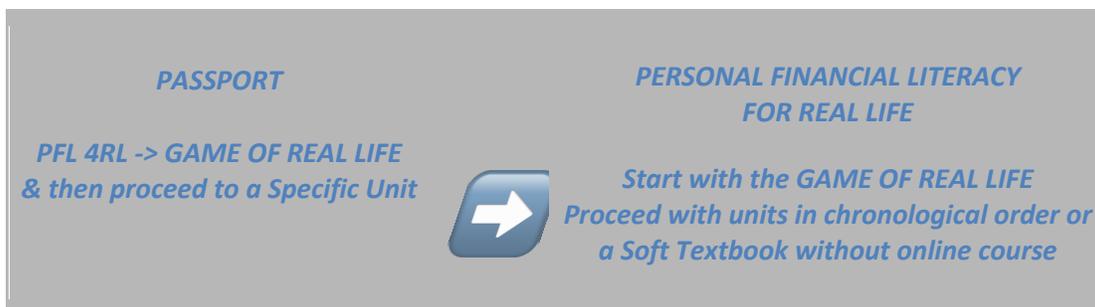

Personal Financial Literacy Options - Passport or Single One-Semester Course?

Oklahoma districts have flexibility in implementing the new Personal Financial Literacy course for high school graduation. Decker's one-semester *Personal Financial Literacy 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 **Class of 2029**, an Oklahoma one-semester personal financial literacy course will be required to graduate. Until that date, students can graduate with either the one-semester course or by completing all of the units required in the Passport. The Decker course can be used in either situation. Although 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 personal financial literacy courses using Passport credits can utilize the *Decker PERSONAL FINANCIAL LITERACY FOR REAL LIFE (PFL 4RL)* course. Students complete any required units by starting with the GAME OF REAL LIFE, where they clarify their Expectations = goals, career path, Selection and funding of post-secondary education, vision essays, and a written ten-year academic, financial, career, and personal plan for the future. Students can then complete any required Passport units.

Additionally, students who have had middle school "Critical Thinking, Problem Solving, and Learning Strategies" and those in high school with STEM, inquiry-based science, and AP/honors courses designed to foster analytical skills can then engage in critical thinking to narrow their many career choices and post-secondary education plans. The course material, instructor delivery, and students' mastery of course concepts offer a strong foundation and a jump-start for the neurological development of the prefrontal cortex, which begins at age 15 and continues through age 26.

In high school, when they take *PFL 4RL*, students 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

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 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' use of higher-order instructional methodologies. These skills are foundational concepts taught in our complimentary professional development.

In Professional Development are tools on how to transition students from teens, who have mastered memorization, to adults with critical thinking and problem-solving skills. This transition is not easy, because students have been taught since kindergarten to succeed through memorization, with teachers providing the right answers. In *PFL4RL*, teachers require students to use higher-order thinking and challenge students to research, communicate, and discover complex answers to complex problems. This thinking is necessary to prepare students for the future.

Course Structure

PFL4RL is online, a methodology students will use in post-secondary education and in occupational training. In addition to the online course, districts may order student licenses with consumable companion soft textbooks. The 160-page 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 districts without online course technology, 260-page softbound textbooks are available. The textbooks model the course and have space for students to complete assignments. Ideally, students should be permitted to keep the book upon graduation.

The Leadership Opportunity

When districts are dedicating instructional time to middle school career and critical thinking courses, then *Personal Financial Literacy 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 formal state 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.