

Grades 9, 10, 11, 12

Adopted 2010

Consumer Decisions

Enduring Knowledge - Understandings

- social factors and economic principles impact consumer decisions.
- consumer decisions are impacted by the global economy, national trends, societal issues, family and economic principles.
- 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 for individuals and families.
- consumer advocacy groups impact consumer's rights and responsibilities.
- consumer actions influence the use of resources and the impact they have on the environment.
- a variety of print and electronic resources are available in the home, school, and community that provide health and safety information.

Skills and Concepts

- evaluate social factors and economic principles and their impact on consumer decisions by:
 - explaining how buying and selling practices impact consumer decisionsexamining the use of economic principles and resources in making choices to satisfy needs and wants of individuals and familiescomparing and contrasting the selection of goods and services by applying effective consumer strategiesrecognizing the relationship between supply and demand and their role in meeting consumer needs
 - analyze consumer decisions and how they impact the global economy, national trends, societal issues, family and economic principles by:
 - analyzing interrelationship between the economic system and consumer actionsexplaining practices that will assist families to achieve and maintain economic self-sufficiency

- investigate how culture, media and technology impact the family and consumer decision making by:
 - comparing and evaluating products and services based on major factors (e.g. price, quality, availability, warranties, comparison shopping, impulse buying, features, peer pressure, culture, technology) when making consumer decisions
 - analyzing and evaluating ways consumer's buying practices are influenced by peer pressure, desire for status and advertising techniques (e.g., jingles/slogans, plain folks, magic ingredients, facts and figures, glittering generalities, endorsement/testimonial, bandwagon, snob appeal, emotional appeal, free gifts/rewards)
 - comparing and contrasting the relationship of the environment to family and consumer resources
- evaluate management practices (e.g., budgeting, time management, decision-making) of individual and families relating to food, clothing, shelter, health care, recreation and transportation
- examine economic impacts of laws and regulations that pertain to consumers and providers of services and explain how consumer rights and responsibilities are protected (e.g., government agencies, consumer protection agencies, consumer action groups)
- evaluate consumer actions (e.g., reuse, reduce, recycle, choosing renewable energy sources, using biodegradable packaging materials, composting) and analyze how these actions impact the environment (e.g., conserving resources, reducing water, air, and land pollution, reducing solid waste, conserving energy, greenhouse effect, slowing global warming) by:
 - describing the influence of environmental factors that positively and negatively affect health
 - researching local, state, national and international environmental issues that address consumption for conservation and waste management practices
- use print and electronic resources from home, school, and community that provide accurate and relevant health information

Financial Literacy

Enduring Knowledge - Understandings

- management of financial resource practices is needed to meet goals of individuals and families across the life span.
- 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.
- usage of credit involves risks and responsibilities for an individual's financial future.

Skills and Concepts

- analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments (e.g., advantages and disadvantages of savings accounts, stocks, bonds, mutual funds, certificates of deposit, IRAs, 401Ks) and explain their importance in achieving short and long-term financial goals by:
 - describing the risks and responsibilities associated with using credit (e.g., use of debit and credit cards, establishing and maintaining good credit, cause and effect of bankruptcy)
- create and evaluate a personal spending/savings plan determined by an individual's short- and long-term financial goals
- compare an electronic means of transfer (e.g., debit cards, ATM, automatic deposits/payments) offered by various financial institutions
- develop financial goals for the future based on one's lifestyle expectations and career choices

Career Awareness, Exploration, Planning

Enduring Knowledge - Understandings

- career choices impact life-long earning potential, career opportunities and job satisfaction.
- jobs/careers reflect both individual and societal needs and vary within communities and regions.
- resources are available in planning for an occupation in a career cluster.
- academic and technical skills in a variety of jobs are transferable and have commonalities.
- an Individual Learning Plan (ILP) is an academic and career planning tool.
- the transition process is continuous and focuses on post school outcomes.
- life-long learning in a global society is important for personal and professional growth.

Skills and Concepts

- analyze and evaluate why people need to work and how a person's career choice impacts lifelong earning potential, career opportunities, and job satisfaction
- explain how jobs/careers reflect both individual and societal needs by:
 - comparing and contrasting the many factors (e.g., family, environment, location) that must be considered when selecting and preparing for employment or a career path
- 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
 - evaluating job and career opportunities (e.g., veterinarian, sales associate, interior designer, meteorologist, physical therapist) 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

- create an educational plan that can impact their future career opportunities by:
 - accessing and evaluating resources for locating job/career information career paths related to interests, aptitude (e.g., academic skills), and abilities
 - updating and maintaining an Individual Learning Plan (ILP) to explore self-knowledge and academic aptitude and understand that career paths should relate to your individual traits (e.g., interests, abilities, learning styles, achievements, career goals)
 - 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 the changing roles of individuals and the workplace relate to the new opportunities for careers in a global society
- analyze how life-long learning in a global society is important for personal and professional growth

Employability Skills

Enduring Knowledge - Understandings

- interpersonal skills impact individual's career choice and success in the workplace.
- employability skills are important to achieve success in the workplace.
- academic and technical skills prepare them for obtaining, maintaining, advancing and changing employment.
- team skills are essential in achieving success in the workplace.

Skills and Concepts

- analyze how interpersonal skills impact individual's career choice and success in the workplace by:
 - identifying effective group interaction strategies (e.g., communicating effectively, conflict resolution, compromise) to develop team skills (e.g., goal-setting, questioning, dividing work)
 - analyzing and evaluating the role of each participant's contribution in a team setting
 - evaluating the importance of working cooperatively with people of diverse backgrounds and abilities to achieve success in the workplace
 - designing a plan for working cooperatively with others by contributing ideas, suggestions and efforts to complete a task
 - explaining how effective verbal and nonverbal communication skills impacts work-related situations
- evaluate how employability skills are important to achieve success in the workplace by:
 - demonstrating leadership skills by participating in co/extra-curricular activities, home, school and community
 - analyzing the leadership qualities of a successful person and explain how the qualities described are essential to successful employment in any career (e.g., self-directed, effective at time management, problem-solving skills, positive attitude)
 - evaluating personal attitudes and work habits that support career retention and advancement
 - describing consequences for actions when disobeying rules and routines at the workplace
 - explaining the role of authority in school and the workplace
 - explaining the importance of developing good work ethics/habits (e.g., initiative, time management, respect, self-discipline, problem-solving) that support career retention and advancement

- examine how academic and technical skills prepare them for obtaining, maintaining, advancing and changing employment by:
 - using technology to research job/careers in the community
 - explaining how success in an academic course of study could contribute to the achievement and success in employment (e.g., Physical Education/Personal Trainer, Arts and Humanities/Musician)
 - explaining how success in a technical course of study could contribute to the achievement and success in employment (e.g. Information Technology/Programmer, Communications/Broadcast Technician)
 - demonstrating the relationship between academic achievement and how it effects success in the workplace by creating or evaluating an Individual Learning Plan (ILP)

Communication/Technology Enduring Knowledge - Understandings

- scientific and technological advancements can impact careers in the global economy.
- technology skills can enhance learning and be used in developing a career plan.
- communication and technological skills are used to seek, obtain and change jobs/careers.

Skills and Concepts

- describe how job market changes have resulted from scientific advancements and the increase use of technology in the global economy
- evaluate the purpose of technology tools (e.g., satellite, automated phone systems, on-line courses, computer-aided drafting (CAD), graphing calculators, spreadsheets, databases, Internet, on-line banking) and multi-media (Internet, digital camera, teleconferencing, debit/credit cards) and analyze how these impact productivity in homes, schools and jobs by:
 - demonstrating how to work cooperatively and collaboratively with peers when using technology in the workplace
 - explaining how technology provides access to information and resources at home, school and the workplace
 - practicing social/work etiquette needed when using telephone/cell phone, Internet and email at home, school and in the workplace
 - continuing to update the Individual Learning Plan (ILP) to provide a focus for transitioning to post school outcomes
 - describing the role of technology within a community in maintaining safe and healthy living environment
 - assessing the availability of emerging technology and the impact that it has on individuals, families, and workplace
- explain how communication and technological skills are used to seek, obtain and change jobs/careers by:
 - examining effective speaking and listening skills used in a job interview
 - applying skills used to seek, obtain, maintain, and change jobs/careers and transition to postsecondary opportunities: conducting a job search, writing letters, completing an application, securing a letter of reference, preparing a résumé, applying interview techniques, and using proper procedures when changing jobs