

PROGRAM CONCENTRATION:	Family & Consumer Sciences
CAREER PATHWAY:	Consumer Services
COURSE TITLE:	Consumer Awareness
PREREQUISITES:	None

Course Description: This course prepares students with skills and examines career opportunities in the area of consumer services. Areas of study include: an awareness of the consumer services industry; external influences on consumer services; an examination of consumer rights and responsibilities; consumer protection; consumer affairs and services; consumer financial planning; consumer credit; and consumer services in energy, environmental, and resource management. This course will include at least one comprehensive project-based learning activity.

Competencies for the co-curricular student organization Family, Career and Community Leaders of America (FCCLA) are integral components of both the core employability skills standards and the technical skills standards. FCCLA activities incorporated throughout instructional strategies developed for the course is recommended.

CONTENT KNOWLEDGE

FCS-CA-1. Students will demonstrate knowledge and understanding of the academic subject matter required for proficiency within their area. Academic standards are integrated throughout the standard statements within their applicable discipline areas and documented immediately following the standard statement.

CAREER DECISIONS

FCS-CA-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.

- a. Explore basic knowledge and awareness of employment expectations.
- b. Research and evaluate consumer services career levels and responsibilities, demands, and rewards for respective levels.
- c. Analyze the future employment outlook in the personal finance industry.
- d. Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information.
- e. Determine opportunities for continuing education that enhance career advancement.
- f. Identify the practical reasoning process, problem solving, and self-management techniques to be successful in the workplace.
- g. Demonstrate knowledge of finance-related professional organizations.

Academic Standards:

ELA11W1 The student produces writing that establishes an appropriate organizational structure, sets a context and engages the readers, maintains a coherent focus throughout, and signals a satisfying closure.

SSEPF6 The student will describe how the earnings of workers are determined in the marketplace.

ELA11W3 The student uses research and technology to support writing.

NSFCS3.1 Analyze career paths within consumer service industries.

CONSUMER ECONOMIC SYSTEM

FCS-CA-3. Students will identify and discuss the consumer's role in the economic system.

- a. Describe the importance of the consumer services industry and the role of the industry in the local, state, national, and global economies.
- b. Identify classifications of the individual in the economic system.
- c. Relate consumer skills to real life economic situations.
- d. Demonstrate consumer awareness of individual and cultural differences.
- e. Identify difference between inflation and recession on consumers.
- f. Discuss the economic system.
- g. Describe how the economic system works to produce goods and services.

Academic Standards:

ELA12W1 The student produces writing that establishes an appropriate organized structure, sets a context and engages the reader, maintains a coherent focus throughout, and signals a satisfying closure.

SSEF4 The student will compare and contrast different economic systems and explain how they answer the three basic economic questions of what to produce, how to produce, and for whom to produce

SSEF5 The student will describe the roles of government in a market economy.

SSEMI3 The student will explain how markets, prices, and competition influence economic behavior.

CONSUMER GOODS AND SERVICES

FCS-CA-4. Students will identify effective practices for purchasing consumer goods and services.

- a. Explore the effect of advertising on consumer decisions.
- b. Identify consumer rights and responsibilities.
- c. Evaluate ways to solve performance and design problems, billing errors, or misunderstandings to satisfy the consumer.
- d. Identify the major differences between basic contractual obligations, warranties, and contracts.
- e. Explain the process of comparison shopping.

Academic Standards:

ELA12W1 The student produces writing that establishes an appropriate organized structure, sets a context and engages the reader, maintains a coherent focus throughout, and signals a satisfying closure.

SSEF1 The student will explain why limited productive resources and unlimited wants results in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.

SSEF3 The student will explain how specialization and voluntary exchange between buyers and sellers increase the satisfaction of both parties.

NSFCS3.5 Demonstrate skills needed for product development, testing, and presentation.

CONSUMER PROGRAMS AND SERVICES

FCS-CA-5. Students will analyze various consumer programs and services.

- a. Identify consumer programs, information, and services.
- b. Describe agencies engaged in environmental protection and the services provided.
- c. Identify local and state regulations relating to the conservation of natural resources.
- d. Outline behaviors consumers can use to conserve resources and maintain the environment.

Academic Standards:

ELA12W1 The student produces writing that establishes an appropriate organized structure, sets a context and engages the reader, maintains a coherent focus throughout, and signals a satisfying closure.

NSFCS3.4 Analyze resource consumption for conservation and waste management practices.

CONSUMER PROTECTION

FCS-CA-6. Students will examine essential consumer protection laws and regulations.

- a. Recognize situations when binding arbitration, small claims court, or filing a lawsuit is needed to resolve a consumer problem.
- b. List steps consumers should follow regarding identity theft.
- c. Identify consumer rights regarding illegal credit card use.
- d. Explain the impact of consumer protection laws on the cost and quality of goods and services.
- e. Explore the cost of shoplifting, employee dishonesty, and the non-ethical use of the return and exchange policy to consumers.

Academic Standards:

ELA12W The student produces writing that establishes an appropriate organized structure, sets a context and engages the reader, maintains a coherent focus throughout, and signals a satisfying closure.

NSFCS3.5 Demonstrate skills needed for product development, testing, and presentation.

CONSUMER HOUSING

FCS-CA-7. Students will explore various housing options.

- a. Describe factors that effect housing choices.
- b. Compare the pros and cons of renting and buying a home.
- c. Identify factors that effect energy efficiency in the home.
- d. Identify and explain the Energy Guide and Energy Star labels for appliances and manufactured housing.

Academic Standards:

ELA12W1 The student produces writing that establishes an appropriate organized structure, sets a context and engages the reader, maintains a coherent focus throughout, and signals a satisfying closure.

MM1P4 Students will make connections among mathematical ideas and to other disciplines.

CONSUMER FINANCES

FCS-CA-8. Students will investigate various financial aspects of consumer life.

- a. Explore guidelines for setting and reaching financial goals.
- b. Discuss the importance of needs and wants when determining financial goals.
- c. Use the decision-making process in managing personal finances.
- d. Identify paycheck deductions and their purposes.
- e. Discuss various banking options for savings and checking accounts.

Academic Standards:

ELA12W1 The student produces writing that establishes an appropriate organized structure, sets a context and engages the reader, maintains a coherent focus throughout, and signals a satisfying closure.

SSEPF2 The student will explain that banks and other financial institutions are businesses that channel funds from savers to investors.

MM1P1 Students will solve problems (using appropriate technology).

MM1P4 Students will make connections among mathematical ideas and to other disciplines.

NSFCS3.3 Analyze factors in developing a long-term financial management plan.

Reading Across the Curriculum

Reading Standard Comment

After the elementary years, students engage in reading for learning. This process sweeps across all disciplinary domains, extending even to the area of personal learning. Students encounter a variety of informational as well as fictional texts, and they experience text in all genres and modes of discourse. In the study of various disciplines of learning (language arts, mathematics, science, social studies), students must learn through reading the communities of discourse of each of those disciplines. Each subject has its own specific vocabulary, and for students to excel in all subjects, they must learn the specific vocabulary of those subject areas in *context*.

Beginning with the middle grades years, students begin to self-select reading materials based on personal interests established through classroom learning. Students become curious about science, mathematics, history, and literature as they form contexts for those subjects related to their personal and classroom experiences. As students explore academic areas through reading, they develop favorite subjects and become confident in their verbal discourse about those subjects.

Reading across curriculum content develops both academic and personal interests in students. As students read, they develop both content and contextual vocabulary. They also build good habits for reading, researching, and learning. The Reading Across the Curriculum standard focuses on the academic and personal skills students acquire as they read in all areas of learning.

CTAE-RC-1 Students will enhance reading in all curriculum areas by:
Reading in All Curriculum Areas

- Read a minimum of 25 grade-level appropriate books per year from a variety of subject disciplines and participate in discussions related to curricular learning in all areas.
- Read both informational and fictional texts in a variety of genres and modes of discourse.
- Read technical texts related to various subject areas.

Discussing Books

- Discuss messages and themes from books in all subject areas.
- Respond to a variety of texts in multiple modes of discourse.
- Relate messages and themes from one subject area to messages and themes in another area.
- Evaluate the merit of texts in every subject discipline.
- Examine author's purpose in writing.
- Recognize the features of disciplinary texts.

Building Vocabulary Knowledge

- Demonstrate an understanding of contextual vocabulary in various subjects.
- Use content vocabulary in writing and speaking.
- Explore understanding of new words found in subject area texts.

Establishing Context

- Explore life experiences related to subject area content.
- Discuss in both writing and speaking how certain words are subject area related.
- Determine strategies for finding content and contextual meaning for unknown words.

CTAE Foundation Skills

The Foundation Skills for Career, Technical and Agricultural Education (CTAE) are critical competencies that students pursuing any career pathway should exhibit to be successful. As core standards for all career pathways in all program concentrations, these skills link career, technical and agricultural education to the state's academic performance standards.

The CTAE Foundation Skills are aligned to the foundation of the U. S. Department of Education's 16 Career Clusters. Endorsed by the National Career Technical Education Foundation (NCTEF) and the National Association of State Directors of Career Technical Education Consortium (NASDCTEc), the foundation skills were developed from an analysis of all pathways in the sixteen occupational areas. These standards

were identified and validated by a national advisory group of employers, secondary and postsecondary educators, labor associations, and other stakeholders. The Knowledge and Skills provide learners a broad foundation for managing lifelong learning and career transitions in a rapidly changing economy.

CTAE-FS-1 Technical Skills: Learners achieve technical content skills necessary to pursue the full range of careers for all pathways in the program concentration.

CTAE-FS-2 Academic Foundations: Learners achieve state academic standards at or above grade level.

CTAE-FS-3 Communications: Learners use various communication skills in expressing and interpreting information.

CTAE-FS-4 Problem Solving and Critical Thinking: Learners define and solve problems, and use problem-solving and improvement methods and tools.

CTAE-FS-5 Information Technology Applications: Learners use multiple information technology devices to access, organize, process, transmit, and communicate information.

CTAE-FS-6 Systems: Learners understand a variety of organizational structures and functions.

CTAE-FS-7 Safety, Health and Environment: Learners employ safety, health and environmental management systems in corporations and comprehend their importance to organizational performance and regulatory compliance.

CTAE-FS-8 Leadership and Teamwork: Learners apply leadership and teamwork skills in collaborating with others to accomplish organizational goals and objectives.

CTAE-FS-9 Ethics and Legal Responsibilities: Learners commit to work ethics, behavior, and legal responsibilities in the workplace.

CTAE-FS-10 Career Development: Learners plan and manage academic-career plans and employment relations.

CTAE-FS-11 Entrepreneurship: Learners demonstrate understanding of concepts, processes, and behaviors associated with successful entrepreneurial performance.