

Learning Outcome Statements

财务和管理会计认证 (FMAA) 学习成果公告



**Financial & Managerial
Accounting Associate**

Effective: March 1, 2024
生效日: 2024年3月1日

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财务和管理会计认证

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学习成果公告

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A. General Accounting and Financial Management (25% - Levels A and B)
普通会计和财务管理 (25% - A 和 B 级)

1. Accounting terminology and definitions 会计术语和定义

The candidate should be able to:

考生应能:

- a. explain the role of accounting in business 解释会计在商业中的作用
- b. define management accounting and distinguish it from financial accounting 定义管理会计，并将其与财务会计区分
- c. identify and explain the different types of business enterprises, including corporation, sole proprietorship, private company, public company, partnership, joint venture, and nonprofit 识别并解释不同类型的商业企业，包括公司、个体经营、私营企业、上市公司、合伙企业、合资企业 and 非营利组织
- d. demonstrate an understanding of the accounting equation (assets = liabilities + equity) 理解会计等式 (资产 = 负债 + 权益)
- e. define the following terms: business transaction, recordkeeping, debits, credits, journal, accounts, general ledger, financial statements, accounting period, cash flow, and profit/loss 定义以下术语: 商业交易、记账、借记 (借方)、贷记 (贷方)、日记账、账户、总账、财务报表、会计期间、现金流量和损益
- f. demonstrate an understanding of the following accounting principles: cash accounting vs. accrual accounting, conservatism, consistency, matching revenue and expense, accruals/deferrals, and depreciation/amortization 理解以下会计原则: 现金制与应计制会计, 谨慎性, 一致性, 收入与支出匹配, 应计/递延, 折旧/摊销

2. Recording business transactions 记录商业交易

The candidate should be able to:

考生应能:

- a. describe double-entry bookkeeping 描述复式记账
- b. analyze a business transaction into its debit and credit components and record in a journal 分析商业交易的借方和贷方部分，并在日记账中记录
- c. define the accounting cycle and demonstrate an understanding of the eight steps of the accounting cycle 定义会计循环，并理解会计循环的八个步骤

- d. post journal entries to accounts 将日记账入账
- e. define a general ledger and explain its purpose 定义总分类账，并解释其目的
- f. define a trial balance and explain its purpose 定义试算平衡表，并解释其目的

3. Types and elements of financial statements 财务报表的类型和要素

The candidate should be able to:

考生应能:

- a. define asset, liability, revenue, expense, and equity 定义资产、负债、收入、费用和权益
- b. identify the users of financial statements and their needs 识别财务报表的使用者及其需求
- c. demonstrate an understanding of the purposes and uses of the balance sheet, income statement, statement of changes in equity, and statement of cash flows 理解资产负债表、利润表、所有者权益变动表和现金流量表的目的和用途
- d. identify the major components and classifications of each financial statement 识别每种财务报表的主要组成部分和分类
- e. identify the limitations of each financial statement 识别每种财务报表的局限性
- f. demonstrate an understanding of the relationship among the financial statements 理解财务报表之间的关系

4. Internal controls 内部控制

The candidate should be able to:

考生应能:

- a. demonstrate an understanding of internal control risk 理解内控风险
- b. demonstrate knowledge of the fact that an organization's structure and management philosophy impact the effectiveness of internal controls 了解组织结构和经营理念对内部控制有效性的影响
- c. demonstrate knowledge of the fact that internal controls are designed to provide reasonable assurance of the (i) effectiveness and efficiency of operations, (ii) reliability of financial reporting, and (iii) compliance with applicable laws and regulations 了解内部控制的设计如何提供合理保证，包括(i)经营的效果和效率，(ii)财务报表的可靠性，和(iii)对适用的法律法规的遵守
- d. define segregation of duties 定义职责分离
- e. demonstrate an understanding of why the following four types of responsibilities should be performed by different individuals: (i) authority to execute transactions, (ii) recording transactions, (iii) custody of assets involved in the transactions, and (iv) periodic reconciliations of the existing assets to recorded amounts 理解为什么以下四项职能应由不同人员来担任：(i)执行事项的权力，(ii)记录该事项，(iii)保管与该事项有关的资产，(iv)定期核对现存的资产与记录的数额

- f. explain the importance of independent checks and verification 解释独立核对和查证的重要性
- g. identify examples of how companies safeguard assets, including physical controls (e.g., locked doors) and software controls (e.g., passwords) 举例说明公司如何保护资产，包括物理控制（例如，锁门）和软件控制（例如，密码）

5. Managing a company's daily finances 管理公司的日常财务

The candidate should be able to:
考生应能：

Working capital 营运资本

- a. define working capital and identify its components 定义营运资本，并识别其组成部分
- b. calculate net working capital 计算净营运资本
- c. explain the benefit of short-term financial forecasts in the management of working capital 解释短期财务预测在营运资本管理中的优点

Cash management 现金管理

- d. identify and describe factors influencing the levels of cash 识别并描述影响现金水平的因素
- e. identify and explain the three motives for holding cash (transaction motive, precautionary motive, and speculative motive) 识别并解释持有现金的三项动机（交易动机，预防动机，投机动机）
- f. prepare forecasts of future cash flows 编制未来现金流量的预测

Accounts receivable management 应收账款管理

- g. identify the factors influencing the level of receivables 识别影响应收账款水平的因素
- h. demonstrate an understanding of the impact of changes in credit terms or collection policies on accounts receivable, working capital, and sales volume 理解信贷条件或收账政策的变化对应收账款、营运资本和销售量的影响
- i. define default risk 定义违约风险
- j. demonstrate an understanding of factoring accounts receivable 理解出让应收账款

Inventory management 存货管理

- k. define lead time and safety stock, and identify reasons for carrying inventory and the factors influencing its level 定义交付周期和安全库存，并识别持有存货的原因和影响存货量的因素
- l. identify and calculate the costs related to inventory, including carrying costs, ordering costs, and shortage (stockout) costs 识别并计算与存货有关的各项成本，包括持有成本、订货成本、短缺（缺货）成本
- m. explain how a just-in-time (JIT) inventory management system helps manage inventory 解释适时存货管理系统如何帮助管理存货
- n. define materials requirements planning (MRP) 定义材料需求计划

Accounts payable management 应付账款管理

- o. demonstrate an understanding of the full cycle of the accounts payable process, including issuing purchase orders, receiving vendor invoices, validating goods received, and approving final payments 了解应付账款流程的完整周期，包括发出采购订单，接收供应商发票，确认收到的货物，批准最终付款
- p. identify the benefits of effective accounts payable management, including taking trade credit, avoiding overdue charges, easier tracking of invoices, elimination of fraud, and smoother cash flow management 识别有效应付账款管理的好处，包括获得商业信用、避免逾期收费、更容易追踪发票、消除舞弊，和更顺畅的现金流管理

B. Financial Statement Preparation and Analysis (25% - Levels A and B) **财务报表的编制和分析 (25% - A 和 B 级)**

1. Recognition and valuation in financial statements 财务报表中的确认和计价

The candidate should be able to demonstrate an understanding of how a balance sheet, an income statement, a statement of changes in equity, and a statement of cash flows (indirect method) are prepared. Specifically, the candidate should be able to:

考生应能理解如何编制资产负债表、利润表、所有者权益变动表和现金流量表（间接法）。具体而言，考生应能：

Asset valuation 资产计价

- a. determine the amount of accounts receivable to be recognized, including timing of recognition and estimation of the allowance for credit losses 确定应收账款的应确认金额，包括确认的时间和对坏账准备的估计
- b. determine the amount of inventory to be recognized 确定存货的应确认金额
- c. demonstrate an understanding of the first-in-first-out (FIFO) and last-in-first-out (LIFO) cost flow assumptions and calculate inventory balances using these assumptions 理解先进先出(FIFO)和后进先出(LIFO)成本流转假设，并根据这些假设计算存货余额
- d. demonstrate an understanding of FOB shipping point and FOB destination 理解起运点交货和目的地交货
- e. demonstrate an understanding of straight-line, double-declining balance, and sum-of-the-years' digits methods of depreciation and calculate depreciation using these methods 理解直线折旧法，双倍余额递减法，和年数总和法，并根据这些方法计算折旧
- f. demonstrate an understanding of amortization of intangible assets 理解无形资产的摊销

Valuation of liabilities 负债计价

- g. identify transactions that affect liabilities such as credit purchases, year-end accruals, and debt issuance 识别影响负债的交易，如赊购、年终计提和债务发行

Revenue recognition 收入确认

- h. apply revenue recognition principles to various types of transactions 将收入确认原则应用于各种类型的交易

- i. demonstrate an understanding of the matching principle with respect to revenues and expenses 理解收入与支出配比原则

Equity transactions 权益性交易

- j. identify transactions that affect paid-in capital and those that affect retained earnings such as stock issuance, cash and stock dividends, and income recognition 识别影响实缴资本和留存收益的交易，例如股票发行，现金和股票股利，以及收益的确认

Income measurement 收益计量

- k. define gains and losses 定义利得与损失
- l. demonstrate an understanding of the treatment of gain or loss on the disposal of fixed assets 理解处置固定资产损益的会计方法
- m. demonstrate an understanding of expense recognition practices 理解费用确认实例
- n. define and demonstrate an understanding of comprehensive income 定义并理解综合收益
- o. identify the correct treatment for discontinued operations 识别正确处置终止经营的会计方法

2. Basic financial statement analysis 基本财务报表分析

The candidate should be able to demonstrate capabilities to analyze a set of financial statements. Specifically, the candidate should be able to:

考生应具备分析一组财务报表的能力。具体而言，考生应能：

- a. for the balance sheet and income statement, prepare and analyze common-size financial statements (vertical analysis) 编制并分析资产负债表和利润表的同比财务报表（纵向分析）
- b. for the balance sheet and income statement, prepare and analyze common base year statements (horizontal analysis) 编制并分析资产负债表和利润表的共同基年财务报表（横向分析）
- c. calculate the growth rate of individual line items on the balance sheet and income statement 计算资产负债表和利润表上各个项目的增长率

3. Financial statement ratio analysis 财务报表比率分析

The candidate should be able to:

考生应能：

Liquidity 流动性

- a. calculate and interpret the current ratio, the quick (acid-test) ratio, the cash ratio, the cash flow ratio, and the net working capital ratio 计算并解释流动比率，速动（酸性测试）比率，现金比率，现金流量比率和净营运资本比率

Leverage 杠杆

- b. define solvency 定义偿付能力
- c. define operating leverage and financial leverage 定义营运杠杆和财务杠杆

- d. calculate the following ratios: debt-to-equity, long-term debt-to-equity, debt-to-total assets, and times interest earned 计算下列比率：债务对权益、长期债务对权益，债务对总资产，以及利息保障倍数

Activity 活动性

- e. calculate accounts receivable turnover, inventory turnover, and accounts payable turnover 计算应收账款周转率、存货周转率和应付账款周转率
- f. calculate days sales outstanding in receivables, days sales in inventory, and days purchases in accounts payable 计算应收账款回收天数、存货销售天数和应付账款付款天数
- g. calculate total assets turnover and fixed asset turnover 计算总资产周转率和固定资产周转率

Profitability 获利能力

- h. calculate gross profit margin percentage, operating profit margin percentage, and net profit margin percentage 计算毛利率、营业利润率和净利润率
- i. calculate return on assets (ROA) and return on equity (ROE) 计算资产回报率(ROA)和权益回报率(ROE)

For all financial ratios noted above, the candidate should be able to demonstrate an understanding of how changes in one of the elements of the ratio would impact the calculated value of the ratio. In addition, the candidate should be able to explain the significance of a relatively higher or lower ratio value.

对于上述所有财务比率，考生应能理解比率的一个要素的变化如何影响其比率值。此外，考生应能解释一个相对较高或较低的比率值的意义。

C. Planning and Budgeting (20% - Levels A and B)
规划和预算 (20% - A 和 B 级)

1. Budgeting concepts 预算概念

The candidate should be able to:
考生应能：

- a. describe the role that budgeting plays in overall planning 描述预算编制在整体规划中的作用
- b. identify the role that budgeting plays in formulating short-term objectives and in planning and controlling operations to meet those objectives 识别预算编制在制定短期目标和规划及控制营运状况以达到这些目标中所起的作用
- c. demonstrate an understanding of the role that budgets play in measuring performance against established goals 理解预算在衡量绩效是否达标中所起的作用
- d. explain the role of budgets in monitoring and controlling expenses 解释预算在监督和控制费用方面的作用
- e. identify the characteristics of successful budgeting processes 识别成功的预算编制过程的特点

- f. explain how the budgeting process facilitates communication among organizational units and enhances coordination of organizational activities 解释编制预算的流程如何促进组织的各单位之间相互沟通，并提高组织的各项作业之间的协调
- g. identify who should participate in the budgeting process for optimum success 识别谁应该参与预算的编制过程，以使预算达到最佳的结果
- h. describe the role of top management in successful budgeting 描述在成功的预算编制中最高层所起的作用
- i. identify the appropriate time frame for various types of budgets 识别对不同种类的预算应如何确定其不同的时限
- j. describe the concept of a controllable cost 描述可控成本的概念
- k. demonstrate an understanding of the use of cost standards in budgeting 理解在编制预算中标准成本的运用
- l. differentiate between authoritative standards and participative standards 区分主管决定的标准和群众参与制订的标准
- m. define budgetary slack and discuss its impact on goal congruence 定义预算松弛，并讨论它对目标一致性的影响

2. Budgeting methodologies 预算方法

For each of the budget systems identified (annual/master budgets, project budgeting, zero-based budgeting, continuous (rolling) budgets, and flexible budgeting), the candidate should be able to: 对各项不同的预算（年度/总预算、项目预算编制、零基预算编制、连续（滚动）预算和弹性预算编制），考生应能：

- a. define its purpose, appropriate use, and time frame 定义其目的、适当的用途和时限
- b. identify the budget components and explain the interrelationships among the components 识别预算的组成，并解释各组成部分的相互关系
- c. demonstrate an understanding of how the budget is developed 理解如何制定预算
- d. compare the benefits and limitations of the budgeting system 比较预算制度的优点及局限性
- e. prepare budgets on the basis of information presented 按所提供的信息编制各项预算
- f. calculate the impact of incremental changes to budgets 计算预算发生增量变化的影响

3. Annual operating plan and supporting schedules 年度运营计划和附表

Specifically, the candidate should be able to:

具体而言，考生应能：

- a. explain the role of the sales budget in the development of an annual operating plan 解释销售预算在制定年度运营计划中所起的作用

- b. identify the factors that should be considered when preparing a sales forecast 识别在编制销售预算中应考虑的因素
- c. identify the components of a sales budget and prepare a sales budget 识别销售预算的组成部分，并编制销售预算
- d. explain the relationship between the sales budget and the production budget 解释销售预算和生产预算之间的关系
- e. identify the role that inventory levels play in the preparation of a production budget 识别存货水平在编制生产预算中所起的作用
- f. prepare a production budget 编制生产预算
- g. explain how inventory levels and procurement policies affect the direct materials budget 解释存货水平和采购政策如何影响直接材料预算
- h. prepare direct materials and direct labor budgets based on relevant information 根据相关信息编制直接材料和直接人工预算
- i. separate costs into their fixed and variable components 把成本分离为固定和变动两个组成部分
- j. prepare an overhead budget 编制间接费用预算
- k. identify the components of the cost of goods sold budget and prepare a cost of goods sold budget 识别销货成本预算的组成部分，并编制销货成本预算
- l. identify the components of the selling and administrative expense budget 识别销售与管理费用预算的组成部分
- m. prepare an operational (operating) budget 编制业务（营业）预算
- n. prepare a capital expenditure budget 编制资本支出预算
- o. demonstrate an understanding of the relationship between the capital expenditure budget and the cash budget 理解资本支出预算和现金预算之间的关系
- p. define the purposes of the cash budget and describe the relationship between the cash budget and all other budgets 定义现金预算的目的，并描述现金预算与其他各项预算之间的关系
- q. demonstrate an understanding of the relationship between credit policies and purchasing (payables) policies and the cash budget 理解信贷政策和采购（应付账款）政策与现金预算之间的关系
- r. prepare a cash budget 编制现金预算

D. Cost Management and Performance Metrics (20% - Levels A and B)
成本管理和绩效指标 (20% - A 和 B 级)

1. Cost measurement concepts 成本计量概念

The candidate should be able to:

考生应能:

- a. calculate fixed, variable, and mixed costs and demonstrate an understanding of the behavior of each in the long and short term 计算固定、变动和混合成本，并理解每种成本在长期和短期内的习性

- b. identify and define cost measurement techniques such as actual costing, normal costing, and standard costing 识别并定义成本核算方法，诸如实际成本法、正常成本法和标准成本法
- c. identify the differences between variable (direct) costing and absorption (full) costing 识别变动（直接）成本法和吸收（全部）成本法的区别
- d. define job order costing 定义分批成本法
- e. define activity-based costing 定义作业成本法
- f. define process costing 定义分步成本法

2. Variable and fixed overhead expenses 变动和固定间接费用

The candidate should be able to:

考生应能:

- a. identify the components of variable overhead expense 识别变动间接费用的组成部分
- b. identify the components of fixed overhead expense 识别固定间接费用的组成部分
- c. demonstrate an understanding of the differences between corporate-wide overhead expenses and departmental overhead expenses 理解公司间接费用和部门间接费用的区别
- d. calculate corporate-wide overhead expenses and departmental overhead expenses using proper overhead rate 使用适当的间接费用率计算公司间接费用和部门间接费用
- e. calculate overhead costs allocated to products by spreading the overhead costs based on specific measures 根据特定指标分摊间接费用到产品，以计算分配给产品的间接费用成本

3. Cost and variance measures 成本与差异核算

The candidate should be able to:

考生应能:

- a. calculate favorable and unfavorable variances from a budget and provide explanations for variances 计算预算的有利和不利差异，并对差异作出说明
- b. calculate the flexible-budget variance by comparing actual results to the flexible budget 比较实际结果与弹性预算，计算弹性预算差异
- c. define a standard costing system and identify the reasons for adopting a standard costing system 定义标准成本制度，并识别采用标准成本制度的理由
- d. demonstrate an understanding of price (rate) variances and calculate the price variances related to direct material and direct labor inputs 理解价格(费率)差异，并计算直接材料价格差异和直接人工价格差异
- e. demonstrate an understanding of efficiency (usage) variances and calculate the efficiency variances related to direct material and direct labor inputs 理解效率(用量)差异，并计算直接材料效率差异和直接人工效率差异
- f. demonstrate an understanding of fixed overhead variances 理解固定间接费用差异

4. Performance measurement 绩效考核

The candidate should be able to:

考生应能:

- a. calculate product-line profitability, business unit profitability, and customer profitability
计算产品线的获利能力、经营单位获利能力和顾客获利能力
- b. define and calculate return on investment (ROI) 定义并计算投资回报率 (ROI)
- c. analyze and interpret ROI calculations 分析并解释投资回报率的计算
- d. define residual income (RI) 定义剩余收益 (RI)

5. Cost information for decision making 用于决策的成本信息

The candidate should be able to:

考生应能:

- a. demonstrate an understanding of how cost/volume/profit (CVP) analysis (breakeven analysis), and calculate breakeven volume 理解本量利(CVP)分析(保本分析), 并计算保本销售量
- b. identify and define relevant costs (incremental, marginal, or differential costs), sunk costs, avoidable costs, and explicit and implicit costs 识别并定义相关成本(增量成本、边际成本或差量成本)、沉没成本、可避免成本、显性成本和隐性成本
- c. explain why sunk costs are not relevant in the decision-making process 解释为什么沉没成本与决策过程不相关
- d. demonstrate an understanding of and calculate opportunity costs 理解并计算机会成本
- e. calculate relevant costs given a numerical scenario 在给定数据的情况下, 计算相关成本
- f. define and calculate marginal cost and marginal revenue 定义并计算边际成本和边际收入

E. Professional Ethics (10% - Levels A and B)

职业道德 (10% - A 和 B 级)

1. Business ethics 商业道德

The candidate should be able to:

考生应能:

- a. define business ethics 定义商业道德
- b. define the concepts of fairness, integrity, due diligence, and fiduciary responsibility, and how they impact ethical decision making 定义公平, 正直, 尽职调查, 信托责任, 以及它们如何影响道德决策
- c. identify and explain the different types of business fraud, such as asset misappropriation, manipulation of financial statements, cash and inventory theft, payroll fraud, vendor fraud, and accounts receivable fraud 识别并解释不同类型的商

业欺诈，例如资产挪用、操纵财务报表、现金和存货盗窃、工资欺诈、虚假供应商和应收账款欺诈

2. Ethical considerations for accountants in business 会计从业人员的道德注意事项

Using the standards outlined in the IMA Statement of Ethical Professional Practice, the candidate should be able to:

使用美国管理会计师协会职业道德守则公告中所概括的标准，考生应能：

- a. identify and describe the four overarching ethical principles and the four standards 识别并描述四项首要道德原则和四项标准
- b. evaluate a given business situation for its ethical implications 评估给定商业情景的道德意蕴
- c. identify and describe relevant standards that may have been violated in a given business situation and explain why the specific standards are applicable 识别并描述在某一给定的商业情况下可能违反的有关标准，并解释为什么这些具体的标准是适用的
- d. recommend a course of action for management accounting and financial management professionals to take when confronted with an ethical dilemma in the business environment 在经营环境中面对道德困境时，向管理会计或财务管理人员推荐应采取的行动
- e. evaluate and propose resolutions for ethical issues such as fraudulent reporting or improper manipulation of forecasts, analyses, results, and budgets 评估并建议解决道德问题（如编制欺诈性的报表，操纵分析、结果和预算）的方法

Using the fraud triangle model, the candidate should be able to:

运用舞弊三角模型，考生应能：

- f. identify the three components of the triangle 识别三角模型的三个组成部分
- g. use the model to explain how a management accounting and financial management professional can identify and manage the risk of fraud 运用该模型解释管理会计师和财务管理专业人员如何识别并管理舞弊风险