



MONROE PUBLIC SCHOOLS
— MONROE, CONNECTICUT —

WEDNESDAY, FEBRUARY 3, 2016
MASUK HIGH SCHOOL
LIBRARY/MEDIA CENTER
1014 MONROE TURNPIKE
MONROE, CONNECTICUT 06468

CURRICULUM COUNCIL
AGENDA

4:00 P.M.

OLD BUSINESS

- I. THE MEETING OF DECEMBER 2, 2015 WAS CANCELLED.
- II. APPROVAL OF THE MINUTES FROM THE NOVEMBER 4, 2015 MEETING

NEW BUSINESS

- I. NEW COURSE – FINANCE AND INVESTING – MARK SCHWARZ, JONELLE DiSETTE,
JANET HALPIN, BONNIE WARING
- II. PRESENTATION – SCHOOL COUNSELING PRESENTATION – ANN ODOY

Curriculum Council Meeting dates for 2015-2016, as needed, include:

- *March 2, 2016*
- *April 6, 2016*
- *May 4, 2016*



MONROE PUBLIC SCHOOLS
— MONROE, CONNECTICUT —

Monroe Board of Education
Curriculum Council Committee
November 4, 2015
4:00 PM
Masuk High School

Meeting Minutes

The meeting was called to order at 4:00 p.m. by Sheila Casinelli, Curriculum Council Co-Chair.

Those in attendance included: Jim Agostine, John Battista, Sheila Casinelli, Joe Kobza, Julia Strong, Jamie Sherry, Kelly Pecca, Mike Crowley, Roseanne Haughton, Lisa Peterson, and Alan Vaglivelo.

Old Business

I. *Approval of October 7, 2015 Minutes*

Motion: Jim Agostine

Motion to approve minutes from the October 7, 2015 Curriculum Council meeting.

Second: Joe Kobza

Vote: Unanimous

New Business

I. COURSE REVISION - FRENCH I AND SPANISH I HONORS - LISA PETERSON

Lisa Peterson, World Language Secondary Instructional Leader, shared a course proposal for French I Honors and Spanish I Honors. An honors level of French & Spanish 1 would provide students with activities and supplemental materials to achieve at the advanced level. The addition of honors level 1 at the high school will provide advanced work for students:

- who were unable to begin a language at the middle school level (transfer students, home-schooled students), and
- who want to begin to study language as an upper classman or as freshman (but may be reluctant to do so because of the effect of leveled courses on GPA).

There are no costs associated to these two additional courses (textbooks, staffing, etc.), with the exception of 20 hours for French I and 20 hours of Spanish I Curriculum Writing Hours.

A motion was made to move both French I Honors and Spanish I Honors to the Board of Education for approval.

Motion: Jim Agostine

Motion to move both French I Honors and Spanish I Honors to the Board of Education for approval.

Second: Jamie Sherry

Vote: Unanimous

II. NEW COURSES - ENGLISH SENIOR HONORS ELECTIVES - MIKE CROWLEY

A. ETHICAL ARGUMENTS IN FICTION AND NON-FICTION

B. TRAVEL LITERATURE

Mike Crowley, ELA Secondary Instructional Leader, shared two new Senior Electives Honors course proposals along with supporting materials proposals for each class.

Ethical Arguments in Fiction and Non-fiction

As we developed semester courses for College Prep Seniors, it became apparent that the same structure would benefit our Honors Program. Anticipating the CT High School Reform Act,

students will be required to take another year of Humanities and this course can help fulfill that requirement at the Honors level. When we surveyed Juniors and Seniors about possible senior courses, 41% responded that they were interested in Ethics and Philosophy.

This semester course will expose students to ethical arguments and how these arguments are illustrated in both literature and nonfiction texts. Students will examine current ethical issues and evaluate opposing arguments. The texts studied will range from short stories and dramas to essays and articles. The core text, *Contemporary and Classic Arguments*, provides analysis of ethical arguments with relevant articles and instruction on how students can best formulate their own positions. Classroom discussions, debates, Socratic circles, and oral presentations will require students to develop the critical speaking and listening skills inherent in college-level seminar courses. Writing assignments will include reflection papers, ethical argument essays, and discussion questions/notes on readings.

Costs for this course are for books (*Contemporary and Classic Arguments*, *Medea*, and *Hedda Gabler*) which totals \$3478.20, plus 20 hours of curriculum writing hours.

Travel Literature

As we developed semester courses for College Prep Seniors, it became apparent that the same structure would benefit our Honors Program. Anticipating the CT High School Reform Act, students will be required to take another year of Humanities and this course can help fulfill that requirement at the Honors level. When we surveyed Juniors and Seniors about possible senior courses, 20% responded that they were interested in a Travel Literature course.

Through literary accounts of individuals' journeys both in America and abroad, students will explore what is learned about the self, others, and culture through travel. Students will address issues of identity, self-exploration and discovery, humanitarianism, and prejudice. Students will analyze and compose written pieces that will include, but are not limited to, personal narratives/memoirs, literary analyses, and travel blogs/journals. Classroom discussions and presentations will require students to develop their critical speaking and listening skills and mimic the expectations inherent in college-level seminar courses.

Costs for this course are for books (*Into the Wild*, *A Room with a View*, *Best Women's Traveling Writing*, *Catfish and Mandala*, *A Walk in the Woods*, *A Moveable Feast*, *On the Road*, and *Travels with Charley*) which totals \$4182.09 along with 20 hours of curriculum writing hours.

A motion was made to move both *Ethical Arguments in Fiction and Non-fiction* and *Travel Literature* courses and materials to the Board of Education for approval.

Motion: Jim Agostine

Motion to move both *Ethical Arguments in Fiction and Non-fiction* and *Travel Literature* courses and materials to the Board of Education for approval.

Second: Kelly Pecca

Vote: Unanimous

The meeting adjourned at 4:35 pm.

MONROE CURRICULUM COUNCIL
MONROE BOARD OF EDUCATION

Monroe, Connecticut

Curriculum Proposal Form

Course Title	Finance and Investing		
Subject Area	CTE	Grade Span	10, 11, 12
Proposal Author(s)	Jonelle DiSette Janet Halpin Bonnie Waring	Date	December 3, 2015
Course of Study	New	X	Revised
	Semester		Full Year
			X

Respond to the following questions as they apply to your proposal.

Part A: Course Information

Rationale for Requested Curriculum Work

Students enrolled in Personal Finance are introduced to a variety of topics within finance and investing. The proposed course will afford students the opportunity to delve deeper into these important topics that could affect their adult life decisions.

Provide a narrative description of the course.

Students enrolled in Finance and Investing will continue the study of a variety of financial and investing topics. This course is ideal for students striving for a more in-depth exploration of concepts affecting their personal financial situations now and in the future. Points of interest include, but not limited to investing, risk management, taxes, credit management, real and personal property, business ownership and planning, economics, and retirement planning and saving.

Describe any prerequisites for taking this course and how this course fits in a sequence.

The prerequisite for this course is Personal Finance and is the second course in the sequence.

If this is a revision to a course, what data (quantitative/qualitative) contributed to the need for a revision?

N/A

Can the existing school facility/schedule accommodate this change? Require any additional staffing?

Yes

In developing this course, please cite the research and sources consulted in designing this proposal.

A grant proposal for this course was developed and presented to Lee Marcoux, Consultant, CT State Department of Education, Business and Finance Technology, in June 2015. This proposal was approved by the State and Masuk High School was awarded \$20,000 for the development and implementation on this course.

The Connecticut State Department of Education has defined financial literacy as understanding money, income and taxes, budgeting, banking, saving, investing, credit, insurance, retirement planning, and management money for economic self-sufficiency and to build wealth.

Several online colleges that offer a course in personal finance were also reviewed to assure the alignment of course topics.

The Program of Studies from several school districts in our DRG were researched to determine the course offering in financial literacy. Please refer to the table on the next page.

District Reference Group (DRG)
Personal Finance

District	Offer a course in Personal Finance	Grades	Full Year or Semester	Graduation Requirement
Avon	Personal Finance	11, 12	Semester	No
Bethel	Financial Fitness	11, 12	Full Year	No
Cheshire (.5 credit needed for graduation)	Personal Finance	9, 10	Semester	Yes
	Investing for Financial Success	11, 12	Semester	No
	Financial Literacy	11, 12	Semester	Yes
Fairfield (Warde)	Financial Literacy	10, 11, 12	Full Year	No
	Introduction to Investing and Finance	11, 12	Full Year	No
New Fairfield	Managing Your Personal Finances	9, 10, 11, 12	Semester	Yes
Newtown	Personal Financial Literacy	10,11, 12	Semester	Yes
	Banking and Investing	11, 12	Semester	No
Trumbull	Personal Finance	11, 12	Semester	No
Region 5	Personal Finance	9, 10,11,12	Semester	No

Part B: How does your Curriculum Proposal meet the mission of the district?

The mission of the Monroe Public Schools is to ensure that all students reach their full potential as innovative thinkers and responsible citizens through a challenging, inquiry-based curriculum delivered by skilled, dedicated, and engaging educators.

Provide evidence for each of the following:

Standards

Business and Finance Technology Education Standards for Personal Finance

1. Personal Decision Making -- Apply reliable information and systematic decision making to personal financial decisions.
2. Earning and Reporting Income--Use a career plan to develop personal income potential.
3. Managing Finances and Budgeting--Organize personal finances and use a budget to manage cash flow.
4. Saving and Investing--Implement a diversified investment strategy that is compatible with personal goals.
5. Buying Goods and Services--Use a rational decision-making process to evaluate factors involved in buying decisions to optimize customer satisfaction.
6. Banking and Financial Institutions--Banking services are an integral part of managing and organizing financial transactions.
7. Using Credit--Maintain credit worthiness, borrow at favorable terms and manage debt.
8. Protecting Against Risk--Use appropriate and cost-effective risk management strategies.

Challenging/Relevant

This course is ideal for students striving for a more in-depth exploration of concepts affecting their personal financial situations now and in the future. For example, in Personal Finance, students explore how to obtain and use credit, while Finance and Investing students will study in depth credit contracts and various types of bankruptcy/dispute resolution.

Inquiry based

Finance and Investing is largely inquiry based. Students will be researching each topic in depth and applying what they learn to realistic situations. Real-life examples, websites, and resources will be accessed throughout the course.

Technology

Microsoft Office Suite (emphasis on Excel), Personal Finance-- Virtual Business simulation, Stock Market Game, InvestWrite Challenge, Internet-based resources

Other

Students will also have the opportunity to interact with guest speakers in class and college representatives, as well as participate in Career Day exploration.

Part C: Scope and Sequence/Units of Study

Develop a Scope and Sequence or Units of Study for the curriculum. (Please attach.)

Finance and Investing Scope and Sequence/Units of Study

Personal Finance	Finance and Investing
Employment <ul style="list-style-type: none"> • Complete a W-4 Form • Complete a W-2 Form • Complete a Work Permit Form • Calculate Gross Pay, Payroll Taxes, and Net Pay* 	Investing <ul style="list-style-type: none"> • Basic investing concepts • Making investment choices • Investing in Stocks* • Investing in Bonds • Investing in Mutual Funds • Investing in Real Estate and Other Choices • Retirement and Estate Planning <i>Invest Write Challenge (Spring)</i>
Budgeting and Money Management <ul style="list-style-type: none"> • Explain the purpose of financial planning • Prepare and analyze a personal budget* • Explain the need for and create a property inventory • Develop a budget based on spending patterns* 	
Banking <ul style="list-style-type: none"> • Explain role of the Federal Reserve System • Complete a check, check register, stub, and statement reconciliation* • Calculate interest on a savings account • Analyze various bank offerings for personal goals 	Risk Management <ul style="list-style-type: none"> • Introduction to Risk Management • Property Insurance • Automobile and Umbrella Insurance • Health Insurance • Disability and Life Insurance
Taxes <ul style="list-style-type: none"> • Select and accurately complete 1040EZ 	Taxes <ul style="list-style-type: none"> • Select and accurately complete 1040EZ, 1040A, 1040, and Schedules
Credit Management <ul style="list-style-type: none"> • Analyze credit offers to determine if they meet an individual's financial goals • Know and apply the 5 C's of credit • Apply for credit • Analyze a credit report • Determine how the use or misuse of credit affects future financial choices • Calculate the cost of credit, including fees and interest 	Credit Management <ul style="list-style-type: none"> • Compare and contracts various types of bankruptcy and dispute resolution • Determine how the use or misuse of credit affects future financial choices • Credit Laws • Amortization
Real and Personal Property <ul style="list-style-type: none"> • Compare and contrast various housing rental alternatives • Assess potential living arrangements • Apply the advantages/disadvantages of renting a residences • Differentiate among a rental application, rental inventory, and lease • Identify landlord and tenant responsibilities • Differentiate between a lease and a month-to-month • Buying a new/used vehicle • Leasing, owning and maintaining a vehicle 	Real and Personal Property <ul style="list-style-type: none"> • Buying a home (mortgage)
	Business Ownership and Planning <ul style="list-style-type: none"> • Develop a financial plan • Sources of fund • Managing payroll and inventory • Costing and pricing
	Economics <ul style="list-style-type: none"> • Fundamentals • Global Economy
	Retirement Planning/Saving

* Students use Excel to complete various activities

STEP 1N
Curriculum Proposal, pg 6

Part D: Curriculum Writing

If this proposal is approved, you will be expected to map the units of study that will be covered in this course of study.

Recommended Hours	Requested Hours
New Course – Semester approximately 20 hours Year Course approximately 40 hours	Total Hours: 40 hours
Revision – Semester approximately 15 hours Year Course approximately 20 hours	

Part E: Professional Development

Please describe any professional development activities needed to implement this curriculum. Do not count curriculum writing in this section.

Activity	Requested Hours
N/A	

Part F: Approval (Signatures required)

I have reviewed this course proposal and I am requesting approval by the Monroe Board of Education.

Title	Signature	Date
Recommended by:		
Secondary Instructional Leader		
Principal/Director:		
Director of Instruction:		
Assistant Superintendent:		
Superintendent:		
Board of Education		

**MONROE CURRICULUM COUNCIL
MONROE BOARD OF EDUCATION**

Monroe, Connecticut

Instructional Materials and Resources Proposal Form
Submitted to Curriculum Council

Course Title	Finance and Investing		
Subject Area	CTE	Grade Span	10, 11, 12
Proposal Author(s)	Jonelle DiSette Janet Halpin Bonnie Waring	Date	December 3, 2015
Course of Study	New	X	Revised
	Semester		Full Year
			X

Respond to the following questions as they apply to your proposal.

Part A: Resource Proposal

Resource Title:	Business and Personal Finance		
Resource Type: <small>(print or digital)</small>	Print <u>and</u> Digital		
Author/Editor:	Jack R. Kapoor, Les R. Dlabay, and Robert J. Hughes	Copyright Date:	2016
Publisher:	McGraw-Hill Education	Latest Revision Date:	2016
Recommended for use in grade(s)	10, 11, 12	High/Avg/Low level:	Average
Subject	CTE		
Course Title:	Finance and Investing		
Digital Resources only: Minimum Device Requirements	30		

Part B: Resource Information

Rationale for Requested Resource

The recommended resource was chosen because it covers all of the topics in the course. It also includes Common Core Standard related activities. This book was also selected over the book entitled Personal Finance because it covers business related topics as well as personal finance topics.

Why is this resource needed? Include an explanation of how the text relates to the proposed course of study.

Students require a textbook for classroom use as well as an online resource outside of the classroom. Students will use the textbook as an instructional reference in addition to instructor supplied resources and activities.

STEP 2
Materials Proposal, pg.2

Identify other resources that were considered, and include the publishers/copyright.

Personal Finance by Jack R. Kapoor, Les R. Dlabay and Robert J. Hughes, McGraw-Hill/2012
Financial Algebra by Robert Gerver and Richard Sgroi, South-Western/2011
Managing Your Personal Finances by Joan S. Ryan, South-Western/2010

Why was the recommended resource chosen?

The recommended resource was chosen because it covers all of the topics in the course. It also includes Common Core Standard related activities. This book was also selected over the book entitled Personal Finance because it covers business related topics as well as personal finance topics.

Part C: Funding

Funding for this course should be included in the budget for the implementation year. Failure to include the funding may result in a delay in implementation. Courses added to program of studies booklets prior to approval by the Board of Education should include "pending BOE approval" alongside the course title.

Budget Request:

Item	Quantity	Unit Price	Extended Price
Resource			
Workbooks			
Software/Online textbook	60	\$110.70	\$6,642.00
Equipment/Hardware*			
Other supplies Virtual Business	1	\$1,695.00	\$1,695.00
Professional Development			
		Total	\$8,337.00

Funding for all requested materials will be provided through the State Department of Education Personal Finance Grant.

*Describe Equipment/Hardware

N/A

STEP 2
Materials Proposal, pg.3

Part D: Approval (Signatures required)

I have reviewed this course proposal and I am requesting approval by the Monroe Board of Education.

Title	Signature	Date
Recommended by:		
Secondary Instructional Leader:		
Principal/Director:		
Director of Instruction:		
Assistant Superintendent:		
Superintendent:		
Board of Education		