**Module Discussions**

**Module 1**

What are some examples of occurrences where money is compounded? Provide examples of some of the following:

* Annually
* Semiannually
* Quarterly
* Monthly
* Continuously

**Module 2**

* How would you determine how much money you should be saving each month for retirement? Ignore inflation in your response.

**Module 3**

* If you are responsible for investing your company’s excess cash into bonds, what kind(s) of bonds will you choose?
* What will be their maturity and rating?
* What factors should you consider before making your decision?

**Module 4**

* Some stocks pay dividends, and some don’t. What factors do you think a chief financial officer (CFO) of a company should consider before recommending a dividend policy to the company’s board of directors?

**Module 5**

* If you were charged with the responsibility of deciding which capital budgeting tool (NPV, IRR, or something else) your company should use to evaluate new projects, which would you choose? Why?

**Module 6**

* You may have heard the old saying, “Don’t put all your eggs in one basket.” How does this saying relate to finance and the principle of diversification? Use specific examples in your response.

**Module 7**

* What are the pros and cons of using financial leverage (borrowing)?
* Have you ever borrowed money (or shorted a stock) to obtain additional investment capital?
* Do you have both a mortgage and a retirement account?