

Securities and Investments course code 5277 STUDENT PROFILE

DIRECTIONS:

Evaluate the student using the applicable rating scales below and check the appropriate box to indicate the degree of competency. The ratings 3, 2, 1, and N are not intended to represent the traditional school grading system of A, B, C, and D. The description associated with each of the ratings focuses on the level of student performance or cognition for each of the competencies listed below.

PERFORMANCE RATING

- 3 - Skilled--can perform task independently with no supervision
 2 - Moderately skilled--can perform task completely with limited supervision
 1 - Limitedly skilled--requires instruction and close supervision
 N - No exposure--has no experience or knowledge of this task

COGNITIVE RATING

- 3 - Knowledgeable--can apply the concept to solve problems
 2 - Moderately knowledgeable--understands the concept
 1 - Limitedly knowledgeable--requires additional instruction
 N - No exposure--has not received instruction in this area

A. Safety and Ethics

3 2 1 N

- ___ ___ ___ ___ 1. Identify major causes of work-related accidents in offices.
 ___ ___ ___ ___ 2. Describe the threat of viruses to a computer network, methods of avoiding attacks, and options in dealing with virus attacks.
 ___ ___ ___ ___ 3. Identify potential abuse and unethical uses of computers and networks.
 ___ ___ ___ ___ 4. Explain the consequences of illegal and unethical uses of information technologies, e.g., privacy; illegal downloading; copyright violations; licensing infringement; and inappropriate uses of software, hardware, and mobile devices.
 ___ ___ ___ ___ 5. Differentiate between freeware, shareware, and public domain software copyrights.
 ___ ___ ___ ___ 6. Discuss computer crimes, terms of use, and legal issues such as copyright laws, fair use laws, and ethics pertaining to scanned and downloaded clip art images, photographs, documents, video, recorded sounds and music, trademarks, and other elements for use in Web publications.
 ___ ___ ___ ___ 7. Identify netiquette including the use of e-mail, social networking, blogs, texting, and chatting.

- ___ ___ ___ ___ 8. Describe ethical and legal practices in business professions such as safeguarding the confidentiality of business-related information.

B. Employability Skills

3 2 1 N

- ___ ___ ___ ___ 1. Identify positive work attitudes, e.g., appropriate dress code for the workplace, personal grooming, punctuality, time management, organization.
 ___ ___ ___ ___ 2. Demonstrate positive interpersonal skills, e.g., communication, respect, and teamwork.

C. Student Organizations

3 2 1 N

- ___ ___ ___ ___ 1. Explain how related student organizations are integral parts of career and technology education courses.
 ___ ___ ___ ___ 2. Explain the goals and objectives of related student organizations.
 ___ ___ ___ ___ 3. List opportunities available to students through participation in related student organization conferences / Competitions, community service, philanthropy, and other activities.

- ___ ___ ___ ___ 4. Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development.

D. Financial Planning for Life

3 2 1 N

- ___ ___ ___ ___ 1. Identify financial stages of life.
 ___ ___ ___ ___ 2. Identify ways to minimize living expenses.
 ___ ___ ___ ___ 3. Describe how inflation, transaction costs, and taxes can reduce the returns on investments.

E. Investment Power

3 2 1 N

- ___ ___ ___ ___ 1. Compare and contrast investing and saving.
 ___ ___ ___ ___ 2. Calculate compound interest.
 ___ ___ ___ ___ 3. Identify four basic rules for taking advantage of the long-term power of investing.
 ___ ___ ___ ___ 4. Explain different forms of businesses.
 ___ ___ ___ ___ 5. Compare primary and secondary capital markets.

- ___ ___ ___ 6. Describe the relationship between risk and return.
- ___ ___ ___ 7. Explain how to read a newspaper stock table.
- ___ ___ ___ 8. Name the various categories of investment information sources.
- ___ ___ ___ 9. Identify the governmental agencies that regulate investments and explain how they protect consumers.
- ___ ___ ___ 10. Participate in a Stock Market simulation.

F. Investing in Bonds

- 3 2 1 N
- ___ ___ ___ 1. Identify the features and types of corporate bonds.
 - ___ ___ ___ 2. Describe federal and municipal government securities and bonds.
 - ___ ___ ___ 3. Compare taxable and tax-exempt bonds.
 - ___ ___ ___ 4. Calculate earnings and percentage yield on corporate bonds.

G. Buying and Selling Bonds

- 3 2 1 N
- ___ ___ ___ 1. Explain how to buy and sell bonds.
 - ___ ___ ___ 2. Explain how to read bond listings in financial publications.
 - ___ ___ ___ 3. Describe how to evaluate different grades of bonds.

H. Mutual Funds

- 3 2 1 N
- ___ ___ ___ 1. Describe mutual funds and explain the advantages of mutual fund investing.
 - ___ ___ ___ 2. Calculate and interpret financial ratios.
 - ___ ___ ___ 3. Identify sources of information on mutual funds.
 - ___ ___ ___ 4. Find information in the Morningstar Mutual Fund Reports.
 - ___ ___ ___ 5. Analyze a mutual fund's portfolio and asset allocation.

- ___ ___ ___ 6. Evaluate statistical information related to performance, fees and costs, and risk.
- ___ ___ ___ 7. Discuss different types of investment options (growth, income, money market, global, index and exchange traded funds).

I. Create Technical Reports

- 3 2 1 N
- ___ ___ ___ 1. Describe direct and indirect real estate investments (REITs).
 - ___ ___ ___ 2. Discuss some risks and responsibilities of owning rental property.
 - ___ ___ ___ 3. Describe investments in precious metals, gems, and collectibles.
 - ___ ___ ___ 4. Discuss the nature of futures and option markets.

J. Investor Blueprint

- 3 2 1 N
- ___ ___ ___ 1. Summarize BetterInvesting's four basic investment principles.
 - ___ ___ ___ 2. Identify four low-cost methods of investing.
 - ___ ___ ___ 3. Explain the diversification concept.
 - ___ ___ ___ 4. Compare the investment characteristics of large and small sales volume companies.
 - ___ ___ ___ 5. Identify some methods for finding companies to study.
 - ___ ___ ___ 6. Describe the information in *Value Line* and *Standard & Poor's* Stock Report.
 - ___ ___ ___ 7. Describe what is included in an Annual Report.
 - ___ ___ ___ 8. Describe the major sections of an Annual Report.
 - ___ ___ ___ 9. Distinguish between the time frames of an income statement and a balance sheet.
 - ___ ___ ___ 10. Identify terms found in income statements and balance sheets.

K. Plotting the Past

- 3 2 1 N
- ___ ___ ___ 1. State the two main objectives of the Stock Selection Guide.

- ___ ___ ___ 2. Explain the reasoning behind the SSG.
- ___ ___ ___ 3. Describe the major sections of the SSG.
- ___ ___ ___ 4. Explain why you plot sales, earnings, and price data on the SSG graph.
- ___ ___ ___ 5. Explain sales and EPS trends.
- ___ ___ ___ 6. Interpret a company's performance from the SSG.
- ___ ___ ___ 7. Explain the importance of historical trend lines on the SSG graph.
- ___ ___ ___ 8. Describe the four methods used to draw trend lines.

L. Projecting the Future

- 3 2 1 N
- ___ ___ ___ 1. Determine if the pre-tax profit on sales is growing.
 - ___ ___ ___ 2. Determine if management is controlling costs.
 - ___ ___ ___ 3. Analyze the percent earned on equity for a company.
 - ___ ___ ___ 4. Explain the guidelines for making reasonable growth rate projections.
 - ___ ___ ___ 5. List four major precautions when projecting future growth rates.
 - ___ ___ ___ 6. Draw projection lines for sales and EPS growth.
 - ___ ___ ___ 7. Determine the average five-year P/E.
 - ___ ___ ___ 8. Determine the percentage of high yield during the last five years.
 - ___ ___ ___ 9. Calculate the current P/E.
 - ___ ___ ___ 10. Forecast high and low prices that the company's stock might reach in the next five years.
 - ___ ___ ___ 11. Establish buy, hold, and sell price ranges.
 - ___ ___ ___ 12. Use the upside / downside ratio.
 - ___ ___ ___ 13. Estimate future price appreciation.

M. The Bottom Line

- 3 2 1 N
- ___ ___ ___ 1. Calculate dividend yield.
 - ___ ___ ___ 2. Find the estimate annual total return for the next five years.
 - ___ ___ ___ 3. Describe the relevance of each of the eight questions to your stock selected decision.

___ ___ ___ ___ 4. Determine if a stock qualifies as a growth stock and meets your investment needs.

N. Judgment Calls

3 2 1 N

___ ___ ___ ___ 1. Use initial judgment.

___ ___ ___ ___ 2. Use visual analysis.

___ ___ ___ ___ 3. Use judgment to estimate future sales and EPS growth rates.

___ ___ ___ ___ 4. Use judgment to select P/E ratios.

___ ___ ___ ___ 5. Evaluate reasons to sell a stock.

___ ___ ___ ___ 6. Understand tax consequences of a stock sale.

O. Careers in Investing

3 2 1 N

___ ___ ___ ___ 1. Investigate various careers in finance.

___ ___ ___ ___ 2. Identify educational requirements related to financial careers.

___ ___ ___ ___ 3. Investigate ethical ramifications of financial careers.