

# **Career & Technical Education (CTE) Standards Revision Project**

## **Cluster: Finance**

**Pathways: Accounting, Banking Services, Corporate Finance, Insurance, Securities and Investments**

### **Finance Cluster Overview**

The Finance Cluster prepares learners for careers in financial and investment planning, banking, insurance and business financial management.

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**Participation in this review and update included secondary business and marketing teachers and secondary language arts and math teachers.**

Updated June 2010

## Standards: Securities and Investments

<b>Career Cluster/Cluster Grouping:</b>	<b>Finance</b>
<b>Pathway(s):</b>	<b>Securities and Investments</b>
<b>Prepared Completer Competencies:</b> <ul style="list-style-type: none"> <li><b>FISI.01 Business Law: Describe and abide by laws and regulations in order to manage business operations and transactions in the securities and investments industry.</b></li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"> <li>FISL.01.01 Explain regulation of the securities and investments industry.</li> </ul>	
<b>Evidence Outcomes</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<b>Students can:</b> <ol style="list-style-type: none"> <li>Discuss legal and ethical considerations in buying and selling securities. PWR 2.7.c, SST03.04.e (PFL), SST03.05.a (PFL),</li> <li>Discuss state regulation of the securities and investments industry. SST03.04.e (PFL), SST03.05.a (PFL)</li> <li>Explain the role of the National Association of Securities Dealers (NASD) in the regulation of securities and investments.</li> <li>Explain the regulation of extensions of credit in the securities industry.</li> <li>Describe the nature of the Securities Investor Protection Corporation. SST03.05.a (PFL)</li> <li>Discuss taxation issues that impact securities and investments. MAT01.02.c (PFL), SST03.04.e (PFL)</li> <li>Describe the nature of the Chartered Financial Analysts (CFA). Institute Code of Ethics and Professional Conduct. PWR2.7.c</li> </ol>	<b>Academic Content Knowledge Alignment:</b> MAT01.02.c - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Describe factors affecting take-home pay and calculate the impact (PFL)  SST03.04.e-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Describe legal and ethical responsibilities regarding tax liabilities  SST03.04.e-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Describe legal and ethical responsibilities regarding tax liabilities  SST03.05.a-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Compare and contrast the variety of investments available for a diversified portfolio

	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b> PWR2.7.c-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Behave honestly and ethically
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"> <li>FISL.01.02 Describe fundamental concepts of real estate law.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
a. Explain state licensure laws for the real estate industry. b. Discuss laws pertaining to the conveyance of real estate. c. Discuss the impact of local zoning regulations on the real estate industry d. Discuss the nature of a real estate sales contract.	<b>Academic Content Knowledge Alignment:</b>  <b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"> <li>FISL.01.03 Explain the nature and scope of real estate titling.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
a. Discuss methods of transferring real estate titles. b. Discuss reasons for title work. c. Explain the nature of title insurance. d. Discuss types of real estate property titling (e.g. sole ownership, joint	<b>Academic Content Knowledge Alignment:</b>

<p>tenancy with right of survivorship, tenancy in common, etc.).</p>	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li><b>FISL.02 Financial Analysis: Maintain, monitor, control and plan the use of financial resources in order to perform key duties in the securities and investments industry.</b></li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>FISL.02.01 Describe investment analysis and selection processes.</li> </ul>	
<p><b>Evidence Outcomes</b> <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Discuss types of investment objectives. MAT01.02.d (PFL), MAT02.06.c (PFL), SST03.04.d (PFL), SST03.05.a (PFL)</li> <li>b. Discuss the nature of investment risk. MAT03.05.f, SST03.05.c (PFL)</li> <li>c. Describe the nature of diversification strategies. MAT01.02.d (PFL), SST03.05.a (PFL)</li> <li>d. Explain factors to consider when selecting investments. MAT02.05.b</li> <li>e. Explain information that can be obtained from financial statements.</li> <li>f. Describe information that can be obtained from annual reports.</li> <li>g. Explain the nature of a mutual fund prospectus. -</li> <li>h. Explain fundamental analysis used in making investment decisions.</li> <li>i. Describe the nature of technical analysis. -</li> <li>j. Explain strategies for selecting investments. MAT01.02.d (PFL), MAT02.06.c (PFL), SST03.04.d (PFL), SST03.05.a (PFL), SST03.05.d (PFL)</li> <li>k. Discuss performance measurements for venture capital.</li> <li>l. Explain Modern Portfolio Theory (MPT).</li> <li>m. Discuss the Capital Asset Pricing Model (CAPM). ,</li> <li>n. Explain the Arbitrage Pricing Theory (APT).</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT01.02.d - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p> <p>MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p> <p>MAT02.05.b - Patterns, Functions, and Algebraic Structures - Solutions to equations, inequalities and systems of equations are found using a variety of tools - Find, using all tools including graphing technology, solutions to equations involving power, exponential, rational and radical functions</p> <p>MAT03.05.d-Mathematics, Data Analysis, Statistics, and Probability, Probability models outcomes for situations in which there is inherent randomness, quantifying the degree of certainty in terms of relative frequency of occurrence - Evaluate, using all tools including graphing technology, and interpret probabilities using a normal distribution</p>

	<p>SST03.04.d-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Identify sources of personal income and likely deductions and expenditures as a basis for a financial plan</p> <p>SST03.05.a-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Compare and contrast the variety of investments available for a diversified portfolio</p> <p>SST03.05.c-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Explain how economic cycles affect personal financial decisions</p> <p>SST03.05.d-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Describe the appropriate types of investments to achieve the objectives of liquidity, income and growth</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"> <li>FISL.02.02 Select investments for clients.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Interpret financial ratios significant to investors. MAT02.02.d, MAT03.04.a</li> <li>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.). MAT02.02.d, MAT02.06.c, MAT03.04.a, MAT02.06.c</li> </ul>	<b>Academic Content Knowledge Alignment:</b> MAT02.02.d - Patterns, Functions, and Algebraic Structures - Graphs and tables are used to describe the qualitative behavior of common types of functions - Make qualitative statements about the rate of change of a function, based on its graph or table

<p>(PFL), PWR1.2.c</p> <p>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.).MAT02.02.d, MAT02.06.c, PWR1.2.c</p> <p>d. Assess securities' fundamentals. MAT02.06.c (PFL), SST03.04.a (PFL)</p> <p>e. Choose investments based on fundamental analysis. MAT02.05.c MAT02.04.c, MAT02.06.c, RWC02.06.c</p>	<p>MAT02.04.c-Mathematics, Patterns, Functions, and Algebraic Structures, Expressions , equations, and inequalities can be expressed in multiple, equivalent forms - Solve equations for one variable in terms of the others</p> <p>MAT02.05.c - Patterns, Functions, and Algebraic Structures - Solutions to equations, inequalities and systems of equations are found using a variety of tools - Solve, using all tools including graphing technology, systems of linear equations and inequalities with two variables</p> <p>MAT02.06.c-Mathematics, Patterns, Functions, and Algebraic Structures, Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p> <p>MAT03.04.a - Data Analysis, Statistics, and Probability - Randomness is the foundation for using statistics to draw conclusions when testing a claim or estimating plausible values for a population characteristic - Define and explain the meaning of significance (both practical and statistical)</p> <p>RWC02.05.d - Reading for All Purposes - Literary and historical influences determine the meaning of traditional and contemporary literary texts - Analyze how literary components affect meaning</p> <p>RWC02.06.c - Reading for All Purposes - The development of new ideas and concepts within informational and persuasive manuscripts - Compare the development of an idea or concept in multiple texts supported by text-based evidence</p> <p>SST03.04.a-Social Studies, Economics, Design, analyze, and apply a final plan based on short- and long-term financial goals (PFL) - Develop a financial plan including a budget based on short- and long- term goals</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR1.2.c-Postsecondary &amp; Workforce Readiness, Content Knowledge , Mathematical Sciences - Use concepts and techniques of probability and statistics</p>
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<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FISL.02.03 Appraise a property to determine its value.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Explain the real estate valuation process. PWR2.1.f</li> <li>b. Conduct a real estate appraisal. MAT01.02.a</li> <li>c. Prepare a real estate appraisal report. MAT01.02.a, MAT04.01.b, RWC 03.02.d, RWC 03.02.f</li> <li>d. Appraise an investment property. MAT02.04.c, MAT03.01.b,</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation</p> <p>MAT02.04.c-Mathematics, Patterns, Functions, and Algebraic Structures, Expressions , equations, and inequalities can be expressed in multiple, equivalent forms - Solve equations for one variable in terms of the others</p> <p>MAT03.01.b - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - Determine appropriate data collection methods to answer a research question</p> <p>MAT04.01.b - Shape, Dimension, and Geometric Relationships - Attributes of two- and three-dimensional objects are measurable and can be quantified - Justify, interpret, and apply the use of formulas for the surface area, and volume of cones, pyramids, and spheres including real-world situations</p> <p>RWC02.06.c - Reading for All Purposes - The development of new ideas and concepts within informational and persuasive manuscripts - Compare the development of an idea or concept in multiple texts supported by text-based evidence</p> <p>RWC 03.02.d – Reading, Writing, and Communicating, Writing and Composition, Ideas, evidence, structure, and style create persuasive, academic, and technical texts for particular audiences and specific purposes – Select and build context for language appropriate to content (technical, formal)</p> <p>RWC 03.02.f – Reading, Writing, and Communicating, Writing and Composition, Ideas, evidence, structure, and style create persuasive, academic, and technical texts for particular audiences and specific purposes – Support judgments with substantial evidence and purposeful elaboration</p>

	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR2.1.f-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Critical Thinking and Problem Solving - Discern bias, pose questions, marshal evidence, and present solutions</p>
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li>• <b>FISL.03 Operations: Monitor, plan, and control day-to-day securities and investments operations to ensure continued business functioning.</b></li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FISL.03.01 Implement securities and investments operations activities.</li> </ul>	
<p><b>Evidence Outcomes - Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Discuss the functions of operations departments in securities and investments.</li> <li>b. Perform the buy/sell functions of a brokerage clerk., RWC01.01.f, RWC04.09.a, MAT01.02.a,</li> <li>c. Post transaction data to accounting ledgers and certificate records.</li> <li>d. Schedule the delivery of customers' securities.</li> <li>e. Calculate commissions. MAT01.02.a, MAT02.04.c, PWR1.2.c</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation</p> <p>MAT02.04.c-Mathematics, Patterns, Functions, and Algebraic Structures, Expressions , equations, and inequalities can be expressed in multiple, equivalent forms - Solve equations for one variable in terms of the others</p> <p>RWC01.01.f - Oral Expression and Listening - Effective speaking in formal and informal settings requires appropriate use of methods and audience awareness - Select appropriate technical or specialized language</p> <p>RWC04.09.a - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - Analyze the purpose, question at issue, information, points of view, implications and consequences, inferences, assumptions and concepts inherent in thinking</p>

	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR1.2.c-Postsecondary &amp; Workforce Readiness, Content Knowledge ,  Mathematical Sciences - Use concepts and techniques of probability and statistics</p>
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li>• <b>FISL.04 Professional Development: Utilize career planning concepts, tools, and strategies to explore, obtain, and develop in a securities and investments career.</b></li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FISL.04.01 Describe careers in securities and investments.</li> </ul>	
<p><b>Evidence Outcomes - Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<p>a. Describe the role and responsibilities of individuals in the securities and investments industry.</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <hr/> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FISL.04.02 Explore securities and investments licensing and certification programs.</li> </ul>	
<p><b>Evidence Outcomes - Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>

<ul style="list-style-type: none"> <li>a. Describe the Series 6 and Series 7 licensing exams required to sell securities and other financial products. -</li> <li>b. Explain professional designations in the securities and investments industry (e.g. CFS, CFA, BCAA, BCS, CSC, CFP, etc.).</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <hr/> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FISL.04.03 Describe the environments in which securities and investments services are offered.</li> </ul>	
<p><b>Evidence Outcomes - Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Discuss considerations in selecting a securities sales agent.</li> <li>b. Describe types of securities and investment firms.</li> <li>c. Describe how securities are traded.</li> <li>d. Explain the principal factors that affect securities markets. MAT03.02.c</li> <li>e. Explain causes of stock price fluctuations. MAT03.01.c, MAT03.02.c</li> <li>f. Discuss the relationship between bond prices and yields. MAT03.02.c</li> <li>g. Discuss the role of investment banking in the primary marketplace.</li> <li>h. Discuss the nature of margin accounts.</li> <li>i. Explain the nature of short sales.</li> <li>j. Discuss the nature of market timing. SST03.05.c (PFL)</li> <li>k. Discuss the nature of international investment strategies. SST03.04.b (PFL)</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT03.01.c-Mathematics, Data Analysis, Statistics, and Probability, Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - Explain how data might be analyzed to provide answers to a research question</p> <p>MAT03.02.c - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - Differentiate between the inferences that can be drawn in experiments versus observational studies</p> <p>SST03.04.b-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Analyze financial information for accuracy, relevance, and steps for identity protection</p> <p>SST03.05.c-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Explain how economic cycles affect personal financial decisions</p>

	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FISL.04.04 Describe careers in real estate.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Explain the role and responsibilities of real estate sales agents.</li> <li>b. Describe the role and responsibilities of real estate appraisers.</li> <li>c. Discuss the role and responsibilities of title company personnel.</li> <li>d. Explain the role and responsibilities of real estate entrepreneurs. -</li> <li>e. Discuss the role and responsibilities of property managers.</li> </ul>	<b>Academic Content Knowledge Alignment:</b>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
<b>Prepared Completer Competencies:</b>	
<ul style="list-style-type: none"> <li>FISL.05 Determine client needs and wants and respond through planned, personalized communication to influence purchase decisions and enhance future securities and investments opportunities.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FISL.05.01 Explain securities and investments products and their benefits.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

<ul style="list-style-type: none"> <li>a. Explain the nature of stocks. MAT01.02.a, MAT03.02.c</li> <li>b. Describe the rights of stockholders.</li> <li>c. Explain the nature of dividends. MAT01.02.a, MAT03.02.c</li> <li>d. Discuss the nature of stock splits. MAT01.02.a, MAT03.02.c</li> <li>e. Discuss the nature of options strategies. MAT01.02.a, MAT03.02.c</li> <li>f. Discuss the nature of hedge funds. MAT01.02.a, MAT03.02.c</li> <li>g. Describe the nature of futures. MAT01.02.a, MAT03.02.c</li> <li>h. Explain the nature of bonds. MAT01.02.a, MAT03.02.c</li> <li>i. Describe the nature of mutual funds. MAT01.02.a, MAT03.02.c</li> <li>j. Explain the rights of mutual fund shareholders. MAT01.02.a, MAT03.02.c</li> <li>k. Explain the nature of venture capital. MAT01.02.a, MAT03.02.c</li> <li>l. Explain the nature of real estate investments. MAT01.02.a, MAT03.02.c</li> <li>m. Discuss the nature of retirement investment plans. MAT01.02.a, MAT01.02.d (PFL), MAT03.02.c, SST03.04.d (PFL)</li> <li>n. Explain the nature of education savings plans. MAT01.02.a, MAT03.02.c</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation</p> <p>MAT01.02.d - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p> <p>MAT03.02.c-Mathematics, Data Analysis, Statistics, and Probability, The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - Differentiate between the inferences that can be drawn in experiments versus observational studies</p> <p>SST03.04.d-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Identify sources of personal income and likely deductions and expenditures as a basis for a financial plan</p>
<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FISL.05.02 Complete a securities and investments sale.</li> </ul>	
<p><b>Evidence Outcomes - Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Conduct lectures, seminars, and forums to attract potential clients. RWC01.06.d , PWR1.1.e, PWR2.8.a</li> <li>b. Schedule appointments with prospective clients. RWC01.07.b</li> <li>c. Interview client. RWC01.01.e , PWR1.1.e</li> <li>d. Obtain information on the client's finances and investment goals.</li> <li>e. Determine investment strategies for meeting client's investment goals. MAT03.04.a, SST03.04.d (PFL), SST03.05.a (PFL),</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT01.02.d - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL)</p>

<p>SST03.05.d (PFL), RWC02.05.b</p> <p>f. Develop an investment recommendation for the client. MAT03.04.a MAT01.02.d (PFL), MAT02.06.c (PFL) RWC1.7.c, RWC2.05.b</p> <p>g. Prepare sales presentation materials. RWC1.7.d ,PWR2.8.a</p> <p>h. Present investment recommendation to client. MAT03.04.a RWC1.7.d</p> <p>i. Convert objections into selling points. -</p> <p>j. Close the securities/investment sale. RWC01.07.e</p> <p>k. Complete the order ticket according to the client's instructions.</p> <p>l. Enter the order.</p> <p>m. Follow up on the completion of the transaction. RWC01.07.b</p> <p>n. Monitor the client's portfolio.</p>	<p>MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p> <p>MAT03.04.a - Data Analysis, Statistics, and Probability - Randomness is the foundation for using statistics to draw conclusions when testing a claim or estimating plausible values for a population characteristic - Define and explain the meaning of significance (both practical and statistical)</p> <p>RWC01.01.e - Oral Expression and Listening - Effective speaking in formal and informal settings requires appropriate use of methods and audience awareness - Choose specific words and word order for intended effect and meaning</p> <p>RWC01.06.d - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - Facilitate (or lead) a group by developing an agenda designed to accomplish a specified goal</p> <p>RWC01.07.b - Oral Expression and Listening - Oral presentations require effective preparation strategies - Use verbal and nonverbal techniques to communicate information</p> <p>RWC1.7.c-Reading, Writing and Communicating, Oral Expression and Language Study, Deliver and apply skills in preparing a planned formal and informal oral presentations to various audiences using appropriate communication skills. - Define a position and select evidence to support that position</p> <p>RWC1.7.d-Reading, Writing and Communicating, Oral Expression and Language Study, Deliver and apply skills in preparing a planned formal and informal oral presentations to various audiences using appropriate communication skills. - Develop a well organized presentation to defend a position.</p> <p>RWC01.07.e - Oral Expression and Listening - Oral presentations require effective preparation strategies - Use effective audience and oral delivery skills to persuade an audience</p> <p>RWC2.05.b-Reading, Writing and Communicating, Reading for All purposes, Synthesize ideas from information and technical materials, complex narratives, and expository text selections to make inferences and draw conclusions. - Make predictions and inferences about an author's beliefs and cite text-based evidence to support prediction/inference</p> <p>SST03.04.d-Social Studies, Economics, Design, analyze, and apply a financial plan</p>
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	<p>based on short- and long-term financial goals (PFL) - Identify sources of personal income and likely deductions and expenditures as a basis for a financial plan</p> <p>SST03.05.a-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Compare and contrast the variety of investments available for a diversified portfolio</p> <p>SST03.05.d-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Describe the appropriate types of investments to achieve the objectives of liquidity, income and growth</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR1.1.e-Postsecondary &amp; Workforce Readiness, Content Knowledge , Literacy - Employ standard English language properly and fluently in reading, writing, listening, and speaking</p> <p>PWR2.8.a-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Communication - Read, write, listen and speak effectively</p>
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>• FISL.05.03 Describe real estate sales functions.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Discuss the listing of property to sell.</li> <li>b. Explain ways to advertise real estate listings for sale. -</li> <li>c. Discuss ways to show property.</li> <li>d. Explain the nature of a real estate closing/settlement. MAT01.02.a</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation</p>

	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>FISL.05.04 Assist property owners in the sale of their real estate.</li> </ul>	
<p><b>Evidence Outcomes - Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Determine a list price. PWR1.2.d</li> <li>b. Formulate showing instructions. RWC 03.05.f</li> <li>c. Hold an open house. RWC01.06.d</li> <li>d. Conduct a caravan tour/real estate showing exclusively for real estate agents. RWC01.02.e</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC01.02.e - Oral Expression and Listening - Effective collaborative groups accomplish goals - Assume a leadership role in a group that is collaboratively working to accomplish a goal</p> <p>RWC01.06.d - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - Facilitate (or lead) a group by developing an agenda designed to accomplish a specified goal</p> <p>RWC03.05.f – Reading, Writing, Communicating, Writing and Composition, Elements of informational and persuasive texts can be refined to inform or influence an audience – Clarify and order ideas for best possible effect</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p> <p>PWR1.2.d-Postsecondary &amp; Workforce Readiness, Content Knowledge , Mathematical Sciences - Apply knowledge of mathematics to problem solve, analyze issues, and make critical decisions that arise in everyday life</p>