



수많은 AGA인증 GFMC시험공부자료중에서 Fast2test의 AGA인증 GFMC덤프가 가장 출중한 원인은 무엇일까요? Fast2test의 AGA인증 GFMC덤프는 실제시험문제의 출제방향을 연구하여 IT전문가로 되어있는 덤프제작팀이 만든 최신버전 덤프입니다. Fast2test의 AGA인증 GFMC덤프가 있으면 힘든 AGA인증 GFMC시험이 쉬어져서 자격증을 제일 빠른 시간내에 취득할수 있습니다. 제일 어려운 시험을 제일 간단한 방법으로 패스하는 방법은 Fast2test의 AGA인증 GFMC덤프로 시험준비 공부를 하는것입니다.

**GFMC인증시험 인기덤프 - GFMC합격보장 가능 시험대비자료**

## AGA GFMC 시험요강:

주제	소개
주제 1	<ul style="list-style-type: none"> <li>Internal Control: This section of the exam measures the capabilities of compliance officers and internal auditors in implementing and evaluating internal control systems. It includes knowledge of COSO frameworks, OMB standards, and audit procedures aimed at fraud prevention and legal compliance. Candidates must understand roles and responsibilities related to internal control, risk assessment, reporting mechanisms, and enterprise risk management frameworks.</li> </ul>
주제 2	<ul style="list-style-type: none"> <li>Performance Measurement</li> <li>Metrics</li> <li>Service Efforts and Accomplishments: This section of the exam measures the ability of program managers and strategic planners to align performance indicators with organizational outcomes. It covers the integration of financial and non-financial metrics with strategic goals, the importance of transparency and accountability, and how performance data informs budgetary decisions. Candidates must understand stakeholder engagement, baseline setting, legal compliance, and benchmark creation.</li> </ul>
주제 3	<ul style="list-style-type: none"> <li>Financial and Managerial Analysis Techniques: This section of the exam measures the skills of budget analysts and financial managers in using quantitative tools and data to assess financial decisions. It includes techniques like trend and ratio analysis, forecasting, regression, and data analytics. It also tests understanding of data sources, reliability, and how forensic auditing can be used for deeper insight into financial activities.</li> </ul>
주제 4	<ul style="list-style-type: none"> <li>Financial Management Functions: This section of the exam measures the competencies of public sector finance officers and treasury analysts in managing financial operations in government environments. It covers essential areas such as cash flow practices, investment strategy, debt recovery, and procurement processes. Candidates are expected to understand property and inventory systems, evaluate IT-based financial systems, and apply emerging technologies. Shared services and project management principles are also included as foundational knowledge areas.</li> </ul>
주제 5	<ul style="list-style-type: none"> <li>Auditing: This section of the exam measures the auditing knowledge of financial controllers and government auditors. It focuses on audit standards, types of audits, the audit process, and the responsibilities of both auditors and auditees. Key topics include audit preparation, follow-up, independence, materiality, and the scope of the Single Audit Act. Candidates are also expected to be familiar with fieldwork, reporting, and confidentiality concerns relevant to public sector audits.</li> </ul>

## 최신 Government Financial Manager GFMC 무료 샘플문제 (Q89-Q94):

### 질문 # 89

Using Benford Digital Analysis, an auditor can identify potential fraud when

- A. a large contract is awarded to the director's close relative.
- B. a large number of contracts are awarded to one vendor.
- C. a higher-than-expected number of payment amounts to one vendor start with the number three.
- D. an employee receives kickbacks from real estate developers.

정답: C

### 설명:

\* Benford's Law and Fraud Detection:

\* Benford's Law is a statistical principle that predicts the frequency of leading digits in naturally occurring datasets.

\* Deviations from the expected distribution (e.g., a higher-than-expected frequency of a specific leading digit) can indicate manipulation or fraud.

\* For example, if too many payments start with the number "3," it suggests potential tampering.

\* Explanation of Answer Choices:

\* A. A higher-than-expected number of payment amounts to one vendor start with the number three: Correct. This aligns with how Benford's Law is used to detect anomalies in numerical data.

\* B. A large number of contracts are awarded to one vendor: While concerning, this is not related to Benford's Law.

\* C. A large contract is awarded to the director's close relative: This indicates a conflict of interest but is unrelated to Benford's Law.  
\* D. An employee receives kickbacks from real estate developers: This is fraud but cannot be identified using Benford's Law.  
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Association of Certified Fraud Examiners (ACFE), Fraud Detection Using Benford's Law.  
GAO, Fraud Risk Management Framework.

### 질문 # 90

Which of the following disbursement techniques can be used to ensure timely payments?

- A. drafts
- B. warrants
- C. checks
- D. bank cards

정답: A

#### 설명:

What Are Disbursement Techniques?

\* Disbursement techniques refer to the methods used by organizations to pay vendors or settle financial obligations. The timeliness of payments depends on the technique used.

Why Are Drafts the Best Option for Timely Payments?

\* Drafts is a payment instrument issued by an organization's bank, drawn against its account, and typically includes specific payment timing instructions.

\* Drafts allow the payer to specify the timing of payments, ensuring they are made on time.

Why Other Options Are Incorrect:

\* A. Warrants: Warrants authorize payments but do not ensure timeliness as they require additional processing before funds are disbursed.

\* B. Checks: Checks rely on postal delivery and clearing times, which may delay payments.

\* D. Bank cards: While convenient, bank cards are typically used for immediate payments, not for ensuring future timely disbursements.

References and Documents:

\* Treasury Financial Manual: Highlights drafts as a disbursement tool for controlling the timing of payments.

\* GAO Cash Management Guide: Discusses the benefits of drafts in ensuring timely payments.

### 질문 # 91

A single audit report will include an opinion or disclaimer of opinion that the financial statements are

- A. fairly presented in accordance with GAO.
- B. fairly presented in accordance with GASB.
- C. free from fraud.
- D. fairly presented in accordance with GAAP.

정답: D

#### 설명:

\* Single Audit Report Requirements:

\* A single audit evaluates the financial statements and compliance with federal award requirements.

\* The financial statement opinion must state whether the financial statements are fairly presented in accordance with Generally Accepted Accounting Principles (GAAP).

\* Explanation of Answer Choices:

\* A. Free from fraud: Incorrect. Auditors do not provide an opinion on fraud; they assess for material misstatements.

\* B. Fairly presented in accordance with GAAP: Correct. The financial statement opinion is issued based on compliance with GAAP.

\* C. Fairly presented in accordance with GASB: Incorrect. GASB (Governmental Accounting Standards Board) provides guidance for state and local governments, but financial statements must comply with GAAP as the overarching standard.

\* D. Fairly presented in accordance with GAO: Incorrect. The GAO (Government Accountability Office) issues auditing standards, not financial reporting standards.

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OMB Uniform Guidance (2 CFR Part 200), Subpart F - Audit Requirements.

**질문 # 92**

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

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

**정답: C**

**설명:**

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.

**질문 # 93**

The main objective of the Cash Management Improvement Act is to require

- A. federal agencies to disburse payments via electronic funds transfer.
- B. states to pay invoices within 30 days of receipt of a proper invoice.
- **C. states to minimize the time elapsing between funds drawn and their final disposition.**
- D. federal agencies to take discounts when available and cost-effective.

**정답: C**

**설명:**

What Is the Cash Management Improvement Act (CMIA)?

\* CMIA requires states and federal agencies to minimize the time between when federal funds are drawn (transferred to the state) and when those funds are spent (final disposition).

\* The goal is to reduce idle funds, ensure efficient use of federal funds, and reduce interest liabilities for both parties.

Key Objective:

\* By minimizing the time between fund transfers and usage, the act ensures that federal funds are used promptly for their intended purposes, preventing excess cash from sitting idle in state accounts.

Why Other Options Are Incorrect:

\* A. States to pay invoices within 30 days: This is unrelated to CMIA; it is part of general payment practices.

\* C. Federal agencies to take discounts: This relates to payment terms, not the timing of fund transfers.

\* D. Federal agencies to disburse payments via EFT: While electronic funds transfers are a common practice, CMIA focuses on minimizing idle funds, not payment methods.

References and Documents:

\* Cash Management Improvement Act (1990): Mandates reducing the time between fund transfer and usage.

\* Treasury Financial Manual: Provides specific guidelines for implementing CMIA.

**질문 # 94**

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AGA인증 GFMC시험을 패스해서 자격증을 취득하려고 하는데 시험비며 학원비며 공부자료비며 비용이 만만치 않다구요? 제일 저렴한 가격으로 제일 효과좋은Fast2test 의 AGA인증 GFMC덤프를 알고 계시는지요? Fast2test 의 AGA인증 GFMC덤프는 최신 시험문제에 근거하여 만들어진 시험준비공부가이드로서 학원공부 필요없이 덤프공부만으로도 시험을 한방에 패스할수 있습니다. 덤프를 구매하신분은 철저한 구매후 서비스도 받을수 있습니다.

**GFMC인증 시험 인기덤프 :** <https://kr.fast2test.com/GFMC-premium-file.html>

- GFMC최고덤프샘플 □ GFMC시험응시 □ GFMC적중을 높은 시험덤프자료 □ 검색만 하면> [www.koreadumps.com](http://www.koreadumps.com) □에서※ GFMC □※□무료 다운로드GFMC시험덤프
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