Kansas CTE

Consumer and Personal Finance B (2011): Grades 9, 10, 11, 12

Adopted 2011

Essential Knowledge and Skills

0.1 Apply reading and writing, math, and science skills in personal, professional, entrepreneurial and community situations.

1. Use information to locate, comprehend, make inferences, and draw conclusions. 0.1.1
2. Adjust original rational number estimate of a real-world problem based on additional information (a frame of reference). 0.1.2
3. Generate and/or solve multi-step real-world problems with real numbers and mathematical concepts. 0.1.3
4. Research, apply, and evaluate information to accomplish tasks. 0.1.4
5. Apply fundamental knowledge of economics to enhance learner achievement. 0.1.5

0.2 Demonstrate appropriate communication skills that contribute to positive relationships.

1. Use appropriate communication strategies for the most effective outcome. 0.2.1
2. Demonstrate the use of verbal, listening, and writing skills to communicate clearly. 0.2.2

0.3 Apply thinking and problem-solving processes to address personal, professional and community issues.

1. Identify common tasks that require employers to use problem-solving skills. 0.3.1
2. Use problem-solving and critical thinking skills to improve a situation or process. 0.3.2
3. Create ideas, proposals, and solutions to a problem. 0.3.3

0.4 Use technology to access, manage, integrate, and create information.

1. Use information technology tools to manage and perform work (school) responsibilities. 0.4.1

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2. Identify and use a variety of web-based tools for real world, global applications involving communication to collect and disseminate information. 0.4.2
3. Use technology to locate, analyze, manipulate, and interpret information in a knowledge economy. 0.4.3

0.5 Evaluate potential hazardous situations to defuse them and determine intervention strategies.

1. Manage the physical and social environment to reduce conflict and promote safety in settings (i.e. family, work, community, cyberspace). 0.5.1

0.6 Demonstrate leadership, citizenship, and teamwork skills required for success in the family, workplace, and community.

1. Demonstrate quality work and effective communication by acknowledging diversity and cultural differences. 0.6.1
2. Determine the most appropriate response to workplace (school) situations based on legal and ethical considerations. 0.6.2

0.7 Analyze strategies to manage the multiple individual, family, career, and/or community roles and responsibilities.

1. Organize a career portfolio (electronic or physical) to document knowledge, skills, and experience in a career field. 0.7.1
2. Recognize that individual career path has an impact on the national and global community. 0.7.2

Technical Skills

3.0 Evaluate management practices related to the human, economic, and environmental resources.

3.1 Demonstrate management of time, money, and resources in order to achieve goals.

1. Explain how individuals, families, and business make choices based on scarcity of resources. 3.1.1
2. Examine the role of a will and estate planning in resource security. 3.1.2
3. Apply management, planning skills, and processes to organize tasks and responsibilities. 3.1.3
4. Demonstrate ability to manage time in order to achieve short-term and long-term goals. 3.1.4
5. Identify and procedure to access community resources and services available to individuals and families. 3.1.5
6. Analyze policies that support consumer rights and responsibilities. 3.1.6

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3.2 Demonstrate management of financial resources to meet the goals of individuals, and families across the life span.

1. Examine the need for economic financial planning across the life span. 3.2.1
2. Demonstrate financial skills to meet the basic needs of individuals, families, and business. 3.2.2
3. Describe services provided by financial institutions. 3.2.3
4. Describe cost/benefit analysis. 3.2.4
5. Evaluate sources and availability of credit used by individuals and families 3.2.5
6. Compare investment and savings alternatives. 3.2.6
7. Analyze risk management strategies on long-term financial planning. 3.2.7
8. Analyze the costs and benefits of spending, saving, investments, and insurance. 3.2.8
9. Evaluate information about procuring and maintaining health care to meet the needs of individuals, family members, and business. 3.2.9
10. Identify local, state, and national taxes that impact budgeting. 3.2.10

3.3 Evaluate the impact of technology on the individual and family resources.

1. Identify current and emerging technology that impact individual and family decision-making. 3.3.1
2. Examine how media (i.e. movies, digital, video, print) impact family and consumer decisions. 3.3.2
3. Assess the impact of various forms of advertising on consumer behavior. 3.3.3
4. Identify benefits and risks of using technology to individuals and families. 3.3.4

3.4 Analyze interrelationships between the economic system and consumer actions.

1. Identify factors (i.e. social, economic, cultural, and ethical) that affect consumer decisions 3.4.1
2. Identify strategies for opportunity costs. 3.4.2
3. Demonstrate skills used in seeking information related to consumer rights and responsibilities. 3.4.3
4. Practice behavior that reduce the risk of identity theft. 3.4.4
5. Evaluate state and federal policies and laws providing consumer protection. 3.4.5
6. Evaluate how economic decisions made in other industries impact consumer choices. 3.4.6
7. Explain the effects of the economy on personal income, individual and family security and consumer decisions. 3.4.7
8. Conduct SWOT (Strengths, Weakness, Opportunities, Threats) analysis 3.4.8

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3.5 Analyze the relationship of the environment to family and consumer resources.

1. Summarize environmental trends and issues that affect families and future generations. 3.5.1
2. Examine behaviors that conserve, reuse, and recycle resources to maintain the environment. 3.5.2
3. Understand that the environment is altered and effected by consumer behavior. 3.5.3

3.6 Analyze the impact of family as a system on individuals and society.

1. Examine family as a basic unity of society as it transmits societal expectations. 3.6.1
2. Compare global influences on the family in teaching culture and traditions. 3.6.2
3. Identify the role of family in developing independence, interdependence, and commitment of family members. 3.6.3

3.7 Analyze career paths within consumer service industries.

1. Compare and contrast the difference between customer service and consumer services. 3.7.1
2. Explain roles and functions of individuals engaged in consumer services (i.e. financial planning, credit counseling, insurance, estate planning, family and consumer sciences education). 3.7.2
3. Summarize education and training requirements and opportunities for career paths in consumer services. 3.7.3
4. Analyze the role of professional organizations in consumer service professions. 3.7.4
5. Identify strategies that enable consumers to become advocates. 3.7.5
6. Analyze the role of advocacy groups at state and national levels. 3.7.6