Student/School Handbook



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Welcome to Calexico Mission School!

We are a K-12, WASC accredited school and a member of the worldwide Seventh-day Adventist school system. This handbook provides important information for this coming school year. We invite you to read it carefully. We want you to have a successful school experience here at CMS.

Mission Statement

The Calexico Mission School family exists to *show* children Jesus, *nurture* their love for Him and others, *teach* them to think, and *empower* them to serve.

Philosophy

Calexico Mission School is operated by the Seventh-day Adventist Church to provide a spiritually oriented education for children. We believe that true education develops the spiritual, mental, and physical powers of each student. Our school emphasizes the development of a character that is loyal to God and country identified by integrity through self-discipline, understanding and respect for others, civil responsibility, and good work habits.

CMS prepares students to seek further education and joyfully serve in this world and for eternity.

Calexico Mission School

Educating the hand, the mind, and the heart.

Expected Schoolwide Learning Results

Calexico Mission School students will reflect the image of C.H.R.I.S.T. through their:

Communication

- o Listen, speak, read, and write reflectively and critically across the curriculum and cultures.
- Develop skill in technology to obtain, process, and communicate ideas and information.

Health

Balance physical, mental, emotional, and spiritual well-being.

Readiness

 Acquire a solid foundation of knowledge and skill across the curriculum in preparation for lifelong learning.

Integrity

- Seek truth above all and in all.
- o To fulfill one's purpose by making good choices and taking responsibility for one's actions.

Spirituality

- Grow in knowledge and build a relationship with Jesus as Creator, Lord, and Savior.
- Understand Seventh-day Adventist principles and beliefs according to the Bible.

Teamwork

- Work cohesively with one's peers towards the common goal.
- Create a positive atmosphere by supporting each other through respect of cultures and individual strengths to achieve unity.

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The school handbook is developed/revised by the administration and faculty, then approved by the school board. The school administration and faculty reserve the right to make changes in and interpretations of school regulations at any time. Any regulation adopted during the year and announced to students and parents has the same effect as those published in the handbook.

Admissions Policy

All students applying for admission into Calexico Mission School must complete the necessary forms and protocol for admission. Enrollment forms, together with an informative school packet are available in the school office. Transcripts from the student's most recent school of attendance must be included along with the registration forms. Additionally, California state law requires that all new students submit written evidence of a physical examination and required immunizations. This process must be done before the student can attend class. Financial arrangements are expected prior to the completion of the admissions process. New senior (12th grade) admissions will not be accepted at the second semester.

The school administers all educational, financial policies and scholarship programs, on a non-discriminatory basis. Students who fulfill the entrance requirements set forth in this handbook are admitted without regard to race, ethnic origin, or creed.

General Regulations

CMS students are expected to uphold our student learner outcomes by reflecting the image of C.H.R.I.S.T. through their Communication, Health, Readiness, Integrity, Spirituality, and Teamwork. They will respect the rights and property of other students and of the school.

Students will:

- 1. Demonstrate their personal integrity by:
 - a. Being honest at all times by not stealing, cheating, or engaging in any kind of deception.
 - b. Not using, possessing, promoting, furnishing, or influencing others to use alcoholic beverages, tobacco, drugs, or other harmful substances at any time, whether on or off campus.
 - c. Choosing entertainment that is consistent with a Christian lifestyle.
 - d. Using appropriate speech or language that is consistent with a Christian lifestyle.
- 2. Encourage beneficial relationships by:
 - a. Respecting rather than injuring, degrading, or disgracing other students or faculty members.
 - b. Encouraging and building up rather than intimidating, threatening, or fighting with others.
 - d. Cooperating with all faculty and staff members.
 - e. Avoiding any interpersonal impropriety including, but not limited to, any form of sexual harassment and/or premarital sexual activity on or off campus.
- 3. Help ensure that their campus is a safe and clean environment by:
 - a. Not bringing firearms, knives, chains, weapons, or any look-alike or potentially harmful instrument on campus or on any school-related activity.
 - b. Not bringing matches or any other type of incendiary device on campus.
 - c. Not tampering with the fire alarm system or any school equipment.
 - d. Not entering any building or room whether locked or unlocked, without permission and supervision.
 - e. Not chewing gum on campus.
 - f. Disposing of garbage and recyclable materials in their proper places.
 - g. Not defacing, damaging, or destroying any school or student property.
- 4. Positively represent their school as a serious, Christian place of learning by:
 - a. Dressing in uniform attire as outlined by the dress code.
 - b. Not bringing games on campus that might detract from the desired spiritual and academic environment on campus.
 - c. Not dressing in a manner displaying or possessing anything which indicates affiliation with a gang or unfavorable organization, including, but not limited to tattoos and haircuts.
 - d. Avoiding inappropriate displays of affection.

Any violation of any of the aforementioned regulations will result in disciplinary action by school administration, and may lead to more serious consequences by law enforcement entities. Further details of the regulations can be found in the following pages under the Discipline Policy, Academic Honesty Policy, and Dress Code Policy.

Parents & Guardians

The successful operation of this school is a responsibility shared by the school board, faculty, parents, and the students. The faculty and board recognize the essential role of parental involvement in education and, therefore, invite parents' participation in their children's academic, spiritual, and character development. By working together, we will be able to effectively prepare our students for the future. Parents and guardians are expected to:

- 1. Conduct themselves in a courteous manner with students, teachers, administration and other parents while on campus.
- 2. Demonstrate support for the school policies and guidelines delineated in this handbook.
- 3. Foster student cooperation with school norms and culture.
- 4. Volunteer time to the school and/or classroom programs.
- 5. Attend the monthly parent seminars.

Volunteering can be accomplished through the classroom teachers (Elementary School) or class sponsors (Middle and High School). These are basic expectations of every parent or guardian of a student at Calexico Mission School. All parents must attend the Back-to-School Night scheduled at the beginning of the school year and receive the Student Handbook. Should the point be reached where it is determined that a student or a student's parent(s) have engaged in inappropriate conduct or demonstrated an uncooperative or antagonistic attitude towards a student, another parent, teacher, administrator, or any staff member, the school reserves the right to remove services from the student.

Custody Disputes

When there is a court document outlining custody arrangements, a copy should be provided to the school. The school will abide by the specifications of such a document. The school will remain as neutral as possible in any custody disputes. In any legal dispute between parents, school personnel will provide information to the courts, attorneys, parents, or their agents only in response to the lawful summons or subpoena.

Discipline Policy

All standards of conduct are based upon respecting the rights of others, state laws, insurance regulations, and/or school standards. Student offenses will result in disciplinary measures. Discipline ranges from verbal warnings and/or conduct demerits to suspension or expulsion from school. The Administrative Committee will deal with major offenses and be involved as the following indicates.

All individual teachers will have an in-class discipline program and defer to the referral system after in-class remedies have been exhausted.

Demerit points

If a demerit is deemed necessary a behavioral report with pertinent information will be submitted to the principal, who will proceed with the appropriate action. Demerit points are applied only after repeated attempts have been made to resolve a minor discipline issue or if the offense is deemed more serious in nature.

Consequences of demerit points, which vary depending on the severity of the offense and/or at administrative discretion:

1-3 points	Warning points. Written communication from administration is sent to parents/guardians. On-campus detention or service learning may be assigned. Student		
	submits letter delineating offense and personal commitment to remedy. Student		
	meets with teacher and Principal at the third referral.		
4-6 points	Student suspended for one day. Student and parents meet with Principal.		
7-9 points	Student suspended for three days. Student and parents may be asked to meet with the Administrative Committee.		
10-12 points	Student suspended from school for one week. Student and parents will be asked to		
	meet with the Administrative Committee		
13+ points	Student will be asked to withdraw from school.		

Any CMS faculty or staff member has the authority to report a behavioral issue that may result in demerit points. Points are assigned for the commission of the following offenses during school hours or during any school-related activity. This list is a guide and is not intended to be exhaustive or prescriptive:

1-3 points	Classroom behavior detrimental to teaching environment, repeated dress code violations, gum-chewing, horseplay, minor skirmishes, legal medication violation, chronic tardiness, dishonesty, student vehicle policy violations, public displays of affection, disruptive classroom behavior, gambling during school hours.
4-6 points	Abusive behavior, disrespect toward student or staff, obscene language usage, insubordination, truancy (1 st offense), academic honesty policy violation, and non-compliance with school vehicle policies.
7-9 points	Bullying, fighting, verbal and/or sexual harassment, inappropriate electronic posting/digital communication, any type of theft, possession of a look-alike weapon of any kind, truancy (2 nd offense), and minor vandalism (under \$100).
10-13 points	Possession of and/or use of ANY contraband (includes illegal drugs, alcohol, tobacco, guns, knives, unauthorized keys, stolen RX's, etc.) during school time or any school-related activity. Serious vandalism (over \$100) and/or damage to school property. Any inappropriate sexual misconduct, sexual harassment or other behavior deemed detrimental to the student body or to school life. Unauthorized or inappropriate usage or control of any school owned technology. Major confrontation with faculty/staff. Any of the above whether on or off campus will result in 10-13 referral points.

Administrative authority: If deemed necessary, the Principal can suspend a student for up to ten school days in addition to assigning referral points. Any class assignments given to students during suspensions may be completed at the discretion of the teacher.

Notification: The student will be notified as to the reason for the suspension or request for withdrawal. Parents will be notified of the suspension by phone and a letter will be sent as written confirmation of the reasons for and duration of the suspension. The student and the parents/guardians will be informed of the disciplinary procedures and written notices will become part of the student's permanent record. If a student withdraws from school voluntarily, it will not become part of the student's permanent record. A student who does not voluntarily withdraw when requested to do so will be subject to expulsion by the School Board.

Redemption: If a student receives no demerits for nine weeks, the total number of demerit points may be cut in half by administrative initiative or in response to official parental request in conjunction with the approval of the Administration.

Asked to Withdraw: A student may be requested to withdraw from school at any time if the student's behavior, attitude, or influence is determined by administration and faculty to be detrimental to students and/or faculty. A student who has been asked to withdraw or is expelled may not be allowed to visit the school campus or attend any school activity for the remainder of the school year. He or she may re-apply for admission after attending another school for at least one semester.

Sexual Harassment:

<u>Definition</u>: Sexual harassment is defined as unwelcome sexual advances including sexual violence, requests for sexual favors, and/or physical, verbal, or written conduct of a sexual nature when:

- 1. Submission to such conduct is made explicitly or implicitly a condition of a student's progress in school or participation in any team, club or organization, or
- 2. Such abusive or humiliating speech or conduct is directed against another and persists after the objections of the person targeted by the speech or conduct; or

3. Such conduct would be regarded by a reasonable person as creating an intimidating, hostile or offensive environment that substantially interferes with a student's education or participation in extracurricular programs or activities.

Sexual harassment may include incidents between any member of the Calexico Mission School community, including faculty, staff, students, and nonstudents or nonemployee participants in Calexico Mission School programs – such as vendors, contractors, visitors, coaches, and parents. It includes activities and behavior that occur either on or off campus.

Specific examples of the verbal or physical conduct prohibited by this policy include, but are not limited to: Examples of Sexual harassment

- a) Physical assault
- b) Inappropriate or unwanted touching
- c) Direct or implied threats that submission to sexual advances will be a condition of, for example, getting good grades, being put on a team or allowed in a club, or receiving a promotion or award
- d) Direct or subtle propositions of a sexual nature
- e) Dating, requesting dates, or entering into a romantic relationship between a student and an employee or faculty
- f) A pattern of conduct that would cause discomfort and/or humiliation to another individual, including, but not limited to:
 - Physical conduct including unnecessary touching;
 - II. Verbal conduct including, for example, remarks of a sexual nature about a person's clothing or body; sexual slurs, threats, derogatory comments, sexually degrading descriptions, remarks about sexual activity or speculations about previous sexual experiences; spreading sexual rumors, graphic comments, or overly personal conversations;
 - III. Visual conduct including, for example, leering, sexual gestures, or the display of sexually suggestive objects, pictures, language, cartoons, or jokes;

Use of electronic means, including the Internet, social media, and/or e-mail system, to transmit communicate, or receive sexually suggestive, pornographic, or sexually explicit pictures, messages, or materials.

<u>Procedures for Reporting</u> – students who believe they have experienced any form of sexual harassment, discrimination or sexual misconduct of any nature to report such conduct promptly. Procedures have been established to provide a supportive process for students who report harassment and to ensure an equitable process for individuals accused of discriminatory conduct. These procedures reflect Calexico Mission School's efforts to conduct timely, through, and equitable investigations.

A written complaint will need to be filed. However, a student may feel most comfortable going to a teacher, administrator or other responsible employee first. That individual will be able to aid the student in filling a written complaint. These responsible employees have a duty to report or take appropriate disciplinary action if they find the school's sexual harassment policy has been violated.

Filing a written report:

Individuals are reminded that reporting sexual misconduct is a personal and professional responsibility. The procedure is as follows:

- Report the incident in writing to the principal. I the principal is not available, the report may be submitted
 to either the assistant principal or the business manager. Written complaints should be filed as soon as
 possible from the date the incident occurred though delay should not be seen as an excuse for not
 reporting.
- 2. Written complaints should include, as far as possible, the following information:
 - a. Name, address, telephone or other contact information of the person making the report;
 - b. School affiliation of the person making the report (e.g. student, employee, faculty, third party);
 - c. Date of alleged violation;
 - d. Location of alleged violation;
 - e. Person(s), name and title, of the alleged harasser;

- f. Description of what happened;
- g. Other relevant information (e.g. if you previously reported this matter, including name and departments of all other persons with whom you have discussed this matter; and
- h. Signature and date

<u>Investigation and Corrective Action:</u>

The principal shall conduct a prompt, through, and impartial inquiry into any reports of sexual harassment and/or physical sexual misconduct. The principal will take immediate and appropriate steps to investigate or otherwise take steps that are reasonably calculated to end any form of sexual misconduct, whether or not a formal complaint has been initiated. Law enforcement may be called to mediate or investigate the incident. Parents will be notified when it has been necessary to involve law enforcement. The principal and his/her administrative committee will be responsible for decisions regarding the possible consequences for any student discipline.

School employees are mandated reporters and, depending on the nature of the allegations, may be required to report all the details of an incident to law enforcement, including the identities of both the victim and the alleged perpetrator.

Confidentiality

Calexico Mission School shall protect the privacy of individuals involved in a report of sexual misconduct to the extent required by law. Anyone requesting confidentiality shall be informed that complete and total confidentiality may not be possible and that, depending on the nature of the alleged misconduct, some level of disclosure may be required, especially in situation alleging sexual violence. Disclosure may be made only on a need-to-know basis. Retaliation prohibited

All reasonable action will be taken to prevent retaliation against the complainant, witnesses or anyone cooperating with the investigation.

Public Display of Affection/Pregnancy: Students are expected to maintain high Christian standards in their friendships and social conduct. Students must respect themselves, their peers, their teachers, as well as younger, elementary students, parents and other persons who enter the campus. Public display of affection is not conducive to an academic environment. Students engaging in excessive physical contact or other activities with sexual overtone, and/or explicit sexual acts will be subject to disciplinary action up to and including dismissal from school. Marriage and pregnancy among students is considered incompatible with the school program and is not allowed.

Contraband: CMS does not tolerate the use of illegal drugs and weapons of any type on campus. Any breach in this section of the policy will be referred to the Administrative Committee.

Bullying: All members of the school community are committed to ensuring a physically and emotionally safe environment. We strive to value the rights of all people to learn without fear. A student shall not intimidate or harass another student through words or actions. Such behavior includes, but is not limited to, direct physical contact, such as hitting or shoving; verbal (or non-verbal digital) assaults, such as threatening, teasing, or name calling; and social isolation or manipulation. When such conduct is repetitive or appears likely to be repeated, it is considered bullying. Calexico Mission School expects students and/or staff to immediately intervene and report incidents of bullying. Students who bully may be subject to discipline. Parents will be notified and Law enforcement will be contacted if appropriate.

Criminal Act: If a student is convicted of violating a criminal statute, on or off campus, the student will be asked to withdraw from school. CMS reserves the right to involve the police and/or other law enforcement agencies when deemed necessary.

Special Note: Students, who turn 18 years of age prior to graduation from CMS, surrender their non-minor rights while on campus or during any school-related activity. They are required to abide by all school rules and policies. This includes, but is not limited to, the signing of attendance irregularity notes, permission slips, off-campus

privilege forms, and parent-teacher communication forms, all of which require parental involvement, approval, and signature.

Appeal Process: Any appeal (by a student or parent) to a disciplinary decision made by the school must follow the procedure as outlined in the Pacific Union Education Code:

- 1. Submit the appeal in writing to the Administrative Committee.
- 2. Meet with the Administrative Committee and work toward a resolution that will end the appeal.
- 3. If no resolution is met, submit a written request to meet with the school board.
- 4. The school board makes a final decision and appeal process is closed.

Academic Honesty Policy

Because optimum learning occurs only when each student does his/her own work, Calexico Mission School places a strong emphasis upon academic honesty and integrity. Plagiarism is a form of academic dishonesty in which a person intentionally or unintentionally claims another person's words and ideas without giving credit to the original source. If a student is observed, according to a teacher's judgment, in an act of dishonesty during a test or individual assignment of any kind, he/she will be informed of the infraction. The assignment will be withdrawn and the student will receive a "0" (zero) for the test/project/assignment. The teacher reserves the right to apply the penalty to any other parties involved in the breach. Administration will inform parents/guardians of the breach and the appropriate demerit points will be assigned in accordance to our conduct policy. If a student is caught cheating for a second time by any teacher in any class at any time during their school experience at Calexico Mission School, the student will receive the corresponding demerit points and could be asked to withdraw from the course. If this happens, he/she will receive an "F". If a student is caught cheating by any teacher a third time, in any class, the student could be asked to withdraw from CMS based on the total demerit points accumulated. The student may re-apply the following year, provided he/she is willing to conform to the ethical expectations of Calexico Mission School.

The student may appeal to the Administrative Committee at Step 1 or Step 2. The CMS Administrative Committee will strive to be fair, while at the same time maintaining the standard which has been established for the good of the school and the entire student body.

Dress Code

Appropriate dress for all students will reflect modesty and Christian values. Calexico Mission School abides by a uniform dress code. Students are expected to abide by the school dress code while on campus during school hours. A violation of the dress code becomes a discipline issue meriting demerit points. Each incident will be dealt with in accordance to the steps delineated in the Conduct Policy. The Administration reserves the right to make interpretations and changes to the school dress code as needed. Educational Outfitters is the official uniform provider for CMS. Their main store is located at 8160 La Mesa Blvd., La Mesa CA 91942. Their phone contact number is 619-466-5437. Orders can also be made online at www.educationaloutfitters.com and delivered to the school with no shipping cost. Notice will be given of the dates and times when representatives from the uniform store will be selling on campus.

General Dress Guidelines

- All clothing must be in good repair. Frayed, torn, ripped, or otherwise defaced uniform clothing is not acceptable. All uniforms must be of appropriate size and must be worn as intended by uniform provider.
- Shoes must be solid black and must be worn at all times. Flip-flops, sliders or anything similar, are not allowed as part of the dress code. Shoes with wheels are not permitted on campus.
- Head cover of any kind is not acceptable in the classroom or chapel.
- No accessories such as spikes or chains are allowed.

- Hair styles and color should be natural and appropriate for a school environment. It should not call undue attention on the student in question.
- No inappropriate symbols or wording will be allowed on accessories (e.g., backpacks, purses, etc.).
- No visible jewelry (e.g. earrings, bracelets, etc.) or tattoos are permitted on students attending Calexico Mission School while on campus, during school hours, or on any official school-sponsored presentation or activity. Students who make physical alterations involving tattoos or jewelry during the school term will be sent home. If a student is asked to remove jewelry the first time, the teacher turns it in to the office and it may be retrieved at the end of the school day. The second time a student is asked to remove jewelry, it will be turned in to the office and a parent must meet with the administration in order to retrieve it. The third time jewelry is taken; the administration will hold it until the end of the school year.
- Nothing reflecting anti-Christian values will be allowed.
- Pants must be worn at waist level. Sagging of trousers is not permitted. A student who comes to school with uniform clothes that are too short (skirts) or too large (trousers), or in violation of any dress code policy will be held in the office until the uniform deficiency is resolved.
- Clothing accessories should not contain studs, spikes, or any outlandish color or design.
- Uniforms must not be altered, tied, pinned, rolled or sewn in such a manner that alters the uniform look of the clothing.
- Ladies' skirts and shorts must be worn with the hem no more than about three inches from the top of the knee.
- Men's shorts must be worn with the hem about three inches below or above the knee.
- Ladies' clothing must not be overly tight or form fitting.
- Leggings or stretch shorts are acceptable underclothing for skirts or jumpers provided they are in solid school colors (white or black).
- No blankets, towels, wraps, pajamas, and other non-uniform coverings are acceptable school wear during school hours.

Optional Friday Attire

Students have the option to wear their class t-shirt instead of the regular uniform polo shirt on Friday. Elementary students also have the option to wear jeans instead of their regular uniform bottoms. 7th to 12th grade students have the option of wearing jeans as long as they pay the \$1 fee to the senior class. Additionally, Middle School and High School students may also wear t-shirts from other school sponsor activities from the current school year. Students may not wear any gear from school sponsor activities from previous years.

Consequences

<u>Dress code violations will be dealt with under the regular discipline policy.</u> Repeated breaches in dress code policy may result in the school honoring a student's desire to withdraw from Calexico Mission School.

Students are expected to be subject to the school dress code while on campus during regular school hours. However, even after school hours the policy of "Appropriate dress for all students will reflect modesty and Christian values" will still be expected.

<u>Uniform for grades 7 – 12 students:</u>

Boys:

- Polo shirt in white or burgundy with school emblem (Uniform Outfitters only).
- Grey pants (Uniform Outfitters only). No denim, cords, cargo, skinny or skin tight pants allowed.
- Outer wear: Jackets or sweatshirts must be solid black, white, burgundy, or gray. CMS spirit wear (varsity, class, etc.) with logos or writing must also use school colors.
- Shoes must be solid black (no color accents of any type). Students can wear any style or brand as long as it is appropriate for school activities.

Girls:

Polo shirt in white or burgundy with school emblem (Uniform Outfitters only).

- Skirt in plaid (Uniform Outfitters only).
- Burgundy pants (no denim, cords, cargo, skinny, or skin tight pants allowed).
- All socks, tights or leggings must be in solid white or black.
- Outer wear: Jackets or sweatshirts must be solid black, white, burgundy, or gray. CMS spirit wear (varsity, class sweaters, etc.) with logos or writing must also use school colors.
- Shoes must be solid black (no color accents of any type). Students can wear any style or brand as long as it is appropriate for school activities.

Physical Education Uniform:

The PE uniform is the same for both boys and girls and can be purchased in the office. It consists of a logoed, white t-shirt and burgundy shorts. Students must wear appropriate athletic shoes; these shoes may be any color, but students may ONLY wear them for PE class.

Uniform for Elementary grades K-6 students:

Boys:

- Polo shirt in white or burgundy with school emblem (Uniform Outfitters only).
- Grey pants or shorts (Uniform Outfitters only). No denim, cords, cargo, skinny or skin tight pants allowed.
- Outer wear: Jackets or sweatshirts must be solid black or white.
- Shoes must be solid black (no color accents of any type). Students can wear any style or brand as long as it is appropriate for school activities.

Girls:

- Polo shirt in white or burgundy with school emblem (Uniform Outfitters only).
- Pleated skirt with bib (Uniform Outfitters only). 5th and 6th grade students may choose to wear the pleated skirt without the bib.
- Burgundy pants (no denim, cords, cargo, skinny or skin tight pants allowed).
- All socks, tights or leggings must be in solid white or black.
- Outer wear: Jackets or sweatshirts must be solid black or white.
- Shoes must be solid black (no color accents of any type). Students can wear any style or brand as long as it is appropriate for school activities.

General Campus Policies

Closed Campus

Calexico Mission School is a closed campus; the gates are locked from 8:35 a.m. to 2:30 p.m. Students may not leave campus at any time during the school day unless signed out by a parent or guardian. This includes lunch, medical, business or legal appointments, and illness. Exceptions must be in writing and approved by the School Administration. As far as possible, please schedule professional appointments after school hours. This will minimize the impact on the student's academic experience.

Seniors who have written permission from their parents to eat off campus for lunch must also receive authorization by the administration in order to leave campus on Thursdays only. Students that have been approved must comply with all the regulations stipulated by the appropriate contract. Any violation to the contract will result in the forfeiture of this privilege.

Visitors

Student Visitors - Students bringing guests are required to obtain a visitor's pass at least one day prior to the visit. A visitor may not visit the campus more than one time per semester. If the visitor is a minor, he or she must have a signed medical release form (obtained in advance from the school office). Visitors shall abide by all school

regulations. Any visits to classrooms during school hours must be cleared at least one day prior to visit with administration and teacher. Visitors without prior arrangements will remain in the office until parent or guardian is contacted.

Alumni - We welcome alumni back to visit their campus. We request they acquire a visitor's pass from the main office upon entering the campus. Alumni may not visit with current students during class time. Alumni wishing to visit with current students are welcome to make arrangements to visit during lunch time or after school hours. Any visits to classroom during school hours must be cleared with administration and teacher at least one day prior to visit.

Parents and Other Visitors - We encourage parents, pastors and prospective students to arrange with the office for visits on campus. Any walk-on visitor must sign in at the office.

All visitors of elementary students must be 18 years of age or accompanied by an adult, unless they have obtained written permission in advance from the school office.

Signing a Student Out

Before a student leaves campus during school hours, he or she must have written permission from parent(s) or guardian(s). Notes must be turned in to the office prior to leaving campus and the student must sign out in the office. In an emergency, when it is necessary for parents to take their children from school for part of the day please notify the teacher as soon as possible by note or phone that they will be picking up the student. When arriving to pick up a student, <u>parents must go to the school office to sign out their child first and then go to the classroom to pick up their son/daughter.</u> It is always preferable to schedule routine medical and dental appointments outside school hours.

Afterschool supervision

Calexico Mission School encourages parents to pick up students promptly after the end of the school day. Only students that are part of organized activities such as varsity sports, praise band, practice, labs, or work that are supervised by a CMS staff member are allowed to remain on campus after school hours. Elementary students that are not picked up by 3:00 p.m. will be supervised at a rate of \$15 per every 20 minutes.

Important notice: Junior High or High School students that work as teacher assistants after school are not allowed to supervise younger siblings while on the clock.

Fire, Lockdown and Earthquake Drills

Fire, lockdown, and earthquake drills are held regularly throughout the school year. When evacuating a building, students should walk quickly and quietly to the designated area. Signs indicating evacuation routes are posted in each classroom. Parents are encouraged to sign up for our WhatsApp database, which is used to send mass notifications including information that might pertain to a real emergency situation.

Medications

Schools do not permit self-administration of drugs whether prescription or not. The California State Education Code, Section 49423, states the following:

"... any pupil who is required to take, during the regular school day, medication prescribed for him by a physician, may be assisted by the school nurse or other designated school personnel if the school ... receives 1) written statement from such physician detailing the method, amount and time schedules by which such medication should be taken, and 2) a written statement from the parent or guardian of the pupil indicating the desire that the school ... assist the pupil with matters set forth in the physician's statement."

No medications are to be brought on campus unless such medications are delivered to the school in the original container as delivered by the pharmacy to the parent or pupil, including the original pharmacy label. This label must contain the name and place of business of the seller, the serial number and date of the prescription, the name of the person for whom the drug is prescribed, the name of the physician who prescribed the drug, and must bear directions for use as prescribed by that physician. The school will not administer non-prescription drugs, including aspirin or Tylenol, unless the above procedures are followed.

Adult Volunteer Policy (taken from the SECC mandates)

<u>Basic Volunteers</u>: "Volunteers who assist with one-time events whose only interaction with the students is in the presence of an administrator or teacher." *Requires school volunteer commitment form* (Can fill out at office).

<u>Fieldtrip Volunteer</u>: "Volunteers who accompany students while off-site." **Requires background check and school volunteer commitment form** (Can fill out at office).

<u>Extended Volunteer</u>: "Volunteers who have frequent or prolonged contact with students (e.g. coaches or parents who assist with students on a regular daily or weekly basis or on an overnight trips)." **Requires background check, LiveScan, school volunteer commitment form, Tuberculosis Test Result** (Can get information from the office).

Financial Policy

CMS is a Seventh-day Adventist school and is supported by members of churches in Southeastern California through additional subsidies. Therefore, students and families who are not members of a Seventh-day Adventist church in Southeastern California Conference are charged the non-constituent rate (To receive the constituent rate, you must be a tithe paying SDA church member in good & regular standing and have a letter from your pastor).

All students must receive financial clearance from the Business Office to enroll. To receive clearance, the registration fee and any previous balance must be paid in full. The parent or guardian must sign a financial agreement acknowledging and accepting full financial responsibility for tuition and fees.

The registration fee is a comprehensive fee that covers the cost of textbook rental, student association dues, yearbook and other fees. Students may pay registration for the following year beginning in January. The school offers early registration discounts in January, February, and March.

For your convenience, the annual tuition charge is divided into nine equal installments and billed September through May. Monthly installments are due and payable by the first of each month, and late on the 20th. A \$15 late fee will be applied to overdue accounts. Student accounts must be kept current. Calexico Mission School reserves the right to ask that a student with a delinquent account withdraw from school until the amount is paid in full. As a consequence of their suspension or withdrawal, such students will not be allowed to take semester finals and will be ineligible to participate in any extra-curricular activities.

A student's account must be paid and all school obligations fulfilled before a diploma will be issued. No refunds will be granted for any school days missed due to delinquency-related suspensions. If withdrawing from CMS, a parent/responsible guardian must fill out and sign a withdrawal form at the front office before receiving any refund.

A \$10 per student discount may be deducted when tuition is paid in full by the 10th of the month. The discount only applies if the account is paid in full. A discount of 5% is given if the annual tuition and registration fees are paid in full at registration. The discount applies to tuition only.

Textbooks used at school are owned by CMS and rented to the students. The rental fee is included in the registration fee. There is an \$80 fee for each lost or damaged textbook and a \$30 fee for lost workbooks. If a student is charged for a lost textbook and then they find it, they will be reimbursed \$60 for a textbook but nothing for a workbook if they have already used a new one. Students may be required to purchase additional materials as required by their teacher.

Financial assistance is available through the sources listed below:

SECC Low Income Assistance Program – Southeastern California Conference has limited assistance available to qualifying SDA church members based upon financial need. Applications are available in the Business Office.

SECC Ethnic Scholarships – Qualifying SDA churches may apply for assistance for eligible students. Please contact your SDA church pastor for further information.

Church Tuition Assistance – Some constituent churches provide tuition assistance to eligible members. Please contact your SDA church pastor for further information.

Worthy Student Scholarship – The school has a limited amount of worthy student assistance available to qualifying students. Scholarships are based on financial need as well as acceptable grades, attendance, and deportment. Applications are available in the Business Office.

Students may work at the school to help pay for their tuition. There are a limited number of jobs available, and students will be selected based on financial need and work ethic. Due to California state law, students under 16 years of age may not begin working until 3:00. Students may work a maximum of 3 hours per week and may not work if their supervising teacher is not on campus unless previous arrangements have been made. Eighty percent of students' earnings will be applied directly to their tuition. Students must be dedicated workers who will use their work time industriously. Students who do not follow these policies may lose their job.

The Calexico Mission School Board attempts to control charges in a manner consistent with good fiscal management. Calexico Mission School reserves the right to adjust charges for tuition and fees at any time (should unstable economic conditions warrant such adjustments).

Exam Passes

All Jr. high and high school students must be financially cleared before they can take semester exams. They can pick up their exam passes at the Business Office. The teachers will require the pass before administering a test.

School and Personal Property

Students attending CMS must protect and care for all property. Students are expected to respect all school, teacher and other staff members' property. Students are also expected to respect the personal property of other students.

- Students may not be in any school building or outside area without the supervision of a school staff member
- The school does not assume responsibility for lost or stolen property for students who are on campus
- A student is expected to pay for damages he or she causes to school or personal property.
- Students and visitors may not loiter on campus at any time. Students are to leave the campus when their classes and work-responsibilities are completed. Students staying on campus for varsity games are expected to stay in the athletic area and to leave campus when the activity is finished.
- Students will be assigned lockers with combination locks. No private locks are permitted. Unauthorized locks may be cut off without notice.
- Locker displays are subject to the general regulations of the school. Students are urged to keep their lockers clean at all times and to avoid sharing their locker combinations with others. All changes in lockers must be made through the office. Intentionally defacing or damaging lockers (or any other school property) is reason for immediate suspension and/or further disciplinary action.

School Search Policy

The Calexico Mission School Search Policy is effective for all students attending CMS. This policy is designed to balance the privacy of the individual student while allowing school officials to maintain a safe environment for all students.

- Calexico Mission School reserves the right to search student property, including lockers, cars parked on campus, and personal belongings (including backpacks, purses, phones or other electronics) for objects, materials or evidence deemed noncompliant with the school rules and regulations, or which threaten the safety of the school or its students.
- School owned and controlled areas (including lockers, desks, computers or other electronic devices, and storage areas) may be searched without cause even if containing personal belongings of students.
- A limited search of the person of the student may be conducted by a teacher or administrator based on reasonable suspicion that the search will find contraband or evidence of a crime.

Personal Property

The school does not assume responsibility for damage or loss of personal property brought to or left on the school premises.

The use of personally owned computers, tablets, portable speakers or other electronic devices is not permitted on campus unless specifically approved by a faculty or administration. Administration adheres to a three-fold approach to breaches in this policy.

- 1. The item will be taken from student after the first offense and given to Principal. The student will have the item returned at the end of the day.
- 2. At the second offense, the item will be taken and held until the parent comes to pick it up. Parents will be instructed not to permit student to bring item to school.
- 3. If the student is found to be using one of these prohibited items a third time, the item will be taken and held for the remainder of the school year.

THE SCHOOL ASSUMES NO RESPONSIBILITY FOR ANY OF THE ABOVE MENTIONED ITEMS. Any inappropriate use of traditional or digital photo, video, or recording instruments (including postings on the internet) will lead to immediate confiscation and may lead to further disciplinary action.

The school discourages students from bringing large amounts of cash to school. The school is not responsible for musical instruments brought on to campus during school hours. Students are encouraged not to bring musical instruments on campus, unless they are required as part of a school-related activity or scheduled class.

"Lost and Found" articles should be turned in to the office where owners may claim their property. The school reserves the right to donate or dispose of articles not claimed after one quarter.

Classroom Telephones

School telephones are for school business only. Emergencies will be dealt with as necessary. Students are not to use the school phones for personal or non-emergency matters.

Cell Phones, Computers and Technology Equipment and Use

Students are not permitted to have phones turned on during school hours, including lunch time and passing periods. Violations will lead to confiscation, as with other electronic equipment referred to in the Personal Property section of this handbook. Any inappropriate use of cell phone, text messaging, video phone, portable speakers, or electronic photo capabilities will lead to immediate confiscation, and may lead to further disciplinary action.

- 1. First offense = phone taken by school personnel, turned in to office. Student may pick up after school.
- 2. Second offense = phone taken, turned in to office. Parent must pick up phone and meet with administrator.
- 3. Third offense = phone taken, kept in office for the remainder of the school year.

A teacher may give permission for students to use their smart phones during class for specific purposes.

THE SCHOOL ASSUMES NO RESPONSIBILITY FOR STUDENT CELL PHONES LOST OR DAMAGED WHILE ON STUDENT OR SCHOOL POSETION. Cell phone usage during any examination or standardized testing will be dealt with in accordance to the school's Honesty Policy. <u>Note to Parents</u>: please do not call your student during class time. If

there is an emergency, parents and guardians should contact the school office directly. Student will be immediately asked to come to the office to protect their privacy.

Calexico Mission School provides computers for students' use for school related assignments. Required repairs on this equipment which are not covered under warranty due to misuse or neglect are the responsibility of the user. Parents/students are responsible for the replacement of any computer due to misuse. Students should not bring their own personal computer or tablet on campus (unless permission has been granted by the administration for a specific purpose). Students are responsible for good behavior on school computer networks just as they are in the classroom or school campus. The network is provided for students to conduct research and communicate with others and access is a privilege, not a right, and responsible behavior is expected. The school has the right and duty to monitor and restrict both the amount of time online and the sites visited. Any violation of what is stated above and below will result in disciplinary action. An Acceptable Use Agreement must be signed by every parent and student prior to usage of any school owned equipment. Any violation of this agreement will incur disciplinary action and may lead to a suspension of technology privileges or more. Permanent suspension of this privilege will lead to the school honoring the student's wish to withdraw from Calexico Mission School. It is not possible to list all activity that is not permitted, but the following are examples of unacceptable behavior that extends to all technology:

- Sending or displaying offensive messages or pictures
- Distributing personal information about yourself or any other student on sites using chats, blogs, social networking, or email
- Using obscene language
- Harassing, insulting, or stalking others
- Damaging computers, computer systems, or networks
- Violating copyright laws
- Using another person's password or sharing your password with others, or using school issued passwords
- Browsing in another person's folders, work or files
- Using profiles or any other technology to bypass the school's filtering, including using other wireless networks such as mobile hot spots, etc.
- Using the network for commercial purposes

Electronic Posting/Digital Communication

All digital communication on and off campus, including pictures and graphics, made from school computers, personal computers and smart-phones must demonstrate a positive purpose and basic Christian principles of decency. Should it come to the attention of the school that a student has been digitally communicating inappropriate content on or off campus the student will be subject to disciplinary action.

Student Vehicles

The safety of students, staff members, and campus visitors is of paramount importance. Therefore, students are expected to drive carefully at all times, observing all laws and speed limits while driving on school property and in the community. A student may forfeit his/her driving privileges on campus for violating the student vehicle policy. The following regulations apply to all motorized vehicles during school hours or at school activities:

- Students driving motorized vehicles who desire to park in the school parking lot are required to register them with the school office. Student accident insurance does not cover accidents in personal vehicles. Calexico Mission School is not responsible for any vandalism or damage to vehicles or for items stolen from vehicles while parked on campus.
- 2. Proof of vehicle insurance, vehicle registration, a signed Student Vehicle Contract, and driver's license is required to be on file in the school office before authorization can be granted for vehicles to be brought onto campus.
- 3. Any vehicle parked on campus shall be parked in assigned spaces. The school does not assume responsibility for any damage or loss to vehicles.

- 4. Vehicles may be used during school hours only by permission of the school administration. Students are not to leave campus during school hours for any reason, unless prior arrangements have been made between parent and school administration.
- 5. Students may not borrow another student's vehicle. Vehicles are to be operated by their designated driver only.
- 6. Students may not transport other student in their vehicle without written parental permission from all students involved.
- 7. Students must abide by all of CMS vehicle rules and regulations. Vehicle must be operated in a safe and legal manner at all times.

Attendance Policy

Students are encouraged to develop a lifetime habit of punctuality. If a student is unable to come to school because of illness or emergency in the family, parents are expected to call the school office before 9:00 a.m. to verify that the student is at home. A parental note upon the student's return to school is needed to clear attendance record of unexcused absence.

Necessary absences due to family plans must be prearranged with the teacher with adequate time given for the student to complete the work that will be missed before the absence. Calexico Mission School allows for 15% of a class to be missed for any reason (including illness, family emergencies, etc.). We understand that there are outstanding circumstances that can arise and the school is willing to work with families with legitimate needs. However, please keep this 15% in mind any time you are thinking of keeping your child out of school. As a "rule of thumb," 15% of the quarter equals approximately 7 days. A student who is absent from class for more than 15% of the periods in a semester, except for school-related activities, may not receive credit. The student may petition the Administration to receive credit due to exceptional circumstances.

It is a general rule to consider three tardies as equal to one absence in the calculation of a student's total absences. Parents are encouraged to cultivate punctuality in terms of arrival at school. Teachers and administration will work with parents facing difficult commuting challenges, but will also intervene in cases of chronic absenteeism and tardiness.

CMS expects all students to not only be present but also punctual. Since absences and interruptions caused by tardiness are a serious drain on effective teaching time, we have instituted the following policy:

Tardiness

Each student is expected to meet each appointment on time. A *tardy* is recorded if a student is not present and in his/her place when the bell rings at the beginning of class. <u>Three tardies equal an absence</u>. Students significantly late (10 minutes or more) may be marked absent. Additionally, due to the nature of an assignment and/or activity that occurs within the first few minutes of class, students who are late might not be allowed to make it up and consequently also miss some points, which could affect their grade in the class.

Absences

CMS understands that there are outstanding circumstances that can arise, and the school is willing to work with families with legitimate needs. However, keep in mind that if the number of absences exceeds 15% in a semester, credit might not be issued for the class. All school related activities (e.g. sports, field trips, etc.) do not count

against the 15%, since the student is actively participating in an educational activity. However, an absence will be recorded if a student does not attend a required off-campus school activity. Students are required to fill out a prearranged absence slip when they know in advance that they will be absent from school due to pre-planned events such as medical appointments or court appearances.

Truancy

A student is considered to be truant if he/she is absent from class without the consent from parents or school personnel. Students who leave campus without following the checkout procedures outlined by administration will also be considered truant. Truancy is a Code of Conduct violation and will result in immediate discipline.

Detention

Students in grades 7 to 12 will be required to serve detention for accumulated unexcused tardies and absences based on the following guidelines.

The first 3 unexcused tardies or first unexcused absence in a week will result in 15 minutes of detention. Any unexcused tardy thereafter will add 5 more minutes to the detention and any further unexcused absence will result in 15 additional minutes. The attendance list will be published every Monday. It is the students' responsibility to check the list and either clear up any mistakes with the school registrar or provide a written justification to excuse the tardy/absence. Any justification to excuse a tardy/absence must be submitted by Tuesday in order to avoid serving detention. Failure to serve detention will result in a demerit point. For demerit consequences please refer to the Conduct Policy outlined in this document.

Parent Communication

Good parent-teacher communication is essential to a student's success.

- Telephone messages may be left for all teachers on their classroom phones. Teachers will return your call at their earliest convenience. Teachers may also be contacted by email. Please copy the Principal any emails, so administration can assist in your inquiries or questions.
- WhatsApp allows the school to send mass notifications that pertain to school related activities. Parents are encouraged to add themselves to this database. A form is available at the front office for those that desire to receive official messages from the school.
- RenWeb and Edmodo are web-based sites where teacher can post assignment grades, homework, etc. for
 the students. This will keep you current on school events. Newsletters and announcements may also be
 included online or some teachers may still send home weekly hard copies. It is the parents'/guardians'
 responsibility to secure these reports. Students and parents will be given an access code so they will be
 able to view their progress reports, watch class related videos, or download documents. Teachers are
 required to upload grades once a week.
- Parent-Teacher Conferences are required for all parents during first and third quarters. The meetings are scheduled by the school. Parents are encouraged to schedule any additional parent-teacher conferences as needed during any time of the school year.
- Report cards will not be mailed and must be picked up at the office by parents or legal guardians. If a
 parent or legal guardian is unable to do so, special arrangements can be made by contacting
 administration.

Parent Visits

We believe that our school is here to help parents with the education of their children. We encourage parent visits on a limited basis. However, as a courtesy to the teacher, parents are requested to prearrange classroom visits so that it will be an optimal experience for parent, teacher, and student. Please stop by the school office to sign in and get a visitor pass prior to going to the classroom.

Parent Volunteers

Parents who volunteer <u>regularly</u> in the classroom, on field trips, tutoring, or overnight trips are now required by the state to have a background check, LiveScan, and negative TB test result before assisting with students.

Educational Field Trips

Properly supervised and planned educational field trips are an important part of our instructional program. We will endeavor to give students and parents adequate notice via school calendar and regular written notice. A signed permission form from a parent or guardian is required for student participation in all field trips. In order to provide the best learning environment for our students, all parents (chaperones) participating in a school-sponsored field trips must follow these rules and expectations:

- State-mandated clearance is required prior to participation in a school activity. The form can be provided, filled out and submitted at the school office.
- Chaperones who provide transportation must meet insurance requirements. A copy of current insurance showing amount of liability, a transportation information form filled out, and driver's license must be submitted to the school office.
- No siblings or other relatives are allowed on field trips unless permitted by the administration. Parents
 who go as chaperones need to concentrate on the supervision of their assigned students and not be
 distracted. Each teacher will have specific instructions or responsibilities asked of the chaperones for that
 particular field trip.
- Each parent or chaperone attending will be required to attend a chaperone meeting prior to the day of the field trip and sign a chaperone expectations contract.
- If bus transportation is used, all chaperones must travel with the whole group and not drive their own vehicles, unless asked by the teacher for a specific purpose.
- If field trip chaperones do not adhere to the expectations of the school or teacher, they may not be allowed to attend future field trips.

Homework

We believe homework is a vital part of our team effort in each child's educational plan. It is important that each student has a place designated as his/her homework area and a regular time set aside to do it each day. Homework requirements and needs for students will vary depending on academic level, individual learning needs, and maturity.

Grades and Report Cards

Teachers are required to update and post grades on RenWeb once a week. Report cards will be given to parents at Parent-Teacher Conferences after first and third quarters, and available in the office for parents to pick up following second and fourth quarters. Students with academic deficiencies at the end of any grading period may be asked to meet with the Principal. If academic deficiencies persist for the next grading period, students and parents will meet with School Academic Committee to formulate a plan of action.

IA Exams

Achievement tests are administered to students in grades 3 - 12 each year and the results of these tests are used to help plan and implement the student's scholastic program. Test scores become a part of a student's permanent record. Achievement tests and standard-based assessments may be administered to other grade levels as the need arises.

School Lunch

Students may bring lunch or buy it at school. A food service menu and prices are provided on the school website, and/or office. The price for meals K-12 is \$2.50 per meal.

Lost Library Books

Lost library books will be charged to student account at \$25 per lost book at the end of each semester. This covers the cost of replacing the lost book and the processing of the new book into the library recording system.

Student Leadership

Jr. High and High School

Student Association

Every student in grades 7-12 is a member of the SA and of their respective class. Officers are elected each year. In order to be elected, a student must have a cumulative grade point average (GPA) of at least 2.5, must be in good citizenship standing, and must have a current attendance grade of "C" or above. Students must maintain a 2.5 GPA, with no "F's", no more than two "D's", good citizenship standing, and consistent "C" level or above attendance to maintain their positions. Student leaders who fall below these criteria will be placed on probation for one quarter. Student leaders who violate school rules and policies will be asked to resign their leadership position by the Administrative Committee.

Class Organizations and Officers

Each student is a member of a class organization. In order to be elected to any class office, a high-school student must have a cumulative GPA of at least 2.5, must be in good citizenship standing, and have a good attendance record. Students must maintain a 2.5 GPA, with no "F's", no more than two "D's" and must be in good citizenship standing with good attendance in order to maintain their positions. As with other student leaders referenced in the Student Association section of this handbook, class officers who fall below these criteria will be placed on probation for one quarter. If they have not remedied their deficiencies, they will be asked to resign their office for the reminder of the term. If student remedies academic deficiencies, he/she will be able to retain office. No student is permitted under this policy to fall under probationary status more than once during the term of his/her office without being asked to step down for the remainder of the school year. If a class president loses his/her office, the vice-president will automatically move up to the position of president. To replace the VP or absorb the position with the remaining officers will be up to the discretion of the class sponsors.

Faculty sponsors are assigned to all student organizations and clubs. There shall be no meetings of these organizations without the official sponsor(s) present. No official organization business can take place without the official sponsor(s) present. It is up to the organization's president to plan these meetings with the sponsor(s) and to give advance notice of meetings. All organizations are to function according to school regulations and organizational constitution and by-laws. Note: If the sponsor(s) is not available, the president should contact the school Principal for guidance.

Treasurers of student organizations, in cooperation with the sponsors and business manager, are to maintain written financial records. All cash must be turned in to the business office no later than the end of the day of the event, unless prior arrangements have been made with the Business Office. No monies are to be kept in classrooms or taken home by students or faculty under any circumstance. Each student organization is to be financially self-supporting.

The faculty and/or administration maintain the right to remove students from elected or appointed offices of any student organization due to disciplinary irregularities, or chronic failure to function up to the written expectations of the office. Any student elected to an office who receives an "F" or more than two "D's" for any grading period will be placed on student office academic probation for the following quarter. If such a student fails to improve his/her grade to an acceptable level by the end of the determined quarter grading period, he/she will be asked to resign from his/her office for the remainder of the school year to concentrate more fully on his/her academics. A student leader under student office academic probation, who raises his/her grades within the quarter to

acceptable levels, will have the probationary status removed one time only. Student leaders who fall under academic probation for a second time will be asked to resign from their office. Student officers who end the school year with an academic deficiency will begin the following school year on student office academic probation.

School-sponsored Trips

In order to participate in school-sponsored trips/tours, a student must have a GPA of at least 2.0 for the preceding and current grading periods with no F's, good conduct (no more than 3 referral points), and maintain a good attendance record for the current quarter. Students who violate school rules and policies may be asked to resign or forfeit their touring privileges by the Administrative Committee. If any school days will be missed by participating in a trip/tour, the student must contact each of their teachers to arrange for work missed. Students must also be current in their school bill in order to participate in a school-sponsored tour. It is recommended that the financial and academic clearance be complete at least two weeks before the event. School sponsored trips or tours include but are not limited to mission trips, international educational tours, senior class trip etc. On any class trip or tour, no planning, fundraising, or PR take place until itinerary, budget, and list of sponsors is approved. No siblings are allowed on reward trips.

Academic Information High School

Student Load

Four-Year Course: In harmony with the recommendation of the Pacific Union Conference Educational Code, each student is expected to spend four full years in high school. Ordinarily, summer school courses, correspondence work, and extra courses in the regular school program will be regarded as an enrichment of the student's education, unless specifically requested and approved by the School Academic Committee.

Semester Periods: One semester period of credit is granted for a class. A class that meets 200 minutes per week for one semester receives five semester credits. Ten semester credits is equivalent to one Carnegie unit.

Class Load

No more than 40-45 credits per semester can be taken without approval of the Academic Committee. Students are only allowed to take two advanced placement classes at one time. Generally, a student must have a G.P.A. of 3.5 or more for approval of an overload. Failure to maintain satisfactory marks in all courses may be cause for forfeiture of this permission at any time.

Students are required to carry at least 30 credits of school work each semester. All seniors must be on campus for a minimum of five periods, with no more than two study halls, unless they have obtained approval from the Administrative Committee.

Late Work Policy

Any student missing school for an **excused** medical absence or school sponsored activity will have up to a **maximum** of one week from the day of the absence, to make up tests or quizzes and turn in homework or projects. Teachers have the discretion to enforce a stricter late work policy within their own classroom and will be supported by the administration. Teachers are required to clearly state their late work policy in their course syllabus or classroom handbook. It is the student's responsibility to be aware of each teacher's policy and

communicate with the teacher the day they return from their excused absences. **Students will NOT be allowed to make up any work for an unexcused absence.**

Class Standing

SENIORS: Students who have earned a minimum of 180 semester credits and are currently enrolled in a course of study which will enable them to graduate at the close of the school term. Furthermore, they must be enrolled in a minimum of 25 semester credits of core subjects provided student has attained sufficient credits required for graduation at the end of their senior year.

JUNIORS: Students who have earned a minimum of 120 semester credits and are currently enrolled in a course of study which will enable them to complete their graduation requirements the following year.

SOPHOMORES: Second year academy students who have earned a minimum of 60 semester credits and are currently enrolled in a course of study which will enable them to complete their requirements for graduation within the normal four year time frame.

FRESHMEN: All first year academy students who have completed the eighth grade.

Students who have not met the pre-requisites to attain a particular class standing prior to registration will be accepted as a member of the class one grade lower until all deficiencies have been completed. Such a student will not be permitted to participate in any activities related to his/her prospective class until he/she has attained appropriate class standing. Students are encouraged to complete their academic deficiencies during the summer months prior to enrollment.

Student Records

MARKING SY	<u>/STEM</u> :	Regular Grading Scale	
Α	Excellent	A = 93+ %	D = 63%
В	Above Average	A - = 90%	D- = 60%
С	Average	B+ = 87%	F = 0%
D	Below Average	B = 83%	
F	Failed to Pass	B- = 80%	
1	Incomplete	C+ = 77%	
AU	Audit	C = 73%	
W	Withdrew	C- = 70%	
Р	Pass	D+ = 67%	

INCOMPLETE: If a student is issued an Incomplete at the end of a semester, the student has one week to satisfy the requirements or the "I" will become an "F". The Administrative Committee will consider extending the period if there are extenuating circumstances, such as hospitalization or family crisis.

CHANGE OF GRADE: A change-of-grade request may be made to the teacher only if there is evidence of error due to miscalculation. A change-of-grade request form must be filled out and signed by the student and a parent/guardian with a written statement including evidence of why the request is being made. The request must be submitted to the administrative committee for approval before the end of the quarter immediately following the one when the grade in question was issued. The teacher will be invited to be part of the decision process made by the administrative committee. A change-of-grade request will not be honored after the end of the quarter following the semester when the class was taken.

Required courses for which a student fails to earn a passing grade must be repeated.

A student may repeat a class for a higher grade. Both grades will be recorded on the permanent record. The higher grade will be used for computing the GPA.

QUARTER/SEMESTER REPORTS: These are grades earned at the close of the quarter/semester. These grades are recorded on the student's permanent record (quarterly for Jr. High and by semester for high school).

ATTENDANCE REPORTS: These reports on attendance are given to all students at the end of each grading period. Complete attendance records (days absent, periods absent, and tardies) will be recorded in each student's permanent record.

ACADEMIC PROBATION POLICY

Calexico Mission School expects all students to perform at a high academic level and to strive to improve scholastically. Moreover, CMS is committed to assisting our students in developing their full academic potential. Therefore, our academic probation policy has been designed to motivate and monitor academically at-risk students. All students are expected to maintain a minimum GPA of 2.0 to retain their regular status. In addition to extra-curricular implications of academic shortcomings, any student who receives a failing grade or more than two "D's" during any grading period will be placed on academic probation until the end of the quarter. If this is the case, the student and parent/guardian will receive written communication that the student is in need of academic assistance from the school and home.

Level 1

Students will be required to meet the registrar and, in some cases, the principal to assess progress on their academic plan.

Level 2

If the deficiencies have not been addressed, such students and parents will be asked to meet with the administration to formulate an academic contract that will outline expectations for students, parents, and teachers. The student will remain on academic probation and the contract in force for the remainder of the school year or until the deficiencies have been cleared, whichever comes first. The administration will assess the situation at the end of the guarter in order to determine any subsequent action.

Level 3

If the deficiencies have not been addressed, students and parents will be asked to meet with administration for the last time to personalize a "last chance" plan. Continued enrollment at CMS will be reserved until the Administrative Committee has met and valuated the student's potential and/or interest in future academic success at Calexico Mission School. The student may be asked to establish a pattern of academic success elsewhere for a minimum of one semester before re-applying to CMS. After completing a minimum of one semester at another school, students who are asked to withdraw due to academics will be considered for re-acceptance only under the following conditions:

- 1. They must have a minimum GPA of 2.0 with no F's
- 2. They will be placed on a probationary contract that may require tutoring and weekly meetings with the registrar and possibly the principal.
- 3. They will be assessed every 4 ½ weeks. If after 4 ½ weeks, the student has any F's, more than 2 D's or a GPA below 2.0, they will automatically be put on level 3 of academic probation. If at the end of the next grading period, they have not brought their grades or GPA up, they will automatically be asked to withdraw again. If they have successfully completed one semester without any F's or more than 2 D's, they will be removed from all academic probation and given a clean slate.

To maintain a leadership office a student must maintain a 2.5 GPA, with no "F's", no more than two "D's", have good attendance, and must be in good citizenship standing. As with other student leaders referenced in the ASB section, class officers who fall below these criteria will be placed on probation for one grading period. If they have not remedied their deficiencies, or if it happens a second time during their term, they will be asked to resign their office for the remainder of their term.

Jr. High and High School students are required to maintain a minimum GPA of at least 2.0 on a 4.0 scale in order to be eligible for varsity sports. We endeavor to provide incentives not only to retain eligibility for our student athletes, but to raise the standard of academic performance. Details referenced in the Varsity section of this handbook.

Varsity Eligibility

Initial eligibility for all levels of athletics:

- 1. Students must have a 2.0 GPA from the previous quarter with a C average and no F's or incompletes.
- 2. They must have good attendance during the current quarter.
- 3. They must have a positive exemplary character, submitting to all school standards, and not have any outstanding disciplinary actions in place.

Continuing Eligibility

- 1. CMS strives to incentivize our student athletes not only to retain eligibility but to achieve academic excellence. Thus, all student athletes are required to maintain a minimum GPA of at least 2.0, with a "C" average and no "F's" or "Incompletes" to remain eligible for varsity sports. Additionally, they must maintain good attendance during the season. Failure to meet these minimum requirements will result in the suspension of the student athlete from practices and games until the situation is rectified. A team member is in jeopardy of losing team status completely if attendance, grade or behavior issues are chronic.
- 2. Students who receive an "Incomplete" have one week to complete the work necessary to receive a grade. If work is not complete or the grade is unsatisfactory, the student will remain ineligible until the next 4 ½ week grading period. *Eligibility cannot be restored between grading periods.*

Teachers are required to update grades weekly and a report on all student athletes given to the athletic Director weekly. Students are encouraged to work with teachers and/or administration immediately on any deficiencies so that changes may be documented in RenWeb. Students deficient in their eligibility are benched until the athletic director receives clearance from the school registrar. Teachers may contact the Athletic Director at any time during the season if a student is in jeopardy of being benched.

Eligibility to participate in school-sponsored trips

In order to participate in a school-sponsored trip, a student must have at least a 2.0 GPA for the preceding and current grading periods with no "F's", good conduct (no more than 3 referral points), and maintain good attendance for the current quarter. Students who violate school rules and policies may be asked to forfeit their touring privileges by the Administrative Committee. If any school days will be missed by participating in a trip, he student must contact each of his/her teachers to arrange for work missed. Students must also be current on their school bill in order to participate in a school-sponsored trip. It is recommended that the financial and academic clearance be completed at least one week before the event.

LATE WORK POLICY

Any student missing school for an <u>excused</u> medical absence or school sponsored activity will have up to a maximum of one week from the day of the absence, to make up tests or quizzes and turn in homework or projects. Teachers have the discretion to enforce a stricter late work policy within their own classroom and will be supported by the administration. Teachers are required to clearly state their late work policy in their course syllabus or classroom handbook. It is the student's responsibility to be aware of each teacher's policy and communicate with the teacher the day they return from their excused absences. *Students will NOT be allowed to make up any work for an <u>unexcused absence</u>.*

Change in Class Schedule - Add/Drop Policy

Students wishing to drop or add classes must do so within the first three weeks of the semester, NO EXCEPTIONS. Teacher and parent permission must be granted before a student may drop or add a class. The teacher has the right to refuse to add a student after the semester has begun. The teacher may recommend a student drop at any time during the semester. The registrar must verify that a class that a student wishes to drop is not a required course needed to complete graduation requirements.

In order to make class changes, the student must obtain the form from the office and follow the procedure below:

- 1. Verify with registrar
- 2. Pick up Drop/Add form and list the course dropping/adding.
- 3. Secure parent and teacher signatures for each class dropped or added.
- 4. Return form to the School Registrar for the record change.
- 5. Must be officially notified by the Registrar before attendance can begin or stop

NOTE: This is the student's responsibility. The school will not change any attendance problems arising from the student's failure to make a class change.

After the fourth week of the semester, but before the twelfth week, any student wishing to drop a class may submit a request to the Administrative Committee. A "W" will appear on the transcript for that class. The registrar may initiate a petition for drops after the twelfth week in the case of special circumstances. The Administrative Committee will determine the reading of the transcript in such cases.

GRADUATION REQUIREMENTS

Diplomas are granted to students who have been at Calexico Mission School for at least the entire senior year of High School, who have passed the English and mathematics proficiency examination at a minimum 9th grade level, whose conduct and attendance have been satisfactory, and who have satisfactorily completed a minimum of 240 semester periods. Diplomas are issued when all course work is completed and the student's account is paid in full. Following graduation, all graduates receive their diploma from the Registrar. Diplomas will be withheld for an outstanding financial account and/or failed classes to be made up. Transcripts will be forwarded to another school upon request. Transcripts must be requested two days in advance.

Senior Contracts

All seniors are required to sign a senior contract at the beginning of the school year. The contract establishes specific behavioral, attendance, and academic expectations that apply to all prospective graduates. A breach in compliance related to the contract will lead to forfeiture of any and all class privileges and participation in all graduation-related activities.

Commencement

All class and tuition fees must be paid in full before final examination clearance is given, and prior to final tests being rendered. Graduating seniors must be in compliance for commencement participation clearance to be

granted. Furthermore, passing clearances must be obtained from teachers of all required senior courses before a student is granted graduation privileges. Participation in graduation exercises does not imply that a student has successfully completed all requirements for graduation. Administration reserves the right of final approval for all graduation music, content, and participants, to ensure the integrity of the ceremony. Administration also reserves the right of final approval for participation in commencement exercises by any senior who has exhibited a severe drop in academic performance in the final semester of the year, resulting in a failing grade in more than one class. Friends and family of graduates are encouraged to celebrate the commencement event with the graduates without the use of artificial noisemakers. Commencement attendees are requested to abide by decorum appropriate to the event.

Financial Clearance

In harmony with the policy established by the General Conference Department of Education, a student's account must be paid and all school obligations fulfilled before a diploma will be issued. One transcript will be issued without charge. There will be a fee for each additional transcript.

The following minimum requirements in the subject areas as noted must be completed:

	Minimum Requirements for	Universityof California
Subject Area	Graduation from CMS	Additional Requirements
Religion	40 credits (4 years)(10 credits per year of attendance at	
	an SDA school)	
English	40 credits (4 years)	
	English 9, 10, 11, & 12	
Health Education	5 credits (½ year)	
Mathematics	20 credits (2 years)	10 additional credits
	Algebra I (required)& Geometry or Algebra 2	(4 years recommended)
Modern Language		20 credits
Physical Education	30 credits (3 years)	
Science-	20 credits-(2 years)	2 years required
	10 credits of Biological Science	
	10 credits of Physical Science	1 more year is recommended
	(Physical Science, Chemistry or Physics)	(10 credits)
Social Studies	30 credits (3 years)	2 years required
	World History-10 credits	
	U.S. History-10 credits	
	U.S. Government-5 credits	
	Economics-5 credits	
Computers	10 credits (1 year)	
Fine Arts	5 credits (½ year)	5 additional credits
Electives	40 credits (4 years)	1 year required
Proficiency	9.0	
Minimum GPA	2.0	
Total Credits:	240	275

PROGRAM OF STUDIES

The following is the recommended four-year course of studies. Approval from the Administrative Committee must be obtained in advance for a change in sequence.

Grade 9

Religion I General Science
English I Computer Applications
Algebra I Physical Education

Geography Spanish I

Applied/Fine Arts

Grade 10

Religion II Geometry World History Health

English II Physical Education Biology/Biology Lab Applied/Fine Arts

Spanish II

Grade 11

Religion III Physical Education
English III U.S. History
Algebra II Electives*

Chemistry

Grade 12

Religion IV/Family Living Economics (1 semester)
English IV Government (1 semester)

Physical Education Electives*

COURSE DESCRIPTIONS

(Not all courses taught every year.)

ART

Art Appreciation

Students will become acquainted with the critical time periods in the history of art and the different techniques utilized during these eras of artistic evolution. Students will also learn how art is part of their culture and other cultures around the world and of its historical importance. They will develop critical abilities which will allow them to understand the meaning and message of the works they are investigating. Students will discover how art is used in different environments and the careers available in this field. This course is designed using the California Visual Arts State Content for grades 9-12.

BUSINESS & COMPUTER SCIENCES

Computer Applications

The first section of this course will focus on your keyboarding skills. Lessons will be assigned for the purpose of increasing speed and accuracy for keyboarding skills. In the second section this course will provide you with a basic foundation in computer terminology and software applications such as documents, spreadsheets, presentations, and databases. The instructional activities will provide an understanding of computer and internet usage, as well as the responsibilities of the Christian user. Students will acquire skills that will enhance their employability through practice projects and research projects.

Principles of Business

This course is designed to be an introduction to business principles and skills students need in today's competitive environment. Major business concepts such as Finance, Marketing, Operations, and Management are part of the

course content. Personal Finance is also included in the curriculum to ensure students understanding of business in everyday life experiences.

AP Computer Science Principles

This course seeks to provide foundational knowledge and skills to meaningfully participate in our increasingly digital society, economy, and culture. Code.org's AP Computer Science Principles (CSP) curriculum is a full-year, rigorous, entry-level course that introduces high school students to the foundations of modern computing. The course covers a broad range of foundational topics such as programming, algorithms, the Internet, big data, digital privacy and security, and the societal impacts of computing.

LANGUAGE ARTS

English I

This class will increase students' comprehension of literature and increase their enjoyment of the same. Reading selected works from the textbook will allow them to explore a variety of literature genres such as short story, poetry, nonfiction, and drama. With all of these works, students will write different essays comparing and contrasting, analyzing, describing, and evaluating the elements the author used to create the story. Students will also create visual representations of and act out some of the pieces read in class. Another important part of the class will be the emphasis put on reading through the use of the Accelerated Reader program. Students will also learn to improve and use grammar to make their writing formal and proper.

English II

In this course, students will examine literature from all parts of the world. The class will focus on increasing reading comprehension and effective writing. One of the keys to this is exposing students to a wide range of writing. Students will participate in the **Accelerated Reader** program to further enhance reading proficiency, speed, and comprehension. Students will also learn to construct sentences with correct grammar.

English III

Students will study to gain an understanding of American literature from this country's beginning to the present era. Students will learn about authors within the historical context of the period they are studying. Writing assignments and group activities will aid students in understanding the American culture and evaluating the messages of the writers. To aid in the growth of these faculties, students will participate in the **Accelerated Reader** program to enhance reading proficiency, speed, and comprehension.

English IV

In English IV, students will study to gain an understanding of British literature from the Anglo-Saxon Period and the Middle Ages to present. Critical thinking will be a key element of their assessment. Students will be required to logically analyze the writings of the times and clearly express their discoveries in both written and oral forms. To aid in the growth of these faculties, students will participate in the **Accelerated Reader** program to enhance reading proficiency, speed, and comprehension.

MATHEMATICS

Algebra I

Provides a solid mathematical foundation, and prepares students for Geometry, Algebra II, and standardized tests such as the SAT and the ACT. Algebra I is a required class designed to help students master the use of algebraic skills with extensions to topics in arithmetic, geometry, statistics, and probability. Problem-solving learning how to use a calculator are important aspects of this course.

Geometry

This course is created to provide a solid foundation in geometry, fulfill the requirements for high school graduation, and prepare students for Algebra II, and standardized tests such as the SAT and the ACT. Geometry is designed as an integrated curriculum with extensions to algebra and trigonometry. Students will be introduced to

logical structures as it applies to problem solving, reasoning and proof. Both algebraic and geometric methods of approach will be used.

Algebra 2

This course is designed to enrich a student's mathematical skills, fulfill the requirements for high school graduation, and prepare students for study in higher mathematics such as Calculus. Algebra II is an integrated course for students which give focus to developing skills on the domain or the real and complex number systems as the basis of understanding various types of functions. Emphasis will be given to real-world problem-solving skills and enhanced use of technology.

Calculus

Students will extend their experience with function as they study the fundamental concepts of calculus: limiting behaviors, difference quotients and the derivative, Riemann sums and the definite integral, antiderivatives and infinite integrals, and the Fundamental Theorem of Calculus. Students review and extend their knowledge of trigonometry and basic analytic geometry. Important objective of the calculus sequence are to develop an strengthen the students' problem-solving skills and to teach them to read, write, speak, and think in the language of mathematics

PHYSICAL EDUCATION & HEALTH

Health

This course emphasizes making choices for a healthy lifestyle and promotes the benefits of a balanced diet and an adequate exercise regimen. Issues such as mental health, teen pregnancy, and sexually transmitted diseases are also discussed.

Physical Education I

A variety of sports activities are introduced to the student.

Physical Education II

This course focuses on promoting conditioning and increasing abilities in different sports.

Physical Education III

Emphasis is made on developing fitness skills that will continue with the students throughout their lives.

SCIENCE

Anatomy and Physiology

This elective laboratory course deals with the study of the structure and function of the human body. Emphasis is placed on homeostatic mechanisms, the role of chemistry, levels of organization, cytology, histology, organ systems, disease and dysfunction. Labs include microscopy labs, online activities, case studies and dissections.

Biology

This introductory course focuses on the diversity of living things, from the simplest to the more complex organisms and their interaction with environment. Emphasis is placed on topics such as: The structure and function of the cell, cellular respiration and photosynthesis. The unit of Heredity deals with genetics, including aspects of the DNA molecule and the major theories of origin. This course includes a weekly laboratory session and highlighting the use of scientific method through controlled experiments.

Chemistry

Chemistry is the study of the composition and of changes in matter. Emphasis is placed on measurement, problem solving and the process of chemical changes. Models are used to explain observable phenomena and are verified by experimentation and observation, scientific laws, theories, and principles. Concepts are taught from the perspective that stimulates an appreciation for the wisdom and creative powers of God. In this course the student

will learn the basic principles of inorganic chemistry and an introduction to inorganic chemistry. The weekly lab is designed to help students develop problem solving critical thinking skills through investigation and research.

Physical Science

The Physical Science course introduces the basic concepts of Chemistry and Physics. Selected chapters from five different units covered including, the chemical building blocks, chemical reactions and how they relate to everyday life, making sense of motion, forces and energy, the sound and light and electricity and magnetism. Students will be engaged in activities such as: Web quests, computer simulation, variety of activities online, group projects group discussions, mini lab and oral presentations. The course is designed to stimulate and practice of the scientific method and to develop critical thinking and problem solving skills.

Physics

This is an introductory course in which students learn the fundamental concepts and principles of the world we live in. Areas of study include motion and forces, matter and energy, heat and thermodynamics, wave energy, electricity and magnetism, and atomic and nuclear physics. Through laboratory investigations students observe, test and apply physical principles and develop skills for using scientific tools and techniques. Students apply mathematics to measuring, collecting and analyzing data, and solving problems related to physical phenomenon. Students develop a practical understanding of physical events and how their occurrence can be predicted.

RELIGION

Religion I

This course covers three general areas: the history and construction of the Bible--how it came about why we can have confidence in its claim as the inspired word of God; the Genesis story of creation, entrance of sin, and God's effort to restore his lost people; and finally, the life and teachings of Jesus as outlined in the Gospels--Matthew, Mark, Luke, and John.

Religion II

Religious history beginning with Abraham in the Old Testament to the present is covered. The first half of the course traces the journey of God's people from the call of Abraham to Egyptian slavery, to the Exodus and entrance into the Promised Land, to the Babylonian captivity to the restoration after the Jews from exile. The second half deals with the journey of the Christian Church from the first century through the medieval era, the Protestant Reformation, and into Modern times showing God's continual guidance over his people. The students are led to God as a being who is just, patient, forgiving, and trustworthy.

Religion III

This course takes students on a journey that both deepens their knowledge of Scriptures as well as provides opportunities for growing in their understanding of themselves as physical, social, and emotional beings with real needs and facing real challenges in a real world. Students are given the opportunity to do in-depth studies of different topics in the different books of the Bible, and physical concerns. Finally, students are taught to use biblical such as Daniel and Revelation. The course also discusses self-esteem issues and ways of understanding the individual with his/her varying developmental, psychological principles and values in handling the choices and challenges of their daily lives.

Religion IV

As students prepare to exit high school, this course serves as a scaffolding and launching pad from which to transition students into adulthood. Students are taught to think critically about world in which they live and make critical decisions about their worldviews, life philosophies, personal and family values on the basis of biblical principles. Students are taught to think critically about the world in which they live and make critical decisions about their worldviews, life philosophies, personal and family values on the basis of biblical principles. Through a study of the Hebrew sanctuary system, students will discover a loving, just, merciful, self-sacrificing, and present God and ultimately experience the joy of surrender to him, whose plans are for prosperity and ultimate freedom from sin.

SOCIAL STUDIES World History

An overview of how geography, political and social systems, religions and value systems, economics and technology, and global interaction have influenced the world we live in from early times to now.

American History

This course is a synopsis of how the United States has transformed politically, economically, and socially from being a colonial entity to becoming a world power.

Government

Students will learn about the different types of governments with emphasis on the United States democracy and what democracy means on the local, state, and federal level.

Economics

This course covers different aspects of economics and how economic policies and decisions around the world have an impact on our daily lives here and now.

OTHER

Spanish

This course focuses on Spanish literature written by Spanish speaking authors with an introduction to advanced Spanish grammar and vocabulary

Home Arts

The focus of this course is placed on introducing the student to their personal development, home management, relationships with others, being a wise consumer, and other practical topics.

Careers Education

This course is design to assist students with exploring careers and developing skill necessary to make meaningful decision about their career choice. This course will assist the students in assessing their personal strengths and weaknesses as they relate to career decisions. It will also aid the students in developing strategies to make an effective transition from school to work. Students will develop skills in this course that are generic to all occupations, such as properly preparing career documents needed to obtain employment.

Geography

In this course, students utilize physical and cultural perspectives to examine people, places, and environments at local, regional, national, and international levels. Students describe the influence of geography on the events of the past and present with emphasis on contemporary issues. A significant portion of the course centers around the physical processes that shape patterns in the physical environment; the characteristics of major landforms, climates, and ecosystems and interrelationships; the political, economic, and social processes that shape cultural patterns of regions; types and patterns of settlement; the distribution of movement of world population; relationships among people, places, and environments; and the concept of religion. Students identify the processes that influence the world's political divisions and they analyze how different points of view affect the development of public policies. Students compare how components of culture shape the regional characteristics and analyze the impact of technology and human modifications on the physical environment.

Personal Finance

This course will provide students with the concepts and critical thinking skills to understand the effects of financial decisions on individuals, families, and society. Topics include the preparation and interpretation of personal financial statements and budgets, the time value of money, personal saving, financial market and investment fundamentals, the effective use of consumer credit, personal bankruptcy, insurance principles, automotive and housing decisions, principles of personal taxation, and retirement planning.