

CONSUMER & RESOURCE MANAGEMENT

MIS03 09028

To help students learn how to make intelligent choices in the use of resources in order to gain maximum personal and family satisfaction. Course content may include: interrelationships between the individual and the economy^{**}; consumer behavior; consumer rights and responsibilities; evaluating consumer information; financial services; resource management techniques; consumer credit; developing financial plans to meet personal and family goals; financial security; societal and environmental impacts of decisions; current issues relating to consumerism and resource management; sources of consumer support and assistance; related careers; leadership development.

^{**}This course may include concepts of personal finance such as checkbook mechanics, saving for larger purchases, credit, earning power, taxation and paycheck withholdings, college costs, making and living within a budget, mortgages, retirement savings, and investments.

Credit ¼, ½, or 1 credit
Max credit = 1

Level Grades 9-12

Standard 1	<i>CAREER, COMMUNITY, and FAMILY CONNECTIONS</i> Integrate multiple life roles and responsibilities in family, work, and community settings.	
Topic 1.1	Analyze strategies to manage multiple roles and responsibilities (individual, family, career, community, and global).	
	Student Competencies	
	1.1.1	Summarize local and global policies, issues, and trends in the workplace, community, and family dynamics that affect individuals and families.
	1.1.2	Analyze the effects of social, economic, and technological changes on work and family dynamics.
	1.1.3	Analyze ways that individual career goals can affect the family's capacity to meet goals for all family members.
	1.1.4	Analyze potential effects of career path decisions on balancing work and family.
	1.1.5	Determine goals for life-long learning and leisure opportunities for all family members.
	1.1.6	Develop a life plan, including pathways to acquiring the knowledge and skills needed to achieve individual, family, and career goals.

Topic 1.2	Demonstrate transferable knowledge, attitudes, and technical and employability skills in school, community, and workplace settings.	
Student Competencies		
	1.2.1	Analyze potential career choices to determine the knowledge, skills, attitudes, and opportunities associated with each career.
	1.2.2	Demonstrate job seeking and job keeping skills.
	1.2.3	Apply communication skills in school, community, and workplace settings and with diverse populations.
	1.2.4	Demonstrate teamwork skills in school, community, and workplace settings and with diverse populations.
	1.2.5	Analyze future-ready strategies to shape, manage, and utilize change, including changing technologies, in workplace settings.
	1.2.6	Demonstrate leadership skills and abilities in school, workplace, and community settings.
	1.2.7	Analyze factors that contribute to maintaining safe and healthy school, work, and community environments.
	1.2.8	Demonstrate employability skills, work ethics, and professionalism.
Topic 1.3	Evaluate the reciprocal effects of individual and family participation in community and civic activities.	
Student Competencies		
	1.3.1	Analyze goals that support individuals and family members in carrying out community and civic responsibilities.
	1.3.2	Demonstrate skills that individuals and families can utilize to support civic engagement in community activities.
	1.3.3	Analyze personal and family assets and skills that provide service to the community.
	1.3.4	Analyze community resources and systems of formal and informal support available to individuals and families.
	1.3.5	Analyze the effects of federal, state, and local public policies, agencies, and institutions on the family.
	1.3.6	Identify ways individuals and families can influence change in policies, agencies, and institutions that affect individuals and families.
Standard 2	<i>CONSUMER and FAMILY RESOURCES</i>	
	Evaluate management practices related to the human, economic, and environmental resources in a global context.	
Topic 2.1	Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital.	
Student Competencies		
	2.1.1	Apply time management, organizational, and process skills to prioritize tasks and achieve goals.
	2.1.2	Analyze how individuals and families make choices to satisfy needs and wants.
	2.1.5	Apply consumer skills to decisions about housing, utilities, and furnishings.
	2.1.6	Summarize information about procuring and maintaining health care to meet the needs of individuals and family members.
	2.1.7	Apply consumer skills to decisions about recreation.
	2.1.8	Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.

Topic 2.2	Analyze the relationship between the global environment and family and consumer resources.	
	Student Competencies	
	2.2.3	Demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment.
Topic 2.3	Analyze policies that support consumer rights and responsibilities.	
	Student Competencies	
	2.3.1	Analyze state and federal policies and laws providing consumer protection.
	2.3.2	Analyze how policies become laws relating to consumer rights.
	2.3.3	Analyze skills used in seeking information regarding consumer rights.
Topic 2.4	Evaluate the effects of technology on individual and family resources in a global context.	
	Student Competencies	
	2.4.1	Analyze types of technology and software programs that affect family and consumer decision-making.
	2.4.2	Analyze how media and technological advances influence family and consumer decisions.
	2.4.3	Assess the use of technology and its effect on quality of life.
Topic 2.5	Analyze relationships between the economic system and consumer actions in a global context.	
	Student Competencies	
	2.5.1	Analyze the use of resources in making choices that satisfy needs and wants of individuals, Families, and communities.
	2.5.2	Analyze individual and family roles in the economic system.
	2.5.3	Analyze economic effects of laws and regulations that pertain to consumers and providers of services.
	2.5.4	Analyze practices that allow families to maintain economic self-sufficiency.
Topic 2.6	Demonstrate management of financial resources to meet the goals of individuals and families across the life span.	
	Student Competencies	
	2.6.1	Evaluate the need for personal and family financial planning.
	2.6.2	Apply financial management principles to individual and family financial practices.
	2.6.3	Apply management principles to decisions about insurance for individuals and families.
	2.6.4	Evaluate personal and legal documents related to effective management of individual and family finances.
Topic 2.7	Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security.	
	Student Competencies	
	2.7.1	Demonstrate management of individual and family finances by applying reliable information and systematic decision making.
	2.7.2	Analyze how education, income, career, and life choices relate to achieving financial goals.
	2.7.3	Manage money effectively by developing financial goals and budgets.
	2.7.4	Manage credit and debt to remain both creditworthy and financially secure.
	2.7.5	Analyze the features of insurance, its role in balancing risk and benefits in financial planning.
	2.7.6	Analyze saving and investing to build long-term financial security and wealth.

Standard 3	<i>CONSUMER SERVICES</i> Integrate knowledge, skills, and practices needed for a career in consumer services.	
Topic 3.1	Analyze career paths within consumer service industries.	
	Student Competencies	
	3.1.4	Analyze the effects of the consumer service industry on local, state, national, and global economies.
Topic 3.2	Analyze factors, including cultural, political, and geographical influences, that affect consumer advocacy.	
	Student Competencies	
	3.2.1	Analyze the role of advocacy groups at state, national, and international levels.
	3.2.2	Evaluate the contributions of policy makers to consumer advocacy.
	3.2.3	Demonstrate strategies that enable consumers to become advocates.
	3.2.4	Analyze the effects of consumer protection laws on advocacy.
	3.2.5	Apply strategies to reduce the risk of consumer fraud.
	3.2.6	Analyze the role of media in consumer advocacy.
Topic 3.3	Analyze factors in guiding development of long-term financial management plans.	
	Student Competencies	
	3.3.1	Explain the effects of the economy on personal income, individual and family security, and consumer decisions.
	3.3.2	Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.
	3.3.3	Analyze the effect of consumer credit on short and long-term financial planning.
	3.3.4	Compare investment and savings alternatives.
	3.3.5	Examine the effects of risk management strategies on long-term financial planning.
	3.3.6	Analyze the effect of key lifecycle transitions on financial planning.
	3.3.7	Explain the role of estate planning in long-term financial planning.
	3.3.8	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.
Topic 3.5	Demonstrate skills needed for product development, testing, and presentation.	
	Student Competencies	
	3.5.3	Analyze features, prices, product information, styles, and performance of consumer goods for potential global impact and trade-offs among the components.
	3.5.4	Evaluate a product utilizing valid and reliable testing procedures.
	3.5.6	Evaluate the labeling, packaging, and support materials of consumer goods.
	3.5.8	Utilize appropriate marketing and sales techniques to aid consumers in the selection of goods and services that meet consumer needs.

Standard 7	<i>FAMILY and HUMAN SERVICES</i> Synthesize knowledge, skills, and practices required for careers in family and human services.	
Topic 7.4	Analyze the impact of conditions that could influence the well-being of individuals and families.	
	Student Competencies	
	7.4.3	Analyze personal, social, emotional, economic, vocational, educational, and recreational issues for individuals and family conditions that influence their well-being.
Topic 7.5	Evaluate services for individuals and families with a variety of conditions that could impact their well-being.	
	Student Competencies	
	7.5.1	Describe needs and accommodations for people with a variety of conditions that could affect their well-being.
	7.5.2	Analyze ways in which individuals with conditions that affect their well-being influence the family and family members financially, socially, physically, and emotionally over the lifespan.
	7.5.3	Illustrate coping or adjustment strategies and stress management practices for the participant, a caregiver, and family members.
	7.5.6	Identify strategies that help participants make informed choices, access resources and support, follow through on responsibilities, and take appropriate risks.
Standard 13	<i>INTERPERSONAL RELATIONSHIPS</i> Demonstrate respectful and caring relationships in the family, workplace, and community.	
Topic 13.5	Demonstrate teamwork and leadership skills in the family, workplace, and community.	
	Student Competencies	
	13.5.1	Create an environment that encourages and respects the ideas, perspectives, and contributions of all group members.
	13.5.2	Demonstrate strategies to motivate, encourage, and build trust in group members.
	13.5.3	Demonstrate strategies that utilize the strengths and minimize the limitations of team members.
	13.5.4	Demonstrate techniques that develop team and community spirit.
	13.5.5	Demonstrate ways to organize and delegate responsibilities.
	13.5.6	Create strategies to integrate new members into the team.
	13.5.7	Demonstrate processes for cooperating, compromising, and collaborating.
Topic 13.6	Demonstrate standards that guide behavior in interpersonal relationships.	
	Student Competencies	
	13.6.1	Apply critical thinking and ethical criteria to evaluate interpersonal relationships.
	13.6.2	Apply ethical guidelines when assessing interpersonal issues and situations.
	13.6.3	Apply critical thinking and ethical standards when making judgments and taking action.
	13.6.4	Demonstrate ethical behavior in family, workplace, and community settings.
	13.6.5	Compare the relative merits of opposing points of view regarding current ethical issues.

Consumer & Resource Management Course Topics and Standards Overview

Consumer and Resource Management	FACS I	Middle School FACS
MIS03 # 09028	MIS03 # 09022	MIS03 # 09006
<i>Economic Effects on Society</i>	<i>Economic Effects on Society</i>	<i>Economic Effects on Society</i>
Technology (2.4)	Technology (2.4)	Consumer Actions (2.5)
Consumer Actions (2.5)	Consumer Actions (2.5)	
Effects of Consumer on Economy (3.1, 3.3)	Effects of Consumer on Economy (3.1, 3.3)	Effects of Consumer on Economy (3.3)
Effects of Disadvantaging Conditions (7.4, 7.5)	Effects of Disadvantaging Conditions (7.4, 7.5)	
<i>Roles of the Consumer</i>	<i>Roles of the Consumer</i>	<i>Roles of the Consumer</i>
Civic Responsibilities (1.3)	Civic Responsibilities (1.3)	
Rights and Responsibilities (2.3)	Rights and Responsibilities (2.3)	Rights and Responsibilities (2.3)
Evaluate Consumer Information (2.3, 3.5)	Evaluate Consumer Information (2.3, 3.5)	Evaluate Consumer Information (3.5)
Financial Agencies (2.5)	Financial Agencies (2.5)	Financial Agencies (2.5)
Advocacy (3.2)		
Interpersonal Relationships (13.5, 13.6)	Interpersonal Relationships (13.5, 13.6)	
<i>Techniques in Management</i>	<i>Techniques in Management</i>	<i>Techniques in Management</i>
Decision Making (2.1)	Decision Making (2.1)	Decision Making (2.1)
Achieve Goals (2.1, 3.3)	Achieve Goals (2.1, 3.3)	Achieve Goals (2.1, 3.3)
Environmental Management (2.2)		
Technology (2.4)	Technology (2.4)	Technology (2.4)
Legal Document Management (2.6)		
Entrepreneurship (1.1, 1.2)		
<i>Resources to Attain Financial Goals</i>	<i>Resources to Attain Financial Goals</i>	<i>Resources to Attain Financial Goals</i>
Education (1.1)		
Purchase of Goods and Services (2.1)	Purchase of Goods and Services (2.1)	Purchase of Goods and Services (2.1)
Economic Self Sufficiency (2.5, 2.6)		
Insurance (2.6)		
Short term and long term financial planning (2.6, 3.3)	Short term and long term financial planning (2.6, 3.3)	
Consumer Credit (3.3)		
Estate Planning (3.3)		
<i>Consumer Safety</i>	<i>Consumer Safety</i>	
Consumer Protection (2.5)	Consumer Protection (2.5)	
<i>Conscience Support (2.4, 3.5, 7.5)</i>	<i>Conscience Support (2.4)</i>	
<i>Current Issues (2.3)</i>	<i>Current Issues (2.3)</i>	<i>Current Issues (2.3)</i>
<i>Related Careers (1.1, 1.2, 3.1)</i>	<i>Related Careers (1.1, 1.2, 3.1)</i>	<i>Related Careers (1.1, 1.2, 3.1)</i>