

**1. Understanding different investment choices**

- a. Banking, CDs, Money Markets
- b. What is a stock?
  - i. Understanding mutual funds
  - ii. Understanding ETFs
- c. What is a bond?
  - i. Corporate—
    - 1. Understanding credit worthiness
    - 2. Understanding cash flows from bonds
    - 3. Understanding differences between coupon payment and yield
  - ii. Treasuries—
    - 1. The risk-free rate of return
    - 2. Yield curve
  - iii. Municipal Bonds
- d. What's the big deal about gold and other precious metals?
- e. What's the big deal about FX, currency speculation and hedging?
- f. Investing in real estate
- g. How have gold, bonds, stocks, cash, Treasuries, real estate performed over time?
  - i. Understanding risk based on asset type and investing horizon



**2. How the stock market works and what makes it move**

- a. What are the exchanges
- b. What is an IPO versus secondary market
- c. Market timing
  - i. Understanding business cycles
  - ii. Bull and Bear Markets
    - 1. Understanding the trend
    - 2. The trend is your friend
    - 3. Learning to anticipate trend changes
  - iii. Difficulty of market timing
  - iv. Cost of poor market timing
- d. Choosing a broker
  - i. Different types of brokers
  - ii. Understanding their Fees
  - iii. Making sure you are opening/trading in the right account
    - 1. Trading account
    - 2. Tax Free account iv. FDIC insurance
- e. Why stocks are your best bet to earn a consistently high return
- f. Individual Stocks versus Mutual funds
  - i. Fees of Mutual funds
  - ii. Index ETFs
  - iii. Few funds consistently outperform the market



**3. Making your first trade**

- i. Looking up a ticker symbol
- ii. Understanding a stock quote page
  - 1. Open, hi, low, close
  - 2. Bid/ask
  - 3. Charts
  - 4. Dividends
  - 5. EPS
  - 6. PE ratio
  - 7. Volume
  - 8. Market Cap
  - 9. ROI and ROE
  - 10. Book Value
  - 11. Profit Margin
- iii. Order types (market/limit/stops)
- iv. Day order/GTC
- v. Buying on Margin
- vi. Short Selling
- vii. Calculating gains and losses
- viii. Comparing your portfolio to benchmarks



**4. Building your \$100,000 portfolio**

- a. Risk and Diversification
  - i. Across industries
  - ii. Across market caps
  - iii. Across dividend yields
  - iv. International and emerging markets
  - v. Precious metals, commodity ETFs
  - vi. Dollar Cost Averaging when buying
  - vii. Dollar Cost Averaging when selling too
  - viii. Sharpe Ratio
- b. What do I buy? Finding Stocks and understanding what makes stock prices move
  - i. Invest in what you know. Don't listen to rumors. Buffet and Peter Lynch as examples of basic stock picking
  - ii. Build a portfolio of non-losers, and try to find one or two tenbaggers
  - iii. Use Stock Screeners to find stocks
  - iv. Review of popular analysts and websites



**5. Now that I own it, when do I sell it?**

- a. Rule #1 – Ride your winners and cut your losses
- b. Exit strategies and protecting your value
  - i. Using stop loss orders

ii. Using Trailing Stops

c. Identifying market tops

**6. Fundamental analysis—Understanding earnings and cash flow**

a. As it relates to both buying and selling

1. Understanding 10Qs and 10Ks
2. Revenue and earnings
3. Management
4. EPS and Cash flow per share
5. Earnings estimates
6. New products
7. Competition
8. Alpha and Beta



**7. Technical analysis--Common charting terms**

a. As it relates to both buying and selling

1. How to read stock charts
2. Double bottom
3. Cup and saucer
4. Breakout
5. Bases and trendlines
6. MACD
7. Fibonacci ratios
8. Moving averages
9. RSI
10. Support and Resistance
11. Bollinger Bands
12. Head and shoulders
13. Wedges and flags
14. Candlesticks



**8. Current Hot Topics in Trading**

- a. Day Trading
- b. Swing Trading
- c. Penny Stocks
- d. Buy and Hold
- e. Growth at a Reasonable Price
- f. Insider transactions
- g. Investor sentiment
- h. Arbitrage



**9. Introduction to Options**

- a. What are options

- b. Option pricing-Black Scholes model
- c. Call options
- d. Put options
- e. Writing covered calls
- f. Volatility
- g. Implied volatility
- h. Spreads
- i. Put vs Call interest

#### 10. Survivor's Guide to Success

- a. Ten Key Things to Remember
- b. Ten Mistakes to Avoid
- c. Staying informed, it's a continuous process
  - i. Investment Newsletters
  - ii. Money management techniques
  - iii. Follow the market news at Survivor

University

- d. Practice makes perfect, learn from your mistakes, keep accurate records, use our Trading diary
- e. Developing your investing strategy and sticking to it. Finding a strategy that is right for you
  - i. Understanding who you are...
  - ii. Coming to terms with your current financial fitness
  - iii. Take our brief Financial Fitness Test
  - iv. Let's be honest in assessing our current situation
  - v. how average net worth for different age groups using pie charts
  - vi. Show recommended asset allocations for different age groups using pie charts

