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| **Outcome** | **1.1 Employability Skills:** Develop career awareness and employability skills (e.g., face-to-face, online) needed for gaining and maintaining employment in diverse settings. |
| **Competencies** | 1.1.2 Identify the scope of career opportunities and the requirements for education, training, certification, licensure, and experience. |

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| **Outcome** | **1.2 Leadership and Communications:** Process, maintain, evaluate and disseminate information in a business. Develop leadership and team building to promote collaboration. |
| **Competencies** | 1.2.2Deliver formal and informal presentations.  1.2.5 Communicate information (e.g., directions, ideas, vision, workplace expectations) for an intended audience and purpose.  1.2.7 Use problem-solving and consensus-building techniques to draw conclusions and determine next steps.  1.2.10 Use interpersonal skills to provide group leadership, promote collaboration, and work in a team.  1.2.12 Use technical writing skills to complete forms and create reports. |

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| **Outcome** | **1.4 Knowledge Management and Information Technology:** Demonstrate current and emerging strategies and technologies used to collect, analyze, record and share information in business operations. |
| **Competencies** | 1.4.2 Select and use software applications to locate, record, analyze and present information (e.g., word processing, e-mail, spreadsheet, databases, presentation, Internet search engines). |

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| **Outcome** | **1.9 Financial Management:** Use financial tools, strategies and systems to develop, monitor, and control the use of financial resources to ensure personal and business financial well-being. |
| **Competencies** | 1.9.1 Create, analyze, and interpret financial documents (e.g., budgets, income statements).  1.9.2 Identify tax obligations.  1.9.3 Review and summarize savings, investment strategies and purchasing options (e.g., cash, lease, finance, stocks, bonds).  1.9.4 Identify credit types and their uses in order to establish credit.  1.9.5 Identify ways to avoid or correct debt problems.  1.9.6 Explain how credit ratings and the criteria lenders use to evaluate repayment capacity affect access to loans.  1.9.7 Review and summarize categories (types) of insurance and identify how insurances can reduce financial risk.  1.9.8 Identify income sources and expenditures. |

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| **Outcome** | **4.1 Enterprise Risk Management Fundamentals:** Apply foundational business skills and tools to identify risks and seize opportunities related to the achievement of business objectives. |
| **Competencies** | 4.1.5 Describe quantitative and qualitative approaches to measuring and analyzing risk.  4.1.6 Distinguish among key risk indicators, key performance indicators and process indicators.  4.1.7 Develop a risk appetite goal using the risk-reward relationship.  4.1.8 Select strategies for managing risk (e.g., strategic planning, insurance, internal controls, policies and procedures, good hiring procedures, training, tracking performance, self-regulation), for responding to risky situations and for recovering from disasters.  4.1.9 Describe the elements of an enterprise risk-management policy.  4.1.11 Execute strategies for managing portfolio risk that consider business risk tolerance and financial and operational goals. |

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| **Outcome** | **4.3 Compliance:** Develop compliance systems, processes and procedures used to manage compliance risk across an organization. |
| **Competencies** | 4.3.6 Analyze existing policies, procedures and documents to ascertain compliance with regulatory requirements (e.g., Centers for Medicare and Medicaid Services [CMS], Health Insurance Portability and Accountability Act [HIPAA]) and self-regulatory guidelines.  4.3.9 Explain the value and purpose of compliance assessment activities (e.g., due-diligence reviews, internal audits, work plan reviews). |

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| **Outcome** | **8.3 Project Management:** Plan, manage, monitor, and control projects to improve workflow, minimize costs, and achieve intended project outcomes using planning and project-management tools. |
| **Competencies** | 8.3.3 Define project objectives, scope, outputs, and resource requirements (i.e., project charter and statement of work).  8.3.9 Close project (e.g., obtain buyer acceptance, finalize billing, archive documentation).  8.3.10 Evaluate project results (e.g., compare project results to expectations, conduct surveys, review lessons learned), and recommend follow-up actions. |

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| **Outcome** | **8.4 Contract Oversight:** Administer contracts to achieve organizational goals and minimize risk. |
| **Competencies** | 8.4.1 Distinguish among types of contracts (e.g., vendor contracts, labor agreement, statement of work, master services agreement, letters of intent, memorandums of understanding).  8.4.2 Explain contract structures and their associated risks, terms, and conditions.  8.4.3 Identify financial arrangements in contracts and the financial information required to verify compliance with the contract terms (e.g., cost plus pricing, contingent pricing, time and materials pricing, profit-sharing, percentage-based fees).  8.4.4 Identify contract terms that might restrict future business activity (e.g., required credit rating, maximum debt-to-equity ratio, minimum cash reserve, prohibited lease transactions, shared information).  8.4.5 Identify contract terms that mandate reporting of financial and non-financial information, and establish processes to collect and submit required information.  8.4.6 Develop process to monitor contract terms for compliance and to protect against breach of contract or default.  8.4.8 Describe options available to resolve breach of contract efficiently and effectively to reduce business loss (e.g., renegotiation of terms, settlement).  8.4.9 Explain factors considered when evaluating acceptance of offers.  8.4.10 Plan for contract terminations. |

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| **Outcome** | **9.1 Financial Principles:** Apply tools, strategies, and systems to plan and monitor the use of financial resources. |
| **Competencies** | 9.1.2 Explain the principles of domestic and international financial exchange that influence business strategy (e.g., forms of exchange, types of currency, time value of money).  9.1.8 Describe fiscal year and the factors driving businesses to select different fiscal years in different industries.  9.1.11 Calculate insurable losses.  9.1.13 Compare and contrast financing options for domestic and international markets.  9.1.14 Monitor and calculate profitability and return on investment (ROI).  9.1.15 Explain the impact of net present value and opportunity costs on capital investment decisions. |

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| **Outcome** | **9.2 Corporate Investments:** Implement tools and strategies to evaluate business performance for investment purposes. |
| **Competencies** | 9.2.1 Identify sources of and interpret securities information.  9.2.2 Interpret changes in equity.  9.2.3 Explain capital markets and corporate valuation models used in finance.  9.2.4 Compare business performance within and across industry sectors using financial analysis (e.g., ratio analysis, trend analysis, fundamental analysis).  9.2.5 Predict business performance using financial statements and financial analysis, and describe the limitations of financial analysis.  9.2.6 Describe how a business’s financial needs at different stages of development may impact performance and company value.  9.2.7 Explain how business decisions influence capital market prices (i.e., stocks and bonds) and company value.  9.2.8 Predict bankruptcy potential for a business.  9.2.9 Compare asset allocation strategies, risk profiles, and investment objectives.  9.2.10 Select investments that generate revenue for clients, comply with securities laws and regulations, fit within diversification and portfolio management strategies, and achieve client’s financial goals and objectives. |

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| **Outcome** | **9.3 Financial Risk Management:** Evaluate corporate finances, profits, structure, and growth to gain an understanding of the general health and prospects for future growth. |
| **Competencies** | 9.3.2 Calculate internal performance measures (e.g., product-line profitability, business unit profitability, return on investments, working capital).  9.3.3 Calculate cash needs using the time value of money.  9.3.4 Analyze the impact of changes in benchmark rates on lending and borrowing costs (e.g., fed funds rate, 10-year treasury rate, LIBOR).  9.3.5 Set achievable business financial goals using internal and external economic indicators.  9.3.7 Analyze transactions and accounts (e.g. purchases, sales, sales returns and allowances) to identify manageable risks and opportunities.  9.3.8 Determine aspects of international corporate finance impacting company performance (e.g., transaction exposure, financing costs).  9.3.9 Determine financial risk-management techniques and associated risks (e.g., derivative contracts, insurance, indemnity agreements, self-insured retentions, captives).  9.3.10 Describe factors influencing retirement plan administration and selection of an administrative agent. |

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| **Outcome** | **10.1 Strategic Planning:** Implement planning tools to guide organization’s or department’s activities. |
| **Competencies** | 10.1.5 Identify and benchmark key performance indicators (e.g., dashboards, scorecards) and key risk indicators.  10.1.8 Track achievement of goals and objectives using benchmarking techniques and internal information. |

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| **Outcome** | **10.4 Cash Management:** Monitor and control internal and external cash flows and currencies. |
| **Competencies** | 10.4.1 Prepare short-term, medium-term, and long-term cash budgets to determine a company’s cash requirements.  10.4.2 Develop strategies to meet company’s cash requirements.  10.4.3 Determine payment and collection system structure that minimizes amount of cash required to fund daily operations and associated limitations and requirements (e.g., National Automated Clearinghouse Association [NACHA]).  10.4.4 Identify strategies for managing the risks associated with opening, managing, and closing corporate bank accounts (e.g., Payment Card Industry [PCI] compliance/Health Insurance Portability and Accountability Act [HIPAA]).  10.4.5 Manage the use and acceptance of credit cards.  10.4.6 Manage extensions of credit to customers and vendors.  10.4.7 Select strategies for making and receiving international payments, loans, and investments.  10.4.8 Select working capital improvement strategies (i.e., receivables, payables, and inventory). |

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| **Outcome** | **10.5 Capital Management:** Explain capital structures used to support organizational liquidity and solvency. |
| **Competencies** | 10.5.4 Explain the impact of mandatory cash levels, or reserves, established by legal or regulatory requirements, as applicable, on capital plans (e.g., legal capital, loan loss reserves, net capital reserves, statutory minimum capital, surplus requirements).  10.5.5 Describe the requirements for using capital market securities as a source of financing.  10.5.6 Identify factors impacting dividend policy, and evaluate dividend impact.  10.5.7 Select a dividend policy.  10.5.8 Assess the impact of capital transactions on the cost of debt, cost of equity, cost of capital, and minimum capital requirements.  10.5.9 Describe factors to consider in evaluating mergers and acquisitions, restructuring opportunities, and divestiture options.  10.5.10 Describe the factors to consider in establishing domestic and international tax strategies. |