

ACADEMY OF FINANCE

Skills Indicators

Student: _____
 Address: _____
 City, State Zip: _____
 Telephone: _____



FREDERICK COUNTY PUBLIC SCHOOLS



Career & Technology Center
 7922 Opossumtown Pike
 Frederick, MD 21702
 301-694-6920

COMPETENCY CERTIFICATION RATINGS GUIDE

- Mastered** - Independently meets the industry level standard for knowledge or performance
Assist - Requires some assistance to meet the industry level standard for knowledge or performance
Attempt - Unable to meet the industry standard standard for knowledge or performance without significant assistance
Blank - No exposure or experience to date

Mastered Assist Attempt A: Strategies for Success

Mastered initials/date	Assist date	Attempt date
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1. Use various office technologies for production or problem solving in business situations
2. Combine oral communication and technology skills to make a small group business presentation
3. Prepare an up-to-date personal resume, prepare for a job interview and identify steps in applying
4. Develop problem-solving skills as applied to research projects
5. Analyze potential career options in the financial business sector
6. Differentiate between ethical and non-ethical business practices

Mastered Assist Attempt B: Economics and the World of Finance

Mastered initials/date	Assist date	Attempt date
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1. Identify opportunity costs and trade-offs involved in making choices about how to use scarce economic resources
Describe the role of markets and prices in the U.S. economy, and
2. analyze the role of the law of supply and demand in the U.S. economy
3. Interpret media reports about current economic conditions
4. Explain how the U.S. economy functions as a whole and describe macro-economic measures of economic activity such as gross domestic product, unemployment, and inflation
5. Explain the importance of economic relationships among nations

Mastered Assist Attempt C: Financial Planning

Mastered initials/date	Assist date	Attempt date
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1. Understand the financial planning process by identifying the importance of a plan, gathering personal and financial data, developing goals and objectives, processing and analyzing information, and developing a financial plan
2. Identify and describe common investment options
3. Describe the "time value of money" concept
4. Identify sources of financial information
5. Describe various costs related to the use of credit.
6. Identify types of insurance and describe how each works
7. Describe the financial planning pyramid, including the relationship of risks and reward

Mastered Assist Attempt D: Securities Operations

Mastered initials/date	Assist date	Attempt date
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1. Explain how securities are bought and sold
2. Define industry terms
3. Explain how a margin account functions
4. Determine the reasons for legal/industry regulations in the security industry
5. Identify markets where stocks and bonds are traded

Mastered	Assist	Attempt
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E. Theory for Financial Decision Making

1. Identify and define the purpose of each of the major financial statements
2. Analyze and interpret data found on financial statements
3. Understand the concept of assets, liabilities, and owner's equity
Determine the value of assets, liabilities, and owner's equity according to generally accepted accounting principles, explaining when and why they are used
4. Use ratio analysis to compare trends and companies in the same industry
- 5.

MASTERY OF CONTENT	
	# of skills mastered
42	# of total skills
0.0%	MASTERY

Mastered	Assist	Attempt
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F. Banking and Credit

1. Describe the function of U.S. banks
2. Identify the major reforms in banking history
3. Describe the circular flow of capital, and goods and services, throughout the economy
4. Identify existing and proposed technological innovations in banking
5. Describe the difference between a bank's assets and its liabilities
6. Evaluate the need for the Federal Reserve System
7. Discuss the difference between monetary and fiscal policy
8. Read and make calculations from a foreign exchange table

Mastered	Assist	Attempt
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G. International Finance

1. Describe the social, cultural, political, legal economic factors that shape and impact the international business environment
2. Explain the role, importance, and concepts of international finance and risk management
3. Relate balance of trade concepts to the import/export process

Mastered	Assist	Attempt
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H: Related Technology Skills

1. Produce documents integrating word processing, database, spreadsheet, and graphic files
2. Use desktop publishing software to produce applicable presentation materials for the business environment
3. Use graphics software to produce presentation materials appropriate to a business setting

INTERNSHIPS/WORK STUDY			
Employer:		Employer:	
Address:		Address:	
Contact/Supervisor:		Contact/Supervisor:	
Phone #:		Phone #:	
Employment Dates:		Employment Dates:	
Job title/description:		Job title/description:	

WORK MATURITY/EMPLOYABILITY CHARACTERISTICS
<p>ATTENDANCE Dates of enrollment: Attendance:</p> <p>Ratings Scale</p> <ul style="list-style-type: none"> 3 - Exemplary 2 - Good 1 - Fair 0 - Poor
<p>RELATIONS WITH OTHERS (effectiveness in working with students, instructors, and others: cooperation:show of respect)</p>
<p>DEPENDABILITY (attendance, punctuality, adherence to schedules and deadlines consistency and results, perseverance)</p>
<p>WORK ATTITUDES (willingness to learn, willingness to accept and profit from evaluation, enthusiasm, initiative, commitment, pride in work)</p>
<p>COMMUNICATIONS (listening, speaking, and nonverbal skills; effectiveness in communicating with students, teachers, and others)</p>
<p>Additional Comments:</p>

RELATED STUDENT ACHIEVEMENT INFORMATION
<p>Frederick Community College Business Course: Name of Course: Final Letter Grade:</p>
<p>Participation in SkillsUSA VICA (Activities/Events/Offices):</p> <p>_____</p> <p>_____</p>
<p>Senior: Project</p> <p>_____</p>
<p>_____ AP Macro Economics exam date _____ AP Micro Economics exam date</p>

I certify that the ratings on this performance profile for **student name** are the result of personal observations and evaluations and further certify that **student name** has mastered **X** of the **Y** skills that were covered in the Academy of Finance program.

Signature _____ Date _____
 Instructors Name _____ Date _____

I certify that the ratings included in this competency profile were completed by my Academy of Finance instructor.

Signature _____ Date _____
 Students Name _____ Date _____