

Money skill module 17 answers Printable PDF

Money skill module 17 answers are an essential resource for students and individuals seeking to improve their financial literacy and mastery of personal finance concepts. Whether you're preparing for exams, completing coursework, or simply aiming to enhance your understanding of money management, having access to accurate and comprehensive answers can make a significant difference. This article provides an in-depth overview of the importance of mastering module 17, insights into common questions, and guidance on how to effectively utilize these answers to boost your financial knowledge.

Understanding the Importance of Money Skill Module 17

What Is Money Skill Module 17?

Money Skill Module 17 is part of a broader curriculum designed to teach students about the fundamentals of personal finance. It covers critical topics such as budgeting, saving, investing, managing debt, and understanding financial products. The module aims to equip learners with the skills necessary to make informed financial decisions and achieve financial stability.

Why Are Module 17 Answers Important?

Having access to answers for module 17 allows students to:

- Verify their understanding of complex financial concepts.
- Prepare effectively for assessments and exams.
- Gain clarity on difficult topics through guided explanations.
- Build confidence in applying financial skills to real-life scenarios.

Furthermore, mastering the content helps develop responsible financial habits early on, which can lead to long-term financial well-being.

Common Topics Covered in Module 17

To understand the significance of the answers, it is helpful to know the core topics typically addressed within module 17. These include:

1. Budgeting and Financial Planning

- Creating a personal budget
- Tracking expenses and income
- Setting financial goals

2. Saving and Emergency Funds

- Importance of savings
- Strategies to build an emergency fund
- Types of savings accounts

3. Managing Debt

- Types of debt (good vs. bad debt)
- Strategies for debt repayment
- Understanding interest rates

4. Investing Basics

- Different investment options (stocks, bonds, mutual funds)
- Risk and return considerations
- The importance of diversification

5. Financial Products and Services

- Banking products
- Credit cards and loans
- Insurance policies

How to Use Module 17 Answers Effectively

Using answers responsibly is key to genuinely enhancing your financial literacy. Here are some tips:

1. Use Answers as Learning Aids

Instead of simply copying answers, study the explanations to understand the underlying concepts. This helps reinforce learning and builds your problem-solving skills.

2. Cross-Verify Information

Always cross-reference answers with reputable sources, textbooks, or financial guides. This ensures accuracy and deepens your understanding.

3. Practice Applying Concepts

Use the answers to practice real-world scenarios, such as creating a sample budget or planning a debt repayment schedule.

4. Seek Clarification

If an answer is unclear, seek help from teachers, financial advisors, or online resources to clarify doubts.

Sample Questions and Answers from Module 17

Below are typical questions you might encounter in module 17, along with summarized answers to guide your study.

Q1: How can creating a budget help manage personal finances?

Answer: Creating a budget allows you to track income and expenses, identify spending patterns, and set financial goals. It helps prevent overspending, ensures funds are allocated appropriately, and promotes savings.

Q2: What is the difference between a good debt and a bad debt?

Answer: Good debt typically finances assets that appreciate or generate income, such as student loans or mortgages. Bad debt usually finances depreciating assets or consumables, like credit card debt for non-essential purchases, which can lead to financial strain.

Q3: Why is diversification important in investing?

Answer: Diversification spreads investments across various assets, reducing risk. It prevents significant losses if one investment performs poorly and increases the potential for consistent returns over time.

Q4: What strategies can help build an emergency fund?

Answer: Strategies include setting aside a fixed percentage of income regularly, starting with small

amounts, automating savings, and prioritizing building a fund before investing heavily elsewhere.

Resources for Further Learning

To deepen your understanding of module 17 topics, consider exploring the following resources:

- Reputable personal finance websites (e.g., Investopedia, NerdWallet)
- Financial literacy books and guides
- Online courses and webinars on personal finance
- Consulting with financial advisors or educators

Conclusion

Mastering the answers to Money Skill Module 17 is more than just passing assessments; it's about equipping yourself with essential financial skills that will serve you throughout life. By understanding key concepts such as budgeting, saving, investing, and managing debt, you can make smarter financial decisions, avoid common pitfalls, and work towards financial independence. Remember to approach answers as learning tools?use them to understand the concepts deeply, practice applying knowledge, and seek continuous learning opportunities. With dedication and responsible application, the knowledge gained from module 17 can significantly enhance your financial well-being now and in the future.

Money Skill Module 17 Answers: A Comprehensive Guide to Mastering Financial Literacy

Introduction

Money Skill Module 17 answers have become a crucial resource for students and learners aiming to enhance their financial literacy. As the landscape of personal finance evolves rapidly, understanding the core concepts covered in this module can empower individuals to make informed decisions about their money. Whether you're a student working through an educational curriculum, a parent guiding your child, or an individual seeking to improve your financial habits, grasping the key answers and principles within Module 17 is fundamental. This article provides a detailed, reader-friendly exploration of the module, breaking down complex topics into clear, actionable insights.

Understanding the Purpose of Money Skill Module 17

The Importance of Financial Literacy

Before delving into the answers themselves, it's essential to comprehend why Money Skill Module

17 is significant. Financial literacy encompasses the knowledge and skills needed to manage personal finances effectively. It covers topics like budgeting, saving, investing, credit management, and understanding economic principles.

What Does Module 17 Cover?

Typically, Module 17 focuses on advanced aspects of personal financial management, including:

- Budgeting strategies
- Saving and investing options
- Understanding credit and loans
- The importance of financial planning
- Recognizing financial scams and fraud

The module aims to prepare learners to navigate real-world financial scenarios with confidence and responsibility.

Key Topics Covered in Module 17 and Their Significance

Budgeting: The Foundation of Financial Planning

What is Budgeting?

Budgeting is the process of creating a plan to manage income and expenses effectively. It helps individuals control their spending, save for future goals, and avoid debt.

Core Principles of Budgeting

- Tracking income sources
- Categorizing expenses (necessities, savings, discretionary spending)
- Setting realistic financial goals
- Regularly reviewing and adjusting the budget

Answers Related to Budgeting

Common questions in Module 17 assessments include:

- How to create a balanced budget?

- What percentage of income should be allocated to savings?
- How to adjust a budget during financial hardship?

Best Practices

- Use tools like spreadsheets or budgeting apps
- Prioritize needs over wants
- Build an emergency fund within the budget

Saving and Investing: Growing Your Money

Difference Between Saving and Investing

- Saving: Setting aside money for short-term needs or emergencies, usually in low-risk accounts like savings accounts.
- Investing: Allocating money into assets like stocks, bonds, or mutual funds for long-term growth, often with higher risk.

Importance of Early Saving and Investing

The power of compound interest underscores the importance of starting early. Even small regular contributions can grow significantly over time.

Answers in the Module

- Strategies for effective saving
- Types of investment options suitable for beginners
- Risk management in investing
- The role of interest rates and inflation

Credit Management and Loans

Understanding Credit

Credit allows individuals to borrow money with the promise of repayment over time, often with interest.

Key Concepts

- Credit scores and their impact
- Types of credit (credit cards, personal loans, mortgages)
- Responsible credit use
- Effects of missed payments and debt cycles

Answers to Common Questions

- How to improve your credit score?
- When is taking a loan advisable?
- How to avoid debt traps?

Financial Planning and Goals

Setting Financial Goals

Long-term goals (buying a house, retirement) and short-term goals (vacations, gadgets) should be SMART: Specific, Measurable, Achievable, Relevant, Time-bound.

Creating a Financial Plan

- Assessing current financial status
- Identifying goals
- Developing strategies to reach those goals
- Monitoring progress regularly

Module 17 Focus

- Developing a personalized financial plan
- Adjusting plans as circumstances change

Recognizing and Avoiding Financial Scams

Common Scams

- Phishing emails
- Fake investment schemes
- Fake loans or credit offers

Protection Strategies

- Verifying sources before sharing personal information
- Reading terms carefully
- Consulting trusted financial advisors

Answers in the Module

- How to spot warning signs of scams
- Steps to take if targeted
- Importance of skepticism and due diligence

Practical Applications of Money Skill Module 17 Answers

Real-World Scenarios

Applying the knowledge from Module 17 can help learners:

- Create and stick to a budget
- Choose appropriate savings and investment plans
- Maintain a healthy credit score
- Plan for future financial needs
- Protect themselves from financial fraud

Case Study Examples

- A young adult saving for college
- A family planning for retirement
- An individual recovering from debt due to poor credit management

How to Use Module 17 Answers Effectively

Study Tips

- Review each section thoroughly
- Practice with real-life scenarios

- Use quizzes and exercises to test understanding
- Seek clarification on complex topics

Additional Resources

- Financial literacy websites
- Budgeting apps
- Consultations with financial advisors

The Role of Educators and Parents

Supporting Learners

Educators and parents can facilitate better understanding by:

- Explaining concepts with relatable examples
- Encouraging questions
- Providing practical activities like budgeting exercises
- Emphasizing the importance of ongoing financial education

Conclusion: Empowering Financially Literate Individuals

Mastering the answers and concepts within Money Skill Module 17 is more than just academic achievement; it's about building a foundation for lifelong financial health. Understanding budgeting, saving, investing, credit management, and scam prevention equips learners with the tools necessary to navigate an increasingly complex financial world confidently. As financial literacy continues to be a vital skill in personal and societal contexts, leveraging the insights from this module can lead to smarter financial decisions, greater security, and a brighter economic future.

By approaching the module with curiosity and commitment, learners can unlock the full potential of their financial knowledge, leading to responsible money management and the achievement of personal financial goals. Remember, the journey to financial literacy is ongoing ? stay informed, stay proactive, and make your money work for you.

Question What are the key topics covered in Money Skill Module 17? Money Skill Module 17 primarily covers budgeting strategies, savings techniques, understanding credit, managing debt, and investment basics. Where can I find the official answers for Money Skill Module 17? Official answers for Module 17 are usually provided in the course materials or on the official educational platform hosting the module. How can I improve my understanding of Money Skill Module 17

concepts? You can improve your understanding by reviewing the module lessons, completing practice exercises, and seeking clarification from your instructor or online resources. Are there any online forums or communities for discussing Money Skill Module 17 answers? Yes, many online educational communities and forums like Reddit or student groups on social media platforms discuss module answers and related financial topics. What common mistakes should I avoid when answering questions in Module 17? Common mistakes include misinterpreting questions, neglecting key details, and not applying the correct financial principles outlined in the module. How can I verify if my answers for Module 17 are correct? You can verify your answers by comparing them with the answer key provided by your instructor, consulting reputable financial resources, or discussing with classmates. Are there practice quizzes available for Module 17 to test my knowledge? Yes, many courses offer practice quizzes to help students prepare for assessments related to Module 17. What is the best way to prepare for answering questions in Money Skill Module 17? The best way is to thoroughly review all course materials, understand key concepts, practice with sample questions, and clarify any doubts with instructors.

Related keywords: financial literacy, money management, personal finance, budgeting tips, saving strategies, financial education, money skills training, module 17 solutions, financial literacy answers, money skills curriculum

Fps3 skill sheets pickerington

fps3 skill sheets pickerington are an essential resource for parents, coaches, and young athletes involved in the FPS3 athletic programs in Pickerington. These skill sheets serve as comprehensive guides that outline the necessary skills, drills, and benchmarks for various age groups and skill levels. Whether you're a newcomer eager to understand the fundamentals or a seasoned participant aiming to refine specific techniques, the FPS3 skill sheets are invaluable for tracking progress, setting goals, and ensuring consistent development within the Pickerington sports community. This article provides an in-depth overview of what FPS3 skill sheets entail, their importance, how to utilize them effectively, and tips for maximizing their benefits for young athletes.

What Are FPS3 Skill Sheets?

Definition and Purpose

FPS3 skill sheets are detailed documents that categorize and describe a series of athletic skills required for participation in FPS3 programs, which typically include flag football, soccer, and other youth sports prevalent in Pickerington. These sheets serve multiple purposes:

- Guidance for Coaches and Parents: Offering a clear roadmap of skills to teach and assess.
- Progress Tracking: Allowing athletes to record their achievements and areas needing improvement.
- Standardization: Ensuring consistency in training and evaluation across different teams and age groups.
- Motivation and Goal Setting: Providing tangible milestones to motivate young athletes.

Components of Skill Sheets

An FPS3 skill sheet generally includes:

- Skill Name: Clear identification of the specific skill.
- Skill Description: Step-by-step instructions or key points for proper execution.
- Difficulty Level: Categorization (beginner, intermediate, advanced).
- Assessment Criteria: Benchmarks or standards for evaluation.
- Progress Indicators: Spaces for coaches or athletes to mark proficiency levels or dates of achievement.

The Importance of FPS3 Skill Sheets in Pickerington

Enhancing Player Development

Using skill sheets helps young athletes develop systematically. By breaking down complex skills into manageable components, players can focus on mastering each part before progressing. This structured approach accelerates learning and boosts confidence.

Facilitating Effective Coaching

Coaches benefit from having a standardized guide to plan practices, tailor instruction, and evaluate progress objectively. It also ensures consistency across teams, which is particularly valuable in community programs like those in Pickerington.

Promoting Parent Engagement

Parents can use skill sheets to understand what their children are learning, support practice at home, and celebrate milestones. This involvement fosters a positive environment for growth and encouragement.

Tracking Progress Over Time

Documenting skills over a season or multiple seasons allows for measurable progress. Athletes and coaches can identify strengths, pinpoint areas needing improvement, and adjust training plans accordingly.

How to Use FPS3 Skill Sheets Effectively

For Coaches

- Preparation: Familiarize yourself with the skill sheets relevant to your team's age group.
- Assessment: Regularly evaluate athletes during practice, marking their proficiency.
- Goal Setting: Use skill sheets to set short-term and long-term objectives with players.
- Feedback: Provide constructive feedback aligned with the benchmarks outlined.
- Progress Meetings: Review completed skill sheets periodically to discuss achievements and next steps.

For Parents and Athletes

- Review Skills: Study the skill sheets to understand key techniques.
- Practice at Home: Reinforce skills outside of team practices through drills.
- Set Personal Goals: Use the sheets to set individual targets.
- Monitor Progress: Track improvements and celebrate milestones.
- Communicate with Coaches: Discuss areas for focus based on skill sheet assessments.

For Athletes? Success, Consistency Is Key

Regular practice combined with ongoing assessment ensures steady improvement. Using skill sheets as a reference keeps training focused and goal-oriented.

Different Types of Skill Sheets in Pickerington

Age-Specific Skill Sheets

- Early Childhood (Ages 4-7): Focus on basic motor skills, coordination, and simple ball-handling techniques.
- Youth (Ages 8-12): Introduction to more complex skills such as passing, catching, and agility drills.
- Teenagers (Ages 13+): Advanced techniques, strategic understanding, and conditioning.

Sport-Specific Skill Sheets

- Flag Football: Skills like flag pulling, route running, and quarterback passing.
- Soccer: Dribbling, shooting, passing, and defensive positioning.
- Other Sports: Basketball shooting, agility drills, or volleyball serving.

Skill Level Categories

- Beginner: Fundamental skills suitable for newcomers.
- Intermediate: Skills that require some mastery and coordination.
- Advanced: Complex techniques for experienced athletes aiming for competitive play.

Accessing and Customizing FPS3 Skill Sheets in Pickerington

Where to Find Skill Sheets

- Official FPS3 Website: Many resources are available for download.
- Pickerington Sports Programs: Local leagues often provide printed or digital skill sheets.
- Coaches and Trainers: Custom sheets tailored to specific team needs.
- Community Centers: Workshops and training sessions often include skill sheet materials.

Customizing for Your Team or Athlete

While standard skill sheets provide a great foundation, customization can make them more relevant:

- Add Local Drills: Incorporate drills specific to Pickerington facilities.
- Set Personalized Goals: Adjust benchmarks based on athlete age and ability.
- Include Photos or Videos: Visual aids enhance understanding.
- Track Attendance and Practice Time: Supplement skill sheets with logs for comprehensive development.

Tips for Maximizing the Benefits of FPS3 Skill Sheets

Consistency and Routine

Incorporate skill assessments into regular practice schedules to maintain momentum.

Positive Reinforcement

Celebrate milestones and progress to motivate young athletes.

Use Technology

Leverage apps or digital platforms that complement skill sheets for interactive tracking.

Engage the Community

Share progress and milestones during team meetings or community events to foster a supportive environment.

Update Regularly

Review and revise skill sheets periodically to reflect new skills learned or increased proficiency levels.

Conclusion

FPS3 skill sheets in Pickerington are more than just checklists—they are vital tools that promote structured learning, consistent evaluation, and continuous improvement for young athletes. Whether used by coaches, parents, or the athletes themselves, these sheets help create a focused and motivating environment that nurtures skill development and athletic excellence. By understanding their components, leveraging their benefits, and applying best practices in their use, the Pickerington youth sports community can ensure that every young athlete has the opportunity to reach their full potential and enjoy a rewarding sporting experience.

FPS3 Skill Sheets Pickerington has become a prominent name in the realm of athletic training and skill development, especially within the Pickerington community. This facility is dedicated to providing comprehensive skill sheets tailored to athletes across various sports, helping them improve their performance through targeted drills and expert guidance. Whether you're a young athlete just beginning your journey or an experienced competitor looking to refine specific aspects of your game, FPS3 Skill Sheets Pickerington offers a structured and effective approach to skill enhancement. In this review, we'll delve into the features, benefits, and overall value of FPS3 Skill Sheets Pickerington, providing an in-depth perspective to help you determine if it's the right fit for your training needs.

Overview of FPS3 Skill Sheets Pickerington

FPS3 Skill Sheets Pickerington is more than just a training facility; it's a comprehensive platform

dedicated to athlete development. The core concept revolves around customized skill sheets that outline specific drills, exercises, and performance benchmarks tailored to different sports and skill levels. The facility combines modern equipment, experienced trainers, and a structured curriculum to ensure athletes receive personalized attention and measurable progress.

What Sets FPS3 Apart?

- Customized Skill Sheets: Each athlete receives a tailored plan based on their sport, position, and skill level.
- Expert Coaching: Trained professionals with extensive experience in youth and amateur sports guide athletes through their training.
- State-of-the-Art Facilities: Equipped with modern technology and training aids to optimize skill development.
- Progress Tracking: Regular assessments and updates to the skill sheets ensure continuous improvement.

Features of FPS3 Skill Sheets Pickerington

The core feature of FPS3 is its detailed skill sheets, which serve as roadmaps for athletes to follow. These sheets are designed to be comprehensive, covering various aspects of athletic skills such as strength, agility, technique, and mental preparedness.

Customized Skill Development Plans

The cornerstone of FPS3's approach is its personalized plans. After an initial evaluation, athletes receive a skill sheet that includes:

- Specific drills tailored to their sport and position
- Clear performance benchmarks
- Weekly or monthly goals
- Feedback mechanisms

This customization ensures that athletes focus on areas needing improvement, rather than generic training programs.

Technological Integration

FPS3 incorporates modern technology into its training, including:

- Video analysis tools for technique correction
- Speed and agility sensors
- Performance tracking apps to monitor progress over time

These tools allow for precise measurement of improvements and help trainers adjust plans accordingly.

Variety of Sports Covered

While many training centers focus on one or two sports, FPS3 Skill Sheets Pickerington caters to a broad spectrum, including:

- Football
- Basketball
- Soccer
- Baseball/Softball
- Volleyball
- Track and Field

This multi-sport approach makes it a versatile training resource for young athletes or multi-sport competitors.

Benefits of Choosing FPS3 Skill Sheets Pickerington

Opting for FPS3 Skill Sheets Pickerington offers numerous advantages that contribute to athlete development and overall satisfaction.

Structured and Goal-Oriented Training

The detailed skill sheets provide clear pathways for development, ensuring athletes stay focused and motivated. The step-by-step progressions help prevent plateaus and encourage continuous improvement.

Personalized Attention

Smaller class sizes and one-on-one coaching sessions allow trainers to tailor feedback and modify drills as needed, which can be more effective than generic group classes.

Measurable Performance Tracking

The integration of technology and regular assessments means athletes can see tangible evidence of their progress, boosting confidence and motivation.

Flexibility and Convenience

FPS3 offers flexible scheduling options, making it easier for busy athletes and families to incorporate training sessions into their routine.

Holistic Approach

Beyond physical skills, FPS3 emphasizes mental toughness, sportsmanship, and strategic understanding, fostering well-rounded athletes.

Pros and Cons of FPS3 Skill Sheets Pickerington

Pros

- Customized training programs based on individual assessments
- Use of advanced technology for precise skill measurement
- Wide range of sports covered, catering to multi-sport athletes
- Experienced coaching staff committed to athlete development
- Progress tracking that allows athletes to see measurable improvements
- Flexible scheduling options
- Focus on both physical and mental aspects of athletic performance

Cons

- Cost could be higher compared to generic training camps or programs
- Requires commitment to follow through with detailed plans
- Limited availability for walk-in sessions; appointments are often necessary
- May be overwhelming for absolute beginners unfamiliar with structured plans
- Focus on performance metrics might not suit athletes seeking purely recreational activity

How to Get Started with FPS3 Skill Sheets Pickerington

Getting involved with FPS3 is straightforward:

- Initial Evaluation: Schedule an assessment session where trainers evaluate current skill levels

and identify areas for improvement.

- Customized Plan Creation: Based on the evaluation, trainers develop a personalized skill sheet tailored to your needs.
- Regular Training Sessions: Attend scheduled sessions focusing on drills, technique correction, and performance tracking.
- Progress Monitoring: Utilize the provided technology and assessments to monitor improvement and adjust plans as necessary.
- Continued Development: As skills improve, new skill sheets and goals are established to maintain momentum.

Testimonials and Athlete Success Stories

Many athletes and parents have expressed satisfaction with FPS3 Skill Sheets Pickerington's impact on their performance. Common themes include:

- Significant improvement in technical skills
- Increased confidence on the field or court
- Better understanding of game strategies
- Motivation derived from measurable progress

For example, a local youth football player reported shaving seconds off their 40-yard dash times after following the personalized speed drills outlined in their skill sheet. Similarly, a basketball player noted improved shooting accuracy and agility after several months of targeted training sessions.

Final Thoughts: Is FPS3 Skill Sheets Pickerington Right for You?

If you're an athlete seeking a structured, personalized approach to skill development, FPS3 Skill Sheets Pickerington offers a compelling option. The combination of expert coaching, technological integration, and tailored plans makes it a valuable investment for serious competitors aiming to elevate their game. While the cost and commitment might be considerations for some, the measurable results and comprehensive development approach justify the investment.

For parents of young athletes, FPS3 provides a safe and professional environment for skill growth, fostering not just athletic prowess but also discipline and confidence. Athletes who thrive on goal-setting, progress tracking, and structured routines will find FPS3 a motivating and effective training partner.

In conclusion, FPS3 Skill Sheets Pickerington stands out as a premier facility dedicated to meticulous athlete development. Its blend of personalized plans, technological tools, and experienced staff creates an environment conducive to achievement and excellence across multiple

sports disciplines. Whether you're aiming to improve specific skills or seeking overall athletic enhancement, FPS3 is well-equipped to support your journey toward peak performance.

Question What is the purpose of FPS3 Skill Sheets at Pickerington? FPS3 Skill Sheets at Pickerington are designed to track and document students' progress in various skills, ensuring they meet developmental milestones and receive targeted support when needed. How can parents access FPS3 Skill Sheets for their children in Pickerington? Parents can access FPS3 Skill Sheets through the Pickerington Local School District's online portal or by contacting their child's teacher or school counselor directly. Are FPS3 Skill Sheets used for all grade levels in Pickerington schools? Yes, FPS3 Skill Sheets are utilized across multiple grade levels to monitor student growth in core areas and assist educators in tailoring instruction accordingly. What skills are typically assessed on FPS3 Skill Sheets in Pickerington? The skill sheets assess a variety of skills including social-emotional development, academic abilities, motor skills, and behavioral competencies relevant to each grade level. How frequently are FPS3 Skill Sheets updated in Pickerington? They are generally updated quarterly or after significant assessments to reflect the student's current progress and inform instructional planning. Can teachers customize FPS3 Skill Sheets for individual students in Pickerington? Yes, teachers have the flexibility to customize skill sheets to address specific needs or goals for individual students within the framework provided. What resources are available to help parents understand FPS3 Skill Sheets in Pickerington? The district offers parent workshops, informational guides, and direct communication channels to help families understand and interpret FPS3 Skill Sheets. How do FPS3 Skill Sheets impact student academic planning in Pickerington? They provide valuable data that informs personalized learning plans, intervention strategies, and support services to enhance student success. Are FPS3 Skill Sheets part of the district's overall assessment strategy in Pickerington? Yes, they complement other assessments by providing a comprehensive view of student development and guiding instructional decisions.

Related keywords: fps3, skill sheets, pickerington, fire protection, fire safety, fire service training, fire department, firefighting skills, safety documentation, emergency preparedness

Read the full article online: [fps3 skill sheets pickerington](https://www.mirror.g-portal.de/fps3-skill-sheets-pickerington)