

What Are Schools Planning for This Fall?

Friday, July 17, 2020

To All Financial Journey Partners Clients,

We are excited to announce that the email we have been publishing each week for the past few months will now be called *Insights from Financial Journey Partners*.

We will continue to use our experience and research to share important topics and give our insights on why things are happening and what we see is going on behind the scenes. Our goal is to provide you with timely, important information, you can trust.

This week we will take a closer look at what schools have planned for this fall.

Webinar "Megatrends for the Future" on July 28, 2020



The world has changed in the past 6 months. What large scale changes may occur going forward? What innovations are occurring that could drive our future? Are there trends for the future that I should be investing in now?



Come to our next webinar to hear from a special guest speaker who works for the largest asset manager on the planet. The webinar will cover some of the amazing developments happening now and over the next few years.

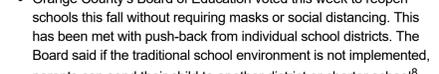
We are hosting the webinar "Megatrends for the Future" on **Tuesday, July 28th from Noon to 1 PM**. During the webinar, grab your lunch and your favorite beverage. Our special guest speaker will be Jeff Spiegel, Director and Head of iShares Megatrends and International ETFs at BlackRock. You can [register here for the webinar](#).

Please invite your friends, co-workers or neighbors who might be interested.

[Register Here](#)

What Are Schools Planning for This Fall?

A hot topic is what will happen in the fall with schools at all levels.



Here are the plans for some of the larger school districts in the US¹.

- San Jose Unified School District alerted parents just yesterday that they will not resume school in August. There will be at home distance learning until at least October 2nd.
- In other Santa Clara and San Mateo counties, plans are still being finalized, but talking with parents and teachers we know, it looks like most or all of the school districts will start the year with online instruction. Teachers in the Cupertino Union School District have signed a petition and submitted it to the County Public Health Officer, to use only online instruction in the fall.
- San Francisco public schools will start the fall semester with learning completely online.
- Los Angeles Unified School District will start the year with remote learning.
- San Diego Unified School District will start the year with remote learning.
- Orange County's Board of Education voted this week to reopen schools this fall without requiring masks or social distancing. This has been met with push-back from individual school districts. The Board said if the traditional school environment is not implemented, parents can send their child to another district or charter school⁸.
- New York City, Mayor Bill de Blasio announced they plan to reopen the schools for some in-person instruction in the fall.
- Atlanta will start the first nine weeks of the school year with remote learning.
- Dallas Independent School District planned to start the year with classes in the schools, but with the recent rise in virus cases in Texas, they are reevaluating their plans.
- Detroit Public Schools offered in-person instruction for summer classes. In the fall, they plan to give families the option of in-person and virtual learning courses and families can choose the model they prefer.
- The Houston Independent School District school year will begin on September 8 and offer all online instruction for the first six weeks. It then plans in-person instruction beginning on October 19.

The concern we see often expressed is that while children may have mild symptoms to the virus, there is the strong concern that it could spread then to teachers, parents and grandparents who could have stronger symptoms. So, it seems many school districts are choosing to start the year with online learning.

We also hear concerns from parents with younger children. They fear remote learning may require them to quit their job to care for their children and their schooling, putting additional financial strain on families. Others share that they fear their child is falling behind and just not able to adapt to online learning, even being asked to stay back a year.

Colleges are also faced with the difficult choice of whether to reopen campuses in the fall. So far, the approach is mixed between planning in-person instruction, a hybrid model or all online instruction.

The Chronicle of Higher Education has compiled a list of colleges with the status of their fall plans:²

- 55% - Planning for in-person
- 40% - Proposing a hybrid model
- 10% - Planning for online



You can view the [Chronicle's current list of about 1200 colleges here](#). This resource is being updated daily.

At all nine University of California undergraduate campuses and at all 23 California State University campuses, courses have been moved to virtual. All of the community college system's 114 colleges transitioned as many in-person classes as possible to online⁷.

Certainly, a disappointment to miss the student-life experience but it was noted that with the current strength of the virus in California, the students would have to endure difficult limitations on campus to keep them protected and reduce community spread. Classes online allow them to focus more on their education.

California and Santa Clara County Open-Closed Update

On July 13th, Governor Newsom announced that a number of indoor activities and industries would be closed statewide, and additional activities and industries would be closed in counties that appear on the State's "monitoring list" for three days or longer³.

The statewide closures took effect immediately on Monday, July 13th. The state informed Santa Clara County that businesses and individuals in the county were required to comply with the list of closures starting on Wednesday, July 15th.

Below is the list of affected industries and activities:⁴

Industry Closed for Indoor Operations	Date of Closure
Restaurants	Closed statewide effective July 13 th
Wineries and tasting rooms	Closed statewide effective July 13 th
Movie theaters	Closed statewide effective July 13 th
Cardrooms	Closed statewide effective July 13 th
Family entertainment centers	Closed statewide effective July 13 th
Zoos and museums	Closed statewide effective July 13 th
Bars, breweries, and pubs	Closed statewide effective July 13 th
(Indoor and outdoor)	
Worship services	Closed in Santa Clara County effective July 15 th
Protests	Closed in Santa Clara County effective July 15 th
Gyms and fitness centers	Closed in Santa Clara County effective July 15 th
Offices in non-essential sectors	Closed in Santa Clara County effective July 15 th
Personal care services, e.g., nail salons, body waxing, tattoo parlors	Closed in Santa Clara County effective July 15 th
Hair salons and barbershops	Closed in Santa Clara County effective July 15 th
Shopping malls	Closed in Santa Clara County effective July 15 th

In Santa Clara county in California, the malls and hair salons were only open two days for people to get their hair cut before they were closed again. When a business opens, we have to act fast!

CDC Extends Cruise Industry No Sail Order

On July 16, the CDC posted a new No Sail Order on their website. It extends the No Sail date from July 24 through September 30, 2020⁵. The cruise line industry had already voluntarily extended their No Sail date through September 15, so this was not too surprising by those in the cruise industry.

Some had feared that the No Sail date would be pushed back to January 1, 2021, so this was a relief. Yet others wonder if the Trump administration will actually let cruise lines sail before the election and risk another outbreak on a cruise ship, like what happened earlier in the year on the Diamond Princess and Grand Princess.

Much has been happening in the cruise industry in the past month, so we'll do a more detailed update on the cruise industry in an upcoming newsletter.

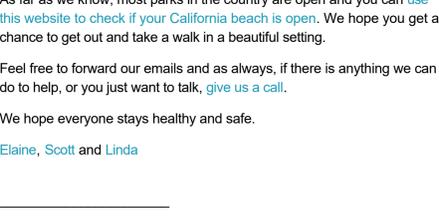
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[Sign Up Today](#)

Fun Things to Do From Home

We found a resource with lots of great ideas of things you can do from home⁶.



Here are some great options:

- Virtual tours of famous locations around the world that include national parks
- Tours of museums and theaters
- Food recipes and cocktails, you can try
- Watching animals with live-streams
- Fun activities parents can do with their kids
- Explore Disney from home
- Exercises you can do from home

We hope you find some fun things you enjoy!

[See the Fun List!](#)

Please Take our Short Survey on the Stock Market and Economy

In our newsletter last week, we did a deep dive on the state of the economy and stock market. [You can find it on our website](#) if you missed it.



We would love to hear your thoughts regarding the state of the stock market and economy. Please complete the short survey by selecting the link below. We will report the results in a future weekly client email.

[Tell Us What You Think!](#)

The 2020 FJP Summer Photo Contest

Summer is half over. Have you submitted your photos yet for the 2020 FJP Summer Photo Contest?

We hope to get a lot more photos submitted before the end of August! You still have until August 31. We look forward to seeing your photos. [See our website for more details](#)

Where Do We Go From Here?

The US is pretty tense right now. If we may suggest, consider taking a "news holiday" over the weekend and turn off the TV and news and do something that's positive that you enjoy.

We are finding one of our favorite things to do is go to the farmer's market on the weekend. There is a wide range of fruits and vegetables available and the weather this time of year makes it something we look forward to every week.

As far as we know, most parks in the country are open and you can [use this website to check if your California beach is open](#). We hope you get a chance to get out and take a walk in a beautiful setting.

Feel free to forward our emails and as always, if there is anything we can do to help, or you just want to talk, [give us a call](#).

We hope everyone stays healthy and safe.

[Elaine, Scott and Linda](#)

[COVID-19 Resource Page](#) – This page has lots of great resources available for many areas related to the Coronavirus, including where you can get free COVID-19 testing in Santa Clara County, stats, government programs and the latest information on what businesses are open and closed.

References

- ¹ CNN – [Several big US school districts are extending remote classes into the fall](#)
- ² The Chronicle of Higher Education – [Here's a List of Colleges' Plans for Reopening in the Fall](#)
- ³ CA.GOV – [COVID19.CA.GOV](#)
- ⁴ Santa Clara County Public Health – [Public Health Orders](#)
- ⁵ CDC – [Cruise ship No Sail Order extended through September 2020](#)
- ⁶ Travel and Leisure – [100+ Fun Things to Do at Home Right Now, From Virtual Tours to Animals Cams and More](#)
- ⁷ EdSource – [Quick Guide: California colleges and universities respond to the coronavirus](#)
- ⁸ CNN – [Orange County's largest school districts won't comply with Board of Education vote to return to classroom](#)

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