

Investing

1 Semester / .5 Credit (Minimum)

SCED: 12107

Application-level course for Finance Career Cluster

Investing courses emphasize the formulation of business and individual investment decisions by comparing and contrasting the investment qualities of cash, stock, bonds, and mutual funds. Students typically review annual reports, predict growth rates, and analyze trends. Stock market simulations are often incorporated into Investing courses.

Examine characteristics to distinguish between stocks, bonds, and commodities

Compare and contrast stocks-bonds-and commodities

Analyze stocks, bonds, commodity investments to calculate rates of return and access the risks involved

Explain forms of dividends

Examine characteristics to distinguish between insurance and annuity products

Evaluate information to explain insurable risk

Compare and contrast term and whole life insurance

Analyze annuity investment to calculate the return on investment

Examine characteristics to distinguish between secured and unsecured credit

Compare and contrast secure vs. unsecured credit to arrive at cost factors and determine advantages

Follow appropriate steps to develop an investment plan

Prepare money management documents to meet needs of clients

Review client needs to identify risk tolerance

Evaluate information to project rates of return

Select appropriate investment to provide desired rate of return

Review financial information to determine current financial situation

Use tax preparation procedures to determine tax liability

Review previous tax returns to understand income, deductions, and credits to determine current financial position

Review the purpose of tax reporting forms to properly complete six basic schedules and forms

Use appropriate methods to communicate with clients

Exercise appropriate methods of oral communication when dealing with clients

Exercise appropriate methods of written communication when dealing with clients

Examine client's money management patterns to determine a client's financial situation

Review a client's current financial situation to determine net worth

Review a client's income and expenditures to determine cash flow

Review a client's financial information to determine tax liability

Analyze a company's financial statements

Discuss the analysis of a company's financial situation using its financial statements

Discuss external forces affecting a company's values

Explain how value is created for a company

Analyze a company's financial situation

Calculate business ratios to evaluate company performance

Utilize capital market securities to secure financing for a company

Discuss ways to determine the best financing option for a company

Discuss the nature of corporate bonds

Discuss the cost of long-term debt

Discuss the issuance of stock from a corporation

Discuss the cost of common stock and preferred stock

Explain the role of dividends in corporate finance

Explain forms of dividends

Explain the nature of dividend reinvestment plans (DRIPs)

Employ risk management strategies and techniques in corporate finance to minimize business loss

Manage risk to protect a business's well-being

Discuss the nature of risk management

Identify and measure risk

Discuss the nature of short-term (operating) financial plans

Describe the nature of long-term (strategic) financial plans

Analyze a company's financial statements