

Introduction to Careers in Finance	Scope and Sequence
Unit Lesson	Objectives
FINANCE OVERVIEW AND FINANCIAL SERVICES	
Introduction to the Financial Services Industry	Explain the financial system.
	Explain banking services.
	Outline various regulations and acts applicable to the financial sector.
	Evaluate career opportunities in financial services.
Project: Exploring Careers in Financial Services	
Financial System and Financial Intermediaries	Analyze the scope and functions of the five main components of the U.S. financial sectors.
	Identify types of financial assets and markets.
	Describe the role of intermediaries in finance.
	Explain the financial regulatory process.
	Recognize the scope and impact of international financial services on the U.S. economy.
Project: Exploring Stock Market Fraud	
Dynamics of Financial Services Systems	Examine and define the key agencies governing U.S. banking and securities industries.
	Understand the traits of a financial system that functions well.
	Characterize the impact of international regulations in the global financial system.
	Characterize how the globalization of finance has impacted financial system surveillance and regulation.
Traits for a Healthy Financial System	
	Define the meaning of a well-functioning financial system.

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		Evaluate one common attribute of a well-functioning financial system.
		Identify the importance of transparency in a financial system.
		Evaluate the role of regulatory bodies to ensure financial regulations and compliance.
		Identify the instruments and impacts for ensuring proper regulation and compliance.
	Project: Mortgage Meltdown	
	Financial Regulation and Compliance	
		Define the meaning, attributes, and outcomes of highly functioning financial systems.
		Assess the importance of international linkages.
		Identify the importance of transparency in the financial system.
		Evaluate the role of the regulatory bodies to ensure financial regulation and compliance.
		Identify the instruments and their impacts for ensuring proper regulation and compliance.
	Project: The Fiscal Cliff	
	International Finance	
		Assess the importance of international linkages.
		Evaluate the role of regulatory authorities to assure compliance.
		Identify instruments for ensuring proper regulation and compliance.
	Project: When Financial Services Fail to serve the Consumer	
	Test	
SECURITIES ANALYSIS AND INVESTMENTS		
	Securities Markets and Investment Companies	
		Explain state and federal regulation of securities and the investment industry.
		Explain the role of the National Institute of Securities Dealers.

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		Identify different types of securities and markets.
		Describe the nature of the Security Investor Protection Corporation.
		Discuss legal and ethical considerations for securities sales.
	Project: When It All Goes Wrong on Wall Street	
	Risk and Return, Efficient Diversification	
		Explain the basic organization of securities markets.
		Distinguish and differentiate between different types of investment companies.
		To determine and analyze a stock's value.
		Describe how diversification works with risk and return.
		Discuss the fundamental principle of the risk-return trade-off for investors.
		Describe how the efficient market hypothesis works and the implications for modern finance.
	Introduction to the Financial Services Industry	
		Discuss the advantages of diversification.
		Describe how the Capital Asset Pricing Model works.
		Understand and analyze the implications of the efficient market hypothesis.
	Project: Risk Analysis	
	Bond Valuation	
		Describe some of the characteristics of a bond.
		Discuss how to analyze a bond for investment purposes.
	Project: Evaluating Bonds	
	Equity Valuation	
		Describe, compare, and apply the main techniques used for equity valuation.

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		Analyze the purpose and parts of the present value calculation in equity valuation of securities.
	Project: Researching Stock Valuations	
	Options and Futures Valuation	
		Describe the characteristics of a futures contract.
		Analyze a way to assess the value of a futures contract.
		Discuss the concept of arbitrage and tell how to do an arbitrage evaluation.
	Test	
PRINCIPLES OF CORPORATE FINANCE		
	Introduction to Financial Statement Analysis	
		Identify the roles and responsibilities of financial managers.
		Define and assess financial functions.
		Create a framework to facilitate the understanding and analysis of financial statements.
	Project: Financial Statement Analysis	
	Financial Statement Analysis	
		Create a framework to facilitate and understand the analysis of financial statements.
		Appraise the different aspects of capital structure and financial leverage.
		Define and assess financial functions.
		Identify the roles and responsibilities of financial managers.
	Project: Application of Ratio Analysis	
	The Time Value of Money	
		Describe the mechanics of compounding, which is how money grows over time when invested.

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		Describe the relationship between compounding and bringing money back to the present value.
		Application of time value of money in annuities and perpetuities.
	Capital Budgeting and the Cost of Capital	
		Identify issues affecting the cost of capital.
		Calculate net present value.
	Financial Leverage and Capital Structure Policy	
		Explain why determining the optimal capital structure is important.
		List the reasons why capital structure may differ among industries and companies within the industry.
		Calculate the cost of capital for a company.
		Identify issues that may impact the cost of capital (like taxes).
	Project: Financial Condition of the Energy Industry	
	Dividends and Payout Policy	
		Differentiate between cash and stock dividends.
		Explain dividend payout methodology.
		Fraud and consumer protection in the stock investment.
	Project: Effects of the Mortgage Meltdown	
	Test	
BANKING SERVICES		
	Organization and Structure of the Banking Industry	
		Describe the nature, structure, and functions of banking firms.
		Discuss the importance of banking regulations.

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		What is the career outlook in banking.
	Project: Bitcoin: A New Approach to Currency	
	Banking Regulation	Assess the functions of banks.
		Describe the importance and nature of banking regulations.
	Project: Exploring the Dodd-Frank Act	
	Bank Financial Statements and Performance	Develop an understanding of the Basel Norms for international banking.
		Analyze the financial statements of banking firms.
		Understand the process of ratio analysis of banks.
		Review risk management in banking firms.
	Project: Bank Solvency and Risk Measures	
	Managing Liability and Liquidity Risk	Describe solvency and liquidity and how to assess them.
		Define the different types of risk faced by banking firms.
		Describe the measures banking firms take to mitigate risks.
	Managing Deposit Insurance: Bank Capital and Capital Regulation	
		Describe the role of the Federal Reserve Bank in supporting banks.
		Explain how a bank's credit worthiness is determined.
		Describe what happens when a bank's CAMELS rating is too low.
		List the bank monitoring activities conducted by the FDIC.
	Project: Bailing Out Troubled Banks	

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	Asset-backed Securities, Loan Sales, and Derivatives	<p>Explain the three processes banks use to improve their return on assets.</p> <p>Describe how banks determine the value of derivatives.</p> <p>Explain how banks manage the risks of their loan portfolios.</p> <p>List the typical responsibilities of bank analyst positions.</p>
	Project: Bank Financial Positions	
	Test	
RISK MANAGEMENT AND INSURANCE		
	The Role of Insurance in Addressing Risk	<p>Define risk and list the types of risks businesses and individuals face.</p> <p>Identify the factors considered in determining risk.</p> <p>Explain how an insurance contract is produced.</p> <p>Analyze the career opportunities available in the insurance industry.</p> <p>Discuss the types of insurance jobs that relate to risk management and loss prevention.</p>
	Project: Keystone: Yes or No?	
	Introduction to Risk Management	<p>Explain risk management.</p> <p>Discuss the two primary organizations that provide risk management standards.</p> <p>Describe the key elements of risk analysis.</p> <p>Evaluate insurance as a tool to manage risk.</p>
	Project: Risk Assessment and Mitigation	
	Advanced Topics In Risk Management	

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		Describe the nontraditional risks businesses are facing.
		Explain how companies address nontraditional risks.
		List the steps that can be taken to manage the risk of technology.
		Identify organizations that provide risk management standards.
		Explain the reasons companies use derivatives to manage risk.
	Careers in Insurance	
		Explain how insurance companies sell their products.
		Provide examples of U.S. insurance companies.
		Assess the career opportunities available in the insurance industry.
		Discuss common jobs offered by insurance companies.
	Financial Operations of Insurance	
		Evaluate different types of insurance products.
		Demonstrate how insurance organizations work.
		Recall insurance regulations.
		Evaluate roles of different intermediaries in the insurance industry.
		Evaluate the risk in insurance proposals.
		Illustrate financial operations of insurers.
		Analyze the steps in processing of claims.
		Apply insurance skills in practice.
	Project: Advising the Client on an Annuity.	
	Government Regulation of Insurance	
		Review insurance state and federal regulations.

Unit Lesson

Objectives

To understand the impact of new regulations.

Project: Client Advice for Health Care Compliance

Test

COURSE REVIEW AND EXAM

Review

Exam