HCS Early College High School



2024-2025 Program of Studies



High School Graduation Requirements

Subject	# Credits Needed
English	4 (Must take ENG 101 & 102 to = English 4)
Math	4
Science	3
Social Studies	3
Physical Education/Health	1
Computer Science	1
Foreign Language or CTE course	1
Electives (Class of 2025 & 2026)	7
*Class of 2027 & beyond	.5 credit Personal Finance6.5 Electives
TOTAL	24

^{*}English courses include English 1, English 2 (EOC course), English 3, & English 4 OR ENG 101 + ENG 102

^{*}Math courses include Algebra I (EOC course), Geometry, Algebra 2, & Probability & Statistics

^{*}Science courses include Physical Science, Biology (EOC course), & Chemistry or Anatomy

*Social Studies courses include World Geography, Government/Economics, & US History (EOC course)

4-year College Admissions Requirements

Subject	# Credits Needed
English	4
Math	4
*Lab Science	3
Social Studies	3
*Foreign Language	2 (3 for Clemson & Col. of Charleston)
*Fine Art	1
Physical Education/Health	1
Electives	6
TOTAL	24

^{*}Physical Science is not considered a Lab Science. Students will earn their 3rd Lab Science through HGTC.

^{*}Foreign Language course is SPA 101

^{*}College bound students will take SPA 101 & SPA 102. SPA 201 is also available for students that wish to take a 3rd foreign language course.

^{*}Students will take a fine art course through HGTC

Grade Classification/Promotion Policy

Grade 10-05 total credits- A minimum of 1 Math credit and 1 English credit

Grade 11-11 total credits- A minimum of 2 Math credits and 2 English credits

Grade 12- 16 total credits- A minimum of 3 Math credits, 3 English credits, 2 Science, and 2 Social Studies credits

Class Rank

High schools uniformly determine the official class rankings of students based on the grade point averages ("GPAs") of students in grade twelve, i.e., seniors, including students considered to be in grade twelve (see Grade Classification/Promotion Policy). GPAs are calculated after seniors' grades are finalized at the end of the school year, i.e., at the conclusion of the fourth quarter grading period or after the first term if the student is a January graduate. January graduates will not be included in the final rank. These final class rankings for seniors are computed to achieve the following three purposes:

1. To determine honor graduates, using the Latin honors system as follows:

Summa Cum Laude graduates Students with a weighted GPA* of 4.750 or

higher on the S.C. uniform grading policy

Magna Cum Laude graduates Students with a weighted GPA* of 4.250 or

higher, but less than 4.750 on the S.C. uniform

grading policy

Cum Laude graduates Students with a weighted GPA* of 3.750 or

higher, but less than 4.250 on the S.C. uniform

grading policy

Honors graduates will be recognized at each district high school graduation ceremony in the following manner:

- A notation indicating honor status (i.e., Summa Cum Laude, Magna Cum Laude, Cum Laude) will be inserted by the graduate's name in the high school's graduation program.
- The high school will announce the honor graduate's level of recognition (i.e., Summa Cum Laude, Magna Cum Laude, Cum Laude) when the graduate walks across the stage.
- District-wide, a uniform color-coding system will be used for the honor cords awarded to honor graduates.

The color coding is as follows: Summa Cum Laude school color + gold Magna Cum Laude school color + silver Cum Laude school color + bronze

^{*}Designation as a senior is not a guarantee that graduation requirements will be successfully met.

^{*}Weighted GPA calculations are based upon the S.C. Uniform Grading Policy's three decimal-point scale, and computations will not be rounded to a higher number.

- Academic regalia such as honors cords will be worn by a graduate during the ceremony provided that the student is:
 - o Eligible for Latin honors recognition,
 - o A member of a chartered honor society, or
 - o Entering the military.
- Honor cords or other regalia may not be worn by students in graduation ceremonies to signify a student's membership or enrollment in an academy/club/organization/program, a student's completer status, and/or a student's winning a competitive event.

2. To determine students who will speak at district high school graduation ceremonies:

- *The Valedictorian* (the senior with the highest rank) will speak at his/her school's graduation ceremony.
- *The Salutatorian* (the senior with the second highest rank) will speak at his/her school's graduation ceremony.
- A third senior, who has earned magna or summa cum laude recognition, will be selected through election by his/her peers in the magna/summa cum laude student group to speak at his/her school's graduation ceremony.

3. To provide final class rank information that seniors may need.

Ranking of tenth and eleventh graders for South Carolina Palmetto Fellows Scholarship eligibility.

For students in grades ten and eleven to be considered for initial eligibility for South Carolina's Palmetto Fellows Scholarship, calculation of GPAs and determination of class ranking for tenth and eleventh graders will occur after the 180th day of school when all grades have been finalized.

Preliminary class ranking of juniors for selection of Junior Marshals

For the sole purpose of district high school graduation ceremonies, high schools will calculate the class rankings of eleventh graders, based upon their GPAs, on the 135th day of school, in

Diploma Pathways Endorsements and Criteria

*Consult District or School Curriculum Guides for more information regarding curriculum choices and requirements. Begins with 2018-2019 ninth graders.

Honors Seal of Distinction GPA 3.5 or higher	College-Ready Endorsement GPA 3.0 or higher or ACT composite 20 or SAT combined score 1020
English—4 credits 2 at honors or higher level Math—4 credits 3 at honors or higher level Lab Science—3 credits 2 at honors or higher level	English—4 credits Math—4 credits Lab Science—3 credits Social Studies—3 credits World Languages—2 credits

Social Studies—3 credits 2 at honors or higher level World Languages—3 credits Advanced Coursework—4 credits at honors or higher level	Fine Arts—1 credit
Career Endorsement	Specialization Endorsement
GPA 3.0 or higher	GPA 3.0 or higher
Career & Technical Education (CTE) Completer with an industry recognized credential OR Silver or higher on Career Readiness Exam OR Completion of Career Ready Work-Based Learning (WBL) placement	STEM—4 credits beyond required courses in math, science, & technology; at least 2 at honors level or higher; may be in 1 area of STEM or across 4 areas World Languages—4 credits in the same language &/or minimum ACTFL Exam score on "Intermediate Low" or AP exam score of 3 or higher or IB exam score of 4 or higher before the senior year; English Learners must meet all criteria above and Level 5 ACCESS test score Military—4 credits in JROTC & ASVAB score of 31 or higher Arts—4 credits in single or multiple areas of the Arts; 2 or more at honors or higher level; Master on external exam or performance task

Dual Enrollment

HCS Early College High School provides the opportunity for students to take college courses as early as the 10th grade. Students earn high school and college credit for these courses, otherwise known as Dual Enrollment courses. Taking college courses while in high school requires personal responsibility and a commitment to academics for the student to be successful.

All Dual Enrollment courses taken during the regular school year will be included on the students' high school transcript and factored into their GPA and class rank. Failure to complete these courses with a final grade of "C" or better may result in a lower overall GPA, as well as a loss of eligibility for financial aid in college after the student graduates.

All college courses will appear on the students' HGTC transcript and are important for the students' overall college GPA.

If a student is dropped from a college course for non-attendance/participation, the student will earn a WF (50) on their ECHS transcript and either a W or WF on their HGTC transcript.

**Students that are dropped from a college course will receive the same grading on their transcripts & will also be required to reimburse ECHS for the cost of each college class that was dropped.

Grading Scale

The South Carolina Grading Scale is as follows:

A	В	C	D	F	WF	FA	P	WP	NP
90-100	80-89	70-79	60-69	0-59	50	50	No	No	No
							value	Value	Value

South Carolina Uniform Grading Scale

 $\frac{https://ed.sc.gov/districts-schools/state-accountability/uniform-grading-policy/ugp-may-2019-fin}{al-pdf/}$

Course Descriptions

	ECH Core Courses	
ENGLISH	ENGLISH	MATHEMATICS

English I College Preparatory 301102CW

Prerequisite: None Credit: 1 Unit

This course provides a comprehensive study of literature, grammar, composition, vocabulary development, speaking, listening skills, and reference skills. Students must complete a research project.

English II College Preparatory 301202CW

Prerequisite: English I Credit: 1 Unit

This course will continue to build on the skills acquired in English I, with continued focus on literary analysis, interpretation of purpose within a variety of communication formats, extensive reading within different genres, and development of a personal voice in writing. The South Carolina End-of- Course exam will be given to all students.

English III College Preparatory 301302CW

Prerequisite: English II CP

Credit: 1 Unit

This course offers an in-depth study of American literature beginning with the Native American period. Students will refine skills in the areas of literary analysis, grammar, composition, research, vocabulary development, and public speaking. In order to receive credit for the course, students must successfully complete a research paper/project.

English IV College Preparatory 301402CW

Prerequisite: English III Credit: 1 Unit

This course offers an in-depth study of British literature. Literary criticism, expository and persuasive writing, critical thinking, vocabulary, and research are emphasized. In order to receive credit for this course, students must successfully complete a research paper.

ENG 101 English Composition I Prerequisites:

ENG 155 (minimum grade of C) or appropriate writing diagnostic score

Credit: 1 Unit

This course in presents the following topics: a study of composition in conjunction with appropriate literary selections, with frequent theme assignments to reinforce effective writing. A review of standard usage and the basic techniques of research are presented. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

ENG 102 English Composition II

Prerequisite: ENG 101 (minimum grade of C)

Credit: 1 Unit

This course presents the following topics: development of writing skills through logical organization, effective style, literary analysis and research. An introduction to the literary genre is also included. This course is transferable to public senior institutions as part of the South Carolina Commission on Higher Education Statewide Articulation Agreement.

ENG 155 Communications I

Prerequisite: Writing diagnostic scores

Credit: 1 Unit

This course introduces the principles of expository writing and public speaking through practice and development of communication skills.

ENG 201 American Literature I

Prerequisites: ENG 102 (minimum grade of C)

Credit: 1 Unit

This course is a study of American literature from the colonial period to the civil war. This course is transferable to public senior institutions as part of the South Carolina Commission on Higher Education Statewide Articulation Agreement.

Algebra 1 411104CW Prerequisite:

Geometry Credit: 1 Unit

This course focuses on the development of your ability to use a variety of representations, tools, and technologies to model mathematical situations in order to solve meaningful problems. The course topics include generalizations,

algebraic symbols, matrices, algebraic expressions in problem-solving situations, relationships, equations, inequalities, interpretations, linear functions, systems of linear equations, quadratic functions and data representations. The state Algebra 1 end-of-course test will be given at the completion of the course.

Geometry 412102CW

Prerequisite: None Credit: 1 Unit

This course is the mathematical study of shapes, their properties, and their relationships. Emphasis is placed on student discovery and exploration and on formulating and defending conjectures.

Geometry includes an

in-depth study of reasoning, polygons, congruence, similarity, right triangles, circles, area, volume, and transformations.

Algebra 2 411202CW Prerequisite:

Geometry & Algebra 1

Credit: 1 Unit

This course is an in-depth study of functions, patterns, relations, and concepts of number systems. This includes linear, quadratic, exponential, absolute value, radical, and rational functions. Conic sections are also addressed.

Probability & Statistics 414102CW

Prerequisite: Algebra II

Credit: 1 Unit

In this course, you will learn the fundamental principles of probability and statistics and apply these principles to data analysis. The course topics include foundations of data analysis, univariate data displays, interpret graphical display, bivariate data and scatter plots, basic probability concepts and applications, probability distributions, statistical inference, hypothesis testing, and project design.

MATHEMATICS MATHEMATICS SCIENCES

MAT 102 Intermediate Algebra

Prerequisites: MAT 101 (minimum grade of C) or appropriate placement scores

Credit: 1 Unit

This course includes the following topics: properties of numbers; fundamental operations with algebraic expressions; polynomials; systems of equations; ratio & proportion; factoring; functions; graphs; solutions of linear inequalities; & linear & quadratic equations.

MAT 110 College Algebra

Prerequisites: MAT 102 (minimum grade of C) or appropriate placement scores

Credit: 1 Unit

This course includes the following topics: polynomial, rational, logarithmic, and exponential functions; inequalities; systems of equations and inequalities; matrices; determinants; and solutions of higher degree polynomials. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

MAT 111 College Trigonometry

Prerequisites: MAT 110 (minimum grade of C) Credit: 1 Unit

This course includes the following topics: circular functions; trigonometric identities; solution of right and oblique triangles; solution of trigonometric equations; polar coordinates; complex numbers including DeMoivre's Theorem; vectors; conic sections; sequences; and series. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation.

MAT 120 Probability and Statistics

Prerequisites: MAT 155 (minimum grade of C) or appropriate placement scores

Credit: 1 Unit

This course includes the following topics: introductory probability and statistics, including organization of data, sample space concepts, random variables, counting problems, binomial and normal distributions, central limit theorem, confidence intervals, and test hypothesis for large and small samples; types I and II errors; linear regression; and correlation. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement

MAT 122 Finite College Mathematics

Prerequisites: MAT 101 (minimum grade of C) or appropriate placement scores Credit: 1 Unit

This course is a university parallel transfer course that covers logic; sets; Venn diagrams; counting problems; probability; matrices; systems of equations; linear programming, including the simplex method and applications; graphs; and networks. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

MAT 130 Elementary Calculus

Prerequisites: MAT 110 or MAT 176 (minimum grade of C) or appropriate placement scores Credit: 1 Unit

This course includes the following topics: differentiation and integration of polynomials; rational, logarithmic, and exponential functions; and interpretation and application of these processes. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

MAT 155 Contemporary Mathematics

Prerequisite: Appropriate placement scores

Credit: 1 Unit

This course includes techniques and applications of the following topics: properties of and operations with real numbers, elementary algebra, consumer mathematics, applied geometry, measurement, graph sketching and interpretations, and descriptive statistics.

Physical Science 321102CW

Prerequisite: None Credit: 1 science

credit

This course is an introductory course in which you explore natural laws and scientific principles as they relate to the topics of physics and chemistry. Concepts include measurement, analyzing and graphing data, properties of matter, forms of energy, and the interaction of matter and energy. Concepts are reinforced by numerous laboratory demonstrations and investigations. This course is not recognized as a lab science by most colleges. Students must take the SC Physical Science End-of-Course test.

Biology I 322102CW Prerequisite: Physical Science Credit: 1 lab science credit

This lab science course includes a study of living things and their interrelationships, levels of biological organization, human biology, and social implications. Laboratory investigations reinforce the understanding of living things, their functions, and their interdependence.

Chemistry 323102CW

Prerequisite: Algebra 2 and Physical Science

Credit: 1 lab science credit

This course includes a study of the structure and organization of matter, chemical bonding, chemical equilibrium, chemical reactions, and environmental effects.

Anatomy & Physiology

Prerequisites: Biology Credit: 1 Unit A study of the body as an integrated whole. All body systems are studied.

Environmental Science

Prerequisites: Physical Science &

Biology Credit: 1 Unit

This course is the study of how natural and human-made processes impact the environment, and how the Earth's systems interact with each

other.

BIO 101 Biological Science Prerequisites: ENG 155 or ENG 101 (minimum grade of C)

Credit: 1 Unit

This course is a study of the scientific method, basic biochemistry, cell structure and function, cell physiology, cell reproduction and development, Mendelian genetics, population genetics, natural selection, evolution, and ecology. This course is transferable to public senior institutions as part of the South Carolina Commission on Higher Education Statewide Articulation Agreement.

SCIENCES	SOCIAL STUDIES	SOCIAL STUDIES

BIO 102 Biological Science II Prerequisites:
BIO 101 (minimum grade of C) Credit: 1 Unit
This course is a study of the classification of
organisms and structural and functional
considerations of all Kingdoms (Particularly major
phyla as well as viruses). Vertebrate animals and
vascular plants are emphasized. This course is
transferable to public senior institutions as part of
the South Carolina Commission on Higher
Education Statewide Articulation Agreement.

BIO 105 Principles of Biology

Prerequisites: none Credit: 1 Unit

This is an introductory biology course, unifying biology concepts and principles at all levels. This course introduces basic chemistry, cell structure and function, DNA, genetics, evolution, ecology, and animal and plant structure and function.

BIO 210 Anatomy and Physiology I Prerequisite: BIO 112 (minimum grade of C)

Credit: 1

This is the first in a sequence of courses, including intensive coverage of the body as an integrated whole. All body systems are studied. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

CHM 110 College Chemistry I

Prerequisites: None Credit: 1 Unit

This university parallel transfer course is the first course in a sequence which includes the following topics: Study of atomic and molecular structure, nomenclature and equations, properties, reactions and states of matter, stoichiometry, gas laws, solutions, and equilibria. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

CHM 111 College Chemistry II

Prerequisites: CHM 110 (minimum grade of C) Credit: 1 Unit

(For students continuing in chemistry) This university parallel course is a continuation of the study of atomic and molecular structure, nomenclature and equations, properties, reactions and states of matter, stoichiometry, gas laws, solutions, and equilibria. Other topics included are kinetics, thermodynamics, and electrochemistry.

Human Geography 331002CW

Students study Earth's human geography beginning with the use of maps and other geographic representations, geospatial technologies and spatial thinking to understand and communicate geographic information. Students will examine patterns and processes of how human characteristics and activities vary across Earth's surface and how humans understand, use and alter the surface of the Earth. Conceptual in nature rather than place specific, this is course is organized systematically around the topics of

population and migration geography, economics geography, cultural geography, political geography, an urban geography. Students will also learn to employ spatial concepts and landscape analysis to examine human patterns and processes and their environmental consequences.

U.S. History and the Constitution 332002CW

Credit: 1 Unit

This survey course covers the social. economic, and political developments in the United States from the earliest settlement of North America to the present. This span includes the Native Americans. establishment of colonies, creation of a new nation, the U.S. Constitution, territorial expansion to the West, Civil War and Reconstruction, industrialization and immigration of the late nineteenth century. and our nation's role in world affairs in the twentieth and twenty-first centuries. Students will analyze historical documents. understand varying viewpoints, and evaluate the historical interpretation of others. This course is required for graduation. The SC EOC will be given to all students.

American Government 333001CH

Credit: ½ Unit

This course will focus on the Constitution; political beliefs and behaviors; political parties, interest groups, and mass media; the Congress, presidency, bureaucracy, and the federal courts; public policy; and civil rights and liberties.

Economics 3350W2CH

Credit: 1/2 Unit

This one semester course explores the choices and decisions that people make about how to use the world's limited resources. The goal of this course is to equip the student with knowledge that is strongly rooted in economic principles so that the students will be able to differentiate between economic models, understand issues pertaining to global and national economics, gain insight into choices that businesses must make, and learn the importance of managing personal finances and planning for ones future financial security.

HIS 201 American History: Discovery to 1877

Prerequisites: Appropriate placement scores

Credit: 1 Unit

This course is a survey of U.S. history from discovery to 1877. This course includes political, social, economic and intellectual developments during this period. This course is transferable to public senior institutions as part of the South Carolina Commission on Higher Education Statewide Articulation Agreement.

HIS 202 American History: 1877- Present

Prerequisites: Appropriate placement scores

Credit: 1 Unit

This course is a survey of U.S. history from 1877 to the present. This course includes political, social, economic and intellectual developments during this period. *This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement*.

HIS 101 Western Civilization to 1689

Prerequisites: none

Credit: 1 Unit

This course is a survey of western civilization from ancient times to 1689, including the major political, social, economic, and intellectual factors shaping western cultural tradition. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

SOCIAL STUDIES SOCIAL STUDIES FOREIGN LANGUAGE	
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HIS 102 Western Civilization to 1689

Prerequisites: ENG 155 or ENG 101

Credit: 1 Unit

This course is a survey of western civilization from 1689 to the present, including major political, social, economic, and intellectual factors which shape the modern western world. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

PSY 201 General Psychology

Prerequisites: Appropriate placement scores

Credit: 1 Unit

This course includes the following topics and concepts in the science of behavior: scientific method, biological basis for behavior, perception, motivation, learning, memory, development, personality, abnormal behavior, therapeutic techniques and social psychology. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement. 294

PSY 203 Human Growth & Development

Prerequisites: PSY 201

Credit: 1

This course is a study of the physical, cognitive, and social factors affecting human growth, development and potential. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

ANT 101 General Anthropology

Credit: 1

This course is the study of physical and cultural anthropology. This course explores subfields of anthropology to examine primatology, human paleontology, human variation, archaeology and ethnology This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

SOC 101 Introduction to Sociology Prerequisites: Appropriate placement scores

Credit: 1 Unit

This course emphasizes the fundamental concepts and principles of sociology, including culture, socialization, interaction, social groups and stratification, effects of population growth and technology in society and social institutions. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

SOC 205 Social Problems 3-0-3

Prerequisites: SOC 101

Credit: 1 Unit

This course is a survey of current social problems in America, stressing the importance of social change and conflicts as they influence perceptions, definitions, etiology, and possible solutions. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

GEO 101 Introduction to Geography

Prerequisites: none Credit: 1 Unit

This course is an introduction to the principles and methods of geographic inquiry. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

GEO 102 World Geography

Prerequisites: none Credit: Unit 1

This course includes a geographic analysis of the regions of the world, i.e., North and South America, Europe, Australia, Asia and Africa. Diversity of each region is emphasized by examining its physical environment, natural resources, social, cultural, economic and political systems. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation

SPA 101 Elementary Spanish I Prerequisites:

Appropriate placement scores

Credit: 1 Unit

This course is a study of the four basic language skills: listening, speaking, reading and writing, including an introduction to the Spanish culture. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

SPA 102 Elementary Spanish II

Prerequisites: SPA 101 with grade of

−C or better Credit: 1

Unit

This course continues development of the basic language skills and the study of the Spanish culture. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

SPA 201 Intermediate Spanish I

Prerequisites: SPA 102 (minimum grade of C)

Credit:

This course is a review of Spanish grammar with attention given to more complex grammatical structures and reading difficult prose. This course is transferable to public senior institutions as part of the SC Commission on Higher Education Statewide Articulation Agreement.

Agreement.

AVID 101 & 102

Credit: 1 unit per semester

Freshmen: Emphasizes the development of organizational and study and test-taking skills to ensure success in core academic studies. Instruction in vocabulary development and critical reading strategies are a focus.

AVID 201 & 202

Credit: ½ unit per semester

Sophomores: Emphasizes the refinement of students' organizational and study test-taking skills to ensure success in core academic studies. Instruction includes a focus on "writing to learn" and provides continued practice in vocabulary development and in using critical reading strategies.

AVID 301 & 302

Credit: ½ unit per semester

Juniors: Emphasizes college awareness and the use of academic survival skills, critical reading strategies, oral communication skills, and the writing process for success in college level courses. Preparation for taking college entrance exams and college selection is also a focus.

AVID 401 & 402

Credit: ½ unit per semester

Seniors: Emphasizes college readiness skills to include critical reading strategies, college testing and selection, completing college and scholarship applications, college-level writing and college essays, and understanding college costs and the financial aid process.

ELECTIVES

All college classes that are not utilized to fulfill high school graduation requirements count as electives on the ECHS transcript.

Personal Finance

Prerequisites: None Credit: .5 Unit

Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this semester course, will enable you to analyze your personal finance decisions, evaluate the costs and benefits of your decisions, recognize your rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life. Some basic financial literacy skills included in the course are budgeting, obtaining credit, maintaining checking accounts, analyzing the basic elements of finance, computing payroll, making sound investments, and preparing tax returns. Students who satisfactorily complete this course with an overall grade of 80 are eligible for Technical Advanced Placement Credit (TAP) at HGTC. BAF 101 Personal Finance. Graduation requirement for Class of 2027 and beyond