PATHWAY: Financial & Investment Planning

Pathway Topic: Product Knowledge

Pathway KS Statement: Examine characteristics to distinguish between stocks, bonds, and commodities.

Performance Element: Compare stocks, bonds, and commodities to determine advantages.

Measurement Criteria: Define stock, bond, and commodity.
Measurement Criteria: Determine appropriate use of stocks, bonds, and commodities.

Performance Element: Process stocks, bonds, and commodity investments to calculate rates of return.

Measurement Criteria: Identify initial investment.
Measurement Criteria: Identify the current value of the investment.
Measurement Criteria: Identify the length of time the investment is held.
Measurement Criteria: Calculate the performance of the investment product.

Performance Element: Process stocks, bonds, and commodity investments to assess the risks involved.

Measurement Criteria: List the risks of owning stocks, bonds, and commodities.
Measurement Criteria: Determine the acceptable risk tolerance of owning stocks, bonds, and commodities.

Pathway KS Statement: Examine characteristics to distinguish between insurance and annuity products.

Performance Element: Compare insurance and annuities to determine advantages.

Measurement Criteria: Define insurance and annuity.
Measurement Criteria: Determine appropriate use of insurance and annuities.

Performance Element: Process information to explain insurable risk.

Measurement Criteria: Identify risk hazards and perils.
Measurement Criteria: Describe the four risk management techniques.

Performance Element: Compare term and whole life insurance to determine advantages.

Measurement Criteria: List the characteristics of term and whole life insurance.
Measurement Criteria: Determine appropriate use of term and whole life insurance.

Performance Element: Describe the two basic types of annuities to meet client needs.

Measurement Criteria: Define immediate annuity and deferred annuity.
Measurement Criteria: Determine appropriate use of immediate annuity and deferred annuity.

Performance Element: Process annuity investment to calculate the return on investment.

Measurement Criteria: Identify the amount of the initial annuity contribution.
Measurement Criteria: Identify the current value of the annuity contribution.
Measurement Criteria: Identify the length of time the annuity is held.

Pathway KS Statement: Examine characteristics to distinguish between secured and unsecured credit.

Performance Element: Compare secured and unsecured credit to determine
Pathway Topic: Product Knowledge

Advantages.

**Measurement Criteria:** Define secured and unsecured credit.

**Measurement Criteria:** Identify the sources of secured and unsecured credit.

**Measurement Criteria:** Determine appropriate use of secured and unsecured credit.

**Performance Element:** Compare secured vs. unsecured credit to arrive at cost factors and determine advantages.

**Measurement Criteria:** Determine the annual percentage rate of interest.

**Measurement Criteria:** Determine the length of the repayment period.

**Measurement Criteria:** Determine the initial costs.

**Pathway KS Statement:** Follow appropriate steps to develop an investment plan.

**Performance Element:** Prepare money management documents to meet needs of client.

**Measurement Criteria:** Develop an income and expense statement.

**Measurement Criteria:** Develop a balance sheet.

**Performance Element:** Review family needs to identify risk tolerance.

**Measurement Criteria:** Compare risk and reward.

**Measurement Criteria:** Define inflation, industry, market, and interest rate risks.

**Measurement Criteria:** Analyze time issues of families in various stages of life cycle.

**Performance Element:** Review family needs to identify risk tolerance.

**Measurement Criteria:** Compare rates of return between stocks, bonds, savings instruments, and annuities.

**Measurement Criteria:** Analyze risks associated with stocks, bonds, savings instruments, and annuities.

**Performance Element:** Select appropriate investment to provide desired rate of return.

**Measurement Criteria:** Match individual life cycle stages with appropriate risks.

**Measurement Criteria:** Match individual life cycle stages with appropriate investment vehicles.

**Pathway KS Statement:** Develop a financial plan to address client needs.

**Performance Element:** Review client’s financial information to determine current financial situation.

**Measurement Criteria:** Interpret a balance sheet.

**Measurement Criteria:** Analyze expenditure patterns.

**Measurement Criteria:** Interpret a tax return.

**Performance Element:** Review appropriate information to set financial goals.

**Measurement Criteria:** Define goals.

**Measurement Criteria:** List five typical financial goals for members in each life cycle stage.

**Measurement Criteria:** Design an implementation plan.

**Measurement Criteria:** Describe an evaluation process appropriate to financial planning.
Pathway Topic: Product Knowledge

Performance Element: Review appropriate information to recommend a financial plan.


Performance Element: Develop two methods of soliciting feedback from clients.

Measurement Criteria: Review appropriate information to evaluate the success of a financial plan.

Measurement Criteria: Calculate the rate of return on investments.

Measurement Criteria: Compare goals and outcomes of the plan.

Measurement Criteria: Review a plan for appropriate actions/implementation.

Pathway KS Statement: Use tax preparation procedures to determine tax liability.

Performance Element: Review previous tax returns to establish a client tax history.

Measurement Criteria: Describe the five filing statuses.

Measurement Criteria: List sources of income.


Measurement Criteria: Determine if estimated taxes were paid.

Performance Element: Review income, deductions, and credits to determine current financial position.

Measurement Criteria: List types of income, deductions, and credits.

Measurement Criteria: Calculate the tax benefit of a deduction and credit.

Measurement Criteria: Calculate the cost of income sources.

Performance Element: Reference the latest tax code to guide tax return preparation.

Measurement Criteria: Identify the purpose of tax forms and schedules.

Measurement Criteria: Accurately complete the form.

Measurement Criteria: Accurately calculate the tax liability.

Pathway Topic: Federal/State Regulations

Pathway KS Statement: Review most current state and federal regulations to apply the tax code professionally.

Performance Element: Check earnings and sources to establish gross income.

Measurement Criteria: List types of income that are taxable.

Measurement Criteria: List types of income that are non-taxable.

Performance Element: Examine all qualifying conditions to determine tax exclusions.

Measurement Criteria: List seven tax exclusions.

Measurement Criteria: Calculate the cash benefit of an identified tax exclusion.

Performance Element: Review life-style and family status to determine a tax deduction.

Measurement Criteria: List seven basic types of itemized deductions.

Measurement Criteria: Calculate the cash benefit of an identified tax deduction.

Performance Element: Examine state and federal laws to identify tax credits.

Measurement Criteria: List five tax credits.
Pathway Topic: Federal/State Regulations

**Measurement Criteria:** Calculate the cash benefit of an identified tax credit.

**Performance Element:** Explain estimated tax payments to help client manage unanticipated income.

**Measurement Criteria:** Explain the rules requiring estimated tax payments.

**Measurement Criteria:** Determine types of clients who may need to use estimated tax payments.

**Performance Element:** Review the purpose of tax reporting forms to properly complete six basic schedules and forms.

**Measurement Criteria:** Differentiate between Forms 1040, 1040A and 1040EZ.

**Measurement Criteria:** Explain the use of Schedule A.

**Measurement Criteria:** Explain the use of Schedule B.

**Measurement Criteria:** Explain the use of Schedule D.

**Pathway KS Statement:** Research the regulatory requirements of financial and investment planning and security sales to assure compliance with codes.

**Performance Element:** Examine federal publications to identify the regulatory requirements of federal agencies.

**Measurement Criteria:** Explain the requirements of the Securities Exchange Commission.

**Measurement Criteria:** Explain the requirements of the CFTC.

**Performance Element:** Review appropriate state and self-regulatory materials to identify regulatory requirements.

**Measurement Criteria:** Explain the requirements for an identified state.

**Measurement Criteria:** Explain the requirements of the NASD.

**Pathway KS Statement:** Plan appropriate education activities to achieve licensing and certification requirements.

**Performance Element:** Examine licensing requirements to complement career goals.

**Measurement Criteria:** Identify the purpose of licensing.

**Measurement Criteria:** Identify which groups govern licensing procedures.

**Measurement Criteria:** Identify the three most often used components of licensing.

**Measurement Criteria:** Identify examination requirements for particular investment products or advice.

**Performance Element:** Examine certification requirements to plan career goals.

**Measurement Criteria:** Identify the purpose of certification.

**Measurement Criteria:** Identify which groups govern certification procedures.

**Measurement Criteria:** Identify the three most often used components of certification.

Pathway Topic: Customer Service

**Pathway KS Statement:** Use appropriate methods to communicate with clients.

**Performance Element:** Use people skills to greet and dismiss clients.

**Measurement Criteria:** Welcome the client.

**Measurement Criteria:** Direct the client.

**Measurement Criteria:** Treat the client in a courteous manner.
Pathway Topic: Customer Service

Performance Element: Use appropriate responses to address client inquiries.

Measurement Criteria: Provide the client with accurate and necessary information.
Measurement Criteria: Reflect company policy in responses.
Measurement Criteria: Address client inquiries in a polite and courteous manner.

Performance Element: Use appropriate methods to handle telephone and electronic communication.

Measurement Criteria: Respond to the inquiries.
Measurement Criteria: Communicate in a professional and courteous manner.
Measurement Criteria: Record and forward information accurately.

Pathway KS Statement: Exercise appropriate techniques to interview clients.

Performance Element: Identify ways to gather information.

Measurement Criteria: Describe an information intake form.
Measurement Criteria: Describe methods for verbally gathering information.

Performance Element: Use telephone and in-person methods to interview clients.

Measurement Criteria: Explain telephone interviewing.
Measurement Criteria: Describe in-person interviewing.

Performance Element: Ask well-planned questions to conduct an effective interview.

Measurement Criteria: Plan follow-up questions.
Measurement Criteria: Use open-ended questions.
Measurement Criteria: Use close-ended questions.

Pathway KS Statement: Use people skills to conduct client conferences.

Performance Element: Develop an agenda to conduct a client conference.

Measurement Criteria: Develop a basic agenda for the first client conference.
Measurement Criteria: Develop an agenda for a client conference to make recommendations.
Measurement Criteria: Develop an agenda for a client conference to discuss implementation plan.
Measurement Criteria: Develop a basic agenda for an evaluative client conference.

Performance Element: Use various presentation mediums to conduct a client conference.

Measurement Criteria: Use graphs and charts.
Measurement Criteria: Use verbal interaction when appropriate.
Measurement Criteria: Prepare follow-up materials to present to clients.

Pathway KS Statement: Review client financial information to develop a client’s account statement.

Performance Element: Explain the purpose of a client’s account statement to enhance client awareness.

Measurement Criteria: Include all pertinent information on every client communication.
Measurement Criteria: Define at least three other uses for client account statements.

Performance Element: Format client account statements to reflect current status.
Measurement Criteria: Differentiate between types of data for client account
Pathway Topic: Customer Service

**Pathway KS Statement:** Employ people skills to respond to client complaints.

Performance Element: Outline a process to address client complaints.

**Measurement Criteria:**
- Listen to client complaints.
- Identify the underlying cause of complaints.
- Describe alternative methods of addressing client complaints.

Performance Element: Develop follow-up procedures to demonstrate concern for client complaints.

**Measurement Criteria:**
- Explain why follow-up is important.
- Determine methods of following-up on client complaints.
- Write a follow-up plan.

Pathway Topic: Financial Planning

**Pathway KS Statement:** Examine client’s money management patterns to determine a client’s financial situation.

Performance Element: Review a client's current financial situation to determine net worth.

**Measurement Criteria:**
- Identify needed documents to calculate a client's net worth.
- Calculate a client's net worth.

Performance Element: Review a client's income and expenditures to determine cash flow.

**Measurement Criteria:**
- List documents needed to calculate a client's income and expenditures.
- Calculate a client's monthly or annual income.
- Calculate a client's monthly or annual expenditures.

Performance Element: Review a client's financial information to determine tax liability.

**Measurement Criteria:**
- Determine the tax liability for the previous year.
- Calculate estimated taxes for the current year.

**Pathway KS Statement:** Develop procedures to create a financial plan.

Performance Element: Guide the client through effective planning to establish financial goals.

**Measurement Criteria:**
- Determine a client's life-cycle stage.
- List five financial goals for each life-cycle stage.
- Identify the insurable risks.
Pathway Topic: Financial Planning

**Measurement Criteria:** Identify five financial goals.
**Measurement Criteria:** Identify the investment risks.
**Measurement Criteria:** Determine how the plan will be evaluated.

**Performance Element:** Make financial recommendations to meet client needs.

**Measurement Criteria:** Write a financial plan.
**Measurement Criteria:** Plan the presentation to client.
**Measurement Criteria:** Present the financial plan.
**Measurement Criteria:** Develop an action plan.

**Performance Element:** Evaluate the financial plan to determine realization of goals.

**Measurement Criteria:** Calculate the rate of return on investments.
**Measurement Criteria:** Compare goals to outcomes of the plan.
**Measurement Criteria:** Make an action plan for implementing recommendations.

**Pathway KS Statement:** Describe procedures necessary to execute financial transactions.

**Performance Element:** Examine asset management to determine advantages.

**Measurement Criteria:** Differentiate between a financial product and a financial service.
**Measurement Criteria:** Compare and contrast brokerage services and asset management services.
**Measurement Criteria:** Evaluate the advantages of offering asset management services.

**Performance Element:** Describe the documentation necessary to execute financial transactions.

**Measurement Criteria:** Summarize the rules and procedures governing new accounts.
**Measurement Criteria:** Explain the importance of knowing the financial and investment needs of the client.
**Measurement Criteria:** Identify necessary information on a new account form.

Pathway Topic: Operations

**Pathway KS Statement:** Use financial information to manage client records.

**Performance Element:** Use organizational skills to maintain accurate client records.

**Measurement Criteria:** Describe laws and regulations relevant to client record management.
**Measurement Criteria:** Describe a basic record management system.
**Measurement Criteria:** Identify software for client records.

**Performance Element:** Use invoicing and billing systems to organize records of company activities.

**Measurement Criteria:** Explain the difference between invoicing and receiving payments.
**Measurement Criteria:** Differentiate between fee-for-service, commission, and hourly fee structures.
**Measurement Criteria:** Identify software for invoice and billing systems.

**Pathway KS Statement:** Develop procedures to adhere to compliance plan.

**Performance Element:** Describe the procedures to maintain a compliance plan.
Pathway Topic: Operations

**Measurement Criteria:** Identify standardized rules for the financial planning industry.

**Measurement Criteria:** Describe the best practices to comply with industry rules.

**Pathway KS Statement:** Use data bases and other computer management tools to manage office records.

**Performance Element:** Maintain office records to insure accuracy and compliance with regulations.

**Measurement Criteria:** Describe the laws and regulations associated with record management.

**Measurement Criteria:** Describe a basic record management system.

**Measurement Criteria:** Identify software to maintain a firm’s record systems.

**Performance Element:** Maintain time records to insure accuracy.

**Measurement Criteria:** Describe the purpose of maintaining time records.

**Measurement Criteria:** Identify individuals who should keep time records.

**Measurement Criteria:** Describe methods to keep time and billing records.
Finance

PATHWAY: Business Financial Management

Pathway Topic: Planning and Budgeting

Pathway KS Statement: Interpret financial data to develop short- and long-term budgetary plans.

Performance Element: Analyze past and current budgets to determine financial business needs.

Measurement Criteria: Identify trends.
Measurement Criteria: Determine priorities.
Measurement Criteria: Investigate abnormalities.
Measurement Criteria: Report conclusions based on data.

Performance Element: Prepare a planning budget to guide financial decision-making.

Measurement Criteria: Project revenues.
Measurement Criteria: Identify expenditures for business activities.
Measurement Criteria: Determine cash flow and profit margin requirements.
Measurement Criteria: Justify changes.
Measurement Criteria: Organize information in a logical and understandable format.
Measurement Criteria: Illustrate information with the use of charts, tables, and graphs.

Performance Element: Implement budget to manage financial decision-making.

Measurement Criteria: Monitor revenues.
Measurement Criteria: Monitor expenditures.
Measurement Criteria: Examine and explain variances between budget and actual results.

Pathway Topic: Analyze and Interpret Data

Pathway KS Statement: Analyze and interpret financial data to produce accurate reports.

Performance Element: Describe financial statements to explain the need for accurate reports.

Measurement Criteria: Describe the different types of financial statements.
Measurement Criteria: Explain the purpose of a financial statement.
Measurement Criteria: Compare the differences in financial statements.

Performance Element: Analyze financial statements to verify information.

Measurement Criteria: Identify critical data.
Measurement Criteria: Identify relative timelines.
Measurement Criteria: Determine trends.
Measurement Criteria: Interpret trend indicators.
Measurement Criteria: Compare ratios/standards.
Measurement Criteria: Identify causes.
Measurement Criteria: Identify problems or areas of concern.
Measurement Criteria: Assess potential impacts.

Pathway Topic: Accounting
Pathway Topic:  Accounting

Pathway KS Statement:  Examine accounting system elements to demonstrate good accounting practices.

Performance Element:  Analyze financial information to demonstrate an understanding of the accounting equation.

Measurement Criteria:  Identify parts of the accounting equation.
Measurement Criteria:  Classify accounts as assets, liabilities, and owner’s equity.
Measurement Criteria:  Record business transactions to track business activities.
Measurement Criteria:  Create a chart of accounts to reflect financial business needs.
Measurement Criteria:  Identify asset accounts.
Measurement Criteria:  Identify liability accounts.
Measurement Criteria:  Open accounts in a general ledger.
Measurement Criteria:  Open subsidiary ledgers.

Performance Element:  Analyze financial activities to record business transactions.

Measurement Criteria:  Journalize transactions in appropriate journals.
Measurement Criteria:  Post from journals to ledgers.
Measurement Criteria:  Prepare a trail balance.
Measurement Criteria:  Journalize and post adjusting and closing entries.
Measurement Criteria:  Close the general ledger.

Pathway KS Statement:  Compile business transaction data to report financial information.

Performance Element:  Organize accounting elements to prepare financial statements.

Measurement Criteria:  Prepare a balance sheet.
Measurement Criteria:  Prepare an income statement.
Measurement Criteria:  Prepare a cash flow statement.

Pathway Topic:  Tax Management

Pathway KS Statement:  Analyze tax structures and consequences to assist in business decision-making.

Performance Element:  Compare tax structures to differentiate between types of business taxes

Measurement Criteria:  List types of taxes required of businesses.
Measurement Criteria:  List characteristics of different taxes.
Measurement Criteria:  Determine appropriate business structure for overall tax purposes.
Measurement Criteria:  Identify various taxing authorities to determine the relationship to business.
Measurement Criteria:  List various taxing authorities.
Measurement Criteria:  Identify required financial information for each taxing authority.

Performance Element:  Evaluate accrual methods to determine tax effects.

Measurement Criteria:  Calculate the tax effects of various accrual methods.
Measurement Criteria:  Compare tax effects of various methods.

Performance Element:  Evaluate inventory methods to determine tax effects.
Pathway Topic: Tax Management

**Measurement Criteria:** Calculate the tax effects of various inventory methods.
**Measurement Criteria:** Compare tax advantages associated with methods.

Performance Element: Evaluate depreciation options to determine tax effects.
**Measurement Criteria:** Calculate the tax effects of various depreciation options.
**Measurement Criteria:** Compare tax advantages associated with options.

**Pathway KS Statement:** Establish a tax plan to incorporate the impact of tax consequences on business decisions.

Performance Element: Analyze current business decisions to determine the impact on taxes.
**Measurement Criteria:** Identify tax policies that affect business decisions.
**Measurement Criteria:** Identify accounting procedures and processes that impact taxes.
**Measurement Criteria:** Compare tax impact of various decisions.

Performance Element: Develop a methodology to maintain a tax plan.
**Measurement Criteria:** Develop a methodology.
**Measurement Criteria:** Apply the methodology to aid in business decision-making.

Pathway Topic: Policies and Regulations

**Pathway KS Statement:** Use federal, state, and local regulations to determine financial records management.

Performance Element: Gather federal, state, and local procedures and regulations to apply to the storage of financial records and files.
**Measurement Criteria:** Maintain current federal, state, and local requirements.
**Measurement Criteria:** Interpret guidelines for storage requirements.
**Measurement Criteria:** Develop a procedure to insure compliance with storage requirements.
**Measurement Criteria:** Provide security for records and files.

Performance Element: Maintain knowledge of current financial laws, regulations, and policies to assure compliance in financial practices.
**Measurement Criteria:** Identify resources to provide information on financial laws, regulations, and policies.
**Measurement Criteria:** Evaluate resources to provide updates to financial laws, regulations, and policies.
**Measurement Criteria:** Adapt accounting and record keeping functions to merge with current computerized systems.
**Measurement Criteria:** Use database applications.
**Measurement Criteria:** Use financial systems.
**Measurement Criteria:** Use appropriate electronic files management software.
**Measurement Criteria:** Develop auditing system to insure financial records are accurate.
**Measurement Criteria:** Establish backup procedures to maintain electronic records.
**Measurement Criteria:** Use appropriate backup methods for electronic records and files.
**Measurement Criteria:** Schedule and complete backup procedures.
**Pathway Topic: Policies and Regulations**

**Measurement Criteria:** Maintain backup resources in appropriate locations.

**Pathway KS Statement:** Analyze current laws and regulations to maintain appropriate financial practices.

**Performance Element:** Interpret basic financial laws and regulations to apply to financial practices.

**Measurement Criteria:** Explain major points and purposes of laws and regulations concerning financial transactions, security trading, basic accounting principles (GAAP/GAA).

**Measurement Criteria:** Identify resources to provide specific information regarding financial regulations.

**Measurement Criteria:** Identify major regulations affecting identified financial industries.

**Measurement Criteria:** Explain consequences for noncompliance with laws, regulations, and policies.

**Measurement Criteria:** Utilize financial laws, regulations, and policies to explain the purpose of each to a given situation.

**Measurement Criteria:** Explain how organization and industry policies affect industry practices.

**Measurement Criteria:** Analyze organization and individual procedures for compliance with financial laws, regulations, and policies.

**Measurement Criteria:** Identify major instances of noncompliance with financial laws, policies, and regulations.

**Measurement Criteria:** Apply financial laws, regulations, and policies to a given situation.

**Pathway Topic: Organizational Skills**

**Pathway KS Statement:** Use organizational skills to perform financial operations.

**Performance Element:** Schedule appointments and calendars to manage work responsibilities.

**Measurement Criteria:** Record appointments.

**Measurement Criteria:** Maintain manual and electronic calendars.

**Measurement Criteria:** Synchronize all schedules and calendars.

**Performance Element:** Organize work priorities to meet deadlines.

**Measurement Criteria:** Establish “to do” lists with scheduled completion dates.

**Measurement Criteria:** Organize work in logical sequence.

**Measurement Criteria:** Schedule work priorities to meet due dates.

**Measurement Criteria:** Meet deadlines.

**Performance Element:** Organize materials to maintain an orderly flow of work.

**Measurement Criteria:** Identify documents, forms, and materials needed.

**Measurement Criteria:** Prepare flow charts for procedures and workflow.

**Measurement Criteria:** Develop written procedures and/or instructional manuals.
PATHWAY: Banking & Related Services
Pathway Topic: Providing Customer Service in Banking and Related Services

Pathway KS Statement: **Employ technical skills to perform teller functions.**

Performance Element: Implement banking procedures to process customer transactions.

- **Measurement Criteria:** Verify endorsements.
- **Measurement Criteria:** Prepare deposit slip.
- **Measurement Criteria:** Cash checks.
- **Measurement Criteria:** Issue receipt.
- **Measurement Criteria:** Issue traveler’s checks and money orders.
- **Measurement Criteria:** Use appropriate equipment and technology.

Performance Element: Maintain cash drawer to reflect teller activity.

- **Measurement Criteria:** Verify cash.
- **Measurement Criteria:** Tender cash.
- **Measurement Criteria:** Balance cash drawer.
- **Measurement Criteria:** Maintain adequate cash supply.

Performance Element: Respond to requests to provide other customer services.

- **Measurement Criteria:** Facilitate usage of safe deposit boxes.
- **Measurement Criteria:** Respond to balance inquiries.
- **Measurement Criteria:** Transfer funds between accounts.

Pathway KS Statement: **Employ technical skills to perform data processing functions.**

Performance Element: Use the information system to develop customer data.

- **Measurement Criteria:** Facilitate information system.
- **Measurement Criteria:** Use proper codes.
- **Measurement Criteria:** Collect vital information from physical document.

Performance Element: Use proofreading skills to verify accuracy of data.

- **Measurement Criteria:** Compare physical document to information system data.
- **Measurement Criteria:** Correct errors.

Performance Element: Use equipment to process physical documents.

- **Measurement Criteria:** File/scan physical document.

Pathway KS Statement: **Use technical skills to perform new account functions.**

Performance Element: Aid customer to select appropriate services.

- **Measurement Criteria:** Analyze customer needs.
- **Measurement Criteria:** Select product that meets customer needs.

Performance Element: Prepare documents to meet selected services needs.

- **Measurement Criteria:** Input customer information into document software.
- **Measurement Criteria:** Print documents.
- **Measurement Criteria:** Review documents with customer.
- **Measurement Criteria:** Obtain customer signatures on documents.
Pathway Topic: Providing Customer Service in Banking and Related Services

**Measurement Criteria:** Deliver customer copies.

**Measurement Criteria:** Deliver physical documents to processing.

**Pathway KS Statement:** Use technical and people skills to perform lending functions.

**Performance Element:** Aid customer to determine best loan alternative.

**Measurement Criteria:** Analyze customer needs.

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

**Performance Element:** Process customer application to include all information.

**Measurement Criteria:** Obtain written application.

**Measurement Criteria:** Obtain credit report.

**Measurement Criteria:** Verify ratios.

**Measurement Criteria:** Evaluate collateral.

**Performance Element:** Process loans to complete transactions.

**Measurement Criteria:** Approve/Deny application.

**Measurement Criteria:** Prepare documentation.

**Measurement Criteria:** Review documentation with customer.

**Measurement Criteria:** Obtain required signatures.

**Measurement Criteria:** Disburse loan funds.

**Measurement Criteria:** Provide customer with loan documents.

**Pathway KS Statement:** Use accounting knowledge to perform bookkeeping functions.

**Performance Element:** Process transactions to maintain bank accounting records.

**Measurement Criteria:** Post and balance general ledger.

**Measurement Criteria:** Post the customer records.

**Performance Element:** Employ people skills to perform customer service duties.

**Measurement Criteria:** Process stop payments.

**Measurement Criteria:** Research records.

**Measurement Criteria:** Prepare bank statements.

**Measurement Criteria:** Help customer with account reconciliation.

**Performance Element:** Process documents to facilitate check collection process.

**Measurement Criteria:** Process NSFs.

**Measurement Criteria:** Encode transactions.

**Measurement Criteria:** Transmit proof data to processing center.

**Measurement Criteria:** Prepare checks for shipment.

**Measurement Criteria:** Prepare balance settlement.

**Measurement Criteria:** Process return items.

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Pathway Topic: Operations and Management of Banking and Related Services

**Pathway KS Statement:** Use technical skills to perform operations duties.

**Performance Element:** Manage cash needs to maintain cash reserves.
Pathway Topic: Operations and Management of Banking and Related Services

**Measurement Criteria:** Monitor vault cash.
**Measurement Criteria:** Facilitate cash shipments.
**Measurement Criteria:** Maintain liquid reserves.

**Performance Element:** Track financial ratios to monitor bank’s operations.

**Measurement Criteria:** Calculate reserve ratios.
**Measurement Criteria:** Prepare ratio reports for regulatory authorities.
**Measurement Criteria:** Prepare board of director’s reports.

**Performance Element:** Oversee information system to manage bank records.

**Measurement Criteria:** Maintain record database.
**Measurement Criteria:** Maintain information system.
**Measurement Criteria:** Insure software stability.
**Measurement Criteria:** Process back ups.
**Measurement Criteria:** Troubleshoot system errors.

**Performance Element:** Maintain policy and procedure manuals to insure consistent operations.

**Measurement Criteria:** Review policies to ensure adequacy.
**Measurement Criteria:** Implement procedures within appropriate departments.
**Measurement Criteria:** Present policy reviews/changes to board of directors for approval.

**Measurement Criteria:** Distribute changes and updates to appropriate personnel.

**Pathway KS Statement:** Manage personnel to maximize operations.

**Performance Element:** Maintain adequate staff to meet workload demands.

**Measurement Criteria:** Recruit qualified employees.
**Measurement Criteria:** Train staff.
**Measurement Criteria:** Provide recommendations to promotion staff.
**Measurement Criteria:** Maintain positive work environment though staff recognition.
**Measurement Criteria:** Maintain employee handbook.

**Performance Element:** Manage personnel budget to provide benefit packages.

**Measurement Criteria:** Provide salary guidelines.
**Measurement Criteria:** Research benefit package costs.
**Measurement Criteria:** Present proposed benefit packages to board of directors.

**Performance Element:** Prepare employee reviews to facilitate professional growth.

**Measurement Criteria:** Maintain schedule of employee reviews.
**Measurement Criteria:** Provide supervisor with review form.
**Measurement Criteria:** Schedule review.
**Measurement Criteria:** Facilitate the review with employee and supervisor.
**Measurement Criteria:** Aid supervisor in determining appropriate salary/promotion adjustment.

**Measurement Criteria:** Adjust salary on payroll records.

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Pathway Topic: Regulatory Compliance of Banking and Related Services
Pathway Topic: Regulatory Compliance of Banking and Related Services

Pathway KS Statement: Operate bank to meet regulatory guidelines.
Performance Element: Develop procedures to adhere to regulations.
Measurement Criteria: Educate employees on appropriate state and federal banking regulations.
Measurement Criteria: Implement staff training on regulations.
Measurement Criteria: Interpret and implement regulatory changes.
Measurement Criteria: Research questions from the staff regarding regulations.
Measurement Criteria: Monitor pending legislation.

Pathway KS Statement: Examine bank to determine regulatory compliance.
Performance Element: Implement internal audit procedures to reflect compliance.
Measurement Criteria: Prepare audit schedule.
Measurement Criteria: Conduct audit.
Measurement Criteria: Identify audit exceptions.
Measurement Criteria: Work with appropriate employees to correct exceptions.
Measurement Criteria: Report findings to board of directors.
Performance Element: Review bank records to prepare for external examinations.
Measurement Criteria: Provide examiners with requested data.
Measurement Criteria: Cooperate with exam personnel.
Measurement Criteria: Present findings of exam with staff and board of directors.
Measurement Criteria: Implement appropriate changes as suggested.

Pathway KS Statement: Compare legal interpretations to clarify regulations.
Performance Element: Consult experts to obtain interpretation of regulations.
Measurement Criteria: Contact appropriate regulatory agency.
Measurement Criteria: Contact legal council for interpretation of compliance.
Measurement Criteria: Implement findings of research.
PATHWAY: Insurance Services

Pathway Topic: Product Knowledge

Pathway KS Statement: Examine the characteristics to explain insurance risk.
Performance Element: Review insurance policies to determine how to reduce risk.
  Measurement Criteria: Define risk.
  Measurement Criteria: Identify situations when insurance will reduce risk.
Performance Element: Review client’s situation to determine degree of risk.
  Measurement Criteria: Identify the risk of various situations.
  Measurement Criteria: Support the rationale behind decision to insure.

Pathway KS Statement: Use insurance terminology to explain insurance risks and benefits.
Performance Element: Use insurance terms in appropriate situations.
  Measurement Criteria: Explain terms to client’s satisfaction.
  Measurement Criteria: Explain how terms accomplish disclosure.

Pathway KS Statement: Examine characteristics to distinguish between policy types and coverage.
Performance Element: Compare basic types of insurance policies to determine appropriate use.
  Measurement Criteria: List types of policies.
  Measurement Criteria: Determine the appropriate policy use.
Performance Element: Compare common coverages to determine advantages.
  Measurement Criteria: List types of coverages.
  Measurement Criteria: Determine the appropriate coverage use.
Performance Element: Compare pricing methodology to determine advantages.
  Measurement Criteria: List rating factors.
  Measurement Criteria: Calculate premiums.

Pathway KS Statement: Create and/or complete documents in to process information.
Performance Element: Identify the key components to correctly issue policies.
  Measurement Criteria: Gather necessary information.
  Measurement Criteria: Accurately record needed information.
Performance Element: Process information to complete insurance-related documents.
  Measurement Criteria: Accurately write or record needed information.

Pathway Topic: Customer Service

Pathway KS Statement: Demonstrate effective techniques to gather client information.
Performance Element: Identify data-acquisition methods to select appropriate medium to gather information.
  Measurement Criteria: Describe methods of verbally gathering information.
  Measurement Criteria: Accurately record written information.
  Measurement Criteria: Compare the advantages/disadvantages of gathering information via telephone, fax, email, in person etc.
Finance

Pathway Topic: Customer Service

Performance Element: Ask well-planned questions to determine client needs.
  
  Measurement Criteria: Determine questions that should be asked of clients.
  
  Measurement Criteria: Plan follow-up questions.
  
  Measurement Criteria: Discuss the appropriate use of open-ended questions.
  
  Measurement Criteria: Discuss the appropriate use of close-ended questions.

Pathway KS Statement: Utilize available techniques to effectively serve customers.

Performance Element: Provide timely, accurate information to meet customer needs.
  
  Measurement Criteria: Explain the process for receiving no justifiable complaints.
  
Performance Element: Operate within grant of authority to provide service to customers.
  
  Measurement Criteria: Explain the process for receiving a satisfactory internal review.
  
Performance Element: Utilize a process to resolve customer complaints or questions.
  
  Measurement Criteria: Explain the process for dealing with questions or complaints.
  
  Measurement Criteria: Explain the process for receiving a satisfactory internal review.
  
  Measurement Criteria: Explain the process of referring an issue to someone with the authority to make decisions.
  
  Measurement Criteria: Explain the process for receiving a satisfactory internal review.

Pathway Topic: Operations

Pathway KS Statement: Examine characteristics to explain underwriting functions.

Performance Element: Research insurance risk to determine how to meet/exceed company objectives
  
  Measurement Criteria: Explain growth.
  
  Measurement Criteria: Explain loss ratio.
  
Performance Element: Process information to develop quotes for clients.
  
  Measurement Criteria: List the elements of desirability for insuring.
  
  Measurement Criteria: Identify the pricing structure.
  
  Measurement Criteria: Identify company services to be provided.
  
Performance Element: Identify the process to issue a policy.
  
  
  Measurement Criteria: Provide information to others to issue policy.
  
  Measurement Criteria: Write accurate information to issue a policy.
  
Performance Element: Describe the process to add endorsements.
  
  Measurement Criteria: Define endorsement.
  
  Measurement Criteria: Explain the process for adding endorsements to a policy.
  
Performance Element: Follow the process to renew policies.
  
  Measurement Criteria: Explain renewability options.
  
Performance Element: Use company procedures to adjust claims.
  
  Measurement Criteria: Reference marketing functions.
  
  Measurement Criteria: Develop good relationships between agents, underwriters, and
Pathway Topic: Operations

Measurement Criteria: Use actuarial functions as needed.
Measurement Criteria: Address loss control functions when required.
Measurement Criteria: List sales functions.
Measurement Criteria: Explain risk management.

Pathway Topic: Regulations and Credentials

Pathway KS Statement: Research the regulatory insurance requirements to assure compliance.

Performance Element: Examine state publications to identify regulation requirements.

Measurement Criteria: Maintain compliance with state regulations.
Performance Element: Participate in industry-sponsored training to advance in an insurance career.

Measurement Criteria: Read industry magazines and periodicals to keep abreast of news about seminars and training sessions.
Performance Element: Identify specific industry training opportunities to achieve career goals.

Measurement Criteria: Participate in insurance associations.
Measurement Criteria: Identify training opportunities.
Measurement Criteria: Continue educational training.
Performance Element: Plan appropriate education activities to achieve licensing requirements.

Measurement Criteria: Achieve passing grade on state insurance licensing exam.