



**Guidance for a Credit Flexibility Plan (CFP)**  
**for ECONOMICS AND FINANCIAL LITERACY**  
**via TRECA**

The Rocky River High School course “Economics and Financial Literacy” is a 0.5 credit course required for graduation from RRHS. This course covers all twenty-five (25) [Economics and Financial Literacy content statements set forth by the Ohio Department of Education](#) (ODE).

**TRECA FINANCIAL LITERACY**

A review and analysis of the TRECA syllabus for “Financial Literacy” vis à vis the ODE content statements reveals that the following two (2) content statements are not addressed by this online course:

- Statement 9: When regions and nations use comparative advantage to produce at the lowest cost and then trade with others, production, consumption and interdependence increase.
- Statement 10: Government actions, such as tariffs, quotas, subsidies, trade agreements and membership in multinational economic organizations, significantly impact international trade.

Students wishing to earn flexible credit for the RRHS Economics and Financial Literacy graduation requirement by taking an online Financial Literacy course via TRECA must either:

- complete a general credit flexibility application that indicates how the student will demonstrate mastery of the two content statements above.
- or-
- successfully complete TRECA’s Economics course in addition to the Financial Literacy course.

**TRECA ECONOMICS**

A review and analysis of the TRECA syllabus for “Economics” vis à vis the ODE content statements reveals that the following four (4) content statements are not addressed by this online course:

1. Statement 20: There are costs and benefits associated with various sources of credit available from different types of financial institutions.
2. Statement 23: Property and liability insurance protect against risks associated with use of property.
3. Statement 24: Health, disability and life insurance protect against risks associated with increased expenses and loss of income.
4. Statement 25: Steps can be taken to safeguard one’s personal financial information and reduce risk of loss.

Students wishing to earn flexible credit for the RRHS Economics and Financial Literacy graduation requirement by taking an online Economics course via TRECA must either:

- complete a general credit flexibility application that indicates how the student will demonstrate mastery of the four content statements above.
- or-
- successfully complete TRECA’s Financial Literacy course in addition to the Economics course.