

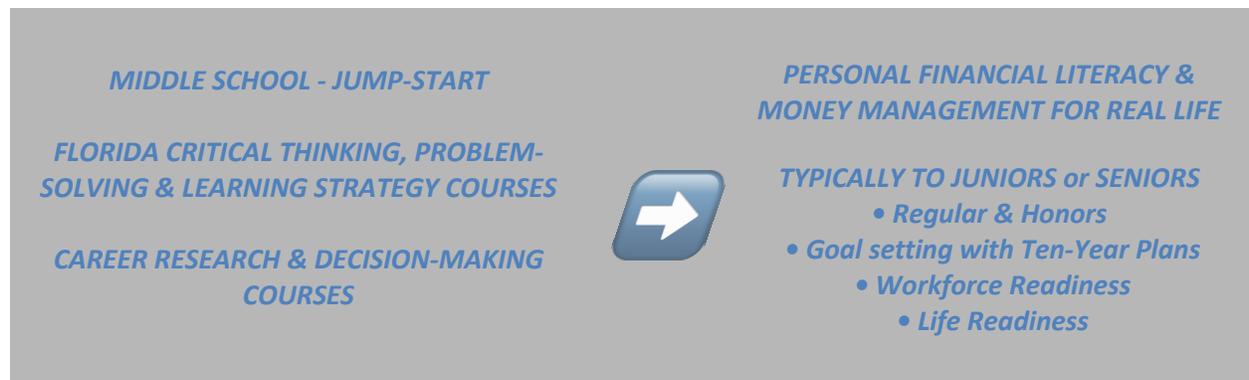


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Real-Life Financial Literacy Framework – A Graduation & Life Management Option

Florida districts have flexibility in implementing the new Personal Financial Literacy & Money Management course for high school graduation. Decker’s one-semester ***Personal Financial Literacy & Money Management for Real Life (PFL)*** course fully satisfies state standards.

Districts seeking a broader developmental approach may extend the critical thinking and career education that students can receive in middle school. The Decker ***PFL*** course offers a strategic progression that builds capacity through the senior-year capstone. The choice is not between compliance and non-compliance, but between meeting requirements and leveraging them strategically.



Transforming a Requirement into a Strategic Advantage

Beginning with the graduating **Class of 2027**, Florida requires a one-semester personal financial literacy and money management course to graduate. Although all approved courses meet state standards and cover budgeting, credit, compound interest, and the time value of money, the Decker course goes beyond these concepts.

The leadership question is not whether to comply. It is **how instructional time can be strategically used to prepare students for life after graduation.**

Decker & Associates, with more than 50 years of award-winning financial planning and education experience, offers a vertically aligned model that transforms financial literacy into applied career and life decision science, preparing students to graduate with direction, structured reasoning skills, and awareness of workforce shifts driven by artificial intelligence.

Capacity Building

Middle School courses to Jump-Start Adult Skills

Students who have taken critical thinking, decision-making, and career courses in middle school are so fortunate. They were exposed to the challenges they will face as adults. When in high school, students can now narrow their many career choices and realize that developing critical thinking ability is challenging.

In high school, if they take ***PERSONAL FINANCIAL LITERACY & MONEY MANAGEMENT FOR REAL LIFE***, they can engage in:

- Multi-variable decision analysis,
- Risk and tradeoff evaluation,
- Written justification of reasoning,
- Team-based collaboration, and
- Developing long-term goals and planning models

Teachers can observe and assess student progress in higher-order thinking. Of course, one or two courses do not completely develop critical thinking by age 18. The material, instructor delivery, and students' mastery of course concepts provide a strong foundation and a jump-start for the prefrontal cortex's neurological development, which begins at age 15 and continues through age 26.

Through Decker Professional Development, educators receive practical frameworks, structured questioning models, and assessment tools that make critical thinking visible and measurable within financial instruction. Professional development is complimentary and provided over ten weeks of live virtual meetings. Sessions are recorded so teachers can listen to the virtual meetings at their convenience.

Measurable Outcomes

Pilot real-life programs serving 358 Houston-area Title I sophomore students achieved:

- 100% high school graduation
- 98% post-secondary enrollment
- 91.7% post-secondary completion

These outcomes reflect structured planning, ownership of decisions, and students' integration of course materials with long-term goals, plans, and mature actions. Your district and students can also achieve the above outcomes through instructors teaching a higher-order instructional methodology.

These skills are a foundational concept taught in our complimentary professional development. Teachers can learn how to help students transition from being teens, masters of memorization, to adult thinking and accepting responsibility. This transition is not easy, because students naturally resist thinking. They have been taught to succeed through memorization and by having teachers tell them the right answers. Now, teachers rarely provide answers and instead expect students to research, communicate, and discover complex answers to complex problems. This thinking is necessary to prepare students for the future.

Course Structure

PFL&MM 4RL is online, a methodology students will use in post-secondary education and in occupational training. In addition to the online course, districts ordering 1,000 or more student licenses receive complimentary consumable companion workbooks for their students. The workbooks provide students with a permanent record of their goals, visions, and plans. **Students have a roadmap for their future** and report to Decker that they value and use these materials. For smaller districts, when they order 4-year licenses of any amount, they receive a PDF of the students' consumable companion workbook for reproduction, and it's free, too!

The Leadership Opportunity

If districts are dedicating instructional time to middle school career and critical thinking courses, then *Personal Financial Literacy & Money Management For Real Life* will be an amazing capstone. Administrators who value the hours invested in education will discover that the D&A course exceeds the requirements and produces decision-ready graduates, prepared for the complexity of modern careers, post-secondary education, and an evolving workforce shaped by artificial intelligence.

For more information, visit the FAQs on www.DeckerUSA.com or contact Lorraine@DeckerUSA.com.
