

## Financial Services Competency Model

### Curriculum Analysis Worksheet

Use the worksheet to identify the knowledge, skills, or abilities to include in your curriculum. Alternately, you can use the worksheet as a check sheet to indicate which competencies are not currently addressed by existing courses

Order	Code	Competencies (from model)	Course 1	Course 2	Course 3	Course 4
1	1	<b>Tier 1: Personal Effectiveness Competencies</b>				
2	1.1	<b>Interpersonal Skills: Displaying the skills to work effectively with others.</b>				
3	1.1.1	Demonstrating sensitivity/empathy				
4	1.1.2	Demonstrating insight into behavior				
5	1.1.3	Maintaining effective relationships.				
6	1.1.4	Respecting others				
7	1.2	<b>Integrity and Ethics: Displaying accepted social and work behaviors.</b>				
8	1.2.1	Behaving ethically				
9	1.2.2	Acting fairly				
10	1.2.3	Taking responsibility				
11	1.3	<b>Professionalism and Credibility: Displaying responsible behaviors at work.</b>				
12	1.3.1	Demonstrating self-control				
13	1.3.2	Maintaining a professional appearance				
14	1.3.3	Substance abuse free				
15	1.3.4	Maintaining a positive attitude				
16	1.4	<b>Initiative and Self-Management: Seeking out new work challenges and increasing the variety and scope of work.</b>				
17	1.4.1	Persisting				
18	1.4.2	Taking initiative				
19	1.4.3	Setting challenging goals				
20	1.4.4	Working independently				
21	1.4.5	Demonstrating the motivation to achieve				
22	1.5	<b>Dependability and Reliability: Behaving consistently and predictably in fulfilling obligations.</b>				
23	1.5.1	Showing up on time				
24	1.5.2	Attending to details				
25	1.5.3	Detecting errors				
26	1.5.4	Complying with policies				
27	1.5.5	Honoring commitments				
28	1.5.6	Accountability				
29	2	<b>Tier 2: Academic Competencies</b>				
30	2.1	<b>Reading for Information: Understanding written sentences and paragraphs in work related documents.</b>				
31	2.1.1	Comprehension – Locates, understands, and interprets written information in prose and in documents such as manuals, reports, memos, letters, forms, graphs, charts, tables, calendars, schedules, signs, notices, applications, and directions; understands the purpose of written materials; attains meaning and comprehends core ideas				
32	2.1.2	Attention to detail – Identifies main ideas; notes details and facts; detects inconsistencies; identifies implied meaning and details; identifies missing information; identifies trends				
33	2.1.3	Integration – Critically evaluates and analyzes information in written materials; integrates and synthesizes information from multiple written materials				
34	2.1.4	Application – Integrates what is learned from written materials with prior knowledge; applies what is learned from written material to follow instructions and complete specific tasks; applies what is learned from written material to future situations				
35	2.2	<b>Business Writing: Using standard business English, defined as writing that is direct, courteous, grammatically correct, clear, succinct, and business-like.</b>				

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36	2.2.1	Organization and development – Creates documents such as letters, directions, manuals, reports, graphs, and flow charts; communicates thoughts, ideas, information, messages and other written information, which may contain technical material, in a logical, organized and coherent manner; ideas are well developed with supporting information and examples				
37	2.2.2	Mechanics – Uses standard syntax and sentence structure; uses correct spelling, punctuation, and capitalization; uses appropriate grammar (e.g., correct tense, subject-verb agreement, no missing words)				
38	2.2.3	Tone – Writes in a manner appropriate for business; uses language appropriate for the target audience; uses appropriate tone and word choice (e.g., writing is professional, courteous, and not overly casual)				
39	2.3	<b>Functional Mathematics, Bookkeeping, and Accounting: Using mathematics to solve problems, tabulate, and analyze data.</b>				
40	2.3.1	Quantification – Reads and writes numbers; counts and places numbers in sequence; recognizes whether one number is larger than another				
41	2.3.2	Computation – Adds, subtracts, multiplies, and divides with whole numbers, fractions, decimals, and percents; calculates averages, ratios, proportions, and rates; converts decimals to fractions; converts fractions to percents				
42	2.3.3	Application – Performs basic math computations accurately; translates practical problems into useful mathematical expressions and uses appropriate mathematical formulas and techniques				
43	2.3.4	Bookkeeping and Accounting – Performs basic bookkeeping and accounting procedures				
44	2.4	<b>Fundamentals of Market Economies: Determining how an economy functions as a whole.</b>				
45	2.4.1	Principles of macro- and micro-economic				
46	2.4.2	Principles of market analysis				
47	2.5	<b>Communication – Listening and Speaking: Communicate in order to make oneself understood by supervisors and co-workers.</b>				
48	2.5.1	Speaking – Expresses information to individuals or groups taking into account the audience and the nature of the information (e.g., technical or controversial); speaks clearly and confidently; information is organized in a logical manner; speaks using common English conventions including proper grammar, tone and pace; tracks audience responses and reacts appropriately to those responses; effectively uses eye contact and non-verbal expression				
49	2.5.2	Listening – Receives, attends to, interprets, understands, and responds to verbal messages and other cues; picks out important information in verbal messages; understands complex instructions; appreciates feelings and concerns of verbal messages				
50	2.5.3	Two-way communication – Pays close attention and seeks to understand others, listens attentively, and clarifies information; attends to nonverbal cues and responds appropriately				
51	2.5.4	Persuasion/Influence – Influences others; persuasively presents thoughts and ideas; gains commitment and ensures support for proposed ideas				
52	2.5.5	Ask questions or report problems or concerns to people in authority when information or procedures are unclear or need improvement, or when feeling unsafe or threatened in the workplace.				

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53	2.6	<b>Critical and Analytical Thinking: Processing information to make logical decisions.</b>				
54	2.6.1	Reasoning – Possesses sufficient inductive and deductive reasoning ability to perform job successfully; critically reviews, analyzes, synthesizes, compares and interprets information; draws conclusions from relevant and/or missing information; understands the principles underlying the relationship among facts and applies this understanding when solving problems				
55	2.6.2	Mental agility – Identifies connections between issues; quickly understands, orients to, and learns new assignments				
56	2.7	<b>Basic Computer Skills: Using information technology and related applications, including adaptive devices and software, to convey and retrieve information.</b>				
57	2.7.1	<b>Digital literacy</b>				
58	2.7.1.1	Understand the basic functions and terminology related to computer hardware, software, network connectivity, information systems, and communication devices (such as laptops or computer kiosks).				
59	2.7.1.2	Use basic computer software, hardware, communication devices, and assistive technologies to perform tasks.				
60	2.7.1.3	Use common operating systems, such as Windows and MacOS, to perform basic tasks such as opening, saving, and deleting files, accessing the Internet, and sending and receiving email.				
61	2.7.1.4	Use mobile devices to perform basic tasks such as sending and receiving text messages and email, installing and using mobile applications (apps), and accessing the Internet.				
62	2.7.1.5	Perform basic maintenance and troubleshooting, such as updating or installing new software and creating/changing password or log-in credentials.				
63	2.7.2	<b>Using software</b>				
64	2.7.2.1	Use word processing software to compose, organize, edit, and print documents and other business communications.				
65	2.7.2.2	Use spreadsheet software to create spreadsheets, enter, manipulate, edit, and format text and numerical data.				
66	2.7.2.3	Use presentation software to create, manipulate, edit, and present digital representations of information to an audience.				
67	2.7.2.4	Use database software to manage data.				
68	2.7.2.5	Use electronic mail (i.e., email) software to manage contacts; send and receive email; and add, open, or download file attachments.				
69	2.7.2.6	Use calendar and scheduling software to schedule appointments, meetings, and tasks for oneself and others.				
70	2.7.2.7	Use image editing software to open, manipulate, edit, and combine images.				
71	2.7.2.8	Use video editing software to open, manipulate, edit, and export video files in common video formats.				
72	2.7.2.9	Use online data storage and sharing services (i.e., the cloud) to securely store, retrieve, and share files.				
73	2.7.2.10	Use collaborative/groupware software to communicate and share information with others.				
74	2.7.2.11	Use video conferencing software to initiate or join and participate in online calls and virtual meetings.				
75	2.7.2.12	Use appropriate prompting techniques with allowable generative AI interfaces to perform work-related tasks.				
76	2.7.2.13	Use payroll and timekeeping software to clock in and out, report hours worked, and schedule leave.				
77	2.7.2.14	Create and maintain a well-organized digital file storage system.				

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78	2.7.3	<b>Communicating and interacting</b>				
79	2.7.3.1	Communicate and collaborate effectively using software and online tools, including email, text messaging, instant messaging applications, video conferencing, collaborative software, and multimedia tools.				
80	2.7.3.2	Select and use appropriate methods and formats for personal and professional communication.				
81	2.7.3.3	Use appropriate tone and language when communicating with others electronically and through social media.				
82	2.7.3.4	Cultivate, manage, and protect one's online identity and reputation when communicating with others electronically and online.				
83	2.7.3.5	Collaborate with technical support or help desk staff to troubleshoot and resolve computer problems and other technical issues when appropriate.				
84	2.7.3.6	Follow best practices for safe online communication, including when sending or receiving sensitive or private information.				
85	2.7.4	<b>Using the Internet and social media</b>				
86	2.7.4.1	Use the Internet to search for online information and interact with websites.				
87	2.7.4.2	Use the Internet and web-based tools to manage basic workplace tasks (such as, email, video conferencing, calendar management, contacts management, payroll, scheduling, and timekeeping).				
88	2.7.4.3	Understand the different types of social media, their appropriate workplace and non-workplace uses, and the impact that various social media activities can have on one's personal and professional life.				
89	2.7.4.4	Use social media for professional communication with coworkers and the public.				
90	2.7.4.5	Monitor and manage how one's online activities are tracked by websites and other service providers (i.e., one's digital footprint) including, for example, the acceptance or rejection of cookies.				
91	2.7.4.6	Evaluate the trustworthiness and reliability of online information sources, including websites, videos, and social media content.				
92	2.7.5	<b>Cybersecurity and privacy</b>				
93	2.7.5.1	Understand and comply with employer's privacy policy and information security guidelines, including adaptation of compliance practices when other organizations' policies may apply, such as for the handling of personally identifiable information (PII).				
94	2.7.5.2	Know and follow the organization's policies for responding to confirmed or suspected security breaches.				
95	2.7.5.3	Make decisions about how and when to share information online with due regard for the ability of other parties to identify and track online activities.				
96	2.7.5.4	Defend against potential abuses of one's own private information and private information to which one has access.				
97	2.7.5.5	Recognize and respond appropriately to suspicious or inappropriate activities or communications, such as emails with unrecognized hyperlinks or bullying behavior.				
98	2.7.5.6	Keep security software, web browser, and operating system up to date to protect against online threats.				
99	2.7.5.7	Use appropriate methods to keep one's accounts and user credentials secure and prevent unauthorized access to personal and professional computer systems and information, such as by using strong unique passwords and multifactor authentication (MFA).				
100	2.7.5.8	Refrain from using personal or sensitive information acquired online in ways that harm or threaten others.				

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101	2.7.6	<b>Digital resilience</b>				
102	2.7.6.1	Demonstrate resilience in adapting to changing digital technology.				
103	2.7.6.2	Problem solve and navigate digital transformations.				
104	2.7.6.3	Apply digital skills across multiple device types.				
105	2.7.7	<b>Computational literacy</b>				
106	2.7.7.1	Use a variety of digital tools to search for, locate, access, and store data and information, including online search engines, databases, social media, and websites.				
107	2.7.7.2	Access, store, manipulate, and produce data and information using a variety of software or application systems and in a variety of formats.				
108	2.7.7.3	Identify, organize, manage, and share data and information to be accessed and used later by oneself or others.				
109	2.7.7.4	Evaluate the credibility and reliability of data and information sources, including identifying intentionally false or misleading information.				
110	2.7.7.5	Evaluate and analyze data and information critically.				
111	2.7.7.6	Access, interpret, and utilize metadata and data usage information to improve the management and efficiency of digital resources. This includes understanding data properties, analyzing usage patterns, and making informed decisions based on this information.				
112	2.7.7.7	Recognize text, visual, and video content that may have been altered from its original version.				
113	2.7.7.8	Assess the provenance of content provided by third parties that may have been generated or modified by artificial intelligence tools.				
114	2.7.7.9	Examine thoroughly any content produced by generative AI interfaces for conformity to Federal law, organizational policies, and professional norms regarding accuracy, validity, reproducibility, or reliability of information.				
115	2.7.8	<b>Using and creating digital content</b>				
116	2.7.8.1	Summarize and analyze numerical data using digital tools, such as spreadsheets and data visualization applications, and appropriate mathematical and statistical methods.				
117	2.7.8.2	Produce representations and summaries of data and information in written, visual, and multimedia formats.				
118	2.7.8.3	Produce well-formatted, visually appealing documents using word processing and desktop publishing software.				
119	2.7.8.4	Prepare live or recorded multimedia presentations using presentation and multimedia software.				
120	2.7.8.5	Create social media posts and other web-based communication products using social and multimedia platforms and tools.				
121	2.7.8.6	Use features such as text-to-speech, language and translation options, font adjustments, color contrasts, and web accessibility standards to create accessible content.				
122	2.7.8.7	Find, edit, and reuse existing data, information, and media products, in whole or in part, to create new products and content.				
123	2.7.8.8	Tailor digital products and communications to the intended audience.				
124	2.7.8.9	Incorporate the principles of Universal Design for Learning to optimize teaching and learning for all people through content design.				

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125	2.7.8.10	Know and follow applicable copyright law, the employer's guidelines for content use and publication, and generally accepted practices for using and crediting materials found online.				
126	2.7.8.11	Use appropriate prompting techniques to generate needed content from generative AI interfaces.				
127	2.7.8.12	Use appropriate prompting techniques to generate or debug software code using generative AI interfaces.				
128	2.7.8.13	Adhere to Federal law and organizational policies regarding appropriate uses of generative AI interfaces, including creation and distribution of AI generated content.				
129	2.7.9	<b>Using technology and tools to develop solutions and explore perspectives</b>				
130	2.7.9.1	Use digital tools in innovative ways to discover patterns, trends, and anomalies in datasets.				
131	2.7.9.2	Leverage digital tools to improve efficiency, accuracy, and transparency in all aspects of one's work.				
132	2.7.9.3	Identify and describe problems and tasks in ways that are suited to using digital tools.				
133	2.7.9.4	Use visual and multimedia tools to analyze and communicate complex information.				
134	2.7.9.5	Break complex information and tasks down into simplified, generalized components that can be applied to other problems.				
135	2.7.9.6	Develop repeatable, step-by-step approaches to performing complex tasks.				
136	2.7.9.7	Seek out opportunities to explore and learn about new and emerging digital tools with appropriate caution and skepticism regarding their use.				
137	3	<b>Tier 3: Workplace Competencies</b>				
138	3.1	<b>Teamwork: Developing capacities used to work with people to achieve goals. Includes social perceptiveness, coordination, persuasion, negotiation, instructing, and service orientation.</b>				
139	3.1.1	Acknowledging team membership and role				
140	3.1.2	Establishing productive relationships				
141	3.1.3	Identifying with the team and its goals				
142	3.1.4	Resolving conflicts				
143	3.1.5	Motivating others				
144	3.1.6	Negotiating solutions				
145	3.2	<b>Adaptability and Flexibility: Being open to change (positive or negative) and to considerable variety in the workplace.</b>				
146	3.2.1	Employing unique analyses				
147	3.2.2	Ability to work in different environments				
148	3.2.3	Entertaining new ideas				
149	3.2.4	Dealing with ambiguity				
150	3.2.5	Managing multiple demands				
151	3.2.6	Managing uncertainty				
152	3.3	<b>Customer Service and Service Orientation: Actively looking for ways to identify market demands and meet the customer or client need.</b>				
153	3.3.1	Understanding customer needs				
154	3.3.2	Providing personalized service				
155	3.3.3	Acting professionally				
156	3.3.4	Keeping customers informed				

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157	3.4	<b>Strategic Planning and Organization: Developing plans and efficiently using resources to accomplish goals.</b>				
158	3.4.1	Planning and scheduling tasks so that work is completed on time				
159	3.4.2	Prioritizing various competing tasks and performing them quickly and efficiently according to their urgency				
160	3.4.3	Allocating time and resources effectively and coordinating efforts with all affected parties				
161	3.4.4	Anticipating obstacles to project completion and developing and implementing contingency plans to address them				
162	3.5	<b>Problem Solving and Decision-Making: Considering the relative costs and benefits of potential actions to choose the most appropriate one.</b>				
163	3.5.1	Identifying the problem				
164	3.5.2	Seeing the big picture				
165	3.5.3	Decompose a problem into component parts				
166	3.5.4	Researching and organizing relevant information				
167	3.5.5	Generating innovative solutions				
168	3.5.6	Choosing a solution				
169	3.6	<b>Using Computers: Proficiency in applying basic computer functions.</b>				
170	3.6.1	Keyboarding and word processing				
171	3.6.2	Internet applications				
172	3.6.3	E-mailing				
173	3.6.4	Spreadsheets				
174	3.6.5	Database Concepts				
175	3.7	<b>Health and Safety: Supporting a safe and healthy workplace.</b>				
176	3.7.1	<b>Maintaining a healthy and safe environment</b>				
177	3.7.1.1	Take actions to ensure the safety of self and others, in accordance with established personal and jobsite safety practices.				
178	3.7.1.2	Anticipate and prevent work-related injuries and illnesses.				
179	3.7.1.3	Comply with federal, state, and local regulations, and company health and safety policies.				
180	3.7.1.4	Recognize common hazards and unsafe conditions that occur at work, their risks, and appropriate controls to address them.				
181	3.7.1.5	Follow organizational procedures and protocols for workplace emergencies, including safe evacuation and emergency response.				
182	3.7.1.6	Maintain a sanitary and clutter-free work environment.				
183	3.7.1.7	Administer first aid or CPR, if trained, and summon assistance as needed.				
184	3.7.1.8	Properly handle and dispose of hazardous materials.				
185	3.7.2	<b>Safeguarding one's person</b>				
186	3.7.2.1	Engage in safety training.				
187	3.7.2.2	Use equipment and tools safely.				
188	3.7.2.3	Use appropriate personal protective equipment.				
189	3.7.2.4	Recognize how workplace risks can affect one's life and one's family.				
190	3.7.2.5	Understand the legal rights of workers regarding workplace safety and protection from hazards.				
191	3.7.2.6	Report injuries, incidents, and workplace hazards to a supervisor as soon as safely possible.				
192	3.7.2.7	Contribute to discussions of safety concerns in the workplace, making suggestions as appropriate.				
193	4	<b>Tier 4: Industry-Wide Technical Competencies</b>				

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194	4.1	<b>Products and Concepts: Knowledge of the products and concepts relating to the financial services industry, including financial instruments, financial management, insurance principles, and cash and capital principles.</b>				
195		<b>Critical Work Functions:</b>				
196	4.1.1	Examine characteristics to distinguish between stocks, bonds, and commodities				
197	4.1.2	Examine characteristics to distinguish between insurance and annuity products				
198	4.1.3	Develop procedures to create a financial plan				
199	4.1.4	Analyze tax structures and consequences to assist in business decision-making				
200	4.1.5	Examine characteristics to explain underwriting functions				
201		<b>Technical Content Areas:</b>				
202	4.1.6	<b>Financial Instruments</b>				
203	4.1.6.1	Understands the available financial instruments and risk associated with each instrument				
204	4.1.6.2	Recognizes appropriate situations for each instrument				
205	4.1.6.3	Understands basic differences and similarities between debt-based, equity based, and foreign exchange instruments; Recognizes appropriate investment opportunities associated with each instrument.				
206	4.1.6.4	Financial instruments include:				
207	4.1.6.4.*	Securities (Stocks, Bonds, T-bills)				
208	4.1.6.4.*	Other cash (Loans, Certificates of Deposit)				
209	4.1.6.4.*	Exchange traded derivatives (Futures, Options)				
210	4.1.6.4.*	Over-the-counter derivatives (Swaps, Caps, Exotic Instruments)				
211	4.1.7	<b>Financial Management</b>				
212	4.1.7.1	Demonstrates an awareness of the available analytical functions associated within the financial services industry				
213	4.1.7.2	Understands the basic concepts associated with financial analysis, credit analysis, debt management, risk management, valuation strategies, investment profitability, and underwriting				
214	4.1.8	<b>Insurance Principles</b>				
215	4.1.8.1	Understands the principles of insurance and insurance contracts				
216	4.1.8.2	Demonstrates a knowledge of the different types of insurance (e.g., life, health, property, liability) and the associated risk covered by the insurance				
217	4.1.9	<b>Cash and Capital Principles</b>				
218	4.1.9.1	Understands the nature of cash, the United States monetary system, and the time value of money				
219	4.1.9.2	Recognizes the risk, return, and opportunity costs associated with capital				
220	4.2	<b>Business Operations: Performs activities associated with transaction management and understands the business operations performed by organizations within the financial services industry.</b>				
221		<b>Critical Work Functions:</b>				
222	4.2.1	Exercise appropriate techniques to gather client information				
223	4.2.2	Examine client's money management patterns to determine a client's financial situation				
224	4.2.3	Describe procedures necessary to execute financial transactions				
225	4.2.4	Use financial information to manage client records				

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226		<b>Technical Content Areas:</b>				
227	4.2.5	<b>Transaction Management</b>				
228	4.2.5.1	Demonstrates the ability to process financial transactions without error;				
229	4.2.5.2	Resolves cash discrepancies, and maintains accurate records of transactions				
230	4.2.5.3	Understands the principles of confidentiality as they relate to transaction management				
231	4.2.6	<b>Financial Organizations</b>				
232	4.2.6.1	Understands the roles and activities provided by organizations within the financial services industry, including banks, investment banks, insurance companies, and stock brokerages				
233	4.3	<b>Financial Reporting: Knowledge of the documents associated with measuring a business' financial information.</b>				
234		<b>Critical Work Functions:</b>				
235	4.3.1	Review client financial information to develop a client's account statement				
236	4.3.2	Analyze and interpret financial data to produce accurate reports				
237	4.3.3	Compile business transaction data to report financial information				
238		<b>Technical Content Areas:</b>				
239	4.3.4	<b>Financial Statements</b>				
240	4.3.4.1	Demonstrates the ability to prepare and interpret balance sheets, income statements, cash flow statements, and statements of retained earnings				
241	4.3.4.2	Adheres to record keeping requirements associated with financial statements				
242	4.4	<b>Technology Applications: Knowledge of basic technology as it specifically relates to the financial services industry.</b>				
243		<b>Critical Work Functions:</b>				
244	4.4.1	Use spreadsheets and accounting software to maintain and update records				
245	4.4.2	Use data bases and other computer management tools to manage office records				
246		<b>Technical Content Areas:</b>				
247	4.4.3	<b>Technology Applications</b>				
248	4.4.3.1	Demonstrates a proficiency in the use of financial software, including applications relating to accounting and monetary transactions				
249	4.4.3.2	Understands the appropriate digital channels for exchanging electronic transaction information				
250	4.4.3.3	Recognizes appropriate techniques for storing and retrieving data				
251	4.5	<b>Regulations and Codes: Knowledge of relevant regulations and codes that impact the financial services industry.</b>				
252		<b>Critical Work Functions:</b>				
253	4.5.1	Research the regulatory requirements of financial and investment planning and security sales to assure compliance with codes				
254	4.5.2	Use federal, state, and local regulations to determine financial records management				
255	4.5.3	Review most current state and federal regulations to apply the tax code professionally				
256	4.5.4	Compare legal interpretations to clarify regulations				

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257		<b>Technical Content Areas:</b>				
258	4.5.5	<b>Regulation and Code Compliance</b>				
259	4.5.5.1	Understands and complies with all relevant laws imposed by regulatory agencies including:				
260	4.5.5.1.*	Federal Deposit Insurance Corporation				
261	4.5.5.1.*	Board of Governors of the Federal Reserve System				
262	4.5.5.1.*	Federal Trade Commission				
263	4.5.5.1.*	Internal Revenue Service				
264	4.5.5.1.*	National Credit Union Administration				
265	4.5.5.1.*	U.S. Securities and Exchange Commission				
266	4.5.5.1.*	State agencies				
267	4.5.5.2	Follows the financial services industry codes of practice				
268	4.5.5.3	Monitors new legislation impacting the financial services industry				
269	4.6	<b>Fraud Prevention: Knowledge of the appropriate procedures for identifying, reporting, and preventing fraud.</b>				
270		<b>Critical Work Functions:</b>				
271	4.6.1	Analyze current laws and regulations to maintain appropriate financial practices				
272	4.6.2	Examine accounting system elements to demonstrate good accounting practices				
273		<b>Technical Content Areas:</b>				
274	4.6.3	<b>Fraud Prevention</b>				
275	4.6.3.1	Demonstrates an awareness of the necessary steps for preventing fraud				
276	4.6.3.2	Understands the appropriate procedures for fraud investigations and internal audits as they relate to detecting and reporting of fraudulent behavior				
277	4.6.3.3	Understands the legal and ethical responsibilities as they relate to fraud				

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