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The following is a review of the Ethical and Professional Standards principles designed to address the learning outcome statements set forth by CFA Institute. Cross-Reference to CFA Institute Assigned Reading #1.

READING 1

Ethics and Trust in the Investment Profession

Study Session 1

EXAM FOCUS

From this reading, candidates should learn the definitions of ethics and ethical behavior presented by the authors and the arguments presented for having a code of ethics and following ethical principles. Additionally, the arguments for integrating ethics into the decision-making process include testable material.

MODULE 1.1: ETHICS AND TRUST

LOS 1.a: Explain ethics.

CFA® Program Curriculum, Volume 1, page 7

Ethics can be described as a set of shared beliefs about what is good or acceptable behavior and what is bad or unacceptable behavior. Ethical conduct has been described as behavior that follows moral principles and is consistent with society's ethical expectations.

Ethical conduct has also been described as conduct that improves outcomes for **stakeholders**, who are people directly or indirectly affected by the conduct. Examples of stakeholders in the case of investment professionals include their clients, coworkers, employers, and the investment profession as a whole. Some decisions may bring positive results for you, but negative consequences for a stakeholder, such as a coworker. Ethical conduct is behavior that balances your self-interest with the impact on others.



Video covering this content is available online.





Subscriptions are available in both monthly and yearly plans, but if you want to save money, go for the annual payment—it shaves off a few bucks overall. Masv Masv is the go-to service for people that need to transfer tremendously large files online. Evaluate the best ways to transfer large files online and choose the one that's right for you. You're Reading a Free Preview Pages 8 to 19 are not shown in this preview. Or I could just turn to SocialFolders, a service that offers an idea that's so simple-it syncs the content you have on your social sites to your desktop-I have to wonder why someone didn't think of it before. It depends on the reason you were fired, and the rules vary by state. You will need to make sure you have the storage to spare, though, as some of these files could take up plenty of disk space. You're Reading a Free Preview Pages 57 to 62 are not shown in this preview. There isn't much call for consumer FTP use, which means the available options can be a bit on the complicated side. (Exceptions are currently in place to qualify independent contractors and the self-employed, but those rules expire at the end of 2020.) Photo Courtesy: Stefan Wermuth/Bloomberg/Getty Images Each state has different compliance requirements with respect to minimum wages and working hours, so we recommend consulting your state's unemployment agency for details. If you fail to file your weekly claim, your benefits may be delayed or stopped altogether. I have spreadsheets stored in Google Docs. In some cases, people who were fired, suspended or asked to take a leave of absence don't qualify for unemployment. What you need is a dedicated service for transferring files. Photo Courtesy: skaman306/Moment/Getty Images Once your claim has been processed, you will need to make an appointment at your nearest American Job Center for your state or set up an account online. The online process isn't just helpful for pandemic safety reasons. The company says that it does not change the resolution of photos when they're downloaded, but that it relies on the API of the social site itself. We have covered some other services already, as well as some for sending large videos. Moreover, if you willingly quit your job, are an independent contractor or otherwise self-employed, or can't go back to work for health or other reasons, you might not qualify. You'll be required to answer some questions about any work you completed each week as well as any other income you received. To qualify for unemployment, an individual who lost their job must be eligible for work, able to work and actively seeking employment. You will pay per gigabyte of data. I found this a very handy way to grab photos of my nieces and nephews that my siblings share on Facebook. It's designed for videos, large graphics, and other types of media that are not email-friendly sizes. Nearly all unemployment agencies accept claims online, especially in light of the COVID-19 pandemic. We've also covered WeTransfer, a dedicated way of moving big files. MediaFire MediaFire is a cloud storage system that offers up to 50GB of free storage, with 1 TB of storage coming in at just \$3.75 per month. Subfolders for each of your connected services will automatically be created there, too. You're Reading a Free Preview Pages 24 to 26 are not shown in this preview. pCloud offers a free trial so you can test out the service, but you will need to subscribe to continue using the service after this trial. The state agency will provide guidance on that as well as any other issues that could impact your claim.Step 2: Determine Your EligibilityAs stated earlier, you need to meet certain criteria in order to be eligible for unemployment benefits. I could go to each site and download all of my files until I've amassed an offline collection of my stuff. (The free version of SocialFolders limits you to three services and 2,000 files; a Premium account, which costs \$10 per year, is unlimited.) SocialFolders organizes your Facebook photos into folders that correspond with your album names, and photo titles that correspond to your captions. Once you've connected SocialFolders to your social services, icons for each of them will appear in the SocialFolders folder that's been created on your computer. WinRAR and Zip are both well-known not just for their storied history, but also because of the memes. You can use SocialFolders's Web interface to determine how much information you'd like access to (all of your Facebook albums, or only a select few, for example), and the content you've chosen will be automatically downloaded to your desktop. Photo Courtesy: svetikd/E+/Getty Images Finally, it's important to keep in mind that unemployment benefits are usually contingent upon a recipient doing their part to actively look for a new job. At a GlanceWorks in the backgroundSimple to useSome photos were low-resSome photos were low resSocialFolders makes it easy to create offline copies of your online data. You simply create a folder in the SocialFolders directory on your desktop, and its contents will be automatically synced to your account. Photo Courtesy: JGI/Tom Grill/Getty Images After you've lost your job, contact your state unemployment agency as soon as possible. Services like Dropbox and Google Drive make it easy to store and share files across the web, but they have limitations. On the other hand, TIF is a "lossless" format that doesn't result in artifacting—but the files won't be as small as JPG files. Set up email notifications, if possible, and watch closely for any messages requesting additional information. Breaking a two-hour video into 30-minute segments might result in 4 different files, but those files will be much smaller than a single entity. This is a particularly useful trick for someone with a finicky internet connection; the last thing you want is for the file to almost finish its transfer before a dropped connection tanks the entire process. Long story short, where you're currently residing might not be the state that will pay you unemployment benefits if you haven't lived there long. Then you head to socialfolders.me, where you create an account and start connecting your social services. If you want to find out more, we have a dedicated FTP article you should look into. How To Make Transferring Files Easier Many people make the mistake of sending files in their raw formats, but that only makes the task more difficult. If you lost your job due to the pandemic or other reasons, here are the steps to take next to file an unemployment claim online.Step 1: Contact Your State Unemployment AgencyWhether you were laid off because of the pandemic or lost your job due to other unforeseen circumstances, filing for unemployment benefits is one way to cover a portion of your monthly bills while you're between jobs. These state-run agencies give people access to job listings and career training resources, and registration is mandatory to receive your unemployment insurance benefits. Several states conduct telephone interviews before the final ruling to help prevent potential unemployment insurance fraud. Check The File Type Some file types are significantly larger than others due to resolution and quality. SocialFolders supports Box, Evernote, Facebook, Flickr, Google Docs, Instagram, Photobucket, Picasa, SmugMug, Twitter, and YouTube. I did notice that some of the photos that SocialFolders downloaded for me looked to be slightly lower res than they appeared when viewed on Facebook, though. Here are a few tricks for reducing the size of huge files that will make them easier to transfer and save you a lot of hassle—without sacrificing the quality of the file itself. This article will walk you through several of the best ways to transfer large files online. We will also suggest a few ways to make shuffling huge amounts of data easier. Let's face it: the true 1% are those that paid for WinRAR. You can also compress data in macOS by selecting it, right clicking, and choosing Compress. Split Files Into Smaller Sections If you are transferring an unfinished file to an editor, ask if you can send the files in pieces. If you want to make sure your claim isn't delayed, be sure to complete all the sections fully and accurately. If you have fast internet, you can upload large files quickly without artificial bottlenecks placed by the service to conserve bandwidth. pCloud also provides multiple features that make it even more appealing, like the ability to spread your files across multiple services to keep them safe. While you may be breathing an initial sigh of relief once your initial claim is processed, be sure to maintain your eligibility status by continuing your job search as directed.Step 6: File Your Weekly Payment Request and Keep Up the Job SearchOnce you start receiving unemployment benefits, you have to file weekly or biweekly (varies by state) payment requests online to be paid — no exceptions. I have documents stored in Box. If you have the free plan, there's a maximum upload size of 20GB, but this restriction goes away with one of the paid options. MediaFire has apps on a variety of devices, so you can transfer large files online from your mobile devices as well as from a laptop. pCloud pCloud is a cloud storage service that has a dedicated file transfer system. For instance, the free version of Google Drive only provides 15GB of storage (which is a lot for a free service) while the free version of Dropbox gives users a comparatively lacking 2GB of storage. If you need to transfer a huge file of more than 15GB (like an edited video file, for example) then neither one of these services will cut it. For the most part, there's no downside to using these services. You're Reading a Free Preview Pages 77 to 85 are not shown in this preview. Virtual systems also reduce errors and speed up the claim process. SocialFolders is not only limited to downloads: It lets you upload files to your social sites, too. Although this rule may vary by state at times due to special circumstances (like a global pandemic), the general rule of thumb is that you're expected to pursue work leads every week and report your work search efforts in your weekly claim.Do you have COVID-19-specific questions about unemployment benefits and stimulus checks? While that might seem pricey, it actually helps cut down on wasteful spending because you are only paying for what you actually use. If you want to try out Masv, there is a seven-day free trial that gives you 100GB of free data transfers. Which is great—until I want access to these files when I'm offline. SocialFolders does more than just create a backup of your files. That said, it's a fantastic option. Additionally, if your application is denied for any reason, you have the right to file an appeal to try to overturn the denial.Step 3: Verify Your IdentityDuring the initial application process, each state's unemployment division will ask you to verify and authenticate your identity. For example, SocialFolders uses Facebook's default upload API, which can reduce photo resolution. SocialFolders is both an application and a Web service: You download a component to your desktop, which creates a SocialFolders folder that you can access via Windows Explorer. These steps may take place as you're filing your application, or they could be the last steps in determining your eligibility. You're Reading a Free Preview Pages 115 to 129 are not shown in this preview. These types of requests are typically very time sensitive. Photo Courtesy: Justin Sullivan/Getty Images In some cases, an unemployment official will interview you to clarify and verify details regarding your case and your identity. You're Reading a Free Preview Pages 36 to 52 are not shown in this preview. MORE FROM ASKMONEY.COM I have photos stored on Facebook. There is no limit on upload size or upload speed. By the end of April, a staggering 30 million Americans had filed for unemployment benefits. Without a doubt, the ongoing pandemic throws a bit of a wrench into the process of actively seeking work, so that component may vary from state to state and could change at any time. Our peers over at Ask.com have the answers. It's a popular service among video editors and freelancers because of the ability to move files larger than 20GB. A paid service does offer a few benefits that might appeal to you, especially if you want to keep things simple. You're Reading a Free Preview Pages 94 to 101 are not shown in this preview. If you fail to answer the questions correctly — or don't consent to this process — you will most likely be asked to provide the agency with documents that verify your identity.Step 4: File Your ClaimOnce you confirm your eligibility, it's time to file your claim. While there are times when you can't avoid high-resolution files, if it isn't strictly necessary then using a smaller file type might be an option. For example, JPG is such a popular format because it compresses the data to an extreme extent. If you need to transfer files between 15 and 20GB, you can likely use a free service, but larger than that will require a payment. You're Reading a Free Preview Pages 109 to 110 are not shown in this preview. The company does note that most of the photo-sharing sites it supports lets users download photos in full resolution, though. If you're wondering how to file a claim after all the changes, we can help you figure it out. Paid services also tend to have higher transfer rates and higher storage capacities. There is no right or wrong answer. It's a great way to test the service without committing to it. FTP If you're more tech-savvy than most, FTP clients are always an option. If you have any difficulty locating your local center, contact your state unemployment agency for assistance. Depending on the state you reside in, you will be eligible to apply for unemployment benefits online, in person, on the phone or by mailing in a claim form. In most cases, you will file a claim with the state where you most recently worked, but if you recently relocated from another state, that may not be the case. You're Reading a Free Preview Page 31 is not shown in this preview. Paid Versus Free Services In the modern world, there are a huge number of services that allow you to transfer even gargantuan files for free. Even worse, months later, many jobless people were still desperately trying to cut through all the red tape and the massive volume of people to file their own unemployment claims. —Liane Cassavoy Photo Courtesy: Witthaya Prasongsin/Moment/Getty Images Due to the COVID-19 pandemic, unemployment rates rose sharply in the United States in the spring of 2020. You're Reading a Free Preview Pages 69 to 73 are not shown in this preview. And I have videos stored on YouTube. Texas, for example, waived their work search requirement for many months but reinstated it on November 1. Compress Data By Zipping It There are multiple services available for turning a normal file into a zip file. Since those early days of chaos, most states have adapted and made improvements to handle all the claims. Photo Courtesy: SDI Productions/E+/Getty Images When you file your claim, you will be asked for some personal information, including your name, address(es), social security number (SSN), last 18 months of employment history, a record of wages earned and the reason and dates for your employment termination. Finally, keep in mind that unemployment benefits are taxable, so it's generally wise to choose to have taxes withheld from each payment when you first open your claim.Step 5: Collect Your Unemployment BenefitsMost claims are processed within two to three calendar weeks or 10 business days, although delays could occur during times of high claim volumes. It offers a free and easy way to make sure you always have a backup of your precious online data. File Transfer Protocol is the old-school way of moving data around, but these days it is more focused on the business side of things. Masv is also a bit different when it comes to pricing. Rather than a subscription model, Masv is a pay-as-you-go service. During this interview, you will be asked specific questions about your employment background and other information mentioned in your claim. The downside is that it also loses something in the process. Minor issue with photo resolution aside, I was quite impressed with SocialFolders. It also lets you access your friends' photos and files (as long as their privacy settings allow you to do so), and to create an offline copy of these documents, too.

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