Student's Name/Initials	/	Date	Teacher's Initials	Date

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.