



NEW
COVENANT
SCHOOLS

COURSE CATALOGUE 2024



NEW COVENANT SCHOOLS

SCHOOL OF RHETORIC

Dearest NCS Community,

A hearty welcome to the inaugural catalogue of J-Term offerings. This innovative concept has been in planning mode for well over a year, and we are so excited to cross this threshold and see these offerings come to life. At the forefront of this initiative is the desire to nurture *the inspiration to be a lifelong learner*. Though this aspect of the mission statement permeates all of our efforts, it is particularly at the forefront of the J-Term.

You will, of course, want to know *what's next - what do we do with this catalogue?* Great question:

- First and foremost, we'd invite all SOR students and their parents to read through *all* of the course descriptions to get a sense of the range of options.
- Second, please do note several important details:
 - Make sure you review the pre-req/restrictions section to make sure you are eligible, and the fees section, as some courses do require that.
 - The catalogue is organized into three sections, full-day, morning and afternoon.
 - There is only one full-day offering - Caving in the Commonwealth.
- Third, you should rank order your desired choices so that when it comes time to register, you are ready to go. Specifically,
 - You should be ready to list your top 3 choices for the morning and top 3 choices for the afternoon session. Unless you are in one of the categories below, all students will be on campus all day so they will take two courses — thus we want your top 3 choices for both sessions.
 - Rome — You have already chosen your J-Term, so please do not register for anything when the time comes.
 - Internships — If you have set up an internship, but it is not full-day, you will go ahead and choose your top 3 for the time frame you will be back on campus (morning or afternoon).
 - Caving — If you desire to engage this course, when you get to registration you will select it, but then we will still ask you to rank order your top choices for morning and afternoon. The Caving course has limited space and if you don't get that one, we need to know where else to place you.
- Finally, registration will occur on-line during specified windows. Each grade, sequentially, will receive a Microsoft Forms link and on that form will select their choices according to what was just specified. Regarding the timing of the registration process:
 - Seniors — October 12th & 13th
 - Juniors — October 19th & 20th
 - Sophomores — October 23rd & 24th
 - Freshman - October 26th & 27th

As classes fill, we will notify the next group of students and remove those from the choices so that underclassman can realign their preferences. As you review these offerings, if you have particular questions about the course content or fees or travel, etc., please direct those to the listed teacher. If you have general questions about the J-Term, please send those my way.

Cheers,

Scott McCurley
Academic Dean — School of Rhetoric

ALL-DAY OFFERINGS





NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Caving in the Commonwealth

Mrs. Amy McCarty

Description:

Virginia has over 4,400 caves – many of which are still being explored and over half are unmapped! This course will introduce students to the history, geology, and ecology of Virginia’s caves. We will visit two commercial caverns that are popular with tourists. Students will learn how to safely explore caves following proper safety procedures, gear usage and map reading. This knowledge will be used to explore two wild caves. Cave guide experts will lead us through caves which are not open to the general public. The caves we enter contain delicate ecosystems and geological formations. We will support the study and preservation of these fragile environments by learning how the caving community studies and maps them. Students will learn the tools that are needed to survey a cave. We will apply these skills to a small cave that has not been officially mapped. It is expected that students will be able to submit their survey to the National Speleological Society’s local grotto for their records. To enjoy the beauty of the subterranean world lots of climbing and crawling in some very dirty spaces is required for this course!

Length:

- This course will run on full days, totaling 42 hours.

Travel:

- There are trips associated with this course, 3 of which will necessitate an early departure from school.

Fees:

- There is a \$225 fee for this course.

Pre-requisites/Restrictions

- Caving is a physically demanding activity. Students must be in good physical condition to participate. They must be able to hike, to “belly” crawl and to scramble up and down rocks. Exploring wild caves requires one to be comfortable in dark, small, confined spaces.
- Participants must have old clothing, boots and a small backpack that are suitable for a wet, cool (52°F) environment. Helmets will be provided as needed.
- The course is restricted to 10 students.

Content Outline:

- Through lectures, readings, guest speakers, caving tours and expeditions students will learn about the karst caves of Virginia. We will study their geological formation process, hydrology, ecology and history.
- We will learn how caves are explored and studied – focusing on safe caving techniques and practices that ensure preservation of the delicate subterranean environment.
- Students will learn and apply the traditional methods used to map caves. They will create a cave map using current surveying software.

MORNING OFFERINGS





NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Though There Be Monsters

Ms. Starlet Baker

Description:

Monsters have been a part of the earliest human stories. From the Old Testament Leviathan to *Beowulf's* Grendel to Shelley's *Frankenstein* all the way through to our modern manifestations in horror movies and true crime podcasts, our imaginations have been captivated by the chaos and destruction that monsters represent. While our collective desire to behold monsters is timeless, the nature of the monster in literature has gradually changed from the terrifying thing outside of ourselves to something of our own creation that reveals the horror within.

Such fascination with disorder seems anti-Christian, but we will take our cue from Anglican priest Rev. Andy Angel who argues that understanding the monsters of the Babylonian and Hittite mythologies of the ancient world increases our understanding of the nature of God as expressed in the Psalms. Applying this principle to our examination of the monsters of literature throughout time, we will better understand the truth of God's world, which includes monsters, the goodness of God's world even in the face of this reality, and the beauty that endures through the monster's ravaging. The week will culminate with student presentations in which they will apply what we have learned about monsters to contemporary literature, film, and podcasts.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None

Fees:

- None

Pre-requisites/Restrictions

- None

Content Outline:

- Narratio
 - Varying definitions of "monster"
 - Changing symbolism of monster in human history
 - Human need for monsters

- Ancient Monsters: Fear of the Unknown
 - Babylonian myths & the Psalms
 - *Beowulf*
 - *The Odyssey*
 - Herodotus
- Fairytale Monsters: Reckoning with Reality
 - “Hansel & Gretel”
 - “Cinderella”
 - “Beauty & the Beast”
- Modern Monsters: Man’s Creation
 - *Frankenstein*
 - *Dr. Jekyll & Mr. Hyde*
 - *Godzilla*
- Monsters in Modern History: What Lurks Within
 - Adolf Hitler
 - Jeffrey Dahmer
 - Serial Killers to Mass Shooters
- Misunderstood Monsters: Flipping the Script
 - *Monsters Inc.*
 - *Where the Wild Things Are*
 - *Wicked*
 - *Maleficent*
- Monsters: Happily (N)ever After?
 - Beauty in the Land of the Beasts
 - Ultimate End
- Final Student Presentations



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Around the World in Seven Dishes

Mrs. Jessica Arango

Description:

Food tells a special story. Food connects us. Food transports us. In this course, we will “travel” to seven different countries through the power of cooking. Not only will students learn essential kitchen skills, but they will also learn about various cultures and their cooking styles. We will first discover the unique qualities of each destination including history, art, and literature. Then we will build a meal around the stories told of the country. We will end each meeting by eating the meal which we have prepared, sharing stories of our own. This course hopes to restore what Michael Pollan describes as a “return to the kitchen to reclaim our lost traditions and to forge a deeper, more meaningful connection to the ingredients and cooking techniques that we use to nourish ourselves.”

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None

Fees:

- There is a \$50 fee for this course.

Pre-requisites/Restrictions

- Food allergies cannot be accommodated.
- Maximum of 15 students in this course.

Content Outline (Menu):

- **Italy:** Fresh pasta, homemade sauce, and tiramisu
- **Morocco:** Falafel, pita, salad, yogurt-dill sauce, and spiced cinnamon cookies
- **Mexico:** Fajitas, rice, refried beans, and churros
- **Cuba:** Lechon asado, black beans, rice, and tres leches
- **Greece:** Kebobs, Mediterranean salad, tzatziki, and baklava
- **England:** Fish and chips; High tea at noon
- **Romania:** Chicken schnitzel, salate de bouef, and salame de biscuit



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC
J-TERM

Do It Yourself Projects

Mr. Chris Deneen

Description:

Restore. Install. Preserve. Do It Yourself.

A leaky faucet...an old light fixture...a broken dishwasher...a dead sink aerator...wallpaper from the 80's...a hole in your bedroom wall from the mounted iPad holder you grabbed either in anger or joy...a flat tire...the signs of a broken world that can both frustrate and immobilize you are within daily sight. Don't lose hope! Some of these headaches and inconveniences are easily restored, installed, or preserved with a little personal courage and experienced guidance! This elective provides instruction and hands-on experience into the why and how to fix many of the little projects around your house, apartment, or garage. What a great way to learn new skills and a greater confidence in plumbing, electrical wiring, painting, caulking, basic automotive repair, appliance installation and even some cooking tips to be used while working.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- There will be travel within Lynchburg/Forest associated with this course.

Fees:

- \$20 per student for materials

Pre-requisites/Restrictions

- 10 students

Content Outline:

- Electrical – light fixtures, outlets and switches, changing out appliance cords
- Installation – refrigerators with water hookup, dishwashers, washer and dryers
- Plumbing – faucets, toilets, hot water heaters, copper line repair, main and local shutoffs
- Automotive – Flat Tire/Spare Tire, Checking fluids, Replacements (oil, fluids, filters, pads)
- Construction – framing studs/wall, dry wall installation, mudding seams, patching holes
- Painting – new walls from scratch or a fresh coat of new color
- Flooring – removing and discarding old flooring, prepping subfloor, laying new floor/tile



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC
J-TERM

Woodworking Course

At Vector Space, Lynchburg

Description:

This course provides an opportunity for teens to learn beginner and intermediate woodworking techniques. Vector Space is a non-profit makerspace dedicated to hands-on education for teens and adults. Led by retired engineer and wood craftsman Des Black and Vector Space founder Elise Spontarelli, the goals of this course are to ignite a love of making and build confidence in the wood shop for each student. Participants will begin by learning to read and interpret detailed plans and tool safety training. Throughout the course, students will learn more advanced techniques and use both hand and power tools to build three independent projects. Project will go home with students at the end of the program.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- Students will travel each day to and from the Vector Space facility by NCS bus.

Fees

- The fee for this course is \$225 which covers transportation to and from the Vector Space facility, materials used therein and the on-site instructor.
- All supplies, safety equipment, and materials are provided.

Pre-requisites/Restrictions

- No prior woodworking experience is required.
- Max of 8 students. Min of 4 students needed for this offering.
- Students will receive further instruction on dress code and other considerations once enrolled in the class.

Content Outline:

- Tools used during this course will include chop saw, bandsaw, table saw, hand chisel, router table, belt sander, drill, orbital sander, square, clamps, and measuring and marking tools.
- Projects will include a cutting board, napkin holder, and fruit bowl. There will be an opportunity for some customization and decision making on the part of the student when creating their projects.



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Give My Regards To Broadway

Mrs. Gail Mitchell

Description:

Why are Broadway musicals so popular? How do they both reflect and influence American culture? This course will study the rise and development of Broadway musicals, discussing the elements of musical theater (plot, characters, songs, and dances) and examining the Broadway style as it was created and has changed over time. We will accomplish this by watching videos of several Broadway classics, analyzing and critiquing each show, building an understanding of the Broadway musical style and the factors that keep Americans flocking to New York and the “Great White Way.”

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None.

Fees:

- None.

Pre-requisites/Restrictions

- None.

Content Outline:

- We first look at the history of musicals with a focus on the early days of Broadway.
 - What and where is Broadway?
 - 19th-century musical influences on Broadway shows
- We will watch and critique four Broadway shows, as listed below, that represent the best musicals of their period, looking at plot, character development, and themes, and how song and dance contribute to these.
- We will then compare the shows, considering the changes in Broadway styles over time as well as what elements are consistent.
 - Early Broadway (1900-1943): *42nd Street*
 - Classic Broadway (1943-1965): *South Pacific*
 - Broadway and Changing Themes: *West Side Story*
 - Broadway and Changing Styles: *Phantom of the Opera*
- We will also briefly discuss other musicals, most of which are already familiar to most people, that have contributed to the changing landscape of Broadway through the years.



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC
J-TERM

Augustine's Confessions

Rev. Davidson Morse

Description:

St. Augustine's biographical meditation, Confessions, is one of the best loved works of classical Christianity. 1500 years after its composition it still stands as one of the great works of theology, biography and psychology. There we find a man who wanders from error into truth, until his heart is set aflame with divine love. It is an epic journey of the mind, seeking to understand the motivations that stand behind human act. With an emphasis on *actually reading* Augustine's Confessions, we will consider the most influential thinker in Western Christendom within his own historical context and also the history of Western thought.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None.

Fees:

- None.

Pre-requisites/Restrictions

- None.

Content Outline:

- We start with a review of the history of the late Roman Empire and a brief biography of St. Augustine.
- The Journey:
 - Augustine's childhood – born to a Christian household of some means; faith ignored; education a way to social advancement
 - Sin – stealing pears as a window into the corruption of the human condition; why do people do bad things?
 - The Manichees – Cosmic dualism as an answer to the problem; humans aren't responsible for their actions; he takes a concubine
 - The influence of friends – bad company spoils good morals

- Realized ambition – Augustine’s connections with the Manichees finally pay off in an imperial position in Milan; but he loses confidence in the dualists; St. Ambrose the wise teacher
- Last attempts to escape conversion – Astrology and Neoplatonism
- Coming home – the early monastic movement and the garden crisis
- Baptism – Monica’s vision, death and his baptism into the Christian faith



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC
J-TERM

The Writer's Workshop: Mining the Memoir

Mrs. Stacey Hester

Description:

As a high school student, you already have a wealth of core memories tucked away in the corners of your heart and mind. Waiting to be mined, these memories come to life through the genre of personal memoir. Quite unlike a rhetorical analysis, the well-crafted illustrative memoir contains strong imagery that invites readers to join you in your proverbial *walk down memory lane*. Once polished, the personal memoir can be gifted to a loved one or even used for a college admissions essay.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None

Fees:

- None

Pre-requisites/Restrictions

- None.

Content Outline:

- *Laying the groundwork:* Why take the time to write about yourself and your experiences? How does the writing process serve the author? How might your memoir best serve others?
- *Finding beauty.* Does beauty exist in every memory? How can we find beauty in the most difficult of human experiences? Are words inherently powerful, and if so are they inherently beautiful? How do writers craft beautiful sentences?
- *Listening well.* What is the connection between listening well and writing well? What is the essential posture of a good listener? A good writer? Does one need to be a good listener to be a good writer?
- *Leveraging your story:* What are the common threads in your childhood or teenage experiences? How can you leverage the “common to man” threads of your story to bless others?
- *Reflecting glory:* How do you, oh human, reflect the image of God? Does what you behold determine what you become? How does dwelling on our *Sovereign Creator* influence the art we produce?

AFTERNOON OFFERINGS





NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Hooked on Crochet

Mrs. Anya Ballanger

Description:

For hundreds of years, people made their own clothes and household items, but the industrial revolution led to machines taking over the bulk of manufacturing. One textile craft that cannot be duplicated by machines, however, is crochet. In this course, students will learn the basics of crochet and make their own hats, granny squares, and stuffed animals. Intermediate crochet students can learn more complex stitches to enhance their art with techniques like cabling, lace borders, and crochet flowers. Join us as we follow in the footsteps of millions of crochet artists who keep the craft alive, using unique stitches to dream up ideas and make our own yarn art that is both useful and rewarding.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None

Fees:

- There is a fee of \$20 associated with this course.

Pre-requisites/Restrictions

- None

Content Outline:

- Introduction to Crochet
 - Basic Stitches: chain stitch, single crochet, slip stitch
 - Pattern symbols for these stitches
 - Making a square-shaped project: washcloth, coaster, potholder
- Crocheting a circle
 - New stitch: double crochet
 - Project: Granny Square, flower
- New stitches: increase/decrease
- Stuffed animals
 - Chicken
 - Turtle

- Rabbit?
- Applying techniques to clothing
 - Beanie/hat
 - Examples of clothing projects
- Special Stitches
 - Rib stitch
 - Cable stitch
 - Bubble stitch
 - Etc.
- Intro to crochet flowers
 - Lazy Daisy
 - Flowers of various difficulties
- Finish up projects.



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

The End of the World as We Know It:
Dystopia, Apocalypse, and Eschatology
in Conversation

Mr. Lukas Stock

Description:

In recent years, from the *Hunger Games* to the *Maze Runner* to *Divergent*, dystopian worlds have become incredibly popular among younger audiences especially. Aldous Huxley's *Brave New World* stands as one of the classic dystopian novels. His imagined dystopian world stands as eerily similar to our own contemporary society. By discussing dystopia as a literary form, reading the novel, and watching a representative modern dystopian movie, students will acquire a working understanding of the category of "dystopia." Students will then explore examples of ancient apocalyptic literature to the end of examining overlap and divergence with dystopian literature. Finally, students will engage in a exploration of the Christian doctrines of *eschatology*, the theology of the last things, examining their lessons while considering what the Christian faith teaches about the future, seeing how the Christian faith informs or corrects a dystopian view of the future.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None.

Fees:

- None.

Pre-requisites/Restrictions

- This course is restricted to Juniors and Seniors due to the mature themes found in some of the dystopian literature that will be discussed.
- The student limit for this course is 12 students.

Content Outline:

- We will spend *significant time* reading in class, both to cover the material and to practice focusing on reading a text for an extended period.

- The course will begin with a discussion of what a “dystopia” is and how it relates to the idea of a “utopia.” Where do these ideas come from? What are examples of each?
- An overview of the history of major dystopian stories and the influence they have had.
- Reading *Brave New World* in its entirety. Students will receive the book at the beginning of December. We will read the majority of the novel together in class.
- Watching *The Hunger Games* together in class. Special attention will be given to the film’s setting and themes, and how the concept of “dystopia” is interpreted by the story. How is this more modern example of a dystopia similar or different from Huxley’s classic?
- Reflections on how these dystopian worlds relate to the real world. What areas feel real? Where are these worlds perhaps more fantastic? What can we learn about our world by spending time in these worlds?
- The relationship between dystopian fiction and apocalyptic literature from the classical world will be explored through readings from ancient literature and discussions comparing with contemporary dystopias.
- Reflections on how these dystopian worlds relate to the Christian faith in Christ’s return to judge the quick and the dead. Readings from apocalyptic literature in the Bible (Daniel, Revelation) for comparison with modern dystopia (how does “dystopia” connect with “eschatology”).



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Puzzling Under Pressure

Ms. Katie Sakai

Description:

How do you maintain composure, problem-solve, and communicate effectively with others when the pressure is on? In a hands-on exploration of quick thinking and teamwork, students will face mind-bending puzzles, problem-solving games, bomb-defusing challenges, and an interactive escape room experience. As a class, we will analyze our strengths and weaknesses, determine efficient practices, and track our progress over the course. Students will also practice applying their ability to think on their feet in real-life scenarios like mock job interviews. Get ready to unravel mysteries, crack codes, and collaborate effectively to conquer each new challenge.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- There will be one field trip day to One Way Out Escape Rooms.

Fees:

- There is a \$25 fee for this course.

Pre-requisites/Restrictions

- The student limit for this course is 12 students.

Content Outline:

- Ground Zero – We will begin by tackling an escape room box to gauge our starting skill level and identify strengths, weaknesses, and areas for growth. Discussion of the value of problem-solving under pressure.
- Teamwork Dynamics – We will explore a variety of teamwork challenges and cooperative games that test our ability to work in cohesive units.
- Efficiency – We will enter the bomb-defusing challenge, optimizing our time management by testing different task distribution strategies and communication tactics.
- Outside the Box – We will face a variety of challenges focused on testing our ability to adapt and think outside the normal bounds to solve complex problems.

- Welcome to the Real World – We will study strategies from *Thinking on Your Feet: Tools to Communicate Clearly and Convincingly* by Dr. Marlene Caroselli, discovering techniques to convey ideas persuasively, even in high-pressure situations. Students will put their newfound skills to the test as we engage in mock job interviews to practice remaining composed and focused under pressure.
- Escape Room – We will put everything we have learned to the test in a 60-minute escape room!



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC
J-TERM

Conversational Spanish

Ms. Katie Eldridge

Description:

¿Dónde está la clase de español? Aquí está! Join us in learning how to hold basic conversations with native Spanish speakers. We will master vocabulary and phrases students can use during our school mission trips or when meeting Spanish speakers here in Lynchburg. Learning to speak even a few phrases and sentences in Spanish is a beautiful way to show our appreciation and comradery with others, as nothing quite communicates respect and friendship like trying to speak each other's languages.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None.

Fees:

- None.

Pre-requisites/Restrictions

- None.

Content Outline:

- Introduction to Conversational Spanish
 - Introducing oneself
 - Discussing the family and pets
 - Describing the weather
 - Counting and telling time
- Preferences
 - Discussing general likes and dislikes
 - Sharing hobbies
 - Discussing sports and entertainment
 - Sharing basic stories
- Requests for Information and Help
 - Asking for help
 - Understanding locations within a building

- Asking for and giving directions
- Describing basic medical symptoms
- Food & Culture
 - Understanding basic ingredients
 - Explaining food allergies and dietary preferences
 - Discussing dishes and comprehending recipes
 - Understanding the variety of cuisines throughout the Spanish-speaking world
 - Learning about holidays and daily life of people throughout the Spanish-speaking world
 - Learning about wildlife throughout the Spanish-speaking world



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

SCOTUS

Mr. Scott McCurley

Description:

Marbury v Madison. Dred Scott. Plessy v Ferguson. Brown v Board of Education. Roe v Wade. The Supreme Court of the United States (SCOTUS), the third branch of government established in the Constitution, occupies an enormous space both in the history of our country and in the popular imagination. This course will explore the history of the court, and its development as a force in American governance and culture. With an emphasis on *actually reading* famous decisions, we will dig into history surrounding these cases and how later courts interacted with previous decisions. We will also consider the lives and careers of two trail blazing members of the court in more recent times – Justice Ginsberg and Justice Thomas.

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None.

Fees:

- None.

Pre-requisites/Restrictions

- None.

Content Outline:

- We start with a review of the Constitution and the branches of our government.
- We will discuss the early history of the court as it slowly developed.
- Cases:
 - Marbury v Madison (1803) which establishes the very concept of judicial review – that SCOTUS could declare a law ‘unconstitutional.
 - Dred Scott v Sandford (1857) in which SCOTUS declared that African Americans were “not included, and were not intended to be included, under the word *citizens* in the Constitution.”
 - We will read Abraham Lincoln’s speech reflecting on this decision.
 - We will also read Frederick Douglas’ speech on this decision.

- Finally, we will review the 13th and 14th amendments which overturned the Scott decision.
- Plessy v Ferguson (1896) which established that racial segregation is constitutional under a *separate but equal* doctrine.
- Brown v Board of Education (1954) which overturned the Plessy decision (that it did, in fact, violate the Equal Protection Clause of the 14th Amendment).
- Roe v Wade (1973) which granted a federal right to abortion.
- Dobbs v Jackson (2023) which overturned Roe.



NEW
COVENANT
SCHOOLS

SCHOOL OF RHETORIC

J-TERM

Personal Money Management

Mrs. Linda Hackenbracht / Mrs. April Andrade

Mr. John Heaton

Description:

Survey data from the end of 2022 suggest that 37% of American households do not have enough money in the bank to make it through even one month if they lost their main source of income. Total national student loans went from \$500 billion to \$1.7 trillion in the 16 years between 2006 and 2022. Average credit card debt in the Commonwealth of Virginia is \$7,663. Too many people, young and old, are making financial choices without the benefit of financial literacy - this course is designed to help students avoid that pitfall!

Length:

- This course will run on half-days, totaling 21 hours.

Travel:

- None.

Fees

- None.

Pre-requisites/Restrictions

- None.

Content Outline:

- General financial literacy - what is money, what value does it have and why.
- Family budgeting – cash flow management/writing checks/ reconciling bank accounts.
- Personal tax returns/payroll forms for jobs.
- Paying for college/college loans/choosing major/investigating careers.
- Credit cards/car loans vs leases - buying a car/ mortgage loans/paying interest.
- Being a homeowner and car owner.
- Investing and saving for retirement/rainy day/large purchases/stock market.
- Calculating net worth and buying Insurance – health, car, life, homeowners.



NEW
COVENANT
SCHOOLS

122 FLEETWOOD DRIVE | LYNCHBURG, VIRGINIA 24501