
***FAQ - Real Life Personal Finance (RLPF) - Independent Study
for U.S. Credit Recovery and Drop Out Prevention Programs***

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

Interventions with at-risk students occur in classrooms, with students taking independent online courses or with blended online curriculums with online courses and teachers in a classroom setting. D&A will help you select the best version of ***Real Life Personal Finance*** to meet your instructional methodology.

The independent version of ***RLPF*** was created because the at-risk audience for the personal finance is very different than the typical classroom high school student and the college-bound dual credit student. At-risk students may fail classes, drop out of high school and become part of our unemployed, underemployed or incarcerated population.

Because of the stage of their brain development, they are making decisions today, without a clear understanding of the negative impact these decisions will have on their futures and the socio-economics of our country.

Additional funding is provided by many states for drop-out prevention programs. Students in these programs take many traditional credit recovery classes but the one-course students lack is a course to prepare them for making real-life decisions.

Especially at-risk students must be asked to clarify their dreams, expectations, and occupational interest areas. In ***RLPF*** they can discover that their interests align with many well-paying jobs and that the best way to obtain this employment is through education.

These topics are 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?***

Free info is available on the internet. Few articles offers quality, objective content written by a financial professional. Even those finance gurus you have heard of lack any experience or credentials in working with real families. They are marketing, financial entertainers with messages carefully targeted to their audience - those in debt, those who hate their jobs, those looking for franchise opportunities and those seeking the quick path to fame and fortune.

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, available to the student anyplace, anytime he has wi-fi access. It is also accessible for students who are hearing and visually impaired.

3) The course is challenging with real-life examples that demand thinking and a deep understanding of finance, careers, postsecondary education planning. Additionally, it applies a **Thinking Instructional Methodology** which challenges students to not memorize answers but to critically think, problem-solve, and communicate with family and friends about what they learn.

4) **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.

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

- **What is the course PEIMS and TEK coverage?**

RLPF is approved in Texas as PEIMS 03380082. It meets 100% of the Texas TEKS and 100% of the ELPS and provides a ½ credit for high school social studies. In the future, it is expected to be mandated by the Texas legislature for graduation.

D&A is happy to cross-reference the TEKS with your standards. If any additional information must be added, we are pleased to discuss your needs.

- **How does a district 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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