Colorado CTE

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

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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

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

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

Operations: Monitor, plan and control day to da inv

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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

to ensure continued business functioning. FISI.03

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

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

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

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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Explain securities and investments products and their benefits. FISI.05.01

a. Explain the nature of stocks. FISI.05.01.A

through planned, personalized communication to influence purchase decisions and enhance future securities and investments opportunities. FISI.05

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

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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

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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

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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