

Securities and Investments (2015): Grades 9, 10, 11, 12, Higher Education

Adopted 2015

Business Law: Describe and abide by laws and regulations in order to manage business operations and transactions in the securities and investments industry. [FISI.01](#)

- 01. Explain regulation of the securities and investments industry.** [FISI.01.01](#)
 - a. Discuss legal and ethical considerations in buying and selling securities. [FISI.01.01.A](#)
 - b. Discuss state regulation of the securities and investments industry. [FISI.01.01.B](#)
 - c. Explain the role of the National Association of Securities Dealers (NASD) in the regulation of securities and investments. [FISI.01.01.C](#)
 - d. Explain the regulation of extensions of credit in the securities industry. [FISI.01.01.D](#)
 - e. Describe the nature of the Securities Investor Protection Corporation. [FISI.01.01.E](#)
 - f. Discuss taxation issues that impact securities and investments. [FISI.01.01.F](#)
 - g. Describe the nature of the Chartered Financial Analysts (CFA). Institute Code of Ethics and Professional Conduct. [FISI.01.01.G](#)

- 02. Describe fundamental concepts of real estate law.** [FISI.01.02](#)
 - a. Explain state licensure laws for the real estate industry. [FISI.01.02.A](#)
 - b. Discuss laws pertaining to the conveyance of real estate. [FISI.01.02.B](#)
 - c. Discuss the impact of local zoning regulations on the real estate industry. [FISI.01.02.C](#)
 - d. Discuss the nature of a real estate sales contract. [FISI.01.02.D](#)

- 03. Explain the nature and scope of real estate titling.** [FISI.01.03](#)
 - a. Discuss methods of transferring real estate titles. [FISI.01.03.A](#)
 - b. Discuss reasons for title work. [FISI.01.03.B](#)
 - c. Explain the nature of title insurance. [FISI.01.03.C](#)
 - d. Discuss types of real estate property titling (e.g. sole ownership, joint tenancy with right of survivorship, tenancy in common, etc.). [FISI.01.03.D](#)

Financial Analysis: Maintain, monitor, control and plan the use of financial resources in order to perform key duties in the securities and investments industry. [FISI.02](#)

01. Describe investment analysis and selection processes. [FISI.02.01](#)

- a. Discuss types of investment objectives. [FISI.02.01.A](#)
 - b. Discuss the nature of investment risk. [FISI.02.01.B](#)
 - c. Describe the nature of diversification strategies. [FISI.02.01.C](#)
 - d. Explain factors to consider when selecting investments. [FISI.02.01.D](#)
 - e. Explain information that can be obtained from financial statements. [FISI.02.01.E](#)
 - f. Describe information that can be obtained from annual reports. [FISI.02.01.F](#)
 - g. Explain the nature of a mutual fund prospectus. [FISI.02.01.G](#)
 - h. Explain fundamental analysis used in making investment decisions. [FISI.02.01.H](#)
 - i. Describe the nature of technical analysis. [FISI.02.01.I](#)
 - j. Explain strategies for selecting investments. [FISI.02.01.J](#)
 - k. Discuss performance measurements for venture capital. [FISI.02.01.K](#)
 - l. Explain Modern Portfolio Theory (MPT). [FISI.02.01.L](#)
 - m. Discuss the Capital Asset Pricing Model (CAPM). [FISI.02.01.M](#)
 - n. Explain the Arbitrage Pricing Theory (APT). [FISI.02.01.N](#)
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02. Select investments for clients. [FISI.02.02](#)

- a. Interpret financial ratios significant to investors. [FISI.02.02.A](#)
 - b. Calculate stock-related values (e.g. the value of a constant growth stock, the expected value of future dividends, the expected rate of return, etc.). [FISI.02.02.B](#)
 - c. Calculate bond-related values (e.g. the price of a bond given its yield to maturity, the coupon interest payment for a bond, the effects of interest rates on the price of a bond, etc.). [FISI.02.02.C](#)
 - d. Assess securities' fundamentals. [FISI.02.02.D](#)
 - e. Choose investments based on fundamental analysis. [FISI.02.02.E](#)
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03. Appraise a property to determine its value. [FISI.02.03](#)

- a. Explain the real estate valuation process. [FISI.02.03.A](#)
 - b. Conduct a real estate appraisal. [FISI.02.03.B](#)
 - c. Prepare a real estate appraisal report. [FISI.02.03.C](#)
 - d. Appraise an investment property. [FISI.02.03.D](#)
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Operations: Monitor, plan, and control day-to-day securities and investments operations to ensure continued business functioning. [FISI.03](#)

01. Implement securities and investments operations activities. [FISI.03.01](#)

- a. Discuss the functions of operations departments in securities and investments. [FISI.03.01.A](#)
 - b. Perform the buy/sell functions of a brokerage clerk. [FISI.03.01.B](#)
 - c. Post transaction data to accounting ledgers and certificate records. [FISI.03.01.C](#)
 - d. Schedule the delivery of customers' securities. [FISI.03.01.D](#)
 - e. Calculate commissions. [FISI.03.01.E](#)
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Professional Development: Utilize career planning concepts, tools, and strategies to explore, obtain, and develop in a securities and investments career. [FISI.04](#)

01. Describe careers in securities and investments. [FISI.04.01](#)

- a. Describe the role and responsibilities of individuals in the securities and investments industry. [FISI.04.01.A](#)
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02. Explore securities and investments licensing and certification programs. [FISI.04.02](#)

- a. Describe the Series 6 and Series 7 licensing exams required to sell securities and other financial products. [FISI.04.02.A](#)
 - b. Explain professional designations in the securities and investments industry (e.g. CFS, CFA, BCAA, BCS, CSC, CFP, etc.). [FISI.04.02.B](#)
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03. Describe the environments in which securities and investments services are offered. [FISI.04.03](#)

- a. Discuss considerations in selecting a securities sales agent. [FISI.04.03.A](#)
- b. Describe types of securities and investment firms. [FISI.04.03.B](#)
- c. Describe how securities are traded. [FISI.04.03.C](#)
- d. Explain the principal factors that affect securities markets. [FISI.04.03.D](#)
- e. Explain causes of stock price fluctuations. [FISI.04.03.E](#)
- f. Discuss the relationship between bond prices and yields. [FISI.04.03.F](#)
- g. Discuss the role of investment banking in the primary marketplace. [FISI.04.03.G](#)
- h. Discuss the nature of margin accounts. [FISI.04.03.H](#)
- i. Explain the nature of short sales. [FISI.04.03.I](#)
- j. Discuss the nature of market timing. [FISI.04.03.J](#)
- k. Discuss the nature of international investment strategies. [FISI.04.03.K](#)

04. Describe careers in real estate. [FISI.04.04](#)

- a. Explain the role and responsibilities of real estate sales agents. [FISI.04.04.A](#)
 - b. Describe the role and responsibilities of real estate appraisers. [FISI.04.04.B](#)
 - c. Discuss the role and responsibilities of title company personnel. [FISI.04.04.C](#)
 - d. Explain the role and responsibilities of real estate entrepreneurs. [FISI.04.04.D](#)
 - e. Discuss the role and responsibilities of property managers. [FISI.04.04.E](#)
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Determine client needs and wants and respond through planned, personalized communication to influence purchase decisions and enhance future securities and investments opportunities. [FISI.05](#)

01. Explain securities and investments products and their benefits. [FISI.05.01](#)

- a. Explain the nature of stocks. [FISI.05.01.A](#)
- b. Describe the rights of stockholders. [FISI.05.01.B](#)
- c. Explain the nature of dividends. [FISI.05.01.C](#)
- d. Discuss the nature of stock splits. [FISI.05.01.D](#)
- e. Discuss the nature of options strategies. [FISI.05.01.E](#)
- f. Discuss the nature of hedge funds. [FISI.05.01.F](#)
- g. Describe the nature of futures. [FISI.05.01.G](#)
- h. Explain the nature of bonds. [FISI.05.01.H](#)
- i. Describe the nature of mutual funds. [FISI.05.01.I](#)
- j. Explain the rights of mutual fund shareholders. [FISI.05.01.J](#)
- k. Explain the nature of venture capital. [FISI.05.01.K](#)
- l. Explain the nature of real estate investments. [FISI.05.01.L](#)
- m. Discuss the nature of retirement investment plans. [FISI.05.01.M](#)
- n. Explain the nature of education savings plans. [FISI.05.01.N](#)

02. Complete a securities and investments sale. FISI.05.02

- a. Conduct lectures, seminars, and forums to attract potential clients. FISI.05.02.A
- b. Schedule appointments with prospective clients. FISI.05.02.B
- c. Interview client. FISI.05.02.C
- d. Obtain information on the client's finances and investment goals. FISI.05.02.D
- e. Determine investment strategies for meeting client's investment goals. FISI.05.02.E
- f. Develop an investment recommendation for the client. FISI.05.02.F
- g. Prepare sales presentation materials. FISI.05.02.G
- h. Present investment recommendation to client. FISI.05.02.H
- i. Convert objections into selling points. FISI.05.02.I
- j. Close the securities/investment sale. FISI.05.02.J
- k. Complete the order ticket according to the client's instructions. FISI.05.02.K
- l. Enter the order. FISI.05.02.L
- m. Follow up on the completion of the transaction. FISI.05.02.M
- n. Monitor the client's portfolio. FISI.05.02.N

03. Describe real estate sales functions. FISI.05.03

- a. Discuss the listing of property to sell. FISI.05.03.A
- b. Explain ways to advertise real estate listings for sale. FISI.05.03.B
- c. Discuss ways to show property. FISI.05.03.C
- d. Explain the nature of a real estate closing/settlement. FISI.05.03.D

04. Assist property owners in the sale of their real estate. FISI.05.04

- a. Determine a list price. FISI.05.04.A
- b. Formulate showing instructions. FISI.05.04.B
- c. Hold an open house. FISI.05.04.C
- d. Conduct a caravan tour/real estate showing exclusively for real estate agents. FISI.05.04.D