

## **2.0 ACCOUNTING AND FINANCE**

**2.2 Financial Analysis (S):** Students will understand financial concepts pertaining to personal and business finance. They will demonstrate competency by analyzing, applying, interpreting, and communicating financial analysis concepts.

2.2.1 Credit Analysis—analyze credit worthiness and compare alternative sources of borrowing

2.2.2 Economic Factors—explore and describe micro and macro economic influences on the financial analysis process

2.2.3 Financial Markets—describe the various types of domestic and international financial markets and discuss how these markets influence interest rates, trade deficits, and unemployment

2.2.4 Financial Responsibility—evaluate the cause and the corresponding effect of improper credit use

2.2.5 Financial Services—examine various sources of financial services; identify financial resources, rights and responsibilities available to individuals and institutions

2.2.6 Financial Statements—analyze and interpret financial statements for the purpose of comparing risk and return

2.2.7 Industry/Market Analysis—discuss the financial needs of clients and how those needs change in a dynamic and competitive marketplace

2.2.8 Investment Analysis—analyze investment and financing options available, prepare a cost benefit analysis

2.2.9 Risk Analysis—define the risk associated with financing interstate and international business transactions

2.2.10 Technology—apply various technological tools to assist in making credit and investment decisions

2.2.11 Trade Finance—identify various financial tools used in international trade