Techniques covered for RKC/Cumbria Money Management’s Module

1. How percentages are used and manipulated for margins, growth rates, return on investment, cost of capital, inflation, etc.
2. Averages: weighted, arithmetical and geometric.
3. Discounted cash flow analysis.
4. Constructing spreadsheets (Excel) of money flows over time and allowing for interests earnings of costs and amounts paid in or taken out each year.
5. The impact of inflation on purchasing power.
6. How macro-economics impacts on investment decisions.
7. Investment instruments vs. vehicles.
8. Bond valuations and the impact of grading.
9. Stock valuations: fundamentals and technical.
10. Types of investment fund, and argument for and against.
11. Self-assessment re risk aversion of acceptance.
12. Levels of risk in portfolios.
13. Choice of funds to correspond to self-assessment.
14. Description of funds.