INCAP Student journey starting in 8th grade

BANKING/FINANCIAL SERVICES

Retail Banker

2-YEAR APPRENTICESHIP

Retail Bankers assist with a wide variety of customer-facing work. They serve as a bank's frontline representative and help clients with day-to-day banking needs.

CAREER EXPLORATION AND APPLICATION PROCESS

(GRADES 8-10)

During 8th and 9th grade, students explore career options by working with a career advisor, visiting employer sites, and attending career fairs.

In the **9th grade**, students interested in the INCAP Retail Banker apprenticeship should tell their school counselor so they can update their four-year plan to meet the requirements.

In the **10th grade**, students **apply and interview** with an employer to be hired as an apprentice. Retail Banker apprentices are typically paid $12-17/hour for their time spent working and receiving on-the-job training.

FIRST YEAR OF APPRENTICESHIP

(GRADE 11 AND SUMMER AFTER)

Students begin their Retail Banker apprenticeship in 11th grade, spending **three days a week** receiving on-the-job training and working as tellers/customer service representatives. Students also rotate through other bank departments to gain knowledge in lending, credit, marketing, compliance, and management.

During the other two days each week, students take classes at their high school. Because the apprenticeship is during school hours, typically six hours per day from 9 am to 3 pm, students can participate in extracurriculars.

During the summer after 11th grade, students are highly encouraged to work with their employer **three or more days a week.**

SECOND YEAR OF APPRENTICESHIP

(GRADE 12)

In the second and final year, students work **four days a week**, gaining experience while getting paid. Students also develop an apprenticeship portfolio, potentially qualifying them for Credit for Prior Learning at Indiana colleges.

Students spend one day a week in the classroom and can continue to participate in extracurricular activities.

When they graduate, students will have met the key requirements for the **Employment Honors Plus diploma seal** and receive an **INCAP credential**, both of which will be recognized as indicators of industry experience. The INCAP credential may count toward college credit in a related degree program.

STUDENTS HAVE OPTIONS FOR WHAT'S NEXT

Students completing an INCAP Retail Banker apprenticeship have the education and training to succeed no matter their next step.

WORKFORCE

Students are immediately qualified and ready to be hired for a wide variety of entry-level or senior-level specialist positions in retail banks. Their INCAP credential will also be recognized by employers as an indicator of experience.

INCAP CAREER PROGRAM

Students can complete additional work-based learning in financial services as part of the INCAP Career Program and earn a degree equivalent to an academic bachelor's degree.

COLLEGE

Students can transition to the college pathway and likely finish a finance-related degree faster because of the credit they may receive for their INCAP credential.

Learn by doing — and set yourself up for success.

IndianaCAP.org

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