

Financial Services and Insurance Technology (410.F0)

Sector 1 – Administration, Commerce and Computer
Technology

College Education Program

English Version

Direction des services à la communauté anglophone – Services langagiers
Services aux anglophones, aux autochtones et à la diversité culturelle
Ministère de l'Éducation et de l'Enseignement supérieur

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Financial Services and Insurance Technology

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Type of certification:	Diploma of College Studies
Number of credits:	83 2/3 credits
Number of periods of instruction:	2 265 periods of instruction

General education component:	660 periods of instruction
Program-specific component:	1 605 periods of instruction

Admission Requirements

To be admitted to the program, a person must meet the general requirements for admission set out in the *College Education Regulations*, as well as the following special requirements, where applicable:

- There are no special requirements.

College-Level Programs

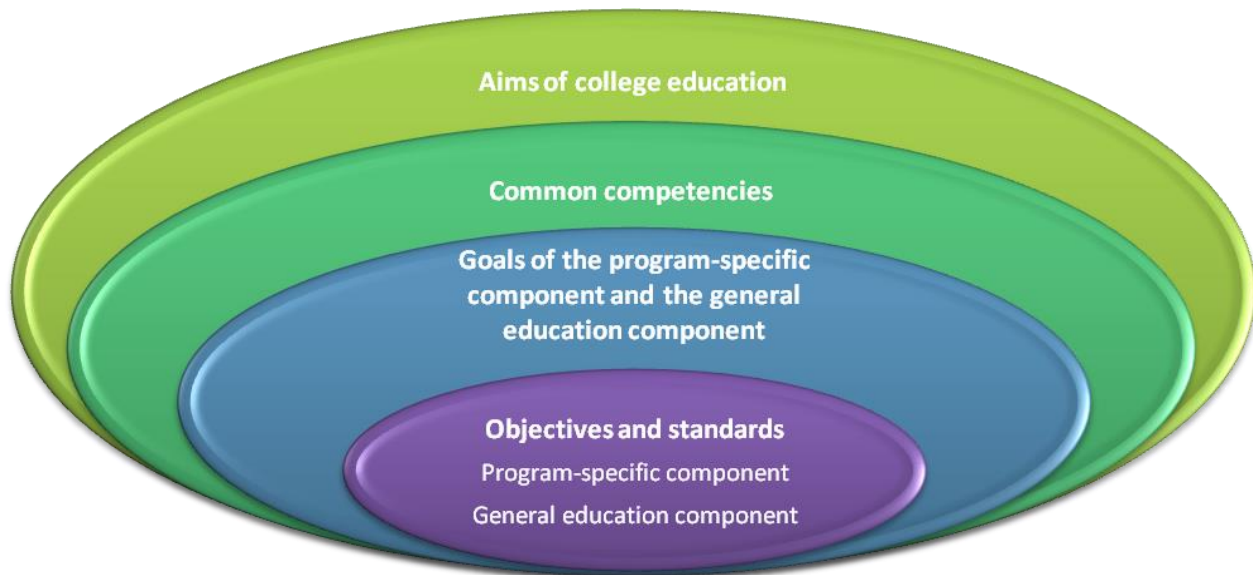
In Québec, college is the next stage after the compulsory years of schooling (elementary and secondary school). College graduates enter the labour market directly or proceed to university studies. The Minister establishes the programs of study, while individual colleges ensure their implementation.

A college-level program provides the frame of reference within which the students acquire designated competencies in order to qualify for a profession or to pursue their studies. For the teachers, the program outlines learning objectives and defines the scope of their application.

The following figure illustrates the relationships among the elements of a college-level program, going from the general to the specific:

- Aims of college education
- Common competencies
- Goals of the program-specific component and the general education component
- Objectives and standards of the program-specific component and the general education component

Figure 1 – Elements of a College-Level Program



Programs leading to the Diploma of College Studies (DCS) include two main components: a general education component and a program-specific component. Both these components contribute to a student's education, since the knowledge, skills and attitudes imparted in one are emphasized and applied in the other, whenever possible. General education is an integral part of each program and, when coupled with the program-specific component as part of an integrated approach, fosters the development of the competencies required by all programs.

Aims of College Education

All college-level programs are characterized by three educational aims and five common competencies.

Educational aims guide the actions of those involved in the students' education. They facilitate the program-based approach by establishing the outcomes expected of students at the end of their college studies.

To educate students to live responsibly in society

At the personal level, students show they are engaged in their learning. They demonstrate rigour and perseverance as well as skills enabling them to analyze, synthesize and carry out research. At the professional level, they draw on their ability to apply their knowledge, skills and attitudes and to adapt to new situations. In the realm of social and civic life, students assume their role as informed and responsible citizens by adopting desirable attitudes and behaviours. They show evidence of open-mindedness and a sense of community in their dealings with others.

To help students integrate cultural knowledge into their studies

Students continue to enhance their personal culture and are able to appreciate various forms of cultural expression. Through their studies, they have become familiar with cultural productions. They can interpret the meaning and assess the value of these productions and are aware of the role they themselves play in the expression of culture. The development of their critical judgment and social conscience and the consolidation of their historical references have broadened their cultural horizons. Students recognize the diversity of social and cultural realities and appreciate the breadth and wealth of Québec's culture. Lastly, they apply their cultural knowledge by making connections among events occurring around them and by being involved in cultural, artistic, sports, technical or scientific activities.

To help students master language as a tool for thought, communication and openness to the world

Students understand and produce various forms of complex discourse in different situations. They are able to read and write independently at an advanced skill level. Their mastery of language allows them to engage in independent reflection, to know where they stand relative to various forms of discourse, and to express themselves in a structured, rational and precise manner. When faced with different communication situations, students are able to express their world view and identity. Language mastery also helps students be receptive to the dissemination of a broad range of knowledge. It allows them to share points of view and improve their communication skills in both the language of instruction and a second language.

Common Competencies of College Education

Common competencies are associated with the aims of college education. They help to ensure students are adequately prepared for personal and professional life.

Solve problems

Students can identify a problem and analyze its elements. They can list and classify possible solutions and implement the one they feel is most effective. They reflect on their approach, assess the appropriateness of the chosen solution and determine whether it can be applied in other situations.

Use creativity

Students discover new possibilities by juxtaposing, combining and reorganizing existing concepts, and by using ideas, strategies and techniques in new ways. Students are open to new ideas and different ways of doing things, while assessing their effectiveness.

Adapt to new situations

When faced with a new situation, students are both open and critical. After analyzing the situation at hand, they identify and test ways of dealing with it. To adapt to a world that is constantly changing, students work in teams and show concern for keeping their knowledge up to date.

Exercise a sense of responsibility

Students assume their role as responsible citizens and act in accordance with socially and democratically desirable attitudes and behaviours. They act ethically and with integrity, exercise critical judgment and are fully engaged, personally, socially and professionally. Independent and organized, they respect their commitments.

Communicate

Students deliver a coherent message adapted to each situation. They are able to listen and to structure their thoughts in order to formulate a clear message. They rely on a variety of communication strategies and use information and communications technologies. They evaluate the impact of their communication and review their strategies, as needed.

Implementation of College-Level Programs

Each college determines the ways in which the educational aims, common competencies, goals, objectives and standards are implemented. This does not mean that students in a college must follow common courses. Each course may contribute to the full or partial achievement of these elements. The important thing is that all of these elements are taken into consideration in one or more courses and that they become specific focuses of teaching and learning, since they have been recognized as essential to the practice of a profession or to the pursuit of university studies in a given discipline.

The *Financial Services and Insurance Technology* Program

The *Financial Services and Insurance Technology* program was designed in accordance with the framework for developing technical programs. This approach involves the participation of partners working in the occupational field and in education, and takes into account training needs, the job analysis and the general goals of technical education. The objectives and standards serve as the basis for the definition and evaluation of learning activities, for which the colleges are responsible. By successfully completing this program of study, students acquire not only the entry-level competencies required by the workplace to practise the occupation, but also a range of knowledge, skills and attitudes that will ensure their versatility.

The *Financial Services and Insurance Technology* program includes four components: a program-specific component, a general education component that is common to all programs, a general education component that is specific to each program, and a general education component that complements the program.

- The program-specific component consists of 57 credits.
- The general education component that is common to all programs consists of 16⅔ credits:
 - Language of Instruction and Literature: 7⅓ credits
 - Philosophy or Humanities: 4⅓ credits
 - Physical Education: 3 credits
 - Second Language: 2 credits
- The general education component that is specific to the program consists of 6 credits:
 - Language of Instruction and Literature: 2 credits
 - Philosophy or Humanities: 2 credits
 - Second Language: 2 credits
- The complementary general education component, which aims to expose students to subject areas outside their program of study, consists of 4 credits and includes courses in the following areas:
 - Social Sciences
 - Science and Technology
 - Modern Language
 - Mathematics Literacy and Computer Science
 - Art and Aesthetics
 - Contemporary Issues

Students may choose courses only in those areas that are outside their program of study.

Goals of the Program

Program-Specific Component

The goals of the program-specific component of the *Financial Services and Insurance Technology* program are based on the general goals of vocational and technical training. These goals are:

- To help students develop effectiveness in the practice of a trade or occupation, that is:
 - to teach students to perform roles, functions, tasks and activities associated with the trade or occupation upon entry into the job market
 - to prepare students to progress satisfactorily on the job (which implies having the necessary technical and technological knowledge and skills in such areas as communication, problem solving, decision making, ethics, health and safety)
- To help students integrate into the work force, that is:
 - to familiarize students with the job market in general and the context surrounding the trade or occupation they have chosen
 - to familiarize students with their rights and responsibilities as workers
- To foster students' personal development and acquisition of occupational knowledge, skills, perceptions and attitudes, that is:
 - to help students develop their autonomy and the desire to learn, and acquire effective work methods
 - to help students understand the principles underlying the techniques and the technology used in the trade or occupation
 - to help students develop self-expression, creativity, initiative and entrepreneurial spirit
 - to help students adopt the attitudes required to successfully practise the trade or occupation, and instill in them a sense of responsibility and a concern for excellence
- To promote job mobility, that is:
 - to help students develop positive attitudes toward change
 - to help students develop the means to manage their careers by familiarizing them with entrepreneurship

Educational Aims

Educational aims in the program-specific component are based on important values and concerns and serve as guidelines for interactions with students. As a general rule, educational aims focus on important aspects of the students' professional and personal development, such as attitudes, work habits and intellectual skills, which have not been explicitly formulated in the program's goals, objectives and standards.

In keeping with the aims of college education, the program-specific component is also intended to educate students to live responsibly in society, to help them integrate cultural knowledge into their studies and, lastly, to help them master language as a tool for thought, communication and openness to the world.

The following is a description of the aims of the program-specific component of the *Financial Services and Insurance Technology* program:

- Develop the ability to make decisions and establish causal relationships
- Develop a concern for maintaining a relationship of trust with clients
- Develop the ability to adapt to different situations
- Develop thoroughness
- Develop a sense of responsibility
- Develop the ability to maintain harmonious work relationships
- Develop a concern for occupational health and safety

General Education Component Common to All Programs and General Education Component Specific to the Program

The general education components that are common to all programs and specific to the program contribute to the development of twelve competencies associated with the three aims of college education:

- for the aim *To educate students to live responsibly in society*:
 - Demonstrate independence and creativity in thought and action
 - Demonstrate rational, critical and ethical thinking
 - Develop strategies that promote reflection on their knowledge and actions
 - Pursue the development of a healthy and active lifestyle
 - Assume their social responsibilities
- for the aim *To help students integrate cultural knowledge into their studies*:
 - Recognize the influence of culture and lifestyle on the practice of physical activity and sports
 - Recognize the influence of the media, sciences or technology on culture and lifestyle
 - Analyze works in philosophy or the humanities emanating from different historical periods and movements
 - Appreciate literary and non-literary works or other artistic expressions emanating from different historical periods and movements
- for the aim *To help students master language as a tool for thought, communication and openness to the world*:
 - Improve communication in the second language
 - Master the basic rules of discourse and argumentation
 - Refine oral and written communication in the language of instruction

English, Language of Instruction and Literature

Students who have achieved the general education objectives in English, Language of Instruction and Literature

- will be able to demonstrate their knowledge of the following:
 - the basic vocabulary and terminology used when discussing literary works
 - ways to apply an independent analytical approach to literary genres
 - ways to apply an independent analytical approach to literary themes
 - the appreciation of literary and non-literary works or other artistic expressions of different historical periods and movements
 - ways to identify the socio-cultural and historical context of different periods and movements
 - ways to refine oral and written communication in the language of instruction
- will be able to demonstrate their ability to do the following:
 - read, write, listen and speak at a college level of proficiency
 - develop their own ideas in arguments and theses
 - organize their arguments and theses in a discourse and edit their work
 - produce and analyze various styles of discourse
 - communicate in the styles of discourse appropriate to one or more fields of study
- will be encouraged to develop the following attitudes:
 - independence, individuality, and open-mindedness in thought and action
 - an appreciation of literature and other artistic works from different periods

- a recognition of the role of media within a society and its culture
- an awareness of strategies that foster self-reflective practice in their learning and actions
- critical and ethical thought

Humanities

Students who have achieved the general education objectives in humanities

- will be able to demonstrate their knowledge of the following:
 - the main concepts, limits and uses of a form of knowledge including significant historical reference points
 - the main concepts, limits and uses of a world view
 - the nature and organization of the basic elements of an ethical question
 - methods for coherent integration of concepts and the formulation and synthesis of ideas
 - the importance and practice of adequately substantiated argumentation, written and oral
- will be able to demonstrate their ability to do the following:
 - describe, explain and organize the main elements, ideas, values and implications of a world view in a coherent fashion
 - compare world views
 - recognize the basic elements in a specific example of the organization, transmission and use of knowledge
 - recognize forms of creativity and original thought
 - define the dimensions, limits and uses of knowledge in appropriate historical contexts
 - identify, organize and synthesize the salient elements of a particular example of knowledge
 - situate important ethical and social issues in their appropriate historical and intellectual contexts
 - explain, analyze and debate ethical issues in a personal and professional context
 - utilize the multiple strategies of critical thinking
- will be encouraged to develop the following attitudes:
 - openness to diversity and pluralism
 - awareness of the limits of knowledge claims, world views and ethical perspectives
 - respect for the points of view of others
 - empathy and acceptance of others
 - concern for global issues
 - determination to continue learning

French as a Second Language

Students who have achieved the general education objectives in French as a Second Language

- will be able to demonstrate their knowledge of the following:
 - different reading techniques
 - the formal elements needed to produce a structured text, both orally and in writing
 - different forms of discourse and their specific uses
- will be able to demonstrate their ability to do the following:
 - question, analyze, judge and defend an argument in French

- reflect on their knowledge and actions notably by revising their written productions
- maintain social relationships and share in the cultural life of Québec
- establish and maintain work-related relationships in French
- will be encouraged to develop the following attitudes:
 - openness to the various aspects of Québec culture
 - recognition and promotion of creativity
 - readiness to participate in social and economic life

Physical Education

Students who have achieved the general education objectives in physical education

- will be able to demonstrate their knowledge of the following:
 - notions and concepts based on the findings of scientific research and how to apply them methodically to physical or sporting activities
 - the relationship between lifestyle, physical activity, physical fitness and health
 - ways to evaluate their own abilities and needs with respect to activities that can enhance their health and fitness
 - the rules, techniques and conditions involved in different types of physical or sporting activity
 - the main socio-cultural determinants of physical activity and a healthy lifestyle
- will be able to demonstrate their ability to do the following:
 - give an initial account of their abilities, attitudes and needs
 - choose physical activities on the basis of their motivation, their ability to adapt to effort and their need for change
 - apply the rules and techniques of a certain number of physical activities with a view to practising them sufficiently on a regular basis
 - set goals that are realistic, measurable, challenging and situated within a specific time frame
 - improve their mastery of basic techniques and strategies associated with physical activities
 - evaluate their skills, attitudes and progress in order to adapt their means or objectives in their practice of physical activities
 - autonomously maintain or increase their physical activity and fitness levels in order to develop a healthy and active lifestyle
 - use their creativity in physical activities
 - express their choice of activities in a clear and reasoned manner
- will be encouraged to develop the following attitudes:
 - awareness of the importance of regular and sufficient physical activity in order to improve their fitness
 - awareness of the factors that encourage them to practise physical activity more often
 - awareness of the importance of evaluating and respecting their ability to adapt to effort, as well as an awareness of the conditions necessary to carry out a physical activity program, before committing to it
 - self-confidence, self-control, cooperation, respect and understanding, through knowledge and through the practice of a physical activity
 - respect for ethical behaviour when participating in a sport or a physical activity
 - respect for individual and cultural differences as well as for the environment in which the sport or physical activity takes place

- appreciation for the aesthetic value of physical activity as well as the opportunities for enjoyment it provides
- readiness to adopt the values of discipline, effort, consistency and perseverance
- readiness to promote, as a social value, the regular and sufficient practice of physical activity

Complementary General Education Component

Social Sciences

The goal of this subject area is to help students view the social sciences as a specific approach to the study of human existence. This goal may cover various aspects, including the study of the specific contribution of the social sciences to an understanding of contemporary issues and the application of approaches from the social sciences.

Science and Technology

The goal of this subject area is to present science and technology as a specific approach to the study of reality by introducing students to this area of knowledge. This goal may cover various aspects, including the study of the general nature of science and technology and contemporary scientific or technological issues, as well as the application of the scientific method.

Modern Language

The goal of this subject area is to introduce students to the basic structures and vocabulary of a third language and help them develop an awareness of the culture of its native speakers.

Mathematics Literacy and Computer Science

The goal of this subject area is to highlight a culture of mathematics and computer science. This goal may cover various aspects, including the study of the role of mathematics or computers in contemporary society, as well as the use of mathematical or computer concepts, procedures and tools.

Art and Aesthetics

The goal of this subject area is to provide students with a cultural awareness by exploring various forms of art and to help students develop an aesthetic awareness. This goal may cover various aspects, including an appreciation of different art forms and the production of a work of art.

Contemporary Issues

This subject area focuses on current, transdisciplinary issues. The concept of transdisciplinarity refers to a type of approach that addresses a contemporary issue from the perspective of different disciplines and areas of knowledge, beyond a mere juxtaposition of the subjects studied.

Goals of the Program-Specific Component

The *Financial Services and Insurance Technology* program prepares students to practise the occupations of general insurance agent, general insurance broker, claims adjuster, financial security adviser and personal finance adviser.

The main duties of these occupations involve settling claims; assessing risks; and recommending and selling personal and commercial general insurance products, individual and group life and health insurance, and savings, investment and credit products.

Graduates work in the field of general insurance, life and health insurance and financial services in both the private and public sectors: banks, credit unions, lending institutions; insurance and reinsurance companies; insurance and securities brokerage houses; trust companies; and portfolio, mutual fund and pension fund management companies.

They must often interact with English- and French-speaking clients and work together with other professionals in the general insurance, life and health insurance and financial services sectors. They work with computers in the workplace or at home, can be paid a salary or work on commission, and sometimes are required to travel.

They must take into account all applicable financial services and insurance laws and regulations when practising their occupation.

Objectives

Statements of the Competency

Program-Specific Component

00SZ	Analyze the occupation.
00T0	Use information and communications technologies in the workplace.
00T1	Interact with clients for the purpose of making sales.
00T2	Work with others.
00T3	Comply with the laws and regulations governing financial services and insurance.
00T4	Analyze statistical data.
00T5	Communicate in French in the workplace.
00T6	Analyze personal property and civil liability insurance products.
00T7	Analyze personal and commercial automobile insurance products.
00T8	Recommend and sell personal general insurance products.
00W2	Analyze commercial property and civil liability insurance products.
00W3	Analyze a business's financial information for insurance purposes.
00W4	Recommend and sell commercial general insurance products.
00W5	Settle a claim.
00W6	Determine the financial impact of personal finance decisions.
00W7	Create a portrait of an individual's financial situation.
00W8	Analyze individual and group life and health insurance products.
00W9	Analyze savings and investment products.
00WA	Consider the impact of tax measures on personal finance decisions.
00WB	Recommend and sell life and health insurance products.
00WC	Recommend and sell savings and investment products.
00WD	Analyze personal credit products.
00WE	Recommend and sell credit products.

General Education Component Common to All Programs and General Education Component Specific to the Program

16½ credits and 420 periods of instruction, 6 credits and 150 periods of instruction

English, Language of Instruction and Literature

- 4EA0 Analyze and produce various forms of discourse
- 4EA1 Apply an analytical approach to literary genres
- 4EA2 Apply an analytical approach to a literary theme
- 4EAP Communicate in the forms of discourse appropriate to one or more fields of study

Humanities

- 4HU0 Apply a logical analytical process to how knowledge is organized and used
- 4HU1 Apply a critical thought process to world views
- 4HUP Apply a critical thought process to ethical issues relevant to the field of study

French as a Second Language

One objective to be met from the following:

- 4SF0 Apply basic concepts for communicating in standard French
- 4SF1 Communicate in standard French with some ease
- 4SF2 Communicate with ease in standard French
- 4SF3 Explore a cultural and literary topic

One objective to be met from the following:

- 4SFP Apply basic concepts for communicating in French in relation to student's field of study
- 4SFQ Communicate in French on topics related to the student's field of study
- 4SFR Communicate with ease in French on topics related to the student's field study
- 4SFS Produce a text in French on a topic related to the student's field of study

Physical Education

- 4EP0 Analyze one's physical activity from the standpoint of a healthy lifestyle
- 4EP1 Improve one's effectiveness when practising a physical activity
- 4EP2 Demonstrate one's ability to assume responsibility for maintaining a healthy lifestyle through the continued practice of physical activity

Complementary General Education Component

4 credits, 90 periods of instruction

Two objectives to be met from the following, in subject areas outside the student's program of study:

- 000V Estimate the contribution of the social sciences to an understanding of contemporary issues
- 000W Analyze one of the major problems of our time using one or more social scientific approaches
- 000X Explain the general nature of science and technology and some of the major contemporary scientific or technological issues
- 000Y Resolve a simple problem by applying the basic scientific method
- 000Z Communicate with limited skill in a modern language
- 0010 Communicate on familiar topics in a modern language
- 0067 Communicate with relative ease in a modern language
- 0011 Recognize the role of mathematics or computer science in contemporary society
- 0012 Use various mathematical or computer science concepts, procedures and tools for common tasks
- 0013 Consider various forms of art produced according to aesthetic practices
- 0014 Produce a work of art
- 021L Consider contemporary issues from a transdisciplinary perspective
- 021M Explore a contemporary issue from a transdisciplinary perspective

Grid of Competencies

The grid of competencies provides an overview of a technical program. It brings together all of the components of a program and shows the relationship among the competencies.

The grid of competencies includes:

- the general competencies of the program-specific component, which deal with work-related activities common to various tasks or situations
- the specific competencies, which deal with tasks directly related to the practice of the trade or occupation

The grid of competencies shows the relationship between the general competencies on the horizontal axis and the specific competencies on the vertical axis. The symbol (O) indicates a correlation between a general and a specific competency.

The order in which the competencies are presented reflects the program's design; it does not dictate the course sequence. The grid of competencies is provided for information purposes only.

GRID OF COMPETENCIES																		
Financial Services and Insurance Technology (410.F0)	Competency Number	Analyze the occupation	Use information and communications technologies in the workplace	Interact with clients for the purpose of making sales	Work with others	Comply with the laws and regulations governing financial services and insurance	Analyze statistical data	Communicate in French in the workplace	Analyze personal property and civil liability insurance products	Analyze personal and commercial automobile insurance products	Analyze commercial property and civil liability insurance products	Analyze a business's financial information for insurance purposes	Determine the financial impact of personal finance decisions	Create a portrait of an individual's financial situation	Analyze individual and group life and health insurance products	Analyze savings and investment products	Consider the impact of tax measures on personal finance decisions	Analyze personal credit products
		1	2	3	4	5	6	7	8	9	11	12	15	16	17	18	19	22
Recommend and sell personal general insurance products	10	0	0	0	0	0	0	0	0	0								
Recommend and sell commercial general insurance products	13	0	0	0	0	0	0	0		0	0	0						
Settle a claim	14	0	0		0	0	0	0	0	0	0	0						
Recommend and sell life and health insurance products	20	0	0	0	0	0	0	0					0	0	0	0	0	
Recommend and sell savings and investment products	21	0	0	0	0	0	0	0					0	0	0	0	0	
Recommend and sell credit products	23	0	0	0	0	0	0	0					0	0	0			0

Program-Specific Component

Code: 00SZ

Objective

Standard

Statement of the Competency	Achievement Context
Analyze the occupation.	- Given: - recent information about the occupation, sectors of activity, and types of businesses and organizations - current laws, regulations, standards and codes - products and services offered in the field - rules for obtaining a licence to practise - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
- Relevant information gathered - Ability to work independently	
Elements of the Competency	Performance Criteria
1. Examine information about the financial services and insurance sector.	- Clear distinction between the different types of businesses - Accurate recognition of the products and services offered in the field - Accurate identification of the different regulatory agencies - Accurate recognition of associations and other professional organizations
2. Describe the occupations in the field of financial services, general insurance, and life and health insurance.	- Clear identification of the different occupations in each sector - Accurate recognition of job opportunities in businesses in these sectors - Accurate identification of the general characteristics of the different workplaces
3. Examine the occupations and tasks in the field of financial services and insurance.	- Thorough examination of the general characteristics of the occupations in the various sectors and the conditions for their practice - Appropriate identification of the characteristics of each of the occupations - Thorough examination of the tasks, conditions and performance criteria associated with each task - Accurate recognition of possible career paths

Elements of the Competency	Performance Criteria
4. Examine the knowledge, skills and behaviours needed to practise the occupations.	• Establishment of pertinent connections between the knowledge, skills and behaviours required and the different tasks • Accurate recognition of the importance of organizing one's work • Accurate recognition of the rules of professional ethics • Accurate recognition of health and safety risks in the field • Careful examination of means of developing one's competencies throughout one's career

Objective**Standard**

Statement of the Competency	Achievement Context
Use information and communications technologies in the workplace.	- Given: - existing data - the occupations' codes of ethics - laws and regulations respecting the protection of personal information - company policies - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Constant concern for information security	
Elements of the Competency	Performance Criteria
1. Use technological tools for processing and presenting data.	- Appropriate use of basic search functions - Appropriate production and manipulation of data - Appropriate organization of data - Appropriate presentation of data
2. Use technological tools to work in collaboration with others.	- Appropriate use of: - planning tools - telecommunication tools - data sharing tools - Appropriate application of the rules of digital communication
3. Use technological tools for client relations and business development.	- Appropriate use of computer and interactive tools - Appropriate use of client support tools - Responsible and ethical use of tools - Appropriate application of the rules of digital communication

Objective**Standard**

Statement of the Competency	Achievement Context
Interact with clients for the purpose of making sales.	• Working with a client • Given: ○ the client's needs ○ company policies ○ laws and regulations respecting the protection of personal information • Using: ○ reference materials ○ the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
	• Observance of professional ethics in client relations • Compliance with company policies • Compliance with the occupations' codes of ethics
Elements of the Competency	Performance Criteria
1. Adopt a personalized approach to dealing with clients.	• Accurate perception of the context and specific characteristics of the communication situation • Appropriate means of establishing contact • Relevant questions asked • Use of active listening techniques • Appropriate adaptation to the client's specific characteristics • Demonstration of empathy and open-mindedness • Constant attitude of respect for the client • Constant concern for professional ethics
2. Solicit business.	• Accurate perception of the context in which the financial services and insurance business is being solicited • Accurate recognition of the specific characteristics of communication in such a situation • Proper preparation • Appropriate canvassing techniques • Appropriate discourse depending on the situation

Elements of the Competency	Performance Criteria
3. Conduct a sales interview.	• Accurate interpretation of the client's needs • Clear presentation of service offer • Adequate response to objections • Pertinent solution proposed based on the client's needs and expectations • Adequate closure of the transaction • Clear and coherent discourse
4. Provide after-sales service.	• Use of effective methods for providing after-sales service • Accurate identification of additional business opportunities corresponding to the client's needs • Appropriate verification of client satisfaction

Objective**Standard**

Statement of the Competency	Achievement Context
Work with others.	• With other employees • Given company policies • Using: ○ reference materials ○ the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
	• Observance of professional ethics in client relations • Compliance with company policies
Elements of the Competency	Performance Criteria
1. Work as part of a team.	• Respect for others and their roles and responsibilities • Participation in achieving objectives • Pertinent interventions • Effective communication • Demonstration of attitudes and behaviours conducive to working together
2. Provide co-workers with support.	• Accurate interpretation of requests and needs • Demonstration of empathy and open-mindedness • Active participation in achieving common objectives • Communication adapted to the person and the situation
3. Interact in conflict situations.	• Accurate interpretation of the situation • Critical examination of one's reaction to the situation • Demonstration of active listening and openness to different points of view • Clear and respectful arguing of one's point based on facts • Meaningful contribution in seeking consensus

Objective**Standard**

Statement of the Competency	Achievement Context
Comply with the laws and regulations governing financial services and insurance.	- Given: - laws and regulations governing the general insurance, life and health insurance, and financial services sectors - the <i>Civil Code of Québec</i> and common law - jurisprudence - personal and commercial general insurance contracts - life and health insurance contracts - contracts for financial products and services - public insurance plans - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Examine the laws and regulations governing financial services and insurance.	- Accurate recognition of sources of laws currently in effect - Accurate identification of the different federal and provincial laws and regulations in effect - Accurate identification of the different provisions of the <i>Civil Code of Québec</i> in effect - Identification of appropriate information in the documentation
2. Apply general principles of law related to financial services, general insurance, and life and health insurance contracts.	- Accurate interpretation of the scope of the contracts - Accurate identification of the different stakeholders - Accurate identification of the main elements and features of the contracts - Accurate interpretation of the main clauses and provisions of the contracts - Consideration of the rules respecting the formation, entry into effect, reinstatement and termination or cancellation of the contracts - Consideration of the rules governing the designation of a beneficiary, the exemption of benefits from seizure, claims and the payment of benefits

Elements of the Competency	Performance Criteria
3. Examine the rules governing the activities of financial services and insurance professionals registered with a regulatory body.	• Accurate identification of the different regulatory agencies granting the right to practise • Accurate recognition of the obligations and responsibilities of financial services and insurance professionals • Accurate interpretation of the scope of the duties and obligations prescribed in the occupations' codes of ethics

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze statistical data.	- Given: - statistical data in the field of financial services and insurance - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Effective use of technological tools	
Elements of the Competency	Performance Criteria
1. Process statistical data.	- Accurate determination of calculations required - Appropriate choice of statistical functions - Appropriate selection of variables - Correct execution of selected functions - Accurate calculations
2. Present the results.	- Appropriate choice of means of presenting the information - Clear and ordered presentation of the results - Rigorous application of standards for presenting tables and graphs - Concern for accuracy and detail
3. Interpret the results.	- Highlighting of significant elements in the results presented - Establishment of pertinent connections between the different elements - Accurate interpretation

Objective**Standard**

Statement of the Competency	Achievement Context
Communicate in French in the workplace.	• With clients, colleagues, suppliers and other professionals • Given company policies • Using: ○ reference sources in French ○ the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
• Observance of professional ethics in client relations • Compliance with company policies	
Elements of the Competency	Performance Criteria
1. Listen to information.	• Accurate interpretation of context • Accurate interpretation of what the person is saying • Clarification of points not understood
2. Transmit information verbally.	• Use of appropriate polite forms of address • Adaptation of language level to the listener • Use of appropriate business terminology • Correct phrasing • Concern for the quality of one's oral expression
3. Interpret the content of documents written in French.	• Accurate interpretation of information • Clarification of points not understood • Use of appropriate reference sources
4. Correspond in French.	• Correct use of current business terminology • Rigorous application of rules of grammar, spelling and syntax • Production of a coherent, clear, accurate and concise message • Use of appropriate polite forms of address • Adaptation of style and language level to the addressee and the context • Neat general presentation

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze personal property and civil liability insurance products.	- Given: - personal property and civil liability insurance products and contracts - laws and regulations governing personal property and civil liability insurance - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Examine personal property and civil liability insurance products.	- Accurate identification of the different ways of marketing personal property and civil liability insurance products - Appropriate description of the main personal property and civil liability insurance products - Accurate comparison of the different types of personal property and civil liability insurance products depending on the type of occupant
2. Interpret personal property and civil liability insurance contracts.	- Consideration of the information in the personal property and civil liability insurance contracts - Accurate recognition of the connections between the different sections of a personal property and civil liability insurance contract - Accurate interpretation of coverages and riders - Consideration of the limits of coverages, exclusions and riders - Accurate identification of the legal provisions respecting personal property and civil liability insurance contracts
3. Match personal property and civil liability insurance products to clients' different needs.	- Accurate analysis of different needs - Appropriate matching of products to needs

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze personal and commercial automobile insurance products.	- Given: - personal and commercial automobile insurance products and contracts - laws governing automobile insurance - public and private automobile insurance plans - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
	Establishment of pertinent connections
Elements of the Competency	Performance Criteria
1. Examine the provisions of the laws governing automobile insurance.	- Accurate comparison of ways of marketing automobile insurance - Accurate identification of the different features of public and private automobile insurance plans - Accurate identification of the different provisions relating to bodily injury and property damage - Accurate identification of mandatory and optional automobile insurance coverages
2. Examine personal and commercial automobile insurance products.	- Appropriate recognition of Québec's automobile insurance policy forms and their features - Appropriate recognition of coverages and riders
3. Interpret personal and commercial automobile insurance contracts.	- Consideration of the information contained in the automobile insurance contracts - Accurate recognition of the connections between the different sections of an automobile insurance contract - Accurate interpretation of coverages and riders - Consideration of the limits of coverages, exclusions and riders - Accurate identification of the legal provisions governing automobile insurance contracts
4. Match automobile insurance products to clients' different needs.	- Accurate analysis of different needs - Appropriate matching of products to needs

Objective**Standard**

Statement of the Competency	Achievement Context
Recommend and sell personal general insurance products.	• To an English- or French-speaking client • Given: ○ personal automobile and property insurance products and contracts ○ building safety standards ○ public insurance plans ○ laws and regulations respecting general insurance ○ laws and regulations respecting the protection of personal information ○ the insurer's underwriting standards ○ company policies • Using: ○ qualified professional resources ○ reference materials ○ the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
	• Compliance with the rules governing the activities of professionals in the field • Adoption of an appropriate client approach • Accurate identification of additional business opportunities
Elements of the Competency	Performance Criteria
1. Ask about the client's insurance needs.	• Appropriate means of establishing contact • Accurate interpretation of the nature of the request • Collection of all pertinent information
2. Assess the risk to be insured.	• Pertinent assessment of the physical and moral risk to be insured • Observance of eligibility criteria • Compliance with the insurer's underwriting standards
3. Recommend products adapted to the client's needs.	• Appropriate choice of products • Detailed verbal explanation of the features and limitations of the recommended product • Coherent and accurate recommendation • Clear presentation • Quality discourse

Elements of the Competency	Performance Criteria
4. Close the sale.	• Pertinent arguments demonstrating the advantages of the recommended product • Explanation of unclear aspects and adequate response to objections • Adoption of appropriate attitudes in a sales context • Adequate completion of the transaction
5. Ensure the necessary follow-up.	• Appropriate verification of client satisfaction • Effective handling of requests for modification, renewal, termination or cancellation of the contract • Use of effective means of ensuring client loyalty

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze commercial property and civil liability insurance products.	- Given: - commercial property and civil liability insurance products - bonding products - laws and regulations governing commercial property and civil liability insurance - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Examine commercial property and civil responsibility products as well as bonding products.	- Accurate identification of the different ways of marketing: - commercial property and civil liability insurance products - bonding products - Accurate recognition of the different types of surety bonds - Appropriate description of the main commercial property and civil liability insurance products - Accurate comparison of the different types of commercial property and civil liability insurance products depending on the type of business
2. Interpret commercial property and civil liability insurance contracts.	- Consideration of the information contained in the commercial property and civil liability insurance contracts - Accurate recognition of the connections between the different sections of a commercial property and civil liability insurance contract - Accurate interpretation of coverages and riders - Consideration of the limits of coverages, exclusions and riders - Accurate identification of the legal provisions respecting commercial property and civil liability insurance contracts
3. Match commercial property and civil liability insurance products to clients' different needs.	- Accurate analysis of different needs - Appropriate matching of products to needs

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze a business's financial information for insurance purposes.	- Given: - current laws and regulations - financial statements representative of those that might be provided by insurance clients - Using: - reference materials - the required equipment, materials and technological tools - Within the limits of the occupation
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Identify the effects of a business's legal form of organization and sector of activity on its method of accounting.	- Accurate identification of the characteristics of the different legal forms of organization - Accurate identification of the characteristics of a business's equity based on its legal form of organization - Accurate distinction between a service company's financial statements and those of a commercial concern
2. Interpret a business's financial statements.	- Accurate distinction between the different types of financial statements and their components - Consideration of the information contained in the financial statements - Accurate interpretation of a business's financial ratios in comparison with the average ratios for the sector - Consideration of generally accepted accounting principles
3. Establish the value of a business's operating loss.	- Consideration of the pertinent data related to a business's financial situation - Consideration of the factors and variables associated with a business interruption - Accurate calculation of operating loss

Objective**Standard**

Statement of the Competency	Achievement Context
Recommend and sell commercial general insurance products.	- To an English- or French-speaking client - Given: - commercial automobile, property and civil liability insurance products and contracts - building safety standards - public insurance plans - laws and regulations respecting general insurance - laws and regulations respecting the protection of personal information - the insurer's underwriting standards - company policies - Using: - qualified professional resources - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
- Compliance with the rules governing the activities of professionals in the field - Adoption of an appropriate client approach	
Elements of the Competency	Performance Criteria
1. Solicit business.	- Accurate identification of potential clients - Consideration of the target client profile - Appropriate canvassing techniques - Appropriate discourse depending on the situation
2. Ask about the client's insurance needs.	- Appropriate means of establishing contact - Accurate interpretation of the nature of the request - Collection of all pertinent information
3. Assess the risk to be insured.	- Accurate information collected - Pertinent assessment of the physical and moral risk to be insured - Observance of eligibility criteria - Compliance with the insurer's underwriting standards
4. Develop a recommendation adapted to the client's needs.	- Appropriate choice of products - Coherent and accurate recommendation - Determination of appropriate alternatives

Program-Specific Component

Elements of the Competency	Performance Criteria
5. Prepare to meet the client and make the recommendation.	• Thorough development of an argument highlighting the advantages and limitations of the recommended product • Complete documentation
6. Recommend products adapted to the client's needs.	• Detailed verbal explanation of the features and limitations of the recommended product • Clear presentation • Quality discourse
7. Close the sale.	• Pertinent arguments demonstrating the advantages of the recommended product • Explanation of unclear aspects and adequate response to objections • Adoption of appropriate attitudes in a sales context • Adequate completion of the transaction
8. Ensure the necessary follow-up.	• Appropriate verification of client satisfaction • Accurate identification of additional business opportunities • Appropriate updating of client file, if applicable • Use of effective means of ensuring client loyalty

Objective**Standard**

Statement of the Competency	Achievement Context
Settle a claim.	• With an English- or French-speaking client • Given: ○ personal automobile and property insurance products and contracts ○ building safety standards ○ public insurance plans ○ laws and regulations respecting general insurance ○ laws and regulations respecting the protection of personal information ○ company policies • Using: ○ qualified professional resources ○ reference materials ○ the required equipment, materials and technological tools

	Performance Criteria for the Competency as a Whole
	• Compliance with the rules governing the activities of professionals in the field • Adoption of an appropriate client approach

Elements of the Competency	Performance Criteria
1. Gather information about the claim.	• Appropriate means used to contact client • Clear communication with client • Appropriate collection of information needed to determine the type of investigation • Relevant information gathered
2. Determine the type of investigation required.	• Accurate interpretation of information gathered • Accurate recognition of the type of claim • Accurate assessment of the scope of the investigation • Accurate recognition of situations requiring that the investigation be entrusted to an external resource
3. Plan the investigation.	• Accurate planning of the steps involved in the investigation • Appropriate choice of resources • Accurate determination of necessary visits • Accurate determination of the need to contact the parties in question and others involved • Consideration of the support one should provide the client throughout the process

Elements of the Competency	Performance Criteria
4. Gather observations and information about the claim.	• Collection of all pertinent information • Quality and effective communication with the client and others involved • Ordered and methodical record of observations and information • Appropriate use of investigation materials • Appropriate changes to plan during the course of the investigation
5. Analyze the observations and information gathered.	• Accurate interpretation of observations and information gathered • Accurate interpretation of the documents pertinent to the investigation • Appropriate search for the cause of the loss • Accurate determination of the insured's responsibility • Systematic verification of the consistency between the information gathered and the information provided by the client when he or she applied for coverage • Consideration of the scope of the coverage afforded by the insurance contract and applicable riders • Accurate determination of the admissibility of the claim • Accurate determination of the possibility of recovery
6. Prepare a settlement proposal.	• Accurate determination of the value of the claim • Clear summary of the main elements of the settlement • Appropriate choice of information to transmit to the parties in question and others involved • Appropriate planning of the presentation of the proposal based on the negotiating points
7. Settle the claim.	• Detailed explanation of the claim settlement process • Clear summary of the main elements of the settlement • Appropriate language level • Appropriate negotiation of settlement • Appropriate explanation of the client's rights and contractual and legal obligations
8. Ensure the necessary follow-up.	• Appropriate follow-up of disbursements • Necessary documentation sent to client • Compliant production of reports

Objective**Standard**

Statement of the Competency	Achievement Context
Determine the financial impact of personal finance decisions.	- Given: - economic data - financial data - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Interpret economic information related to personal finance.	- Accurate determination of information needs - Appropriate choice of sources of information - Consideration of the necessary information - Accurate interpretation of data related to economic indicators
2. Do financial calculations to help clients make financial decisions.	- Accurate determination of calculations to be done: - current and future values of investments and debts - profitability of an investment and costs associated with a debt - interest rate - amortization - internal rate of return on an investment - current value of an investment - exchange rate - rates and costs: leases, sales and installment contracts - Effective use of tools for doing financial calculations - Accurate calculations
3. Analyze the financial impact of the client's decisions.	- Accurate recognition of the client's financial goals - Consideration of the financial calculations - Accurate comparison of the advantages and limitations of possible financial decisions

Objective**Standard**

Statement of the Competency	Achievement Context
Create a portrait of an individual's financial situation.	• Given financial data • Using: ○ reference materials ○ the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
• Observance of presentation standards	
Elements of the Competency	Performance Criteria
1. Prepare a person's financial statements.	• Accurate distinction between the different types of financial statements and their components: ○ balance sheet ○ net worth statement ○ statement of income and expenses ○ cash flow statement • Consideration of the pertinent information • Accurate calculations
2. Prepare a person's budget.	• Accurate interpretation of financial data • Consideration of cash inflow and outflow • Accurate calculations
3. Prepare a personal balance sheet following the death of a person.	• Consideration of pertinent information • Consideration of death-related income and expenses • Accurate calculation of taxable income at time of death

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze individual and group life and health insurance products.	- Given: - life insurance products and contracts - health and accident insurance products and contracts - laws and regulations respecting life and health insurance - public life and health insurance plans - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Examine individual and group life and health insurance products.	- Accurate identification of the different ways of marketing: - life insurance - health and accident insurance - Appropriate description of the main products: - life insurance - health and accident insurance - Accurate comparison of products: - life insurance - health and accident insurance
2. Interpret individual and group life and health insurance contracts.	- Consideration of the information contained in the life and health and accident insurance contracts - Accurate interpretation of the clauses in life and health and accident insurance contracts - Accurate interpretation of coverages and riders - Consideration of the limits of coverages, exclusions and riders
3. Match life and health insurance products to clients' different needs.	- Accurate analysis of different needs - Appropriate matching of products to needs

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze savings and investment products.	- Given: - financial data - savings and investment products - annuity products - savings and retirement plans - current laws and regulations - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Examine savings and investment products.	- Accurate identification of the different ways of marketing: - savings and investment products - annuity contracts - Appropriate description of: - savings and investment products - annuity contracts - Accurate comparison of: - savings and investment products - annuity contracts
2. Examine savings and retirement plans.	- Accurate identification of the different savings and retirement plans - Appropriate description of the different savings and retirement plans - Accurate comparison of the different savings and retirement plans
3. Examine the client's financial profile.	- Accurate recognition of the client's savings and investment goals - Consideration of the client's financial situation - Accurate identification of the retirement income the client needs - Accurate recognition of the investor profile
4. Match savings and investment products to the client's different needs.	- Accurate analysis of different needs - Appropriate matching of products to needs

Objective**Standard**

Statement of the Competency	Achievement Context
Consider the impact of tax measures on personal finance decisions.	- Given: - current Canadian and Québec tax laws, rules and standards - tax returns for individuals - notices of assessment for individuals - life insurance contracts - annuity contracts - public and private retirement plans - various registered and non-registered financial vehicles - public insurance plans - Using: - reference materials - the required equipment, materials and technological tools - Within the limits of the occupation

Performance Criteria for the Competency as a Whole
Establishment of pertinent connections

Elements of the Competency	Performance Criteria
1. Examine the provisions respecting personal income tax.	- Accurate identification of the taxpayer's tax situation - Accurate recognition of tax laws, rules and standards for individuals - Accurate identification of the provisions respecting personal income tax
2. Analyze an individual tax return.	- Appropriate description of: - fiscal year - methods used - forms used - Consideration of the different types of income and capital gains - Accurate analysis
3. Analyze the tax implications of a person's financial decisions.	- Consideration of the tax rules applicable to financial and insurance products and government plans - Consideration of the person's financial goals - Accurate analysis of the advantages and limits of tax rules with respect to a person's financial decisions

Objective**Standard**

Statement of the Competency	Achievement Context
Recommend and sell life and health insurance products.	• To an English- or French-speaking client • Given: ○ individual and group life and health insurance products ○ life and health and accident insurance contracts ○ public and private retirement plans ○ tax provisions for individuals ○ laws and regulations respecting life insurance ○ public life and health insurance plans ○ laws and regulations respecting the protection of personal information ○ the insurer's underwriting standards ○ company policies • Using: ○ qualified professional resources ○ reference materials ○ the required equipment, materials and technological tools

	Performance Criteria for the Competency as a Whole
	• Compliance with the rules governing the activities of professionals in the field • Adoption of appropriate client approach

Elements of the Competency	Performance Criteria
1. Solicit business.	• Accurate identification of potential clients • Consideration of the target client profile • Appropriate canvassing techniques • Appropriate discourse depending on the situation
2. Gather information from the client.	• Appropriate means of establishing contact • Accurate interpretation of the nature of the request • Collection of all information related to the client's life and health insurance needs and other pertinent elements
3. Make a recommendation adapted to the client's needs.	• Accurate interpretation of information gathered • Consideration of the person's financial situation • Consideration of the person's current coverage • Consideration of risks related to the suitability of the products • Appropriate choice of products • Coherent and accurate recommendation

Elements of the Competency	Performance Criteria
4. Prepare to meet with the client and make the recommendation.	• Thorough development of an argument highlighting the advantages and limitations of the recommended product • Complete documentation
5. Recommend products adapted to the client's needs.	• Detailed verbal explanation of the features and limitations of the recommended product • Clear presentation • Quality discourse
6. Close the sale and complete the transaction.	• Pertinent arguments demonstrating the advantages of the recommended product • Explanation of unclear aspects and adequate response to objections • Adoption of appropriate attitudes in a sales context • Appropriate closure of sale • Proposal completed in accordance with current laws and regulations • Clear explanation of the existing contract's prior notice of replacement • Proper documentation sent to the people involved
7. Present the contract to the client.	• Clear explanation of options and modifications to the initial recommendation • Detailed explanation of contract • Compliance with contract delivery requirements • Complete documentation
8. Ensure the necessary follow-up.	• Appropriate verification of client satisfaction • Accurate identification of additional business opportunities • Appropriate updating of client file, if applicable • Use of effective means of ensuring client loyalty

Objective**Standard**

Statement of the Competency	Achievement Context
Recommend and sell savings and investment products.	- To an English- or French-speaking client - Given: - a client database - savings and investment products - annuity contracts - tax provisions for individuals - compliance standards for credit products - laws and regulations respecting the protection of personal information - company policies - Using: - qualified professional resources - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
- Compliance with the rules governing the activities of professionals in the field - Adoption of appropriate client approach	
Elements of the Competency	Performance Criteria
1. Solicit business.	- Accurate identification of potential clients - Consideration of the target client profile - Appropriate canvassing techniques - Appropriate discourse depending on the situation
2. Gather information from the client.	- Appropriate means of establishing contact - Accurate interpretation of the nature of the request - Collection of all information related to the investor profile: - financial needs and goals - investment time horizon - financial situation - risk tolerance - investment knowledge - Collection of all pertinent information
3. Make a recommendation adapted to the client's needs.	- Accurate interpretation of information gathered - Consideration of the person's financial situation - Consideration of risks related to the suitability of the products - Appropriate choice of products - Coherent and accurate recommendation

Elements of the Competency	Performance Criteria
4. Prepare to meet with the client and make the recommendation.	• Necessary documentation sent to client before the meeting • Thorough development of an argument highlighting the advantages and limitations of the recommended product • Complete documentation
5. Recommend products adapted to the client's needs.	• Detailed verbal explanation of the features and limitations of the recommended product • Clear presentation • Quality discourse
6. Close the sale.	• Pertinent arguments demonstrating the advantages of the recommended product • Explanation of unclear aspects and adequate response to objections • Adoption of appropriate attitudes in a sales context • Complete documentation • Adequate completion of the transaction
7. Ensure the necessary follow-up.	• Appropriate verification of client satisfaction • Accurate identification of additional business opportunities • Appropriate updating of client file, if applicable • Use of effective means of ensuring client loyalty

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze personal credit products.	- Given: - the client's financial data - personal credit products - current laws and regulations - data from credit rating agencies - Using: - reference materials - the required equipment, materials and technological tools
Performance Criteria for the Competency as a Whole	
Establishment of pertinent connections	
Elements of the Competency	Performance Criteria
1. Examine credit products.	- Accurate identification of the different ways of marketing credit products - Appropriate description of the main credit products - Accurate comparison of credit products: - type of financing needed - the client's needs
2. Analyze a person's financial situation.	- Consideration of debt level - Consideration of financial constraints - Consideration of creditworthiness - Accurate assessment of borrowing capacity
3. Match credit products to a person's financial situation.	- Accurate analysis of different needs - Appropriate matching of products to financial situation

Objective**Standard**

Statement of the Competency	Achievement Context
Recommend and sell credit products.	• To an English- or French-speaking client • Given: ○ a client database ○ credit products ○ compliance standards for credit products ○ laws and regulations respecting the protection of personal information ○ security standards and policies ○ company policies • Using: ○ qualified professional resources ○ reference materials ○ the required equipment, materials and technological tools

	Performance Criteria for the Competency as a Whole
	• Compliance with the rules governing the activities of professionals in the field • Adoption of appropriate client approach

Elements of the Competency	Performance Criteria
1. Solicit business.	• Accurate identification of potential clients • Consideration of the target client profile • Appropriate canvassing techniques • Appropriate discourse depending on the situation
2. Gather information from the client.	• Appropriate means of establishing contact • Accurate interpretation of the nature of the request • Collection of all pertinent information
3. Analyze the client's financial situation.	• Accurate information collected • Consideration of debt level • Consideration of financial constraints • Consideration of creditworthiness • Accurate assessment of borrowing capacity
4. Make a recommendation adapted to the client's needs.	• Consideration of the person's financial situation • Appropriate choice of products • Consideration of financing conditions • Coherent and accurate recommendation
5. Prepare to meet with the client and make the recommendation.	• Thorough development of an argument highlighting the advantages and limitations of the recommended product • Complete documentation

Elements of the Competency	Performance Criteria
6. Recommend products adapted to the client's needs.	• Clear verbal communication of approval or refusal of credit application • Detailed verbal explanation of the features and limitations of the recommended product • Clear presentation • Quality discourse
7. Close the sale.	• Pertinent arguments • Explanation of unclear aspects and adequate response to questions • Adoption of appropriate attitudes in a sales context • Complete documentation • Adequate completion of the transaction
8. Ensure the necessary follow-up.	• Appropriate verification of client satisfaction • Accurate identification of additional business opportunities • Appropriate updating of client file, if applicable • Use of effective means of ensuring client loyalty

General Education Component Common to All Programs and General Education Component Specific to the Program

English, Language of Instruction and Literature

Code: 4EA0

Objective

Standard

Statement of the Competency

Analyze and produce various forms of discourse.

Elements of the Competency

Performance Criteria

1. Identify the characteristics and functions of the components of literary texts.	• Accurate explanation of the denotation of words • Adequate recognition of the appropriate connotation of words • Accurate definition of the characteristics and function of each component
2. Determine the organization of facts and arguments of a given literary text.	• Clear and accurate recognition of the main idea and structure • Clear presentation of the strategies employed to develop an argument or thesis
3. Prepare ideas and strategies for a projected discourse.	• Appropriate identification of topics and ideas • Adequate gathering of pertinent information • Clear formulation of a thesis • Coherent ordering of supporting material
4. Formulate a discourse.	• Appropriate choice of tone and diction • Correct development of sentences • Clear and coherent development of paragraphs • Formulation of a 750-word discourse
5. Revise the discourse.	• Appropriate use of revision strategies • Appropriate revision of form and content

Learning Activities

Discipline: English, Language of Instruction and Literature
 Weighting: 2-2-4 or 1-3-4
 Credits: 2½

Objective**Standard****Statement of the Competency**

Apply an analytical approach to literary genres.

Elements of the Competency**Performance Criteria**

1. Distinguish genres of literary texts.	• Clear recognition of the formal characteristics of a literary genre
2. Recognize the use of literary conventions within a specific genre.	• Accurate recognition of the figurative communication of meaning • Adequate explanation of the effects of significant literary and rhetorical devices
3. Situate a work within its historical and literary period.	• Appropriate recognition of the relationship of a text to its period
4. Write a critical analysis of a literary genre.	• Selective use of appropriate terminology • Effective presentation of a 1000-word coherent response to a literary text
5. Revise the work.	• Appropriate use of revision strategies • Appropriate revision of form and content

Learning Activities

Discipline: English, Language of Instruction and Literature
 Weighting: 2-2-3
 Credits: 2½

Objective**Standard****Statement of the Competency**

Apply an analytical approach to a literary theme.

Elements of the Competency**Performance Criteria**

- | | |
|---|---|
| 1. Recognize the treatment of a theme within a literary text. | <ul style="list-style-type: none"> • Clear recognition of elements within the text, which define and reinforce a theme and its development • Adequate demonstration of the effects of significant literary and rhetorical devices |
| 2. Situate a literary text within its cultural context. | <ul style="list-style-type: none"> • Appropriate recognition of a text as an expression of cultural context • Adequate demonstration of the effects of significant literary and rhetorical devices |
| 3. Detect the value system inherent in a literary text | <ul style="list-style-type: none"> • Appropriate identification of expression (explicit/implicit) of a value system in a text |
| 4. Write an analysis on a literary theme. | <ul style="list-style-type: none"> • Selective use of appropriate terminology • Effective presentation of a 1000-word coherent response to a literary text |
| 5. Revise the work. | <ul style="list-style-type: none"> • Appropriate use of revision strategies • Appropriate revision of form and content |

Learning Activities

Discipline: English, Language of Instruction and Literature
 Weighting: 2-2-3
 Credits: 2½

Objective**Standard****Statement of the Competency**

Communicate in the forms of discourse appropriate to one or more fields of study.

Elements of the Competency**Performance Criteria**

- | | |
|---|---|
| 1. Identify the forms of discourse appropriate to given fields of study. | <ul style="list-style-type: none"> • Accurate recognition of specialized vocabulary and conventions • Accurate recognition of the characteristics of the form of discourse • Exploration of a variety of topics |
| 2. Recognize the forms of discourse appropriate to given fields of study. | <ul style="list-style-type: none"> • Clear and accurate recognition of the main ideas and structure • Appropriate distinction between fact and argument |
| 3. Formulate an oral or a written discourse. | <ul style="list-style-type: none"> • Examine ways to address and structure a given topic • Appropriate choice of tone and diction • Correctly developed sentences • Clearly and coherently developed paragraphs • Appropriate use of program-related communication strategies including media and technology • Formulation of a 1000-word discourse |
| 4. Revise the work. | <ul style="list-style-type: none"> • Appropriate use of revision strategies • Appropriate revision of form and content |

Learning Activities

Discipline:	English, Language of Instruction and Literature
Periods of instruction:	60
Credits:	2

Objective**Standard****Statement of the Competency**

Apply a logical analytical process to how knowledge is organized and used.

Elements of the Competency**Performance Criteria**

- | | |
|--|---|
| 1. Recognize the basic elements of a field of knowledge. | <ul style="list-style-type: none"> • Appropriate description of the basic elements • Appropriate use of terminology relevant to a field of knowledge |
| 2. Define the modes of organization and utilization of a field of knowledge. | <ul style="list-style-type: none"> • Adequate definition of the dimensions, limits and uses of a field of knowledge |
| 3. Situate a field of knowledge within its historical context. | <ul style="list-style-type: none"> • Accurate identification of the main components in the historical development of a field of knowledge • Accurate description of the effects of historical development and social context on the limits and uses of a field of knowledge |
| 4. Organize the main components into coherent patterns. | <ul style="list-style-type: none"> • Coherent organization of the main components |
| 5. Produce a synthesis of the main components. | <ul style="list-style-type: none"> • Appropriate analysis of the components • Coherent synthesis of the main components • Appropriate expression, including a significant individual written component, of an analysis of the context, importance and implications of the organization and uses of knowledge • Appropriate use of revision strategies • Appropriate revision of form and content |

Learning Activities

Discipline: Humanities
 Weighting: 3-1-3
 Credits: 2½

Humanities

Code: 4HU1

Objective**Standard****Statement of the Competency**

Apply a critical thought process to world views.

Elements of the Competency	Performance Criteria
1. Describe world views.	• Accurate description of a society or group with a distinctive world view • Appropriate use of terminology relevant to these societies or groups
2. Explain the major ideas, values and implications associated with a given world view.	• Adequate explanation of the salient components of a world view
3. Organize the ideas, values and experiences of a world view into coherent patterns.	• Coherent organization of ideas about a world view • Appropriate expression, including a significant individual written component, of an analysis of the context, importance, and implications of world views
4. Compare world views.	• Comparative analysis of these world views • Appropriate inclusion of central elements, relationships and organizational principles of the societies or groups in the analysis
5. Convey the ideas, attitudes, and experiences of the societies or groups studied.	• Coherent integration of the importance and implications of the world views for the given societies or groups • Appropriate use of revision strategies • Appropriate revision of form and content

Learning Activities

Discipline: Humanities
 Weighting: 3-0-3
 Credits: 2

Objective**Standard****Statement of the Competency**

Apply a critical thought process to ethical issues relevant to the field of study.

Elements of the Competency**Performance Criteria**

- | | |
|---|---|
| 1. Situate significant ethical issues in appropriate world views and fields of knowledge. | <ul style="list-style-type: none"> • Accurate recognition of the basic elements of ethical issues • Appropriate use of relevant terminology • Adequate identification of the main linkages with world views and fields of knowledge |
| 2. Explain the major ideas, values and social implication of ethical issues. | <ul style="list-style-type: none"> • Adequate description of the salient components of the issues |
| 3. Organize the ethical questions and their implications into coherent patterns. | <ul style="list-style-type: none"> • Coherent organization of the ethical questions and their implications • Appropriate expression, including a significant individual written component, of an analysis of the context, importance and implications of the issues |
| 4. Debate the ethical issues. | <ul style="list-style-type: none"> • Adequate development of substantiated argumentation including context and diverse points of view • Clear articulation of an individual point of view • Appropriate use of revision strategies • Appropriate revision of form and content |

Learning Activities

Discipline:	Humanities
Periods of instruction:	45
Credits:	2

French as a Second Language (Level I)

Code: 4SF0

Objective**Standard****Statement of the Competency**

Apply basic concepts for communicating in standard French.

Elements of the Competency**Performance Criteria**

1. Write and revise a simple text.

- Clear, coherent formulation of a text of about 250 words
- Adequate development of the text: intention, topic, reader
- Formulation of simple, well-constructed sentences
- Use of adequate vocabulary for the task
- Satisfactory application of the rules of grammar, in particular agreement in gender and number; regular verbs; verb tenses in the present, compound past and simple future
- Satisfactory correction of errors in spelling or grammar
- Appropriate use of revision strategies

2. Understand the meaning of a simple text.

- Accurate description of the general meaning and essential ideas of a 500-word text
- Accurate identification of the difficulties in understanding the text
- Appropriate use of reading techniques
- Accurate identification of the main elements of the text

3. Convey a simple oral message.

- Clear and coherent formulation of an oral presentation of at least four minutes
- Appropriate use of standard vocabulary
- Clear and coherent statements

4. Understand the meaning of a simple oral message.

- Accurate identification of the general meaning and essential ideas of an oral message of at least four minutes
- Accurate identification of the difficulties in understanding the message
- Accurate description of the general meaning and essential ideas of the message

Learning Activities

Discipline: French as a Second Language
 Weighting: 2-1-3
 Credits: 2

Objective**Standard****Statement of the Competency**

Communicate in standard French with some ease.

Elements of the Competency**Performance Criteria**

1. Write and revise a simple text.

- Writing of a text of about 350 words
- Respect for grammar and spelling rules
- Appropriate use of the main elements of the corpus
- Clear, coherent formulation of sentences
- Coherent organization of paragraphs
- Appropriate use of revision strategies
- Satisfactory correction of spelling and grammatical errors

2. Interpret a written text.

- Accurate identification of the main ideas and structure of a text of 700 to 1 000 words
- Accurate identification of the main elements of the text
- Accurate explanation of the meaning of the words of the text

3. Produce a planned oral text.

- Clear and coherent formulation of an oral presentation of at least five minutes
- Appropriate use of standard vocabulary
- Respect for the level of language and rules of grammar and pronunciation

4. Interpret a simple oral text.

- Accurate identification of the main elements of an oral text of at least five minutes
- Accurate identification of the ideas and subjects dealt with in the text
- Accurate explanation of the meaning of the words of the text

Learning Activities

Discipline: French as a Second Language
 Weighting: 2-1-3
 Credits: 2

French as a Second Language (Level III)

Code: 4SF2

Objective**Standard****Statement of the Competency**

Communicate with ease in standard French.

Elements of the Competency**Performance Criteria**

1. Write a text of moderate complexity.	• Writing of a text of about 450 words • Respect for grammar and spelling rules • Adaptation to the intended audience • Appropriate use of the main elements of the corpus • Clear and coherent formulation of sentences, including at least three that are complex • Coherent organization of paragraphs
2. Revise and correct a text of moderate complexity.	• Appropriate use of revision strategies • Appropriate revision of the text
3. Comment on a written text of moderate complexity.	• Accurate identification of the main elements of a text of between 2 500 and 3 000 words • Accurate explanation of the meaning of the words of the text • Accurate identification of the main and secondary ideas, of facts and opinions • Accurate identification of what is implicit and what is explicit
4. Produce a planned oral text of moderate complexity.	• Clear and coherent formulation of an oral presentation of at least five minutes • Appropriate use of standard vocabulary • Respect for the level of language and rules of grammar and pronunciation • Adaptation to the intended audience • Appropriate sequencing of ideas

Learning Activities

Discipline: French as a Second Language
 Weighting: 2-1-3
 Credits: 2

Objective**Standard****Statement of the Competency**

Explore a cultural and literary topic.

Elements of the Competency**Performance Criteria**

1. Write a text on a cultural or literary topic.

- Clear and coherent formulation of a text of about 550 words
- Respect for the topic
- Respect for grammar and spelling rules
- Adaptation to the intended audience
- Appropriate use of the main elements of the corpus
- Clear articulation of a personal point of view

2. Revise and correct a text on a cultural or literary topic.

- Appropriate use of revision strategies
- Appropriate revision of the text

3. Analyze a cultural or literary text.

- Personal formulation of the main elements of the text
- Identification of the main themes
- Identification of clues that help situate the text in its sociocultural and historical context
- Accurate identification of the values expressed
- Accurate identification of the structure of the text
- Clear articulation of a personal point of view

Learning Activities

Discipline: French as a Second Language

Weighting: 3-0-3

Credits: 2

Objective**Standard****Statement of the Competency**

Apply basic concepts for communicating in French in relation to the student's field of study.

Elements of the Competency**Performance Criteria**

1. Write and revise a short text related to the student's field of study.

- Accurate identification of difficulties in writing
- Appropriate use of writing techniques
- Appropriate use of standard and specialized vocabulary
- Clear and coherent formulation of the text
- Appropriate use of revision strategies
- Satisfactory correction of spelling and grammatical errors

2. Understand the meaning and characteristics of a text related to the student's field of study.

- Accurate identification of difficulties in understanding the text
- Accurate identification of the characteristics of the text
- Accurate identification of specialized vocabulary
- Accurate identification of the main elements of the text
- Accurate description of the general meaning and essential ideas of the text

3. Convey a simple oral message related to the student's field of study.

- Accurate identification of the difficulties in oral expression
- Appropriate use of techniques of oral expression
- Appropriate use of standard and specialized vocabulary
- Intelligible expression of the message

4. Understand the meaning of a simple oral message related to the student's field of study.

- Accurate identification of difficulties in understanding the message
- Accurate identification of the characteristics of the message
- Accurate identification of specialized vocabulary
- Accurate identification of the main elements of the message
- Accurate description of the general meaning and essential ideas of the message

Learning Activities

Discipline: French as a Second Language

Periods of instruction: 45

Credits: 2

Objective**Standard****Statement of the Competency**

Communicate in French on topics related to the student's field of study.

Elements of the Competency**Performance Criteria**

- | | |
|--|---|
| 1. Write a text related to the student's field of study. | <ul style="list-style-type: none"> • Appropriate use of specialized vocabulary and of conventions specific to different types of texts • Respect for the level of language and rules of grammar and spelling • Clear and coherent formulation of the text • Appropriate use of writing techniques |
| 2. Revise and correct a text on a topic related to the student's field of study. | <ul style="list-style-type: none"> • Appropriate use of revision strategies • Satisfactory correction of spelling and grammatical errors |
| 3. Differentiate the types of texts specific to the student's field of study. | <ul style="list-style-type: none"> • Accurate identification of the formal characteristics of each of the main types of texts and the conventions used |
| 4. Analyze texts representative of the student's field of study. | <ul style="list-style-type: none"> • Accurate identification of the main elements of the text • Accurate interpretation of specialized vocabulary • Accurate identification of the ideas and subjects dealt with • Appropriate use of reading and listening techniques |

Learning Activities

Discipline:	French as a Second Language
Periods of instruction:	45
Credits:	2

French, Second Language (Level III)

Code: 4SFR

Objective**Standard****Statement of the Competency**

Communicate with ease in French on topics related to the student's field of study.

Elements of the Competency**Performance Criteria**

- | | |
|--|--|
| 1. Produce a text on a topic related to the student's field of study. | <ul style="list-style-type: none"> • Respect for the topic • Appropriate use of specialized vocabulary and the conventions specific to different types of texts • Respect for the level of language and rules of grammar and spelling • Clear and coherent formulation of the text • Appropriate sequencing of ideas • Appropriate form for the content |
| 2. Revise and correct a text on a topic related to the student's field of study. | <ul style="list-style-type: none"> • Appropriate use of revision strategies • Satisfactory correction of spelling and grammatical errors |
| 3. Comment on texts specific to the student's field of study. | <ul style="list-style-type: none"> • Accurate identification of the formal characteristics of the main types of texts and the conventions used • Accurate explanation of the meaning of the words in the text • Accurate identification of the structure of the text • Accurate reformulation of the main and secondary ideas, of the facts and opinions • Accurate use of specialized vocabulary |

Learning Activities

Discipline:	French as a Second Language
Periods of instruction:	45
Credits:	2

Objective**Standard****Statement of the Competency**

Produce a text in French on a topic related to the student's field of study.

Elements of the Competency**Performance Criteria**

- | | |
|--|---|
| 1. Write a text on a topic related to the student's field of study. | <ul style="list-style-type: none"> • Respect for the topic • Appropriate use of specialized vocabulary and the conventions specific to different types of texts • Appropriate choice of the main elements of the corpus based on the type of text • Clear and coherent formulation of the text • Respect for the level of language and rules of grammar and spelling • Clear articulation of a personal point of view |
| 2. Revise and correct a text on a topic related to the student's field of study. | <ul style="list-style-type: none"> • Appropriate use of revision strategies • Satisfactory correction of spelling and grammatical errors |
| 3. Analyze a text related to the student's field of study. | <ul style="list-style-type: none"> • Precise differentiation of the formal characteristics of specific types of texts • Personal formulation of the main elements • Listing of the main themes • Accurate identification of the structure of the text • Identification of clues that help situate the text in its context • Clear articulation of a personal point of view • Accurate association of elements of the text with the topic |

Learning Activities

Discipline: French as a Second Language
 Periods of instruction: 45
 Credits: 2

Objective**Standard****Statement of the Competency**

Analyze one's physical activity from the standpoint of a healthy lifestyle.

Elements of the Competency**Performance Criteria**

1. Establish the relationship between one's lifestyle habits and health.	• Proper use of documentation from scientific research or the media • Recognition of the influence of social and cultural factors on the practice of physical activity • Pertinent links made between one's lifestyle habits and the impact they have on health
2. Be physically active in a manner that promotes one's health.	• Respect for the rules specific to the physical activity practised • Respect for codes of ethics, safety rules and regulations when being physically active • Respect for one's abilities when practising physical activities
3. Recognize one's needs, abilities and motivational factors with respect to regular and sufficient physical activity.	• Appropriate use of strategies for the quantitative and qualitative evaluation of one's physical condition • Overall assessment of one's needs and abilities in terms of physical activity • Overall assessment of one's motivational factors with respect to being sufficiently active on a regular basis
4. Propose physical activities that promote one's health.	• Appropriate choice of physical activities according to one's needs, abilities and motivational factors • Use of clear reasoning to explain the choice of physical activity

Learning Activities

Discipline: Physical Education
 Weighting: 1-1-1
 Credits: 1

Objective**Standard****Statement of the Competency**

Improve one's effectiveness when practising a physical activity.

Elements of the Competency**Performance Criteria**

1. Plan an approach to improve one's effectiveness when practising a physical activity.

- Initial assessment of one's abilities and attitudes when practising a physical activity
- Statement of one's expectations and needs with respect to the ability to practise the activity
- Appropriate formulation of personal objectives
- Appropriate choice of the means to achieve one's objectives
- Use of clear reasoning to explain the choice of physical activity

2. Use a planned approach to improve one's effectiveness when practising a physical activity.

- Respect for the rules and regulations of the physical activity
- Respect for codes of ethics, safety rules and regulations when being physically active
- Appropriate use of strategies for the quantitative and qualitative evaluation of one's motor skills
- Periodic assessment of one's abilities and attitudes when practising a physical activity
- Meaningful interpretation of progress made and the difficulties encountered in the practice of physical activity
- Pertinent, periodic and proper adjustments of one's objectives or means
- Appreciable improvement in one's motor skills, techniques or complex strategies required by the physical activity

Learning Activities

Discipline: Physical Education

Weighting: 0-2-1

Credits: 1

Objective**Standard****Statement of the Competency**

Demonstrate one's ability to assume responsibility for maintaining a healthy lifestyle through the continued practice of physical activity.

Elements of the Competency**Performance Criteria**

1. Plan a personal physical activity program.

- Mention of priorities according to one's needs, abilities, and motivational factors with respect to being sufficiently active on a regular basis
- Proper and appropriate formulation of personal objectives
- Appropriate choice of physical activity or activities to achieve personal objectives
- Appropriate planning of the conditions for performing the physical activity or activities in personal program

2. Combine the elements of a regular and sufficient practice of physical activity as part of a healthy lifestyle.

- Respect for the rules and regulations of the physical activity
- Respect for codes of ethics, safety rules and regulations when being physically active
- Regular and sufficient practice of a physical activity while maintaining a balance between effectiveness and health-promoting factors

3. Manage a personal physical activity program.

- Appropriate choice of criteria for measuring the attainment of program objectives
- Appropriate use of strategies for the quantitative and qualitative evaluation of one's physical activity
- Periodic assessment of the time invested and activities practised during the program
- Appropriate, periodic and proper adjustment of personal objectives or means used
- Meaningful interpretation of the progress made and difficulties encountered in the practice of physical activities
- Recognition of the effect of physical activity on one's lifestyle

Learning Activities

Discipline: Physical Education
 Weighting: 1-1-1
 Credits: 1

Complementary General Education Component

Social Sciences

Code: 000V

Objective

Standard

Statement of the Competency	Achievement Context
Estimate the contribution of the social sciences to an understanding of contemporary issues.	- Working alone - In an essay of approximately 750 words on the contribution of the social sciences to an understanding of contemporary issues - Using documents and data from the field of social sciences
Elements of the Competency	Performance Criteria
1. Recognize the focus of one or more of the social sciences and their main approaches.	- Formulation of the focus specific to one or more of the social sciences - Description of the main approaches used in the social sciences
2. Identify some of the issues currently under study in the social sciences.	Association of issues with the pertinent areas of research in the social sciences
3. Demonstrate the contribution of one or more of the social sciences to an understanding of contemporary issues.	- Presentation of contemporary issues by highlighting the interpretation of the social sciences - Illustration of the interaction between certain social changes and the contribution of the social sciences
Learning Activities	
Periods of instruction:	45
Credits:	2
Note:	Use the 300 or 400 series of codes (except codes 300 and 360) to link a course to objective 000V. Use code 305 for a multidisciplinary course. Codes 340 and 345 may be used, provided the courses are not related to the objectives of common or specific general education.

Objective**Standard**

Statement of the Competency	Achievement Context
Analyze one of the major problems of our time using one or more social scientific approaches.	• Working alone • In an essay of approximately 750 words on a topic related to human existence • Using reference materials from the field of social sciences
Elements of the Competency	Performance Criteria
1. Formulate a problem using one or more social scientific approaches.	• Presentation of the background to the problem • Use of appropriate concepts and language • Brief description of individual, collective, spatio-temporal and cultural aspects of the problem
2. Address an issue using one or more social scientific approaches.	• Clear formulation of an issue • Selection of pertinent reference materials • Brief description of historical, experimental and survey methods
3. Draw conclusions.	• Appropriate use of the selected method • Determination of appropriate evaluation criteria • Identification of strengths and weaknesses of the conclusions • Broadening of the issue analyzed
Learning Activities	
Periods of instruction:	45
Credits:	2
Note:	Use the 300 or 400 series of codes (except codes 300 and 360) to link a course to objective 000W. Use code 305 for a multidisciplinary course. Codes 340 and 345 may be used, provided the courses are not related to the objectives of common or specific general education.

Science and Technology

Code: 000X

Objective**Standard**

Statement of the Competency	Achievement Context
Explain the general nature of science and technology and some of the major contemporary scientific or technological issues.	- Working alone - Using a written commentary on a scientific discovery or technological development - In an essay of approximately 750 words
Elements of the Competency	Performance Criteria
1. Describe scientific thinking and the standard scientific method.	- Brief description of the essential characteristics of scientific thinking, including quantification and demonstration - Ordered list and brief description of the essential characteristics of the main steps in the standard scientific method
2. Demonstrate how science and technology are complementary.	Definition of terms and description of the primary ways in which science and technology are interrelated: logical and temporal connections, and mutual contributions
3. Explain the context and the stages related to several scientific and technological discoveries.	- Pertinent and coherent explanation of the relationship between the determining contexts related to several scientific and technological discoveries - Listing of the main stages of scientific and technological discoveries
4. Deduce different consequences and questions resulting from certain recent scientific and technological developments.	- Brief description of important consequences (of different types) and the current major challenges resulting from several scientific and technological discoveries - Formulation of relevant questions and credibility of responses to the questions formulated
Learning Activities	
Periods of instruction: 45 Credits: 2 Note: Use the 100 or 200 series of codes to link a course to objective 000X. Use code 105 for a multidisciplinary course. Codes 109, 340 and 345 may be used, provided the courses are not related to the objectives of common or specific general education.	

Objective**Standard**

Statement of the Competency	Achievement Context
Resolve a simple problem by applying the basic scientific method.	• Working alone or in groups • Applying the standard scientific method to a given, simple scientific and technological problem • Using common scientific instruments and reference materials (written or other)
Elements of the Competency	Performance Criteria
1. Describe the main steps of the standard scientific method.	• Ordered list and brief description of the characteristics of the steps of the standard scientific method
2. Formulate a hypothesis designed to solve a simple scientific and technological problem.	• Clear, precise description of the problem • Observance of the principles for formulating a hypothesis (observable and measurable nature of data, credibility, etc.)
3. Verify a hypothesis by applying the fundamental principles of the basic experimental method.	• Pertinence, reliability and validity of the experimental method used • Observance of established experimental method • Appropriate choice and use of instruments • Clear, satisfactory presentation of results • Validity of the connections established between the hypothesis, the verification and the conclusion
Learning Activities	
Periods of instruction: 45	
Credits: 2	
Note:	
Use the 100 or 200 series of codes to link a course to objective 000Y.	
Use code 105 for a multidisciplinary course.	
Codes 109, 340 and 345 may be used, provided the courses are not related to the	
objectives of common or specific general education.	

Objective**Standard**

Statement of the Competency	Achievement Context
Communicate with limited skill in a modern language.	- For modern Latin-alphabet languages: during a conversation consisting of at least eight lines of dialogue in a written text consisting of at least eight sentences - For modern non-Latin-alphabet languages: during a conversation consisting of at least six lines of dialogue in a written text consisting of at least six sentences - Based on learning situations on familiar themes - Using reference materials

Elements of the Competency	Performance Criteria
1. Understand the meaning of an oral message.	- Accurate identification of words and idiomatic expressions - Clear recognition of the general meaning of simple messages - Logical connection between the various elements of the message
2. Understand the meaning of a written message.	- Accurate identification of words and idiomatic expressions - Clear recognition of the general meaning of simple messages - Logical connection between the various elements of the message
3. Express a simple message orally.	- Appropriate use of language structures in main and coordinate clauses - Appropriate application of grammar rules - Use of verbs in the present indicative - Appropriate use of basic vocabulary and idiomatic expressions - Clear pronunciation - Coherent sequencing of simple sentences - Spontaneous and coherent sequencing of sentences in a conversation
4. Write a text on a given subject.	- Appropriate use of language structures in main and coordinate clauses - Appropriate application of basic grammar rules - Use of verbs in the present indicative - Appropriate use of basic vocabulary and idiomatic expressions - Coherent sequencing of simple sentences - Acceptable application of graphic rules for writing systems that do not use the Latin alphabet

Learning Activities

Periods of instruction: 45

Credits: 2

Note: The acquisition of a modern language requires an awareness of the culture of its native speakers.

“Limited skill” refers to the limited use of language structures, grammar and vocabulary. This limitation varies depending on the complexity of the modern language.

Use the 600 series of codes to link a course to objective 000Z, with the exception of codes 601, 602, 603 and 604.

Objective**Standard**

Statement of the Competency	Achievement Context
Communicate on familiar topics in a modern language.	• During a conversation that includes at least 15 lines of dialogue • In a written text consisting of at least 20 sentences for Latin-alphabet languages • In a written text consisting of at least 10 sentences for non–Latin-alphabet languages • Based on: - common situations in everyday life - simple topics from everyday life • Using reference materials

Elements of the Competency	Performance Criteria
1. Understand the meaning of an oral message.	• Accurate identification of words and idiomatic expressions • Clear recognition of the general meaning and essential ideas of messages of average complexity • Logical connection between the various elements of the message
2. Understand the meaning of a written message.	• Accurate identification of words and idiomatic expressions • Clear recognition of the general meaning and essential ideas of messages of average complexity • Logical connection between the various elements of the message
3. Express a simple message orally, using sentences of average complexity.	• Appropriate use of language structures in main or subordinate clauses • Appropriate application of grammar rules • Use of verbs in the present indicative • Appropriate use of enriched basic vocabulary and idiomatic expressions • Clear pronunciation • Coherent sequencing of sentences • Dialogue
4. Write a text on a given subject, using sentences of average complexity.	• Appropriate use of language structures in main or subordinate clauses • Appropriate application of grammar rules • Use of verbs in the present and past indicative • Appropriate use of enriched basic vocabulary and idiomatic expressions • Coherent sequencing of sentences of average complexity • Acceptable application of graphic rules for writing systems that do not use the Latin alphabet

Learning Activities

Periods of instruction: 45

Credits: 2

Note: The acquisition of a modern language requires an awareness of the culture of its native speakers.
Use the 600 series of codes to link a course to objective 0010, with the exception of codes 601, 602, 603 and 604.

Modern Language

Code: 0067

Objective**Standard**

Statement of the Competency	Achievement Context
Communicate with relative ease in a modern language.	• Working alone • During a conversation consisting of at least 20 lines of dialogue • In a written text of medium length (at least 25 sentences for Latin-alphabet languages and 15 sentences for other languages) • Given documents of a sociocultural nature • Using reference materials for the written text
Elements of the Competency	Performance Criteria
1. Understand the meaning of an oral message in everyday language.	• Accurate explanation of the general meaning and essential ideas of the message • Clear identification of structural elements of the language
2. Understand the meaning of a text of average complexity.	• Accurate explanation of the general meaning and essential ideas of the text • Clear identification of structural elements of the language
3. Have a conversation on a subject.	• Appropriate use of the structural elements of the language according to the message to be expressed • Appropriate use of everyday vocabulary • Accurate pronunciation and intonation • Normal flow in a conversation in everyday language • Coherence of the message expressed • Pertinent responses to questions
4. Write a text of average complexity.	• Appropriate use of the structural elements of the language according to the text to be written • Accurate vocabulary • Coherence of the text as a whole • Observance of presentation and writing rules applicable to the text
Learning Activities	
Periods of instruction: 45 Credits: 2 Note: The acquisition of a modern language requires an awareness of the culture of its native speakers. Use the 600 series of codes to link a course to objective 0067, with the exception of codes 601, 602, 603 and 604.	

Objective**Standard**

Statement of the Competency	Achievement Context
Recognize the role of mathematics or computer science in contemporary society.	- Working alone - In an essay of approximately 750 words - Using different personally selected concrete examples
Elements of the Competency	Performance Criteria
1. Demonstrate the acquisition of basic general knowledge of mathematics or computer science.	- Identification of basic notions and concepts - Identification of the main branches of mathematics or computer science - Appropriate use of terminology
2. Describe the evolution of mathematics or computer science.	Descriptive summary of several major phases
3. Recognize the contribution of mathematics or computer science to the development of other areas of knowledge.	Demonstration of the existence of important contributions, using concrete examples
4. Illustrate the diversity of mathematical or computer science applications.	Presentation of a range of applications in various areas of human activity, using concrete examples
5. Evaluate the impact of mathematics or computer science on individuals and organizations.	- Identification of several major influences - Explanation of the way in which mathematics or computer science has changed certain human and organizational realities - Recognition of the advantages and disadvantages of these influences
Learning Activities	
Periods of instruction: 45 Credits: 2 Note: Only the following codes can be used to link a course to objective 0011: 105, 201, 204, 420. Use code 204 for a multidisciplinary course. Codes 340 and 345 may be used, provided the courses are not related to the objectives of common or specific general education.	

Objective**Standard**

Statement of the Competency	Achievement Context
Use various mathematical or computer science concepts, procedures and tools for common tasks.	• Working alone • While carrying out a task or solving a problem based on everyday needs • Using familiar tools and reference materials
Elements of the Competency	Performance Criteria
1. Demonstrate the acquisition of basic functional knowledge in mathematics or computer science.	• Brief definition of concepts • Correct execution of basic operations • Appropriate use of terminology
2. Select mathematical or computing tools and procedures on the basis of specific needs.	• Listing of numerous possibilities available through the use of mathematical and computing tools and procedures • Analysis of concrete situations and recognition of the usefulness of mathematical or computing tools and procedures • Appropriate choice according to needs
3. Use mathematical or computing tools and procedures to carry out tasks and solve problems.	• Use of a planned and methodical process • Correct use of tools and procedures • Satisfactory results, given the context • Appropriate use of terminology specific to a tool or procedure
4. Interpret the quantitative data or results obtained using mathematical or computing tools and procedures.	• Accurate interpretation, given the context • Clear, precise formulation of the interpretation
Learning Activities	
Periods of instruction:	45
Credits:	2
Note:	Only the following codes can be used to link a course to objective 0012: 105, 201, 204 and 420. Use code 204 for a multidisciplinary course. Codes 340 and 345 may be used, provided the courses are not related to the objectives of common or specific general education.

Objective**Standard**

Statement of the Competency	Achievement Context
Consider various forms of art produced according to aesthetic practices.	• Working alone • Given a specified work of art • In a written commentary of approximately 750 words
Elements of the Competency	Performance Criteria
1. Develop an appreciation for the dynamics of the imagination in art.	• Precise explanation of a creative process connected to the construction of an imaginary universe
2. Describe art movements.	• Descriptive list of the main characteristics of three art movements from different eras, including a modern movement
3. Give a commentary on a work of art.	• Coherent organization of observations, including identification of four fundamental elements of form and structure related to the language used as well as a reasoned description of the meaning of the work of art
Learning Activities	
Periods of instruction: 45	
Credits: 2	
Note:	
Use the 500 series of codes (except 502) to link a course to objective 0013. Use code 504 for a multidisciplinary course. Codes 340, 345, 601, 602, 603 and 604 may be used, provided the courses are not related to the objectives of common or specific general education.	

Objective**Standard**

Statement of the Competency	Achievement Context
Produce a work of art.	• Working alone • During a practical exercise • In the context of creating or interpreting a work of art • Using the basic elements of the language and techniques specific to the medium selected
Elements of the Competency	Performance Criteria
1. Recognize the primary forms of expression of an artistic medium.	• Identification of specific features: originality, essential qualities, means of communication, styles, genres
2. Use the medium.	• Personal, coherent use of elements of language • Satisfactory application of artistic techniques • Compliance with the requirements of the method of production
Learning Activities	
Periods of instruction: 45 Credits: 2 Note: Use the 500 series of codes to link a course to objective 0014, with the exception of code 502. Use code 504 for a multidisciplinary course. Codes 340, 345, 601, 602, 603 and 604 may be used, provided the courses are not related to the objectives of common or specific general education.	

Objective**Standard**

Statement of the Competency	Achievement Context
Consider contemporary issues from a transdisciplinary perspective.	• Individually or in groups • Drawing on different fields of knowledge • Using documents and data from various disciplines
Elements of the Competency	Performance Criteria
1. Identify major contemporary issues.	• Exploration of various contemporary issues • Description of the main perspectives concerning these issues • Clear formulation of objects to study related to these issues
2. Recognize the specific role of several disciplines in the understanding of an issue.	• Identification of some of the theories used in analyzing the issue • Clear description of the concepts and methods used
3. Demonstrate the contribution of several disciplines to the understanding of an issue.	• Clear formulation of the perspectives of the issue • Precise description of the main contributions of the disciplines • Pertinent explanation of the interaction among various disciplines • Appropriate use of language and concepts from the disciplines
Learning Activities	
Periods of instruction: 45 Credits: 2 Note: This objective lends itself to teaching by one or more teachers. Use code 365 to link a course to objective 021L in order to maintain the transdisciplinary nature of the competency.	

Objective**Standard**

Statement of the Competency	Achievement Context
Explore a contemporary issue from a transdisciplinary perspective.	• Individually or in groups • Drawing on different fields of knowledge • Using documents and data from various disciplines
Elements of the Competency	Performance Criteria
1. Present a research problem.	• Justification of the choice of research problem • Brief description of the main issues involved in the problem • Clear formulation of the main dimensions of the problem • Appropriate use of language and concepts from the disciplines • Clear formulation of the research question
2. Analyze the research problem.	• Relevant description of a research approach or method • Appropriate selection of research data • Proper application of the approach or method used • Appropriate use of an analytical framework
3. Propose solutions.	• Clear description of the main contributions from the disciplines • Pertinent explanation of the interaction among various disciplines • Justification of solutions proposed • Assessment of the strengths and weaknesses of the proposed solutions
Learning Activities	
Periods of instruction: 45 Credits: 2 Note: This objective lends itself to teaching by one or more teachers. Use code 365 to link a course to objective 021M in order to maintain the transdisciplinary nature of the competency.	

Additional Information

Vocabulary Used in Technical Programs

Program

A program is an integrated set of learning activities leading to the achievement of education objectives based on set standards (*College Education Regulations*, s. 1). All college programs include a general education component common to all programs; a general education component adapted to the specific program; a complementary general education component; and a program-specific component (*College Education Regulations*, s. 6).

Competency

In the program-specific component of a technical program, a competency is defined as the ability to act, succeed and evolve in order to adequately perform tasks or work-related activities, based on an organized body of knowledge (including elements of knowledge, skills in a variety of fields, perceptions, attitudes, etc.) (*Élaboration des programmes d'études techniques, Cadre général – Cadre technique 2002*, p. 15).

Objective

An objective is defined as the competency, skills or knowledge to be acquired or mastered (*College Education Regulations*, s. 1). Each objective is formulated in terms of a competency and includes a statement of the competency and its elements. The achievement of objectives and respect for the standards ensure the acquisition or mastery of the college-level general education competencies.

Statement of the Competency

In the program-specific component of a technical program, the statement of the competency is the result of an analysis of the needs of the job situation, the general goals of technical training and (in some cases) other factors. In the general education components, it is the result of an analysis of the needs of general education.

Elements of the Competency

In the program-specific component of a technical program, the elements of the competency include only what is necessary in order to understand and master the competency. They refer to the major steps involved in performing a task or to the main components of the competency.

In the general education components, the elements of an objective, formulated in terms of a competency, specify the main aspects of the competency.

Standard

A standard is defined as the level of performance at which an objective is considered to be achieved (*College Education Regulations*, s. 1). In the program-specific component of a technical program, it is composed of an achievement context and performance criteria.

Performance Criteria

In the program-specific component of a technical program, the performance criteria define requirements by which to judge the attainment of each element of the competency and consequently of the competency itself. The performance criteria are based on the requirements at entry level on the job market. Each element of the competency requires at least one performance criterion.

In the general education components, the performance criteria define the requirements for recognition of the attainment of the standard.

In both components, all the criteria must be respected for the objective to be recognized as having been attained.

Achievement Context

In the program-specific component of a technical program, the achievement context corresponds to the situation in which the competency is exercised at entry-level on the job market. The achievement context does not specify the context for learning or evaluation.

Learning Activities

In the program-specific component of a technical program, the learning activities are classes (or labs, workshops, seminars, practicums or other educational activities) designed to ensure the attainment of the targeted objectives and standards. Colleges are entirely responsible for defining the learning activities and applying the program-based approach.

In the general education components, the elements of the learning activities that may be determined in whole or in part by the Minister are the field of study, the discipline(s), the weightings, the number of contact hours, the number of credits and any details deemed essential.

Harmonization

The Ministère de l'Éducation et de l'Enseignement supérieur harmonizes its vocational and technical programs by establishing similarities and continuity between secondary- and college-level programs within a particular sector or between sectors, in order to avoid overlap in program offerings, recognize prior learning and facilitate the students' progress.

Harmonization establishes consistency between training programs and is especially important in ensuring that the tasks of a trade or occupation are clearly identified and described. Harmonization makes it possible to identify tasks requiring competencies that are common to more than one program. Even if there are no common competencies, training programs are still harmonized.

Harmonization is said to be “inter-level” when it focuses on training programs at different levels, “intra-level” when it focuses on programs within the same educational level, and “inter-sector” when carried out between programs in various sectors.

An important aspect of harmonization is that it allows the common features of competencies to be identified and updated as needed. Common competencies are those that are shared by more than one program; once acquired in one program, they can be recognized as having been acquired in another. Competencies with exactly the same statement and elements are said to be identical. Common competencies that are not identical but have enough similarities to be of equal value are said to be equivalent.

Harmonization of the *Financial Services and Insurance Technology* program has resulted in identifying competencies that are shared with other programs. Detailed information on the harmonization of this program and its results are presented in the document entitled *Tableaux d'harmonisation, Techniques de services financiers et d'assurances*.

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Québec

