

The High School Campus Branch Program

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Introduction

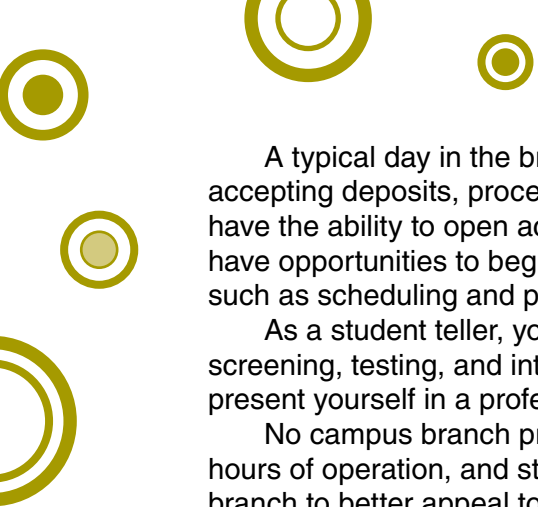
Did you know that if you were a student at Bremerton High School in Bremerton, Washington, you could make a deposit in your savings account at your high school? Or if you attended Pearland High School in Pearland, Texas, you could withdraw cash at lunchtime, without even leaving the school? According to the Credit Union National Association (CUNA), there are 914 campus branch programs nationally. These programs serve elementary, junior high, senior high, and college-age students; school staff; and their communities.

In schools all across the country, there are credit unions being operated by students just like you. It is called the *campus branch program*. It starts with students and teachers who are interested in having a credit union at their school, a local credit union to partner with, and a designated space at the school. Partnering with a local credit union to operate the campus branch program at your high school can be a challenging and exciting opportunity. This program provides many benefits and a unique educational, work-based learning experience for students. For those with an interest in the banking, finance, and marketing professions, the campus branch program can be particularly rewarding. The campus branch program offers students a hands-on experience that fosters financial responsibility and helps to develop future generations of proficient money managers.

The following is an overview of the campus branch program and how three high schools partnered with their local credit unions to operate three successful programs. You will learn the process required to open and operate a high school, student-run campus branch as well as its many benefits.

Program Overview

The campus branch program offers a practical, hands-on opportunity to learn how a credit union works. Essential knowledge is gained from various assignments, projects, class presentations, training, and job-shadowing experiences completed alongside professional personnel while earning class credit. In addition to providing on-the-job training and work experience, the campus branch program makes convenient banking services and products available to you, your friends, and your school's faculty.



A typical day in the branch includes processing basic teller transactions, such as accepting deposits, processing loan payments and withdrawals, and cashing checks. You will have the ability to open accounts for fellow students and school staff members. You will also have opportunities to begin learning the fundamentals of lending and management duties, such as scheduling and performance evaluations.

As a student teller, you will be mentored through completing an employment application, screening, testing, and interviewing. All of this is designed to help you develop skills to present yourself in a professional manner.

No campus branch program is exactly alike. Each has its own unique size, days and hours of operation, and staffing needs. As a student teller, you can influence your campus branch to better appeal to the students at your own school. However, there are some standard elements that will remain consistent in every campus branch. In addition, some credit unions have their various campus branches work closely together to bring about a stronger and more cohesive program for all students. Coordinated efforts may include marketing campaigns, student messaging, contests, or outreach efforts. To this end, each branch has large flat-screen TVs that are mounted in the school's common area and used for marketing the campus branches, financial literacy, and various school events.

Although each respective school operates under a different school district, the administrators and career and technical education (CTE) directors work together to ensure that the most comprehensive program is achieved at each location. Continuous meetings are held between school and credit union officials to be proactive with the progress of the program and to guarantee a successful experience for all students.

Program Curriculum

In addition to on-the-job training, some campus branch programs offer formal training. Examples of the types of formal training that may be offered include:

- teller training;
- student training;
- DECA prep curriculum;
- high school instructor curriculum map; and
- financial education class curriculum.

Teller Training

Teller training is typically an abbreviated version of the teller training credit union employees receive. This curriculum could cover topics such as key qualities for job success, communication, establishing good working relationships, first impressions, quality service, dealing with difficult situations, cash handling, and scams.

Student Training

The curriculum covered in student training is facilitated by the person who oversees the campus branch. This training could include regulatory compliance, performance standards, confidentiality, job duties, security, safety, and credit union system information.



DECA Prep Curriculum

DECA is a student organization that prepares leaders for careers in marketing, finance, hospitality, and management. Industry-related information or curriculum may be provided if you wish to prepare for participation in the consumer finance, credit union, or financial service DECA competitions.

High School Instructor Curriculum Map

Your credit union partner will provide the support needed to ensure that you and your fellow students get the most from the curriculum that your instructors have created. Credit union representatives are typically available as guest speakers to cover topics such as financial literacy and financial planning, as well as any workforce-related topics, including interviewing skills and résumé writing.

Financial Education Class Curriculum


Most credit unions will provide free financial literacy education in the classroom as part of their campus branch program. Class offerings are strongly encouraged for all teachers who have direct relations with the campus branch program in order to give all program participants the opportunity to receive this valuable education in conjunction with their work-based learning while in the high school campus branch. Instruction may include:

- career development;
- credit;
- saving and investing;
- car buying;
- insurance;
- identity theft; and
- check and debit use.

Additional Student Benefits

The student-run campus branch program can provide a positive, work-based learning experience that will help you successfully enter the workforce. The average age of the working adult is increasing due to many older Americans reentering or remaining in the job market. This means many entry-level jobs are more difficult to find. In addition to education, having real-world work experience may be just the edge you need to move to the top of the list of potential job applicants. Additionally, you may reference your credit union partner as a local, trusted employer on your résumé if you have worked as a student teller. Not to mention the valuable knowledge and hands-on experience in:

- cash handling/financial industry skills;
- customer service (credit unions call it member service);
- cross-selling techniques;
- marketing campaign creation;
- public speaking skills/interview experience; and
- management skills.



The campus branch program experience may also offer the first chance at other employment opportunities, such as:

- job shadowing;
- internship programs;
- school and summer break employment; and
- potential full-time employment.

Job-Shadowing Opportunities

Job-shadowing opportunities may be coordinated through your local chamber of commerce with goals to connect the local business community with the education community. These job-shadowing experiences help you learn about the world of work. They also are an extremely valuable tool in helping to uncover potential career interests.

Internship Program

The partnering credit union may offer an intern program, which may be available to you as a high school student on entering your senior year (16 years old or older). Student interns are generally placed in community branch locations and are responsible for mostly clerical duties. These may be paid positions.

School- and Summer-Break Employment

The partnering credit union may offer temporary positions during school breaks (spring, summer, and winter) to students actively participating in the campus branch program. These may be paid positions that last the duration of the school or summer break. Many credit unions have hired a number of their employees who have successfully completed the campus branch program and have chosen to work at the credit union either full or part-time on graduation.

Potential Full-Time Employment

Most credit unions have full- or part-time employment opportunities in various areas. Explore these options prior to graduation to further assist in career identification, preparation, and development. On your request, credit union departmental tours may be available, including for these departments:

- accounting
- collections
- auditing
- branch operations
- compliance/security
- dealer finance
- lending
- facilities
- human resources
- information technology
- marketing
- planning
- training



Preparing for the Campus Branch Experience

The partnership between the school and local credit union is based on a mutual agreement to provide a worthwhile, work-based learning opportunity for students. As such, there are expectations and responsibilities to which all are held accountable. Keep in mind, however, that each credit union may structure its campus branch program a bit differently.

Hiring Process

Credit union branch managers are generally present during the first week of school to discuss the program with all students. This may include an introduction and overview of the program including curriculum, expectations, and additional career opportunities. Students of all grade levels in the partner classes will have the opportunity to participate in the program. A basic timeline may also be provided for the process.

Application Completion Process

Typically, the application process is completed during the first week of school. The credit union partner will provide a brief overview of the application along with how to complete it. This process will also provide valuable experience, developing skills in completing applications and applying for work. A testing and interview process will generally follow. You will be expected to dress professionally for the interview.

During the interview process, you may be asked a variety of questions, including what your plans and goals may be for the future or what classes, volunteer work, or work experience you have had.

Expectations of Students

When the student tellers are hired, they will learn their various responsibilities and what is expected of them. Failure to comply with these expectations may mean dismissal from the program or loss of class credit. Involvement with this partnership is a privilege with responsibility. It includes training on confidentiality and theft, appropriate behavior for the campus branch, dress code, and attendance expectations.

As a student of the program, you may be required to complete assignments, tasks, projects, and exams, in addition to the day-to-day duties and responsibilities of the program. In addition to classroom and program work and responsibilities, you may also be asked to attend additional training sessions or meetings. This may include focus groups or staff meetings.

Campus Branches in Action

The following are three examples of the campus branch program operated by student tellers. Although unpaid, student tellers are held to the same operating standards as any other credit union employee. Student work performance is also graded as part of the class curriculum.

Bremerton High School, Bremerton, Washington

Kitsap Credit Union was approached in 2002 by Bremerton High School (BHS) administrators to open a credit union branch on campus. A partnership was formed. The Bremerton High School Credit Union celebrated its grand opening in February 2003, operating out of an old ticket office located in the lobby commons area of Bremerton High School.

The BHS campus branch is staffed with six student tellers from the marketing class. The branch is open for business two days a week during the lunch periods, serving both staff and students.

In 2010, Bremerton High School served 1,272 students and 138 staff members, and 59.43% of students participated in this program.

South Kitsap High School, Port Orchard, Washington

In 2005, the Kitsap Credit Union partnered with the South Kitsap High School (SKHS) administration. The South Kitsap High School branch celebrated its grand opening in November 2006. It also operates out of a ticket booth located in the center of the commons area of South Kitsap High School.

The SKHS branch is staffed with student tellers from the marketing class and is open for business five days a week during lunch periods. The branch currently operates with eight to ten student tellers, including students selected for internship programs.

In 2010, South Kitsap High School served 2,174 students and 211 staff members, and 24.24% of students participated in this program.

Pearland High School, Pearland, Texas

The Pearland Independent School District and the Associated Credit Union (ACU) formed a unique partnership. The ACU Student Financial Center was opened in January 2000, on the campus of Pearland High School. It is an educational resource for students and staff alike.

Cooperative Education (co-op for short) is a full year course within the CTE Program that combines classroom learning and study with paid career-related work. Co-op students attend 1/2 day of school and 1/2 day of work. One option for co-op students is to apply to work at the ACU Student Financial Center.

Student applicants must demonstrate leadership and good character. Co-op students may apply to work at the ACU Student Financial Center during their junior and senior years. There are six slots each year for new student employees. The student employees are called *member service representatives* and are chosen at the end of the school year. They spend their summer working at other ACU branches to prepare them for their job at the ACU Student Financial Center in the fall. Before school starts each year, the student trainees and any returning students participate in an intensive week-long training designed to prepare them to efficiently assist their fellow students, teachers, and school staff with financial services.

The campus branch programs continue to evolve. It now includes extensive involvement with the Future Career and Community Leaders of America (FCCLA) events under the America Saves Initiative, as well as extracurricular student working sessions, marketing initiatives and projects, paid internship programs, and career opportunities for post school employment.



Summary

Setting up and running a credit union at your high school can be a fun and rewarding experience that helps develop knowledge to better prepare you to be financially independent after graduation. It can also help you gain an understanding of the world of banking and serves as a great foundation to those students who are interested in pursuing careers in this field. This experience may also give you the skills needed to secure a well-paying job as you continue your education. For more information on credit unions in your state that participate in campus branch programs, contact the Credit Union National Association (www.cuna.org).