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FAQ - Real Life Financial Math (RLFM) for Homeschool

- **Which students should be encouraged to take *RLPF*?**

Homeschool high school students and their families are unique. They are willing to invest time and money to prepare their children for the future. The one-course students lack is a course to prepare them for making real-life decisions and how to think. What are their dreams, expectations, and interest areas? What careers align with their interests and how do they select majors and postsecondary education to prepare them for the knowledge economy of the 21st century?

These are the questions addressed in *RLPF* and if a student is willing to thoughtfully answer these questions and accept responsibility for the future, that student should be encouraged to take *RLPF*.

- **Why select *RLPF* for Personal Finance?**

There is free personal finance info on the internet. Why not construct your own course and save money?

The main reason is that most high school courses cost money but students will use perhaps 10% of the knowledge gained in real life. *RLPF* also costs money, but D&A estimates that it will save students and their families thousands of dollars and through scholarship programs like *RAISE*, *RLPF* will deliver cash to the students while in high school. The course should be taken as a sophomore to optimize the return on investment.

There are five additional reasons for selecting *RLPF*:

- 1) The course is written by award-winning financial professionals with decades of experience in addressing real-life financial problems. The course is about making real-life decisions.
- 2) *RLPF* is a blended online, one-semester social studies course, accessible for students who are hearing and visually impaired. The course is challenging with real-life examples that demand thinking and a deep understanding of finance, career choices, postsecondary education planning.
- 3) Students are challenged to not memorize answers but to critically think, problem-solve, and communicate with family and friends about what they learn. Once they start thinking, they will love this challenging course. As they apply what they are learning, they will realize the power of the knowledge and become

more critical of the actions of their friends. This development is important since young adults frequently ask peers for their advice.

4) **RLPF** is updated annually to remain relevant and motivational. Individuals may renew their licenses for 50% of the initial cost.

5) The learning management system (LMS) is Canvas, rated by *PC Magazine* as the best educational LMS on the market today.

Hopefully, in the future when you ask, 'What are you thinking?' you will receive a quality answer. You may not agree with the answer, but it is a start.

- **How does a homeschool order *RLPF*?**

Contact Ken Decker, President of Decker & Associates, Inc., the publisher. Discuss your licensing needs and you will receive an invoice. Once payment is received with the email of the student, a student blended instructor/student license is emailed.

Contact

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