



Seward, Stefanie <sseward@sanjacinto.k12.ca.us>

San Jacinto Unified School District New Course Proposal

Google Forms <forms-receipts-noreply@google.com>
To: sseward@sanjacinto.k12.ca.us

Thu, Jan 30, 2020 at 8:54 AM

Thanks for filling out San Jacinto Unified School District New Course Proposal

Here's what we got from you:

EDIT RESPONSE

Business & Entrepreneurship

San Jacinto Unified School District New Course Proposal

For more information on how to complete this form please contact:

Janet Covacevich
Director, Secondary C & I
(951)929-7700 ext. 4263
jcovacevich@sanjacinto.k12.ca.us

Your email address (sseward@sanjacinto.k12.ca.us) was recorded when you submitted this form.



Signature Page must be printed and wet signed

Access Signature Page at this link <https://docs.google.com/a/sanjacinto.k12.ca.us/document/d/1TO2G1fXxR6WGNhinPY-oNaxtY130cZHUOjTT3Ntv5Zg/edit?usp=sharing>

School *

SJHS

New Course Proposal Submitted By: *

Seward

Course Title *

Business & Entrepreneurship I

Transcript Title (15 characters or less) *

Please be sure to count each character and spaces used to be no more than 15.

PersFin Fund

Course Code (assigned by Data Management, extension 4221):

R0660

Academic Department *

CTE

Graduation Requirement Met *

Electives ▼

Honors (*note: Honors courses seeking A - G status must offer a non-Honors equivalent course) *

No ▼

Grade Level (check all that apply) *

☐ 6th

☐ 7th

☐ 8th

☒ 9th

☒ 10th

☒ 11th

☒ 12th

Pre-Requisite (list all that apply) *

None

Co-Requisite (list all that apply) *

n/a

Possible credits *

10 - year long class ▼

Course Learning Environment *

☒ Classroom Based

☐ Online/Hybrid

CALPADS Course Code (assigned by Data Mgt.)

7420

Career Technical Education Courses

Will this course be part of CTE Pathways? *

Yes ▼

Is this an Integrated Course (Academics with Career Technical Education) *

No ▼

CTE Courses Only: Indicate the Level of the Course:

Concentrator ▼

CTE Courses Only: Indicate the Industry Sector

Finance and Business ▼

CTE Courses Only: Career Pathway & Code Pathway Name

180 Business Management Financial Services

Submitting Courses That are Program Status, Courses Modeled After Another Institution, or Online, or AP

Course Plans for Program Status, Online, or AP must be attached to this form.

Will this course meet any of the descriptors above? *

Yes ▼

Program Status Courses (can be auto approved) - Name the Exact Program and Course Title:

RCOE Personal Finance Fundamentals

Submitting a Course Modeled After Another Institution:

When modeling after another institution's course, you will also need to enter a course overview specific to San Jacinto Unified School District as well as course content specific to SJUSD.
Any course modeled after another institution's course will not move forward until it has been written to reflect SJUSD's unique needs.

Submitting a course modeled after another institution.

Which school and ATP code? Must state exact course title.

CTE Personal Finance Fundamentals

Adopt an Online Publisher Course

▼

Adopt a Program Status Course

▼

Advanced Placement (AP) Courses Only: Please answer the following questions:

This section only applies to AP courses.

AP Courses Only: Date Submitted to CollegeBoard for AP Audit:

Month ▼	Day ▼	2020 ▼
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Exact Course Title

CollegeBoard Authorization Code

Course Content

Please note: There are not specific requirements regarding the number of units each course should have. For reference: University of California A-G Guide: <http://www.ucop.edu/agguide/a-g-requirements/index.html> Copy and paste the link into your web browser for course samples.

Course Overview: Provide a brief summary (3 - 5 sentences) of the course's content. *

Personal Finance is designed to help students make real-world decisions about financial issues. This course will focus on personal financial planning skills that can be used for a lifetime. Major topics include career planning, financing a career, banking, and money management, the use of credit, the time value of money, saving and investing and being a smart consumer.

For EACH UNIT of the course, please provide:

1. A unit title
2. A concise 3 - 5 sentences describing the topics being addressed that demonstrate the critical thinking, depth, and progression of the content covered.
3. A brief 3 - 5 sentences summarizing a key assignment from this unit and covering:
 - a. how a student will complete this assignment
 - b. what a student will produce
 - c. what the student will learn

Most importantly, use the unit(s) and key assignment(s) to demonstrate that the course meets the subject specific course criteria on the A - G Guide.

Units (outline each unit in the section provided. Indicate new units with a number and title) *

Unit 1-Saving a Budgeting-introduces the topic of personal finance, explores the evolution of the American credit industry, and highlights the importance of both knowledge and behavior when it comes to managing money (a. budget project, b. cell phone bill, c. dream car project, trade-in project, d. home sweet home)

project, e. gross income project, f. renting project

Unit 2-Credit and Debt- students identify the devastating costs of using debt as a financial tool debunk credit myths, and explain the elements of a credit score (a. banking project, b. checking account project, c. debt snowball assignment, d. FICO scores, e. identity theft project)

Unit 3- Financial Planning and Insurance-students highlight the importance of bargain shopping as part of a healthy financial plan and identify important negotiation strategies (a. basic investing, b. insurance project, c. Against all Odds project, d. stocks project, e. stock market game)

Unit 4-Income, Taxes, and Giving-students identify the differences among people's value and attitudes as they relate to money and highlight communication strategies for discussing financial issues (a. reading a pay stub, income tax filing, b. persuasive essay)

Course Materials

Provide the COURSE MATERIALS that students use and analyze throughout the course. When appropriate, please incorporate these materials into the course's unit descriptions in the COURSE CONTENT section. Some subject areas and disciplines require courses to include specific course materials. Please refer to the subject course criteria in the link above and/or the California Department of Education (<http://www.cde.ca.gov/ci/cr/cf/imagen.asp>) for more information.

Course Material

Please access the hyperlinked Google Slide deck for a sample of the required information for any course materials that will be used in the course.

Google Slide Deck Link w/samples

<https://docs.google.com/a/sanjacinto.k12.ca.us/presentation/d/1LaBuMtWAqL9bMaPKGQ8ooRZ6AZOLtS2PV0HGPudpYqo/edit?usp=sharing>

Select Course Material (select all that apply) *

- ☒ Textbook
- ☐ Literary Text
- ☒ Manual
- ☐ Periodical
- ☐ Scholarly Article
- ☒ Website
- ☒ Primary Document
- ☒ Multimedia
- ☐ Other

Course Material: Primary *

Foundations In Personal Finance, Dave Ramsey, Dave Ramsey

Course Materials: Additional (if applicable)

A-G Courses

For courses seeking A - G status please answer the questions below

Is this course being submitted for A-G status? *

Yes ▼

Subject for A - G status

- ☐ "A" History/Social Science
- ☐ "B" English
- ☐ "C" Mathematics
- ☐ "D" Lab Science
- ☐ "E" Language Other Than English
- ☐ "F" Visual and Performing Arts
- ☒ "G" Elective

Name the Discipline (i.e. US History, LOTE, Theater, etc.)

CTE

Is this an Integrated Course (Academics with Career Technical Education)

- ☐ Yes
- ☒ No

Does this course need to be retro-activated to a previous year?

No ▼

If yes, which year(s)?

- ☐ 2017-2018
- ☐ 2016-2017
- ☐ 2015-2016
- ☐ 2014-2015

Final Review

Please review your course prior to submission to ensure it meets all requirements, courses will not be moved forward until they have provided all the required information.

End of Course Submission

Before you submit, please verify that you have completed all required components for submission.

[Quoted text hidden]

RCOE Personal Finance Fundamentals

Riverside County Office of Ed. ROP

Basic Course Information

Title:	RCOE Personal Finance Fundamentals
Transcript abbreviations:	
Length of course:	Full Year
Subject area:	College-Preparatory Elective (G) / Mathematics
UC honors designation?	No
Prerequisites:	Algebra I (Recommended)
Co-requisites:	None
Integrated (Academics / CTE)?	Yes
Grade levels:	9th, 10th, 11th, 12th
Course learning environment:	Classroom Based

Course Description

Course overview:

Personal Finance is designed to help students make informed real-world decisions about financial issues. This course will focus on personal financial planning skills that can be used for a lifetime. Major topics include career planning, financing a career, banking and money management, the use of credit, the time value of money, saving and investing, retirement planning, being a smart consumer, buying a home, buying a car, insurance, taxes, and estate planning basics. Students will analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, apply the knowledge learned to financial situations encountered later in life, and make wise financial decisions.

Students will design personal and household budgets and simulate the use of checking and savings accounts. They will be able to demonstrate a solid understanding of debt, credit management, investments, apartment rental/lease agreements, and job application and interview processes. Students will gain a solid understanding of car, home, and health insurance policies and practices while learning to be a savvy consumer and price shop. There will be a focus on learning the different types of income and payroll taxes, and students will practice how to properly complete and successfully file IRS forms like 1040EZ, I-9 forms, and State of California income taxes.

Projects will involve research, reading, writing reports and oral presentations. In addition to projects, the students will use math skills to investigate real world problems and practice math skills that will be used in their daily lives based on Common Core standards. Assessments will be in the form of performance tasks, quizzes, portfolios and a final exam. Students will develop a deep understanding of the expectations and situations they will face as productive young adults.

Assessment opportunities that allow continuous evaluation of students' progress will be embedded throughout the course and will be a part of their learning experience. All students will be expected to achieve a deep understanding of all topics, and students will often demonstrate knowledge in a public forum. Students will complete reflections on Unit Learning: A compilation of work in a Portfolio. Students will review their activities from each unit and will write a brief reflection about how any given activity may impact their future financial decisions. Rubric evaluation.

Course content:

Unit 1: Saving and Budgeting

This unit introduces the topic of personal finance, explores the evolution of the American credit industry, and highlights the importance of both knowledge and behavior when it comes to managing money. It emphasizes the importance of saving and explains the three reasons to save: emergencies, large purchases, and wealth building. This unit also explores the purpose and process of writing a budget and the basics of banking, including balancing and reconciling a checking account. This unit introduces the topic of personal finance, explores the evolution of the American credit industry, and highlights the importance of both knowledge and behavior when it comes to managing money. It emphasizes the importance of saving and explains the three reasons to save: emergencies, large purchases, and wealth building. This unit also explores the purpose and process of writing a budget and the basics of banking, including balancing and reconciling a checking account.

Math skills: Students create and apply equations to solve real-world problems relevant to both the personal and business environments. Looking beyond simple arithmetic, students will provide a thorough understanding of how to interpret and use variables and functions. Neatness and attention to details and showing work will be stressed. Students will add and subtract real numbers and fractions, decimals and percents; multiply and divide real numbers and fractions, decimals and percents; convert fractions, decimals and percents; identify and define variables; evaluate expressions; use correct order of operations; recognize patterns and use them to estimate outcomes; represent functions by using graphs, tables, equations and words; and solve multi-step problems and draw conclusions about the outcomes

Unit Assignment(s):

Budget Project – Students will use the online site (cacareerzone.org) to create a working budget for their future selves, based on their chosen career from the persuasive essay project. They will start with the average income for this career, minus deductions, debt costs for education or training, fixed expenses and variable expenses. Students will consider the cost of living in a state of their choice including rent, utilities, insurance and any variable expenses. Ultimately, they will balance their bottom line.

Students will evaluate their own budgets using a rubric that shows realistic figures and average percentages for each budget category. After checking their budget for reasonableness against the rubric, students will write a summary of their findings and outline what they can and cannot afford with their chosen career path. **Compilation of Work in a Portfolio** – Students will review their activities from the unit and will write a brief reflection about how any given activity may impact their future financial decisions. Rubric evaluation.

Cell Phone Bill--Students will look over their cell phone bill carefully and list the charges that appear on the bill. Then research other cell phone service providers and decide which provider has the best deal, is it worth switching? Convince other classmates why your provider is the best option.

Dream Car Project – Students will choose a new car and compare the costs of a base model to the end product, “their dream car” including add-ons, destination fees and taxes. They will compare the Manufacturer Retail Price to the dealer price and understand that the difference is the profit margin. Students will calculate total loan costs, including registration through the DMV and insurance costs. They will make an informed decision about comprehensive versus liability insurance. Students will estimate monthly costs including gas and maintenance. In an essay, they will outline the choices they made in “purchasing” their car and will justify their reasoning for each of these decisions. They will also state the income necessary to purchase and maintain their chosen car. Finally, students will share this information with their peers in a short oral presentation. Rubric evaluation.

Trade-in Project – Students will imagine they are helping a family member trade in a used car and upgrade to a new car. Students will be given a specific car with specifications to find the best trade-in value on that car. They will find the difference between the trade-in and private party value of the car, and will explain the reasons for this difference. Then, students will receive general specifications for the desired new car, and will need to find the best option within 50 miles of our location. Students will write a paper in which they support their choice of car in terms of cost, safety, reliability, and desired features. This paper will include the trade-in value and the overall cost of the new car. Rubric evaluation.

Home Sweet Home Project – Students will find the average market sales price for homes in a location of their choice. They will “purchase” their first home, with a budget of 20% below that average price. They will investigate the following: what it takes to secure a mortgage, current interest rates for the specified loan duration, and closing costs, including the possibility of PMI. Students will use a spreadsheet to create an amortization schedule for their home loans and compare the bottom line cost of the home relative to interest rates and duration. They will write a paper in which they advise first-time buyers on how to navigate the home buying process. In this paper, students will also state income needed to afford their home comfortably. The project will conclude with an oral presentation in which students share their home—including photos—with their peers.

Gross Income Project – Students will investigate how their method of payment makes a difference on both their gross and net income. Students will also investigate how the total price for a large ticket item changes based on the city-specific sales tax rates. This project is a worksheet with scenarios and leading questions that have students independently investigate different types of wages and study variations in sales taxes. To conclude the project, students summarize how these factors—wage structure and sales tax rates—will influence their buying power as consumers. The rubric for this assignment emphasizes neatness, computational accuracy and attention to detail to set a standard for the rest of the course.

Renting Project - Students will investigate what makes renting desirable and will learn about the decisions they may make as renters in the next few years. Students will find all the costs associated with living on their own. They will determine how much income is needed to live alone, versus with roommates, and will consider what characters make a “good” roommate. Students will choose a local rental option. They will write a brief summary explaining their choice, including such factors as the location, size, and amenities. In this summary, students will include a breakdown of living costs and will explain whether or not they could afford to live alone and why. Rubric evaluation.

Unit 2 - Credit and Debt

Students identify the devastating costs of using debt as a financial tool, debunk credit myths, explain the elements of a credit score, identify organizations that maintain consumer credit records, and summarize major consumer credit laws. Students explore 21st Century post-secondary education and career options, highlight the importance of avoiding debt as a young adult, and explain how to cash flow a college education. Students apply systematic decision making to identify the most cost-effective option for purchasing a car. They will identify factors that influence consumer behavior and the effect of inflation on buying power.

≡ Unit Assignment(s):

Banking Project - Students will investigate how banks and credit unions operate and the requirements to open and maintain an account. Students will do internet research to learn about savings account options at local institutions, with the goal of finding the best available interest rate. They will also consider the cost of not maintaining the required balance and the fees associated with overdrafts. Finally, students paper in which they compare and contrast a local bank and credit union, respectively. In this paper, they will state at which institution they would choose to do business and justify their choice mathematically. A rubric evaluation is used for this project.

Checking Account Project – Students will be given a beginning balance and a scenario with a list of tasks involving their checking account. They will need to pay bills online and with checks, purchase products with a debit card and checks, deposit checks and cash, receive online wages and credit for returned purchases. Students will account for financial institution fees and show all of these events on a reconciliation statement containing every transaction. Students will self-evaluate their final product with a rubric to be sure they have completed all necessary forms, checks, and transaction accurately and that they have found the correct ending balance.

Debt snowball assignment - Students receive a list of debts including the current balance, interest rate, and minimum payments. The students are divided into groups where they will create a budget based on the identified income, taxes, monthly expenses, and debt payments. They are to create a plan to pay off the debt while staying current on their monthly bills. Students are to analyze the interest rates and minimum payments to identify a plan to pay off the debt in a reasonable manner. Students must also consider ways to decrease monthly expenses or increase income in order to help pay off debt. The purpose of this activity is for students to work together in order to evaluate and design a plan to help a person get out of debt and start the debt snowball.

FICO Scores--Students will research FICO scores answer the following questions: What is the range of possible scores? How can each score be interpreted? What contributes to the FICO score? How can you improve it, what hurts it? Then they will summarize the information they find from the websites and prepare the information in an easy-to-read handout/pamphlet that will be shared with family and friends.

Identity Theft Project – The students will research different types of identity scams and will give advice to help other young adults protect their identities. Students will present their findings two ways: (1) in an oral presentation to their peers; and (2) in written form with a trifold informational pamphlet. Their research will include: data from the FTC, ways to protect oneself from fraud, and necessary steps to take and people to contact when someone is the victim of identity theft. Finally, students will advise other young adults how identity theft can impact their immediate and long-term financial futures. Rubric evaluation.

Unit 3: Financial Planning and Insurance

Students highlight the importance of bargain shopping as part of a healthy financial plan and identify important negotiation strategies. This unit establishes basic investing guidelines, describes and compares various types of investments, and identifies elements of employer benefits and retirement plans. Students demonstrate an understanding of the Rule of 72 and how taxes affect the rate of return on investments. Students calculate various investments utilizing compound interest formulas. Students also identify the purpose of financial risk management as well as the appropriate and most cost-effective risk management strategies.

☞ Unit Assignment(s):

Basic investing assignment - Student learn how to read a mutual fund prospectus. Students identify the fund objective, the fund managers experience, what companies the fund is invested in, the historical rate of return, the cost to invest in the fund, the turnover ratio, the risk ratio, and the minimum investment. As a class the students use a handout to identify the aforementioned components of a prospectus. The students are then required to choose a mutual fund of their own and identify the same components to the selected prospectus. The purpose of this activity is for students to be able to assess a mutual fund by reading its prospectus.

Insurance Project – Given a certain type of insurance (health, home, auto, life, pet, travel), students will work in pairs to investigate premiums, co-pays, deductions and percentages of liability and the impact of these factors on their coverage. Students will demonstrate their knowledge by creating an informational brochure and giving an oral report in which they advise peers about important considerations for their given type of insurance. Rubric evaluation.

Against All Odds Project – Students will be given \$750 to “play” with for one week. They will participate in simple games of chance and may choose to risk a little or a lot. Throughout the week they will fill out a probability and statistics form about each game and learn about their chances of winning big. At the end of the week they will write a reflection paper about their tolerance for risk and will explain how this experience may or may not be similar to investing in the stock market. Rubric evaluation.

Stocks Project – Student will be given \$20,000 which they must invest in stocks, bonds, mutual funds or index funds of their choice. They must also invest in a penny stock to round out their portfolio and invest as close to the \$20,000 that they can. Throughout the 8 week period, as they learn more about investing and types of investing, they will make sells and purchases to try and increase their portfolio. They will do more in depth research about their holding and learn about PE Ratios, Market Capitalization, Yields of returns and how to read a Prospectus from a stock. They will summarize their findings and their final portfolio value in a paper in which they use their personal experience to outline how make solid investment decisions. Rubric evaluation.

Stock Market Game-Students will choose a corporation that they are interested in following, track the daily progress of the stock. Create graphs and discuss trends. Use information about the corporation they are following (i.e. news highlights) and in the end create a summary of the corporation's stock over a period of time.

Unit 4: Income, Taxes and Giving

Students identify the differences among people's value and attitudes as they relate to money and highlight communication strategies for discussing financial issues. They examine the importance of pursuing a career in line with their strengths, the elements of effective goal setting, the best practices of successful people, and types of income and taxes. Students research and learn how to properly fill out a W-4, I-9, and 1040EZ forms. This unit highlights the importance of giving of your time, talents, and money in order to serve others and leave a lasting legacy.

☞ Unit Assignment(s):

Reading a pay stub assignment - Students learn the following terms: pay period, gross pay, net pay, payroll deduction, pension, 401(k), and FICA (Federal Insurance Contributions Act). Students are provided a sample pay stub. They are to identify: gross pay, amount of local tax, amount of state tax, amount of federal tax, employee contribution to FICA, employee contribution to Medicare, amount of other deductions, purpose of other deductions, and employee's net pay. After identifying these amounts, students are directed to the Internal Revenue Service (IRS) website to answer the following questions: how must an employer

report his/her employees' tips to the IRS, what is an Employer Identification Number and how should an employer go about withholding tax when he/she has no regular payroll period. Students are then divided into groups to use an online presentation tool to develop a presentation explaining the parts of a pay stub.

Income Tax Filing Project - Students act as a tax preparer and will fill out both state and federal tax forms (1040EZ, 6402EZ) given a W2 form for a fictitious client. They will then write a paper summarizing what they need to fill out their taxes, how to get forms, where to get help, and where to file forms. Additionally, they will explain why their client received a refund or owed money. The paper will include a reflection about what they learned from this project. Rubric evaluation.

Persuasive Essay – Students will complete a career interest profile (cacareerzone.org) online to learn how their interests relate to the work world. With the results they will research a career of interest, find avenues to achieve that career including college, tech schools, trade schools or apprentice programs. Students will also estimate the cost of the higher education needed for their career of interest, and research possible avenues to fund this further education. Finally, students will look at the living wage statistics from the Bureau of Labor and Industry to determine how location will affect their educational and employment opportunities. This investigation will culminate in a persuasive essay, in which students' state and justify their opinion on the best higher education option for their future. This persuasive essay will include a consideration of any educational debt they will incur, based on actual figures from their research. The rubric for this assignment measures the quality of students' arguments (overall structure and supporting details), as well as the accuracy of their computations.

Course Materials

Textbooks

Title	Author	Publisher	Edition	Website	Primary
Foundations in Personal Finance - HS Edition	Dave Ramsey	Lampo Press	2016	https://www.daveramsey.com/school/foundations-overview	Yes

Websites

Title	Author(s)/Editor(s)/Compiler(s)	Affiliated Institution or Organization	URL
Foundations U	Dave Ramsey	Dave Ramsey	http://www.foundationsu.com/highschool
Occupational Outlook Handbook	U. S. Department of Labor	Bureau of Labor Statistics	http://www.bls.gov/ooh/
Yahoo Finance	[empty]	Yahoo Finance	http://finance.yahoo.com/

Title	Author(s)/Editor(s)/Compiler(s)	Affiliated Institution or Organization	URL
Wall Street Journal	[empty]	Wall Street Journal	http://www.wsj.com/
The Stock Market Game	[empty]	The Stock Market Game	http://www.stockmarketgame.org/
Everfi	[empty]	Everfi	https://platform.everfi.net/

Other

Title	Authors	Date	Course material type	Website
1040EZ and State Income Tax Forms and Instructions	[empty]	[empty]	Tax Forms/Instructions	https://www.irs.gov/publication
Rental Agreement Application Examples	[empty]	[empty]	Renters and Landlord Online Information	http://www.nolo.com



New Course Signature/Approval Page

- I. Suggested Course Title: Business & Entrepreneurship I
- II. Department(s): CTE / Math Elective
- III. School: SJHS
- IV. School Committee Members:
- | | |
|---------------------------------|-------------------------------|
| a. Name: <u>Erika Gardner</u> | Signature: <u>[Signature]</u> |
| b. Name: <u>Justin Carranza</u> | Signature: <u>[Signature]</u> |
| c. Name: <u>K. Cochran</u> | Signature: <u>[Signature]</u> |
| d. Name: <u>S. Seward</u> | Signature: <u>[Signature]</u> |
| e. Name: _____ | Signature: _____ |
- V. Committee Meeting Date(s): 11/4, 11/5, 11/6
- VI. Department Chair Signature:
- | | | |
|---------------------------|-------------------------------|-----------------------|
| a. Name: <u>Elcstillo</u> | Signature: <u>[Signature]</u> | Date: <u>12/10/18</u> |
| b. Name: _____ | Signature: _____ | Date: _____ |
- VII. Principal Signature:
- | | | |
|------------------------------|-------------------------------|-----------------------|
| a. Name: <u>Cowdrey Hall</u> | Signature: <u>[Signature]</u> | Date: <u>12/10/19</u> |
|------------------------------|-------------------------------|-----------------------|
- VIII. Course Proposal Reviewed by Educational Services:
- | | | |
|--|-------------------------------|-----------------------|
| a. Director, Educational Services: <u>Janet Cavacevich</u> | Signature: _____ | Date: <u>1-30-20</u> |
| b. Assistant Superintendent of Educational Services: _____ | Signature: <u>[Signature]</u> | Date: <u>2/2/2020</u> |
- IX. Course Proposal Approved by the Board of Trustees:
- | | | |
|---|------------------|-------------|
| a. SJUSD Board of Trustees President: _____ | Signature: _____ | Date: _____ |
|---|------------------|-------------|

