



LATINOS IN FINANCE:

Investing in Bilingual Banking and Finance Professionals

PROGRAM OVERVIEW FOR FACILITATORS



UnidosUS, previously known as NCLR (National Council of La Raza), is the nation's largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an [Affiliate Network](#) of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger. For more information on UnidosUS, visit www.unidosus.org or follow us on [Facebook](#), [Twitter](#), and [Instagram](#).

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PROGRAM OVERVIEW FOR FACILITATORS

Latinos in Finance: Investing in Bilingual Banking and Finance Professionals

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Program Overview

According a 2019 FDIC report, *How America Banks: Household Use of Banking and Financial Services*, an estimated 5.4% of United States households were “unbanked” in 2019, meaning that no one in the household had a checking or savings account at a bank or credit union. Among Hispanic households, this number jumped to 12.2%.

UnidosUS’s [*Latinos in Finance*](#) (LIF) program is a bilingual banker training program launched in 2015. The program is led by UnidosUS and implemented by UnidosUS Affiliates and other local, community-based organizations with the goal of improving pathways to employment for Latinx jobseekers in the commercial banking or finance industries. The workforce development training utilizes UnidosUS’s industry-recognized curriculum, *Unidos in Banking*, career activities, and job-placement assistance. The program’s vision is to:

- Embed culturally competent team members in banking communities across the United States.
- Allow banks to better serve Latinx customers via culturally and linguistically competent frontline staff.
- Launch participants into lifelong career pathways in the commercial banking or finance industries.

The program seeks to enroll bilingual Latinxs who are 18 years of age or older, have a high school diploma or GED, have basic computer literacy skills and do not have adult felony convictions.

Partners and Roles

There are three primary parties involved in program implementation. This section outlines their roles and responsibilities:

UnidosUS provides:

- Financial support to implementing partners based on proposed program model, number of individuals served, experience, and budget justifications.
- Access to *Unidos in Banking*, an industry-recognized, 14-module banking curriculum.
- A toolkit designed for delivering the program in a virtual/blended format leveraging Google Drive and Nearpod.

- Virtual training on the program model and curriculum.
- Partnership facilitation between grantees and Bank of America.
- A national peer-to-peer learning network.
- Ongoing support and technical assistance.
- Support for the evaluation of programs to determine effectiveness and sustainability.

Grantees provide:

- Determine a local name for the program, if desired. Unidos in Finance, *Unidos in Banking*, and Caminos Finance are examples of local program names used by grantees.
- Collaborative leadership and oversight of program implementation.
- Coordinate local Bank of America partnership to ensure participation in classes and other program events.
- Develop instructional and hiring partnerships with other banks and credit unions.
- Conduct local outreach and recruitment to enroll qualified participants.
- Conduct pre- and post-program assessments of participants, using a survey designed and provided by UnidosUS.
- Provide supportive services/case management whether in-house or through a referral system.
- Support participants through the job search process.
- Collect and report program and participant data.
- Submit quarterly and final reports to UnidosUS.

Bank of America provides:

- Support for annual curriculum revisions and enhancements.
- Training and supporting local market leaders to participate in the program.
- Instructing modules.
- Hosting bank site visits/tours.
- Participating in mock interviews and employer panels.
- Hiring eligible program graduates.

Program Model

Eligible grantees are those that have experience implementing cohort-based programs for adults. The LIF initiative is designed to be offered as a six-to-eight-week part-time program. The program can be offered via in-person classes, or in a virtual classroom utilizing a videoconferencing platform. A collection of asynchronous content is available to assign as pre-work or homework, leveraging Nearpod as a learning tool.

Grantees are provided with *Unidos in Banking*, a 14-module curriculum that covers personal finance, job readiness, customer service and communication skills, and banking sector essentials. The curriculum contains banking vocabulary and customer service role play scenarios in both English and Spanish. Grantees coordinate the cadence and flow of content based on the existing skills and expertise of enrolled participants, and the schedule of guest instructors from Bank of America and other employer partners. UnidosUS recommends around 60 hours of synchronous instruction and that grantees leverage the asynchronous assignments that are provided.

Grantees determine the size of each cohort based on local interest and staff capacity. LIF cohorts have an average of 14 participants but may range in size. Because of the impact that COVID-19 has had on the financial services sector job market, UnidosUS recommends that grantees scan local job opportunities and use that information to inform an appropriate cohort size.



Sample Class Schedules

Unidos in Finance Career Training Program
MAAC Project
San Diego, CA

- Guest Speaker
- SWC Instruction
- MAAC Instruction
- MAAC/SWC to facilitate

| TimePre-Orientation | | WEEK 1 | | | WEEK 2 | | | WEEK 3 | | | WEEK 4 | | | | | | | | | | | | | | | |
|---------------------|---------------------------|----------------------------|--------------------------|---|---------------------|--------------------------------------|---|--------------------------|--|--------------------|---|---------------------------------|--------------------|------------------|--------------------------|------------------|--------------|--------------|------------------|--------------|--------------|--------------------------|--|--------------------|---|--------------------|
| | | 1-Mar | 2-Mar | 4-Mar | 8-Mar | 9-Mar | 11-Mar | 15-Mar | 16-Mar | 18-Mar | 22-Mar | 23-Mar | 25-Mar | | | | | | | | | | | | | |
| | | Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 | Day 8 | Day 9 | Day 10 | Day 11 | Day 12 | | | | | | | | | | | | | |
| 9:00-9:15 | Welcome Orientation | Welcome meet the professor | 3. Customer Appreciation | 6. Role of a Financial Professional | Welcome Review | 3. Customer Appreciation | 5. Building Relationships and Rapport | Welcome Review | 2. Job Readiness | 4. Communication | Welcome Review | 2. Job Readiness | 8. Cash Handling | | | | | | | | | | | | | |
| 9:15-9:30 | | Welcome expectations | | | 1. Personal Finance | | | 1. Personal Finance | | | 1. Personal Finance | | | 2. Job Readiness | 3. Customer Appreciation | 4. Communication | 15 Min Break | 15 Min Break | | | | | | | | |
| 9:30-9:45 | How to use Zoom / Nearpod | 1. Personal Finance | | Guest Speaker: Role of a Financial Professional | | | | | | | | | | | | | | | 2. Job Readiness | 15 Min Break | 15 Min Break | 3. Customer Appreciation | Guest Speaker: Personal Finance: Checking and Savings Accounts | MAAC Job Readiness | Guest Speaker: Personal Finance: Credit and Credit Scores | MAAC Communication |
| 9:45-10:00 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10:00-10:15 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10:15-10:30 | How to Google Classroom | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10:30-10:45 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | | | | | | | | | | | | | | | | |
| 10:45-11:00 | | 2. Job Readiness | 4. Communication | MAAC Job Readiness | 2. Job Readiness | Guest Speaker: Customer Appreciation | Guest Speaker: Building Relationships and Rapport | 3. Customer Appreciation | Guest Speaker: Personal Finance: Checking and Savings Accounts | MAAC Job Readiness | Guest Speaker: Building Relationships and Rapport | Guest Speaker: Interview Skills | MAAC Job Readiness | | | | | | | | | | | | | |
| 11:00-11:15 | 15 Min Break | | | | | | | | | | | | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | | | | |
| 11:15-11:30 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11:30-11:45 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11:45-12:00 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12:00-12:15 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12:15-12:30 | | | | Week Debrief | | | Week Debrief | | | Week Debrief | | | Week Debrief | | | | | | | | | | | | | |
| 12:30-12:45 | | | | MAAC Office Hour | | | MAAC Office Hour | | | MAAC Office Hour | | | MAAC Office Hour | | | | | | | | | | | | | |
| 12:45-1:00 | | | | | | | | | | | | | | | | | | | | | | | | | | |

Sample Class Schedules

Unidos in Finance Career Training Program
MAAC Project
San Diego, CA

- Guest Speaker
- SWC Instruction
- MAAC Instruction
- MAAC/SWC to facilitate

| TimePre-Orientation | | WEEK 5 | | | WEEK 6 | | | WEEK 7 | | | WEEK 8 | | |
|---------------------|---------------------------|-------------------------|---------------------------------|------------------------|---------------------------|---------------------------------|-------------------------|--|----------------------------|---------------|----------------|---------------|------------|
| | | 29-Mar | 30-Mar | 1-Apr | 5-Apr | 6-Apr | 8-Apr | 12-Apr | 13-Apr | 15-Apr | 19-Apr | 20-Apr | 22-Apr |
| | | Day 13 | Day 14 | Day 15 | Day 16 | Day 17 | Day 18 | Day 19 | Day 20 | Day 21 | Day 22 | Day 23 | Day 24 |
| 9:00-9:15 | Welcome Orientation | Welcome Review | 7. Understanding Customer Needs | 10. Check Fundamentals | Welcome Review | 7. Understanding Customer Needs | 13. Safety and Security | Welcome Review | 11. Compliance Regulations | Course Review | Welcome Review | Job readiness | Graduation |
| 9:15-9:30 | | 9. Counterfeit Currency | | | 12. Technology in Banking | | | 14. Confidentiality and Information Protection | | | Course Review | | |
| 9:30-9:45 | How to use Zoom / Nearpod | | | | | | 15 Min Break | | | 15 Min Break | | 15 Min Break | |
| 9:45-10:00 | | | | | How to Google Classroom | | | 15 Min Break | | | 15 Min Break | | |
| 10:00-10:15 | 10:15-10:30 | | | | | | 15 Min Break | | | 15 Min Break | | 15 Min Break | |
| 10:15-10:30 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | 15 Min Break | | | | | |
| 10:30-10:45 | 15 Min Break | | | | | | 15 Min Break | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | |
| 10:45-11:00 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | 15 Min Break | | | | | |
| 11:00-11:15 | 15 Min Break | | | | | | 15 Min Break | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | |
| 11:15-11:30 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | 15 Min Break | | | | | |
| 11:30-11:45 | 15 Min Break | | | | | | 15 Min Break | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | |
| 11:45-12:00 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | 15 Min Break | | | | | |
| 12:00-12:15 | 15 Min Break | | | | | | 15 Min Break | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | |
| 12:15-12:30 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | 15 Min Break | | | | | |
| 12:30-12:45 | 15 Min Break | | | | | | 15 Min Break | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | |
| 12:45-1:00 | | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | 15 Min Break | | 15 Min Break | | | | | |



UNIDOS IN FINANCE

CAREER TRAINING PROGRAM

8 WEEK ONLINE PROGRAM

Cohort 4 Begins March 1 – April 15, 2021

Mon, Tues, Thurs, 9 AM – 12:30 PM

See Schedule Below

MARCH 2021

| M | Tu | W | Th | F |
|-----------------|-----------------|----|-----------------|----|
| 1 9-12:30PM | 2 9-12:30PM | 3 | 4 9-12:30PM | 5 |
| 8 9-12:30PM | 9 9-12:30PM | 10 | 11 9-12:30PM | 12 |
| 15 9-12:30PM | 16 9-12:30PM | 17 | 18 9-12:30PM | 19 |
| 22 9-12:30PM | 23 9-12:30PM | 24 | 25 9-12:30PM | 26 |
| 29 9-12:30PM | 30 9-12:30PM | 31 | | |

APRIL 2021

| M | Tu | W | Th | F |
|---------------------|-----------------|----|-----------------|----|
| | | | 1 9-12:30PM | 2 |
| 5 9-12:30PM | 6 9-12:30PM | 7 | 8 9-12:30PM | 9 |
| 12 9-12:30PM | 13 9-12:30PM | 14 | 15 9-12:30PM | 16 |
| 19 | 20 | 21 | 22 | 23 |
| GRADUATION DATE TBD | | | | |
| 26 | 27 | 28 | 29 | 30 |

Training provided in collaboration with

UNIDOSUS



For more info, contact:

Valerie Hash, Career Pathways Program Manager
LIFProgram@MAACproject.org • 619.799.1905

The Latin American Association Unidos In Finance (UIF) Program

Online Training Schedule

| Date | Content | Comments | Guest Speaker |
|---|--|---|--|
| WEEK 1 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | Introduction Course objectives and approach M1 Personal Finance | <ul style="list-style-type: none"> • Broad idea on banking careers • Success story to motivate students | <ul style="list-style-type: none"> • Bank of America • UIF Alumni |
| Thu | M2 Job Readiness M6 Role of a Financial Services Professional | <ul style="list-style-type: none"> • Job readiness general presentation • Financial services introduction | |
| Sat | M2 Job Readiness M6 Role of a Financial Services Professional | <ul style="list-style-type: none"> • Prepare Résumé • Acing the Interview • Job Etiquette Tips | <ul style="list-style-type: none"> • HR Specialist (BofA) • Academy (BofA) |
| WEEK 2 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | M6 Role of a Financial Services Professional M3 Customer Service | <ul style="list-style-type: none"> • Bank guest field experience presentation – Q&A • CSR and RB role and activities | <ul style="list-style-type: none"> • Market Leader (BofA) |
| Thu | M3 Customer Service | <ul style="list-style-type: none"> • CS concept, application, development, & discussion • Bank guest Q&A | <ul style="list-style-type: none"> • Financial Center Manager (BofA) |
| Sat | Résumé and job readiness (review) Mock Interviews | <ul style="list-style-type: none"> • Résumé Feedback • Mock Interviews (2 per student) | <ul style="list-style-type: none"> • Market Leaders (BofA) |
| WEEK 3 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | Bank Program partner presentation | <ul style="list-style-type: none"> • Bank career opportunities • Résumé Development • Interview skills preparation | <ul style="list-style-type: none"> • Bank of America |
| Thu | M4 Communication concept and techniques M5 Building Relationships and Rapport | <ul style="list-style-type: none"> • Bank Guest Q&A | <ul style="list-style-type: none"> • Bank partner |
| Sat | M8 Cash Handling | <ul style="list-style-type: none"> • Cash Handling | <ul style="list-style-type: none"> • FCM or Relationship Banker (BofA) |
| WEEK 4 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | M7 Understanding Customer Needs | <ul style="list-style-type: none"> • Understanding Customer Needs • Bank guest Q&A | <ul style="list-style-type: none"> • Market Leader (BofA) |
| Thu | M9 Counterfeit Currency | <ul style="list-style-type: none"> • Bank guest Q&A | <ul style="list-style-type: none"> • Market Leader (BofA) |
| Sat | M8 Cash Handling | <ul style="list-style-type: none"> • Group practice | |

| Date | Content | Comments | Guest Speaker |
|---|--|--|------------------------------|
| WEEK 5 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | Virtual bank site visit | <ul style="list-style-type: none"> Understanding Customer Needs Bank guest Q&A | Market Leader (BofA) |
| Thu | Bank Program partner presentation | <ul style="list-style-type: none"> Bank guest Q&A | Market Leader (BofA) |
| Sat | Mock interviews | <ul style="list-style-type: none"> Group practice | |
| WEEK 6 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | Mock interviews | <ul style="list-style-type: none"> Interview practice with The LAA staff | LAA Staff |
| Thu | M11 Compliance Regulations | <ul style="list-style-type: none"> Group practice based on pre-class info review | |
| Sat | Mock interviews | <ul style="list-style-type: none"> Mock interviews (2 per student) | Market Leaders (BofA) |
| WEEK 7 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | Bank Program partner presentation M12 Technology in Banking | <ul style="list-style-type: none"> Bank career opportunities Safety and Security | Bank partner |
| Thu | M13 Safety and Security | <ul style="list-style-type: none"> Bank guest Q&A | Bank partner |
| Sat | Mock interviews | <ul style="list-style-type: none"> Mock interviews (2 per student) | Market Leaders (BofA) |
| WEEK 8 Tue & Thu 6-8:00 p.m.; Sat 9:00 a.m.-Noon | | | |
| Tue | Bank Program partner presentation | <ul style="list-style-type: none"> Bank career opportunities Phone conversation between bank managers and students | HR and Market Leaders (BofA) |
| Thu | M14 Confidentiality and Information Protection | <ul style="list-style-type: none"> Confidentiality and Information Protection Bank guest Q&A | Market Leader (BofA) |
| Sat | Graduation Day | <ul style="list-style-type: none"> Students, family, and bank partners celebrate graduation | |



Program Participants

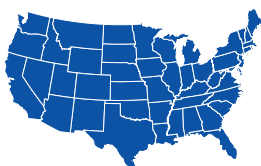
Grantees are responsible for [conducting outreach to and enrolling eligible participants](#). Program eligibility requirements mirror applicant requirements for entry level roles at many banks and credit unions. Eligible participants are defined as adults who meet the following requirements:



18 years
of age or older



Have a
high school diploma
or **GED**



Authorized
to work in the
United States.



Do not have
adult felony convictions



6 months or more
customer service
experience



English
language fluency



Basic
computer
literacy
skills



Bilingual
(English/Spanish)
preferred

Latinos in Finance welcomes bilingual applicants from other language backgrounds, and bicultural applicants who meet the program's other baseline criteria but do not speak Spanish fluently. On average, in 2020, 73% of program participants identified as Hispanic/Latino/a/x.

Participants with the following characteristics have been particularly successful in the program:

- Confident, friendly, and outgoing.
- Can connect prior work experience to banking.
- Enjoy working with people.
- Experience with incentive-based sales.
- Experience with handling cash.

Grantees are responsible for designing the process to assess and enroll eligible candidates. UnidosUS recommends verifying all baseline criteria and conducting an interview in English and Spanish to assess candidates' interest in the program, career goals, and ability to commit to the training schedule.

Each program should have the following components:

- Administration of the participant pre-survey on the first day of each cohort.
- Delivery of the *Unidos in Banking* curriculum in its entirety.
- Three rounds of mock interviews.
 1. With other participants in the class and/or the instructor.
 2. With program staff or external volunteers.
 3. With bank or credit union partners.
- Supplemental learning experiences, which may include employer partner panels, informational interviews, or financial center site visits.
- Job placement assistance.

Anchor Employer Partner: Bank of America

Bank of America funds and supports the *Latinos in Finance* program in 19 markets across the United States as a part of its [Pathways Program](#). The goal of the Pathways Program is for the bank to hire 10,000 people from low-and-moderate income communities across the United States.

Bank of America and UnidosUS partner at the national level to determine target locations for the LIF program, and to keep the curriculum up to date. Bank of America leadership connects grantees to local and regional bank team members [i.e., market leaders]. Market leaders coordinate with grantee staff to ensure that each program has bank representatives for curriculum delivery, mock interviews, employer panels, bank site visits, graduation, hiring events, and other locally determined areas of partnership for the program.

Bank of America is committed to hiring LIF program graduates into locally available roles:

1. The Bank of America Pathways team provides an overview of current career opportunities in each market.
2. Instructors refer candidates by submitting their information via a referral link on the Pathways Portal.
3. Following referral by a nonprofit, candidates can search and apply for jobs on the [Bank of America Careers](#) website.
 - a. Candidates click the Apply Now button and then create a profile, or they can log into an existing profile to update their personal information.
 - b. Candidates complete the application form.
 - c. For the question “How Did You Hear About Us?”, applicants should select “Pathways Program.”
4. Applicants who are referred by a nonprofit and select Pathways Program when applying for a role are given priority consideration for openings.
5. Bank of America recruiters track the progress and placement of Pathways Program applicants.

Since Bank of America’s involvement with the program began in 2018 and at the time of this publication, they have hired **189** program graduates.

Employer Partnerships

UnidosUS encourages grantees to develop instructional and hiring partnerships with other banks and credit unions that have local branches. This is important so that participants learn about the policies and practices of different institutions, build their professional networks through exposure to different guest speakers, learn about the job opportunities available to them when they graduate, and become aware of the options available to them upon graduation from the program.



Grantees should both build new and deepen existing connections with financial services sector employers. If your organization receives funding from banks or has bank employees on the Board of Directors, meet with them to share information about LIF and gauge their interest in getting involved in the program. Ask if they would be willing to introduce you to their colleagues in training/development and talent acquisition roles. You may also want to see if they have a Hispanic/Latinx employee-resource group whose members may be interested in volunteering their time to connect with your participants.

When building new partnerships, be sure to provide potential partners with literature about your program so that they can understand the goals, program model, anticipated outcomes, and opportunities for connection. Some strategies include:

- Use job search websites like Indeed to find banks and credit unions who are hiring in your market and reach out to them.
- Research and contact professional organizations for Hispanic/Latinx finance professionals.
- Invite potential partners to attend a program graduation event to meet graduates and learn more about the program.
- Form an Employer Advisory Board for your organization and seek input from bank and credit union partners.
- Invite bankers to participate in your class as guest speakers to share their own experiences and career pathways, to review resumes, or participate in mock interviews.
- Create a referral system for program graduates.
- Host hiring events at your organization. During COVID-19, these hiring events may be virtual, utilizing videoconferencing platforms such as Zoom, Google Meet, and Microsoft Teams.

Curriculum Overview

The *Latinos in Finance* program uses the UnidosUS-created and industry-recognized curriculum, *Unidos in Banking*. The curriculum is reviewed and updated annually by UnidosUS and representatives from the Bank of America Academy team annually to ensure that the content will equip participants to succeed in Customer Service Representative and Relationship Banker roles at Bank of America, as well as in frontline roles at other financial institutions (i.e., Banker, Universal Banker, Member Services Representative).

The curriculum totals up to 14 modules of varying lengths and contains three sections, as follows:

- Personal Finance & Job Readiness: Modules 1 & 2
- Customer Service and Communication: Modules 3-7
- Financial Services Sector Essentials: Modules 8-14

The curriculum is designed to be delivered in two different ways:

1. The curriculum may be delivered entirely in a traditional, in-person classroom setting.
2. The curriculum may be delivered in a blended learning model, in which synchronous content delivery takes place over a videoconferencing platform, and asynchronous content is delivered as pre-work or homework leveraging Nearpod as a learning tool.

Definitions:

“Synchronous learning is online or distance education that happens in real time, often with a set class schedule and required login times.”

“Asynchronous learning does not require real-time interaction; instead, content is available online for students to access when it best suits their schedules, and assignments are completed to deadlines.”

Source: [TheBestSchools.org](https://www.thebestschools.org/)

“Blended Learning is a style of education in which students learn via electronic and online media as well as traditional face-to-face teaching.”
(Definition from Oxford Languages)

Some modules may be delivered in one session, such as, Module 3: Introduction to Customer Service. Other modules require more than one session, such as, Module 2: Job Readiness. UnidosUS provides a guide about the recommended flow of instruction for blended programs. UnidosUS recognizes that modules may take more or less time to deliver based on the previous experiences of program participants and encourage grantees to make adaptations to the program flow based on the context of their learners.

Suggested Module Flow

Module 2: Job Readiness

Self-Paced—M2.1

M2.1 Skills & Goal Setting

1. Soft/Power Skills
2. Foundational Skills
3. Critical Thinking/Decision Making Skills
4. Goal Setting
 - SMART Goals
 - Long/Medium/Short-Term Goals
5. Action Plan

Self-Paced—M2.2

M2.2 Elevator Speech, Resume, & Cover Letters

1. Developing Elevator Speech
2. Begin to Build Resume
3. Begin to Write Cover Letter

Live/Webinar—M2.1

1. **Soft/Hard Skills**
 - Exercise: Identify & Discuss skill/trait
2. **Decision-Making**
 - Decision-making reflection discussion
3. **Problem Solving**
 - Shrinking space simulation
4. **SMART Goals**
 - Review goals & action plans
5. **Elevator Speech**
 - Sharing elevator speeches with peer feedback
6. **Resumes & Cover Letters**
 - Review model & action words
 - Review drafts

Self-Paced—M2.3

M2.3 Acing the Interview

1. Types of Interviews
2. What to Wear
3. Do's and Don'ts
4. Interview Practice
 - Optional record answer activity
5. Online Assessments
 - Mock online assessment

Self-Paced—M2.4

M2.4 Being Successful on the Job

1. Time Management
2. Stress Management
3. Conflict Resolution
4. Performance Reviews
5. Negotiating Skills

Live/Webinar—M2.2

1. **Searching for a Job**
 - Online & networking
2. **Interviewing**
 - Interviewing at BofA
 - Videoconference tips
 - STAR Method
 - Interview tips and practice
 - Thank you letters
 - Mock Interviews
3. **Test Taking Skills**
4. **Self-Care**
5. **Conflict Resolution**
6. **Performance Reviews**
7. **Closure and Overview of Next Module**

Suggested Module Flow

Module 3: Introduction to Customer Service



Unidos in Banking Modules



Module 1: Personal Finance



Participants will learn about personal finance and begin to address their own financial challenges and goals.

- Introduction to Personal Finance
- Banking Basics
- Managing Your Money
- Setting Financial Goals
- Credit: Cards, Reports, & Scores



Module 2: Job Readiness

Participants will hone the “power skills” needed in a customer-facing role and prepare for the job search and interview process.

Guest speaker(s) from Bank of America should be engaged for the second or final round of mock interviews associated with this module.

- Rebranding “Soft” Skills as Power Skills
- SMART Goals
- Elevator Speeches
- Preparing a Resume and Cover Letter
- Searching for a Job
- Becoming an Interview STAR
- Online Assessments
- Job Etiquette Tips



Module 3: Overview of Customer Service

Participants will define customer service, reflect on past experiences of providing and receiving good or inadequate customer service and learn about internal vs. external customer service.

- What is Customer Service?
- Providing Customer Service
- Internal vs. External Customer Service
- Culturally and Linguistically Appropriate Customer Service

- Greeting Customers and Building Rapport
- Conducting Bilingual Banking Transactions



Module 4: Communication

Participants will understand the importance of good communication and workplace relationships and continue to develop their speaking and listening skills.

- Verbal vs. Non-Verbal Communication
- Written Communication
- Open-Ended vs. Close-Ended Questions
- Tone of Voice
- Telephone Communication
- Communication Tips for Bankers



Module 5: Building Relationships and Rapport

Participants will discuss the importance of relationship-building as a banker and appropriate topics for professional conversation. Participants will also understand the importance of greeting every customer, and practice demonstrating empathy in the workplace to deepen relationships with clients.

- Building Relationships and Rapport
- Demonstrating Empathy in Client Relationships



Module 6: Role of a Financial Services Professional

Participants will understand the traits and characteristics of a successful banker and complete their own career pathways research.

Guest speaker(s) from Bank of America should be engaged to share about their career pathway.

- What is a Banker's Role?
- Skills and Traits of a Banker
- Career Pathway Exploration



Module 7: Understanding Customer Needs

Participants will understand the idea of sales as “customer needs,” learn about features and benefits, explore where objections come from, and identify strategies to overcome common objections.

Guest speaker(s) from Bank of America should lead the instruction for this module.

- Reframing the Idea of Sales
- Features and Benefits
- Overcoming Objections



Module 8: Cash Handling

Participants will demonstrate how to count cash accurately, identify the different types of federal currency notes and coins, and understand the classification of notes: bait, mutilated, and contaminated.

- Cash Handling Terms
- Money Vocabulary
- Currency Matching Game
- Counting Cash



Module 9: Counterfeit Currency

Participants will identify the security features of Federal Reserve notes, learn how to identify counterfeit bills, and understand the process to follow if counterfeit currency is received.

UnidosUS recommends inviting a representative from the [United States Secret Service](#) to teach this module.

- What is Counterfeit Currency?
- Types of Counterfeiting



Module 10: Check Fundamentals

Participants will identify the various parts of a check, and learn about check endorsements, what makes a check negotiable, and how to identify a fraudulent check. Participants will also learn how to fill out a check and understand why and how to put a check on hold.

- Introduction to Checks
- Authenticating and Accepting Checks

- Endorsements
- How to Write a Check
- What is a Check Hold?



Module 11: Compliance Regulations

Participants will learn about the applicable laws and regulations that govern banking in the United States and understand how to communicate rules and regulations to customers.

- Compliance Regulations
- Key Terms



Module 12: Technology in Banking

Participants will practice using the 10 key pad to enter in financial transactions, develop the skills to conduct an accurate transaction while focusing attention on the customer, and familiarize themselves with tablets, online banking, and banking apps.

- What is the 10 Key?
- Other Types of Technology at the Bank



Module 13: Safety and Security

Participants will understand potential threats to banks and credit unions, and the policies that protect employees, clients, and institution itself.

- Potential Threats
- Remembering Details
- Avoiding Threats and Protecting Employees



Module 14: Confidentiality and Information Protection

Participants will understand the concepts of confidentiality and information protection and why they are important at banks and credit unions.

- Confidentiality and Information Protection
- ABC Bank Assessment: Practice Banking Employment Assessment Created by UnidosUS and Administered through Alchemer

UnidosUS recommends that instructors review the curriculum in its entirety at the beginning of the program to fully understand the content and to plan for the modules that will be cofacilitated by Bank of America or a guest instructor from another financial institution. For program instructors that do not have personal experience in the banking sector or who have not taught banking material before, it may be helpful to engage guest instructors to assist with the technical content in Modules 7–14.

The “instructors notes” section of each PowerPoint or Google slide contains information about any materials or handouts needed for each module as well as facilitation tips and prompts. The scenario-based exercises and activities using role-play also include possible responses in italics.

Please note that the *Unidos in Banking* curriculum was designed to introduce the vocabulary and terms, banking rules and regulations, and customer service scenarios that bankers may need to navigate on the job. When a program graduate is hired at Bank of America or another bank or credit union, their employer will provide a robust onboarding and training that covers institution-specific policies and procedures as well as in-depth product knowledge.

Tools and Technology

The *Unidos in Banking* curriculum leverages several platforms:

Blackboard
LEARN™

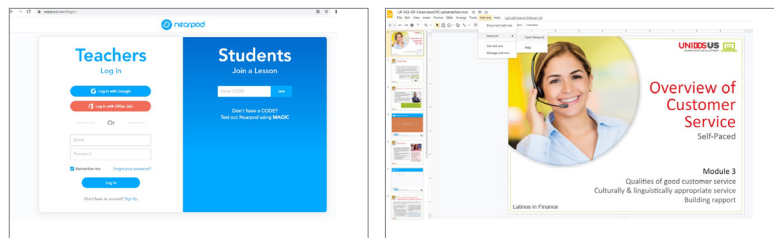
Blackboard Learn is a web-based learning management system and virtual learning environment. UnidosUS uses Blackboard to host the *Unidos in Banking* curriculum and related program resources, and to encourage communication between program managers and instructors via discussion boards. Grantees will download or copy the resources out of Blackboard and into their own content library.



Google Workspace: Formerly known as Google Suite or G-Suite, the Google Workspace is a collection of cloud computing, productivity and collaboration tools, software and products developed and marketed by Google (Definition: Wikipedia). UnidosUS recommends that each grantee creates a Google Account to use for the program. Curriculum content (Google Slides) can be copied out of Blackboard and organized in the grantees' Google Drive. Grantees may customize Google Slides to add the organization's logo and any locally relevant program content.



Nearpod provides engaging media and formative assessments to make every lesson interactive. The *Unidos in Banking* curriculum leverages Nearpod for asynchronous content that can be assigned to participants to complete before they come to class, or as homework. The material includes video clips and articles, and contains interactive activities such as multiple-choice questions, matching activities, and polls. Programs should purchase a Nearpod Gold subscription, and link the Nearpod account to the Google Drive as an add-on.



Zoom is a cloud platform for video, voice, content sharing, and chat that runs across mobile devices, desktop systems, telephones, and room systems. Many LIF grantees host synchronous virtual classes using Zoom. Zoom has many helpful embedded features, such as a chat function, breakout rooms, a whiteboard, and polling capabilities.



Accessing the Curriculum

The *Unidos in Banking* curriculum is only available to UnidosUS grantees and is accessed through the [UnidosUS Blackboard Learn Site](#). Instructors and program managers will each be provided with log-in credentials, and they can download the content for local program use. On Blackboard, instructors will find:

“Original” Curriculum (for use in the classroom)

- PowerPoint slide decks (one for each of the 14 modules)
- Associated handouts and note taking guide for each module
 - o Available as PDFs (to be printed and distributed to participants)
 - o Available as fillable forms (to be shared electronically)

Blended Curriculum (for use in a blended model)

- Synchronous Class Deck (Available as PowerPoint or Google Slides)
 - o Slide deck for synchronous presentations via videoconferencing platform, or in-person classroom
- Self-Paced Slides (Google Slides)
 - o Content designed for asynchronous learning
 - o Integrates with Nearpod and is assigned to participants as pre-work or homework
- Suggested Flow for Blended Integration (PDF)
 - o UnidosUS suggestion for how to structure the delivery of content for each module



Blackboard[®] LEARN™

Purpose: Host curriculum and resources shared by UnidosUS

Discussion board for questions and ideas

Access: Grantee staff log in and download content



Google Workspace

Purpose: Store Blended Class Deck and Self-Paced slides

Slides can be edited to meet program needs

Access: Each grantee designates one Google Account to hold content



nearpod

Purpose: Interactive content that instructors provide to participants as pre-work or homework

Instructors view reports with participant responses

Access: Each grantee creates a Nearpod Gold account which integrates with Google



Role of the Program Instructor

Each *Latinos in Finance* grantee determines how to staff the program for success. This may include various team members working together, including program directors, program managers, program instructor(s), employment/career coaches, an outreach team, and grants management staff.

Latinos in Finance program facilitators usually have various responsibilities:

- Building referral partnerships with other organizations.
- Hosting program orientations for prospective participants.
- Interviewing and enrolling applicants.
- Facilitating the *Unidos in Banking* modules.
- Managing the partnership with Bank of America and coordinating with them for their participation in the classroom.
- Building both instructional and hiring relationships with other banks and credit unions.
- Conducting job readiness activities, such as resume reviews and mock interview sessions.

- Hosting a graduation event for each cohort.
- Supporting participants through the job search, application, and interview process.
- Coordinating program alumni engagement efforts.

Facilitators are the local champions for the program and play a huge role in the success of participants and in the success of each local program.

Teaching Strategies and Skills

The *Unidos in Banking* curriculum is rooted in critical thinking skills and provides a variety of activities to appeal to diverse learners, such as: lecture, video content, articles, role play, scenarios/case studies, and personal and small group reflection activities.

Each module begins with a set of learning objectives and critical thinking skills. The “instructor’s notes” section located underneath the title slide for each module contains instructions about the preparation that is needed to facilitate that module (i.e., printing handouts, making sure that participants have access to a computer, etc.). The “instructor’s notes” section underneath subsequent slides contain talking points, which may include direction for participants, key points, and possible responses to scenarios or role play activities.

The modules may be taught in any order, though UnidosUS recommends that the job readiness content from Module 2 is embedded throughout the program and that participants are provided with several opportunities to practice their interviewing skills.

Unidos in Banking was designed to resonate with adult Latinx learners. In the case that scenarios or role play activities are not contextually appropriate, grantees are encouraged to make modifications so that the material resonates with program participants.

Grantees are also encouraged to rely on Bank of America and other industry partners to bring the material to life and to share examples and scenarios from their actual experiences in the banking field.

Facilitation Best Practices:

- Present material in multiple formats to appeal to participants who prefer different ways of learning (e.g. articles, videos, lecture, discussion); use visual aids during in-class presentations whenever possible.
- Consult the [Activity Selection Grid](#) when selecting synchronous tools to use to present content.

- Structure a discussion using “Think – Pair – Share,” a collaborative learning strategy in which students work together to solve a problem or answer a question about an assigned reading.
 - Participants gather their own thoughts or write down some notes on a discussion question or prompt.
 - Participants share their thoughts with a partner.
 - Volunteers share out with the larger group to open up a full class discussion.
- Small group work or work in pairs can help shy or quiet participants gain confidence with expressing their thoughts and opinions.
- Lean on bank and credit union staff to provide real-life examples for discussion.
- Use energizer activities to build community and help participants get to know each other, and to keep the energy up in the room.
- Establish a set of agreed upon ground rules or classroom norms that will guide how participants interact in the classroom. For a virtual classroom, this could look like:



Use chat
freely



Participate
in Polls



State name
before speaking



Refrain from
multi-tasking



Turn on/off mic and video

- Classroom norms may also include guidance on participation:
 - “Step up, step back” serves as a reminder to participants who contribute frequently to ‘step back’ to make space for others to voice their opinions on the one hand, and for quiet participants to ‘step up’ to make their voice heard, on the other.
 - Reminding participants that they are encouraged to do what they need to do to take care of their basic needs (standing up & stretching, getting a snack or a drink, etc.)
 - Trying not to multitask and limiting the use of a smartphone or other technology to fully engage in the class.

Adult Learning Best Practices

UnidosUS recommends that instructors approach the program through the lens of several best practices for adult learning. [Malcolm Knowles](#), a central figure in adult education in the United States and the author of several key texts about adult learning noted that:

1. Adults need to be involved in the planning and evaluation of their instruction.
2. Experience (including mistakes) provides the basis for learning activities.
3. Adults are most interested in learning subjects that have immediate relevance to their job or personal life.
4. Adult learning is problem-centered rather than content-oriented.

Additional tips:



Purchase, or print and cut play money in advance; be sure to use money that is either or 1.5 times the size of real currency to avoid creating a counterfeit situation.



Invite and utilize guest speakers as often as possible; it is helpful for participants to hear the perspective of individuals that are currently employed in the financial services sector.



Schedule site visits and tours so that participants gain a sense of the different corporate cultures at different banks and credit unions, and can begin to envision themselves on the job.



Incorporate computer simulations, banking software, and a CSR line into your program, as funding allows. Some organizations have had success asking financial institution partners to donate old equipment.



Small group work and role play are crucial to build participants' confidence in interacting directly with customers and clients. Role play exercises should be incorporated as often as possible; the curriculum is full of scenarios simulating different real-life situations. Feel free to add more of your own, or ask a financial services partner to provide additional ideas to enhance these sections.



For many banks, the goal of hiring bilingual talent for banker positions is to expand services into the Latino community. Be prepared to assist your participants with learning about and

gaining control over their own personal finances, in order to increase their confidence in helping others.



Prizes for games and activities are a powerful incentive for participation. Small items such as snacks, professional-looking pens, and sticky notes are popular.

Virtual Learning Best Practices

The persistence of the COVID-19 pandemic has necessitated that the LIF program be delivered in a virtual classroom instead of a physical classroom. UnidosUS offers the following recommendations:

During the outreach and recruitment process:

- Design program intake forms that include questions about the technology that the applicant will use to participate in the program (ex. Smartphone, laptop or desktop computer, tablet) as well as their prior experience with and comfort in participating in a virtual learning environment.
- Select learning tools and technologies that will be accessible for participants based on the devices they will use (ex. smartphone-compatible).
- Share video tutorials or training guides with participants before class begins so that they can download any necessary platforms.
- Host a technology orientation session to walk through the platforms that will be used during the training, focusing on important features and functions. If using Zoom, topics should include how to:
 - Edit your name and add your pronouns.
 - Add a profile picture.
 - Set and use a virtual background.
 - Participate in a poll.
 - Participate in a breakout room.
 - Use the chat to send messages or files to all participants or directly to the instructor.
 - Use the Q&A feature.



- Before class begins, offer one-on-one technical assistance to participants who are experiencing issues with technology before class begins.

During the program:

- Synchronous classes should not exceed 2.5 to three hours in length, and several short breaks should be built into the class time.
- Communicate attendance policies on Day 1; for example, to graduate from the program, participants need to participate in at least 90% of the sessions.
- Communicate and obtain permission to record sessions if needed. Be specific in the request and obtain consent, for example:
 - Ex. “I would like to request permission to record [guest speaker’s] presentation so that classmates who could not join today will be able to watch the recording. The recording will be shared [on this platform or via email] and deleted after [designated time]. If at any point you would like for me to stop the recording, please send me a direct message in the chat. Do I have your consent to record?”
- On Zoom, consider using the waiting room to set up before you admit participants to the meeting, and you may also want to use the ‘mute participants upon entry’ setting to avoid disruptions if participants join late.
- Instructors and guest speakers should model good videoconference etiquette by:
 - Using their video cameras when presenting.
 - Joining from a well-lit space.
 - Limiting distractions by presenting from a quiet, clutter free space.
 - Wearing appropriate and/or professional attire.
- Participants should use their video cameras when in pairs or small groups, and as bandwidth permits during full-group discussions.
- Provide the materials for each module via hard copy (print & mail, or print & pick up at office), via email, in a file repository such as Google Drive, or in a learning management system such as Google classroom.
- When feasible, designate a colleague or volunteer to join sessions as a co-host to:
 - Assist participants with technical difficulties.
 - Take attendance.
 - Monitor and answer questions in the chat.

- o Administer polls.
- o Set up breakout rooms.
- o Ensure that participants stay on mute to avoid background noise.
- Host office hours dedicated to troubleshooting technical challenges.

Resources

- [Google Classroom](#) can be used to create classes, post assignments, and view work submitted by participants.
- [Google Drive](#) is a repository for storing files and documents, can also be used to host documents (Word or Excel) that can be edited by multiple users at the same time.
- [Google Hangouts](#) is a service like FaceTime or Skype that allows for video chats either 1:1 or in groups.
- [Google Forms](#) can be used to collect information from participants (polls/surveys) or to administer quizzes.
- [Zoom](#) is a virtual meeting platform that enables audio and video conferencing, and presentations; Zoom Pro (available for \$15.99/month) has a feature to enable 'breakout rooms' which allows the meeting facilitator to break attendees into small groups and then reconvene the larger meeting.
- [Canvas](#) is a learning management system that can host virtual learning experiences.
- [MentiMeter](#) can be used by instructors to create interactive quizzes, polls and word clouds that can be shared in real-time.
- [Kahoot](#) is a game-based learning platform that can be used by instructors to administer quizzes/quiz games.
- [Quizizz](#) can be used to create quizzes for distance learning classes.
- [Jeopardy Labs](#) can be used to create an interactive Jeopardy game for students.
- [Padlet](#) is a web app that lets users post digital post it notes onto a wall.
- [Jamboard](#) is a collaborative online whiteboard that links to Google Drive.
- [Crossword Labs](#) can be used to generate crossword puzzles.
- [Wheel Decide](#) uses a "spin-the-wheel" to make a randomized selection. Can be used to form random small groups, select a participant to go first, select the winner of a prize, etc.

Latinos in Finance Graduate Testimonials

In 2021, UnidosUS obtained permission to highlight the journeys of five *Latinos in Finance* graduates who participated in the program in 2020: Juvenal (Chicago), Maria Isabel (Madison, WI), Ana Maria (Washington, D.C.), Wendi (Denver) and Steven (Atlanta). Each graduate's inspiring story is captured in [this blog post](#).

WHAT WAS THE MOST HELPFUL CONCEPT OR SKILL YOU LEARNED FROM THIS TRAINING?*



I think the most helpful knowledge was interview readiness. The tips they gave us helped me feel more confident during my interviews.

-LIF participant, 2018

Be more confident. How to approach customers correctly. How to introduce myself properly. How credit is managed.

-LIF participant, 2018

The most helpful skill I obtained from this training is building confidence, how to have a good interview, and better my knowledge on credit.

-LIF participant, 2018

WHAT WAS THE MOST IMPORTANT SKILL YOU LEARNED FROM THIS PROGRAM?†



How to interview properly. The program was also amazing at helping me build my confidence.

-LIF graduate, 2020

Interview preparation, networking, job placement, and direct contact with current bank employees.

-LIF graduate, 2020

I've learned how to develop my communication skills and listening skills. I was also able to gain knowledge on how to provide great customer service.

-LIF graduate, 2020

* Quotes from *Latinos in Finance* participant post-survey conducted in 2018 by Public Policy Associates, a third-party evaluator.

† Quotes from *Latinos in Finance* participant post-survey conducted in 2020 by UnidosUS.

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