

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

Course Description: This course in consumer services focuses on the development of skills to enable students to work with consumers in a variety of consumer services settings. In-depth skills are developed in such areas as working with individuals in the exercise of their consumer rights, credit counseling, and in the management of their resources. Students also develop skills in consumer communications, product testing and demonstration, and consumer advocacy. 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-CS-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-CS-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 continuing education opportunities 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 RIGHTS AND RESPONSIBILITIES

FCS-CS-3. Students will identify consumer rights and responsibilities.

- a. List basic consumer rights.
- b. Explain basic consumer responsibilities.
- c. Recommend strategies to use when exercising rights.
- d. Outline factors that assist in the creation of consumer protection laws and regulations.
- e. List major provisions of national consumer protection laws.
- f. Identify factors for complying with laws and regulations.
- g. State the penalties for failing to comply with consumer laws and regulations.
- h. Outline the major provisions of the Telemarketing Sales Rule (TSR).

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.

CONSUMER INFORMATION

FCS-CS-4. Students will analyze sources of consumer information and types provided.

- a. Assess the accuracy, objectivity, and reliability of consumer information.
- b. Identify the standards of quality goods and services.
- c. Identify courses of action consumers should take if a manufacturer or seller does not solve a consumer problem.

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.

NSFCS3.2 Analyze factors that impact consumer advocacy.

CONSUMERS AND THE MEDIA

FCS-CS-5. Students will describe the role of the media in the economic system.

- a. Identify the role of the media.
- b. Identify and evaluate media commonly used to disseminate consumer information.
- c. Prepare informational materials on selected products or issues for consumer use.
- d. Outline a public relations plan for a selected business or organization that enhances customer relations.
- e. Explain how a non-profit consumer advocacy organization educates consumers.
- f. Describe how the media assists the consumer as investigative reporters.

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.

ELA11LSV2 The student formulates reasoned judgments about written and oral communication in various media genres. The student delivers focused, coherent, and polished presentations that convey a clear and distinct perspective, demonstrates solid reasoning, and combine traditional rhetorical strategies of narration, exposition, persuasion, and description.

NSFCS3.2 Analyze factors that impact consumer advocacy.

CONSUMERS AND ADVERTISEMENT

FCS-CS-6. Students will investigate advertising in the economic system.

- a. Identify examples of deceptive advertising.
- b. Evaluate the impact of advertising on forming consumer opinion.

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.

ELA11LSV2 The student formulates reasoned judgments about written and oral communication in various media genres. The student delivers focused, coherent, and polished presentations that convey a clear and distinct perspective, demonstrates solid

reasoning, and combine traditional rhetorical strategies of narration, exposition, persuasion, and description.

CONSUMER FRAUD

FCS-CS-7. Students will evaluate fraudulent practices.

- a. Discuss examples of deceptive business practices and commercial fraud.
- b. Describe strategies individuals can use to reduce the risk of consumer fraud.
- c. Explain the process for reporting deception and fraud.

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.

ELA11LSV2 The student formulates reasoned judgments about written and oral communication in various media genres. The student delivers focused, coherent, and polished presentations that convey a clear and distinct perspective, demonstrates solid reasoning, and combine traditional rhetorical strategies of narration, exposition, persuasion, and description.

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

CONSUMER PRODUCT INFORMATION

FCS-CS-8. Students will use the basic procedures for providing product information.

- a. Identify different types of market research and testing.
- b. Determine how market research affects consumer trends and product development.
- c. Analyze a consumer product by comparing labeling, packaging, and support material.
- d. List ways to educate consumers on features, use, and care of selected products.
- e. Compare and contrast sales techniques that assist consumers in the selection of goods and services.
- f. Identify factors to be considered in consumer product safety.

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.

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

CONSUMER PROBLEM RESOLUTION

FCS-CS-9. Students will analyze different types of consumer problem resolution.

- a. Explain how customer complaints and feedback affect management decisions and policies.
- b. Identify different types of regulatory groups at the state and national levels and outline their roles.
- c. Determine the role of government in consumer protection and agencies to contact with complaints.
- d. Explain the statement “caveat emptor.”
- e. Demonstrate procedures to follow in filing a specific consumer complaint and/or in exercising their rights in consumer situations.
- f. List reasons a complaint might not be answered.
- g. Identify sources for assistance in resolving consumer problems.

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.

CONSUMER MOVEMENT

FCS-CS-10. Students will investigate the history of the consumer movement.

- a. Examine the timeline of the consumer movement.

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.

CONSUMER ETHICS

FCS-CS-11. Students will determine pathways of ethical practices in the world of consumers.

- a. Analyze the role of ethics in consumer decisions.
- b. Discuss how business ethics change because of public opinion.

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.

CONSUMER ADVOCACY

FCS-CS-12. Students will evaluate the consumer advocacy process.

- a. Identify the role of advocacy groups in raising consumer awareness.
- b. Outline the contributions of legislative and business policy makers.
- c. Describe the effects of consumer protection laws.
- d. Describe different strategies individuals can use to become consumer advocates.
- e. Identify different types of regulatory groups and their roles.

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.

NSFCS3.2 Analyze factors that impact consumer advocacy.

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.