

Grade 8

Adopted 2010

Consumer Decisions

Enduring Knowledge - Understandings

- social factors and economic principles affect consumer decisions.
- culture, media and technology can influence consumer decisions.
- consumer management practices relating to the human, economic, and environmental resources are needed to meet the goals of individual and families.
- consumer advocacy groups impact consumer's rights and responsibilities.
- consumer actions (e.g., reusing, reducing, recycling) influence the use of resources and impact the environment.
- a variety of print and electronic resources are available in the home, school, and community that provide health and safety information.
- advocacy is important for personal, family and community health and safety issues.

Skills and Concepts

- evaluate social factors and economic principles and their affect on consumer decisions by:
 - examining the use of economic principles and resources in making choices to satisfy needs and wants of individuals and families - investigate how culture, media and technology impact the family and consumer decision making by:
 - exploring and using technology to access consumer information (e.g., products, services, and resources) - investigate consumer advocacy groups and the impact of consumer's rights and responsibilities by:
 - examining economic impacts of laws and regulations that pertain to consumers and providers of services - evaluate ways consumer actions (e.g., reusing, reducing, recycling) influence the use of resources and impact the environment by:
 - describing the influence of environmental factors that positively and negatively affect health - use print and electronic resources from home, school, and community that provide accurate and relevant health information
 - locate and interpret career information and job opportunities in the community that support job success

Financial Literacy

Enduring Knowledge - Understandings

- management of financial resource practices is needed to meet goals of individuals and families.
- saving plans (e.g., investments, savings accounts, stocks, bonds) and budgets are economic practices in making financial decisions.
- saving plans (e.g., investments, savings accounts, stocks, bonds) and budgets are economic practices in making financial decisions.
- financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals.
- career choice and lifestyle impacts an individual's financial future.

Skills and Concepts

- evaluate financial management practices including budgeting, savings, banking services (e.g., purpose of checking and savings accounts, debit/credit), and investing (e.g., general types and purpose of investing) and explain why these practices are important in achieving personal financial goals by:
 - describing the risks and responsibilities associated with using credit
- investigate savings plans and budgets in making financial decisions by:
 - constructing and using a personal spending/savings plan and evaluate according to short- and long-term goals
 - analyzing basic components of a budget (e.g., income, fixed and flexible expenses, and savings)
- explain how financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals by:
 - analyzing the steps in opening and using a checking and savings account
- develop financial goals for the future based on one's lifestyle expectations and career choices

**Career Awareness,
Exploration, Planning****Enduring Knowledge - Understandings**

- an individual's work encompasses more factors than providing for basic needs.
- jobs/careers reflect both individual and societal needs and vary within communities and regions.
- career choices are available in planning for job/careers in a variety of career clusters.
- the connection between work and academic achievement can influence one's future job/career.
- an Individual Learning Plan (ILP) is an academic and career planning tool.

Skills and Concepts

- analyze why people need to work (e.g., earn money, contribute to society, develop identity as a worker, enhance self-esteem) to meet basic needs (food, clothing, shelter) and for personal satisfaction and enjoyment by:
 - comparing and contrasting the many factors that must be considered when selecting and preparing for employment or a career path
- explain how jobs/careers reflect both individual and societal needs
- analyze the direct relationship of academic/technical skills, extracurricular activities, and community experiences to career preparation by:
 - researching career choice through the use of technology
- create an educational plan that will can impact their future career opportunities by:
 - describing how job and career opportunities (e.g., veterinarian, sales associate, interior designer, meteorologist, physical therapist) are grouped together in career clusters (e.g., Agriculture, Arts & Humanities, Business & Marketing, Communications, Construction, Education, Health Science, Human Services, Information Technology, Manufacturing, Public Services, Science & Mathematics, Social Sciences, Transportation) that vary within and among communities and regions
 - accessing and evaluating resources for locating job/career information career paths related to interests, aptitude (e.g., academic skills), and abilities
 - creating and updating an Individual Learning Plan (ILP) as a tool to explore self-knowledge and academic aptitude and understand that career paths should relate to your individual traits (e.g., interests, abilities, learning styles)
 - explaining with examples postsecondary options (e.g., community technical colleges, 4-year colleges, military service) used when developing career goals that are included in the Individual Learning Plan (ILP)
- analyze how self-knowledge (e.g., interests, abilities) is helpful when selecting and preparing for a career path and that unique interests may lead to career choices

Employability Skills

Enduring Knowledge - Understandings

- interpersonal skills impact individual's career choice and success in the workplace.
- attitudes and work habits contribute to success at home, school and work.
- employability skills are important to achieve success in the workplace.
- academic and technical skills contribute to obtaining and succeeding in employment.

Skills and Concepts

- evaluate how interpersonal skills impact individual's career choice and success in the workplace by:
 - analyzing and evaluating the role of each participant's contribution in a team settingevaluating the importance of working cooperatively with people of diverse backgrounds and abilities to achieve success in the workplacedesigning a plan for working cooperatively with others by contributing ideas, suggestions and efforts to complete a taskexplaining how effective verbal and nonverbal communication skills impacts work-related situations
 - examine how attitudes and work habits contribute to success at home, school and work by:
 - identifying effective group interaction strategies (e.g., communicating effectively, conflict resolution, compromise) to develop team skills (e.g., goal-setting, questioning, dividing work)demonstrating leadership skills by participating in co/extra-curricular activities, home, school and communityexplaining how attitudes and work habits transfer from the home and school to the workplacedemonstrating and explaining how various forms of etiquette are used in the home, school, community, and workplacedescribing consequences for actions when disobeying rules and routines at the workplaceexplaining the role of authority in school and the workplaceexplaining the importance of developing good work ethics/habits (e.g., initiative, time management, respect, self-discipline, problem-solving) that support career retention and advancement
 - explain how employability skills are important to achieve success in the workplace by:
 - using available resources for locating job openingsusing established criteria to evaluate a completed job application
 - explain how academic and technical skills contribute to obtaining and succeeding in employment by:
 - using technology to research job/careers in the communityexplaining how success in an academic course of study could contribute to the achievement and success in employment (e.g., Arts and Humanities/Museum Curator, Health Education/Personal Trainer)explaining how success in a technical course of study could contribute to the achievement and success in employment (e.g., Career Choices/Nurse, Business/Marketing Career Exploration/Advertising Manager)

Communication/Technology Enduring Knowledge - Understandings

- scientific and technological changes can impact a variety of careers.
- technology skills can enhance learning and be used in developing a career plan.
- communication skills are essential in seeking and maintaining jobs/careers.

Skills and Concepts

- explain how jobs/careers (e.g., Physical Therapist, Radio and Television Broadcaster, Web Designer) have been created as a result of scientific and technological advancements
- evaluate the purpose of technology tools (e.g., multi-media, Internet, digital camera, teleconferencing, debit/credit cards) and analyze how these impact productivity in homes, schools and jobs by:
 - explaining how technology provides access to information and resources at home, school and the workplace
 - describing the role of technology within a community in maintaining safe and healthy living environment
 - updating the Individual Learning Plan (ILP) to provide a focus for academic and career planning
- explain how communication skills are essential in seeking and maintaining jobs/careers by:
 - describing effective speaking and listening skills used in a job interview
 - explaining skills used to seek, obtain, maintain, and change jobs/careers: written communication, nonverbal/verbal communication skills and interview skills
 - using different formats to summarize and communicate orally and in written form for use in the classroom and the workplace