

**Course Title:** College Prep with ACT  
**Course Provider:** Connections Academy  
**DESE code #:** 994025  
**Number of Semesters:** One  
**Per Semester Cost:** \$345.00

**Prerequisites:**

None

**Course Description:**

This course will help the student navigate through the ACT's Online Test Preparation Web site, access two full ACT practice tests, and learn the necessary skills in order to take the ACT test. This course also includes several lessons on other critical aspects of preparing for college, including developing a college resume, writing effective personal essays, and requesting letters of recommendation. This course is intended to prepare the student to take the ACT test. As the student works through the course, he will focus on learning more about his strengths and weaknesses as well as learn test-taking strategies that are specific to the ACT test. That way, when the student takes the actual test, the scores will be a good representation of the student's abilities.

Finally, the student will submit a Personal Improvement Plan, which will reflect the areas for improvement that the student has identified throughout this course.

**Course Syllabus/Outline:**

**Units:**

College Prep with ACT

This course will help you navigate through the ACT's Online Test Preparation Web site, access two full ACT practice tests, and learn the necessary skills in order to be prepared to take the ACT test. This course also includes several lessons on other critical aspects of preparing for college, including developing a college resume, writing effective personal essays, and requesting letters of recommendation.

This course is intended to prepare *you* for the ACT test. As you move through the course, you should focus on learning more about your strengths and weaknesses as well as specific test-taking strategies for the ACT test. When you take the actual test, your scores will be a good representation of your abilities.

**Special notes from evaluation team:**

**Course Title:** Personal Finance & Wealth Management  
**Course Provider:** Missouri Council on Economic Education  
**DESE code #:** 996400  
**Number of Semesters:** One  
**Per Semester Cost:** \$200.00

**Prerequisites:**

Student must be sophomore level or higher. Required course for Missouri graduation.

**Course Description:**

This course explores the concepts of personal finance, including income, money management, saving, investing, spending, and credit. The objective of the course is to help students master the Missouri State Competencies for financial education that are included in the four pillars: Income, Money Management, Spending/Credit, and Saving/Investing. Students will also get the opportunity to see what it is like to work for a company. They will have bosses, coworkers, customers, and more. They will receive emails, faxes, voicemails, and video-messages. By the end of the course, students will master Personal Finance.

**Course Syllabus/Outline:**

Unit of Study/Timeline

Chapter 1: Problems and Opportunities

- Spreadsheets
- Income
- Taxes
- Disposable Income

Chapter 2: Defining Criteria, Constraints and Goals

- Living within your means
- Staying Balanced
- Your Best Tool
- Insurance

Chapter 3: Researching and Investigating

- The Spending Challenge
- How Credit Works
- Leveraging Credit
- When a Good Thing Goes Bad

Chapter 4: Brainstorming

- Saving
- Investing 101
- Compound Interest
- First Things First
- Financial Service Providers

Chapter 5: Prototyping

- Putting your Financial Analysis Tools to Work

Chapter 6: Testing and Evaluating

- Time to Catch the Embezzler

Chapter 7: The Big Picture – How did you improve yourself and how did you better the world?

- Student Presentation: How can the company avoid theft in the future by changing their financial controls?

**Standards**

I. Personal Decision Making

Achievement Standard: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

II. Earning a Living

Achievement Standard: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

### III. Managing Finances and Budgeting

Achievement Standard: Develop and evaluate a spending/savings plan.

### IV. Saving and Investing

Achievement Standard: Evaluate savings and investment options to meet short-and long-term goals.

### V. Buying Goods and Services

Achievement Standard: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

### VI. Banking

Achievement Standard: Evaluate services provided by financial deposit institutions to transfer funds.

### VII. Using Credit

Achievement Standard: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

### VIII. Protecting Against Risk

Achievement Standard: Analyze choices available to consumers for protection against risk and financial loss.

### **Special notes from evaluation team:**

Simulation format

**Course Title:** Personal Finance  
**Course Provider:** Aventa  
**DESE Code #:** 996400  
**Number of Semesters:** One  
**Per Semester Cost:** \$299.00

**Prerequisites:**

Student must be sophomore level or higher. Required course for Missouri graduation.

**Course Description:**

Understanding financial management concepts is an important life skill. From credit to insurance to taxes, it is imperative that students understand the consequences of their choices. Wisely managing their money, students become citizens that are more responsible. A thorough understanding of financial concepts, with practical application through activities and projects, will enable students to leave this course with applicable, useful skills for life. This course surveys the basic personal financial needs of most individuals and emphasizes the basics of budgeting, saving, checking, investments, credit, the wise use of insurance, and paying and preparing income tax returns. After high school, students face a world filled with possibilities, and the more knowledge they can acquire, the higher the probability that their financial future will be secure. Students taking this course will learn to better prepare for their financial futures.

**Course Syllabus/Outline:**

- Money Management (Personal Financial Planning / Checking)
- Financial Security (Savings, Investments and Risks)
- Credit Management
- Risk Management
- Taxes and Employment Forms

**Special notes from evaluation team:**