Oregon CTE

Human Services: Consumer Services Focus Area

Obtain necessary credentials, licensures or state-specific requirements to prepare for a career in consumer services. HUCS01	1 **Examine consumer services laws and ethics to prepare for careers that require state licensure and/or careers that require specific credentials or skills.** HUCS01.01.01.01
	2 **Attend education classes to prepare for licensure examinations.** HUCS01.01.01.02
	3 **Pass examinations for licensures and maintain licensures with continuing education credits.** HUCS01.01.01.03
	4 **Plan educational program to assure career requirements are met.** HUCS01.01.01.04
	5 **Complete continuing education requirements.** HUCS01.02.01.01
	6 **Document completion of continuing education classes.** HUCS01.02.01.02
	7 **Maintain current and marketable business skills.** HUCS01.02.01.03
Communicate product or equipment features that meet the needs of clients and consumers. HUCS02	1 **Demonstrate product/equipment features to clients and consumers.** HUCS02.01.01.01
	2 **Confirm clients/consumers' understanding of product/equipment features.** HUCS02.01.01.02
	3 **Answer client and consumer questions confidently and accurately.** HUCS02.01.01.03
	4 **Conduct research on products and services.** HUCS02.01.01.04
	5 **Locate and synthesize product/service information.** HUCS02.01.01.05
	6 **Discuss research findings in everyday language.** HUCS02.01.01.06
Make consumer services recommendations meeting the needs of clients or cu	1 **Motivate clients.** HUCS03.01.01.01
	2 **Listen attentively.** HUCS03.01.01.02
	peak courteously and respectfully. HUCS03.01.01.03

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4 **Include clients/consumers in planning.** HUCS03.01.01.04

5 **Defuse clients/consumer's anger or skepticism.** HUCS03.01.01.05

6 **Resolve conflicting interests.** HUCS03.01.01.06

7 **Respond to client/consumer objections or complaints so that client/consumer shows satisfaction.** HUCS03.01.01.07

8 **Apply client/consumer service techniques to complete transactions.** HUCS03.02.01.01

9 **Manage objections with courtesy and defuse them.** HUCS03.02.01.02

10 **Facilitate clients/consumer's follow-through with the transaction.** HUCS03.02.01.03

11 **Maintain client/consumer relationship as client/consumer returns for services and refers others.** HUCS03.02.01.04

12 **Elicit financial information and preferences through interviews with clients/consumers.** HUCS03.03.01.01

13 **Obtain all necessary information.** HUCS03.03.01.02

14 **Identify client/consumer preferences.** HUCS03.03.01.03

15 **Advise customers using appropriate and relevant information.** HUCS03.04.01.01

16 **Respond to questions appropriately.** HUCS03.04.01.02

17 **Evaluate risk/reward relationships of consumer's preferences.** HUCS03.04.01.03

18 **Recommend options related to situation.** HUCS03.04.01.04

19 **Follow up with client/consumer on outcome of plan implementation.** HUCS03.04.01.05

Analyze financial/economic situations when making recommendations about consumer services. HUCS04

1 **Evaluate client/consumer resources versus product costs and client risk tolerance level.** HUCS04.01.01.01

2 **Evaluate client/consumer resources versus cost.** HUCS04.01.01.02

3 **Educate client/consumer about most beneficial choices.** HUCS04.01.01.03

4 **Recommend best products, plans, or services for client/consumer.** HUCS04.01.01.04

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ynthesize economic principles, client/consumer data, and math skills to produce omprehensive budgets, purchasing plans, and/or financial

	plans. HUCS04.02.01.01
	6 Produce attainable and manageable plans. HUCS04.02.01.02
	7 Produce plans showing benefits for clients/consumers. HUCS04.02.01.03
	8 Create plan to balance purchases, budgets, businesses, real estate investments, or portfolio investments. HUCS04.03.01.01
	9 Produce balanced plan, explaining to client/consumer how the plan provides balance. HUCS04.03.01.02
	10 Consult with co-workers or those knowledgeable in a field of expertise when needed to expedite solutions to problems. HUCS04.04.01.01
	11 Refer client/consumer to others if client/consumer will be better served. HUCS04.04.01.02
	12 Develop client/consumer recommendations using the appropriate investing or purchasing strategy. HUCS04.05.01.01
	13 Analyze clients/consumer's assets and purchasing power. HUCS04.05.01.02
	14 Evaluate options and choose options for maximum return and minimum risk. HUCS04.05.01.03
	15 Synthesize elements to produce purchase or investment recommendations that satisfy clients/consumers. HUCS04.05.01.04
Use standard business processes or procedures to create consumer service information and facilitate client interactions. HUCS05	1 Manage numerical information using a calculator. HUCS05.01.01.01
	2 Add, subtract, multiply, divide accurately. HUCS05.01.01.02
	3 Perform complex transactions accurately. HUCS05.01.01.03
	4 Use appropriate computer applications. HUCS05.02.01.01
	5 Use Internet to access current information. HUCS05.02.01.02
	6 Use Microsoft Word, Power Point, and Excel. HUCS05.02.01.03
	7 Write, send, and receive e-mail. HUCS05.02.01.04
	8 Use specialized software to prepare needed documents, accurately representing market analyses, contracts, projected outcomes, amortization, etc. HUCS05.02.01.05
	9 Use desktop software to produce advertising materials. HUCS05.02.01.06
	Create documents for client/consumer and office use. HUCS05.02.01.07

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	11 **Create website for Internet advertising.** HUCS05.02.01.08
	12 **Use computer technology to maintain product and client information.** HUCS05.03.01.01
	13 **Create product information such as brochures.** HUCS05.03.01.02
	14 **Establish and update customer database.** HUCS05.03.01.03
Use a variety of methods to educate audiences about consumer services. HUCS06	1 **Present comprehensive subject or product information.** HUCS06.01.01.01
	2 **Provide customized oral presentations and visual materials to specific audiences.** HUCS06.01.01.02
	3 **Confirm clients'/customers' understanding of product/equipment features.** HUCS06.01.01.03
	4 **Select and use key information to advertise consumer services.** HUCS06.02.01.01
	5 **Use the concept of 3-4 primary "info bites" for advertising in various forms of media.** HUCS06.02.01.02
Demonstrate knowledge of ethical and legal responsibilities associated with providing consumer services. HUCS07	1 **Model behaviors that demonstrate stewardship of client/consumer assets.** HUCS07.01.01.01
	2 **Provide beneficial help and suggestions to client/consumer.** HUCS07.01.01.02
	3 **Recognize when a client/consumer needs an advocate, and follow through with meeting these needs.** HUCS07.01.01.03
	4 **Model ethical behaviors in the relationship with a consumer services client/consumer.** HUCS07.02.01.01
	5 **Offer prompt, honest, and efficient services.** HUCS07.02.01.02
	6 **Protect client/consumer from fraud, deceit, or misrepresentation.** HUCS07.02.01.03
	7 **Immediately disclose any conflicts of interest.** HUCS07.02.01.04
	8 **Make recommendations for service based on the preferences and needs of the client/consumer.** HUCS07.02.01.05
	9 **Comply with the letter and spirit of laws and regulations related to retail, governmental, or private services.** HUCS07.03.01.01
	10 **Document any questionable conduct.** HUCS07.03.01.02

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11 **Inform clients and customers about protection agencies and their rights related to fraudulent practices.** HUCS07.04.01.01

12 **Identify agencies and contact information of consumer protection agencies.** HUCS07.04.01.02

Apply business procedures and utilize equipment and facilities to produce satisfying client outcomes. HUCS08

1 **Manage funds.** HUCS08.01.01.01

2 **Provide accurate records of receipts and disbursements.** HUCS08.01.01.02

3 **Recommend options regarding investments, insurance, retirement, etc.** HUCS08.01.01.03

4 **Create financial plan or purchasing plan for client.** HUCS08.01.01.04

5 **Advise clients using appropriate and relevant information.** HUCS08.02.01.01

6 **Complete paperwork for orders/purchases with accuracy.** HUCS08.02.01.02

7 **Provide desired product to consumer.** HUCS08.02.01.03

8 **Demonstrate product/equipment features to clients and customers.** HUCS08.02.01.04

9 **Provide a safe, accessible, and psychologically suitable environment for client/consumer.** HUCS08.03.01.01

10 **Evaluate accessibility to transportation.** HUCS08.03.02

11 **Evaluate safety and security of the location.** HUCS08.03.03

12 **Implement elements of a non-threatening environment.** HUCS08.03.04