

Wisconsin Family and Consumer Sciences

# **Consumer and Family Resources (CFR)**

**Students will evaluate management practices related to human, economic, and environmental resources.** FCS.CFR.1

**A Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital.** FCS.CFR.1.A

Beginning (b)

- 1 Select planning tools to organize tasks and responsibilities. FCS.CFR.1.A.B.1
- 2 Define needs and wants when considering choices. FCS.CFR.1.A.B.2
- 3 List ways to provide safe and nutritious food for individuals and families. FCS.CFR.1.A.B.3
- 4 Identify clothing related to needs and wants. FCS.CFR.1.A.B.4
- 5 Explain ways housing has changed over the years. FCS.CFR.1.A.B.5
- 6 Demonstrate basic hygiene, such as handwashing and toothbrushing. FCS.CFR.1.A.B.6
- 7 Define recreation and why it is important to the family and economy. FCS.CFR.1.A.B.7
- 8 Identify ways family transportation needs are met. FCS.CFR.1.A.B.8

Intermediate (i)

- 1 Relate using time management, organizational, and process skills to prioritizing tasks and achieving goals. FCS.CFR.1.A.I.1
- 2 Compare consequences of resource use related to choices to satisfy needs and wants. FCS.CFR.1.A.I.2
- 3 Use current nutrition guidelines to prepare nutritious meals and snacks for individuals and families. FCS.CFR.1.A.I.3
- 4 Explain strategies for selection of clothing based on resources available. FCS.CFR.1.A.I.4
- 5 Identify ways housing and related costs influence the family. FCS.CFR.1.A.I.5
- 6 Classify healthcare organizations used to access care for the health of the family. FCS.CFR.1.A.I.6
- 7 Summarize effects related to decisions about recreation. FCS.CFR.1.A.I.7
- 8 Examine transportation to ensure the needs of the family are met. FCS.CFR.1.A.I.8

Advanced (a)

- 1 Apply time management, organizational, and process skills to prioritize tasks and achieve goals. FCS.CFR.1.A.A.1
- 2 Analyze how individuals and families make choices to satisfy needs and wants. FCS.CFR.1.A.A.2
- 3 Analyze decisions about providing safe and nutritious food for individuals and families. FCS.CFR.1.A.A.3
- 4 Apply consumer skills to providing and maintaining clothing. FCS.CFR.1.A.A.4

- 5 Apply consumer skills to decisions about housing, utilities, and furnishings. [FCS.CFR.1.A.A.5](#)
  - 6 Summarize information about procuring and maintaining healthcare to meet the needs of individuals and family members. [FCS.CFR.1.A.A.6](#)
  - 7 Apply consumer skills to decisions about recreation. [FCS.CFR.1.A.A.7](#)
  - 8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members. [FCS.CFR.1.A.A.8](#)
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**B Analyze the relationship of the global environment with family and consumer resources.** [FCS.CFR.1.B](#)

Beginning (b)

- 1 Define environmental trends and issues. [FCS.CFR.1.B.B.1](#)
- 2 Identify environmental trends and issues affecting families and future generations. [FCS.CFR.1.B.B.2](#)
- 3 List practices that conserve natural resources. [FCS.CFR.1.B.B.3](#)
- 4 Identify the role of government regulations in conserving resources. [FCS.CFR.1.B.B.4](#)

Intermediate (i)

- 1 Demonstrate individual and family responsibility in relation to environmental trends and issues. [FCS.CFR.1.B.I.1](#)
- 2 Relate resource use to environmental trends and issues affecting families and future generations. [FCS.CFR.1.B.I.2](#)
- 3 Classify behaviors that conserve, reuse, and recycle resources to maintain the environment. [FCS.CFR.1.B.I.3](#)
- 4 Analyze environmental issues requiring government regulations for conserving natural resources. [FCS.CFR.1.B.I.4](#)

Advanced (a)

- 1 Analyze individual and family responsibility in relation to environmental trends and issues. [FCS.CFR.1.B.A.1](#)
- 2 Summarize environmental trends and issues affecting families and future generations. [FCS.CFR.1.B.A.2](#)
- 3 Demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment. [FCS.CFR.1.B.A.3](#)
- 4 Evaluate government regulations for conserving natural resources. [FCS.CFR.1.B.A.4](#)

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**C Analyze policies that support consumer rights and responsibilities.** FCS.CFR.1.C

Beginning (b)

- 1 Relate consumer protection policies to community health. FCS.CFR.1.C.B.1
- 2 Define consumer rights. FCS.CFR.1.C.B.2
- 3 Define consumer responsibility. FCS.CFR.1.C.B.3

Intermediate (i)

- 1 Examine local community policies that provide consumer protection. FCS.CFR.1.C.I.1
- 2 Identify whose interests are served by the enforcement of state and federal policies and laws. FCS.CFR.1.C.I.2
- 3 Identify skills used in seeking information on consumer rights. FCS.CFR.1.C.I.3

Advanced (a)

- 1 Analyze state and federal policies and laws providing consumer protection. FCS.CFR.1.C.A.1
- 2 Interpret how policies become laws relating to consumer rights. FCS.CFR.1.C.A.2
- 3 Apply skills to seek information regarding consumer rights. FCS.CFR.1.C.A.3

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**D Evaluate the effects of technology on individual and family resources in a global context.** FCS.CFR.1.D

Beginning (b)

- 1 Name types of technology used by the family. FCS.CFR.1.D.B.1
- 2 Provide examples of how technology impacts the family. FCS.CFR.1.D.B.2
- 3 Compare technology for reliability and relevance. FCS.CFR.1.D.B.3

Intermediate (i)

- 1 Examine types of technology that affect family and consumer decision-making. FCS.CFR.1.D.I.1
- 2 Explore how media and technological advances affect family and consumer decisions. FCS.CFR.1.D.I.2
- 3 Choose technology that improves the quality of life. FCS.CFR.1.D.I.3

Advanced (a)

- 1 Analyze the types of technology and software programs that affect family and consumer decisionmaking. FCS.CFR.1.D.A.1
- 2 Analyze how media and technological advances influence family and consumer decisions. FCS.CFR.1.D.A.2
- 3 Assess the use of technology and its effect on quality of life. FCS.CFR.1.D.A.3

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**E Analyze relationships between the economic system and consumer actions in a global context.** [FCS.CFR.1.E](#)

Beginning (b)

- 1 Identify criteria that can be used to help make consumer decisions. [FCS.CFR.1.E.B.1](#)
- 2 Illustrate the economic system. [FCS.CFR.1.E.B.2](#)
- 3 Differentiate between the needs of the provider and the consumer. [FCS.CFR.1.E.B.3](#)
- 4 Define economic self-sufficiency. [FCS.CFR.1.E.B.4](#)

Intermediate (i)

- 1 Model personal responsibility for use of resources. [FCS.CFR.1.E.I.1](#)
- 2 Identify individual and family roles in the economic system. [FCS.CFR.1.E.I.2](#)
- 3 Identify laws and regulations pertaining to consumers and providers of services. [FCS.CFR.1.E.I.3](#)
- 4 Demonstrate practices that allow families to maintain economic self-sufficiency. [FCS.CFR.1.E.I.4](#)

Advanced (a)

- 1 Examine the use of resources in making choices that satisfy needs and wants of individuals, families, and communities. [FCS.CFR.1.E.A.1](#)
- 2 Interpret individual and family roles in the economic system. [FCS.CFR.1.E.A.2](#)
- 3 Analyze economic effects of laws and regulations that pertain to consumers and providers of services. [FCS.CFR.1.E.A.3](#)
- 4 Review practices that allow families to maintain economic self-sufficiency. [FCS.CFR.1.E.A.4](#)

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**F Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan. FCS.CFR.1.F**

Beginning (b)

- 1 Relate personal and family financial planning with security. FCS.CFR.1.F.B.1
- 2 Illustrate the need for saving to meet needs and wants. FCS.CFR.1.F.B.2
- 3 Identify insurance types available for individuals and families. FCS.CFR.1.F.B.3
- 4 Label personal and legal documents related to effective management of individual and family finances. FCS.CFR.1.F.B.4

Intermediate (i)

- 1 Identify personal and family financial planning resources needed to reach goals. FCS.CFR.1.F.I.1
- 2 Identify management principles used to make decisions to individual and family financial practices. FCS.CFR.1.F.I.2
- 3 Summarize insurance types available for individuals and families. FCS.CFR.1.F.I.3
- 4 Compare personal and legal documents related to effective management of individual and family finances. FCS.CFR.1.F.I.4

Advanced (a)

- 1 Evaluate the need for personal and family financial planning. FCS.CFR.1.F.A.1
- 2 Apply financial management principles to individual and family financial practices. FCS.CFR.1.F.A.2
- 3 Apply management principles to decisions about insurance for individuals and families. FCS.CFR.1.F.A.3
- 4 Evaluate personal and legal documents related to effective management of individual and family finances. FCS.CFR.1.F.A.4

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**G Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security.** [FCS.CFR.1.G](#)

Beginning (b)

- 1 Choose reliable financial information. [FCS.CFR.1.G.B.1](#)
- 2 Recognize the connection between education and income across the lifespan. [FCS.CFR.1.G.B.2](#)
- 3 Provide examples of financial goals and budgets. [FCS.CFR.1.G.B.3](#)
- 4 Define credit and debt. [FCS.CFR.1.G.B.4](#)
- 5 Compare insurance risks and advantages. [FCS.CFR.1.G.B.5](#)
- 6 Define long-term financial security. [FCS.CFR.1.G.B.6](#)

Intermediate (i)

- 1 Apply the decision-making process to family finances. [FCS.CFR.1.G.I.1](#)
- 2 Construct a life plan including education, income, career, and life choices. [FCS.CFR.1.G.I.2](#)
- 3 Construct financial goals and budgets. [FCS.CFR.1.G.I.3](#)
- 4 Illustrate good decision-making in the use of credit and debt. [FCS.CFR.1.G.I.4](#)
- 5 Illustrate the use of insurance policies to mitigate risk. [FCS.CFR.1.G.I.5](#)
- 6 Plan savings and investing to build long-term financial security and wealth. [FCS.CFR.1.G.I.6](#)

Advanced (a)

- 1 Demonstrate management of individual and family finances by applying reliable information and systematic decisionmaking. [FCS.CFR.1.G.A.1](#)
- 2 Analyze how education, income, career, and life choices relate to achieving financial goals. [FCS.CFR.1.G.A.2](#)
- 3 Manage money effectively by developing financial goals and budgets. [FCS.CFR.1.G.A.3](#)
- 4 Manage credit and debt to remain both creditworthy and financially secure. [FCS.CFR.1.G.A.4](#)
- 5 Summarize the features of insurance and its role in balancing risk and benefits in financial planning. [FCS.CFR.1.G.A.5](#)
- 6 Analyze saving and investing to build long-term financial security and wealth. [FCS.CFR.1.G.A.6](#)