

**BUSINESS EDUCATION CURRICULUM SUMMARY**

The purpose of the Business Education Curriculum Summary is to present an overview of the Finance and Investment curriculum. Parents are the intended audience of the Business Education Curriculum Summary.

<p><b>Introduction of Financial Management</b></p> <ul style="list-style-type: none"> <li>• Define financial assets, real assets, financial management</li> <li>• Describe Role of Finance in the US Economy</li> <li>• Discuss Main Types of Financial markets &amp; Institutions including the stock markets</li> <li>• Compare and contrast between debt and equity financed companies</li> <li>• Explain Personal Financial Planning Process &amp; common personal financial decisions</li> </ul>	<p><b>Risk and Return</b></p> <ul style="list-style-type: none"> <li>• Solve amortizations, annuity, and perpetuity problems</li> <li>• Define, discuss, and solve bond problems</li> <li>• Define risk types; identify &amp; solve problems</li> <li>• Discuss cash flow estimation</li> </ul>
<p><b>Time Value of Money</b></p> <ul style="list-style-type: none"> <li>• Define present/future value for an amount</li> <li>• Define annuity, annuity due, opportunity cost rate compound interest, amortization</li> <li>• Discuss compound interest vs. Non-annual compound interest</li> </ul>	<p><b>Financial System and Interest</b></p> <p>Discuss the relationship between interest and the stock market &amp; its relationship to dept investment Compare and contrast the debt markets, interest and the economy Compare and contrast the real interest rate and the expectations theory, the liquidity preference theory and the market segmentation history</p> <p><b>Financial Statement &amp; Ratios</b></p> <ul style="list-style-type: none"> <li>• Review &amp; Analyze the Elements of Balance Sheet, Income, Cash Flow Statements</li> <li>• Identify Types of Financial Budget &amp; Budgeting Procedures</li> <li>• Analyze and complete ration problems and how they aid management decision making</li> <li>• Equalize common financial statements to compare investment options</li> </ul>

**BOARD APPROVED 5/2007**

**FINANCE AND INVESTMENT  
GRADES 10-12**