



New Hampshire

# Department of Education

## Learn Everywhere Program Initial Application

### **1.0 Applicant Information [Ed 1403.01(a)(2)].**

**Organization Name:** PragerU Kids

**Name of Primary Contact:** Brandon Ewing, Head of Education

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### **2.0 Purpose, mission statement, or both [Ed 1403.01(a)(1)].**

PragerU Kids is an educational nonprofit that provides free educational programs to children in PK-12th grade to teach them traditional American values and critical life skills that parents trust and children love. PragerU Kids is the leading platform with educational, entertaining, pro-American kids' shows for every grade. As a nonprofit organization, we offer free and accessible content and tools to meet students, educators, and parents' needs to pursue an excellent education in history, government, civics, economics, character development, cultural literacy, life skills, and financial literacy.

For this application, we seek approval for a financial literacy certificate course entitled "Cash Course."

### **3.0 A description of the demonstrated instructor qualifications required for the program(s) and a statement assuring that the instructor(s) satisfies those qualifications [Ed 1403.01(a)(3)].**

PragerU Kids' curriculum development team comprises credentialed educators with decades of PK-12 classroom and administrative experience in public, private, charter, and homeschool settings and subject matter experts in each specific content area. All educational materials are developed to align with widely accepted educational standards.

### **4.0 A criminal history records check policy that includes a statement affirming that the sponsoring entity shall not allow instruction or student contact by a person who has been charged pending disposition for, or convicted of, any violation or attempted violation of any of the offenses as outlined in RSA 189:13-a, V pursuant to a criminal history records check conducted by the department of safety as outlined in Saf-C 5703.06 through Saf-C 5703.11 [1403.01(a)(4)].**

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Not applicable. PragerU Kids' content, materials, and courses are completely online. The Cash Course Certificate program is completed entirely online as well. Our curriculum designers and the students taking the course have no physical contact.

**5.0 For the proposed instructional program(s), identify the education, program, or opportunity from Ed 306.27(v) for which students completing the learn everywhere program shall receive high school credit(s) [Ed 1403.01(b)(1)(a)].**

It is intended that the proposed Cash Course Certificate program would provide high school credit for financial literacy. If the student has met the minimum financial literacy requirements, the credit may also be awarded in economics or as an open elective.

**6.0 An outline of each program for which approval is sought, which includes goals, competencies, a detailed description of the course of instruction, and a description of expected student outcomes [Ed 1403.01(b)(1)(b)].**

PragerU Kids proposes a 0.5 credit Financial Literacy Certificate via the Cash Course Certificate Program for consideration in the Learn Everywhere suite of offerings. Recently signed into law, New Hampshire schools are now required to provide financial literacy instruction in their classrooms, and this Certificate course would be a great option for students and teachers to work toward satisfaction of that requirement. In addition, the credit may also apply to open electives.

This program was developed in alignment with the national JumpStart Coalition Standards for Personal Financial Literacy and National Entrepreneurship Education Standards. It also aligns with Tennessee State Standards in Personal Financial Literacy, New Jersey Standards for 21st Century Life and Careers, Florida State Standards for Personal Financial Literacy, and Texas State Standards for Career Preparation.

The high school Cash Course Certificate consists of 15 videos (approximately 5 minutes in length each) with associated questions that function as check-for-understanding to ensure comprehension. Students must watch the complete video and answer 8 out of 10 questions correctly in order to advance to the next video in the series. Extension assignments will be available as well in order to provide avenues to explore the content further and apply learning. The videos are grouped into four learning modules that align with the course competencies listed below.

This self-directed course is available for free from the prageru.com website. A digital assessment is taken at the end of the course and comprises 40 competency-based assessment questions that align with the course competencies (10 from each competency). The student must answer 8 out of 10 questions in each competency (32 out of 40) correctly to demonstrate mastery of the course. A certificate will be downloadable after the successful completion of the assessment. The student may take the assessment as often as they want or need to earn the certificate. Parents must agree to monitor their student's progress and proctor the course assessment via a parent attestation checkbox. In addition, a student course evaluation will be available to provide feedback on the course.

### Course Competencies

#### Employment and Income

Students will demonstrate an understanding of the significance and components of pay stubs in financial planning and income management, along with a comprehensive exploration of taxes, including their types, roles, strategies for burden reduction, and preparation for tax-related obligations.

#### Money Management

Students will demonstrate an understanding of the importance and structure of budgeting, the various types of currency and their uses, and the roles, benefits, and management strategies of checking and savings accounts in personal finance.

#### Credit, Debit, and Debt Management

Students will demonstrate an understanding of the nature of credit and its classifications, the facets of financial debt and its strategic usage, the dynamics of loans, including their risks and rewards, the particulars and management of student loans, and the significance, mechanics, and responsible usage of debit and credit cards in the financial ecosystem.

#### Planning, Saving, and Investing

Students will demonstrate an understanding of the importance of savings accounts and strategies for money-saving, the significance of investing and its various types, the operations and effective utilization of financial institutions, the concept and management of interest in different financial scenarios, and the origins, principles, and effective management of insurance in mitigating financial risks.

### Module, Length, & Learning Outcomes

#### Employment and Income

##### [Pay Stubs](#) (4:56 min)

Students delve into the importance of pay stubs, their components, and their role in income tracking, deductions comprehension, and financial planning, including taxes, retirement savings, and employer-sponsored insurance plans.

- Explain the importance of pay stubs in tracking income and understanding deductions.
- Identify and explain the key components of a pay stub, including pay period, gross pay, and net pay.
- Understand and categorize deductions into taxes, retirement savings, and insurance premiums.
- Understand the different types of taxes deducted from pay, including federal, state, and local taxes, as well as Social Security and Medicare contributions.
- Understand the concept of retirement savings, including the benefits of contributing to retirement accounts and the role of employer matching.
- Recognize the types of insurance that may be offered by employers and understand how premiums are deducted from pay.
- Review pay stubs for accuracy, understand how deductions impact take-home pay, and use pay stubs for financial planning and budgeting.

[Taxes](#) (5:33 min)

Students learn about the inescapable world of taxes, exploring their types and roles, complexities, ways to reduce tax burden, and preparing for tax-related responsibilities and surprises.

- Recognize taxes as a mandatory contribution to state and federal revenues to fund public goods and services.
- Understand the various types of taxes, including income, payroll, sales, and property taxes, and how each is applied.
- Learn the difference between deductions and credits and how they can reduce taxable income or the amount of taxes owed.
- Gain knowledge about tax responsibilities, including filing an annual tax return with the Internal Revenue Service (IRS), avoiding tax evasion, and meeting payment deadlines.
- Understand the importance of civic engagement in overseeing the use of tax dollars and advocating for responsible fiscal policy.
- Understand the importance of taxes in societal functioning and recognize that staying informed can help minimize tax-related surprises.

*Money Management*

[Budgeting](#) (4:40 min)

Students learn about why budgeting is important, what a budget is, and the four steps to making a budget for themselves.

- Understand why budgeting is important.
- Identify what a budget is.
- Define key terms associated with budgeting, including budget, savings, income, needs, and wants.
- Explore the different components of making a budget.
- Differentiate between needs and wants for budgeting purposes.

[Currency](#) (5:08 min)

Students learn about currency, the different types, and why we use it.

- Understand what currency is and how it is useful.
- Describe what people used to acquire goods before currency.
- Define key terms associated with currency, including bartering, mint, counterfeit currency, and exchange rate.
- Explain where currency comes from today.
- Differentiate between the different types of currency.

[Checking and Savings Accounts](#) (4:53 min)

Students learn about the roles and uses of checking and savings accounts, their differences, and their importance in managing personal finances. They are also introduced to the benefits of these accounts, potential pitfalls, and how to open and manage them effectively.

- Understand the roles and uses of checking and savings accounts in U.S. households.
- Differentiate between checking accounts for daily transactions and savings accounts for future use, and recognize the ability to transfer money between these accounts.
- Identify the benefits of using checking and savings accounts, such as direct deposit, debit card issuance, check provision, and mobile deposit capabilities.
- Be aware of potential pitfalls associated with these accounts, including insufficient funds, overdraft fees, and monthly maintenance fees.

- Learn how to open and manage these accounts, including comparing account terms and fees, understanding account features, providing necessary information and deposits, and monitoring account activity.
- Recognize the value of checking and savings accounts in managing personal finances effectively.

### Credit, Debit, and Debt Management

#### Credit (4:23 min)

Students learn about what credit is, what makes it “good” or “bad,” and how to build great credit for themselves in the future.

- Understand why credit is important.
- Recognize credit score ranges.
- Define key terms associated with credit, including credit card, credit score, lender, and loan.
- Differentiate between good credit scores and bad credit scores.
- Identify things that hurt credit and things that help credit.

#### Debt (5:38 min)

Students learn the aspects of financial debt, from loan terms and interest rates to credit limits, and how to properly use it to their advantage.

- Understand the concept of financial debt, why it is important, and how to use it responsibly.
- Identify types of debt and differentiate between good debt and bad debt.
- Define key terms associated with debt, including appreciate, depreciate, credit limit, financial debt, and investment.
- Explore the concepts of appreciation and depreciation.
- Differentiate between good debt and bad debt.

#### Borrowing (4:51 min)

Students learn how loans work and the risks and rewards of borrowing money.

- Describe what a loan is.
- Define key terms associated with borrowing, including loan, principal, interest, collateral, secured loan, and down payment.
- Explain the loan interest rate and how banks use interest to make money.
- Explain that loans can be secured with collateral and that collateral is a piece of property that the lender can sell to recover all or part of a loan if the borrower fails to repay.
- Examine that failure to repay a loan has significant consequences for borrowers, such as negative entries on their credit report, repossession of property (collateral), etc.
- Describe ways they can borrow money responsibly.

#### Student Loans (5:06 min)

Students understand the significance of student loans, their types, key terminologies, alternatives, and the essentials of responsible borrowing and effective loan management.

- Understand the role of student loans in funding education and appreciate the potential financial implications and associated responsibilities.
- Identify various types of student loans, including federal and private loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.
- Define key terms related to student loans, such as subsidized, unsubsidized, interest, debt-to-income ratio, and default.
- Understand various alternatives to student loans, like scholarships, grants, and work-study programs, and their role in reducing reliance on loans and minimizing future debt.

- Learn about key factors for responsible borrowing, including assessing the necessity of loans, understanding loan terms and conditions, and implementing effective loan repayment strategies.

[Credit and Debit Cards](#) (4:32 min)

Students learn about the significance of debit and credit cards in the financial ecosystem, their history, and their distinct functionalities. They explore the repercussions of overspending with cards, the mechanics of credit card billing, associated fees, and responsible card usage.

- Understand the significance of debit and credit cards in the financial ecosystem and their historical inception.
- Differentiate between the functional mechanisms of debit and credit cards and their ties to financial accounts.
- Recognize the repercussions of overspending with debit cards, including overdraft and non-network ATM fees, and understand the importance of safeguarding the PIN.
- Understand the credit card billing cycle, the consequences of carrying over a balance, and associated charges.
- Identify various fees associated with credit card use and understand the factors determining credit limits.
- Learn how to obtain a debit or credit card and the precautions to consider when managing multiple credit cards.
- Understand the importance of responsible card usage, including regular account balance monitoring and budget management.

*Planning, Saving, and Investing*  
[Investing](#) (5:25 min)

Students learn about the importance of investing, different types of investments, and key considerations for making profitable investments.

- Understand the importance of investing and the potential benefits.
- Identify different types of investments, such as stocks, bonds, CDs, real estate, and cryptocurrency.
- Define key terms associated with investing, including risk, certificate of deposit, bonds, and stocks.
- Explore the concept of diversification and its role in minimizing risk.
- Learn key factors for profitable investments, including timing, risk, and price.

[Savings](#) (5:08 min)

Students learn about savings accounts, why they are important, and the steps they can take to start saving money.

- Understand what a savings account is and how it works.
- List reasons why someone would want to get a savings account.
- Define key terms associated with saving, including savings account, emergency fund, nest egg, deposit, and withdraw.
- Explore different ways to save money.
- Set goals for how much money to save and create an action plan to reach those goals.

[Financial Institutions](#) (4:58 min)

Students learn about the operations and services of financial institutions, particularly banks and credit unions, along with their regulatory aspects and effective utilization strategies.

- Define financial institutions, including banks and credit unions, and explain their societal role.
- Differentiate between banks and credit unions based on their structure, profit approach, services, fees, and membership requirements.

- Understand the importance of governmental regulation, specifically the roles of the FDIC and NCUA in maintaining financial integrity and protecting consumer deposits.
- Evaluate the significance of secure cash storage in financial institutions and understand the function and fees associated with different accounts, such as checking and savings accounts.
- Identify key financial services financial institutions provide, including the benefits of direct deposit, ATMs, and debit cards.
- Develop strategies for assessing personal financial needs, selecting an appropriate financial institution, and effectively monitoring and managing accounts.
- Comprehend potential fees, benefits, and responsibilities associated with using a chosen financial institution's services.

[Interest](#) (5:17 min)

Students learn about the concept of interest as it applies to borrowing, saving, and investing. They distinguish between simple and compound interest, understand the effects of each, recognize preferred types in different scenarios, and develop strategies to manage it effectively in their financial journey.

- Understand interest as the percentage lenders charge for borrowing or earning when saving and investing.
- Distinguish between simple and compound interest and recognize the effects of each on the principal amount.
- Appreciate the impact of compound interest over time using the Rule of 72 and differentiate between simple and compound interest accounts.
- Recognize preferred types of interest when borrowing (simple interest) and investing (compound interest) and understand the reasons for these preferences.
- Grasp the implications of accrued interest in real-life scenarios, such as credit card purchases or car loans.
- Develop the ability to utilize online calculators to assess potential costs or earnings when interest is applied to principal amounts.
- Understand the importance of shopping for the best interest rates, paying off loans quickly, and the benefits of longer-term investments.
- Value the role of interest in one's financial journey and develop strategies to manage it effectively.

[Insurance](#) (5:43 min)

Students learn about the origins and principles of insurance, its importance in daily life, and the concepts of deductibles and premiums. They also learn the potential consequences of frequent claims, the steps to acquire insurance, and its value in managing financial risks and providing security.

- Understand the origins and basic principles of insurance, including the pooling of risk and the use of premiums to cover potential losses.
- Recognize the necessity of insurance coverage in daily life, even for individuals who consider themselves careful or safe.
- Understand the concepts of deductibles and premiums, how they vary, and how they can be adjusted based on personal risk and budget considerations.
- Know the potential consequences of frequent claims, including increased premiums and difficulty securing new policies, except for health insurance.
- Identify the steps to acquire insurance, including determining what needs to be insured, comparing rates and coverage from various companies, selecting appropriate deductibles and premiums, and preparing to file a claim.
- Understand the value of insurance in managing financial risk and providing security in the face of accidents or emergencies.

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**7.0 A plan for recording student progress in meeting expected student outcomes for each course of instruction [Ed 1403.01(b)(1)(c)].**

Student progress will primarily be recorded through self-assessment as they check their understanding using the worksheets. Students can also revisit any video at any point to review information. Once students have completed all the videos, they will take a summative assessment to assess their learning on the expected student outcomes.

**8.0 A description of how the assessment of student learning outcomes will be done [Ed 1403.01(b)(1)(d)].**

After viewing all instructional materials, the learning outcomes are assessed using a competency-based summative assessment. Students cannot access the summative assessment until all videos are completed. This summative assessment comprises 40 questions. The summative assessment includes multiple-choice, multi-select, and matching questions. If students answer 36 questions correctly or higher, students will receive a certificate. The assessment can be taken as many times as necessary, and the student will be provided with further resources for study.

See sample questions below:

7. Which type of deductions from your employer would you NOT find on your paystub?
- Taxes
  - Insurance
  - Retirement
  - Charitable Giving**
8. What would your gross pay be if you worked 40 hours at \$15 per hour?
- \$500
  - \$550
  - \$600**
  - \$650

Application: You've recently started a part-time job and received your first paystub. The details on the stub are as follows:

- Gross pay for the pay period: \$600
- Federal Tax withheld: \$60
- State Tax withheld: \$30
- Social Security withheld: \$37.20
- Medicare withheld: \$8.70

Based on the provided paystub, how much will be your net pay for this pay period?

Options: **A. \$464.10** B. \$500.00 C. \$537.80 D. \$472.10



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**9.0 The number of credits each proposed course of instruction will fulfill [Ed 1403.01(b)(1)(e)].**

The Cash Course Certificate program fulfills 0.5 credits toward a financial literacy requirement. It could also be a fit for open electives.

**10.0 A description of the competency-based grading system to be used for each proposed course of instruction [Ed 1403.01(b)(1)(e)].**

The competency-based grading system for the course is based on the 15 formative assessments and the final summative assessment. The formative assessments must be completed with at least an 80% in order to advance. The summative assessment consists of 40 questions and likewise must be passed with greater than 80% to advance (32 out of 40). The formative and summative assessments are computer-based, so the system automatically grades the assessments. Upon satisfactory completion of all videos and assessments, students will receive a certificate marking that they've passed the course. Students may take the assessment as often as they need/want to pass.

**11.0 A description of methods for admission which shall not be designed, intended, or used to discriminate or violate individual civil rights in any manner prohibited by law [Ed 1403.01(b)(2)(a)].**

PragerU Kids content and materials are free. As such, the Cash Course Certificate program is free online and accessible by anyone with an internet connection and a computer or mobile device. A student may begin the program immediately. PragerU Kids does not collect any demographic information and therefore does not and cannot discriminate based on race, gender, or socioeconomic status.

**12.0 A description of how the program will liaison with the local education agency (LEA) for students with an education plan pursuant to section 504 of the Rehabilitation Act [Ed 1403.01(b)(2)(b)].**

Not applicable. The Cash Course Certificate program is free, so there is no barrier to accessibility based on economic factors. The assessment is available online in an ADA-compliant format for screen reader access. The course is not timed, and students may take the assessment as often as needed to work toward a passing grade.

**13.0 A description of how the program will liaison with the LEA for a student with disabilities, consistent with the student's IEP [Ed 1403.01(b)(2)(c)].**

Not applicable. The Cash Course Certificate program is free, so there is no barrier to accessibility based on economic factors. The assessment is available online in an ADA-compliant format for screen reader access. The course is not timed, and students may take the assessment as often as needed to work toward a passing grade.

**14.0 A statement that the applicant understands that it has certain responsibilities, pursuant to Section 504 of the Rehabilitation Act, if it receives federal funds or the Americans with Disabilities Act, as amended, to provide students with disabilities with equal access and equal opportunities to**

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**participate in the learn everywhere program, including by providing the student with reasonable accommodations [Ed 1403.01(b)(2)(d)].**

Not applicable. PragerU Kids understands that it has certain responsibilities, pursuant to Section 504 of the Rehabilitation Act, if it receives federal funds or the Americans with Disabilities Act, as amended, to provide students with disabilities with equal access and equal opportunities to participate in the Learn Everywhere program, including by providing the student with reasonable accommodations.

**15.0 A description of facilities to be used for educational instruction and a description of how the facilities will meet the priorities of the program [Ed 1403.01(b)(3)(a)].**

Not applicable. The Cash Course Certificate program is an online-only digital course. There are no facilities that students can access.

**16.0 A statement affirming that the facilities shall comply with all applicable federal and state health and safety laws, rules, and regulations [Ed 1403.01(b)(3)(b)].**

Not applicable. The Cash Course Certificate program is an online-only digital course. There are no facilities that students can access.

**17.0 Disclosure of insurance, if any, which would cover the participants in the Learn Everywhere program [Ed 1403.01(b)(4)].**

Not applicable. The Cash Course Certificate program is an online-only digital course. There are no facilities that students can access.

**Additional Information**