



# Family and Consumer Sciences Education 2009-2010 Standards



Industry Sector: Hospitality, Human Services and Education

Cluster: Human Services

Pathway: Consumer Services

The Human Services Cluster prepares individuals for employment in career pathways related to families and human needs.

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## LIFE MANAGEMENT

### Description

A one-semester course designed for 11th and 12th graders. The purpose of the course is to develop educated consumers with an understanding and academic knowledge of consumer resources and financial organizations. The course focuses on personal and family resources, job and career, personal and family finances, and wellness.

### I. Personal/Family Resources

#### A. Values and Goals

1. Understanding Self
2. Influence of Values on Self-Concept
3. Goal Setting
  - a. Short-term
  - b. Long-term

#### B. Reasoning for Action (Decision Making)

1. Methods of Reasoning (Decision Making)
2. Steps of Reasoning (Decision Making)
3. Analyze Practical Reasoning (Evaluating Personal Decisions)
  - a. Time
  - b. Money
  - c. Dual Role/Work and Family

#### C. Time

1. Personal Time Commitments
2. Time Management Techniques
3. Leisure Time Activities

#### D. Community Resources and Agencies

1. Availability
2. Service Provided
3. Eligibility/Cost
4. Benefits of Community Service

#### E. Technology

1. Use
2. Changing Family Needs
3. Impact
  - a. Ethics
  - b. Security
  - c. Safety

### **II. Job and Career**

#### **A. Career Considerations**

1. Personal Career Choices
  - a. Personal and Family Goals
  - b. Personal Characteristics
2. Income Sources
3. Income Effects on Lifestyle
4. Family Impact
5. Job Benefits
6. Impact of Social, Economic, and Technological Change

#### **B. Job Attainment Skills**

1. Job Knowledge/Aptitudes
2. Career Research/Opportunities
3. Post secondary Education/Training
  - a. Comparative Shopping for education and training
  - b. Financing
  - c. Applicable Process
4. Finding a Job
  - a. Career Portfolio
  - b. Interview Process and Etiquette
5. Work Ethics and Professionalism
6. Career Changes/Retraining

#### **C. Balancing Work and Family**

1. Personal Needs of Each Family Member
2. Responsibilities of Each Family Member
3. Management of Home vs. Workplace
4. Flexible Shared Responsibilities
  - a. Roles and Responsibilities
  - b. Changing Family Responsibilities
  - c. Problem Solving for Flexibility
5. Impact of Diversity

### **III. Personal/Family /Finances**

#### **A. Financial Planning**

1. Life Cycle Planning
2. Budgeting
  - a. Budget Process and Styles
  - b. Long and Short Term Goals
  - c. Decision-Making
3. Banking Skills

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- a. Financial Institutions
- b. Account Options and Management
- c. Debit/Credit Cards
- d. Electronic Transactions
- 4. Savings and Investments
  - a. Types
    - 1) Include 401 K, IRA, Mutual Funds –other job related investment opportunities
    - 2) Stocks & Bonds – how to choose and use
  - b. Risk/reward relationship
- 5. Insurance
  - a. Basic Principles
  - b. Categories
    - 1) Health and Disability
    - 2) Property (auto/home/renters)
    - 3) Life
  - c. Management of Insurance Accounts
- 6. Financial Planning Resources
  - a. Financial Institutions and organizations.
  - b. Consumer Credit Counseling
- B. Consumer Skills
  - 1. Rights and Responsibilities
  - 2. Impact of Media
  - 3. Comparative shopping
  - 4. Complaints
  - 5. Identity Protection
- C. Credit
  - 1. Advantages and Disadvantages
  - 2. Types of Credit
    - a. Revolving/Installment
    - b. Service Credit
    - c. Loans
    - d. Credit Cards
    - e. Pawn/Payday loans
  - 3. Selecting and Obtaining Credit
    - a. Applications
    - b. Sources
    - c. Establishing Credit History
    - d. Co-signers
    - e. Credit Scores

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- f. Credit Reports
- 4. Cost of Credit
  - a. Calculation of Finance Charges and other fees
  - b. Managing charges to credit accounts
- 5. Rights and Responsibilities
  - a. Credit Laws
  - b. Identity Confusion/Protection
  - c. Lost/Stolen Credit Cards
  - d. Management and Maintenance
- 6. Credit Repair
  - a. Bad Credit
  - b. Debt Consolidation
  - c. Bankruptcy
- D. Transportation
  - 1. Research and Selection
  - 2. Ownership Options
    - a. Purchasing
    - b. Leasing
  - 3. Management and Maintenance
  - 4. Alternative Sources of transportation
- E. Living Environments
  - 1. Housing
    - a. Evaluating Needs and Costs
    - b. Alternatives and Selection
    - c. Furnishings and Selection (\*ID)
    - d. Management and Maintenance
  - 2. Roommates
    - a. Choosing compatible roommates
    - b. Sharing expenses
- F. Clothing (\*FDM)
  - 1. Wardrobe Assessment
  - 2. Management and Maintenance

## **IV. Personal and Family Wellness**

- A. Eating for Good Health
  - 1. Personal/Family Eating Habits (\*NW)
  - 2. Family Nutritional Needs (\*NW)
    - a. Individual and Special Needs
    - b. Sources of Nutrients/Menu Planning
    - c. Time Management and Recipes



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3. Purchasing to Meet Nutritional Needs
  - a. Best Value for Your Food Dollar
  - b. Eating Out

## B. Maintaining Family Wellness

1. Self Care and its Effect on the Family
2. Exercising for a Healthy Lifestyle
3. Health Records and Practices
  - a. Family Health Records
  - b. Selecting Health Care Professionals
  - c. Patient Rights and Responsibilities
  - d. Health Maintenance/Disease Prevention

### ***\*Information may also be covered in:***

FDM- Fashion Design and Merchandising

ID- Interior Design

NW- Nutrition and Wellness

**LIFE MANAGEMENT**

<b>Career Cluster/Cluster Grouping:</b>	Human Services
<b>Pathway(s):</b>	Consumer Services
<b>Prepared Completer Competencies:</b>	
<ul style="list-style-type: none"> <li>NRA Use reasoning processes, individually and collaboratively, to take responsible action in families, workplace and communities.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>COLM1 – Apply decision making/problem-solving skills as related to personal values and goals.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

<p>COLM1.1 Clarify personal values for a better understanding of self (RWC01.01.b, RWC01.01.c)</p> <p>COLM1.2 Document realistic long and short-term goals. (PWR2.6.a) (RWC01.01.b, RWC01.01.c, RWC04.03.d, RWC04.10.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC01.01.b - Oral Expression and Listening - Effective speaking in formal and informal settings requires appropriate use of methods and audience awareness - <i>Identify a central idea or thesis, organize ideas, and develop a speech for an intended purpose and audience</i></p> <p>RWC01.01.c - Oral Expression and Listening - Effective speaking in formal and informal settings requires appropriate use of methods and audience awareness - <i>Use examples, illustrations, graphics, quotations, analogies, facts, and statistics to focus and support the content of a presentation</i></p> <p>RWC04.03.d - Research and Reasoning - Self-designed research provides insightful information, conclusions, and possible solutions - <i>Use a variety of strategies (e.g technical reading, direct observation, survey development) to collect relevant information to support the thesis/research question and explain why specific strategies were used instead of others</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p> <p>PWR2.6.a-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Work Ethic - Plan and prioritize goals</p>
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<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>NRA Evaluate reason for self and others</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>NRA1.1 Analyze different kinds of reasoning (e.g., scientific, practical, interpersonal). (RWC04.04.a)</p> <p>NRA1.3 Establish criteria for adequate reasoning. (RWC04.04.b, RWC04.10.c)</p> <p>NRA1.4 Contrast consequences of adequate and inadequate reasoning for self, others, culture/society, and global environment (PWR2.4.b)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC04.04.a - Research and Reasoning - Complex situations require critical thinking across multiple disciplines - <i>Analyze the logic of complex situations by questioning the purpose, question at issue, information, points of view, implications and consequences inferences, assumptions and concepts</i></p> <p>RWC04.04.b - Research and Reasoning - Complex situations require critical thinking across multiple disciplines - <i>Evaluate strengths and weaknesses of their logic and logic of others by using criteria including relevance, clarity, accuracy, fairness, significance, depth, breadth, logic and precision</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>

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	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p> <p>PWR2.4.b-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Global and Cultural Awareness - Interact effectively with and respect the diversity of different individuals, groups, and cultures</p>
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<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>NRA2 Analyze recurring and evolving family, workplace and community concerns.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
	<b>Academic Content Knowledge Alignment:</b>

- NRA 2.2 Describe recurring and evolving concerns facing individuals, families, workplaces, and communities. (MAT3.2.a) (RWC02.02.a)
- NRA 2.3 Describe conditions and circumstances that create or sustain recurring and evolving concerns. (MAT03.01.c, MAT03.02.b) (RWC02.02.a)
- NRA 2.4 Describe levels of concerns: individual, family, workplace, community, cultural/societal, and global/environmental. (MAT03.01.c, MAT03.02.a, MAT03.02.b, MAT03.02.c) (SCI03.06.a, SCI03.06.c)

MAT03.01.c - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - *Explain how data might be analyzed to provide answers to a research question*

MAT03.02.a - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - *Identify the characteristics of a well-designed and well-conducted survey*

MAT03.02.b - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - *Identify the characteristics of a well-designed and well-conducted experiment*

MAT03.02.c - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - *Differentiate between the inferences that can be drawn in experiments versus observational studies*

RWC02.02.a - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - *Use reading and note-taking strategies (outlining, mapping systems, skimming, scanning, key word search) to organize information and make connections within and across informational texts*

SCI03.06.a - Earth Science - The interaction of Earth's surface with water, air, gravity, and biological activity causes physical and chemical changes - *Develop, communicate, and justify an evidence-based scientific explanation addressing questions regarding the interaction of Earth's surface with water, air, gravity, and biological activity*

SCI03.06.c - Earth Science - The interaction of Earth's surface with water, air, gravity, and biological activity causes physical and chemical changes - *Evaluate negative and positive consequences of physical and chemical changes on the geosphere*



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	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
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# Family and Consumer Sciences Education 2009-2010 Standards



<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"><li>• NRA 3 Analyze practical reasoning components.</li></ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

<p>NRA3.2 Analyze short-term and long-term consequences on self, family, culture/society, and global environment. (MAT03.01.a, MAT03.01.b, MAT03.02.c) (RWC04.10.c) (SCI03.05.b)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT03.01.a - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - Formulate appropriate research questions that can be answered with statistical analysis</p> <p>MAT03.01.b - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - Determine appropriate data collection methods to answer a research question</p> <p>MAT03.02.c - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - Differentiate between the inferences that can be drawn in experiments versus observational studies</p> <p>RWC02.02.e - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - Identify, analyze, and evaluate rhetorical devices and appeals used to advance an author's purpose and viewpoint.</p> <p>RWC04.03.c - Research and Reasoning - Self-designed research provides insightful information, conclusions, and possible solutions - Evaluate quality, accuracy, and completeness of information and the bias, credibility and reliability of the sources</p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - Implement a purposeful and articulated process to solve a problem</p> <p>SCI03.05.b - Earth Science - There are costs, benefits, and consequences of exploration, development, and consumption of renewable and nonrenewable resources - Evaluate positive and negative impacts on the geosphere, atmosphere, hydrosphere, and biosphere in regards to resource use</p>
<p>NRA 3.3 Analyze assumptions that underlie beliefs and actions (PWR2.1.f, PWR2.2.b) (RWC02.02.e)</p>	
<p>NRA3.4 Distinguish adequate and/or reliable information from inadequate and/or unreliable information (MAT03.01.a, MAT03.01.b) (PWR2.1.e, PWR2.2.b) (RWC04.03.c, RWC04.10.c)</p>	
<p>NRA3.5 Analyze role exchange, universal consequences, the role of ethics, and other tests for making responsible judgments. (RWC02.02.e, RWC04.10.c)</p>	

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**Learning & Behavioral Skills (Inquiry, Application in Society & Technology & Nature of...):**

PWR2.1.e-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Critical Thinking and Problem Solving - Evaluate the credibility and relevance of information, ideas, and arguments

PWR2.1.f-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Critical Thinking and Problem Solving - Discern bias, pose questions, marshal evidence, and present solutions

PWR2.2.b-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Find and Use Information/Information Technology - Understand the ethical uses of information



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<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>NRA4 Implement practical reasoning for responsible action in families, workplaces and communities.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
NRA4.2 Describe a particular recurring and evolving	<b>Academic Content Knowledge Alignment:</b>

	individual, family, workplace, or community concern. (RWC02.02.e)		
NRA4.3	Select goals/valued ends to resolve a particular concern. (RWC04.10.c)		MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - <i>Use appropriate computation methods that encompass estimation and calculation.</i>
NRA4.4	Establish standards for choosing responsible action to address a particular concern. (PWR2.7.d) (RWC04.10.c)		MAT03.02.c - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - <i>Differentiate between the inferences that can be drawn in experiments versus observational studies</i>
NRA4.5	Evaluate the conditions of a particular concern, e.g. historical, social-psychological, socioeconomic, political, cultural, global/environmental. (MAT03.03.a, MAT03.03.c, MAT03.04.a) (RWC04.10.c) (SCI03.05.b)		MAT03.03.a - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - <i>Identify and choose appropriate ways to summarize numerical or categorical data using tables, graphical displays, and numerical summary statistics (describing shape, center and spread) and accounting for outliers when appropriate</i>
NRA4.6	Generate reasonable actions for reaching goals/valued ends for a particular concern. (RWC03.04.a, RWC04.10.c)		MAT03.03.c - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - <i>Describe the relationship between two categorical variables using percents</i>
NRA4.8	Evaluate potential short- and long-term consequences of possible actions on self, others, culture/society, and global environment. (RWC04.10.c) (SCI03.05.b)		MAT03.04.a - Data Analysis, Statistics, and Probability - Randomness is the foundation for using statistics to draw conclusions when testing a claim or estimating plausible values for a population characteristic - <i>Define and explain the meaning of significance (both practical and statistical)</i>
NRA4.11	Design a plan for accomplishing a selected action. (RWC03.04.a, RWC4.04.c)		RWC02.02.e - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - <i>Identify, analyze, and evaluate rhetorical devices and appeals used to advance an author's purpose and viewpoint</i>
NRA4.12	Implement and monitor a plan of action based on established standards and valued ends. (RWC04.10.c)		RWC03.04.a - Writing and Composition - Stylistic and thematic elements of literary or narrative texts can be refined to engage or entertain an audience - <i>Organize events, details, ideas and reflections or observations strategically to influence the audience's emotions and understanding of the implicit or explicit theme</i>
NRA4.13	Evaluate actions and results, including consequences on self, others, culture/society, and global environment. (MAT01.02.a, MAT03.02.c) (PWR2.4.c)		RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - Implement a purposeful and articulated process to solve a problem
NRA4.14	Evaluate practical reasoning processes. (PWR1.1.a) (RWC04.10.c)		

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**Learning & Behavioral Skills (Inquiry, Application in Society & Technology & Nature of...):**

PWR1.1.a-Postsecondary & Workforce Readiness, Content Knowledge, Literacy - Read fiction and non-fiction, understanding conclusions reached and points of view expressed

PWR2.4.c-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Global and Cultural Awareness - Recognize the interdependent nature of our world

PWR2.7.d-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Take responsibility for Actions



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<b>Career Cluster/Cluster Grouping:</b>	Human Services
<b>Pathway(s):</b>	Consumer Services
<b>Prepared Complete Competencies:</b> N2.0 Evaluate management practices related to the human, economic and environmental resources.	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> N 2.1 Demonstrate management of individual and family resources such as food, clothing, shelter, healthcare, recreation, transportation, time and human capital.	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

- N2.1.1 Apply management and planning skills and processes to organize tasks and responsibilities. (RWC04.10.c)
- N2.1.4 Apply consumer skills to providing and maintaining clothing. (MAT01.02.a) (RWC2.02.c, RWC04.10.c)
- N2.1.5 Apply consumer skills to decisions about housing, utilities, and furnishings. (MAT01.02.a, MAT03.01.a, MAT03.01.a, MAT03.03.a,) (RWC04.03.c, RWC4.01.d)
- N2.1.6 Summarize information about procuring and maintaining health care to meet the needs of individuals and family members. (MAT01.02.a) (RWC04.03.c)
- N2.1.7 Apply consumer skills to decisions about recreation. (MAT01.02.a) (RWC04.10.c)
- N2.1.8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members. (MAT01.02.a) (RWC04.03.c, RWC04.10.c)

### Academic Content Knowledge Alignment:

MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation.

MAT03.01.a - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - Formulate appropriate research questions that can be answered with statistical analysis

MAT03.03.a - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - Identify and choose appropriate ways to summarize numerical or categorical data using tables, graphical displays, and numerical summary statistics (describing shape, center and spread) and accounting for outliers when appropriate

MAT03.03.c - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - Describe the relationship between two categorical variables using percents

RWC02.02.c - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - Obtain and use information from text and text features (index, bold or italicized text, subheadings, graphics) to answer questions, perform specific tasks, or identify and solve problems

RWC04.03.c - Research and Reasoning - Self-designed research provides insightful information, conclusions, and possible solutions - *Evaluate quality, accuracy, and completeness of information and the bias, credibility and reliability of the sources*

RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - *Implement a purposeful and articulated process to solve a problem*



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**Learning & Behavioral Skills (Inquiry, Application in Society & Technology & Nature of...):**

<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N2.4 Evaluate the effects of technology on individual and family resources.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N2.4.1 Summarize types of technology that affect family and consumer decision-making. ( PWR2.1.e) (RWC4.6.e)</p> <p>N2.4.2 Analyze how media and technological advances affect family and consumer decisions. (MAT03.01.c) (RWC01.06.e, RWC04.09.b)</p> <p>N2.4.3 Assess the use of technology and its effect on quality of life. (RWC01.06.e)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT03.01.c - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - <i>Explain how data might be analyzed to provide answers to a research question</i></p> <p>RWC01.06.e - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - <i>Support others in discussions, activities, and presentations through active listening</i></p> <p>RWC04.09.b - Research and Reasoning - Information from primary and secondary sources is used to establish relevance, significance, and accuracy in answering research questions - <i>Analyze Internet-based and other resource materials for accuracy and significance</i></p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p> <p>PWR2.1.e-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Critical Thinking and Problem Solving - Evaluate the credibility and relevance of information, ideas, and arguments</p>



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<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"><li>• N2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan.</li></ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

- N2.6.1 Examine the needs for personal and family financial planning (MAT02.06.c, MAT02.06.e, MAT03.01.b) (RWC04.10.c)
- N2.6.2 Apply management principles to individual and family financial practices (MAT01.02.a, MAT02.06.a, MAT03.01.c) (PWR2.7.b)
- N2.6.3 Apply management principles to decisions about individual and family insurance. (MAT02.06.c, MAT03.01.b, MAT03.01.c, MAT03.03.a) (RWC04.03.c)

### Academic Content Knowledge Alignment:

MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - *Use appropriate computation methods that encompass estimation and calculation.*

MAT02.06.a - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - *Represent, solve, using all tools including graphing technology, and interpret problems in various contexts using linear, quadratic, and exponential functions*

MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - *Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)*

MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - *Analyze various lending sources, services, and financial institutions (PFL)*

MAT03.01.b - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - *Determine appropriate data collection methods to answer a research question*

MAT03.01.c - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - *Explain how data might be analyzed to provide answers to a research question*

MAT03.03.a - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - *Identify and choose appropriate ways to summarize numerical or categorical data using tables, graphical displays, and numerical summary statistics (describing shape, center and spread) and accounting for outliers when appropriate*

RWC04.03.c - Research and Reasoning - Self-designed research provides insightful information, conclusions, and possible solutions - *Evaluate quality, accuracy, and completeness of information and the*

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**Learning & Behavioral Skills (Inquiry, Application in Society & Technology & Nature of...):**

PWR2.7.b-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Possess financial literacy and awareness of consumer economics

<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N2.3 Analyze policies that support consumer rights and responsibilities.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N2.3.1 Analyze state and federal policies and laws providing consumer protection. (RWC03.09.d)</p> <p>N2.3.2 Analyze how policies become laws relating to consumer rights. (RWC03.09.d)</p> <p>N2.3.3 Analyze skills used in seeking information to consumer rights (RWC04.03.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC03.09.d - Writing and Composition - Grammar, language usage, mechanics, and clarity are the basics of ongoing refinements and revisions within the writing process - <i>Distinguish between the active and passive voice, and write in the active voice</i></p> <p>RWC04.03.c - Research and Reasoning - Self-designed research provides insightful information, conclusions, and possible solutions - <i>Evaluate quality, accuracy, and completeness of information and the bias, credibility and reliability of the sources</i></p> <p>.</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>

<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N2.2 Analyze the relationship of the environment to family and consumer resources</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N2.2.1 Analyze individual and family responsibility in relation to the environmental trends and issues. (RWC04.10.c)</p> <p>N2.2.2 Summarize environmental trends and issues affecting families and future generations. (MAT03.01.c) (RWC04.05.a)</p> <p>N2.2.3 Demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment. (RWC04.10.b)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT03.01.c - Data Analysis, Statistics, and Probability - Statistical methods take variability into account, supporting informed decision-making through quantitative studies designed to answer specific questions - <i>Explain how data might be analyzed to provide answers to a research question</i></p> <p>RWC04.05.a - Research and Reasoning - Evaluating quality reasoning includes the value of intellectual character such as humility, empathy, and confidence - <i>Analyze the purpose, question at issue, information, points of view, implications and consequences, inferences, assumptions, and concepts inherent in thinking</i></p> <p>RWC04.10.b - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Assess strengths and weaknesses of their thinking and thinking of others by using criteria including relevance, clarity, accuracy, fairness, significance, depth, breadth, logic and precision</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>

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	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
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<b>Career Cluster/Cluster Grouping:</b>	Human Services
<b>Pathway(s):</b>	Consumer Services
<b>Prepared Complete Competencies:</b>	
<ul style="list-style-type: none"> <li>N1.0 Integrate multiple life roles and responsibilities in family work and community settings.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N1.3 Evaluate the reciprocal effects of individual and family participation in community activities.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

<p>N1.3.1 Analyze goals that support individuals and family member: in carrying out community and civic responsibilities. (RWC04.10.c)</p> <p>N1.3.2 Demonstrate skills that individuals and families can utilize support civic engagement in community activities. (RWC01.01.b, RWC01.03.b, RWC03.10.b)</p> <p>N1.3.3 Analyze personal and family assets and skills that provide service to the community. (RWC04.10.a)</p> <p>N1.3.4 Analyze community resources and systems of formal and informal support available to individuals and families (RWC04.10.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC01.01.b - Oral Expression and Listening – Effective speaking in formal and informal settings requires appropriate use of methods and audience awareness - <i>Identify a central idea or thesis, organize ideas, and develop a speech for an intended purpose and audience</i></p> <p>RWC01.03.b - Oral Expression and Listening - Verbal and nonverbal cues impact the intent of communication - <i>Deliver formal oral presentations for intended purpose and audience, using effective verbal and nonverbal communication</i></p> <p>RWC03.10.b - Writing and Composition - Literary and narrative texts develop a controlling idea or theme with descriptive and expressive language - <i>Organize paragraphs or stanzas to present ideas clearly and purposefully for a specific audience</i></p> <p>RWC04.10.a - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Analyze the purpose, question at issue, information, points of view, implications and consequences, inferences, assumptions and concepts inherent in thinking</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...)</b></p>
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Concepts and skills students know include: N1.2 Demonstrate transferable and employability skills in school, community and workplace settings.	
Evidence Outcomes - Students can:	21 <sup>st</sup> Century Skills and Readiness Competencies
<p>N1.2.1 Analyze potential career choices to determine the knowledge, skills, and attitudes associated with each career. (PWR2.7.e) (RWC04.10.c)</p> <p>N1.2.2 Demonstrate job seeking and job keeping skills (PWR2.7.f) (RWC01.01.d, RWC01.07.e, RWC03.03.a)</p> <p>N1.2.3 Apply communication skills in school, community and workplace settings. (PWR2.8.a) (RWC03.03.a)</p> <p>N1.2.4 Demonstrate teamwork skills in school, community and workplace settings (PWR2.9.a) (RWC01.02.e, RWC01.06.e, RWC01.02.d)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC01.01.d - Oral Expression and Listening - Effective speaking in formal and informal settings requires appropriate use of methods and audience awareness - <i>Use grammar and vocabulary appropriate for the situation, audience, topic, and purpose</i></p> <p>RWC01.06.e - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - <i>Support others in discussions, activities, and presentations through active listening</i></p> <p>RWC01.02.d - Oral Expression and Listening - Effective collaborative groups accomplish goals - <i>Participate in the preparations of the group activity or product, defining and assuming individual roles and responsibilities</i></p> <p>RWC01.02.e - Oral Expression and Listening - Effective collaborative groups accomplish goals - <i>Assume a leadership role in a group that is collaboratively working to accomplish a goal</i></p> <p>RWC01.07.e - Oral Expression and Listening - Oral presentations require effective preparation strategies - <i>Use effective audience and oral delivery skills to persuade an audience</i></p> <p>RWC03.03.a - Writing and Composition - Standard English conventions effectively communicate to targeted audiences and purposes - <i>Follow the conventions of Standard English to write varied, strong, correct, complete sentences</i></p>

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	<p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>
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	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p> <p>PWR2.6.b-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Work Ethic - Manage time effectively</p> <p>PWR2.6.c-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Work Ethic - Take initiative, and follow through</p> <p>PWR2.7.c-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Behave honestly and Ethically</p> <p>PWR2.7.e-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Understand the relevance of learning to postsecondary and workforce readiness</p> <p>PWR2.7.f-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Demonstrate awareness of and evaluate career options</p> <p>PWR2.8.a-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Communication - Read, write, listen and speak effectively</p> <p>PWR2.9.a-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Collaboration - Work effectively with others</p> <p>PWR2.9.d-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Collaboration - Use teamwork and leadership skills effectively</p>
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<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N1.1 Analyze strategies to manage multiple roles and responsibilities (individual, family, career, community and global)</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N1.1.2 Analyze the effects of social, economic, and technological change on work and family dynamics. (M MAT03.02.c) (RWC04.10.c)</p> <p>N1.1.3 Analyze ways that individual career goals can affect the family's capacity to meet goals for all family members. (RWC04.10.c)</p> <p>N1.1.4 Analyze potential effects of career path decisions on balancing work and family. (RWC04.10.c)</p> <p>N1.1.6 Develop a life plan, including pathways to acquiring the knowledge and skills needed to achieve individual. (RWC04.10.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT03.02.c - Data Analysis, Statistics, and Probability - The design of an experiment or sample survey is of critical importance to analyzing the data and drawing conclusions - <i>Differentiate between the inferences that can be drawn in experiments versus observational studies</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>

<b>Career Cluster/Cluster Grouping:</b>		<i>Human Services</i>
<b>Pathway(s):</b>		<i>Consumer Services</i>
<b>Prepared Completer Competencies:</b>		
<ul style="list-style-type: none"> <li>N6.0 Evaluate the significance of family and its effects on the well being of individuals and society.</li> </ul>		
<b>High School Expectations</b>		
<b>Concepts and skills students know include:</b>		
<ul style="list-style-type: none"> <li>N6.2 Evaluate the effects of diverse perspectives, needs and characteristics of individuals and families.</li> </ul>		
<b>Evidence Outcomes - Students can:</b>		<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
N6.2.1	Demonstrate awareness of multiple diversities and their effects on individuals, families, and society. (RWC01.03.d, RWC01.06.e)	<b>Academic Content Knowledge Alignment:</b>  RWC01.03.d - Oral Expression and Listening - Verbal and nonverbal cues impact the intent of communication - <i>Analyze audience responses to evaluate how effectively the talk or presentation met the purpose</i>  RWC01.06.e - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - <i>Support others in discussions, activities, and presentations through active listening</i>  RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i>
N6.2.3	Analyze the effects of empathy for diversity on individuals in family, work, and community settings. (RWC04.10.c)	

	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
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<b>Career Cluster/Cluster Grouping:</b>	Human Services
<b>Pathway(s):</b>	Consumer Services
<b>Prepared Completer Competencies:</b>	
<ul style="list-style-type: none"> <li>N3.0 Integrate knowledge, skills and practices needed for a career in consumer services.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N3.3 Analyze factors in developing a long-term financial management plan.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
N3.3.1 Explain the effects of the economy on personal income, individual and family security, and consumer decisions (MAT01.02.a, MAT02.06.c) (RWC04.10.c) (SST03.04.c, SST03.05.c)	<b>Academic Content Knowledge Alignment:</b>  MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - <i>Use appropriate computation methods that encompass estimation and calculation.</i>  MAT02.06.a - Patterns, Functions, and Algebraic Structures -
N3.3.2 Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources.	

<p>(RWC04.10.c) (SST03.04.a, SST03.04.d, SST03.04.e)</p> <p>N3.3.3 Analyze the effect of consumer credit in long-term financial planning. (MAT01.02.a, MAT02.06.c, MAT02.06.d, MAT03.03.a) (RWC04.10.c) (SST03.06.a, SST03.06.b)</p> <p>N3.3.4 Compare investment and savings alternatives. (MAT01.02.a, MAT02.06.a, MAT03.03.a, MAT03.03.c) (RWC04.10.c) (SST03.05.a, SST03.05.b, SST03.05.d)</p> <p>N3.3.5 Analyze the effects of risk management strategies on long-term financial planning. (MAT01.02.a, MAT02.06.a, MAT03.03.a, MAT03.03.c) (RWC04.10.c) (SST03.07.a, SST03.07.b, SST03.07.c)</p> <p>N3.3.6 Analyze the effect of key life transitions on financial planning (RWC04.10.c)</p>	<p>Quantitative relationships in the real world can be modeled and solved using functions - <i>Represent, solve, using all tools including graphing technology, and interpret problems in various contexts using linear, quadratic, and exponential functions</i></p> <p>MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - <i>Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</i></p> <p>MAT02.06.d - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - <i>Evaluate, using all tools including graphing technology, the costs and benefits of credit (PFL)</i></p> <p>MAT03.03.a - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - <i>Identify and choose appropriate ways to summarize numerical or categorical data using tables, graphical displays, and numerical summary statistics (describing shape, center and spread) and accounting for outliers when appropriate</i></p>
<p>N3.3.7 Explain the role of estate planning in long-term financial planning. (MAT02.06.a) (RWC04.10.c)</p> <p>N3.3.8 Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance. (MAT02.06.d MAT03.03.c) (RWC03.01.a) (SST03.06.c)</p> <p>COLM2.1 Investigate credit reports and rating and practice effective credit management techniques. (RWC04.10.c)</p>	<p>MAT03.03.c - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - <i>Describe the relationship between two categorical variables using percents</i></p> <p>RWC03.01.a - Writing and Composition - Style, detail, expressive language, and genre create a well-crafted statement directed at an intended audience and purpose - <i>Use a range of elaboration techniques (such as questioning, comparing, connecting, interpreting, analyzing, or describing) to establish and express point of view and theme</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>

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	<p>SST03.04.a-Social Studies, Economics, Design, analyze, and apply financial plan based on short- and long-term financial goals (PFL) - Develop a financial plan including a budget based on short- and long- term goals</p> <p>SST03.04.b-Social Studies, Economics, Design, analyze, and apply on short- and long-term financial goals (PFL) - Analyze financial in accuracy, relevance, and steps for identity protection</p> <p>SST03.04.c-Social Studies, Economics, Design, analyze, and apply financial plan based on short- and long-term financial goals (PFL) - Describe factors affecting take-home pay</p> <p>SST03.04.d-Social Studies, Economics, Design, analyze, and apply financial plan based on short- and long-term financial goals (PFL) - Identify sources of personal income and likely deductions and expenditures as a basis for a financial plan</p> <p>SST03.04.e-Social Studies, Economics, Design, analyze, and apply financial plan based on short- and long-term financial goals (PFL) - Describe legal and ethical responsibilities regarding tax liabilities</p> <p>SST03.05.a-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Compare and contrast the variety of investments available for a diversified portfolio</p> <p>SST03.05.b-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Evaluate factors to consider when managing savings</p> <p>SST03.05.c-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Explain how economic cycles affect personal financial decisions.</p>
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# Family and Consumer Sciences Education 2009-2010 Standards

	<p>SST03.05.d-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Describe the appropriate type of investment to achieve the objectives of liquidity, income and growth</p> <p>SST03.06.a-Social Studies, Economics, Analyze the components of credit and debt(PFL) - Analyze various lending sources, services, and institutions</p> <p>SST03.06.b-Social Studies, Economics, Analyze the components of credit and debt(PFL) - Investigate legal and personal responsibilities of lenders and borrowers</p> <p>SST03.06.c-Social Studies, Economics, Analyze the components of personal credit to manage credit and debt(PFL) – Make connections between building and maintaining a credit history and its impact on lifestyle</p> <p>SST03.07.a-Social Studies, Economics, Identify, develop, and evaluate risk-management strategies (PFL) - Differentiate between types of risk</p> <p>SST03.07.b-Social Studies, Economics, Identify, develop, and evaluate risk-management strategies (PFL) - Explain the function and purpose of insurance</p> <p>SST03.07.c-Social Studies, Economics, Identify, develop, and evaluate risk-management strategies (PFL) - Select and evaluate strategies to manage risk</p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>



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<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"><li>• N3.2 Analyze factors that affect consumer advocacy.</li></ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

<p>N3.2.1 Analyze the role of advocacy groups at state and national levels (RWC04.10.c)</p> <p>N3.2.2 Analyze the contributions of policy makers to consumer advocacy. (RWC04.10.c)</p> <p>N3.2.3 Demonstrate strategies that enable consumers to become advocates. (RWC04.02.b, RWC04.02.c)</p> <p>N3.2.5 Apply strategies to reduce the risk of consumer fraud. (RWC01.08.c) (SST03.04.b)</p> <p>N3.2.6 Analyze the role of media in consumer advocacy. (RWC01.08.e)</p> <p>N3.2.7 Analyze the effects of business and industry policies and procedures on advocacy. (RWC02.04.b)</p> <p>N3.2.8 Analyze the use of educational and promotional materials in consumer advocacy. (RWC01.04.a)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC01.02.d - Oral Expression and Listening - Effective collaborative groups accomplish goals - <i>Participate in the preparations of the group activity or product, defining and assuming individual roles and responsibilities</i></p> <p>RWC01.04.a - Oral Expression and Listening - Validity of a message is determined by its accuracy and relevance - <i>Critique the accuracy, relevance, and organization of evidence of a presentation</i></p> <p>RWC01.08.c - Oral Expression and Listening - Listening critically to comprehend a speaker's message requires mental and physical strategies to direct and maintain attention - <i>Ask clarifying questions</i></p> <p>RWC01.08.e - Oral Expression and Listening - Listening critically to comprehend a speaker's message requires mental and physical strategies to direct and maintain attention - <i>Explain how variables such as background knowledge, experiences, values, and beliefs can affect communication</i></p> <p>RWC02.04.b - Reading for All Purposes - Ideas synthesized from informational texts serve a specific purpose - <i>Make generalizations and draw conclusions from persuasive texts, citing text-based evidence as support</i></p> <p>RWC04.02.b - Research and Reasoning - Logical arguments distinguish facts from opinions, and evidence defines reasoned judgment - <i>Distinguish between evidence and inferences</i></p> <p>RWC04.02.c - Research and Reasoning - Logical arguments distinguish facts from opinions, and evidence defines reasoned judgment - <i>Identify false premises or assumptions</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>
<p>As of May 17, 2010</p>	<p>SST03.04.b-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) – Analyze financial information for accuracy, relevance, and steps for identity protection</p> <p style="text-align: right;">42</p>



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	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
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<b>Career Cluster/Cluster Grouping:</b>		Human Services
<b>Pathway(s):</b>		Consumer Services
<b>Prepared Completer Competencies:</b>		
<ul style="list-style-type: none"> <li>N1.0 Integrate knowledge, skills and practices required for careers in housing, interiors and furnishings</li> </ul>		
<b>High School Expectations</b>		
<b>Concepts and skills students know include:</b>		
<ul style="list-style-type: none"> <li>N11.6 Evaluate client's needs, goals and resources in creating design plans for housing, interiors and furnishings.</li> </ul>		
<b>Evidence Outcomes - Students can:</b>		<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N11.6.2 Assess community, family, and financial resources needed to achieve clients' housing and interior goals. (MAT01.02.a) (RWC04.10.c)</p> <p>N11.6.4 Critique design plans that address client's needs, goals and resources. (RWC04.08.a, RWC04.10.c) (SCI03.05.c, SCI03.05.d)</p>		<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - <i>Use appropriate computation methods that encompass estimation and calculation.</i></p> <p>RWC04.08.a - Research and Reasoning - Informational materials, including electronic sources, need to be collected, evaluated, and analyzed for accuracy, relevance, and effectiveness for answering research questions - Integrate information from different sources to research and complete a project</p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - Implement a purposeful and articulated process to solve a problem</p> <p>SCI03.05.c - Earth Science - There are costs, benefits, and consequences of exploration, development, and consumption of renewable and nonrenewable resources - Create a plan to reduce environmental impacts due to resource consumption</p> <p>SCI03.05.d - Earth Science - There are costs, benefits, and consequences of exploration, development, and consumption of</p>

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	renewable and nonrenewable resources - <i>Analyze and interpret data about the effect of resource consumption and development on resource reserves to draw conclusions about sustainable use</i>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>

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<b>Career Cluster/Cluster Grouping:</b>	Human Services
<b>Pathway(s):</b>	Consumer Services
<b>Prepared Completer Competencies:</b>	
<ul style="list-style-type: none"> <li>N13.0 Demonstrate respectful and caring relationships in the family, workplace and community.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N13.5 Demonstrate teamwork and leadership skills in the family, workplace and community.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

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<p>N13.5.1 Create an environment that encourages and respects the ideas, perspectives, and contributions of all group members. (RWC01.06.d, RWC1.2.e)</p> <p>N13.5.2 Demonstrate strategies to motivate, encourage, and build trust in-group members. (RWC01.06.d)</p> <p>N13.5.3 Demonstrate strategies that utilize the strengths and minimize the limitations of team members. (RWC01.02.c)</p> <p>N13.5.4 Demonstrate techniques that develop team and community spirit. (RWC01.06.d)</p> <p>N13.5.5 Demonstrate ways to organize and delegate responsibilities. (RWC01.02.d)</p> <p>N13.5.6 Create strategies to integrate new members into the team. (RWC01.06.e).</p> <p>N13.5.7 Demonstrate processes for cooperating, compromising, and collaborating. (RWC01.02.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC01.02.c - Oral Expression and Listening - Effective collaborative groups accomplish goals - <i>Analyze differences in group perspectives to help bring the group to consensus or to solve a perceived problem</i></p> <p>RWC01.02.d - Oral Expression and Listening - Effective collaborative groups accomplish goals - <i>Participate in the preparations of the group activity or product, defining and assuming individual roles and responsibilities</i></p> <p>RWC01.06.d - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - <i>Facilitate (or lead) a group by developing an agenda designed to accomplish a specified goal</i></p> <p>RWC01.06.e - Oral Expression and Listening - Effectively operating in small and large groups to accomplish a goal requires active listening - <i>Support others in discussions, activities, and presentations through active listening</i></p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>

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<b>Career Cluster/Cluster Grouping:</b>	Human Services
<b>Pathway(s):</b>	Consumer Services
<b>Prepared Completer Competencies:</b>	
<ul style="list-style-type: none"> <li>N14.0 Demonstrate nutrition and wellness practices that enhance individual and family well-being.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N14.1 Analyze factors that influence nutrition and wellness practices across the lifespan.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

# Family and Consumer Sciences Education

## 2009-2010 Standards

<p>N14.1.1 Explain physical, emotional, social, psychological, and spiritual components of individual and family wellness. (PWR2.7.g)</p> <p>N14.1.2 Analyze the effects of psychological, cultural, and social influences on food choices and other nutrition practices. (RWC02.02.a)</p> <p>N14.1.3 Analyze the governmental, economic, and technological influences on food choices and practices. (RWC02.05.d)</p> <p>N14.1.4 Analyze the effects of global and local events and conditions on food choices and practices</p> <p>N14.1.5 Analyze legislation and regulations related to nutrition and wellness. (RWC02.02.a)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC02.02.a - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - <i>Use reading and note-taking strategies (outlining, mapping systems, skimming, scanning, key word search) to organize information and make connections within and across informational texts</i></p> <p>RWC02.05.d - Reading for All Purposes - Literary and historical influences determine the meaning of traditional and contemporary literary texts - <i>Analyze how literary components affect meaning</i></p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p> <p>PWR2.7.g-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Attend to personal health and wellness</p>

<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N14.3 Demonstrate ability to acquire, handle, and use foods to meet nutritional and wellness needs of individuals and families across the lifespan.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
N14.3.3 Demonstrate ability to select, store, prepare, and serve nutritious and aesthetically pleasing foods. (RWC04.08.b)	<b>Academic Content Knowledge Alignment:</b>  RWC04.08.b - Research and Reasoning - Informational materials, including electronic sources, need to be collected, evaluated, and analyzed for accuracy, relevance, and effectiveness for answering research questions - <i>Integrate information from different sources to form conclusions about an author's assumptions, biases, credibility, cultural and social perspectives, or world views</i>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>

<b>Career Cluster/Cluster Grouping:</b>		Human Services
<b>Pathway(s):</b>		Consumer Services
<b>Prepared Completer Competencies:</b>		
<ul style="list-style-type: none"> <li>N15.0 Evaluate the effects of parenting roles and responsibilities on strengthening the well-being of individuals and families.</li> </ul>		
<b>High School Expectations</b>		
<b>Concepts and skills students know include:</b>		
<ul style="list-style-type: none"> <li>N15.3 Evaluate external support systems that provide services for parents.</li> </ul>		
<b>Evidence Outcomes - Students can:</b>		<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
N15.3.1 Assess community resources and services available to families (RWC04.10.c)	<b>Academic Content Knowledge Alignment:</b>	
	RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i>  .  .	
		<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>

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<b>Career Cluster/Cluster Grouping:</b>		Human Services
<b>Pathway(s):</b>		Consumer Services
<b>Prepared Completer Competencies:</b>		
<ul style="list-style-type: none"> <li>N7.0 Synthesize knowledge, skills and practices required for careers in family &amp; community services.</li> </ul>		
<b>High School Expectations</b>		
<b>Concepts and skills students know include:</b>		
<ul style="list-style-type: none"> <li>N7.4 Evaluate the conditions affecting individuals and families with a variety of disadvantaging conditions.</li> </ul>		
<b>Evidence Outcomes - Students can:</b>		<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N7.4.1 Assess health, wellness and safety issues of individuals and families with a variety of disadvantaging conditions. (RWC04.03.c, RWC04.10.c)</p>		<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC04.03.c - Research and Reasoning - Self-designed research provides insightful information, conclusions, and possible solutions - <i>Evaluate quality, accuracy, and completeness of information and the bias, credibility and reliability of the sources</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p> <p>.</p> <p>.</p>
		<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>

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<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N7.1 Analyze career paths with in family and community services</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N7.1.2 Analyze opportunities for employment and entrepreneurial endeavors. (RWC04.10.c)</p> <p>N7.1.3 Summarize education and training requirements and opportunities for career paths in family &amp; community services. (RWC04.10.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>

<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>N7.3 Demonstrate professional behaviors, skills and knowledge in providing family and community services</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<p>N7.3.4 Analyze participants' strengths, needs, preferences, and interests across the life span through formal and informal assessment practices. (MAT03.03.a, MAT03.03.c) (RWC04.10.c)</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT03.03.a - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - <i>Identify and choose appropriate ways to summarize numerical or categorical data using tables, graphical displays, and numerical summary statistics (describing shape, center and spread) and accounting for outliers when appropriate</i></p> <p>MAT03.03.c - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - <i>Describe the relationship between two categorical variables using percents</i></p> <p>RWC04.10.c - Research and Reasoning - Effective problem-solving strategies require high-quality reasoning - <i>Implement a purposeful and articulated process to solve a problem</i></p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>