

CURRICULUM STANDARD

Effective Term
Fall 2008
[2008*03]

Curriculum Program Title

Financial Services

Code

A25330

Concentration

(not applicable)

Curriculum Description

The Financial Services curriculum is designed to provide students with the knowledge necessary for employment in the financial services sector of the economy.

Course work includes accounting, business ethics, business law, computer applications, customer service, financial planning, insurance, marketing, personal finance, real estate, selling and personal tax. Related skills are developed through the study of communications, humanities, mathematics and psychology.

Graduates may find employment with banks, savings and loans, credit unions, insurance companies, brokerage firms, pension benefit companies, realty firms, and mortgage companies.

*Curriculum Requirements**

[for associate degree, diploma, and certificate programs in accordance with 23 NCAC 02E.0204 (3)]

- I. General Education.** Degree programs must contain a minimum of 15 semester hours including at least one course from each of the following areas: humanities/fine arts, social/behavioral sciences, and natural sciences/mathematics. Degree programs must contain a minimum of 6 semester hours of communications. Diploma programs must contain a minimum of 6 semester hours of general education; 3 semester hours must be in communications. General education is optional in certificate programs.
- II. Major Hours.** AAS, diploma, and certificate programs must include courses which offer specific job knowledge and skills. Work experience, including cooperative education, practicums, and internships, may be included in associate in applied science degrees up to a maximum of 8 semester hours of credit; in diploma programs up to a maximum of 4 semester hours of credit; and in certificate programs up to a maximum of 2 semester hours of credit. *(See second page for additional information.)*
- III. Other Required Hours.** A college may include courses to meet graduation or local employer requirements in a certificate, diploma, or associate in applied science program. These curriculum courses shall be selected from the Combined Course Library and must be approved by the System Office prior to implementation. Restricted, unique, or free elective courses may not be included as other required hours.

	AAS	Diploma	Certificate
Minimum General Education Hours	15	6	0
Minimum Major Hours	49	30	12
Other Required Hours	0-7	0-4	0-1
Total Semester Hours Credit (SHC)	64-76	36-48	12-18

**Within the degree program, the institution shall include opportunities for the achievement of competence in reading, writing, oral communication, fundamental mathematical skills, and basic use of computers.*

Major Hours

[ref. 23 NCAC 02E.0204 (3)]

- A. Core.** The subject/course core is comprised of subject areas and/or specific courses which are required for each curriculum program. A diploma program offered under an approved AAS program standard or a certificate which is the highest credential level awarded under an approved AAS program standard must include a minimum of 12 semester hours credit derived from the subject/course core of the AAS program.
- B. Concentration** *(if applicable)*. A concentration of study must include a minimum of 12 semester hours credit from required subjects and/or courses. The majority of the course credit hours are unique to the concentration. The required subjects and/or courses that make up the concentration of study are in addition to the required subject/course core.
- C. Other Major Hours.** Other major hours must be selected from prefixes listed on the curriculum standard. A maximum of 9 semester hours of credit may be selected from any prefix listed, with the exception of prefixes listed in the core or concentration. Work experience, including cooperative education, practicums, and internships, may be included in associate in applied science degrees up to a maximum of 8 semester hours of credit; in diploma programs up to a maximum of 4 semester hours of credit; and in certificate programs up to a maximum of 2 semester hours of credit.

Financial Services A25330

	AAS	Diploma	Certificate
Minimum Major Hours Required	49 SHC	30 SHC	12 SHC
A. CORE Required Courses: BAF 143 Financial Planning 3 SHC BUS 115 Business Law I 3 SHC BUS 125 Personal Finance 3 SHC BUS 147 Business Insurance 3 SHC CTS 130 Spreadsheet 3 SHC Required Subject Area: Real Estate. Select one: BUS 148 Survey of Real Estate 3 SHC RLS 112 Broker Prelicensing 5 SHC Computer. Select one: CIS 110 Introduction to Computers 3 SHC CIS 111 Basic PC Literacy 2 SHC OST 137 Office Software Applications 3 SHC	20-23 SHC	NR	
B. CONCENTRATION <i>(Not applicable)</i>			
C. OTHER MAJOR HOURS <i>To be selected from the following prefixes:</i>			
ACC, BAF, BUS, CIS, COE, CSC, CSV, CTS, DBA, ECM, ECO, HRM, INS, INT, ISC, LOG, MKT, NET, OMT, OST, PAD, RLS, and WEB <i>Foreign language courses (including ASL) that are not designated as approved other major hours may be included in all programs up to a maximum of 3 semester hours of credit.</i>			