



Contributions of Peak Mastery to Educational Standards and Curriculum

Peak Mastery (PM) supports and enhances the curriculum in use in many schools in the U.S. today. In addition to providing valuable contributions to core curriculum, PM helps students gain critical skills as it helps education professionals expand and enhance their non-core curriculum.

An additional benefit is PM's self-guided approach. All of the benefits described below are possible with a minimum of time required from the instructor or parent.

The following are intended as suggestions and guidelines. We encourage you to adapt this web-based discovery and learning program to your own district and state standards, based on your learning environment and local requirements.

Contributions to Core Curriculum

Consumer Math: PM guides students through a number of lessons in managing personal finances. At the core of the program is a multi-step process of creating a personal budget and researching the cost of many day-to-day expenses in that budget. They are guided to compute a car payment, including APR, number of payments, and purchase price. A lesson on minimum wage shows how they cannot survive, even at the most basic level, if they earn only minimum wage. Most importantly, PM shows the relationships between education, career, money, and lifestyle.

Literacy: In several Activities, students must write about their discoveries and describe the results of research done on the Internet. All Learning Activities include a personal journal where they record thoughts, discoveries, and questions about what they've learned. Many of the lessons and instructions involve opportunities for reading (the reading level is approximately 8th grade). Also, as they conduct their research efforts on the Internet, they explore many web sites that offer further opportunities to exercise their reading skills.

Contributions to Non-core Curriculum

Internet and Computer Skills: PM starts with a tutorial on how to do research on the Internet, the importance of safe surfing, and how to use Windows on the PC. By linking to many valuable sites on the Internet, users discover where to find resources on budgeting, skills profiles, self assessment, jobs, careers, college and college preparation, finding the cost of many day-to-day

expenses, and much more. Best of all, the program combines these Internet-centric activities into a structure process for planning their future.

Career Planning: Students decide the best careers for them based on their preferred lifestyle, the results of personality, interest, and skill assessments, and a structured process of envisioning the future life they want. PM acts as a future scenario planner, where they can return again and again to experiment with a vast collection of career options.

College Preparation: PM guides users to examine the value of college and continuing education. In addition to researching college options, costs, entrance requirements, and fields of study, they learn how advancing their education has tangible results for their quality of life.

Critical Thinking: Students must examine their goals about life, work, income, and education. Then they must translate those into a plan of action. They are encouraged to see the cause and effect relationships in making the right choices today about education. They discover first hand how responsible action now will have meaningful results in the future. If their chosen career won't provide sufficient income for their preferred lifestyle, they have to figure out what to do about it.

Life Skills: In addition to learning personal budgeting, college preparation, the value of education, how to find the right college (and choose the right level of education for their goals), they are guided to wrap all this together into a cohesive career and life plan. The whole process ends with another key life skill: goal setting based on a carefully articulated outcome.

Goal Setting: PM is designed to be actionable. After students have created a career and educational plan based on their chosen future, they must identify goals that will help guide them to that future. They are encouraged to identify specific steps they can take now that will set them on a course to realizing their dreams.

Home Economics: To manage a household, young people need to learn about living within their means. Students complete a detailed personal budget based on preferred lifestyle. Then, they research jobs and careers that they are both interested in and have the requisite skills for. The core insight in PM is finding out if those jobs provide sufficient income to fund their chosen lifestyle. If there's a gap, they must adjust their lifestyle goals or consider getting a better paying job – which requires a better education.

School-to-career or School-to-work: For those students going on to college or those going directly from high school into the workforce, PM provides a framework for planning their continuing education or their job aspirations. It presents a realistic view of the working world with the PM Chart, then guides young people to methodically create a plan for placing themselves in that working world.

Drop Out Prevention and At-Risk: Students often hear, "to get a good job, you need a good education." But to many teens, that's too abstract. PM guides them, step by step, to discovering how their choices today will have a real impact on their future, positive and negative. It shows how education leads to better jobs, how jobs provide income, how income supports lifestyle. And PM starts with the most tangible of those: lifestyle. After deciding the kind of car, apartment, clothes, food, and leisure activities they want for themselves, they are guided to follow the logical progression from that lifestyle to the education that will enable it.

Effectiveness, Technical and Support Aspects of PM

Content quality: All content in PM current, accurate, and unbiased, and relies extensively on the most up-to-date resources on the Internet. Because of this, the lessons, materials, and entire site are regularly reviewed and updated. The site is tested daily. All demographic data are checked and updated regularly and students use current "live" research resources.

Software management: PM is entirely web-based. No local software installations are required. Any computer connected to the Internet will allow access to all PM learning activities.

Educational Support: PM provides a number of self-guided training materials, and the program itself is designed to be self-guided for the user. User and instructor help facilities are available at all stages of the program. Telephone and email support are provided at no additional cost. Concise and easy-to-understand implementation guides are available in hardcopy form and on the PM site.

Effectiveness: Evaluation instruments are available upon request. PM contributes the educational outcomes stated above. The program is continuously monitored, measured, tracked, and refined to ensure quality and performance. The online learning exercises were subject to usability testing with teenagers prior to public release.

Equity: PM meets users' needs relative to individual special needs and culture. The program is customized by each user to meet their goals, their vision of the future, and the lifestyle they want for themselves. Each user personalizes the program based on their own ideas about jobs, careers, education, and personal finances.

Privacy and Safety: The design and maintenance of the PM program ensures that students will not be exposed to inappropriate content, language, or images, or come into contact with harmful individuals. All students remain anonymous, and we collect no personal information about the students that will uniquely identify them. We employ no practices that will result in the profiling of students or their families for marketing purposes. All transactions are encrypted and all accounts (users and instructors) are password protected. Guides are available to ensure no adult content is accessed. PM offers references and links to install blocking software, and user instructions are provided on how to practice safe surfing habits. All information collected is used by the students, parents, and teachers to develop a personalized life plan and goals, and is used for no other purpose. PM follows strict privacy policies.

We exceed the requirements of COPPA, the Child's Online Privacy Protection Act. View the COPPA web site at: <http://www.coppa.org>

We encourage ALL young people to have an adult sponsor, such as teacher, parent, grandparent, or counselor, help and guide them with the program. The program has tools and resources specifically for the adult sponsor.

User Friendliness: Extensive use by thousands of students demonstrates that PM works as claimed, and is easy to use. Graphics are kept to a minimum and are presented only if they add value to the learning experience. Interoperability with other equipment and software is guaranteed because no software installation is required. Offsite support is available via email and telephone, and extensive teacher, parent, and user guides are available online and are accessible from all Learning Activities. In the design of the program, extensive user testing was performed to ensure usability and safety.