# Investing Course No. 12107 Credit: 0.5

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| **Student name:** |  | **Graduation Date:** |  |

Pathways and CIP Codes: Business Finance (52.0801) - Financial Institutions & Services Strand

Course Description: **Application Level:** 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.

Directions:The following competencies are required for full approval of this course. Check the appropriate number to indicate the level of competency reached for learner evaluation.

**RATING SCALE:**

4. Exemplary Achievement: Student possesses outstanding knowledge, skills or professional attitude.

3. Proficient Achievement:Student demonstrates good knowledge, skills or professional attitude. Requires limited supervision.

2. Limited Achievement:Student demonstrates fragmented knowledge, skills or professional attitude. Requires close supervision.

1. Inadequate Achievement:Student lacks knowledge, skills or professional attitude.

0. No Instruction/Training:Student has not received instruction or training in this area.

## Benchmark 1: Examine characteristics to distinguish between stocks, bonds, and commodities.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 1.1 | Compare and contrast stocks, bonds, and commodities. |  |
| 1.2 | Analyze stocks, bonds, commodity investments to calculate rates of return and access the risks involved. |  |
| 1.3 | Explain forms of dividends. |  |

## Benchmark 2: Examine characteristics to distinguish between insurance and annuity products.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 2.1 | Evaluate information to explain insurable risk. |  |
| 2.2 | Compare and contrast term and whole life insurance. |  |
| 2.3 | Analyze annuity investment to calculate the return on investment. |  |

## Benchmark 3: Examine characteristics to distinguish between secured and unsecured credit.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 3.1 | Compare and contrast secure vs. unsecured credit to arrive at cost factors and determine advantages. |  |

## Benchmark 4: Follow appropriate steps to develop an investment plan.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 4.1 | Prepare money management documents to meet needs of clients. |  |
| 4.2 | Review client needs to identify risk tolerance. |  |
| 4.3 | Evaluate information to project rates of return. |  |
| 4.4 | Select appropriate investment to provide desired rate of return. |  |
| 4.5 | Review financial information to determine current financial situation. |  |

## Benchmark 5: Analyze a company's financial statements.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 5.1 | Discuss the analysis of a company's financial situation using its financial statements. |  |
| 5.2 | Discuss external forces affecting a company's values. |  |
| 5.3 | Explain how value is created for a company. |  |
| 5.4 | Analyze a company's financial situation. |  |
| 5.5 | Calculate business ratios to evaluate company performance. |  |

## Benchmark 6: Utilize capital market securities to secure financing for a company.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 6.1 | Discuss ways to determine the best financing option for a company. |  |
| 6.2 | Discuss the nature of corporate bonds. |  |
| 6.3 | Discuss the cost of long-term debt. |  |
| 6.4 | Discuss the issuance of stock from a corporation. |  |
| 6.5 | Discuss the cost of common stock and preferred stock. |  |
| 6.6 | Explain the role of dividends in corporate finance. |  |
| 6.7 | Explain forms of dividends. |  |
| 6.8 | Explain the nature of dividend reinvestments plans (DRIPS). |  |

## Benchmark 7: Employ risk management strategies and techniques in corporate finance to minimize business loss.

### Competencies

| **#** | **Description** | **RATING** |
| --- | --- | --- |
| 7.1 | Manage risk to protect a business's well-being. |  |
| 7.2 | Discuss the nature of risk management. |  |
| 7.3 | Identify and measure risk. |  |
| 7.4 | Discuss the nature of short-term (operating) financial plans. |  |
| 7.5 | Describe the nature of long-term (strategic) financial plans. |  |
| 7.6 | Analyze a company's financial statements. |  |

## Benchmark 8: UTILIZE CAREER PLANNING CONCEPTS, TOOLS, AND STRATEGIES TO EXPLORE CAREERS IN INVESTING.

### Competencies

| **#** | **Description** | **RATING** |
| --- | --- | --- |
| 8.1 | Perform a self-evaluation to determine strengths and weaknesses. |  |
| 8.2 | Understand the importance of personal qualities. |  |
| 8.3 | Explore the online presence and personal brand of oneself (i.e. the student). |  |
| 8.4 | Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle. |  |
| 8.5 | Explore the Workforce and Labor market information to determine needs in Investing. |  |
| 8.6 | Explain professional designations and/or certifications in the field of investing. |  |

I certify that the student has received training in the areas indicated.

Instructor Signature:

For more information, contact:

CTE Pathways Help Desk

(785) 296-4908

[pathwayshelpdesk@ksde.org](mailto:pathwayshelpdesk@ksde.org)



900 S.W. Jackson Street, Suite 102

Topeka, Kansas 66612-1212

[https://www.ksde.org](https://www.ksde.org/)

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