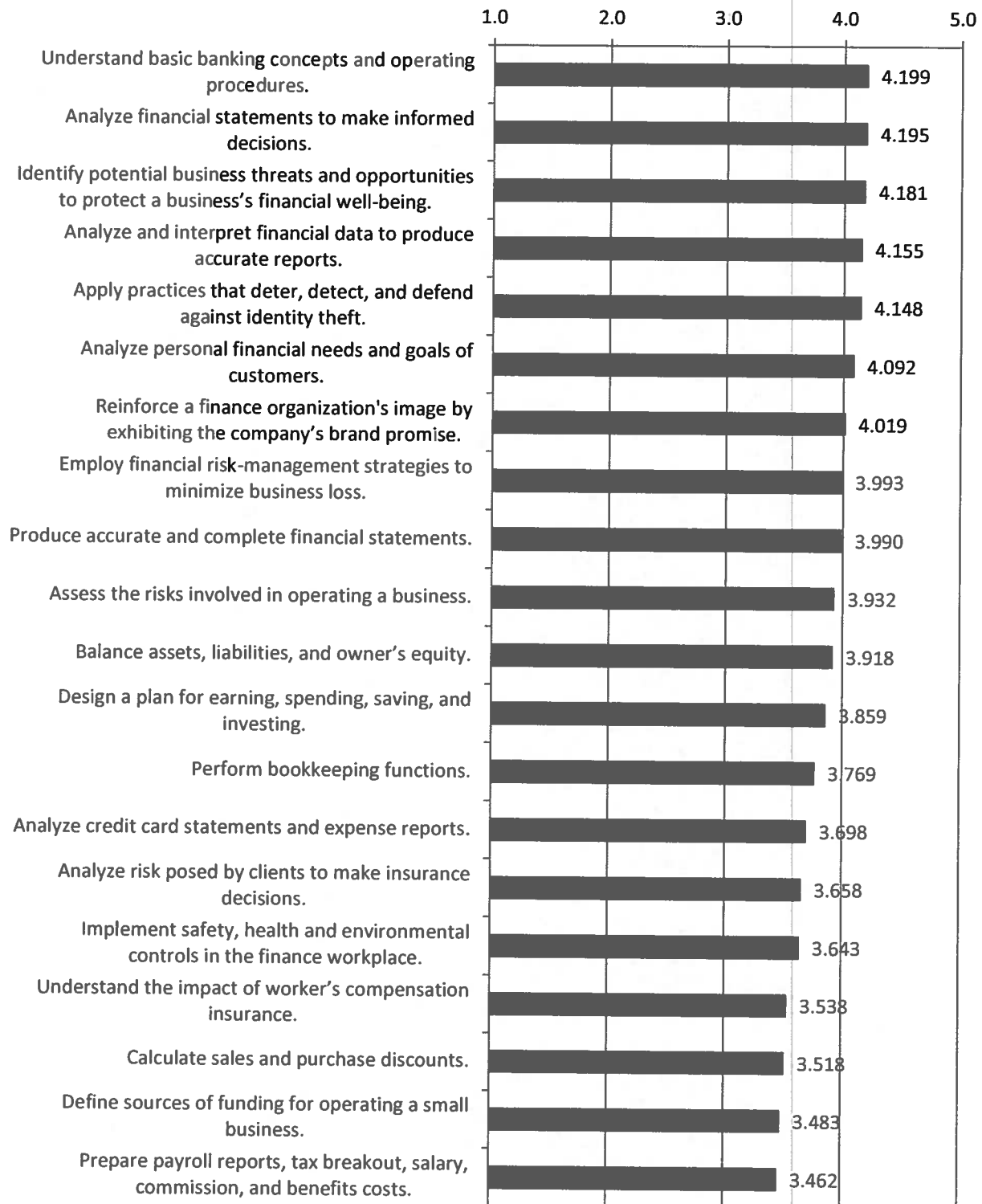


II. Finance

Finance - Accounting, Banking, and Insurance



Finance - Accounting, Banking, and Insurance

Skill/Knowledge Set	Mean	Minimum	Maximum	Mode	Standard Error of Mean	Valid N
Understand basic banking concepts and operating procedures.	4.199	1	5	5	.053	413
Analyze financial statements to make informed decisions.	4.195	1	5	5	.054	416
Identify potential business threats and opportunities to protect a business's financial well-being.	4.181	1	5	5	.052	414
Analyze and interpret financial data to produce accurate reports.	4.155	1	5	5	.052	413
Apply practices that deter, detect, and defend against identity theft.	4.148	1	5	5	.058	411
Analyze personal financial needs and goals of customers.	4.092	1	5	5	.060	413
Reinforce a finance organization's image by exhibiting the company's brand promise.	4.019	1	5	5	.057	411
Employ financial risk-management strategies to minimize business loss.	3.993	1	5	5	.059	413
Produce accurate and complete financial statements.	3.990	1	5	5	.063	413
Assess the risks involved in operating a business.	3.932	1	5	5	.059	410
Balance assets, liabilities, and owner's equity.	3.918	1	5	5	.063	413
Design a plan for earning, spending, saving, and investing.	3.859	1	5	5	.061	412
Perform bookkeeping functions.	3.769	1	5	5	.062	412
Analyze credit card statements and expense reports.	3.698	1	5	5	.064	414
Analyze risk posed by clients to make insurance decisions.	3.658	1	5	5	.066	409
Implement safety, health and environmental controls in the finance workplace.	3.643	1	5	5	.063	415
Understand the impact of worker's compensation insurance.	3.538	1	5	5	.065	413
Calculate sales and purchase discounts.	3.518	1	5	5	.065	407
Define sources of funding for operating a small business.	3.483	1	5	5	.068	408
Prepare payroll reports, tax breakout, salary, commission, and benefits costs.	3.462	1	5	5	.069	409

Suggested Additional Skills and Other Responses

understand productivity profit & loss

Understanding of Economics as starting point

Understand the difference between Assets and Liabilities

How to build a small community bank owned by the locals (S&L)

How to format a business letter & envelope

Customer Service Skills

Understand various sources of business financing

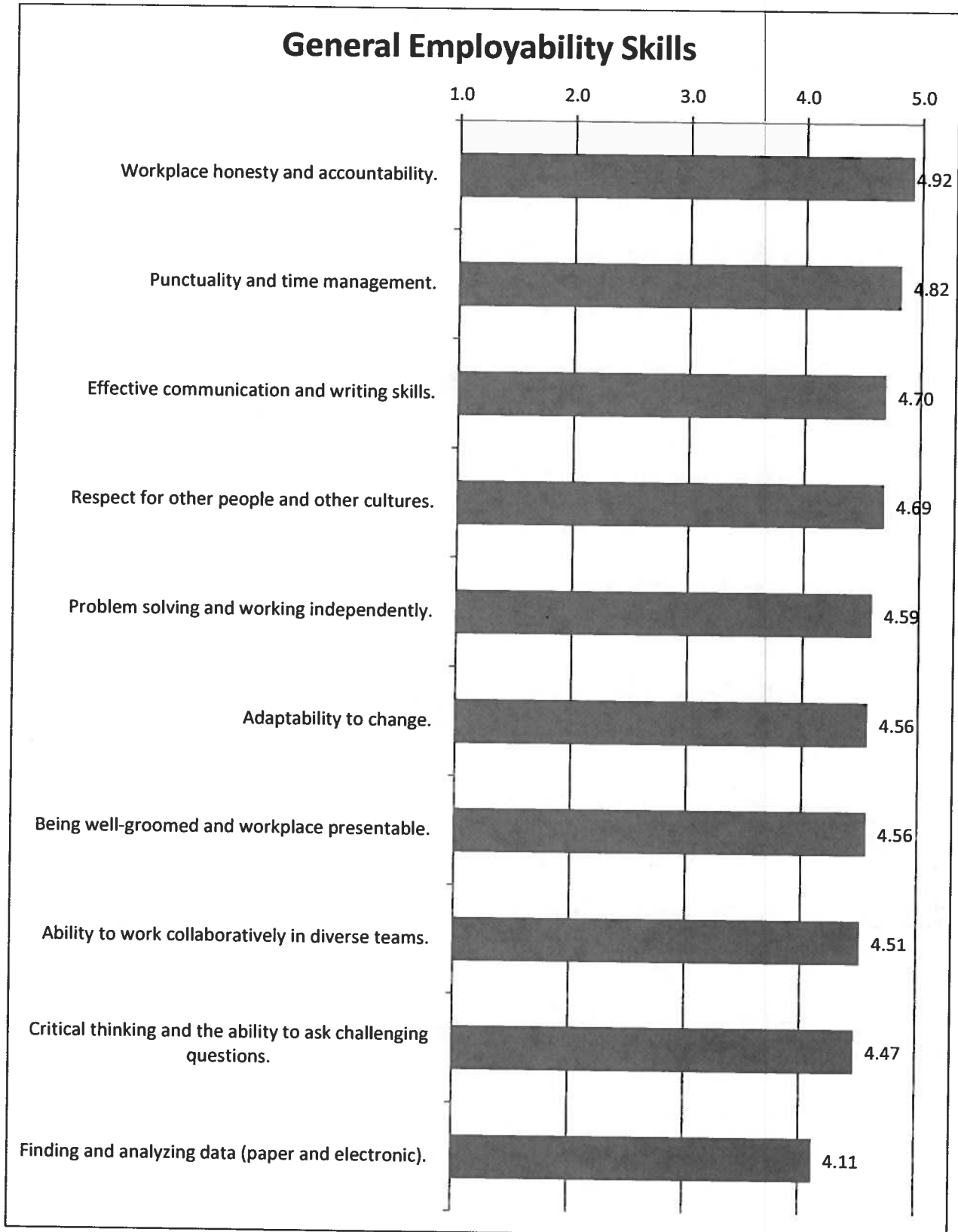
How to joint venture to build housing

General business writing

Management Ethics

How to create properly formatted business documents and the ability to transmit electronically

I. General Employability Skills



General Employability Skills

Skill/Knowledge Set	Mean	Minimum	Maximum	Mode	Standard Error of Mean	Valid N
Workplace honesty and accountability.	4.92	1	5	5	.009	2173
Punctuality and time management.	4.82	1	5	5	.011	2172
Effective communication and writing skills.	4.70	1	5	5	.014	2179
Respect for other people and other cultures.	4.69	1	5	5	.015	2169
Problem solving and working independently.	4.59	1	5	5	.015	2163
Adaptability to change.	4.56	1	5	5	.015	2179
Being well-groomed and workplace presentable.	4.56	1	5	5	.016	2178
Ability to work collaboratively in diverse teams.	4.51	1	5	5	.017	2180
Critical thinking and the ability to ask challenging questions.	4.47	1	5	5	.016	2172
Finding and analyzing data (paper and electronic).	4.11	1	5	5	.021	2175

Suggested Additional Skills and Other Responses	Frequency
Creativity	19
Ability to learn new skills or improve upon skills	22
Other	23
Leadership skills & ability to follow directions	44
Flexibility	55
Adhere to workplace ethics & rules (Being responsible)	99
Communication, Cooperation, Collaboration	120
Attitude (positive, take initiative, motivated, etc.)	121
Being effective and efficient	129
Competent in necessary skills	217