Dear Parent/Guardian,

The NJ Department of Education requires that all students complete a semester of Personal Finance. In order to meet the needs of our students, we are offering three options to satisfy this requirement:

1. Successful completion of the Personal Finance course offered at Parsippany High School/Parsippany Hills High School.
2. Successful completion of the NJ Virtual School (NJVS) Online Financial Literacy Course ([www.njvs.org](http://www.njvs.org)) or the Educere Online Personal Finance Course ([www.educere.net/registration.asp](http://www.educere.net/registration.asp)). Counselor notification required and course can only be taken after the student has physically started high school – i.e. attended at least one day of high school before starting the course.
3. Successful completion of AP Economics offered at Parsippany High School/Parsippany Hills High School. (Open to students in Grades 11-12.)

Students who choose to take the online course should understand the following:

- The Parsippany-Troy Hills High Schools will recognize credits earned online and apply them toward graduation requirements as long as the student provides a transcript from NJVS or Educere.
- The course name and credits earned through the online course will be listed on the student’s transcript. The course grade earned will be recorded only as Pass/Fail and will not be averaged in the student’s overall Grade Point Average (GPA).
- If a student opts to take the NJVS or Educere online course, the family is responsible for the cost of tuition, fees, and other expenditures related to the online course.
- The Parsippany-Troy Hills High Schools will not contact NJVS or Educere on behalf of any student, and will not intervene in any situation that may arise. The online relationship is solely between NJVS or Educere and the family.
- The NJVS or Educere online course is available to all students. As such, if a student does not successfully complete the online course by September 1 of his/her 12th grade year, the student will be registered for the high school Personal Finance semester course.

Should you choose the NJVS or Educere online course option; this letter will serve as a written contract between you, your child, and the high school. By signing and returning this document to the School Counseling Office, you agree to the stipulations outlined in this letter. This form must be completed and submitted prior to a student registering for the online course.

Student: ___________________________________ Parent/Guardian: ________________________________

Student Signature: _____________________________ Parent/Guardian Signature: ________________________

School Counselor: _____________________________ Date Submitted: ________________________________

Please refer all questions regarding Personal Finance to the School Counseling Office at 973-263-7001.

**Educere Course:** Course Number DCHSP3864 OR DCHSP3857 ($199.50)

**NJ Virtual School:** Personal Financial Literacy ($225.00)