



OCCUPATION PROFILE:

RETAIL BANKER

Retail banking is a broad occupation that includes all customer-facing roles in a bank, from teller to branch manager. Retail bankers assist clients with day-to-day banking needs by helping them manage their money through bank products. They serve as a bank's frontline representatives, building relationships and supporting clients' financial well-being.

This occupation is ideal for a student who:

- Enjoys math and accounting.
- Would like to develop professional skills.
- Is interested in working in a corporate environment and learning about general business functions, such as sales, IT, and marketing.

What is the average starting hourly wage for this apprenticeship?

The salary varies by bank, but the typical range is \$12-17/hour. Apprentices are employees of the bank and fall under their employment policies for benefits, performance reviews, and salary increases.

What do apprentices do during their apprenticeship?

Apprentices are trained and primarily work as tellers/customer service representatives. However, they also learn about and receive experience in other bank operations, such as credit analysis and loan operations. Additionally, apprentices are exposed to middle- and upper-level banking roles, such as organizational and/or branch management.



TYPICAL SCHEDULE

What year in school do students begin this apprenticeship?

11th grade

How long does this apprenticeship last?

Two years (year-round)

How many days each week are students with their employer?

11th grade: Three days/week
12th grade: Four days/week

What hours do students work when they're with their employer?

While hours may vary based on bank needs and student schedules, the goal is for apprentices to work six hours per day, typically from 8 am to 3 pm.

What are some of the skills students learn on the job?

- An understanding of the banking industry and its role in the community.
- Banking-specific skills, including transactions (cash handling, checking and savings accounts), digital banking, credit analysis, loan operations, banking compliance and security, and banking technology.
- Professional skills, including communication, customer service, sales, marketing, and basic management.

What classes do students take at their high school to complete this apprenticeship?

Students will not be required to take any banking-specific courses at their high school because all relevant coursework will be taught to apprentices during their time at the bank. The only requirement for students is that their school schedule allows them to leave the school building to work at a bank while still completing the classes they need to graduate.

What credential does a student receive when they complete this apprenticeship?

Students will earn an Employment Honors Plus Seal with their high school diploma and a Retail Banking Certificate, which is an INCAP credential recognized by every bank in Indiana as an indicator of experience in the industry.

If a student chooses to continue working after their apprenticeship, what jobs are they qualified for?

Because the retail banker apprenticeship is broad in scope, apprentices who complete the program will be qualified for a wide variety of entry-level or senior-level specialist positions (depending on the size of the institution), which may include:

- Teller/senior teller
- Loan officer
- Credit analyst
- Assistant branch manager
- Relationship/personal banker