

# NOCTI®

## Pathway Assessment Blueprint

### Banking and Related Services



Test Code: 1096 / Version 1

“Measuring What Matters”

## Specific Competencies and Skills Tested in this Assessment:

### General Finance Technical Skills

- Use accounting procedures in a financial environment
- Employ marketing procedures to forward organizational goals
- Utilize customer service skills to work effectively with customers
- Perform accounting functions with computers and related software

### Banking and Related Services Technical Skills

- Employ technical skills to perform teller and data processing functions
- Employ technical skills to perform bank operational duties (e.g., maintain cash reserves, track financial ratios, ensure consistent operations)
- Interpret and comply with regulatory and legal guidelines in bank operations
- Evaluate interpersonal and professional skills needed for customer relations



### Academic Foundations

- Apply reading skills in a financial career environment
- Apply writing skills in a financial career environment
- Apply mathematical skills in a financial career environment
- Apply economic knowledge in a financial career environment

### Systems

- Interpret financial elements such as economic conditions to determine impact on consumer behavior
- Interpret laws and regulations to determine the role of government in the financial industry

### Ethics and Legal Responsibilities

- Identify and practice ethical behavior in the workplace
- Analyze practices of the financial industry to determine ethics and social responsibilities

## Specific Competencies and Skills continued:

### Communication

- Locate, organize, and reference written information from reliable sources to communicate with coworkers and clients
- Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences
- Apply listening skills and interpret verbal and nonverbal behaviors to enhance communication with coworkers and clients
- Interpret and use tables, charts, and figures to support written and oral communication

### Information Technology Applications

- Use computers and software to increase work efficiency
- Utilize a database to manage general information

### Problem Solving, Critical Thinking, and Decision Making

- Use problem solving and critical thinking skills to locate good sources of information about problems and determine appropriate methods for investigating causes
- Use problem solving and critical thinking skills to determine root causes of problems and suggest solutions
- Use decision making skills to solve problems and evaluate solutions

	A	B	C	D
1	<b>BREAK-EVEN ANALYSIS</b> Based On 1			
2	Initial Investment (\$)	2001	2002	2003
3		Year 0	Year 1	Year 2
4	Key Assumptions			
5	Sales Growth Rate			8%
6	Change in Sales Growth Rate	2.0%	2.5%	
7	Interest Rate	11.0%	11.2%	
8	Real Cost of Capital	9.9%	9.9%	
9	Time One			
10				
11	Discounting			
12	Discount Rate = Cost of Capital	13.2%	14.0%	
13	Discount Factor	0.8%	13.2%	20.0%
14				
15	Price or Cost / Unit			
16	Unit Sales	10,000	10,700	11,400
17	Sales Revenue Total	\$2,200,000	\$2,350,000	\$2,500,000
18	Variable Cost / Unit	\$7.40	\$7.50	\$7.60
19	Contribution Margin	\$4,600	\$6,200	\$7,800
20				
21	Cash Flow Forecasts			
22	Sales Revenue	\$1,772,000	\$2,085,000	\$2,312,000
23	Variable Costs	\$7,310,000	\$8,025,000	\$8,712,000
24	Contribution Margin	\$1,062,000	\$1,280,000	\$1,440,000
25				
26	Fixed Costs	\$1,000,000	\$1,000,000	\$1,000,000

### Leadership and Teamwork

- Exhibit leadership qualities to improve the quality of work and the work environment
- Work effectively in a team environment to improve the quality of work and the work environment

### Safety, Health, and Environmental

- Practice safe behaviors in a work environment including ergonomics
- Respond appropriately in emergency situations by locating emergency information and equipment

### Employability and Career Development

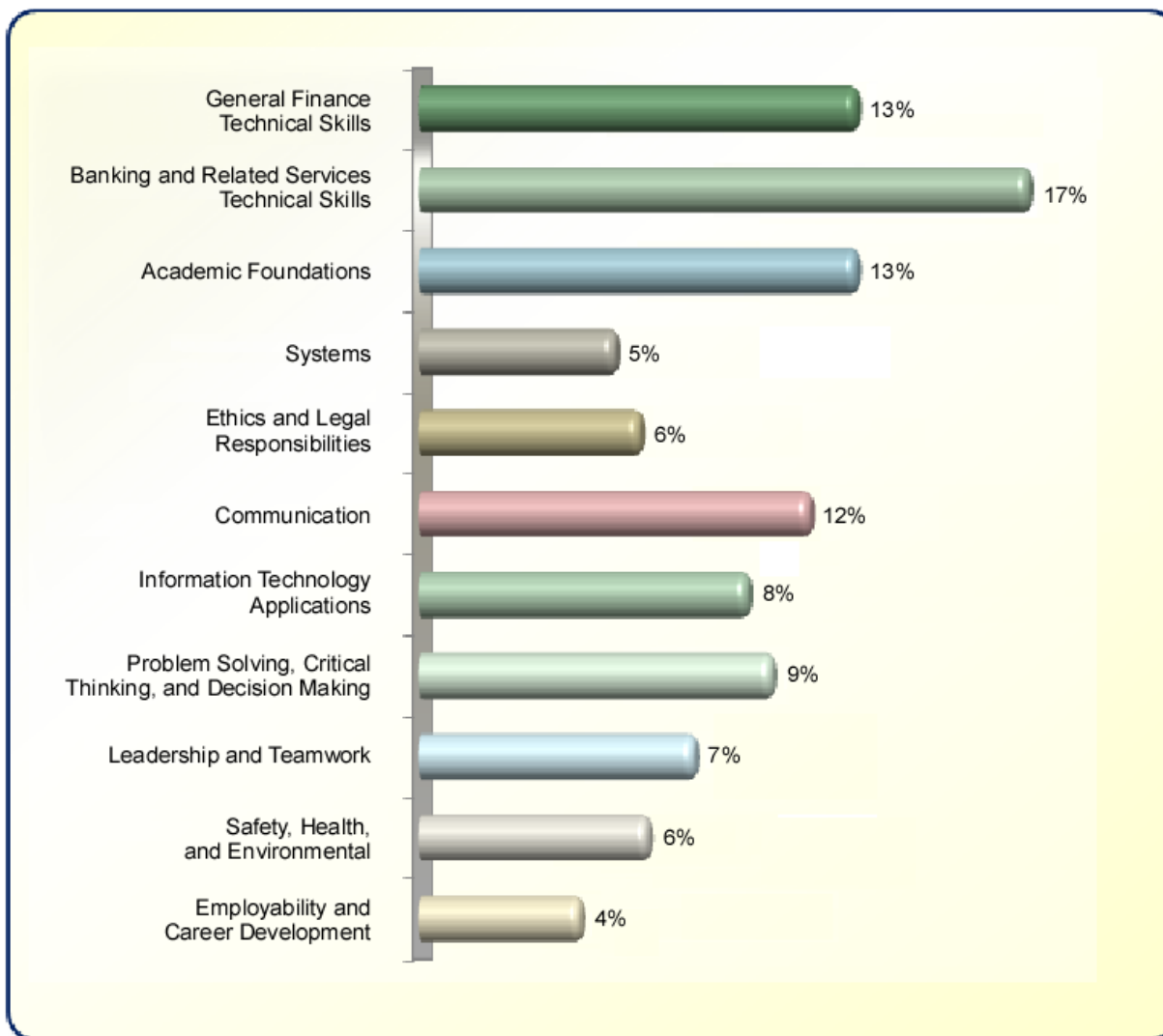
- Demonstrate employability skills related to a career in finance
- Pursue career development skills to advance in the financial world

**Written Assessment:**

**Administration Time:** 2 hours

**Number of Questions:** 104

**Areas Covered:**



**Sample Questions:**

In automated accounting, an audit

- A. checks the accuracy of processed information
- B. is generated on a yearly basis
- C. is always stored using electronic media
- D. corrects the data

When issuing a stop payment, the issuer

- A. has noted the appearance of the check on the monthly bank statement
- B. possesses the original check and the disbursement has not been claimed
- C. does not have the funds available to pay the disbursement
- D. does not possess the original check and disbursement has not been claimed

Assume that the current currency exchange rate for US Dollars and Euros is 1 US Dollar = .736 Euros. Brad is making a purchase in Germany that costs 25 Euros.

How much will this cost him in US Dollars?

- A. \$18.40
- B. \$25.74
- C. \$33.97
- D. \$42.50

Government regulations are generally designed to

- A. create jobs for government workers
- B. protect the public from harmful or unjust actions
- C. increase the number of political campaigns
- D. make people think before they vote

An emergency number to call for aid should be posted

- A. at the first aid station
- B. on the company's website
- C. next to, near, or on the phone
- D. near the nurse's station

