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Re: Florida Adoption

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From Lorraine Decker <lorraine@financialmentors.org>

Date Tue 3/18/2025 9:10 PM

To Malloy, Kathleen <kathleen.malloy@leonschools.net>

**EXTERNAL** - This email originates outside of Leon County Schools

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Hi Kathleen,



Thank you for spending time and expertise in reviewing our **PERSONAL FINANCIAL LITERACY AND MONEY MANAGEMENT for REAL LIFE**, both regular and honors courses developed exclusively for Florida by Decker & Associates, Inc (D&A), an award-winning specialty publisher of financial education curricula. D&A personnel is committed to providing quality, motivating financial education instructional materials to Florida high school students to help them set goals to achieve financially secure futures.

**The PROGRAM.**

D&A offers:

- A one-semester financial, career, postsecondary education, and money management **online course** that begins with students setting SMART goals, writing a Vision Essay, and creating a 10-year academic, career, financial, and personal plan for their future. They then engage with content that requires critical thinking, problem-solving, and working in teams to personally apply what they are learning to their goals and the future.
- Free bi-weekly virtual meetings for **Professional Development**. Hourly sessions will follow the course pacing guide and be held twice a week, every other week, with one unit per week. The first session of the week will address content knowledge and questions. In the second session of the week, teachers discuss classroom delivery and challenges. Participation is voluntary.

- D&A supports digital learning, but many teachers have requested textbooks. We will provide a 100-page, color, soft consumable textbook with content derived from and coordinated with the course. It is custom-made for Florida students. For logical reasons, the consumable textbook will exclude the Standards, Teacher Guide, Teacher Tips, Assignments, and Quizzes. The student and teacher will use the online course to review the excluded material. The consumable will permit students to take notes, record research, careers, post-secondary education funding, goals, and plans, and **retain the soft textbook** for future reference once the course has ended. We will start the process of publishing after the standards are reviewed by FDOE. Therefore, it is not currently available for review.
- **PRINT PDF** will be valuable for teachers who want to develop assignments, exit tickets, and materials for substitute teachers and special needs students. Try the PRINT PDF to experience what the textbook will look like.
- **IMMERSIVE READER**, on each page of the course, is an excellent comprehension tool. It supports fluency for English language learners or readers of other languages, helps to build confidence for emerging readers as they learn to read at higher levels, and offers text decoding solutions for students with dyslexia and other learning needs. It also offers text-to-speech in more than 100 languages. Students can also customize fonts and reduce the size, spacing, and background color to optimize readability and reduce eye strain.
- We **review and update digital and consumables annually** to keep the material accurate and relevant for the students and save teachers research time.
- If your district has a Canvas LMS, D&A will coordinate with your IT team to provide the course by **cartridge** at no extra cost. If your district uses Schoology, we have had success at integrating Canvas and Schoology.
- If the district does not have an LMS, such as Canvas or Schoology, D&A will license your teachers, who then license the students, and D&A will pay the Canvas licensing fee.
- By using Canvas for this course, students and teachers have the opportunity to use many features - for example, conferencing, calendars, analytics, rubrics, auto-grading of quizzes, videotaping, and even using your voice to grade assignments.

## PRICING

We offer student licenses for 1 year for \$50/license. The five-year license per student is \$250. If a district orders more than 1000 licenses, D&A will bundle the 100-page consumable with the student digital license, providing each student with a license and a soft textbook for a total cost of \$50/ student.

If your district order is less than 1000 student licenses, we will try to aggregate your order with another district so each district can receive the consumable textbooks for free. No Promises!

The one-year teacher license is \$175, and the five-year license is \$875. Teachers receive the consumable textbooks if their students receive them.

The licensing fees are the same for the regular and honors courses.

## LANDING PAGE

You can preview our online course by going to the FLORIDA LANDING PAGE and following the instructions. You can also view a video.

- Link to the Florida landing page and the video link <https://da-pflmm-review.carrd.co/>
- Link to short video only, [click here.](#)

To provide you with additional information, Decker & Associates also created a long video for Orange County reviewers coordinated with their rubric.

[https://drive.google.com/file/d/1QG5PPOCqNhitEShnn51920vggtgDgyUj/view?usp=drive\\_link](https://drive.google.com/file/d/1QG5PPOCqNhitEShnn51920vggtgDgyUj/view?usp=drive_link)

To access the [Orange County Rubric](https://mail.google.com/mail/u/0/?tab=rm1#label/Florida+Landing+Page+Emails/FMfcgzQVzFSKMhjtWRfTRpjRjLcgFNfr?projector=1&messagePartId=0.3) - [https://mail.google.com/mail/u/0/?](https://mail.google.com/mail/u/0/?tab=rm1#label/Florida+Landing+Page+Emails/FMfcgzQVzFSKMhjtWRfTRpjRjLcgFNfr?projector=1&messagePartId=0.3)

[tab=rm1#label/Florida+Landing+Page+Emails/FMfcgzQVzFSKMhjtWRfTRpjRjLcgFNfr?projector=1&messagePartId=0.3](https://mail.google.com/mail/u/0/?tab=rm1#label/Florida+Landing+Page+Emails/FMfcgzQVzFSKMhjtWRfTRpjRjLcgFNfr?projector=1&messagePartId=0.3)

We sincerely appreciate your reviewing our course for your students. I believe you will find that it is extremely beneficial and challenging and requires thinking and problem-solving, which is designed to prepare students for the future.

Best wishes,

**Lorraine Decker, CLU, ChFC, MSFS**  
**Decker & Associates, Inc., President**  
**Publishers of --**  
**Real Life Financial Mathematics**  
**Personal Financial Literacy and Economics for Real Life**



**Lorraine@DeckerUSA.com 713-256-8643**

**[www.DeckerUSA.com](http://www.DeckerUSA.com)**

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**Financial Mentors of America, Inc. - Executive Director**

**[www.FinancialMentors.org](http://www.FinancialMentors.org)**

On Tue, Mar 18, 2025 at 1:00 PM Lorraine Decker <[lorraine@financialmentors.org](mailto:lorraine@financialmentors.org)> wrote:

You are amazing at getting things done. THANK YOU!

I will send you all you need this afternoon except the video because we await the rubric!

**Lorraine Decker, CLU, ChFC, MSFS**  
**Decker & Associates, Inc., President**  
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On Tue, Mar 18, 2025 at 12:53 PM Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)> wrote:

Good afternoon, Lorraine--

FYI--We're all clear for waiving the DSA and cybersecurity insurance. I spoke with our CIO this afternoon.

Kathleen



Kathleen Malloy, MEd., MLIS  
Coordinator, Instructional Materials and Media  
3955 West Pensacola St.  
Tallahassee, FL 32304  
(850) 487-7811 or [malloyk@leonschools.net](mailto:malloyk@leonschools.net)



**From:** Lorraine Decker <[lorraine@financialmentors.org](mailto:lorraine@financialmentors.org)>

**Sent:** Tuesday, March 18, 2025 10:01 AM

**To:** Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)>

**Subject:** Re: Florida Adoption

**EXTERNAL** - This email originates outside of Leon County Schools

Not yet. I think because we are new to Florida and only publish Financial Education courses, the other districts have never heard of us.

Decker and Associates was well-known with Fortune 1000 companies because we provided quality, objective information. We were hired to conduct financial workshops and counsel thousands of employees, from roughnecks to CEOs. Then 911 happened, and we decided that we needed to start two non-profits to help people who were not working for big companies learn how to become financially secure and independent.



We became publishers in 2016 with a financial math course because we believed if we could educate high school students, we could help them achieve goals, and they could change the world.

I have attached some press about our work and philosophy. I have an appointment this morning, but I will put together your packet this afternoon.

Thanks,

**Lorraine Decker, CLU, ChFC, MSFS**  
**Decker & Associates, Inc., President**  
**Publishers of --**  
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On Tue, Mar 18, 2025 at 5:30 AM Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)> wrote:

That makes complete sense, Lorraine and I will get to work on this immediately for you. All of this information will also be added to my district training meeting for the committee members as well. Do you have any districts in Florida already using your course?

Kathleen



**Kathleen Malloy, MEd., MLIS**  
Coordinator, Instructional Materials and Media  
3955 West Pensacola St.  
Tallahassee, FL 32304  
(850) 487-7811 or [malloyk@leonschools.net](mailto:malloyk@leonschools.net)



**From:** Lorraine Decker <[lorraine@financialmentors.org](mailto:lorraine@financialmentors.org)>

**Sent:** Monday, March 17, 2025 8:00 PM

**To:** Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)>

**Subject:** Re: Florida Adoption

Kathleen,

Thank you for being open to discussion.

When a district has a Canvas LMS, we give the district a cartridge, as opposed to providing each teacher with our decker.instructure license, and the teacher is responsible for licensing the students, provided access to the course.

If passwords need to be reset, the teacher manages that from within the course.

A cartridge gives the district control of licensing teachers and students. We have no knowledge or record of who is teaching your course, except if a teacher wants to participate in our FREE every two-week virtual meetings for professional development. You need to verify that the teacher joining the professional development is from your district, providing the teacher's name and school email address. If the teacher must have CTE, and we must provide verification of participation, we need the supervisor's name and email.

Kathleen, we do not have Cyber Security Insurance because our IT consultants have advised us that it is not necessary. I am asking several insurance companies for specimen contracts for review. Our data is stored in Google Cloud. I could purchase a policy for \$400 a year, but I want to understand why and the risks my clients and I have by doing business with D&A.

Our course is online, and once we have our course reviewed and contracted, we will produce a 100-page consumable textbook, which is a derivative of the online course. The course can be printed, as needed by the teacher, using PRINT PDF. We are providing the consumables because we think the students need a permanent record of their goals and plans for implementation after the course has ended.

I can send you access to the course tomorrow.

Thank you so much for your interest in our PFL&MM regular and honor courses.

Lorraine

**Lorraine Decker, CLU, ChFC, MSFS**  
**Decker & Associates, Inc., President**  
**Publishers of --**  
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On Mon, Mar 17, 2025 at 3:28 PM Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)> wrote:

These are great questions, Lorraine. I will need to know a bit more of how your course functions to answer that question. Our LMS is Canvas, that is correct. Our traditional set up is that students use an SSO to access the platform. If all content is loaded into a teacher's Canvas course without any reciprocal interaction, it may be easier to meet the requirements of the DSA—but it will not be removed as a requirement. The same is true for the Cybersecurity Insurance.

Would you mind explaining the integration process that your company uses so I can take it to my technology department for clarification?

Thanks so much,

Kathleen



Kathleen Malloy, MEd., MLIS  
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3955 West Pensacola St.  
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**From:** Lorraine Decker <[lorraine@financialmentors.org](mailto:lorraine@financialmentors.org)>

**Sent:** Monday, March 17, 2025 4:19 PM

**To:** Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)>

**Subject:** Re: Florida Adoption

**EXTERNAL** - This email originates outside of Leon County Schools

Hi Kathleen,

Our PFL&MM course is in Canvas.Instructure. It appears that your LMS is Canvas. Since we do not have any confidential information because it is stored on your LMS, do we need the items referenced in this paragraph?

All publishers recommended for final adoption must meet all LCS technology requirements, have a current signed LCS Data Security Agreement (DSA), and a Certificate of Insurance for Cyber Security coverage on file with the district prior to Board approval. Failure to submit the DSA and/or Certificate of Insurance for Cyber Security coverage in a timely fashion may result in disqualification.

I appreciate your help on this matter.

**Lorraine Decker, CLU, ChFC, MSFS**  
**Decker & Associates, Inc., President**  
**Publishers of --**  
**Real Life Financial Mathematics**



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On Mon, Mar 17, 2025 at 11:49 AM Malloy, Kathleen <[kathleen.malloy@leonschools.net](mailto:kathleen.malloy@leonschools.net)> wrote:

Good morning,

Leon County Schools is calling for materials review in preparation for adoption of the following courses:

**Personal Financial Literacy and Money Management**

The adoption will be coordinated by Kathleen Malloy, [malloyk@leonschools.net](mailto:malloyk@leonschools.net).

**Please note that Leon County Schools is a closed review and adoption school district. During the review process, do not visit schools or contact teachers regarding any materials that are available for adoption. Should you have business with schools or teachers that need to be attended to, you should only do so through contact with Kathleen Malloy.**

**To submit materials for consideration, complete and return the attached Intent to Submit document by March 28, 2025,** as well as copies of printed materials to LCS Academic Services. The preference for previewing materials will be given to publishers with content in both print and digital formats. If digital only, a link must be provided so that all digital content may be reviewed. As a reminder, only approved materials from the 2024-2025 9-12 Personal Financial Literacy and Money Management Instructional Materials Adoption List from FDOE will be reviewed. Below is a list of required information for committee member training and to publish on the 'LCS Personal Financial Literacy and Money Management Adoption' webpage.

The following items are required by March 28, 2025 for each curriculum submitted for review:

- A total of eleven (11) print sample sets submitted for review must be delivered to Academic Services, 3955 West Pensacola Street, Tallahassee, FL 32304, care of Kathleen Malloy. LCS will manage delivery to school sites.
- Bundled ordering options with any free materials provided and pricing
- Complete materials list
- Digital link and credentials for teacher and public review of materials
- Professional Development Plan
- Virtual Presentations for Committee



The district curriculum team will assist our school-based review teams in helping teachers to review digital materials and will encourage teachers to utilize the digital preview content within their courses as a portion of the review process.

**Vendor presentations (thirty minute maximum) need to be recorded and shared with Kathleen Malloy by March 28, 2025. Committee members will submit questions for vendors immediately following viewing the presentations. Scoring rubrics will be provided to vendors upon response to this call to bid.**

All publishers recommended for final adoption must meet all LCS technology requirements, have a current signed LCS Data Security Agreement (DSA), and a Certificate of Insurance for Cyber Security coverage on file with the district prior to Board approval. Failure to submit the DSA and/or Certificate of Insurance for Cyber Security coverage in a timely fashion may result in disqualification.

The adoption timeline can be found below. Leon County Schools reserves the right to adjust dates. Additional information will be communicated to primary contacts throughout the process.

I look forward to working with you during this process. If you have any questions, please do not hesitate to reach out to me.

Sincerely,

Kathleen Malloy



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\*SUNSHINE LAW AND PUBLIC RECORDS CAUTION: Florida has a very broad Public Records Law. Virtually all written communications to or from School Board of Leon County, Florida Personnel are public records available to the public and media upon request. E-mail sent or received on the LCSB system will be considered public and will only be withheld from disclosure if deemed confidential pursuant to State Law. Individual student records are deemed confidential.