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Assignment 2: Learning Design

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New Hire Training at the Conference of State Bank Supervisors: Course Learning Design

**Introduction**

The Conference of State Bank Supervisors (CSBS) has identified a knowledge gap amongst new hires that contributes to a delay in the time it takes them to perform at full capacity in their positions. A context analysis has revealed that due to the rapid expansion of the company and the need for new employees with specialized skills, many new hires do not have prior knowledge of the financial services industry, its regulation, or CSBS’ role in supporting state bank supervisory interests. This course learning design will address this knowledge gap and provide new hires with the context they need to become more thoughtful, analytical, and productive employees. “NHT 101: CSBS New Hire Training” will use a blended approach to provide new hires a frame of reference for the company, its members, the industry, and the backing system as a whole.

**Course Overview**

NHT 101 will be a required course for new hires as a part of CSBS’ Human Resources Onboarding Program. This program is essentially a 120-day “checklist” that all new hires must complete to ensure that they have completed all necessary documentation, participated in required training, and successfully met the expectations of their supervisor and the company. NHT 101 will take new hires on a journey from a macro comprehension of the American banking system all the way down to a micro understanding of the CSBS company organizational chart. By the end of the course, learners will be able to answer some of the most important questions facing them as new hires:

* What is the dual banking system?
* What is the difference between a state and federal bank?
* What is the difference between a depository and non-depository financial institution?
* What does a mortgage company do? What does a money services business do? What is a consumer finance company? What is the debt industry?
* What is the jurisdiction and responsibility of state and federal financial regulatory agencies?
* How do state and federal government regulate the financial services industry?
* When did CSBS start as an organization and what do they do?
* How does CSBS support state bank regulators?
* What are the key divisions and affiliates of CSBS and their roles and responsibilities?

Ultimately, by taking the course, learners will have a greater understanding of the financial services industry, and CSBS’ role in supporting state regulatory agencies.

The content of the course will be developed by a team that consists of a member of the Human Resources department, a state bank regulator, members of the financial services industry, an instructional designer, and an eLearning specialist.

Since some new hires may have experience in the financial services industry or its regulation, there will be a test-out option held at the beginning of the course. If a student can successfully pass the final assessment for the financial services industry and state bank supervisory sections of the course, then they will only be required to take the portion of the course dedicated to CSBS. This will ensure that the course targets only those who lack the prior knowledge required to effectively analyze the context within which CSBS finds itself.

**Measurable Learning Objectives and Strategies**

These are the learning objectives that will drive the development of course content as well as determine the method of assessment and evaluation. Students will be made aware of the objectives at the beginning of each lesson; all assessment questions will be directly related to a specific learning objective.

 By the end of NHT 101, students will be able to:

* Describe the history and rationale behind the dual banking system.
* Explain the difference between a state and federal bank.
* Explain the difference between a depository and non-depository financial institution.
	+ These objectives will be measured by student performance on an examination consisting of multiple choice, matching, fill-in-the-blank, and true/false questions. Students must score an 80% or greater to pass the exam.
	+ Students will also be required to participate in an online discussion thread. Performance will be graded according to a rubric.
* Define the major non-banking financial services industries: mortgage, money services, consumer finance, and debt.
* Identify the different jurisdictions for state and federal financial regulatory agencies.
* Explain the relationship between regulators and industry.
	+ These objectives will also be measured by student performance on an examination consisting of multiple choice, matching, fill-in-the-blank, and true/false questions. Students must score an 80% or greater to pass the exam.
	+ Students will also be required to participate in an online discussion thread. Performance will be graded according to a rubric.
* Describe the history of CSBS and identify its mission and strategic objectives.
* Explain how CSBS supports and serves the state bank regulators.
* Identify the key divisions and affiliates of CSBS and their roles and responsibilities.
	+ These objectives will also be measured by student performance on an examination consisting of multiple choice, matching, fill-in-the-blank, and true/false questions. Students must score an 80% or greater to pass the exam.
	+ Students will also be required to participate in an online discussion thread. Performance will be graded according to a rubric.
	+ Students will also be required to fill in a partially “blanked out” company organization chart. Students must be able to complete the organization chart to a degree of accuracy of 80% or greater to demonstrate competency.

As noted within each grouping of objectives, participation within a discussion thread will be a requirement within each section of the course. This discussion will be centered on “real world” applications of the content within the workplace. Many of the topics being discussed may seem rather abstract, but by discussing their direct relationship to daily work activity, learners will be able to see a correlation to their careers.

**Theoretical Background**

 Much of the theoretical background for the instructional design strategy in NHT 101 comes from Knowles’ (1980) andragogical model. The model originally started with four basic understandings about how adult learners develop:

1. Learners grow from being dependent to self-directed.
2. Learners’ build a reservoir of experience throughout their lives.
3. Learners view education as a means to achieve their full potential.
4. Real life problems require more immediate learning solutions. (pp. 43-44)

Knowles (1998) went on to add two more understandings about adult learners:

1. Learners are motivated to learn about things that will solve problems.
2. Learners need to know why they need to learn something. (p. 149)

Much of the content will be delivered using eLearning modules, where learners will be self-directed in determining what they need to learn in order to pass the assessments. The navigation within these lessons will not be restricted, so learners can skip past content they feel comfortable with and focus on the information they are struggling to understand.

Since many of the new hires will not have experience within the financial services industry or its regulation, subject matter experts from within the company will be called upon to moderate the discussion threads. These individuals will have a vast amount of experience in either the financial services industry or as a state bank supervisory position. By gaining exposure to individuals with this experience, learners will be able to use them as a resource for building their own knowledge.

Hopefully, many new hires will embrace NHT as a means to achieve their full potential and not just a way to check a box for the CSBS Onboarding Program. By having discussions that tie the content to common daily workplace activities, learners should realize how having the necessary background knowledge on the financial services industry and its regulation are vital for becoming productive members of the organization.

One of the biggest problems indicated by former new hires of the company was that there was an overwhelming amount of vocabulary, background information, and context required in order to effectively communicate and participate at work. Often, it could take up to year for new hires to feel competent with regard to the required background knowledge of the financial services industry and its regulation. NHT 101 should serve as a means to solve that problem.

Finally, since learners need to know why they are learning something, having discussions that provide examples of how the course content comes into play during day-to-day job responsibilities will provide learners with the “real world” context that they need in order to be intrinsically motivated to participate in the training.

**Subject Matter Content**

 The subject matter content will be the same for all three weeks of training. Learners will have access to a series of eLearning modules built to address the specific content required for that week’s learning objectives. Throughout the week, learners will be required to participate in a guided discussion forum, as well. Finally, at the end of each week, learners will need to pass an examination that assesses understanding of key concepts. In addition, for the final module, learners must also participate in an activity using CSBS’ organization chart.

**Interaction and Motivation**

The information below uses the ARCS model (Keller, 2006) to summarize student motivation for NHT 101:

* Attention: By including a test-out option for the course, the hope is that students who “failed” the test-out option will realize the lack of background knowledge and context they have as they enter their new positions.
* Relevance: At the beginning of each module, a “real world” situation will be presented to the students. This situation will both help students to identify the gaps in their background knowledge of the financial services industry, its regulation, and CSBS as an organization. It will also demonstrate how the content to be covered that week will apply to day-to-day workplace situations.
* Confidence: The course will instill a sense of confidence in the learner since they will begin with very high-level concepts. Much of the first module contains information that one might find in a high school history or economics class. From there, learners will build on this knowledge, eventually building up to more complex concepts and industry-specific information. The knowledge they gain in the course will help them gain confidence right away, when during company meetings, they will have a better understanding of the acronyms, working groups, and legislation being discussed.
* Satisfaction: Learners within the course will find intrinsic value because it will give them the context and background knowledge necessary to become an effective employee. Learners may also find they are extrinsically satisfied as having an understanding of the content covered within the course will help them better posture themselves for a raise or change in title.

**Feedback**

 Feedback within NHT 101 will be timely and specific. Since most of the content is being delivered via eLearning modules, knowledge checks will be built in throughout the course. Feedback will be provided immediately and will be tailored based on student responses. Also, feedback from both student-to-student and instructor-to-student will be provided through the discussion forums. Included in each module will be a “muddiest point” discussion thread where students can identify points within the content that were confusing. Both students and instructors will be able to respond to these threads in order to provide clarification.

**Course Outline**

**Module 1 (Week 1)**

Lesson Title:

 “The Banking System”

Learning Objectives:

* Describe the history and rationale behind the dual banking system.
* Explain the difference between a state and federal bank.
* Explain the difference between a depository and non-depository financial institution.

Course Resources:

* An interactive eLearning module on the banking system (the dual banking system, state and federal banks, depository vs. non-depository institutions). Knowledge check activities will be included throughout to have students determine their own understanding prior to taking an examination.

Learning Activities and Assessment:

* Knowledge checks within the eLearning module
* Discussion of how CSBS supports regulation of both depository and non-depository financial institutions. An internal SME will help to guide the discussion, inquiring how the lesson’s content relates to the learners’ day-to-day work activities.
* Examination consisting of multiple choice, matching, fill-in-the-blank, and true/false questions.

**Module 2 (Week 2)**

Lesson Title:

 “The Financial Services Industry and Its Regulation”

Learning Objectives:

* Define the major non-banking financial services industries: mortgage, money services, consumer finance, and debt.
* Identify the different jurisdictions for state and federal financial regulatory agencies.
* Explain the relationship between regulators and industry.

Course Resources:

* An interactive eLearning module on the financial services industry (mortgage, money services, consumer finance, and debt) and the agencies and government bodies that regulate it (state baking departments, FDIC, AARMR, FinCEN, etc.). Knowledge check activities will be included throughout to have students determine their own understanding prior to taking an examination.

Learning Activities and Assessment:

* Knowledge checks within the eLearning module
* Discussion of how CSBS interacts with both regulators and the financial services industry in order to protect consumers. An internal SME will help to guide the discussion, inquiring how the lesson’s content relates to the learners’ day-to-day work activities.
* Examination consisting of multiple choice, matching, fill-in-the-blank, and true/false questions.

**Module 3 (Week 3)**

Lesson Title:

 “CSBS: Who Are We and What Do We Do?”

Learning Objectives:

* Describe the history of CSBS and identify its mission and strategic objectives.
* Explain how CSBS supports and serves the state bank regulators.
* Identify the key divisions and affiliates of CSBS and their roles and responsibilities.

Course Resources:

* An interactive eLearning module on CSBS (history, mission, strategic objectives, relationship with regulators, key divisions and affiliates). Knowledge check activities will be included throughout to have students determine their own understanding prior to taking an examination.

Learning Activities and Assessment:

* Knowledge checks within the eLearning module
* Discussion of how the different divisions within CSBS interact and depend on one another. An internal SME will help to guide the discussion, inquiring how the lesson’s content relates to the learners’ day-to-day work activities.
* Examination consisting of multiple choice, matching, fill-in-the-blank, and true/false questions.
* eLearning activity where the learner must fill out an incomplete company organizational chart.

**Conclusion**

 Described above is the learning design for the NHT 101, CSBS’ new hire training course. Details include: learning objectives, assessment, course content, motivation, feedback, and a rough course outline. Much of the rationale for the course is based on academic research into the requirements for effective adult education. As CSBS works to develop the course, content and strategies may be updated based on internal review and future student performance.

**References**

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