

Colorado CTE Course – Scope and Sequence

Course Name	Intro to Finance	Course Details	.5
		Course = 0.50 Carnegie Unit Credit	
Course Description	Examines the financial markets, financial instruments and the actors in these markets. The course covers the use of time value of money and other financial models to value different types of capital, financial data to analyze performance and to examine capital budgeting alternatives, and analyzes <u>working capital needs and costs</u> .		
Note:	This is a suggested scope and sequence for the course content. The content will work with any textbook or instructional resource. If locally adapted, make sure all competency/performance indicators are covered. Course aligns to CCNS (FIN101) **Please note concurrent enrollment must be arranged and approved through your local community college partner.		
SCED Identification #	12103	Schedule calculation based on 60 calendar days of a 90-day semester. Scope and sequence allows for additional time for guest speakers, student presentations, field trips, remediation, or other content topics.	

All courses taught in an approved CTE program must include Essential Skills embedded into the course content. The Essential Skills Framework for this course can be found at <https://www.cde.state.co.us/standardsandinstruction/essentialskills>

COURSE COMPETENCIES AND OUTCOMES

STUDENT COMPETENCIES

1. Describe the different financial markets, the regulation and process of issuing new and resale securities
2. Calculate present value, present value of an annuity, future value and future value of an annuity
3. Calculate the cost of capital
4. Describe the different types of dividend policy
5. Calculate and analyze different capital budgeting methods and capital structure mix
6. Analyze corporate financial statements using ratio analysis and compare company performances
7. Prepare a Cash Budget
8. Calculate the cost and analyze different types of working capital financing
9. Calculate breakeven and analyze the financial and operating risks of a firm
10. Describe various types of risk
11. Calculate the return due to various risks using the Capital Asset Pricing Model.



SUGGESTED TOPICAL OUTLINE:

- I. Corporate Finance
- II. Financial Markets
 - a. Money versus Capital Markets
 - b. Direct versus indirect financing
 - c. Exchanges
 - d. Financial Intermediaries
- III. Financial Transactions
 - a. Securities Exchange Commission
 - b. Initial Public Offerings
 - c. Resale Markets
- IV. Cash
 - a. Statement of Cash Flow
 - b. Cash Budgeting
- V. Financial Statement Analysis
 - a. Ratio analysis
 - b. Industry Performance
- VI. Time Value of Money
 - a. Present Value
 - b. Future Value
 - c. Annuities
- VII. Bonds
 - a. Characteristics
 - b. Pricing
- VIII. Equity
 - a. Characteristics
 - b. Pricing
 - c. Dividend Policy
- IX. Risk
 - a. Types
 - b. Capital Asset Pricing Model
- X. Cost of Capital
 - a. Debt
 - b. Internal Equity
 - c. External Equity
 - d. Preferred Stock
 - e. Weighted Cost



XI. Capital Budgeting

- a. Initial outlay
- b. After tax cash flow
- c. Salvage value
- d. Payback period
- e. Net Present Value
- f. Internal Rate of Return
- g. Profitability Index

XII. Breakeven

- a. Dollars and units
- b. Degree of operating, financial and combined leverage

XIII. Working Capital

- a. Types
- b. Costs

CTSO Integration

FBLA:

- Securities & Investments
- Accounting II
- Personal Finance
- Insurance & Risk Management
- Banking & Financial Systems
- Entrepreneurship

DECA:

- Principles of Finance
- Financial Services Team Decision Making
- Accounting Applications
- Personal Financial Literacy
- Financial Literacy Project
- Sales Project
- Entrepreneurship Written Events