



ENLIGHTIUM ACADEMY

Ignitia™ Career and Technical Education
Electives

Introduction to Careers in Finance

Enlightium Academy invites you to open the door to career and college readiness with Career and Technical Education (CTE) courses from Alpha Omega Publications - Ignitia™.

These rigorous, hands-on courses for grades 7-12 promote critical thinking, emphasize problem solving, and encourage students to take responsibility for their own learning. With 24 CTE courses divided into six clusters, these courses put students on practical paths to post-graduate success.

Should you have any questions about the curriculum, please contact support@enlightiumacademy.com or call Enlightium Academy Customer Support at (866) 488-4818 ext. 2017.

If you have questions about technical support or product configuration, please see the information below for Alpha Omega Publications.

Alpha Omega Publications Technical Support

Alpha Omega Publications' technical support is Ignitia™'s full-service technical support system. We exist to promote and preserve our customers' satisfaction. Our services include:

- Technical Support
- Product Configuration and Update Management

Please use the following information to contact Alpha Omega Publications' technical support:

Online:

Access our helpful Technical Support website simply by clicking on the life preserver located in the upper-right corner of any screen in our program!

Telephone:

Toll Free: 1-877-251-6662
Monday –Friday 7 a.m. to 5 p.m. (CT)

COURSE OVERVIEW

The Introduction to Careers in Finance course provides the fundamentals of the financial services industry in the United States and explores the jobs and career opportunities that the industry offers.

Unit 1 introduces the financial services industry and the financial systems that operate in the US and internationally.

Unit 2 examines securities markets and investment companies, looks at how companies evaluate and mitigate risk, and discusses the valuation of stocks and bonds.

Unit 3 discusses the roles and responsibilities of corporate finance and accounting, analysis of financial statements, capital budgeting, and capital structure.

Unit 4 focuses on banking services, including how the industry is organized and regulated and how risks are managed.

Unit 5 looks at the insurance industry, including how it is organized and regulated, how it addresses risks, and the career opportunities it offers.

Objectives

- Explain the financial system.
- Evaluate career opportunities in financial services.
- Describe the role of intermediaries in finance.
- Examine and define the key agencies governing US banking and securities industries.
- Characterize the impact of international finance on US financial system regulations.
- Review the attributes of a well-functioning financial system.
- Evaluate the role of regulatory bodies in ensuring compliance with regulations.
- Identify the importance of transparency in the financial system.
- Identify different types of securities and markets.
- Describe how diversification works with risk and return.
- Discuss how to analyze a bond for investment purposes.
- Describe, compare, and apply the main techniques used for equity valuation.
- Analyze the methods used to assess the value of a futures contract.
- Discuss the roles and responsibilities of corporate finance.
- Create a framework to understand the analysis of financial statements.
- Describe how money grows over time when invested through compounding.
- Identify issues affecting the cost of capital.
- Describe the elements of a company's capital structure.
- Explain how a company can use its profits to increase its value.
- Describe the nature, structure, and functions of banking firms.
- Explain how banks mitigate their risks.
- Describe the role of the Federal Reserve in supporting banks.
- Summarize the nature and types of risks faced by businesses and how they use insurance to manage those risks.
- Explain nontraditional risks and how companies address them.
- Summarize the types of jobs and careers offered by insurance companies.
- Discuss the role of state insurance commissioners in regulating insurance companies.

Students will need access to the Internet to conduct research for the lesson assignments. They will also need a paper or electronic notebook to record their "Reflections" or "Notebook" responses from the lessons and their assignments.

UNIT 1: FINANCE OVERVIEW AND FINANCIAL SERVICES**Assignment Titles**

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|---|---|
| 1. Course Overview | 11. Project: The Fiscal Cliff |
| 2. Introduction to the Financial Services Industry | 12. International Finance |
| 3. Project: Exploring Careers in Financial Services | 13. Project: When Financial Services Fail to serve the Consumer |
| 4. Financial System and Financial Intermediaries | 14. Quiz 2: Constantly Changing Financial Systems |
| 5. Project: Exploring Stock Market Fraud | 15. Project: Special Project* |
| 6. Dynamics of Financial Services Systems | 16. Test |
| 7. Quiz 1: Market Organization and Structure | 17. Course Project Part 1: Find the Right Company* |
| 8. Traits for a Healthy Financial System | 18. Glossary and Credits |
| 9. Project: Mortgage Meltdown | |
| 10. Financial Regulation and Compliance | |

UNIT 2: SECURITIES ANALYSIS AND INVESTMENTS**Assignment Titles**

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| 1. Securities Markets and Investment Companies | 9. Equity Valuation |
| 2. Project: When It All Goes Wrong on Wall Street | 10. Project: Researching Stock Valuations |
| 3. Risk and Return, Efficient Diversification | 11. Options and Futures Valuation |
| 4. Introduction to the Financial Services Industry | 12. Quiz 2: Securities Valuation |
| 5. Project: Risk Analysis | 13. Project: Special Project* |
| 6. Quiz 1: Basics of Securities Analysis | 14. Test |
| 7. Bond Valuation | 15. Course Project Part 2: Explore Jobs and Careers* |
| 8. Project: Evaluating Bonds | 16. Glossary and Credits |

UNIT 3: PRINCIPLES OF CORPORATE FINANCE**Assignment Titles**

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| 1. Introduction to Financial Statement Analysis | 9. Project: Financial Condition of the Energy Industry |
| 2. Project: Financial Statement Analysis | 10. Dividends and Payout Policy |
| 3. Financial Statement Analysis | 11. Project: Effects of the Mortgage Meltdown |
| 4. Project: Application of Ratio Analysis | 12. Quiz 2: Capital Structure |
| 5. The Time Value of Money | 13. Project: Special Project* |
| 6. Quiz 1: The Finance Function and Financial Reporting and Analysis | 14. Test |
| 7. Capital Budgeting and the Cost of Capital | 15. Course Project Part 3: Prepare a Learning Plan* |
| 8. Financial Leverage and Capital Structure Policy | 16. Glossary and Credits |

UNIT 4: BANKING SERVICES**Assignment Titles**

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| 1. Organization and Structure of the Banking Industry | 10. Project: Bailing Out Troubled Banks |
| 2. Project: Bitcoin: A New Approach to Currency | 11. Asset-backed Securities, Loan Sales, and Derivatives |
| 3. Banking Regulation | 12. Project: Bank Financial Positions |
| 4. Project: Exploring the Dodd-Frank Act | 13. Quiz 2: Bank Risk Management |
| 5. Bank Financial Statements and Performance | 14. Project: Special Project* |
| 6. Project: Bank Solvency and Risk Measures | 15. Test |
| 7. Quiz 1: Introduction to Banking | 16. Course Project Part 4: Understand Risk* |
| 8. Managing Liability and Liquidity Risk | 17. Glossary and Credits |
| 9. Managing Deposit Insurance: Bank Capital and Capital Regulation | |

UNIT 5: RISK MANAGEMENT AND INSURANCE

Assignment Titles

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| 1. The Role of Insurance in Addressing Risk | 9. Project: Advising the Client on an Annuity. |
| 2. Project: Keystone: Yes or No? | 10. Government Regulation of Insurance |
| 3. Introduction to Risk Management | 11. Project: Client Advice for Health Care Compliance |
| 4. Project: Risk Assessment and Mitigation | 12. Quiz 2: Insurance |
| 5. Advanced Topics In Risk Management | 13. Project: Special Project* |
| 6. Quiz 1: Risk Management | 14. Test |
| 7. Careers in Insurance | 15. Course Project Part 5: Be Aware of Regulations* |
| 8. Financial Operations of Insurance | 16. Glossary and Credits |

UNIT 6: COURSE PROJECT, REVIEW, AND EXAM

Assignment Titles

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| 1. Course Project Part 6: Look to the Future* | 3. Exam |
| 2. Review | |

(*) Indicates alternate assignment