Arkansas CTE

Investments and Securities: Grades 10, 11, 12

Adopted 2014

Investment Fundamentals

1.1 Describe the different purposes of saving

1. Discuss the difference between short and long term needs 1.1.1
2. Explain the features and purposes of different savings options, features, and plans 1.1.2
3. Compare and contrast the financial institutions in which savings can be placed 1.1.3

1.2 Describe the stages of investing and the relationship between risk and return

1. Compare and contrast investment strategies, options, and sources of investment 1.2.1

1.3 Describe sources of financial information to make investment decisions

1. Explain basic investment options, rated by risk 1.3.1

Personal Investing

2.1 Describe investing in stocks

1. Compare and contrast types of stocks 2.1.1
2. Explain the worth of a stock 2.1.2
3. Identify the functions of a stock exchange 2.1.3
4. Analyze stock investment strategies 2.1.4
5. Interpret Stock Listing 2.1.5

2.2 Describe bond investments

1. Identify the different types of bonds 2.2.1
2. Explain how to buy and sell bonds 2.2.2
3. Explain bond worth 2.2.3
4. Evaluate bond grades 2.2.4
5. Interpret bond listings 2.2.5

Examine mutual fund investments

1. Classify types of Mutual Funds 2.3.1

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2. Explain how to buy and sell mutual funds 2.3.2
3. Interpret mutual fund quotations 2.3.3
4. Explain the importance of diversification among mutual funds 2.3.4

2.4 Examine other investment options

1. Compare and contrast real estate investment options 2.4.1
2. Research other speculative investment alternatives 2.4.2

Retirement and Estate Planning

3.1 Describe features of retirement investment options

1. Assess the role of Social Security in the retirement planning process 3.1.1
2. Distinguish the difference between types of personal retirement investments 3.1.2
3. Compare and contrast employer sponsored retirement plans 3.1.3

3.2 Discuss the role of estate planning to meet individual and family retirement needs

1. Use estate planning tools to prepare a plan for transfer of personal assets. 3.2.1

Protecting Your Wealth

4.1 Discuss risk management

1. Explain the concept of insurance 4.1.1
2. Identify types of risk 4.1.2
3. Outline the risk management process 4.1.3

4.2 Examine insurance options

1. Compare and contrast types of property insurance 4.2.1
2. Compare and contrast different types of automobile insurance 4.2.2
3. Identify common types of health insurance 4.2.3
4. Identify the need for disability Insurance 4.2.4
5. Examine types of life insurance 4.2.5