

***FAQ - Real Life Personal Finance (RLPF) - Independent Study  
for Homeschools***

- ***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. 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**:

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.

**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. Additionally, 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 get used to having to think, and not look for rote answers in a text, they will want to take this challenging course. As they start to apply what they are

learning, they will realize the power of the knowledge they have when they observe what actions their friends are taking.

**RLPF** is updated annually to remain relevant and motivational. This saves students hundreds of hours of additional work trying to identify objective, updated reference material.

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

- **How does *RLPF* support parent/instructors?**

No one knows everything in real-life. With thirty years of professional practice, D&A authors are constantly learning new approaches to solving problems.

Anytime there is a question regarding content, the instructor is encouraged to connect with D&A. Additionally, the instructor is encouraged to use the real-life materials to create his or her ten-year plan for the future. Instructors may reach us by email or phone to discuss any challenges they may face.

- **Does *RLPF* function as a course or as a reference for materials?**

Instructor should offer **RLPF** as a course, starting with the *PROLOGUE*. In this capacity, the student works independently and the instructor challenges the student with questions, observes the student's process of thinking, provides personal relevancy and does not lecture. The financial, career and PSE material serves as a foundation for the brain development cause and effect thinking exercises. Each unit builds on prior understanding, challenging the student to create a vision for their future and a ten-year life plan.

- **How is the community engage in the course?**

Since only a few years will pass and the student will be employed, D&A believes community engagement benefits the student and the community. If desired, D&A will collaborate with *Financial Mentors of America* to recruit leaders to discuss career opportunities and employer expectations.

- **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**

Kenneth L Decker, CPA, CFP

Email: [ken@deckerusa.com](mailto:ken@deckerusa.com)

Phone: 713-927-9300

[www.deckerusa.com](http://www.deckerusa.com)