8-3–8-5; Pg. 193 Fig. 8-8 Special Feature Reading Prep Pg. 148, 173 Special Feature Biz Tips Pg. 27, 149, 151, 153, 156, 160, 161, 175, 182, 185, 189, 191, 197, 200 Special Feature Careers in Finance Pg. 163, 188 <b>Application:</b> Pg. 170 Review Your Knowledge #1–15; Pg. 171 Apply Your Knowledge #16–20; Pg. 171 Working in Teams; Pg. 172 Communication Skills; Pg. 203 Review Your Knowledge #1–15; Pg. 204 Apply Your Knowledge #16–20; Pg. 205 Communication Skills</p>
(D)	explain business bank products and services;	<p><b>Instruction</b> Pg. 148–168 Chapter 7 Savings; Pg. 173–201 Chapter 8 Lending Pg. 151–167 Fig. 7-1–7-7; Pg. 175–177 Fig. 8-1–8-2; Pg. 184–200 Fig. 8-4–8-9 Special Feature Reading Prep Pg. 148, 173, 254 Special Feature Biz Tips Pg. 149, 151, 153, 156, 160, 161, 175, 176, 182, 189, 191, 197, 200 Special Feature Careers in Finance Pg. 188 Special Feature Green Banking Pg. 154 <b>Application:</b> Pg. 170 Review Your Knowledge #1–15; Pg. 171 Apply Your Knowledge #16–20; Pg. 171 Working in Teams; Pg. 172 Communication Skills; Pg. 203 Review Your Knowledge #1–15; Pg. 204 Apply Your Knowledge #16–20; Pg. 204 Working in Teams; Pg. 205 Communication Skills</p>
(E)	describe basic teller performance standards;	<p><b>Instruction:</b> Pg. 292 Tellers</p>

		Special Feature Careers in Finance Pg. 34 <b>Application:</b> Pg. 295 Checkpoint 12.4 #3; Pg. 304 Apply Your Knowledge #20
(F)	discuss the nature of loan products; and	<b>Instruction:</b> Pg. 173–201 Chapter 8 Lending Pg. 175–200 Fig. 8-1–8-9 Special Feature Reading Prep Pg. 173 Special Feature Biz Tips Pg. 175, 176, 182, 185, 189, 191, 197, 200 Special Feature Careers in Finance Pg. 188 <b>Application:</b> Pg. 203 Review Your Knowledge #1–15; Pg. 204 Apply Your Knowledge #16–20; Pg. 204 Working in Teams; Pg. 205 Communication Skills
(G)	discuss trust services available to customers.	<b>Instruction:</b> Pg. 69–72 Trust Services Pg. 69–71 Fig. 3-4, 3-5 Special Feature Biz Tips Pg. 70 <b>Application:</b> Pg. 74 Checkpoint 3.2 #4; Pg. 80 Review Your Knowledge #8–9
<b>Standard (3) The student describes the roles and responsibilities in banking services, including educational requirements. The student is expected to:</b>		
(A)	explain the role and responsibilities of administrative careers in banking services; and	<b>Instruction:</b> Pg. 284–286 Section 12.2 Banking Administration Careers Special Feature Ethical Banking Pg. 285 <b>Application:</b> Review Your Knowledge Pg. 303 #2, 12 Apply Your Knowledge Pg. 304 #18, 20 Communication Skills: Writing Pg. 305
(B)	describe the role and responsibilities of executive and managerial careers in banking services.	<b>Instruction:</b> Pg. 239–241 Bank Management; Pg. 281–283 Section 12.1 Executive Careers; Pg. 287–289 Section 12.3 Managerial Careers Pg. 241–242 Fig. 10-4, 10-5 Special Feature Careers in Finance Pg. 254 <b>Application:</b> Pg. 242 Checkpoint 10.1 #4–5; Pg. 303 Review Your Knowledge #3, 5, 9–11, 13; Pg. 304 Apply Your Knowledge #17–18, 20; Pg. 305 Communication Skills: Writing
<b>Standard (4) The student determines client needs and wants and responds through planned, personalized communication to influence purchase decision and enhance future business opportunities in banking services. The student is expected to:</b>		
(A)	describe the importance of selling in the banking industry;	<b>Instruction:</b> Pg. 261–274 Selling the Bank Pg. 263–273 Fig. 11-1–11-8 Special Feature Reading Prep Pg. 261 Special Feature Ethical Banking Pg. 266 Special Feature Green Banking Pg. 266 Special Feature Biz Tips Pg. 267 Special Feature Careers in Finance Pg. 54, 275 <b>Application:</b> Pg. 277 Review Your Knowledge #1–15; Pg. 278 Apply Your Knowledge #16–20; Pg. 278 Working in Teams; Pg. 279 Communication Skills
(B)	demonstrate cross-selling bank products and services;	<b>Instruction:</b> Pg. 266–268 Making a Sale Special Feature Careers in Finance Pg. 54 <b>Application:</b> Pg. 268 Checkpoint 11.1 #5; Pg. 277 Review Your Knowledge #6
(C)	demonstrate the relationship-selling process;	<b>Instruction:</b> Pg. 266–268 Making a Sale Special Feature Careers in Finance Pg. 54 <b>Application:</b> Pg. 268 Checkpoint 11.1 #5; Pg. 277 Review Your Knowledge #6
(D)	explain the process of opening a new account;	<b>Instruction:</b> Pg. 164–165 Opening an Account

		Pg. 165 Fig. 7-5 <b>Application:</b> Pg. 168 Checkpoint 7.4 #1–3; Pg. 170 Review Your Knowledge #15; Pg. 171 Apply Your Knowledge #20
(E)	conduct mock calls on small business clients;	<b>Instruction:</b> <b>Application:</b> Pg. 204 Working in Teams
(F)	interpret loan terms for a client;	<b>Instruction:</b> Pg. 173–201 Chapter 8 Lending Pg. 175–200 Fig. 8-1–8-9 Special Feature Reading Prep Pg. 173 Special Feature Biz Tips Pg. 175, 176, 182, 185, 189, 191, 197, 200 Special Feature Careers in Finance Pg. 188 <b>Application:</b> Pg. 203 Review Your Knowledge #1–15; Pg. 204 Apply Your Knowledge #16–20; Pg. 204 Working in Teams; Pg. 205 Communication Skills
(G)	describe the nature of event-based selling; and	<b>Instruction:</b> Pg. 266–268 Making a Sale Special Feature Careers in Finance Pg. 54 <b>Application:</b> Pg. 277 Review Your Knowledge #2, 13
(H)	plan a sales campaign.	<b>Instruction:</b> Pg. 264–268 Developing a Marketing Strategy Special Feature Careers in Finance Pg. 275 <b>Application:</b> Pg. 268 Checkpoint 11.1 #3–5; Pg. 279 Communication Skills: Speaking
<b>Standard (5) The student monitors, plans, and controls the day-to-day activities within a banking organization in order to ensure secure operations. The student is expected to:</b>		
(A)	describe how bank security programs minimize the chance for loss, including procedures for the secure handling of cash and checks; detecting and reporting counterfeit currency; implementing bank security programs and business continuity plans; and preventing crimes to which a bank could fall victim such as fraud, robbery, and phishing;	<b>Instruction:</b> Pg. 331–339 Sections 14.2 Security, 14.3 Fraud Pg. 331 Fig. 14-3 Special Feature Biz Tips Pg. 332, 334 Special Feature Careers in Finance Pg. 222, 333 <b>Application:</b> Pg. 344 Review Your Knowledge #3–4, 6, 8, 12–14; Pg. 345 Apply Your Knowledge #16–20
(B)	discuss the role of the Federal Reserve System in banking operations and cash-handling procedures;	<b>Instruction:</b> Pg. 105–116 Chapter 5 Federal Reserve System; Pg. 246 FedCash Services Pg. 108–115 Fig. 5-1–5-4 Special Feature Reading Prep Pg. 105 Special Feature Biz Tips Pg. 106, 107, 110, 246 Special Feature Ethical Banking Pg. 111 <b>Application:</b> Pg. 119 Review Your Knowledge #1–15; Pg. 120 Apply Your Knowledge #16–20; Pg. 120 Working in Teams; Pg. 121 Communication Skills
(C)	perform daily cash processing activities such as processing damaged and mutilated currency and coin, ordering and depositing currency, depositing checks, handling differences in cash received and deposited, and transporting cash;	<b>Instruction:</b> Pg. 243–246 Operational Support Pg. 245 Fig. 10-6 Special Feature Biz Tips Pg. 246 Special Feature Careers in Finance Pg. 54 <b>Application:</b> Pg. 248 Checkpoint 10.2 #1–3; Pg. 258 Review Your Knowledge #6
(D)	underwrite loan applications to determine credit worthiness of customers, including the loan application generating process, credit analysis, and factors affecting loan pricing and structuring;	<b>Instruction:</b> Pg. 187–195 Section 8.3 Granting Loans Fig. 8-5–8-8 Special Feature Biz Tips Pg. 189, 191 Special Feature Careers in Finance Pg. 100 <b>Application:</b> Pg. 195 Checkpoint 8.3 #1–5; Pg. 203 Review Your Knowledge #1, 3, 6, 8, 14; Pg. 204 Apply Your Knowledge #18
(E)	discuss real estate lending and servicing, including the involvement of financial institutions in the real estate industry and functions and responsibilities of the loan	<b>Instruction:</b> Pg. 180–186 Section 8.3 Real Estate Loans Pg. 183–184 Fig. 8-3–8-4 Special Feature Biz Tips Pg. 182, 185

	servicing departments; and	Special Feature Careers in Finance Pg. 100 <b>Application:</b> Pg. 186 Checkpoint 8.2 #1–5; Pg. 203 Review Your Knowledge #2, 10, 12–13; Pg. 204 Apply Your Knowledge #17
(F)	discuss the nature of problem loan management.	<b>Instruction:</b> Pg. 246–247 Loan Collection Special Feature Careers in Finance Pg. 376 <b>Application:</b> Pg. 248 Checkpoint 10.2 #4; Pg. 258 Review Your Knowledge #1, 4, 10, 13
<b>Standard (6) The student describes laws and regulations used to manage business operations and transactions in the banking services industry. The student is expected to:</b>		
(A)	explain the elements of a compliance program;	<b>Instruction:</b> Pg. 139–140 Compliance; Pg. 248 Compliance Special Feature Careers in Finance Pg. 117, 134, 319 <b>Application:</b> Pg. 142 Review Your Knowledge #4, 10, 15; Pg. 143 Working in Teams; Pg. 144 Communication Skills: Speaking; Pg. 248 Checkpoint 10.2 #5
(B)	discuss functional areas of a compliance audit;	<b>Instruction:</b> Pg. 139–140 Compliance; Pg. 248 Compliance Special Feature Careers in Finance Pg. 117, 134, 319 <b>Application:</b> Pg. 142 Review Your Knowledge #4, 10, 15; Pg. 143 Working in Teams; Pg. 144 Communication Skills: Speaking; Pg. 248 Checkpoint 10.2 #5
(C)	develop a compliance program to protect the company well-being;	<b>Instruction:</b> Pg. 139–140 Compliance; Pg. 248 Compliance Special Feature Careers in Finance Pg. 117, 134, 319 <b>Application:</b> Pg. 142 Review Your Knowledge #4, 10, 15; Pg. 143 Working in Teams; Pg. 144 Communication Skills: Speaking; Pg. 248 Checkpoint 10.2 #5
(D)	discuss federal regulations of lending and operations functions in banking services, including the ethical and social aspects of those regulations;	<b>Instruction:</b> Pg. 122–140 Chapter 6 Bank Regulations Pg. 123–129 Fig. 6-1–6-4 Special Feature Reading Prep Pg. 122 Special Feature Green Banking Pg. 126, 355 Special Feature Biz Tips Pg. 126, 131–133, 138, 139, 189, 191, 200, 360 Special Feature Careers in Finance Pg. 402 Special Feature Ethical Banking Pg. 128 <b>Application:</b> Pg. 142 Review Your Knowledge #1–15; Pg. 143 Apply Your Knowledge #16–20; Pg. 143 Working in Teams; Pg. 144 Communication Skills
(E)	discuss E-compliance issues in banking services;	<b>Instruction:</b> Pg. 139–140 Compliance Special Feature Careers in Finance Pg. 134, 222 <b>Application:</b> Pg. 142 Review Your Knowledge #4; Pg. 143 Working in Teams; Pg. 144 Communication Skills
(F)	discuss the responsibilities of regulatory agencies that oversee the banking industry;	<b>Instruction:</b> Pg. 122–140 Chapter 6 Bank Regulations Pg. 123–129 Fig. 6-1–6-4 Special Feature Reading Prep Pg. 122 Special Feature Green Banking Pg. 126, 355 Special Feature Biz Tips Pg. 126, 131–133, 138, 139 Special Feature Careers in Finance Pg. 402 Special Feature Ethical Banking Pg. 128 <b>Application:</b> Pg. 142 Review Your Knowledge #1–15; Pg. 143 Apply Your Knowledge #16–20; Pg. 143 Working in Teams; Pg. 144 Communication Skills
(G)	describe the process for implementing regulatory changes; and	<b>Instruction:</b> Pg. 126–128 Glass-Steagall, Relaxing Depression-Era Regulation, Sarbanes-Oxley Act; Pg. 129–133 Section 6.2 Consumer Regulations; Pg. 136–140 Section 6.3 Recent Banking Pg. 129 Fig. 6-4



		<p>Special Feature Reading Prep Pg. 122  Special Feature Green Banking Pg. 126  Special Feature Biz Tips Pg. 126, 133, 138, 139  Special Feature Careers in Finance Pg. 319  Special Feature Ethical Banking Pg. 128  <b>Application:</b> Pg. 142 Review Your Knowledge #1–11, 13–15; Pg. 143 Apply Your Knowledge #17–20; Pg. 143 Working in Teams; Pg. 144 Communication Skills</p>
(H)	describe provisions of bankruptcy law.	<p><b>Instruction:</b> Pg. 199–200 Bankruptcy  Pg. 200 Fig. 8-9  Special Feature Careers in Finance Pg. 376  <b>Application:</b> Pg. 201 Checkpoint 8.4 #5; Pg. 203 Review Your Knowledge #15</p>
<b>Standard (7) The student creates and maintains positive, ongoing relationships with banking customers in order to enhance the organization's image. The student is expected to:</b>		
(A)	foster positive relationships with customers to enhance company image;	<p><b>Instruction:</b> Pg. 269–273 Section 11.2 Building Relationships  Pg. 271–273 Fig. 11-6–11-8  Special Feature Careers in Finance Pg. 54, 275  <b>Application:</b> Pg. 274 Checkpoint 11.2 #1–5; Pg. 277 Review Your Knowledge #1, 5, 8, 14–15; Pg. 278 Apply Your Knowledge #18–20; Pg. 278 Working in Teams</p>
(B)	discuss the importance of meeting and exceeding customer expectations;	<p><b>Instruction:</b> Pg. 269–273 Section 11.2 Building Relationships  Pg. 271–273 Fig. 11-6–11-8  Special Feature Careers in Finance Pg. 54  <b>Application:</b> Pg. 274 Checkpoint 11.2 #1–5; Pg. 277 Review Your Knowledge #1, 5, 8, 14–15; Pg. 278 Apply Your Knowledge #18–20; Pg. 278 Working in Teams</p>
(C)	describe the relationships that institutions providing banking services have with their communities; and	<p><b>Instruction:</b> Pg. 269–273 Section 11.2 Building Relationships; Pg. 292–293 Customer and Community Relationships  Pg. 271–273 Fig. 11-6–11-8  Special Feature Careers in Finance Pg. 275  <b>Application:</b> Pg. 274 Checkpoint 11.2 #1–5; Pg. 277 Review Your Knowledge #1, 5, 8, 14–15; Pg. 278 Apply Your Knowledge #18–20; Pg. 294 Checkpoint 12.4 #3–4</p>
(D)	manage a profitable investment portfolio to build customer relationships, including selection of customers for portfolios using established criteria that support the institution's business goals.	<p><b>Instruction:</b> Pg. 292–293 Customer and Community Relationships  Special Feature Careers in Finance Pg. 254, 364  <b>Application:</b> Pg. 278 Working in Teams; Pg. 402 Working in Teams</p>
<b>Standard (8) The student maintains, monitors, controls, and plans the use of financial resources to enhance banking performance. The student is expected to:</b>		
(A)	describe the manner in which banks generate profit and explain measures banks take to ensure profitability; and	<p><b>Instruction:</b> Pg. 59–77 Chapter 3 Business of Banking  Special Feature Biz Tips Pg. 62–64, 67, 70, 71  <b>Application:</b> Pg. 80 Review Your Knowledge #1–15; Pg. 81 Special Feature Apply Your Knowledge #16–20; Pg. 82 Communications Skills</p>
(B)	use financial formulas commonly used in banking to aid in the growth and stability of banking services, including key ratios and terms in banking, banking calculations such as interest and annual percentage rate, capital adequacy, asset quality, management administration, earnings, liquidity, and sensitivity to market risk.	<p><b>Instruction:</b> Pg. 130 Annual Percentage Rate; 151–152 Interest Earned; Pg. 182–183 Terms and Fees; Pg. 185–186 Equity Loan Characteristics; Pg. 191–192 Credit for Commercial Loans; 196–200 Section 8.4 Profit and Losses; 308–311 Performance Ratios; Pg. 313–318 Section 13.2 Assessing the Bank  Pg. 130 Fig. 6-5; Pg. 152 7-2; Pg. 183 8-3; Pg. 192 8-7; Pg. 200 8-9; Pg. 309 13-3; Pg. 316 13-5  Special Feature Biz Tips Pg. 151, 182, 185</p>



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		<b>Application:</b> Pg. 152 Checkpoint 7.1 #5; Pg. 170 Review Your Knowledge #11; Pg. 186 Checkpoint 8.2 #4; Pg. 203 Review Your Knowledge #13–15; Pg. 322 Apply Your Knowledge #16–17, 19
<b>Standard (9) The student uses tools, strategies, and systems to operate banking equipment. The student is expected to:</b>		
(A)	use banking technology to increase workplace efficiency and effectiveness such as fill and empty automatic teller machines and process numeric data; and	<b>Instruction:</b> Pg. 28–30 Technology’s Transformation of Banking; Pg. 401–405 Section 17.3 Trends and Technology Pg. 29–30 Fig. 1-2–1-3 Special Feature Green Banking Pg. 25 Special Feature Biz Tips Pg. 28, 30, 403 Special Feature Careers in Finance Pg. 222 <b>Application:</b> Pg. 39 Review Your Knowledge #12; Pg. 40 Communication Skills: Reading; Pg. 407 Review Your Knowledge #4, 8, 10, 14–15; Pg. 408 Apply Your Knowledge #19–20; Pg. 409 Communication Skills: Reading
(B)	discuss the impact of technology on the banking industry.	<b>Instruction:</b> Pg. 401–405 Section 17.3 Trends and Technology Special Feature Biz Tips Pg. 403 Special Feature Careers in Finance Pg. 75, 222 <b>Application:</b> Pg. 407 Review Your Knowledge #4, 8, 10, 14–15; Pg. 408 Apply Your Knowledge #19–20; Pg. 409 Communication Skills: Reading