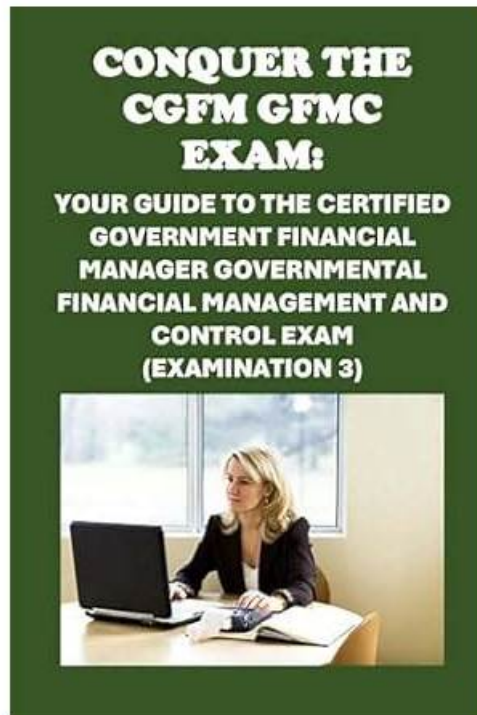


GFMC試験の準備方法 | 最新のGFMC受験料試験 | 便利な Examination 3: Governmental Financial Management and Control (GFMC)受験内容



無料でクラウドストレージから最新のGoShiken GFMC PDFダンプをダウンロードする: https://drive.google.com/open?id=194UP8S5sl0OrOdXTTrT_7nFmSv5ph9IIM

GoShikenはGFMC受験生の皆様に最も良いかつ便利なサービスを提供できるようにずっと一生懸命頑張っています。現在の時代で高効率は無視できない話題ですから、速いスピードと高効率が我々の目標です。GFMC受験の皆さんは速く知識を理解して高い点数を取得できるようにGoShikenは効率的なトレーニング資料をデザインして差しあげます。皆さんは節約した時間とエネルギーを利用してもっと多くの金銭を稼ぐことができます。

AGA GFMC 認定試験の出題範囲:

トピック	出題範囲

トピック 1	<ul style="list-style-type: none"> 内部統制: このセクションでは、コンプライアンス担当者と内部監査員が内部統制システムの導入と評価を行う能力を評価します。COSOフレームワーク、OMB基準、そして不正防止と法令遵守を目的とした監査手順に関する知識が含まれます。受験者は、内部統制、リスク評価、報告メカニズム、そして企業リスク管理フレームワークに関連する役割と責任を理解している必要があります。
トピック 2	<ul style="list-style-type: none"> 財務管理機能: この試験セクションでは、公共部門の財務担当者および財務アナリストが政府機関における財務業務を管理する能力を評価します。キャッシュフロー管理、投資戦略、債権回収、調達プロセスといった重要な分野を網羅しています。受験者は、資産・在庫システムを理解し、ITベースの財務システムを評価し、新興技術を応用することが求められます。シェアードサービスとプロジェクトマネジメントの原則も基礎知識として含まれています。
トピック 3	<ul style="list-style-type: none"> 財務および経営分析技術: このセクションでは、予算アナリストと財務マネージャーが定量的なツールとデータを用いて財務上の意思決定を評価するスキルを評価します。傾向分析、比率分析、予測、回帰分析、データ分析といった手法が含まれます。また、データソース、信頼性、そしてフォレンジック監査を活用して財務活動へのより深い洞察を得る方法の理解度も問われます。
トピック 4	<ul style="list-style-type: none"> 監査: このセクションでは、財務管理者および政府監査官の監査に関する知識を測定します。監査基準、監査の種類、監査プロセス、そして監査人および監査対象者の責任に焦点を当てます。主なトピックには、監査の準備、フォローアップ、独立性、重要性、そして単一監査法の適用範囲が含まれます。受験者は、公共部門の監査に関連する実地調査、報告、および機密保持に関する懸念事項についても精通していることが求められます。
トピック 5	<ul style="list-style-type: none"> パフォーマンス測定 / 指標 / サービスへの取り組みと成果: このセクションでは、プログラムマネージャーと戦略プランナーがパフォーマンス指標を組織の成果と整合させる能力を評価します。財務指標と非財務指標を戦略目標に統合すること、透明性と説明責任の重要性、そしてパフォーマンスデータが予算策定にどのように役立つかについて学びます。受験者は、ステークホルダーエンゲージメント、ベースライン設定、法令遵守、ベンチマーク作成について理解している必要があります。

>> GFMC受験料 <<

AGA GFMC受験内容、GFMC日本語問題集

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AGA Examination 3: Governmental Financial Management and Control (GFMC) 認定 GFMC 試験問題 (Q50-Q55):

質問 # 50

Which of the following is an example of an outcome measure?

- A. number of federal capital territory students that graduated
- B. amount of disability inquiries received during a pandemic
- C. total environmental impact statements reviewed
- D. percentage of disaster claims paid on time

正解: D

解説:

What Is an Outcome Measure?

- * An outcome measure evaluates the results or impacts of a program or service, focusing on whether objectives were achieved (e.g., efficiency, effectiveness, or quality).
- * Percentage of disaster claims paid on time directly reflects the program's ability to meet its goal of providing timely financial assistance to disaster victims, making it an outcome measure.

Why Other Options Are Incorrect:

- * A. Amount of disability inquiries received during a pandemic: This is an input measure, as it reflects the demand or workload, not the results.
- * B. Total environmental impact statements reviewed: This is an output measure, showing the quantity of work done, not the effectiveness or result.
- * C. Number of federal capital territory students that graduated: While this measures results, it reflects an output rather than an outcome (it doesn't assess the quality or long-term impact of education).

References and Documents:

- * Government Performance and Results Act (GPRA): Emphasizes the use of outcome measures to evaluate program performance.
- * GAO Performance Measurement Guide: Defines and provides examples of outcome, output, and input measures.

質問 # 51

Which of the following acts requires federal agencies to pay interest to state government funds for entitlements that are not provided in a timely manner?

- **A. Cash Management Improvement Act**
- B. CFO Act
- C. Accountability for Tax Dollars Act
- D. Debt Collection Improvement Act

正解: A

解説:

What Does the Cash Management Improvement Act (CMIA) Do?

- * CMIA governs the transfer of federal funds to state governments and ensures timely and efficient use of these funds.
- * If federal agencies fail to provide funds for entitlements (e.g., Medicaid) in a timely manner, CMIA requires them to pay interest to state governments for the delays.
- * This ensures states are compensated for any financial burden caused by delayed federal transfers.

Why Other Options Are Incorrect:

- * A. Debt Collection Improvement Act: Focuses on improving debt collection practices for the federal government, not entitlements or interest payments to states.
- * B. CFO Act: Improves federal financial management but does not address payment timeliness or interest.
- * C. Accountability for Tax Dollars Act: Expands audit requirements but does not involve compensation for delays.

References and Documents:

- * CMIA (1990): Requires federal agencies to pay interest on late entitlement payments to states.
- * Treasury Financial Manual: Details CMIA interest payment provisions.

質問 # 52

When creditworthiness is a criterion for government loan approval, loan applicants must provide

- **A. a satisfactory history of repaying debt.**
- B. a credit rating from a major bank.
- C. a promise to pay interest at the government borrowing rate.
- D. sufficient capitalization.

正解: A

解説:

Creditworthiness and Loan Approval:

- * When creditworthiness is a criterion for government loans, the applicant must demonstrate a satisfactory history of repaying debt, as this reflects their ability to fulfill repayment obligations in the future.

Why a Satisfactory History Is Required:

- * Past repayment behavior is considered the best indicator of future performance. Government agencies prioritize reducing the risk

of defaults by ensuring applicants have a proven history of managing debt responsibly.

Why Other Options Are Incorrect:

- * A. A credit rating from a major bank: While a credit rating is helpful, it is not typically required for government loans. Instead, creditworthiness is evaluated based on repayment history and other financial factors.
- * C. Sufficient capitalization: This is important for business loans, but it does not address creditworthiness.
- * D. A promise to pay interest at the government borrowing rate: A promise is not sufficient to establish creditworthiness.

References and Documents:

- * OMB Circular A-129: Requires agencies to assess creditworthiness before granting loans.
- * GAO Loan Management Guide: Highlights repayment history as a key criterion for loan approval.

質問 # 53

The ratios used to determine an organization's ability to meet its creditor's demands are

- A. debt burden ratios.
- B. turnover ratios.
- **C. liquidity ratios.**
- D. budgetary cushion ratios.

正解: C

解説:

What Are Liquidity Ratios?

Liquidity ratios are financial metrics used to measure an organization's ability to meet its short-term financial obligations as they come due. These ratios assess whether the organization has sufficient liquid assets (like cash, receivables, or short-term investments) to cover its current liabilities (debts or obligations due within a year).

Why Are They Relevant to Creditors?

Creditors care deeply about an entity's ability to repay its debts in a timely manner. Liquidity ratios provide a snapshot of the organization's financial health and give insight into its capacity to meet short-term demands.

They are essential tools in evaluating whether a government entity (federal, state, or local) or any other organization can pay its creditors without needing to secure additional financing or liquidate long-term assets.

Common Liquidity Ratios:

The most commonly used liquidity ratios are:

- * Current Ratio: This measures the organization's ability to pay off its current liabilities with current assets. Formula: $\text{Current Assets} \div \text{Current Liabilities}$
- * Quick Ratio (Acid-Test Ratio): A stricter version of the current ratio, it excludes less liquid assets (like inventory) to assess the organization's immediate ability to pay short-term debts. Formula: $(\text{Current Assets} - \text{Inventory}) \div \text{Current Liabilities}$
- * Cash Ratio: Focuses only on the most liquid assets, such as cash and cash equivalents. Formula: $\text{Cash} + \text{Cash Equivalents} \div \text{Current Liabilities}$

How Do Liquidity Ratios Apply to Governmental Accounting?

In governmental accounting, liquidity ratios are crucial for determining whether a governmental entity has the financial flexibility to manage short-term obligations like accounts payable, payroll, and other operating costs.

For example:

- * State and local governments use liquidity ratios to show stakeholders their ability to sustain operations without financial strain.
- * Government-wide financial statements (under GASB standards) often emphasize liquidity to demonstrate fiscal health to bondholders and credit rating agencies.

Why Not Other Ratios?

- * A. Budgetary Cushion Ratios: These focus on the organization's ability to withstand revenue shortfalls and maintain budgetary reserves, not specifically on meeting creditor demands.
- * C. Debt Burden Ratios: These measure the overall burden of debt on the organization but don't directly address short-term liquidity or solvency.
- * D. Turnover Ratios: These evaluate operational efficiency (e.g., how quickly assets like inventory are converted into revenue), which doesn't directly relate to creditor demands.

References and Documents:

- * Government Financial Manager (GFM) Competency Framework by the Association of Government Accountants (AGA): Section on "Financial Analysis" emphasizes the importance of liquidity ratios in assessing short-term solvency for government entities.
- * GASB Concepts Statement No. 1: Discusses the need for governmental financial reporting to provide information on financial condition, including short-term liquidity.
- * AGA Performance Management Framework Guide (2023): Highlights liquidity ratios as critical tools for demonstrating fiscal responsibility and transparency in public sector financial management.

質問 # 54

An employee is set to receive a lumpsum payment of \$500,000 in ten years. The agency uses an opportunity rate of 12% for its investments. If inflation is 3%, how much must the agency invest today to cover the future lumpsum payment?

- A. \$485,000
- B. \$440,000
- C. \$160,986
- D. \$186,023

正解: C

解説:

What Are We Solving For?

* We are determining the present value (PV) of a \$500,000 lump sum payment to be received in 10 years, using an opportunity rate of 12%. Inflation is not relevant here because the opportunity rate already reflects the expected return, including inflation adjustments.

Formula for Present Value:

The present value (PV) is calculated using the formula:

$$PV = \frac{FV}{(1 + r)^n}$$

P.S. GoShikenがGoogle Driveで共有している無料かつ新しいGFMCダンプ: https://drive.google.com/open?id=194UP8S5sl0OrOdXTTrT_7nFmSv5ph9IIM