Cluster Knowledge and Skill Statement

Academic Foundations

**Statement:** Apply reading skills to enhance financial career opportunities.

**Performance Element:** Use reading skills to interpret and understand information.

- **Measurement Criteria:** Identify information sources.
- **Measurement Criteria:** Collect information from a variety of reliable sources.
- **Measurement Criteria:** Extract relevant information from information gathered.

**Performance Element:** Use reading skills to interpret and understand information.

- **Measurement Criteria:** Follow written instructions.
- **Measurement Criteria:** Apply written information to correctly perform task.

**Statement:** Apply writing skills to enhance financial career opportunities.

**Performance Element:** Employ effective grammar to communicate in writing.

- **Measurement Criteria:** Use correct grammar.
- **Measurement Criteria:** Use correct spelling.
- **Measurement Criteria:** Use correct punctuation.
- **Measurement Criteria:** Write complete sentences.

**Performance Element:** Select appropriate programs/software to produce business documents.

- **Measurement Criteria:** Format business letters.
- **Measurement Criteria:** Format memo.
- **Measurement Criteria:** Format e-mails.

**Statement:** Apply mathematics skills to enhance financial career opportunities.

**Performance Element:** Employ numbers and operations to solve mathematical problems.

- **Measurement Criteria:** Recognize relationships among numbers.
- **Measurement Criteria:** Apply operations correctly.
- **Measurement Criteria:** Calculate computations successfully.

**Performance Element:** Use mathematical skills to make business decisions.

- **Measurement Criteria:** Predict reasonable estimations.
- **Measurement Criteria:** Utilize ratios successfully.
- **Measurement Criteria:** Apply statistical methods in data analysis.
- **Measurement Criteria:** Analyze data to assure proper decision.

**Statement:** Apply economic skills to enhance financial career opportunities.

**Performance Element:** Use economic skills to determine the role of global economics.

- **Measurement Criteria:** Identify foreign factors.
- **Measurement Criteria:** Determine currency exchange.
- **Measurement Criteria:** Evaluate foreign risk.

**Performance Element:** Analyze regional and national economics to determine their roles in the total financial picture.

- **Measurement Criteria:** Identify demographic data.
- **Measurement Criteria:** Identify geographical data.
- **Measurement Criteria:** Identify socioeconomic data.
Cluster Knowledge and Skill Statement

Communications

**Statement:** Comprehend and use reading strategies to learn meaning, technical concepts, and vocabulary and follow directions.

Performance Element: Determine and use reading strategy (skimming, reading for detail, reading for meaning and critical analysis) to determine purpose of text.

- **Measurement Criteria:** Use reading strategy to achieve intended purpose.
- **Measurement Criteria:** Identify purpose of text.
- **Measurement Criteria:** Identify complexity of text.
- **Measurement Criteria:** Explain purpose of text.

Performance Element: Analyze information read to learn meaning, technical concepts, vocabulary, and follow directions.

- **Measurement Criteria:** Determine relevance, accuracy, and appropriateness to purpose.
- **Measurement Criteria:** Identify complexities and discrepancies in information.
- **Measurement Criteria:** Analyze information presented in a variety of formats such as tables, lists, and figures.
- **Measurement Criteria:** Identify key technical concepts and vocabulary.
- **Measurement Criteria:** Follow all instructions as specifically given.

Performance Element: Interpret, transcribe and communicate information, data, and observations to apply information learned from reading to actual practice.

- **Measurement Criteria:** Explain meaning of new terms, vocabulary and concepts.
- **Measurement Criteria:** Interpret technical materials used.
- **Measurement Criteria:** Summarize overall meaning of text.
- **Measurement Criteria:** Write specific steps for applying information learned to task or new situation.
- **Measurement Criteria:** Write set of directions for others sharing information learned and applying that to task or new situation.

**Statement:** Locate, organize, and reference written information from reliable sources to communicate with co-workers and customers.

Performance Element: Locate written information to communicate with co-workers and customers.

- **Measurement Criteria:** Identify topic.
- **Measurement Criteria:** Conduct information search using card catalog, keywords, and/or search engines.
- **Measurement Criteria:** Locate variety of resources such as books, journals, and magazines.
- **Measurement Criteria:** Locate information from electronic forms including the Internet.
- **Measurement Criteria:** Organize resources to use key information.

Performance Element: Organize information to use in written and oral communications.

- **Measurement Criteria:** Read and take notes from selected resources.
- **Measurement Criteria:** Prepare outline that emphasizes major points with supporting data.
- **Measurement Criteria:** Present information in organized, easy-to-follow manner.
- **Measurement Criteria:** Prepare working bibliography according to MLA, APA, CBE, Chicago, depending on the warranted language style.
Cluster Knowledge and Skill Statement

Performance Element: Document the source and proper reference to use in written information.

**Measurement Criteria:** Prepare a bibliography according to MLA, APA, CBE, Chicago, depending on the warranted language style.

**Measurement Criteria:** Use parenthetical, footnotes and endnotes text citations accurately.

**Measurement Criteria:** Follow plagiarism and copyright rules and regulations.

**Statement:** Use correct grammar, punctuation, and terminology to write and edit documents.

Performance Element: Compose multi-paragraph writing clearly, succinctly, and accurately to write documents.

**Measurement Criteria:** Organize and arrange information for effective coherence.

**Measurement Criteria:** Report relevant information in order of occurrence.

**Measurement Criteria:** Interpret information, data, and observations correctly.

**Measurement Criteria:** Present main ideas and supporting facts.

Performance Element: Use description of audience and purpose to prepare written documents.

**Measurement Criteria:** Use technical terms and concepts.

**Measurement Criteria:** Incorporate and use references effectively and accurately.

**Measurement Criteria:** Report objective and/or subjective information.

Performance Element: Use correct grammar, spelling, punctuation, and capitalization to prepare written documents.

**Measurement Criteria:** Use correct grammar and sentence structure.

**Measurement Criteria:** Use correct spelling.

**Measurement Criteria:** Use correct punctuation and capitalization.

Performance Element: Use computer skills to design and develop written and supporting material.

**Measurement Criteria:** Use word processing software to develop text, charts, graphs, or figures correctly.

**Measurement Criteria:** Use presentation software to prepare visual support materials.

**Measurement Criteria:** Format written documents with appropriate font and layout for easy reading.

**Statement:** Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences.

Performance Element: Prepare oral presentation to provide information for intended purpose and audience.

**Measurement Criteria:** Know subject matter well enough to be independent of written aids.

**Measurement Criteria:** Identify characteristics of the audience and adjust to their ability to understand.

**Measurement Criteria:** Use technical terms and concepts correctly.

**Measurement Criteria:** Use proper organization and structure to achieve coherence of major points.
Cluster Knowledge and Skill Statement

Performance Element: Identify and prepare support materials to accompany oral presentation.

**Measurement Criteria:**
- Identify media and visual aids appropriate to understand topic.
- Prepare visual aids and support materials for easy viewing and without error.
- Operate any equipment used with support materials smoothly and efficiently.
- Adhere to basic visual communication principles.
- Rehearse presentation as needed.

Performance Element: Deliver presentation to sustain listener’s attention and interest.

**Measurement Criteria:**
- Deliver presentation without grammatical error.
- Speak clearly with appropriate volume, rate, and gestures while making and maintaining appropriate eye contact.
- Use support materials in the presentation that enhance understanding of the topic and the interest level of the audience.
- Stay within presentation time parameters.
- Evaluate listeners' interest and receptiveness.
- Use verbal and nonverbal feedback strategies to engage discussion and adjust message and delivery.
- Respond to questions and comments to presentation.

Statement: Interpret verbal and nonverbal behaviors to enhance communication with co-workers and clients/participants.

Performance Element: Interpret verbal behaviors to enhance communication.

**Measurement Criteria:**
- Identify verbal cues.
- Observe voice speed, voice quality and tone.
- Explain message conveyed by verbal behaviors.

Performance Element: Interpret nonverbal behaviors to enhance communication.

**Measurement Criteria:**
- Identify nonverbal cues.
- Observe eye contact, facial expressions, posture, gestures, and other body language.
- Explain message conveyed by nonverbal behaviors.

Statement: Apply active listening skills to obtain and clarify information.

Performance Element: Interpret message/information given to clarify information.

**Measurement Criteria:**
- Determine familiarity of discussion.
- Respond accordingly using appropriate verbal and non verbal language.
- Explain the message given in your own words.

Performance Element: Respond with restatement and clarification techniques to clarify information.

**Measurement Criteria:**
- Ask questions to seek or confirm understanding.
- Paraphrase and/or repeat information.
- Record and summarize information in written notes.
- Follow directions and/or respond in a positive way with clear, concise comments.
Cluster Knowledge and Skill Statement

Statement: Interpret and use tables, charts, and figures to support written and oral communication.

Performance Element: Develop tables, charts, and figures to support written and oral communications.

**Measurement Criteria:** Compile and arrange facts in organized manner for a table, chart, or figure.

**Measurement Criteria:** Document sources of data.

**Measurement Criteria:** Determine most appropriate way to display data for effective coherence.

**Measurement Criteria:** Prepare table, chart, graph, or figure for inclusion in publication or presentation.

Performance Element: Interpret tables, charts, and figures used to support written and oral communication.

**Measurement Criteria:** Evaluate reference or source of data for authenticity and reliability.

**Measurement Criteria:** Explain information presented in tables, charts, and figures.

**Measurement Criteria:** Prepare written summary of findings expressed in tables, charts, and figures.
Cluster Knowledge and Skill Statement

Problem Solving and Critical Thinking

Statement: Apply problem solving and critical thinking skills to resolve a problem.

Performance Element: Determine appropriate strategies to solve problems.

- **Measurement Criteria:** Identify the problem.
- **Measurement Criteria:** Determine possible solutions.
- **Measurement Criteria:** Involve appropriate people.
- **Measurement Criteria:** Review possible solutions.
- **Measurement Criteria:** Determine best solution.

Performance Element: Use group consensus strategy to solve a problem.

- **Measurement Criteria:** Communicate solution to people involved.
- **Measurement Criteria:** Check for understanding.
- **Measurement Criteria:** Prioritize implementation steps.
- **Measurement Criteria:** Apply strategy to the problem.
Cluster Knowledge and Skill Statement

Information Technology Applications

Statement: Develop and access a database to manage general information.

Performance Element: Use a database to organize customer information.
  Measurement Criteria: Create database.
  Measurement Criteria: Analyze customer information.
  Measurement Criteria: Interpret information to meet customer needs.

Performance Element: Use computer technology to organize company information.
  Measurement Criteria: Create database.
  Measurement Criteria: Analyze company information.
  Measurement Criteria: Interpret information to meet company objectives.

Statement: Apply technological tools to expedite workflow.

Performance Element: Use available technology tools to increase work efficiency.
  Measurement Criteria: Use a telephone system.
  Measurement Criteria: Use an e-mail system.
  Measurement Criteria: Use a word processing program.
  Measurement Criteria: Use a database program.
  Measurement Criteria: Use a spreadsheet program.
  Measurement Criteria: Use the Internet.

Performance Element: Integrate available technology tools to process and perform services.
  Measurement Criteria: Enhance customer service.
  Measurement Criteria: Improve company profitability.
  Measurement Criteria: Increase employee productivity.
  Measurement Criteria: Demonstrate presentation software to support presentations.
Cluster Knowledge and Skill Statement

Finance

Systems

Statement: Examine current events to determine their impact on the financial industry.

Performance Element: Interpret financial elements to determine impact on consumer behavior.
  
  **Measurement Criteria:** Consider jobless rate.
  **Measurement Criteria:** Consider current economic conditions.
  **Measurement Criteria:** Consider individual risk tolerance.
  **Measurement Criteria:** Consider income level.

Performance Element: Interpret laws and regulations to determine the role of government in the financial industry.
  
  **Measurement Criteria:** Identify tax implications.
  **Measurement Criteria:** Identify federal programs and regulations.
  **Measurement Criteria:** Identify state programs.
  **Measurement Criteria:** Identify municipal programs.
  **Measurement Criteria:** Determine the influence of the Federal Reserve Board.

Performance Element: Interpret world events to determine the impact of international affairs on the financial industry.
  
  **Measurement Criteria:** Review trade agreements.
  **Measurement Criteria:** Explain military conflicts.
  **Measurement Criteria:** Explain economic conditions of other nations.
  **Measurement Criteria:** Evaluate foreign policy relations.
Cluster Knowledge and Skill Statement

Safety, Health, and Environmental

Statement: Implement safe and secure environmental controls to enhance productivity.

Performance Element: Acquire knowledge of federal and state regulations to support a safe environment.

Measurement Criteria: Identify applicable regulations.
Measurement Criteria: Implement procedures for compliance.
Measurement Criteria: Recognize penalties for noncompliance.

Performance Element: Evaluate security issues to minimize loss.

Measurement Criteria: Identify causes of risk.
Measurement Criteria: Take routine security precautions.
Measurement Criteria: Apply procedures to handle and report workplace security and safety infractions.
Cluster Knowledge and Skill Statement

Leadership and Teamwork

Statement: Manage resources to achieve company goals.

Performance Element: Exhibit leadership ability to manage staff.
  - **Measurement Criteria:** Staff the business operation adequately.
  - **Measurement Criteria:** Implement techniques to motivate staff.
  - **Measurement Criteria:** Resolve employee complaints and grievances.
  - **Measurement Criteria:** Assess employee performance.
  - **Measurement Criteria:** Maintain fiscal control of the business.
  - **Measurement Criteria:** Maximize efficiencies.

Performance Element: Foster teamwork to improve quality of work.
  - **Measurement Criteria:** Employ techniques to build employee morale.
  - **Measurement Criteria:** Participate as a team member.
  - **Measurement Criteria:** Demonstrate interpersonal skills in team working relationships.
  - **Measurement Criteria:** Demonstrate patience and nonjudgmental attitude.
  - **Measurement Criteria:** Encourage cooperation between departments/levels.
Cluster Knowledge and Skill Statement

Ethics and Legal Responsibilities

Statement: **Practice ethical behavior to instill trust and confidence.**

**Performance Element:** Exhibit professional conduct to build trust.

*Measurement Criteria:* Exhibit respect for others.

*Measurement Criteria:* Accept responsibility for actions.

*Measurement Criteria:* Demonstrate honesty and integrity.

*Measurement Criteria:* Select products to meet customer needs.

**Performance Element:** Interpret industry laws and regulations to assure compliance.

*Measurement Criteria:* Apply industry regulations to business practices.

*Measurement Criteria:* Research specific information regarding laws and regulations.

*Measurement Criteria:* Identify major regulations that apply to specific situations.

*Measurement Criteria:* Conduct business within regulatory guidelines.

Statement: **Analyze practices of the finance industry to determine ethics and social responsibilities.**

**Performance Element:** Apply ethical practices and responsibilities to business operations.

*Measurement Criteria:* Explain the difference between an ethical business practice and a legal responsibility.

*Measurement Criteria:* Identify the ethical issues in a given situation.

*Measurement Criteria:* Explain alternative strategies to address unethical and illegal actions.
Cluster Knowledge and Skill Statement

Employability and Career Development

Statement: Develop employability skills to obtain a career in finance.

Performance Element: Identify job requirements and characteristics to secure a position.

- Measurement Criteria: Identify personal interests and aptitudes.
- Measurement Criteria: Analyze career information.
- Measurement Criteria: Identify career skills required.
- Measurement Criteria: Identify educational and credential requirements.
- Measurement Criteria: Determine employer expectations.

Performance Element: Obtain necessary skills and knowledge to meet position requirements.

- Measurement Criteria: Obtain required education.
- Measurement Criteria: Obtain credentials and certifications.

Statement: Pursue career development skills to advance in the financial world.

Performance Element: Apply skills to meet or exceed employer expectations.

- Measurement Criteria: Demonstrate regular attendance.
- Measurement Criteria: Exhibit pride in work.
- Measurement Criteria: Display initiative.
- Measurement Criteria: Embrace change and flexibility.
- Measurement Criteria: Demonstrate willingness to learn new knowledge and skills.

Performance Element: Participate in job-enhancing activities to achieve career success.

- Measurement Criteria: Participate in industry’s organizations and associations.
- Measurement Criteria: Participate in civic organizations.
- Measurement Criteria: Participate in corporate events.
- Measurement Criteria: Continue educational training.

Statement: Exhibit personal skills needed to succeed in the workplace.

Performance Element: Apply personal skills and talents to enhance work performance.

- Measurement Criteria: Demonstrate leadership.
- Measurement Criteria: Demonstrate teamwork.
- Measurement Criteria: Demonstrate integrity.
- Measurement Criteria: Maintain a positive attitude.
- Measurement Criteria: Handle stress in an appropriate manner.
Cluster Knowledge and Skill Statement

Technical Skills

Statement: Use computer and electronic skills to perform job functions in the financial industry.

Performance Element: Operate appropriate equipment to perform specific job functions.

Measurement Criteria: Operate calculator correctly.
Measurement Criteria: Operate computer with related software.
Measurement Criteria: Operate presentation equipment.

Performance Element: Apply fundamental finance concepts to perform professionally.

Measurement Criteria: Demonstrate accounting procedures.
Measurement Criteria: Demonstrate marketing principles.
Measurement Criteria: Utilize customer service skills.