

Guidelines for the Vicksburg Community Schools Proposal Form

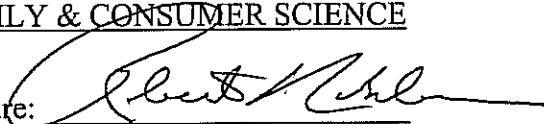
All Forms of Proposals are due by February 26, 2010

Use the Vicksburg Community Schools Proposal Form and the form outline as indicated. This form will be used as your cover sheet. Check each item as you edit or create your final draft.

- Proposal Background & Overview – Write a narrative that includes:
 - Relevant background/history.
 - Problem or other basis for the proposal (i.e. student needs, etc.).
 - Reasons for making the change.
 - Targeted students and District/Building/Curriculum Area Goals.
- Complete Description of Proposed Change(s):
 - List all major changes, components and/or strategies of the proposal.
 - Give rationale for each change (base the rationale on research or best practice information).
 - Include new course/textbook title, course/textbook replaced, credit, and prerequisite(s).
 - Attach the current benchmarks/EPs, course outline, and/or general syllabus (models available upon request – contact curriculum office – VAB)
- Implementation Plan
 - Give a full explanation of the implementation timeline, action items, and responsibilities for implementing.
 - *Itemize, in detail, all proposal costs. Include 1st year costs and a budget to maintain the proposal after implementation. Include resource needed to support change. (texts, soft/hardware, consumables, substitute cost, training, equipment, personnel). Use resource expenditures worksheet to itemize all costs.
- Anticipated/Expected Impact
 - Explain the anticipated proposal outcomes. Describe how the proposal will impact students, staff, and the instructional program. Include expected gains in student success. Include how this proposal articulates with other courses/levels in this subject area & across the curriculum (scope and sequence) and, strategies for coordinating with other departments/levels.
- Proposal Evaluation Plan and Student Achievement
 - Explain the means of assessment & grading (semester project, term paper, objective-based tests, surveys, workshop feedback).
 - Explain how this proposal will be evaluated, the timeline used, what data is to be collected (survey results, district assessments), and how the evaluation will be reported.

Name: TERRI SECORD Department and Curriculum Area: FAMILY & CONSUMER SCIENCE

Building: HIGH SCHOOL

Principal's Signature: 

Title of Proposal: PERSONAL FINANCE COURSE

Committee Chair: TERRI SECORD

Committee Members: SCOTT WILLS, ROB KUHLMAN, JOHN O'TOOLE

Dates of Board Review and Action: _____

*Include Attachment

Guidelines for the Vicksburg Community Schools Proposal Form

Proposal Background & Overview:

According to the new Michigan Merit Curriculum all students will be required to complete a 4th year related math course. At this time 176 schools in the state of Michigan have elected to offer Personal Finance to seniors as an option for their 4th year math requirement. To meet the requirement for a 4th year math course, Personal Finance would need to be taken by students during their senior year of high school. According to the Michigan Department of Education Personal Finance courses may be taught by a secondary certified teacher with the Family & Consumer Science endorsement (KH) if the course content focuses on family planning and life skills (see attachment B).

Complete Description of Proposed Change(s):

Personal Finance is a new course and it is not replacing any course that was taught at Vicksburg High School, however, some of the content was previously taught in Personal Living courses. In Personal Living the content was meant as an introduction only to Personal Finance. This unit will be taken out of the Personal Living course since the course has been shortened with the implementation of seven hour days. The curriculum will be expanded to meet the requirements for the Personal Finance course.

The Foundations of Personal Finance textbook will be used for the course as well as free materials provided the National Endowment for Financial Education and NuUnion Credit union. These materials include workbooks, online calculators, and online curriculum modules. (See attachment A for course description and syllabus.)

Implementation Plan:

Beginning in the fall of 2010 Personal Finance will be offered as one of the choices for seniors to take as their 4th year math requirement. This is a two semester, one credit course that will be taught by a Family & Consumer Science Teacher in the Life Skills department.

The Foundations of Personal Finance textbooks will be ordered along with student workbooks. (See attachment C for cost estimates.)

Anticipated/Expected Impact:

Upon completion of the Personal Finance course students will receive one credit and will have met their 4th year math requirement.

Proposal Evaluation Plan and Student Achievement:

Students will be graded according to VHS grading scale and policies. Means of assessment will include class work, homework, projects, online curriculum modules, unit tests, and a final exam.

RECOMMENDATION FOR COURSE CHANGES/ADDITIONS

Dept. and Curriculum Area: FAMILY & CONSUMER SCIENCE

New Course Title: PERSONAL FINANCE

Replaces Course; NEW COURSE TO MEET MICHIGAN MERIT CURRICULUM REQUIREMENT FOR 4TH YEAR MATH CREDIT

Credit: One credit Half Credit Required for Graduation? Yes No
 Honors Level Advanced Placement Remedial/Retrieval

Targeted students (grade level, special populations, restrictions)

SENIORS – 4TH YEAR MATH REQUIREMENT

Prerequisite(s) NA

Reasons for Making Change (What student needs will this course address?)

STATE REQUIREMENT FOR STUDENTS TO HAVE A 4TH YEAR MATH CREDIT

Course Description (attach course outline & general syllabus) SEE ATTACHMENT A

How does the course articulate with other courses/levels?

✍ In this subject area: THERE IS NO PREREQUISITE FOR THIS COURSE. CONTENT PREVIOUSLY TAUGHT IN PERSONAL LIVING WILL BE MOVED TO PERSONAL FINANCE AND EXPANDED ON.

✍ Across the curriculum? TO MEET THE REQUIREMENT FOR 4TH YEAR MATH THE CLASS WOULD NEED TO BE TAKEN DURING A STUDENT'S SENIOR YEAR.

Meets the Following Student **Michigan Merit Curriculum expectations** (Attach a listing of **MMC** that will be assessed for this course or program.)

4TH YEAR MATH (SEE ATTACHMENT B)

Means of Assessment & Grading (e.g., semester project, term paper, objective-based tests, etc.) CLASSWORK, HOMEWORK, PROJECTS, ONLINE CURRICULUM MODULES, UNIT TESTS, FINAL EXAM.

Special Instructional Features (lab, lecture, self-pacing, computer assisted, action research, etc.) IN ADDITION TO TEXTBOOKS AND CLASS PROJECTS, STUDENTS WILL COMPLETE ONLINE CURRICULUM MODULES (OFFERED FREE OF CHARGE FROM NuUNION CREDIT UNION.)

Rationale for Honors Course Designation (if applicable):

NA

Jessie L. Record
[Signature]

Person Submitting Proposal

Principal/Administration Liaison

Superintendent

**SYLLABUS
PERSONAL FINANCE**

Course Description

~ This course will help students to develop skills in managing their personal finances today and in the future. Areas of study include the acquisition of information, skills and strategies to get, earn, grow, stretch, keep, invest and protect money. Decision-making to consider wants vs. needs, short and long term goals and the application of knowledge will be incorporated. Students will develop an understanding of basic consumer economics, financial planning, career exploration, developing a financial plan, savings, investing, credit, gambling, consumer fraud, identity theft and insurance. Personal planning and cost related evaluations will be explored for major life cycle events; buying a car, paying for college, renting an apartment, living on your own, health care, designing a vacation plan, buying a home, parenting, divorce, aging and funerals.

~This is a two semester, one credit course available to seniors as a 4th year math credit.

Topics of study will include:

Financial Responsibility and Decision Making

Overall Competency: Apply reliable information and systematic decision making to personal financial decisions.

Standard 1: Take responsibility for personal financial decisions.

Standard 2: Find and evaluate financial information from a variety of sources.

Standard 3: Summarize major consumer protection laws.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Standard 5: Develop communication strategies for discussing financial issues.

Standard 6: Control personal information.

Income and Careers

Overall Competency: Use a career plan to develop personal income potential.

Standard 1: Explore career options.

Standard 2: Identify sources of personal income.

Standard 3: Describe factors affecting take-home pay.

Planning and Money Management

Overall Competency: Organize personal finances and use a budget to manage cash flow.

Standard 1: Develop a plan for spending and saving.

Standard 2: Develop a system for keeping and using financial records.

Standard 3: Describe how to use different payment methods.

Standard 4: Apply consumer skills to purchase decisions.

Standard 5: Consider charitable giving.

Standard 6: Develop a personal financial plan.

Standard 7: Examine the purpose and importance of a will.

Credit and Debt

Overall Competency: Maintain creditworthiness, borrow at favorable terms, and manage debt.

Standard 1: Identify the costs and benefits of various types of credit.

Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.

Standard 3: Describe ways to avoid or correct debt problems.

Standard 4: Summarize major consumer credit laws.

Risk Management and Insurance

Overall Competency: Use appropriate and cost-effective risk management strategies.

Standard 1: Identify common types of risks and basic risk management methods.

Standard 2: Explain the purpose and importance of property and liability insurance protection.

Standard 3: Explain the purpose and importance of health, disability, and life insurance protection.

Saving and Investing

Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.

Standard 1: Discuss how saving contributes to financial well-being.

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Standard 4: Describe how to buy and sell investments.

Standard 5: Explain how taxes affect the rate of return on investments.

Standard 6: Investigate how agencies that regulate financial markets protect investors.

Behavioral expectations

~Four important guidelines to follow:

1. Be positive and friendly!
2. Cooperate with other students and the teacher.
3. Show respect for other students, the teacher, guests in the classroom, and yourself.
4. Make an effort on all work.

~Consequences

- * Appropriate behavior in the classroom promotes a positive environment that everyone can enjoy. This will allow everyone to participate in class, and share openly during discussions.
- * Inappropriate classroom behavior effects the entire classroom atmosphere in a negative way. This behavior will be dealt with on an individual basis according to classroom rules, and school policy. Consequences will include parent phone calls, detentions, and other actions as necessary.

Assessment

~Types of assignments:

- * Daily work in class including textbook and additional reading, student workbooks, online calculators, online curriculum modules, simulation and role play experiences.
- * Homework assignments such as projects, interviews, phone calls, and visits to area businesses.
- * Unit tests and a final examination.

~Homework

- * Homework assignments will be given as appropriate. Due dates will vary depending upon the assignment.
- * Assignments must be turned in on time for full credit. Late work will only be accepted on the next school day following the due date. Late work will be graded for partial credit.
- * Exceptions to due dates are made only for special circumstances, when arrangements are made with the teacher. Work turned in after an absence will be accepted according to school policy.
- * Arrangements can be made at anytime to meet with the teacher after school for additional help on assignments as needed.

~Grading

- * A point system is used for grading all assignments as follows:

Daily work / in class assignments	10 points
Homework	20 points
Projects	50 points
- * Exceptions to this point system will be announced when work is assigned.
- * Grades are determined according to the school's grading scale.

A = 95% – 100%	C = 73% - 76%
A- = 90% – 94%	C- = 70% - 72%
B+ = 87% – 89%	D+ = 67% - 69%
B = 83% – 86%	D = 63% - 66%
B- = 80% – 82%	F = 62% or less
C+ = 77% - 79%	

Goals

~My goal for this course is to give all students the opportunity to learn, and to be successful. I try to promote a positive learning environment by treating you with respect, fairness, and being sensitive to individual needs.

Parents/guardians,

Please read over my classroom syllabus with your son or daughter as it explains my expectations in this class. I hope that you will contact me if you are aware of any problem that will impair your child's classroom performance or if you have any concerns. Any comments that would be helpful to me in teaching your child would also be appreciated. I look forward to meeting you soon.

Terri L. Secord, Personal Finance Teacher

Student Signature _____

Parent/Guardian Signature _____

1. "Personal finance/financial literacy/financial planning" (pf/fl/fp) courses may be taught by a secondary certified teacher with Mathematics (EX) endorsement if it is determined that the course content focuses on concepts of math, numbers and math logic as it applies to finance. [Such a teacher would also need to demonstrate HQT status in math.]
2. "Personal finance/financial literacy/financial planning" (pf/fl/fp) courses may be taught by a secondary certified teacher with the Family & Consumer Science endorsement (KH) or an elementary certificate with K-12 Family & Consumer Science (KH) endorsement if the course content focuses on family planning and life skills. [Such a teacher would not need to demonstrate HQT status, as family & consumer science is not enumerated by federal NCLB legislation.]
3. "Personal finance/financial literacy/financial planning" (pf/fl/fp) courses may be taught by a secondary certified teacher with Business Education endorsements (GQ or GX), if it is determined that the course content focuses on concepts of accounting, budgeting and business planning. [Such a teacher would not need to demonstrate HQT status, as business, management, marketing, technology and business education are not enumerated by federal NCLB legislation.]
4. "Personal finance/financial literacy/financial planning" (pf/fl/fp) courses may be taught by a secondary certified teacher with Economics (CA) or Social Studies (RX) or Social Science (CX) endorsements if it is determined that the course content focuses on economic systems and finances in relation to economics. [Such a teacher would also need to demonstrate HQT status in economics or social studies.]

With respect to graduation requirements, the math curriculum consultant here at MDE has said that the 4th math credit is at the districts' discretion and does not need to align with the math HSCE. All the required math HSCE are to be addressed in the first 3 credits. The only exception to this is when Algebra II is selected to count as 2 credits instead of 1 which the new legislation allows as long as it is taught over 2 years. The 4th math credit doesn't even have to be a math course per se. It could be a graphic art class, for example, where students are applying their measurement and geometry skills learned in previous math courses. Or it could be a CTE program or even work study, again, where students are applying the mathematics they have learned.

I hope this provides the clarification you need.

Krista D. Ried

Interim Supervisor of Client Services & Teacher Quality Coordinator

Office of Professional Preparation Services

Michigan Department of Education

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Lansing, MI 48909

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riedk@mi.gov

www.michigan.gov/mde-hq

fax: 517-373-0542

"What the best and wisest parent wants for his own child, that must be what the community wants for all its children." - John Dewey

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www.inclusiveschools.org

**PURCHASE REQUISITION
VICKSBURG COMMUNITY SCHOOLS**

Vendor Name: Goodheart-Willcox Publisher
Address: 18604 West Creek Dr.
City, State, Zip: Tinley Park, IL 60477-6243
Phone: 1-800-323-0440
Fax: 1-888-409-3900

Date: 7/1/2010
Building: VHS
Department:
Deliver Order To: VHS
Requested By: J. O'Toole

QTY	ITEM # / ISBN	DESCRIPTION	UNIT PRICE	TOTAL
35	978-1-60525-089-2	Foundat. Personal Finance (2010)	49.98	1749.30
35	978-1-60525-091-5	Foundat . Personal Finance (2010)	13.98	489.30
1	978-1-59070-765-4	Payday Finance Simulatn. (2007)	39.96	39.96

Subtotal: 2278.56

Shipping: 53.10

GRAND TOTAL: 2331.66

Purchase Order #: _____

Account #: _____

MUST check one of the following categories:

Curriculum Textbook Other: _____

Admin. Approval: _____

Additional Ordering Information: _____

This requisition will not be processed without complete ordering information and admin. Approval.

Attachment C



Goodheart-Willcox Publisher

18604 West Creek Drive • Tinley Park • Illinois 60477-6243
Phone: 1-800-323-0440 • Fax: 1-888-409-3900
www.g-w.com • custserv@g-w.com

QUOTE

Account Number 0004909700
Quote Number 11335205
Quote Date 4/07/10

Duns No. 00517-6706
Fed.I.D. 36-2135994

Bill To:

Ship To:

VICKSBURG COMM SCHOOL DISTRICT
301 S KALAMAZOO ST
PO BOX 158
VICKSBURG MI 49097

VICKSBURG HS
501 E HIGHWAY ST
VICKSBURG MI 49097-1338

Please refer to your Account Number and Process Number on all correspondence.

Process No.	Process Date	Purchase Order Number	Shipped Via			Expiration Date
11335205	4/07/10	040710 #11335205 QUOTE	*** U.P.S. GROUND ***			9/15/10
ISBN	Quantity	Item	Title (©)	List Price	Disc. %	Net Extended Price
978-1-60525-089-2	35	TXT	FOUNDAT PERSONAL FINANCE (2010)	66.64	25.00	1749.30
978-1-60525-091-5	35	WB	FOUNDAT PERSONAL FINANCE (2010)	18.64	25.00	489.30
978-1-59070-765-4	1	TXT	PAYDAY FINANCE SIMULATN (2007)	53.28	25.00	39.96
Sub-Total		Sales Tax		Shipping Charge		PAY THIS AMOUNT
2278.56		.00		53.10		

Shipping Charges are good for 30 days from date of quote.

Page Number 1 of 1

DETACH: THIS PORTION MUST BE RETURNED WITH YOUR PAYMENT

Purchase Order Number	Quote Date	Quote Number	Account Number	Expiration Date	Amount Due
040710 #11335205 QUOT	4/07/10	11335205	0004909700	9/15/10	2331.66

REMIT TO: **Goodheart-Willcox Publisher**
18604 West Creek Drive
Tinley Park, IL 60477-6243

**Thank You For
Your Business**

See Back for Claims and Return Policies