

1. TITLE OF THE CERTIFICATE (DE) ⁽¹⁾

**Reife- und Diplomprüfungszeugnis der Handelsakademie für Berufstätige
Ausbildungsschwerpunkt „Finanz- und Risikomanagement“**

⁽¹⁾ in original language

2. TRANSLATED TITLE OF THE CERTIFICATE (EN):⁽²⁾

**Reifeprüfung-Certificate and VET-Diploma – Higher College of Business Administration for People in Employment
Specialist Subject Area „Financial and risk management“**

⁽²⁾ This translation has no legal status.

3. PROFILE OF SKILLS AND COMPETENCES

Graduates have the competence and skill to

- use their extensive and cross-linked scientific knowledge as well as their practical experience in their professional field of action and in their life situation,
- take an active role as entrepreneurs, employees and/or as consumers,
- find creative and demanding solutions for economic problems,
- gather and assess information necessary for solving tasks independently as well as to use information and communication technologies,
- work in a team and to take responsibility,
- communicate in correct German as well as in the foreign languages acquired,
- deal with religions, cultures and ideologies, to take part in cultural life as well as to show understanding and respect for others,
- deal with ethical and moral values,
- act taking economic, ecological and social aspects into consideration,
- take appropriate training and further training measures independently,
- act in a socially responsible way which results in respect and adequate consideration,
- use a wide range of forms of communication (verbally, nonverbally, written),
- get involved in a cooperative, responsible and target-oriented way,
- work in a task-oriented and responsible way as well as in a team,
- deal with conflicts in a solution-oriented and self-controlled way,
- show empathy, appreciation and capability of motivation,
- lead and supervise working groups and to respond flexibly if necessary,
- act appropriately to the situation in their appearance and in their roles,
- create a working environment in a controlled and reflected way and with own initiative,
- perform tasks systematically and to establish interconnections with other situations,
- implement life-long learning as immanent part of their life planning and career management,
- build language skills necessary for their professional life through integrated language learning (Content and Language Integrated Learning – CLIL) and to use the language correctly,
- take decisions regarding financing and investment based on legal bases,
- assess offers in the field of private personal and property insurances,
- take decisions with regard to an optimal risk provision and take measures,
- can prepare and conclude insurance contracts on the basis of legal regulations,
- use analog and digital methods of payment as well as protection techniques appropriate to the situation.

4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE ⁽³⁾
Range of occupations:

Graduates of Higher College of Business Administration for People in Employment are self-employed entrepreneurs or independent in jobs like consultants, assistant to the management, group and team management mainly in the following fields: accounting, controlling, personnel management, finance and risk management, marketing, customer care and sales, information and communication, project and process management, environmental and sustainability management, event management and organization, Supply-Chain Management especially purchase, logistics, warehousing, quality management and administration, etc.

Pursuit of regulated professions on a self-employed basis: (look it also up www.gewerbeordnung.at)

- After a professional occupation of one and a half years: debt collection agency, business consulting including company organisation
- After a professional occupation of one and a half years and a qualifying examination: real estate agent and manager, security business (private investigator), surveillance business, labour lease

⁽³⁾ In applicable.

⁽¹⁾ Explanatory note

This document is designed to provide additional information about specified certificates. It does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications and Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, as well as Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information on transparency is available at: <http://europass.cedefop.eu.int/> or www.europass.at

5. OFFICIAL BASIS OF THE CERTIFICATE

<p>Name and status of the body awarding the certificate Educational institution recognised by the State of Austria, address see certificat</p>	<p>Name and status of the national/regional authority providing accreditation/recognition of the certificate Bundesministerium für Bildung, Wissenschaft und Forschung (Federal Ministry of Education, Science and Research)</p>
<p>Level of the certificate (national or international) EQR/NQR 5 ISCED 55</p>	<p>Grading scale/Pass requirements 1 = excellent (excellent performance) 2 = good (good performance throughout) 3 = satisfactory (balanced performance) 4 = sufficient (performance meeting minimum pass levels) 5 = not sufficient (performance not meeting minimum pass levels) In addition, the overall performance at the final exam (Reife- and diploma exam) is rated as follows: Pass with distinction, Good pass, Pass, Fail</p>
<p>Access to next level of education/training Access to all courses of study at universities; access to academies and Fachhochschulen. Taking up relevant studies at a Fachhochschul-study course can shorten the duration of study.</p>	<p>International agreements</p> <ul style="list-style-type: none"> ▪ Convention on the Recognition of Qualifications concerning Higher Education in the European Region, Chapter IV, BGBl (Federal Law Gazette) III, No. 71/1999. ▪ European Convention on the Equivalence of Diplomas leading to Admission to Universities BGBl. (Federal Law Gazette) No. 44/1957. ▪ Training completed with this certificate is a regulated education and training programme in accordance with Article 11, point (c) (ii) of Directive 2005/36/EC on the recognition of professional qualifications, as last amended by Directive 2013/55/EU. The level of training corresponds to point (c) of Article 11 of the Directive.
<p>Legal basis National curriculum, BGBl. (Federal Law Gazette) II Number (No.) 205/2015 current version, Examination regulations Post-Secondary VET Courses and Post-Secondary Courses for People in Employment, BGBl. (Federal Law Gazette) II No. 36/2017 current version.</p>	

6. OFFICALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

<p>1. Training and education as defined by the National Curriculum at a Higher College of Business Administration for People in Employment.</p>
<p>Additional information: Entry requirements: successful completion of school year 8, completion of one's 17th year, completed vocational training or an occupation respectively Duration of education: 4 years (8 semesters) Duration of work placement: none Education objectives: Four years of higher vocational education and training in general and commercial subjects. Transfer of methods how to think and act as well as attitudes how to work and decide that enable the graduates to immediately work in a senior position in business and in administration as well as a self-employed entrepreneur. Ability to take up a scientific study. Further important goals are personal development, the ability for professional mobility and flexibility, creativity, the ability to criticise, social commitment, the ability to communicate in the mother tongue and in the foreign languages acquired as well as knowledge of information and communication technology according to the current challenges of the economy and science. Subjects include: see List of Subjects in the Reifeprüfung-Certificate and VET-Diploma More information (including a description of the national qualification system) is available at: http://www.certificate.at or at http://www.edusystem.at or at http://www.bmbwf.gv.at National Europass center: europass@oead.at National Reference Point: info@zeugnisinfo.at</p>