Financial Services
10-114-2 Associate Degree (two-year)

Program Overview
The Financial Services program will prepare the student for employment in several business careers. With an emphasis on finance, the student will be ready for a career in business management, banking, corporate finance, investments, insurance, and real estate. Additional skill areas include technology, computers, and basic marketing. In addition, the two-year associate degree will allow the student to transfer credits to UW System schools or private colleges.

Admission Requirements
Students in this program must:
• Complete application form and submit with fee (fee waiver may apply if previously submitted)
• Complete Accuplacer entrance assessment to determine placement (waiver may apply with acceptable alternative test scores and/or postsecondary degree completion)
• Complete admissions meeting with a WITC counselor (above requirements should be completed prior to meeting)

Program Outcomes
Employers will expect Financial Services graduates to be able to:
• Create reports
• Analyze financial data
• Analyze investments

Employability essentials and indicators will also be addressed to develop personal awareness, career effectiveness, and professionalism. See page 5 of the college catalog for a list of employability essentials and indicators.

Career Outlook
Employers will be looking for Financial Services graduates with strong computer, technical, and communication skills. Some typical positions available after graduation are:
• Business Manager or Owner
• Loan Officer or Personal Banker
• Sales or Sales Manager
• Financial Analyst
• Investment Advisor
• Insurance Sales or Broker
• Real Estate Sales or Broker
• Stockbroker
• Accountant/Bookkeeper

Career Pathway Options
Career Pathways connect progressive levels of coursework to allow students to build upon their education. Each step in the pathway connects with employment options and provides the opportunity for advancement to higher levels. The Financial Services program includes the following pathway option:
• 30-114-1 Financial Services Customer Representative Technical Diploma (page 106)

Curriculum (Revised 6/14/17)

<table>
<thead>
<tr>
<th>Number</th>
<th>Course Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>10101101</td>
<td>Financial Accounting 1</td>
<td>4</td>
</tr>
<tr>
<td>10101103</td>
<td>Financial Accounting 2</td>
<td>4</td>
</tr>
<tr>
<td>10101138</td>
<td>Budgeting and Cost Control</td>
<td>2</td>
</tr>
<tr>
<td>10103106</td>
<td>MS PowerPoint</td>
<td>1</td>
</tr>
<tr>
<td>10103146</td>
<td>MS Word A</td>
<td>1</td>
</tr>
<tr>
<td>10103151</td>
<td>MS Excel A</td>
<td>1</td>
</tr>
<tr>
<td>10103152</td>
<td>MS Excel B</td>
<td>1</td>
</tr>
<tr>
<td>10104102</td>
<td>Marketing Principles</td>
<td>3</td>
</tr>
<tr>
<td>10104104</td>
<td>Selling Principles</td>
<td>3</td>
</tr>
<tr>
<td>10105125</td>
<td>Business Law</td>
<td>3</td>
</tr>
<tr>
<td>10114103</td>
<td>Money and Banking</td>
<td>3</td>
</tr>
<tr>
<td>10114107</td>
<td>Principles of Finance</td>
<td>3</td>
</tr>
<tr>
<td>10114125</td>
<td>Personal Finance</td>
<td>3</td>
</tr>
<tr>
<td>10114150</td>
<td>Investments</td>
<td>3</td>
</tr>
<tr>
<td>10114192</td>
<td>Principles of Insurance</td>
<td>3</td>
</tr>
<tr>
<td>10196189</td>
<td>Team Building and Problem Solving</td>
<td>3</td>
</tr>
<tr>
<td>10196191</td>
<td>Supervision</td>
<td>3</td>
</tr>
<tr>
<td>10890105</td>
<td>Job Quest</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

PROGRAM REQUIREMENTS

<table>
<thead>
<tr>
<th>Number</th>
<th>Course Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>10801136</td>
<td>English Composition 1</td>
<td>3</td>
</tr>
<tr>
<td>10801198</td>
<td>Speech or</td>
<td>3</td>
</tr>
<tr>
<td>10801196</td>
<td>Oral/Interpersonal Communication</td>
<td>3</td>
</tr>
<tr>
<td>10804123</td>
<td>Math with Business Applications</td>
<td>3</td>
</tr>
<tr>
<td>10809195</td>
<td>Economics</td>
<td>3</td>
</tr>
<tr>
<td>10809198</td>
<td>Introduction to Psychology or</td>
<td>3</td>
</tr>
<tr>
<td>10809188</td>
<td>Developmental Psychology</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>15</td>
</tr>
</tbody>
</table>

▲ Requires a prerequisite and/or corequisite that must be completed with a grade point of 2.0 or better.
▼ See pages 41-43 for course descriptions.

Campus:
Ashland*
New Richmond*
Rice Lake*
Superior*

*combination of ITV (Interactive Television), in-person or online instruction
Programs and Course Descriptions

(See pages 41-43 for General Studies course descriptions)

10101101
Financial Accounting 1 - Credits: 4
Complete accounting cycle, special journals, payroll tax principles, special procedures, and financial statements. Accounting applications through practice set approach.

10101103
Financial Accounting 2 - Credits: 4
Students will be introduced to corporate accounting. Students will have an understanding of corporate transactions with an emphasis on stocks and bonds. The student will analyze financial statements including the statement of cash flows. Managerial accounting is also introduced in this class. PREREQUISITE: 10101101 Financial Accounting 1.

10101138
Budgeting and Cost Control - Credits: 2
By using the tools and techniques learned in the class, students will understand how to use financial information to manage a business, make better financial decisions, increase business profitability, and improve cash flow. With a detailed review of what the numbers in the financial statements represent and how managers and owners use that information to be more successful in controlling and growing their business operations, students will learn how to use financial information to build an effective and realistic budget that can be used to control costs, improve profits and gain a competitive advantage.

10103152
MS Excel B - Credits: 1
Students will learn to use MS Excel. Credit B activities will include using advanced features of formulas, object linking and embedding, multiple worksheets, 3-D references, macro basics and database basics. COREQUISITE: 10103151 MS Excel A.

10104102
Marketing Principles - Credits: 3
This course focuses on the marketing process as it relates to the operation of a business enterprise. The intent is to provide students with an understanding of how the marketing function fits within the overall structure of the organization. Special attention is given to the role and significance of evaluating customer needs, pricing, distribution, and promotion of products and services.

10104104
Selling Principles - Credits: 3
This introductory course is designed to acquaint the student with the principles of selling and applications to the marketing of goods and services. Special emphasis is given to developing the selling process. Included are customer relations, sales psychology, steps to successful presentation, closing techniques, and sales motivation.

10105125
Business Law - Credits: 3
Business Law provides the student with a working knowledge of the legal system, business ethics, and essentials of contracts. Students gain knowledge in logical and analytical thinking, and are encouraged to challenge legal issues and defend their point of view.

10114103
Money and Banking - Credits: 3
Money and Banking introduces students to money and the financial system, interest rates, financial institutions, and the Federal Reserve.

10114107
Principles of Finance - Credits: 3

10114125
Personal Finance - Credits: 3
Personal Finance introduces students to money management, taxes, financial services, credit, real estate, insurance, stocks, bonds, mutual funds, retirement planning, and estate planning.

10114130
Investments - Credits: 3
Investments introduces students to stock and bond valuation models, options, futures, future options, international investing, and the stock market. In addition, the student will learn about various investment careers and the various licensing requirements, regulations, and laws that impact the investment community.

10114192
Principles of Insurance - Credits: 3
Principles of Insurance introduces students to insurance contracts, legal principles, and utilizing insurance as a risk management tool using automotive, homeowners, life, health, and commercial insurance.

10196189
Team Building and Problem Solving - Credits: 3
In Team Building and Problem Solving, the learner applies the skills and tools necessary to facilitate problem solving in a team environment. Each learner will demonstrate the application of the benefits and challenges of group work, necessary roles in a team, stages of team development, different approaches to problem solving, consensus, systematic process of problem definition, data acquisition, analysis, developing alternative solutions, solution implementation, evaluation, and documentation.

10196191
Supervision - Credits: 3
In Supervision, the learner applies the skills and tools necessary to perform the functions of a frontline leader. Each learner will demonstrate the application of strategies and transition to a contemporary supervisory role including day-to-day operations, analysis, delegation, controlling, staffing, leadership, problem solving, team skills, motivation, and training.

10890105
Job Quest - Credits: 1
This course is designed to enhance the student's ability to seek, obtain, and retain employment. Assessment of personal characteristics, job-seeking and retention skills, preparation of employment-related documents, and interviewing strategies are included.

Graduate Employment Information
(WITC Graduate Survey Responses 2014-2015; for most recent data, go to witc.edu)

<table>
<thead>
<tr>
<th>Number of graduates</th>
<th>10</th>
<th>Number employed</th>
<th>10</th>
<th>% employed in WITC district</th>
<th>86%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of responses</td>
<td>10</td>
<td>Percent employed</td>
<td>100%</td>
<td>Range of yearly salary</td>
<td>$26,000-$75,000</td>
</tr>
<tr>
<td>Number available for employment</td>
<td>10</td>
<td>Employed in related field</td>
<td>8</td>
<td>Average yearly salary</td>
<td>$36,990</td>
</tr>
</tbody>
</table>