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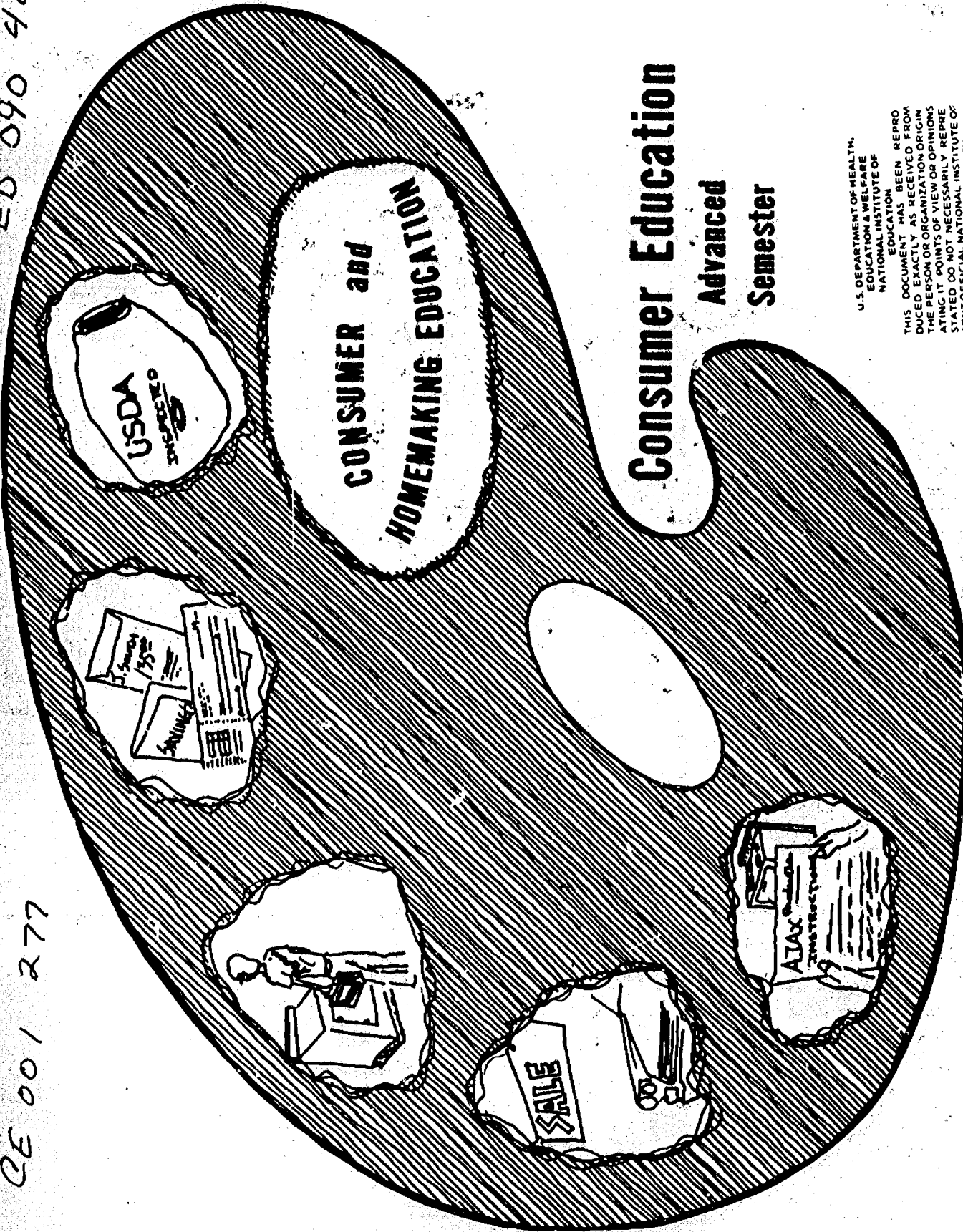
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ABSTRACT

The guide is an attempt to help teachers select content and organize instructions in a sequence that will help students grasp the basic structure of management and consumer education. The guide was written in reference to a norm grouping. The advanced course for grade 10 presents the concepts of decision making and teenager consumership. The semester course for grades 10-12 deals with the concepts of management, family life cycle, life style, the consumer in the economy, spending plan, consumer credit, financing a home, transportation, health and life insurance, social security, savings and investments, taxes, wills, financial records, consumer's rights and responsibilities, financial crisis, and career opportunities in consumer education. Under each concept, three columns list behavioral objectives, learning and evaluation experiences, and teaching resources. (AG)

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USDA
SPENCER

CONSUMER and
HOMEMAKING EDUCATION

Consumer Education Advanced Semester

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Management and Consumer Education Curriculum Guide

Advanced Unit

Semester Course

Prepared by:

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Consumer and Homemaking Education Section
Columbia, South Carolina 29201

In Cooperation with:

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Clemson University
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1972

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Management and Consumer Education is being recommended for a unit of instruction in the advanced consumer and homemaking course and for a semester course in the secondary schools of South Carolina. This curriculum guide was developed to assist teachers with the instruction of management and consumer education.

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Use of the Guide

Decisions to be made in the marketplace are becoming increasingly complex and the teaching of consumer education needs to be approached to train the learner to make rational decisions based upon his values, standards, goals and resources and develop a life style that is satisfying to him. It is hoped that this approach to management and consumer education will enhance the quality of home and family life.

This curriculum resource guide in Management and Consumer Education is an attempt to help teachers select content and organize instructions in a sequence that will help learners grasp the basic structure in the area of management and consumer education. The guide was written in reference to a norm grouping and no attempt was made to individualize instruction. Therefore, the individual teacher will need to examine the guide carefully and select and implement the content and learning experiences which meet the needs of the learners in local communities.

The behavioral objectives are written to show the outcomes which should result from successful completion of the learning and evaluation experiences. In this guide the objectives have been written with two components--the behavior and the context or content. Each teacher will need to add the dimensions of conditions in which learning is to occur and the standards of performance to be achieved to make them operational.

A learning experience is that which a learner does to learn and which involves interaction with the external conditions in the learning environment. Thus, the learning experiences were written from the learner's point of view. The teacher will need to identify other experiences that are relevant to the time, place, and needs of the learners as a total group and as individuals.

The resource column suggests teaching materials that could be used in setting up the learning environment for the learners. It is of utmost importance that each teacher examine and select the teaching materials that best fit the needs of the learners in local communities.

The advanced unit has been designed to help the learner manage his resources to achieve his goals. The semester course deals with management and managing in reference to consumers in the marketplace. It is hoped that learners will learn to apply the management process in making informed decisions in the marketplace. The subject matter areas of food and nutrition and textiles and clothing have not been included in the semester portion of the guide. If these two subject matter areas are to be included in the semester consumer education content structure, a teacher may refer to the specific guide in each of these areas.

Management and Consumer Education

Rationale

Individuals and families are confronted with many choices throughout their lives. The decisions which are made determine the kind of lives people lead--whether anxieties and frustrations exist or whether resources have been effectively utilized to attain goals.

Wise decisions are dependent upon the individual's ability to clarify his values and goals, to seek information about feasible alternatives, to select among alternatives by reflecting about their consequences, and to become committed to implementing a choice. ¹ The mature individual will then assume responsibility for the results of decisions made.

Never before have people encountered such an increasingly complex and impersonal marketplace. Because of the wide variety of products and services, accelerated change, and the pressure of modern living, the knowledgeable self-taught consumer is a rarity. The school has a role to play in assisting learners to develop skills, attitudes, and habits which will enable them to lead satisfying lives as individuals, as family members, and as citizens within the community.

Recognizing that everyone is a consumer, the educational system can reinforce the rights of consumers as expressed by President Kennedy in 1962:

1. The right to be informed
2. The right to choose
3. The right to safety
4. The right to be heard

Along with these rights, consumers must be educated in their responsibilities: reading advertisements and use-and-care instructions; asking questions regarding products and services; selecting

¹West, Dorothy, et al., Teaching Home Management: Youth and Decisions, p. 2.

goods and services carefully; following instructions and heeding warnings; examining products for safety; and voicing complaints or making suggestions for product improvement.

The school system should not serve solely as a source of information but also should motivate learners to become analytical as they exercise decision-making processes. Consumer education needs to be people-centered and to have a philosophical base of home management utilizing the offerings of the marketplace. Within the limitations of their resources, boys and girls should be given opportunities to apply home management principles, to make choices in the marketplace, and to evaluate their decisions in terms of immediate and long-range effects. Management and consumer education should and can make a positive impact in enhancing the quality of home and family life.

Conceptual Framework -- Management and Consumer Education

(18 weeks)

Semester

(4 weeks)

- | | |
|---|---|
| <p>I. Decision making</p> <ul style="list-style-type: none"> A. Wants B. Needs C. Values D. Goals E. Resources F. Role of decisions in managing resources <ul style="list-style-type: none"> 1. Types 2. Elements 3. Influence <p>II. Teenager consumership</p> <ul style="list-style-type: none"> A. Income B. Spending plan C. Shopping practices D. Achievement of goals | <p>I. Management</p> <ul style="list-style-type: none"> A. Values <ul style="list-style-type: none"> 1. Definition 2. Characteristics 3. Types 4. Purpose B. Standards <ul style="list-style-type: none"> 1. Definition 2. Relationship to values 3. Characteristics 4. Types 5. Purpose C. Goals <ul style="list-style-type: none"> 1. Definition 2. Relationship to values and standards 3. Characteristics 4. Types 5. Purpose D. Resources <ul style="list-style-type: none"> 1. Definition 2. Types 3. Utilization 4. Characteristics 5. Gained satisfactions 6. Relationship to goals <p>II. Family life cycle</p> <ul style="list-style-type: none"> A. Stages B. Characteristics C. Developmental tasks D. Major expenses E. Use of resources F. Relationship to financial management <p>III. Life Style</p> <ul style="list-style-type: none"> A. Definition B. Influential factors C. Relationship to management |
| <p>E. Decisions and decision-making</p> <ul style="list-style-type: none"> 1. Nature 2. Characteristics 3. Types 4. Alternatives 5. Processes 6. Patterns 7. Importance | |



Conceptual Framework - Management and Consumer Education

Advanced (4 weeks)	Semester (18 weeks)
<p>IV. The consumer in the economy</p> <ul style="list-style-type: none"> A. Definition B. Family relationship in the economy C. Economy relationship to standard of living 	<p>VII. Financing a home</p> <ul style="list-style-type: none"> A. Housing needs B. Housing variations C. Housing costs D. Selection E. Financing sources F. Property Insurance G. Taxes
<p>V. Spending plan</p> <ul style="list-style-type: none"> A. Definition B. Justification C. Forms D. Characteristics E. Use of resources F. Setting up a plan G. Relationship to management H. Personal plan 	<p>VIII. Transportation</p> <ul style="list-style-type: none"> A. Influential factors B. Forms C. Car <ul style="list-style-type: none"> 1. Care 2. Operational costs
<p>VI. Consumer credit</p> <ul style="list-style-type: none"> A. Definition B. Use C. Types <ul style="list-style-type: none"> 1. Service Credit 2. Sales Credit 3. Cash Loans D. Costs E. Legislation F. Credit ratings G. Wise credit practices H. Relationship to goals 	<p>D. Responsibilities of car ownership</p> <p>E. Shopping for a car</p> <ul style="list-style-type: none"> 1. Financing 2. Insurance <p>F. Alternatives to owning a car</p> <p>G. Management of the transportation dollar</p>

Conceptual Framework - Management and Consumer Education

Advanced (4 weeks)	Semester	(18 weeks)
IX.	Health Insurance A. Terminology B. Justification C. Types D. Selection E. Application of management to health insurance	XII. Savings and investments A. Definitions B. Justification C. Steps in beginning a savings program D. Savings Institutions E. Forms of investments F. Legislative protection G. Application of management to savings and investments
X.	Life Insurance A. Definition B. Importance C. Types D. Selection E. Application of management to life insurance	XIII. Taxes A. Types B. Sources C. Benefits D. Records needed
XI.	Social Security A. Purpose B. Benefits C. Role of the Social Security Office D. Provisions E. Role of the federal government F. Family security	XIV. Wills A. Justification B. Terminology C. Characteristics D. Consideration of taxes E. Relationship to family security

8/9

Conceptual Framework - Management and Consumer Education

Advanced (4 weeks) Semester (18 weeks)

- XV. Financial records
 - A. Purposes
 - B. Methods
 - C. The checking account
 - 1. Types
 - 2. Opening
 - 3. Writing a check
 - 4. Balancing a checkbook
 - D. Storage of important records
 - E. Relationship to future planning
 - F. Deductions
 - G. Exemptions
 - H. Needed resources

- XVI. Consumer's rights and responsibilities
 - A. The marketplace
 - 1. Definition
 - 2. Characteristics
 - B. Information
 - 1. The consumer's right
 - 2. The consumer's responsibilities

- C. Safety
 - 1. The consumer's right
 - 2. The consumer's responsibilities

- D. Choice
 - 1. The consumer's right
 - 2. The consumer's responsibilities

- E. Voicing opinions and settling grievances
 - 1. The consumer's right
 - 2. The consumer's responsibilities

- XVII. Financial crisis
 - A. Examples
 - B. Sources of help

- XVIII. Career education and career opportunities in Consumer Education.

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

Define the term "wants."

LEARNING AND EVALUATION EXPERIENCES

Write personal ideas about wants. Use resources to find definitions of wants. Compare definitions and arrive at a suitable definition.

Define the term "needs."

Read selected reference and identify the wants of the man and woman. List wants on chalkboard.

Write personal ideas about needs. Use resources to find definitions of needs. Compare definitions and arrive at a suitable definition.

Make a list of needs which involve use of money as well as the use of other resources. Share list with class.

TEACHING RESOURCES

Booklet: American Home Economics Association, Consumer and Home-making Education, Opportunity and Challenges, pp. 35-40 (Teacher reference).

Raines, Managing Livingtime, pp. 17-18.

Dictionary.

Lewis, et al., Housing and Home Management, pp. 76-77.

Bulletin: Money Management Institute, Reaching Your Financial Goals, "Things You Want," pp. 6-7.

Madsworth, The Three Wishes.

Periodical: Penney's Forum, Fall/Winter, 1969, pp. 14-15 (Teacher reference).

Raines, Managing Livingtime, pp. 17-18.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Discriminate between wants and needs.</p>	<p>Collect in a paper bag pictures of items desired. Place them in separate stacks to show wants and needs. List reasons for your decisions.</p>	<p>Current magazines.</p>
<p></p>	<p>View a selected filmstrip to identify Ann's wants and needs. Compare Ann's wants and needs with yours.</p>	<p>Filmstrip: Institute of Life Insurance, <u>Consumers in the Marketplace (Frames 1-10)</u>.</p>
<p></p>	<p>Read the unfinished story, "The Kings." Identify wants and needs by listing in columns titled "wants" and "needs."</p>	<p>Curriculum Guide: Texas Tech University, <u>Consumer Education for Families with Limited Incomes</u>, p. 36.</p>
<p></p>	<p>Make a comparison by developing a chart to distinguish between the wants and needs of a person living in the United States and those of a person living in a foreign country of your choice.</p>	
<p></p>	<p>Go on a window shopping trip to observe outfits for sport activities. Identify your needs and wants as if buying a sports outfit. Share the experience with the class.</p>	
<p>Define the term "values."</p>	<p>Write on a sheet of paper thoughts which come to mind when the word "value" is used. Share ideas with class.</p>	<p>McDermott, et al., <u>Homemaking for Teenagers</u>, Book II, pp. 19-20, 130-131.</p>
	<p>Read selected references and identify the definition of values. Write a suitable definition.</p>	<p>Cross, <u>Enjoying Family Living</u>, pp. 66-67, 199-200.</p>

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

Give examples of values.

Define the term "goals."

LEARNING AND EVALUATION EXPERIENCES

Read selected references and identify various types of values. Develop a poster to illustrate examples of values.

Read selected reference and identify the values of this family by compiling a list. Discuss the values illustrated in the book.

Read selected references and write a definition for the following terms: goals, short term goals, and long term goals. Share definitions with class. Arrive at suitable definitions.

TEACHING RESOURCES

Cross, Introductory Homemaking, pp. 4-5, 64-68.

Lewis, et al., Housing and Home Management, p. 73.

Cross, Introductory Homemaking, pp. 64-67.

Cross, Enjoying Family Living, pp. 66-67.

McDermott, et al., Homemaking for Teenagers, Book II, pp. 130-131.

Forbes, Mama's Bank Account.

McDermott, et al., Homemaking for Teenagers, Book II, p. 14.

Cross, Enjoying Family Living, p. 92.

Lewis, et al., Housing and Home Management, pp. 73-76.

Bulletin: Money Management Institute, Reaching Your Financial Goals, pp. 6-7.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Give examples of goals.</p> <p>Identify the relationship of values and goals to wants and needs.</p>	<p>Make a chart to identify short term and long term goals.</p> <p>Reca11 book, <u>Mama's Bank Account</u>. Identify the goals of this family. Share ideas with class.</p> <p>Read selected references to identify ways values and goals work together to satisfy wants and needs. Summarize by writing a paragraph.</p> <p>Prepare visuals which illustrate that "family values influence family goals." Share visuals by displaying on bulletin board.</p> <p>Take an activity performed regularly, such as putting hair in rollers. Identify values and goals in this activity. Compile a list of values and goals on chalkboard.</p> <p>Discuss differing values and goals in relation to wants and needs. Develop sentence summaries of main points of the discussion.</p> <p>Discuss in buzz groups how factors such as sex, age, health, climate, work, family background, advertising, and selling methods may affect what people consider needs and wants in relation to their values and goals.</p>	<p>Forbes, <u>Mama's Bank Account</u>.</p> <p>Lewis, et al., <u>Housing and Home Management</u>, pp. 76-77.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 36-41.</p>

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

Identify the effects decisions can have on lives of individuals.

Define "management" and identify the steps in decision making.

LEARNING AND EVALUATION EXPERIENCES

Write a story to illustrate the idea that it is sometimes necessary to risk being unpopular in order to uphold one's values and goals to fulfill a needs.

Read selected references to identify effects decisions can have on individuals. Discuss effects of decisions

Listen to the story, "Story of a Sea Horse," and identify the decisions. Explain how the story affected the "Sea Horse."

Write a skit to illustrate how the decision to spend allowance money in one day can affect a person for a week. Perform skit for class. Discuss the effects.

Read selected references to arrive at a definition of management and identify the steps in the management process. Write a definition and list the steps in decision making.

TEACHING RESOURCES

Cross, Introductory Homemaking, pp. 188-189.

Lewis, et al., Housing and Home Management, p. 73.

Cross, Enjoying Family Living, pp. 18-73.

Fleck and Fernandez, Exploring Home and Family Living, 3rd. ed., pp. 382-391.

Curriculum Guide: Arkansas State Department of Education, Consumer Education for Teachers of Home Economics, p. 126 (Teacher reference).

Cross, Enjoying Family Living, pp. 196-199.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Describe the relationship of decision making to the management process.

Define personal decisions.

Study the transparency to identify the management process as being continuous.

Recall Mama's Bank Account. Identify the steps in management that Mama used. Discuss the decisions made.

View the picture which contrasts planning with flipping a coin. Discuss the advantages of making decisions to sound management.

Select from the exhibit shoes suitable for school by applying the management process. Give reasons for decision.

Read selected references to identify decision making as a skill. Discuss the skills involved in making a decision.

Lewis, et al., Housing and Home Management, pp. 73, 79-85.

Cross, Introductory Homemaking, pp. 193-200.

Bulletin: Cooperative Extension Service Michigan State University, Management in Families/Process of Managing, No. 455.

Bulletin: Homemaking Research Laboratories, Teachers Resource Unit on Consumer Education, p. 10.

Forbes, Mama's Bank Account.

Lewis, et al., Housing and Home Management, p. 80.

Exhibit of shoes, sneakers, loafers, wooden shoes; gold sandals, bedroom shoes, leather boots.

Cross, Introductory Homemaking, pp. 197-200.

CEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Compile a list of personal decisions. Compare list with other classmates. Answer questions: On which do you agree? Disagree? Why?

Explain factors that individuals must consider when making personal decisions, such as needs, wants, values, goals, resources. Share ideas with other class members.

Listen to a selected story. Write Joan's decisions. Compare how her life possibly would have been different had she made a different personal decision.

Keep a diary for a week. Record important decisions made. List what value or values prompted the decisions.

Define group decisions.

Write a definition of group decisions.

Plan a circle discussion on "Decisions and Consequences-Whose Responsibility?" Summarize responsibilities in decision making.

Observe role playing of mature reactions of a person after a decision has been made: which was not to his liking; whose results are not favorable; which was poor and he thinks others blame him for making it; and when the decision must be postponed. Analyze the decisions in the role play and justify your conclusions.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

Identify the problems involved in making group decisions.

Interpret differences between individual and group decisions.

LEARNING AND EVALUATION EXPERIENCES

Discuss in buzz groups advantages and disadvantages of making group decisions. Answer the following questions: What effects do the various backgrounds, opinions, values, goals, and standards of members of the group have on reaching a decision? How may differences be resolved?

Describe a decision the class must make, such as refreshments for an FHA activity. List the problems involved in making the decision as a group. Discuss how the problems could be solved.

Compare individual and group decisions by making a poster. Display the posters. Discuss the differences. Answer the following questions: What problems are encountered in group decisions which are not involved in personal decisions? What advantages do group decisions have over individual decisions?

Read selected article and identify the influences of a group on an individual's decisions. Discuss the influences illustrated in class.

Listen to a story about a girl who had to decide whether to keep on doing questionable things with a group or leave the group. Role play the story. Discuss such questions as: How might the girl make the decision? Why is it valid? Do you consider this reason important? Why?

TEACHING RESOURCES

Periodical: "The Choice Is Yours," Co-Ed, October, 1968, pp. 40-41.

Story written by teacher.

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Explain the term "resources."

Describe a personal decision which involves other members of the family. Explain ways to obtain the family's cooperation.

Study references and write an explanation of the term "resources."

Cross, Introductory Homemaking, pp. 190-196.

Cross, Enjoying Family Life, pp. 41, 194.

Periodical: Turner, "Resources-What Do We Mean?" Penney's Forum, Fall/Winter, 1969, pp. 16-17.

Raines, Managing Livingtime, p. 13, 28, 82.

Identify types of available resources.

Study references materials and identify the many resources available to a teenager. Share findings with class.

Periodical: Turner, "Resources-What Do We Mean?", Penney's Forum, Fall/Winter, 1969, pp. 16-17.

Filmstrip: Institute of Life Insurance, Our Role As Consumers.

Bulletin: Cooperative Extension Service, Michigan State University, Management in Families/Managing Resources, No. 454.

Cross, Introductory Homemaking, pp. 191-22.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Prepare a mobile to illustrate resources other than money available to teenagers. Discuss ways a teenager may acquire these resources.

Go on a scavenger hunt for a resource that: saves time; saves energy; is free; decreases with use; increases with use; is impossible to save; is impossible to give away; is strictly material; is strictly human. Share findings with class.

Bring to class something created. Display items and identify ways they can be used as resources.

Read article, "Mama Was an Ecologist," to identify ways Mama was a resourceful person. Discuss ways she used available resources.

Read selected magazine article to identify factors involved in managing resources to reach goals. Share these factors with class.

Recall Mama's Bank Account. List ways the family's resources influenced their decision in order to reach their goals. Compare lists

Lewis, et al., Housing and Home Management, pp. 88-98.

Cross, Enjoying Family Living, pp. 194-210.

Display of created items: original recipe, costume jewelry, games, drawings, craft articles.

Periodical: Levenson, Reader's Digest, June, 1972, pp. 253-254.

Periodical: Thal, "Managing Resources to Achieve Goals," Penney's Forum, Fall/Winter, 1969, pp. 18-19.

Forbes, Mama's Bank Account.

CONCEPTS:

Decision Making
Teenager Consumership

OVERALL OBJECTIVES:

Show ability through decision making to manage resources to achieve goals.
Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Read the story "Thursday Date" to determine the resources and decisions Sis made to reach her goal. Discuss how her values influenced her decisions.

Prepare an inventory of personal resources including time, energy, talent, skills, knowledge, attitudes, interests, support of family and friends, money, material goods, world of nature, and community facilities. Make a chart showing how each personal resource can be helpful in achieving goals.

Identify sources of teenage income.

Read selected books and compile a list of sources for teenagers' income. Develop a poster of sources for class.

Give examples of sources of income.

Investigate the ways to earn money on a part-time basis and check on career opportunities open to you. Share results with class members.

Draw pictures which illustrate sources of income for teenagers. Display pictures on a bulletin board as points for discussion.

TEACHING RESOURCES

Roberts and Barbe, Teen Age Tales, 2nd. Ed., pp. 162-167.

Fleck and Fernandes, Exploring Home and Family Living, 3rd. Ed., pp. 146-148.

Cross, Introductory Homemaking, pp. 235-240.

Cross, Enjoying Family Living, pp. 211-213.

Pictures drawn by students for bulletin board.

Teenager Consumership

CONCEPTS:

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Keep a log of your income and expenses for one week or longer. Discuss such questions as: How did you receive the money for spending? When should a family member be paid for services done at home? Why do some families give teenagers money on request? Why may this method be used? What are advantages and disadvantages of this method? What are advantages and disadvantages of allowances as a method of allocating money to teenagers? How do gifts and earnings supplement the teenager's income?

Identify ways to increase personal income.

List: to a panel of students tell how they use time, energy, knowledge, and other resources to expand their incomes. State how this information may help increase personal income.

Read the situation, "Glum," and list resources Rocky was using to increase his income.

Interview various people in your community to determine ways they increase their income. Share the results with the class.

List several important short-term goals. Identify resources to use in achieving these goals.

Interview various teenagers to determine how many earn their own money, have complete freedom in use of their money and the use of credit, and participate in a savings program. Summarize findings and report to class.

Panel of students.

Bulletin: Follett Educational Corporation, The Money You Spend, p. 10.

TEACHING RESOURCES

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

Explain how the teenager can manage his money.

LEARNING AND EVALUATION EXPERIENCES

View the bulletin board. Determine what kind of spending is wasteful and what kind is useful. Give reasons for your decision.

Read the case study, "Date Night," to identify how Rocky managed his allowance. Discuss the situation.

Discuss financial responsibilities of teenagers. Summarize main points brought out in the discussion and list on the chalkboard.

Write a story to illustrate the results of managing one's money well. Read stories in class.

Construct a check list to evaluate the use of one's money. Analyze the use of your money according to the checklist.

Explore resource materials to find a variety of forms and guides to be used in setting up a spending plan. Compare these forms.

TEACHING RESOURCES

Bulletin board: "How Do You Spend Your Money?"

Bulletin: Follett Educational Corporation, The Money You Spend, p.2.

Leaflet: Money Management Institute, Mind Your Money---When You Spend, No.1.

Filmstrip: Money Management Institute, Your Money and You (Frames 27-71).

Booklet: Money Management Institute, Reaching Your Financial Goals, pp. 8, 12-21.

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Fleck and Fernandes, Exploring Home and Family Living, pp. 150-151.

Booklet: Money Management Institute, Children's Spending pp. 21-23.

McDermott, et al., Homemaking for Teenagers, Book II, pp. 131-136.

Bulletin board: "How to Pocket Your Money," Thesis: Gregg, Pennies Grow on Plans, p. 18 (Teacher reference).

Forbes, Mama's Bank Account.

See bulletin board to identify categories in a spending plan.

Review the story Mama's Bank Account. Identify the method Mama used to budget the family's money.

Develop a form to use for your personal spending plan. Given \$25 to spend, use the form to indicate how you would use the money.

Keep a record of spending your income for two weeks. Study your record in terms of your goals and values. Answer the following questions: How did the results relate to your values and goals? Do your present spending habits appear to help or hinder you? What changes would you make?

Describe the application of values and goals to one's personal spending plan.

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumerism.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the term "self-discipline."</p> <p>Identify the relationship of self-discipline to money management.</p> <p>Describe the influence of teenagers in the marketplace.</p>	<p>Recall the case study, "Date Night." Identify Rocky's values and goals in the use of his allowance. Discuss possible ways for Rocky to have money for dating.</p> <p>Recall the story, <u>Mama's Bank Account</u>. Discuss the values and goals of the family in relation to Mama's spending plan.</p> <p>Keep a daily record for a week using the headings: "Today I saved time by"; "Today I saved money by"; "Today I saved energy by." Explain how values and goals influenced your decisions.</p> <p>Use the dictionary to define the term "self-discipline."</p> <p>Read articles in current magazines on ways to control one's spending. Summarize and report to class.</p> <p>Discuss in small groups how self-discipline relates to one's spending habits. Report decisions to the class.</p> <p>Review the filmstrip to identify the relation of teenagers and the marketplace. Discuss the important factors.</p> <p>Study the bulletin board to identify the influence of teenagers on the marketplace. Relate the information from bulletin board to the class members.</p>	<p>Bulletin: Follett Educational Corporation, <u>The Money You Spend</u>, p. 2.</p> <p>Forbes, <u>Mama's Bank Account</u>.</p> <p>Dictionary.</p> <p>Current magazines.</p> <p>Filmstrip: Institute of Life Insurance, <u>Consumer in the Marketplace</u>.</p> <p>Bulletin board: "Teenagers Spend--To Buy."</p>

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

Identify influences of advertising on teenagers.

Illustrate how planned shopping increases personal satisfaction.

Define the term "impulse buying."

LEARNING AND EVALUATION EXPERIENCES

Collect advertisements from magazines and newspapers. Discuss the appeals made to teenagers by advertisements.

Look at a display of labels. Answer the question, "What do they tell?"

Evaluate newspaper, magazine, and television advertisements to identify those that say nothing, say little, falsify the product, or say enough.

Read selected references to identify factors involved in planned shopping. Discuss these factors.

View the filmstrip to identify how Ann planned her shopping. Share the method used with the class.

Develop steps for planning a purchase. Present list to class in an interesting manner.

Discuss: "What is impulse buying?"

TEACHING RESOURCES

Current magazines.
Current newspapers.

Display of various types of labels.

Cross, Introductory homemaking, pp. 244-247.

Fleck and Fernandes, Exploring Home and Family Living, 3rd Ed., pp. 140-149, 153-156.

Booklets: Money Management Institute, Mind Your Money--When You Shop, No. 2.

Filmstrip: Institute of Life Insurance, Consumer in the Marketplace.

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

Give examples of impulse buying.

Discriminate between impulse buying and planned purchases.

Identify shopping practices.

LEARNING AND EVALUATION EXPERIENCES

Describe situations when you have bought an item on impulse. Answer the following questions: What caused you to buy the item? Did you need the item? Were you satisfied with the item? What effect did the purchase have on your spending plan? Share your experience with class.

Contrast impulse buying with planned purchases by informally debating: "Planned purchases are likely to bring more satisfaction than impulse buying." Draw conclusions which are shared with the class.

Review the filmstrip to identify shopping practices and consumer problems. Compile a list of shopping practices to share with class.

Plan skits to illustrate desirable shopping practices, returning goods, seeking information, and buying. Present the skits to class.

View slides to identify shopping practices to avoid. Compile a list of practices to avoid.

Prepare a check list of desirable shopping practices. Rate yourself as a shopper.

Discuss as a class such questions as: What type income and expense records, if any, are kept of spending? What do records tell? How can records be a guide in planning future spending?

TEACHING RESOURCES

Filmstrip: Institute of Life Insurance, Consumer in the Marketplace.

Slides: U.S. Dept. of Agriculture, Shopper's Guides, "Six Shopping Sins," Slides 36-45.

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Study materials to identify methods of keeping financial record.

Fleck and Fernandez, Exploring Home and Family Living, 3rd ed., pp. 150-151.

Cross, Introductory Homemaking, pp. 240-241.

Bulletin: Money Management Institute, Mind Your Money--When You Spend, No.1.

Prepare a plan for keeping personal financial records.

Keep a record of your expenditures for a month. Study your record and use it to plan your use of money for the coming month. Report the effectiveness of your record keeping to the class.

Practice writing checks.

Select or develop a suitable method to keep personal financial records.

View a transparency on writing checks. Practice writing checks.

Identify the role of credit in shopping practices.

View the slides to identify the role of credit in shopping practices.

View the filmstrip to identify disclosures required by the Truth in Lending Act. Discuss how the Act enables one to shop for credit.

Booklet: American Home Economics Association, Help, Checking Account--A Service to You, Lesson III.

Slides: U.S. Dept. of Agriculture, Shopper's Guides, "Credit--Blessing or Burden?" slides 16-26.

Filmstrip: Federal Reserve System, Truth in Lending.

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Explain how management of resources is used to achieve goals.</p>	<p>Listen to the report and state how the consumer is protected in the use of credit.</p> <p>Listen to the case study, "Dick Harrison." Write a paper to show how Dick managed his resources to achieve personal goals.</p> <p>Recall <u>Mama's Bank Account</u>. Discuss how management was used to <u>achieve the family's goals</u>.</p>	<p>Periodical: <u>Changing Times</u>, <u>New Rules that Protect Your Credit Rating</u>, April, 1971 (Teacher reference).</p> <p>Periodical: <u>Penney's Forum</u>, Fall/Winter, 1969, "Dick Harrison," p.6.</p> <p><u>Forbes</u>, <u>Mama's Bank Account</u>.</p>

CEPTS: RALL OBJECTIVES: Demonstrate ability to comprehend values and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Define the term "value."

Study resources and make a list of different definitions of values. Arrive at a suitable definition.

Thal and Holcombe, Your Family and Its Money, pp. 17-19.

Give examples of values.

Make a list of things that teenagers might value. Collect clippings from newspapers and magazines which illustrate different values. Display on bulletin board.

Craig, Thresholds to Adult Living, pp. 9-44.

Listen to the selected record and determine the values illustrated in the song.

Raths, et al., Values and Teaching (Teacher reference).

Explain the development of an individual's values.

Relate experiences which show influences on the development of personal values.

Read in selected references and compile a list of influences on development of values. Share list with class.

Booklet: National Education Association, Teaching For Changed Attitudes and Values (Teacher reference).

Current magazines, current newspapers.

Record: Presley, In the Ghetto.

Bratton, Home Management Is--, pp. 126-139.

Thal and Holcombe, Your Family and Its Money, Chapter 1.

Management: Values

CONCEPTS:

OVERALL OBJECTIVES: Demonstrate ability to comprehend values and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Read the case study, "Less of the 'Nest,'" and list influences which affected values of the family. Discuss these influences.

Develop a bulletin board or poster showing how various influences affect values.

Listen to a tape of the case study, "A Measured Response," and explain how the girl's values were developed.

Define two types of values.

Use resource materials to define the two types of values. Discuss: "What is a conscious value?" and "What is an unconscious value?"

Illustrate how we may become aware of our values.

List quickly twenty things "I Love To Do," to determine what is important. Code the twenty items by the following: cost, risk, preference for doing alone, preference for doing with people, lasting values, changeable values. Arrange the list of values from most important to least important.

Develop a personal coat of arms to help clarify one's personal values.

TEACHING RESOURCES

Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, p. 26 (Teacher reference).

Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 34-35 (Teacher reference).

Bratton, Esther Crew, Home Management Is—, pp. 126-139.

Thal and Holcombe, Your Family and Its Money, pp. 17-18.

Periodical: Penney's Forum, Spring/Summer, 1972, pp. 4-5.

Periodical: Penney's Forum, Spring/Summer, 1972, pp. 4-5.

Management: Values-Standards

OVERALL OBJECTIVES: Demonstrate ability to comprehend values and standards and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Illustrate how values at the conscious level give direction and stability.</p>	<p>Read the case study, "Risking Reason," and list values which give direction and stability to the Leonard family.</p>	<p>Bell and Fallon, <u>Consumer and Homemaking Education: A Case Study Approach</u>, p. 94 (Teacher reference).</p>
<p>Define the term "standards."</p>	<p>Write a paragraph depicting a person's value system at the conscious level giving direction and stability.</p>	<p>Bratton, <u>Home Management Is</u>, pp. 98-99, 174.</p>
<p>Give examples of standards.</p>	<p>Read in selected references and write a definition of standards. Share definition with class.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 60-61.</p>
<p>Explain the relationships of standards to values.</p>	<p>Give examples of scientific standards, "eye" standards, "I" standards, and conventional standards.</p> <p>Illustrate spending a specific amount of money by role playing. Compare the standards illustrated.</p> <p>Brainstorm to identify ways standards and values affect each other.</p> <p>Read the case study, "Fate or Cooperation," and discuss the relationships of the Smiths' values to standards.</p>	<p>Exhibit: Quart measure, pound of coffee, pictures of nature, clothes.</p>
		<p>Bell and Fallon, <u>Consumer and Homemaking Education: A Case Study Approach</u>, pp. 32-33 (Teacher reference).</p>

CONCEPTS: Management: Standards and Goals

OVERALL OBJECTIVES: Demonstrate ability to comprehend standards and goals and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Explain how standards are formed.</p>	<p>Read one of the selected stories. Compare the standards of the families. Discuss: "How are standards formed?" "What influences them?" "Why do standards change?"</p>	<p>Periodical: McLeod, "A Boy's View of Home," <u>Better Homes and Gardens</u>, January, 1946, p. 57.</p> <p>Periodical: Potter, "The Singing House," <u>Tips and Topics</u>.</p>
<p>Illustrate how flexibility in standards relates to adaptability and to changing circumstances.</p>	<p>Compare a teenager's standards for keeping a room with those of a parent. Discuss how and why they differ.</p> <p>Determine, by role playing, situations in which standards may vary or need to be flexible. Discuss problems encountered if standards are too rigid.</p> <p>Read selected case study and determine ways Joe and Pat need to adopt standards for setting up house-keeping.</p>	<p>Michigan State University, <u>Teaching Home Management—Youth and Decisions</u>, pp. 6, 12 (Teacher reference).</p>
<p>Illustrate how a consciousness of standards gives direction.</p>	<p>Read selected books and determine how the characters' standards gave directions for their decisions. Report examples to class.</p>	<p>Smith, <u>JOY in the Morning</u>.</p> <p>De Jesus, <u>Child of the Dark</u>.</p> <p>Steinbeck, <u>The Pearl</u>.</p>
<p>Define the term "goals."</p>	<p>Study selected references and write a definition of goals.</p>	<p>Head, <u>Mr.</u> and <u>Mrs.</u> <u>Bo Jo Jones</u>.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, p 19.</p> <p>Bratton, <u>Home Management IS—</u> pp. 79-85.</p>

Management: Standards and Goals

CONCEPTS:

OVERALL OBJECTIVES: Demonstrate ability to comprehend standards and goals and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Give examples of goals.

Explain the relationships of values and standards to goals.

Explain how goals are set and changed.

Give examples of short-term goals.

Give examples of intermediate goals.

List on chalkboard examples of goals.

Read in selected references to identify ways goals and values are interrelated. Discuss the relationship.

View selected filmstrip. Discuss the relationship of values and standards to goals, in use of family money.

Participate in a brainstorming session and list the influences on goals. Collect three newspaper or magazine articles which indicate influences on establishing and changing goals. Discuss the influences illustrated.

Read selected references and list examples of short-term goals. Share your list with the class.

Select a story which illustrates short-term goals. Orally identify the goals.

Read selected books and list examples of intermediate goals. Post list on poster to share with class.

Thal and Holcombe, Your Family and Its Money, pp. 19-20.

Bratton, Home Management Is, pp. 96-98.

Filmstrip: Household Finance Company, Your Money and You.

Current newspapers.
Current magazines.

Bratton, Home Management Is, p. 79.

Thal and Holcombe, Your Family and Its Money, p. 19.

Thal and Holcombe, Your Family and Its Money, p. 19.

Bratton, Home Management Is, p. 79.

Management: Goals

CONCEPTS:

OVERALL OBJECTIVES: Demonstrate ability to comprehend goals and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Give examples of long-term goals.

View a family television program to identify the intermediate goals depicted. Share findings with class in a circle discussion.

Read selected references and list examples of long-term goals for a young married couple. Work in groups to discuss examples.

Bratton, Home Management Is---, p. 79.

Thal and Holcombe, Your Family and Its Money, p. 19.

Recall the book, Mr. and Mrs. Bo Jo Jones. Identify their long-term goals. Develop a bulletin board to illustrate their goals.

Head, Mr. and Mrs. Bo Jo Jones.

Discriminate among short-term, intermediate, and long-term goals.

Read the case study, "The Timmons Family," and discriminate between the goals. Prepare a chart to illustrate goals.

Vanderhaff, Margil, Home Management Is---, pp. 72-73 (Teacher's Guide).

Listen to a panel discuss their goals. Identify the types of goals given by the panel members.

Panel: a high school student, a high school graduate, a young parent, and an older citizen.

Recall from the book, Mr. and Mrs. Bo Jo Jones, their short-term, intermediate, and long-term goals. Illustrate their goals by use of chart or by reading excerpts from the book.

Head, Mr. and Mrs. Bo Jo Jones.

Identify the relative importance of goals.

Develop a collage to illustrate general important goals.

Current magazines.

Management: Goals and Resources

Management: Goals and Resources

and apply the management process

OVERALL OBJECTIVES:

Demonstrate ability to comprehend goals and resources and apply the management process in achieving personal and family goals.

TEACHING RESOURCES

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

West, Teaching Home Management-- Youth and Decisions, p. 6.

Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 91-92.

Bratton, Home Management Is--, p. 105.

Thal and Holcombe, Your Family and Its Money, pp. 2-4.

Bratton, Home Management Is--, p. 105.

Bratton, Home Management Is--, p. 106.

Thal and Holcombe, Your Family and Its Money, pp. 76-77.

Filmstrip: Institute of Life Insurance, Our Role as Consumers.

Read the case study, "Joe and Pat," and identify their important goals for the present. Discuss their goals.

Read the case study, "Point of View," and determine the directions of Brenda's and Ruth's goals.

Write a paper explaining your personal goals and describe your behavior in relation to your stated goals.

Read selected references and write a definition of "resources."

Read selected case situations and list examples of the resources. Compare your listing with the rest of the class.

Read selected references and discuss examples of human resources.

View the filmstrip and identify the human resources cited. List on the chalkboard the examples given in the filmstrip.

Explain how the development of a set of goals gives direction.

Define the term "resources."

Give examples of resources.

Give examples of human resources.

CONCEPTS: Management: Resources

OVERALL OBJECTIVES: Demonstrate ability to comprehend resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

Give examples of non-human resources.

Discriminate between human and non-human resources.

Illustrate how maximum use of resources occurs by the effective combination of human and non-human resources.

Identify the limits of resources.

LEARNING AND EVALUATION EXPERIENCES

Read selected references and list examples of non-human resources. Share examples with class.

View the filmstrip and identify the non-human resources cited. List the resources on flip-chart.

Read the case study, "The Belton Family." Work in small groups to answer the following questions:
What non-human resources is the family utilizing?
What human resources are used?

Work in pairs and construct a chart of resources available and identify them as human or non-human.

Select from a box a non-human resource that is available to a family. Decide how its value could be expanded by the addition of a human resource.

Read the selected book and identify the resources limited to this family.

Interview a family court judge or other persons that counsel families to determine whether lack of satisfactions and family problems arose from lack of resources or from lack of management of resources. Share the information with the class.

TEACHING RESOURCES

Bratton, Home Management Is, p. 106.

Thal and Holcombe, Your Family and Its Money, pp. 76-77.

Filmstrip: Institute of Life Insurance, Our Role as Consumers.

Vanderhaff, Home Management Is, pp. 69-70 (Teacher reference).

Brown, The Stone Soup.

Management: Resources

OVERALL OBJECTIVES: Show ability to comprehend resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES**LEARNING AND EVALUATION EXPERIENCES****TEACHING RESOURCES**

Identify, by listing, the resources which may be scarce. Discuss other resources which can be substituted for limited ones.

Conduct a survey in your school, choosing people who have values, goals, and standards similar to yours and find out how they are managing their resources. Compute the results of the survey.

Review the selected story and list on chalkboard ways that resources were created.

Read in selected reference to find ways to create new resources.

Read the story, "The Odd One," and identify ways Jenny was creative with her resources.

Write a short story showing how a young person can be creative in using resources to prepare for a special occasion. Share with class.

Read selected references to identify ways resources are interchangeable. Illustrate by drawing pictures for display.

Review the story, "The Odd One," and illustrate how resources are interchangeable.

Read in selected references for the ways the two families interrelated resources and discuss their choices.

Resource people: Working wife and mother, retired male teacher, low income wife, young man in a wheel chair.

Brown: The Stone Soup.

Bratton, Home Management Is, p. 117.

Arnsperger, et al., Values to Live By, pp. 90-94.

Bratton, Home Management Is, p. 108.

Arnsperger, et al., Values to Live By, pp. 90-94.

Thal and Holcombe, Your Family and Its Money, pp. 77-78.

Management: Resources

OVERALL OBJECTIVES: Show ability to comprehend resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Show that resources have a cost.</p>	<p>List services performed by families for themselves and estimate the "money value" of these services.</p>	<p>Filmstrip: Money Management Institute, <u>Your Money and You</u> (Slides 1-21).</p>
<p>Explain how the characteristics of resources influence their use.</p>	<p>Review the selected filmstrip and summarize the resources that had a cost.</p>	<p>Pamphlet: Michigan State University, Cooperative Extension Service, <u>Management in Families/Managing Resources</u>, No. 454.</p>
<p>Illustrate, using knowledge of resource classifications, characteristics, and costs, that different forms or combinations of resources may yield similar satisfactions.</p>	<p>Read the story, "Why Save the Cream?" and identify the various resources. Explain how the characteristics of resources influence their uses.</p>	<p>Booklet: Institute of Life Insurance, <u>A Date with Your Future</u>, P. 11.</p>
<p>Identify ways an individual will use his resources to achieve his goals.</p>	<p>Work in buzz groups and list ways different forms or combinations of resources may yield similar satisfactions. Share your ideas with the class.</p> <p>Select cartoons or pictures that illustrate the use of various resources. Develop statements which indicate ways resources helped reach satisfaction.</p> <p>Complete the chart to assess how resources were used to reach goals.</p> <p>Read the articles, "What Do We Mean?" and "Managing Resources to Achieve Goals," and identify how people manage resources in order to achieve goals. Discuss these two articles.</p> <p>Write a paper identifying ways you can use your resources to achieve one of your goals.</p>	<p>Periodical: "What Do We Mean" and "Managing Resources to Achieve Goals," <u>Pennney's Forum</u>, Fall/Winter, 1969.</p>

OVERALL OBJECTIVES:

Show ability to comprehend decision making and apply the management process to achieve personal and family goals.

BEHAVIORAL OBJECTIVES

Describe the nature of decision making.

Explain how decision making is motivated.

Describe the nature of an economic decision.

LEARNING AND EVALUATION EXPERIENCES

Read selected books to determine the nature of decision making.

Work in buzz groups to answer the questions: What is a decision? What are the characteristics of a decision? What are the factors involved in making a decision? Report your answers to the class.

Make a bulletin board to show the nature of decision making.

Listen to a part of selected record and identify how the boy's decision was motivated.

Make a bulletin board to show how the various factors influence decisions. Discuss these factors to show motivation.

Read the selected book. Identify and discuss the motivations for their decisions.

Develop a bulletin board to illustrate the meaning of economic decision.

TEACHING RESOURCES

Cross, Introductory Homemaking, pp. 205-209.

Cross, Enjoying Family Living, p. 73.

Fleck and Fernandes, Exploring Home and Family Living, 3rd Ed., pp. 382-383.

Current magazines.

Kit: J.C. Penney Co., Decision Making for Consumers.

Gilbreth and Carey, Cheaper by the Dozen.

Current magazines, current newspapers.

CONCEPTS:

Management: Decisior Making

OVERALL OBJECTIVES:

Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

Describe the nature of a social decision.

Describe the nature of a technical decision.

Discriminate among economic, social, and technical decisions.

LEARNING AND EVALUATION EXPERIENCES

Read the case study, "Easy Come--Easy Go." Write a description of Ruth's economic decisions.

Respond with discussion to an illustrated lecture on an explanation of a social decision.

Read a story and compile a list of the family's social decisions.

Illustrate, by role playing, social decisions made by teenagers.

Observe a flannel board presentation on technical decisions to gain an understanding of a technical decision.

Read the case study, "Grandma's Coffee Grinder," and identify the technical decision.

Write a description of the nature of a technical decision.

Review the selected book and develop a chart by listing the family's decisions under the respective headings.

TEACHING RESOURCES

Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 29-30.

Bulletin: Michigan State University Cooperative Extension Service, Management in Families/Decision Making, No. 453.

Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 92-93.

Gilbreth and Carey, Cheaper by the Dozen.

GENERAL OBJECTIVES:

Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Listen to part of the record and identify the economic, social, and technical decisions.

Plan a role play scene in three groups to illustrate economic decisions, social decisions, and technical decisions. Discuss the various decisions.

Read selected books and identify the meaning of alternatives in relation to decisions.

View the filmstrip and compile a list of alternatives available to shoppers.

Plan a role play situation to show selecting one alternative from several:

1. Mother and Father's deciding to buy a new car.
2. Teenage sisters' deciding to re-arrange their bedroom.
3. Mother and daughter's deciding whether daughter needs a new dress for prom.

Read selected book to analyze ways Betty reached a decision by combining several alternatives.

Review the book and identify mediation of several alternatives to reach satisfactory decisions for the family.

Kit: J.C. Penney Co., Decision Making for Consumers, "Multiple Decisions."

Bratton, Home Management Is—, pp. 168-171.

Thal and Hoicombe, Your Family and Its Money, pp. 93-95.

Filmstrip: J.C. Penney Co., Umpteen Ways People Shop.

Bratton, Home Management Is—, pp. 163-165.

Gilbreth and Carey, Cheaper by the Dozen.

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Describe the processes involved in putting decisions into effect.

Give an illustration from situations in class which shows how several alternatives were used to meet the needs of the whole group.

Read selected books to collect information and describe the processes involved in putting decisions into effect.

View the transparency, "Decision Making For Consumers," and clarify the steps in decision making.

Listen to the record, "An Introduction and Analysis of the Decision Making Process," and compile a list of five steps in consumer decision making.

Analyze the case study, "Ann Marie's Selection of a Hairpiece." Discuss and clarify each step of the decision making process.

Read selected books to find out the nature of central-satellite patterns of decision.

Develop a model of a poster to illustrate the relationship of central to satellite decisions. Use a real life example ("Father's occupational choice").

Bratton, Home Management Is, 173-177.

Thal and Holcombe, Your Family and Its Money, pp. 92-96.

Kit: J.C. Penney Co., Decision Making for Consumers.

Kit: J.C. Penney Co., Decision Making for Consumers.

Kit: J.C. Penney Co., Decision Making for Consumers (Teacher's folder).

Bratton, Home Management Is, pp. 167-168.

Thal and Holcombe, Your Family and Its Money, pp. 84-92.

Bulletin: Michigan State University, Teaching Home Management-- Youth and Decisions, No. HE-12, p. 7 (Teacher reference).

GENERAL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Describe the nature of a chain pattern of decision making.

Read the story, "I Didn't Do Anything," to identify Tom's central-satellite decisions. Discuss the decisions.

Observe the bulletin board illustrating the chain pattern of decision making. Discuss the chain pendency of one decision on another.

Listen to several students tell about major decisions they have made, explaining the alternatives, and about additional decisions that resulted from this one decision. List these decisions on the board.

Write a story to illustrate nature of the chain de- pattern of decision making.

Discriminate between cen- tral-satellite and chain patterns of decisions.

Read the case study, "Mrs. Howe Goes To The Circus," and state the central decision. State the satellite decisions. Illustrate the chain pattern of decision making with the guest's coming on Sunday

Explain why decision making commands attention.

View a television program that deals with a family situation. Identify factors that make a particular family decision a satisfactory decision.

Use the chalkboard and make suggestions on what is needed to make a decision a satisfactory or happy one.

Arnsperger, Values to Live by, pp. 81-86.

Bulletin: Michigan State Univer- sity, Teaching Home Management-- Youth and Decisions, HE-12, p.8 (Teacher reference).

Bulletin: Texas Tech University, Consumer Education, Part II, p. 106.

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES

Apply management in achieving personal and family goals.

LEARNING AND EVALUATION EXPERIENCES

Write a story illustrating the outcome of a situation in which decision making was given attention.

Compile a list of suggested ways high school students can help with management problems in the home, to achieve personal and family goals.

Review selected book and analyze ways management was used to achieve personal and family goals. Explain how and why decision making commanded their attention.

TEACHING RESOURCES

Gilbreth and Carey, Cheaper by the Dozen.

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship between the family life stages and management of finances.

BEHAVIORAL OBJECTIVES

Identify the stages in the family life cycle.

Describe the characteristics of stages in the family life cycle.

Identify the developmental tasks at the different stages of the family life cycle.

Describe the major expenses at each stage of the family life cycle.

LEARNING AND EVALUATION EXPERIENCES

View the transparency of the family life stages to identify the stages. Discuss the various stages.

Select pictures that represent the different stages. Display on bulletin board.

List the forms of family life in America that are not accounted for in the family life cycle. Discuss families broken by death, divorce, or separation, and single adults.

View transparencies to see the characteristics of each stage. Role play the various stages.

Listen to the case study to describe the various stages in the life cycle. Discuss and identify characteristics of stages illustrated in the case study.

Draw from a box a slip of paper on which is stated a developmental task. Decide which stage the developmental task fits and pin the slip on the bulletin board by the correct family life stage.

View the transparency on the major expenses at the various stages. Brainstorm for other expenses not listed on the transparency. Make a list and share information on additional expenses with class and add to the transparency.

TEACHING RESOURCES

Transparency: Clemson Media Center, Consumer Education, "Life Cycle."

Pictures of families that could be used to make bulletin board.

Thal and Holcombe, Your Family and Its Money, pp. 10-16.

Transparency: Clemson Media Center, Consumer Education, "Characteristics of Each Stage."

Texas Guide: Consumer Education, "The Family Life Cycle of Ted and Norma."

Booklet: Home Economics Publishers, Consumer Study Units, Set 2, p. 40.

Transparency: Clemson Media Center, Consumer Education, "Major Expenses of Each Stage."

CONCEPTS: Family Life Cycle

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship between the family life cycle and management of finances.

BEHAVIORAL OBJECTIVES

Give examples of resources that are available to families in the different stages of the family life cycle.

LEARNING AND EVALUATION EXPERIENCES

Work in groups which represent the various stages and list resources which each stage may possess. Discuss ways the family may utilize these resources to the family's advantage.

Refer to the story of Ted and Norma and list the resources that are available at the different stages.

Make a list of resources that are shared by your family members. Include the contributions you make, as well as those contributions you receive from other family members. Discuss your list with the class.

Listen to a symposium composed of couples representing the various stages to hear their views on characteristics, major expenses, and resources. Write a paper showing how their views coincide with ideas you have gained through previous study.

Refer to the story again and explain the relationship between the family life stages and management of finances.

TEACHING RESOURCES

Bratton, Home Management Is--, pp. 110-111.

Texas Guide: Consumer Education, "The Family Life Cycle of Ted and Norma," II:49.

Symposium: Couples representing the stages of the family life cycle.

Texas Guide: Consumer Education, "The Family Life Cycle of Ted and Norma," II:49.

GENERAL OBJECTIVES: Show comprehension of the relationship of the elements of management to the development of a life style.

BEHAVIORAL OBJECTIVES

Define the term "life style."

Identify the factors that influence a life style.

Describe how the elements of management relate to the development of a life style.

LEARNING AND EVALUATION EXPERIENCES

Research for a definition of the term "life style."
Share definition with class.

View a bulletin board with pictures illustrating the various ways people live. Describe how different factors influence a life style.

View a flannel board presentation to see factors that influence a life style.

Listen to a symposium composed of people from various occupations with differing life styles. Discuss the factors that influenced their life styles.

Write a paper or find pictures that illustrate the various factors that influence your life style.

Read a case study or watch a television program and describe how the elements of management were related to their life style.

Write a paper and describe how the elements of management relate to the development of a life style.

TEACHING RESOURCES

Bulletin: American Home Economics Association, Consumer and Homemaking Education, "Dynamics of Teaching," p. 35.

Periodical: Forum, J.C. Penney Co., Fall/Winter, 1971, Can You Choose a Life Style?, pp. 18-19 (Teacher reference).

Periodical: Forum, J.C. Penney Co., Fall/Winter, 1971, Can You Choose a Life Style?, p. 18 (Teacher reference).

Symposium: People from various occupations.

University of Wisconsin: The Spender Syndrome: A Case Study of 68 Families and Their Consumer Problems (Teacher reference).

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Recognize the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES

Define the term "consumer."

Research current periodicals to find statistics showing the number of consumers by specific age groups. Present statistics to class.

Define the term "economy."

Read selected reference to determine the meaning of the word "economy."

Define the term "GNP" (gross national product).

Participate in a brainstorming session on meaning of letters "GNP." Consult several texts and periodicals to learn the correct definition of GNP. Refer back to list and cross out all incorrect ideas of GNP.

Describe how the GNP reflects the economy.

Read selected references how the GNP reflects the health of the general economy. Discuss how the current economy ranks in terms of current GNP.

Analyze a circle graph that shows the GNP for the past year, to become aware of the comparative distribution of consumer spending, business investments, and government spending. Discuss how the GNP reflects the economy,

LEARNING AND EVALUATION EXPERIENCES

Read selected reference to find the best definition of the word "consumer." Share your definition with the rest of the class.

Research current periodicals to find statistics showing the number of consumers by specific age groups. Present statistics to class.

Read selected reference to determine the meaning of the word "economy."

Participate in a brainstorming session on meaning of letters "GNP." Consult several texts and periodicals to learn the correct definition of GNP. Refer back to list and cross out all incorrect ideas of GNP.

Read selected references how the GNP reflects the health of the general economy. Discuss how the current economy ranks in terms of current GNP.

Analyze a circle graph that shows the GNP for the past year, to become aware of the comparative distribution of consumer spending, business investments, and government spending. Discuss how the GNP reflects the economy,

TEACHING RESOURCES

Levy, et al., The Consumer in the Marketplace, p. 3.

Troelstrup, The Consumer in American Society, p. 3 (Teacher reference).

Thal and Holcombe, Your Family and Its Money, p. 48.

Thal and Holcombe, Your Family and Its Money, p. 48.

Current newspapers and news periodicals.

Warmke, et al., Consumer Economic Problems, pp. 304-311.

Thal and Holcombe, Your Family and Its Money, p. 50.

Booklet: Wood, What Every Woman Should Know About Money, pp. 3-4.

Thal and Holcombe, Your Family and Its Money, p. 47.

GENERAL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American Economy.

BEHAVIORAL OBJECTIVES

Describe how the GNP reflects price change.
 Explain how family decisions affect the economy.

LEARNING AND EVALUATION EXPERIENCES

Read the suggested references and participate in a discussion showing why an increase or decrease in GNP may affect prices of goods.

Read selected references to see how family decisions affect the economy. Listen to and watch illustrated lecture on how decisions made by families affect the economy. Discuss the effects with the class.

Research information on the flow of money and prepare one of the following:

A chart showing the flow of money spent for your family's electricity bill.

A chart showing the flow of money received from a student's job.

Participate in buzz groups. One group discusses effect on local economy if a local industry gave a 2% raise. Second group discusses effect on local economy if a local industry closed. Select two representatives from each group to present summary to class. Explain how each would affect the overall general economy.

Construct a bulletin board or poster showing the flow of money in the general economy.

TEACHING RESOURCES

Warmke, et al., Consumer Economic Problems, pp. 328-331.

Thal and Holcombe, Your Family and Its Money, p. 50-56.

Warmke, et al., Consumer Economic Problems, p. 23.

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES

Identify the roles of consumer and producer and how they are interrelated.

LEARNING AND EVALUATION EXPERIENCES

Listen to two resource persons explain how the economy is affected by savings and deposits, and how the economy is affected by taxation.

Read selected reference to identify how the consumer and producer are interrelated.

View selected filmstrips. Identify the elements of producing and consuming and discuss how they are interrelated.

Make a list of items now being consumed. Then make another list of the services now being consumed. Compare list with class.

Work in groups and list the items consumed as Mr. X plants a garden of tomatoes. Compare lists.

Participate in a brainstorming session and list some undesirable elements of production such as garbage, litter and pollution. How are these related to the economy?

TEACHING RESOURCES

Resource persons.

Warnke, et al., Consumer Economic Problems, pp. 326-327. (Teacher).

Warnke, et al., Consumer Economic Problems, p. 327 (Teacher).

Fitzsimmons and White, Management for You, pp. 51-65.

Filmstrip: Institute of Life Insurance, Our Role As Consumers.

Filmstrip: Institute of Life Insurance, Consumers in the Marketplace.

Examples: building, pencils, paper, clothes.

Examples: Utilities, school bus police, teacher, garbage.

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the terms "standard of living," and "level of living."</p> <p>Distinguish between standard of living and level of living.</p> <p>Explain how our economic system makes possible a high standard of living.</p>	<p>Draw a diagram showing the elements of producing and consuming in making a sandwich or in sewing a dress.</p> <p>View the selected film and make notes comparing differences in production and consumption with today's way of living. Draw a visual aid demonstrating the ratio of family producing and consuming in 1970's, as compared with projections for 2001 (based upon the information gained from the film).</p> <p>Consult reference and write definitions for "standard of living" and "level of living."</p> <p>Read a case study and discuss how the person's level of living is different from his standard of living.</p> <p>Read selected reference to find how the standards of living are changing. Discuss how this applies to local communities.</p>	<p>Film: Modern Talking Picture Service, <u>At Home</u>—2001.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, p. 60.</p> <p>Booklet: Fane and Fane, A <u>Challenge of Success</u>, pp. 11, 70, 51 or <u>Illinois Board of Voc. Ed., Teaching Aids for Consumer Education</u>, "Broke Again," p. 98.</p> <p>Bulletin: Consumer and Home-making Education, AHEA. "Dynamics of Teaching," pp. 35-40. (Teacher).</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 60-61.</p>

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Interview a married couple to learn how their level of living has changed since their marriage. What brought about these changes?

Participate in circular response discussion on how the standard of living might be improved by better use of resources other than money.

Respond to a symposium explaining how our economic system has made it possible to have a higher standard of living by summarizing their presentation.

TEACHING RESOURCES

Fitzsimmons and White, Management for You, p. 371.

Craig, Thresholds to Adult Living, pp. 354-356.

GENERAL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES

Define the term "spending plan."

Explain the reasons for having a spending plan.

LEARNING AND EVALUATION EXPERIENCES

Participate in a brainstorming session or circular response for a variety of definitions of a spending plan. Choose one acceptable to the group. Read selected books and compare definitions.

Listen to short stories of real-life situations for the reasons for having a spending plan. Discuss the reasons for having a spending plan.

Listen to a symposium in which a grandmother, a recent graduate, a young mother, and an owner of a small business explain their reasons for having a spending plan.

TEACHING RESOURCES

Thal and Holcombe, Your Family and Its Money, p. 106.

Barclay and Champion, Teen Guide to Homemaking, pp. 192-203.

McDermott, et al., Homemaking for Teens, Book II, pp. 131-136.

Levy, et al., The Consumer in the Marketplace, pp. 39-45.

Pamphlet: Institute of Life Insurance, "You Don't Have to Fight About Money," Making the Most of Your Money, pp. 14-19.

Pamphlet: "The Plan," The Turner Livingston Series: The Money You Spend, p. 6.

Booklet: Accent/Family Finances, "How Newlyweds Linda and Al Learned to Manage Money," Just Married.

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Illustrate different forms used for spending plans.</p>	<p>Interview some students for reasons for having a spending plan. Discuss findings with class.</p>	<p>Raines, <u>Managing Livingtime</u>, pp. 41-43.</p>
<p>Describe the characteristics of a spending plan.</p>	<p>Study and compare sample spending plans to consider the various forms used. Share samples with class.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 108-109.</p>
<p>Explain how the use of resources influences a spending plan.</p>	<p>Read selected references to secure information on the characteristics of a spending plan. Participate in swing-around discussion.</p>	<p>Barclay and Champion, <u>Teen Guide to Homemaking</u>, p. 192.</p>
	<p>Listen to a case study and explain how the uses of resources influenced the family's spending plan.</p>	<p>McDermott, et al., <u>Homemaking for Teens</u>, Book II, p. 131.</p>
	<p>Use an anagram or magic square that are resources which influence a spending plan. Count the number of words you find and share with the rest of the class.</p>	<p>Booklet: Illinois Board of Voc. Ed., <u>Teaching Aids for Consumer and Homemaking Program</u>, "<u>Planning for Next Year.</u>"</p>
	<p>Record all the resources you used in a twenty-four hour period. Explain how the use of resources influenced your spending plan.</p>	<p>Teach prepared magic square or anagram.</p>
	<p>Listen to a book review to see how this family's use of resources influenced their spending plan. Use direct quotes to illustrate the point.</p>	<p>Levinson, <u>Everything but Money.</u></p>

GENERAL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Describe the process of setting up a spending plan.</p>	<p>Read selected reference for information and the process of setting up a spending plan.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 6.</p>
<p>Explain the relationship of home management to a spending plan.</p>	<p>Participate in a buzz session and discuss the process of setting up a spending plan.</p> <p>Make a bulletin board to show the process of setting up a spending plan.</p>	<p>Bulletin board with words and pictures to show structure of a spending plan.</p>
	<p>Participate in small groups to show how a budget can be set up using the following methods: basket, envelope, box, cookie jar.</p>	<p>Record: <u>Babes in Toyland</u>, "I Can't Do The Sums."</p>
	<p>Listen to the song and explain how management will help to make ends meet.</p> <p>Read selected case study and tell how the spending plan was managed to reach their goals.</p>	<p>Booklet: <u>Fane-Fane, A Challenge of Success</u>, p. 36.</p>
	<p>Select a cartoon, poem, song, or story depicting the use of management in a spending plan. Write a short paper explaining how management was used.</p>	<p>Game: <u>Changing Times Education Service, The Budgeting Game</u>.</p>
<p>Participate in teams and play the game to see how various given families decide to spend their monthly incomes. Examine each family carefully to see if management was used.</p>		

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES

Apply management to the development of a personal spending plan.

LEARNING AND EVALUATION EXPERIENCES

Participate in an "In Basket, Out Basket" session and make a spending plan for Steve and Kathy, applying the management process.

Examine sample spending plans to use as guides in setting up a personal spending plan. Make a personal spending plan using management procedures.

TEACHING RESOURCES

Bulletin: Texas Tech University, Consumer Education, Part II, pp. 129-133.

Periodical: "The In-Basket Technique," Illinois Teacher, November-December 1969, p. 87.

Leaflet: Money Management Institute, "Why Money Management." Fall 1971.

Periodical: "Managing the Money at Your House," Changing Times, Feb., 1972, pp. 37-38.

OVERALL OBJECTIVES: Demonstrate comprehension of role of consumer credit in attaining personal and family goals.

TEACHING RESOURCES

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Define the term "consumer credit."

Respond to a pre-test on credit terms to determine knowledge of credit.

View the fortune wheel with credit terms. Read from selected resources and discuss what consumer credit is. Develop a definition of the term.

Develop a questionnaire on credit. Reproduce and use to interview teenagers in your school to determine their attitudes toward credit.

State advantages of using consumer credit.

Read selected references and cite instances where using consumer credit would be an advantage to an individual or to a family.

Participate in groups and discuss items purchased by families on credit that they could not have purchased otherwise. Compile lists to share with class.

Participate in a discussion on how credit has helped to raise the standard of living. Think of a situation where it would be an advantage for a teenager to use credit. Share situations.

Periodical: "Using Credit: Key Words You Need to Know," Changing Times, Nov., 1971, pp. 38-39 (Teacher reference).

Booklet: Money Management Institute, Its Your Credit, Manage It Wisely. (Teacher reference).

Bulletin board: Fortune wheel with credit terms written on wedges of wheel.

Thal and Holcombe, Your Family and Its Money, pp. 124-127.

Riker and Brisbane, Married Life, pp. 443-449 (Teacher reference).

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

State the disadvantages of using consumer credit.

LEARNING AND EVALUATION EXPERIENCES

Cite instances where using credit would be a disadvantage to a family.

Participate in a discussion of the effects on family finances of teenagers using their parents' charge accounts. State the disadvantages.

Collect and bring to class cartoons showing the disadvantages of credit.

Participate in an informal debate on "Cash vs. Credit" to illustrate the advantages and disadvantages of using consumer credit.

Read selected references to identify the types of credit available. List the types on the chalkboard.

List the three types of consumer credit.

TEACHING RESOURCES

Troelstrup, The Consumer in American Society: Personal and Family Finance, 4th Ed., pp. 166-171 (Teacher reference).

Thal and Hoicome, Your Family and Its Money, pp. 127-133.

Bulletin: Homemaking Research Laboratories, Today's Consumer - A Semester Course in Consumer Education, pp. 19-26. (Teacher reference).

Analyze the classified advertisements in the telephone book and compile a list of credit sources. List other types of credit used by families in the community.

GENERAL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Compare the types of service credit and the costs.

Collect bills for service credit from families or visit agencies in the community which offer service credit, to determine the costs of the credit and the conditions under which it is used.

List types of sales credit.

View selected filmstrip and discuss the types of sales credit.

Explain the types of charge accounts and the conditions for use.

Survey stores in the community to find out the types of sales credit offered. Report findings to class.

Bring to class newspaper advertisements of sales credit. Discuss the types of sales credit offered.

View selected filmstrip and discuss the types of charge accounts and the conditions for use.

Participate in a role playing situation where a customer applies to a department store credit office for a charge account. Discuss the conditions for opening an account.

Explain a credit card account and the requirements for obtaining one.

View selected filmstrip and explain requirements and procedures for obtaining a credit card.

Identify the responsibilities of credit card holders.

Compile a list of the responsibilities of credit card holders for safekeeping, recording of account numbers, using the cards by unauthorized persons, over-spending, and losing the cards.

Filmstrip: J.C. Penney Co., Inc.,
Credit: A Consumer Resource.

Filmstrip: Visual Education Consultants, Inc., Charge It, Please.

Periodical: "Warning! Double-check those charge accounts," Changing Times, Oct. 1970 (Teacher reference).

Filmstrip: Guidance Associates, Our Credit Economy, Part II.

Booklet: Cooperative Extension Service of Clemson University, Credit Cards--Thirty Days to Reality (Teacher reference).

Consumer Credit

CONCEPTS:

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

BEHAVIORAL OBJECTIVES

Read selected article on losing a credit card. Discuss ways to notify the company if a card is lost.

Periodical: Dana, "If You Lose A Credit Card," Woman's Day, Nov. 1970.

Select magazine or newspaper articles or call a bank to find out about liability for lost cards. Report to class.

Periodical: "Watch Out for the Credit Card Crooks," Changing Times, March 1971, pp. 37-38 (Teacher reference).

Explain installment sales.

Periodical: "Can Congress Stop those Billing Foul-ups?" Changing Times, June 1972, pp. 13-14.

Present a definition of installment sales. View the filmstrip and discuss the aspects of installment credit.

Filmstrip: Visual Education Consultants, Inc., The Installment Contract.

Contrast the definitions of installment sales used by teenagers in these two situations:
1. Buying a car 2. Buying shoes, utilizing the lay-away process.

Interview other students to see how many in your school use some form of installment credit. As a class work out the percent of use based on the number interviewed.

Listen to the selected case study and discuss points to remember when buying on the installment plan.

Booklet: Institute of Life Insurance, Making the Most of Your Money, Joan learns about Easy Payment Plans. iii

GENERAL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

List sources of cash loans.

Compare the conditions under which cash loans may be obtained and the costs.

List reasons why using credit cost money.

Define the selected types of interest.

LEARNING AND EVALUATION EXPERIENCES

Read selected book to identify sources of cash loans. List the sources of cash loans.

Bring to class newspaper advertisements of cash loans and discuss the types of agencies offering such loans.

Visit by committees lending agencies in the community: a bank, a savings and loan institution, a credit union representative, a life insurance office, a finance company, and a pawnshop, to get information about the kinds of loans available, the conditions for obtaining a loan, and the costs. Present a summary of your findings to the class.

Interview credit managers of a department store and a lending agency to determine if it costs more to charge items or to borrow money. Present to the class information obtained during the interview.

View selected filmstrip to find out why using credit costs money. Discuss the costs involved.

Bring cartoons clipped from newspapers and magazines that illustrate the use of credit and the costs. Share with class.

Read selected references to define the types of interest: simple interest, interest on the unpaid balance, add-on interest, and discounted interest. Discuss the definitions.

TEACHING RESOURCES

Thal and Holcombe, Your Family and Its Money, pp. 133-136.

Periodical: "Ever Use a Pawnshop?" Changing Times, Feb. 1971, pp. 33-34 (Teacher reference).

Periodical: "If You're Asked to Co-sign a Note . . ." Changing Times, March 1972, p. 12.

Filmstrip: Money Management Institute, Be Credit Wise.

Thal and Holcombe, Your Family and Its Money, pp. 136-139.

Booklet: U.S. Dept. of Agriculture, When You Use Credit.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

Explain the requirements of the Truth in Lending Law.

View the filmstrip to find out the requirements of the Truth in Lending Law. List the requirements on the chalkboard.

State reasons to shop for credit.

Examine samples of installment sales contracts from local businesses. Discuss how they carry out the requirements of the Truth in Lending Law.

View selected filmstrip to determine reasons for shopping for credit. List reasons on chalkboard.

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

- Filmstrip: Federal Reserve System: Truth in Lending.
- or
- Filmstrip: Guidance Associates, Our Credit Economy, Part I.
- Booklet: Credit Union National Association, Inc., Using Credit Wisely (Teacher reference).
- Pamphlet: Clemson University, The Truth in Lending Law, Dec. 1969 (Teacher reference).
- Samples of installment sales contracts.
- Filmstrip: National Education Association, Getting Credit.
- or
- Filmstrip: Guidance Associates, The Price of Credit.
- Film: Modern Talking Picture Service, The Owl Who Gave a Hoot.

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the 3 C's which comprise a credit rating.</p> <p>Identify the importance of a good credit rating.</p>	<p>Select an item such as a car or a television. Visit by assignment various agencies in the community, such as a car dealer, a bank, a credit union representative, a savings and loan association, and a finance company, to compare the cost of financing through each agency. Compile a chart from class reports to illustrate the differences in charges obtained by shopping for credit.</p> <p>Read selected book to define the 3 C's of a credit rating. Discuss the definitions.</p> <p>View the transparency to list the bases on which credit is given.</p> <p>View the flash-cards and classify the terms according to the 3 C's.</p> <p>Listen to the resource person discuss credit and the importance of building and keeping a good credit rating.</p> <p>Read selected story. Discuss the importance of returning borrowed items in order to maintain a good credit rating.</p> <p>View selected film to identify the importance of a credit rating.</p>	<p>Periodical: "Before You Borrow or Say 'Charge It'" <u>Changing Times</u>, Jan. 1972, pp. 33-35 (Teacher reference).</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 139-141.</p> <p>Transparency: <u>Clemson University Media Center, Consumer Education, "Bases on Which Credit is Given."</u></p> <p>Flash-cards with terms such as honesty, dependability, savings, earning power, installment debts, life insurance, outstanding loans, health, skills.</p> <p>Speaker from Better Business Bureau or Credit Bureau.</p> <p>Short story: de Maupassant, "The Necklace."</p> <p>Film: Modern Talking Picture Service, Inc., <u>Credit</u>.</p>

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Recall experiences where loaned items to friends were not returned. Relate this experience to their credit rating.

Write a paragraph on the value of a credit rating. Share with class.

Explain how the Fair Credit Reporting Act protects the consumer.

Write to a legislator and ask for a copy of the Fair Credit Reporting Act. Identify how the Act protects the consumer.

List guidelines to follow in use of credit.

Compile a check list of things to consider if deciding whether or not to use credit. Discuss with class.

TEACHING RESOURCES

Periodical: Pascoe, "Do You Know Your Credit Rating?" Woman's Day, Sept. 1970, p. 66 (Teacher reference).

Statute: Fair Credit Reporting Act.

Periodical: "New Rules That Protect Your Credit Rating." Changing Times, April 1971, pp. 25-28 (Teacher reference).

Booklet: National Foundation for Consumer Credit, Inc., Using Our Credit Intelligently (Teacher reference).

Booklet: Beneficial Management Corporation (Mood), What Every Woman Should Know about Money (Teacher reference).

Game: Consumer Credit Series, Consumer and Credit in Our Society: Credit World.

Play selected game to demonstrate the value of guidelines in use of credit. Discuss how guidelines helped in the game.

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Read the case study and discuss the guidelines to follow in the use of credit.

Develop a bulletin board to depict points in the use of credit.

Participate in a discussion to define alternatives if credit is misused and the consequences: repossession, garnishment, and bankruptcy.

Select an article in a newspaper or magazine on the abuse of credit. Give a one minute report on the article.

Participate in "Credit Bee" to demonstrate understanding of credit terms.

Explain the consequences of the abuse of credit.

Explain terms in use of consumer credit.

TEACHING RESOURCES

Periodical: "Getting Out of Debt Without Going Broke," Changing Times, July, 1971, pp. 25-28.

Periodical: "Ways to Keep Your Debts Under Control," Reader's Digest, May 1969 (Teacher reference).

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "How to Keep from Drowning in Debt" (Teacher reference).

Bulletin board: "Are You Out on a Limb with Credit?"

Kit: Consumer Credit Series, Credit: When, Where and How, "Credit Bee."

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES

Explain the role of consumer credit in attaining personal and family goals.

LEARNING AND EVALUATION EXPERIENCES

Make a crossword puzzle using words pertaining to use of credit terms. Share with class.

Play selected game to summarize knowledge of credit.

Analyze a selected case study on credit buying and explain the role of consumer credit in attaining goals.

Play selected game to demonstrate management techniques in making credit purchases.

Write a paper to explain how consumer credit has helped you attain a personal or family goal.

TEACHING RESOURCES

Bulletin: Texas Guide, Part II, Credit Baseball.

Bulletin: University of Wisconsin, The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems.

Game: Western Publishing Co., Consumer.

GENERAL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES

Identify various housing needs among families.

LEARNING AND EVALUATION EXPERIENCES

Listen to selected recording and compare the housing needs of the adults being interviewed. Discuss the various needs.

Participate in a discussion and identify family needs, wants, and resources in relation to housing. Consider state of family cycle, recreation, vocation, ages of children, health, pattern of living, and sex of family members.

Discuss the meaning of life styles. Read selected story of "Archie and DeeDee" and "Arthur and Liz." Describe their life styles and relate to their housing needs.

List five to ten values you would deem necessary in choosing a home. Rank the values in the order of preference. Share and compare your listing of values with the class.

Listen to selected case study and discuss changes in family housing needs.

Observe selected transparency and slides to see how fulfillment of needs might be achieved in a home.

View selected filmstrip and discuss how homes fulfill housing needs.

TEACHING RESOURCES

Kit: J.C. Penney Co., The Home: An Environment for Human Growth, "Interviews: The Meaning of a Home," Side 2.

Kit: J.C. Penney Co., Financing a New Partnership (Use puppets if available).

Thal and Holcombe, Your Family and Its Money, Chapter 8.

Kit: J.C. Penney Co., The Home: An Environment for Human Growth, "How Homes Can Meet Our Needs."

Filmstrip: J.C. Penney Co., Homes Are for People.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Participate in groups to identify the housing needs in the various stages of the family life cycle. Discuss what would be unique considerations for housing:

1. A couple in college
2. A couple in the armed services
3. A couple whose job demanded frequent changes of residences
4. A couple with pre-school children
5. A couple with high school age children
6. An older couple

Identify variations in the kind and quality of housing.

List on the chalkboard the kinds of housing available in the community.

View transparencies and discuss the variations in kinds and quality of housing needed.

Read three selected case studies. Participate in groups to discuss the work sheets in the kit and identify factors relating to the kind and quality of housing desired. Share group work with the class.

Read selected magazine article to identify the different kinds of housing. Discuss findings with class.

Discuss with a health officer the meaning of "sub-standard housing."

TEACHING RESOURCES

Transparencies: Scholastic Magazines, Classrooms: Housing.

Kit: J.C. Penney Co., The Home: An Environment for Human Growth, "Analyzing Housing Needs."

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Cooperatives and Condominiums," pp. 69-71.

Health officer.

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES

Identify factors to consider when deciding whether to buy or rent a home.

Estimate the amount of money which could be spent on housing.

LEARNING AND EVALUATION EXPERIENCES

Participate in an informal debate to consider the factors involved in renting or buying a home. Summarize points made by each group.

View selected transparencies and list advantages and disadvantages of renting and buying a home.

Participate in two groups. One group write a tenant's "Bill of Rights," and another group write a landlord's "Bill of Rights." Compare the two.

Participate in a role playing situation in which mutual and individual responsibilities of landlords and tenants are portrayed.

Read selected references to determine guidelines on how much an individual or family could budget for housing. Compare what the authors suggested as to the amount to spend on housing.

Read prepared mimeographed sheets and tell how much money families in different income levels could afford to invest in housing.

TEACHING RESOURCES

Transparencies: Clemson Vocational Media Center, Consumer Education: "Thinking about Renting?"

Thal and Holcombe, Your Family and Its Money, Chapter 8.

Craig, Thresholds to Adult Living, 2nd ed., pp. 380-383.

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "What Can You Afford to Pay for a House?"

Mimeographed sheets on income levels (Teacher-prepared).

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>List factors to consider in the selection of housing.</p>	<p>Answer roll call by telling of an interview held with a couple who gave reasons for their choice of a home.</p> <p>Listen to a report of a magazine article on selecting an apartment.</p>	<p>Periodical: "How to Pick an Apartment," <u>Changing Times</u>, April, 1971, p. 15.</p>
<p>Develop a check list which would be helpful in selecting an apartment after a discussion with an apartment dweller. Share list with class.</p>	<p>Develop a check list which would be helpful in selecting an apartment after a discussion with an apartment dweller. Share list with class.</p> <p>Review the check lists for houses and for apartments to determine important factors which should be considered in the selection of housing.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p>
<p>Write a paper listing the factors that would influence your family's choice of a new home, assuming they are moving.</p>	<p>Write a paper listing the factors that would influence your family's choice of a new home, assuming they are moving.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p>
<p>Read selected book to identify steps to take when purchasing a home. Discuss the steps.</p>	<p>Read selected book to identify steps to take when purchasing a home. Discuss the steps.</p>	<p>Bulletin board: "Open the Door to Home Ownership" (Depicts an attractive home with steps leading up to door).</p>
<p>Develop a bulletin board on the steps to follow when buying a home.</p>	<p>Develop a bulletin board on the steps to follow when buying a home.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p>
<p>Read selected references to find sources of loans and the types of loans available. Make a chart of the various sources and types of loans available.</p>	<p>Read selected references to find sources of loans and the types of loans available. Make a chart of the various sources and types of loans available.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p>

Overall Objectives: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Compare the costs of different types of loans in financing a home.

Listen to a resource person discuss where loans may be secured and the types of mortgage loans available.

Use sample problems and compare the costs of different types of loans. Give reasons why you would prefer either a large or a small down payment on a house.

Investigate different interest rates of various lending agencies. Explain why you should shop around for a loan.

Brainstorm to list factors to consider when financing a home, such as: kinds of lenders, size of down payment, length of time to pay the lowest possible interest rate. Discuss factors listed for clarification.

Read selected magazine article on closing costs and list the items covered in closing costs. Determine the approximate amount needed for a \$20,000 house. Share with the class.

Craig, Thresholds to Adult Living, pp. 381-383.

Booklet: Household Finance Corporation, Your Housing Dollar, pp. 27-30.

Garrett, Consumer Housing, pp. 52-56.

Resource person.

Bulletin: Homemaking Research Laboratories, Consumer Study Units, Set 3, p. 65 (examples).

Thal and Holcombe, Your Family and Its Money, Chapter 8.

Periodical: "Housing Buying: The Cost of Closing the Deal," Changing Times, Nov., 1971.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List reasons for having property insurance.	Participate in buzz groups to list and discuss reasons for having property insurance.	Filmstrip: <u>Insurance Information Institute, Patterns for Protection.</u>
Identify types of property insurance.	View selected filmstrip and discuss the types of protection received from a Home Owner's policy.	
State how property tax on a home is paid.	Participate in various role playing situations in which a person needs property insurance. Discuss what type is needed.	
Explain how resources aid in the financing of a home.	Respond to a report on how property tax on a home is paid. Listen to a resource person explain how the use of resources helped him purchase a home.	Resource person.

GENERAL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

Identify the factors that influence transportation needs.

List forms of transportation.

Identify factors to consider in the use of a car.

LEARNING AND EVALUATION EXPERIENCES

Read selected references to identify factors influencing transportation needs. Compile a list of occasions when transportation (other than walking) would be a necessity rather than a convenience.

Participate in a discussion of the relationship of one's attitudes toward transportation to one's needs.

View selected transparency to list different forms of transportation. Identify the forms of transportation you have used and under what conditions.

List the types of transportation available in the community. Discuss the ones used most frequently by teenagers.

Listen to chosen case study. Brainstorm to list factors in the use of a car (costs of operation, care, driving habits, safety, depreciation, prestige, property taxes, and insurance).

Listen to a book review on cars. List the information on the use of cars which is pertinent to teenage drivers. Share your list with the class.

TEACHING RESOURCES

Thal and Holcombe, Your Family and Its Money, pp. 168-169.

Bulletin: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education, pp. 70-80 (Teacher reference).

Transparency depicting various means of transportation such as bus, taxi, airplane, bicycle, or motorbike (Teacher prepared).

Kit: Crolier Educational Corporation, Modern Consumer Education, "The Costs of Running a Car," p. 1.

Felsen, Boy Gets Car.

Harkins, The Day of the Drag Race.

Felsen, To My Son, the Teenage Driver.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Felsen, A Teen-Ager's First Car.
Highway patrolman, driver education teacher, or other resource person.

Resource person from dealer, garage, service station, or auto mechanics class.

Periodical: "Little Attentions that Keep Your Car Running," Changing Times, Feb., 1972, pp. 23-24 (Teacher reference).

Transparency: Homemaking Research Laboratories, Resource Unit: on Consumer Education, "A Car Care Schedule," p. 118.

Thal and Holcombe, Your Family and Its Money, pp. 170-173.

Troelstrup, The Consumer in American Society: Personal and Family Finance, 4th ed., pp. 330-334 (Teacher reference).

Booklet: Money Management Institute, Your Automobile Dollar.

Listen to selected speaker to learn factors to consider in the use of a car.

Listen to selected speaker. Discuss the proper care for a car.

View selected transparency. Use it as a guide for setting up a car-care schedule for your own car or family car.

Participate in small groups to read and compile information on costs for your assigned topics: gas and oil, tires, maintenance, license and inspections, parking fees, and depreciation. Share the information with the class. Use visuals to present materials.

Describe the care of a car.

List the costs of operating a car.

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Divide categories of operating costs into fixed and flexible expenses and list in separate columns on the chalkboard.

Use a sample case to estimate the annual cost of operating a car, and complete the appropriate columns on the transparency.

TEACHING RESOURCES

Periodical: "Maybe Your Car Needs a Tune-up," Changing Times, Jan. 1971, pp. 45-47.

Periodical: "What Car Noises Tell You," Better Homes and Gardens, March 1972, p. 29.

Periodical: "How to Find an Honest Auto Repairman," Family Circle, March 1972, p. 98.

Booklet: The Kiplinger Washington Editors, Inc., 22 New Ideas on Your Money, Job, and Living, "Where to Have the Car Fixed," p. 51.

"Checked the Front Wheels Lately?" p. 53.

"Still Another New Kind of Tire," p. 56.

"Brakes to Make 'Panic Stops' Safer," p. 58.

Transparency: Homemaking Research Laboratories, Teacher Resource Unit on Consumer Education, p. 119.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

List the responsibilities involved in car ownership.

List the factors to consider when shopping for a car.

LEARNING AND EVALUATION EXPERIENCES

Listen to panel discussion and summary of magazine articles on maintenance of a car. Compile list of tips on operating a car. Mimeograph and give to your family.

Respond to a panel discussion on the "Pros and Cons of a Teenager Owning a Car and the Responsibilities Involved." Make a list of the responsibilities with which you agree. Discuss your points with class members.

Listen to selected case study. Discuss the story and list the shopping suggestions mentioned in the story.

Examine new car warranties. Compare warranties of different manufacturers to see how coverage differs. Discuss the responsibilities of the dealer, manufacturer, and owner.

TEACHING RESOURCES

Panel: High school car owners.

Periodical: "Money-Saving Tips for Car Owners," Family Circle, April 1972, p. 8.

Panel: students, young adults, and parents.

Troelstrup, The Consumer in American Society: Personal and Family Finance, 4th ed., p. 328 (Teacher reference).

Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Programs, "Jimmy 'Shops' for His First Car," pp. 92-97.

or

Booklet: Institute of Life Insurance, Making the Most of Your Money, "A Lesson in Buying Used Cars," pp. 6-13.

GENERAL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

List the features which affect the purchase price of a car.

Recall the development of a spending plan through questions and answers. Determine your financial limit for transportation as a guide for shopping.

View selected transparency to list features which affect the purchase price of a car. Rate them in order of priority.

Visit car dealers by teams and read to compile a list of new car specifications and their costs. Share with the class.

Construct a chart to determine essential and luxury features. Discuss how accessories add to the purchasing price.

TEACHING RESOURCES

Periodical: Changing Times Teacher's Journal, "What Do You Look for in a Car?" Jan., 1972.

Curriculum Guide: Home Economics Publishers, Consumer Guide, Student Study Manual, p. 40 (Teacher reference).

Current issues of Changing Times, Consumer Reports, Consumer Bulletin.

Periodical: "The Art of Buying a Car," Changing Times, March 1971, pp. 25-28.

Periodical: "Road Tests of Four 1972 Cars," Changing Times, Jan., 1972, pp. 25-29.

Schoenfeld and Natella. The Consumer and His Dollars, pp. 125-132.

Levy, et al., The Consumer in the Marketplace, pp. 389-397.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

View selected film. List features to consider if purchasing a used car.

Compile a chart listing the advantages and the disadvantages of new and used cars. Compare chart with the money you have to spend for a car.

State points to consider in financing a car.

Participate in role playing situations and recall reasons to shop around for credit to finance a car.

Collect a variety of advertisements offering auto loans from newspapers and mail promotion. Share advertisements and compare offers for credit.

Read selected article and discuss how careful shopping for credit can save money.

Explain the need for automobile insurance.

Discuss the statement, "If you can't afford insurance, you can't afford a car," to explain the importance of automobile insurance.

Listen to the case study and discuss how inadequate insurance can result in economic disaster.

Film: Ford Motor Company, So You Want to Buy a Good Used Car?

Curriculum Guide: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education, p. 74 (Teacher reference).

Refer to credit section for reference material if credit has not been studied earlier.

Periodical: "How to Pay Less for an Auto Loan," Changing Times, July 1, 1971.

Book: U.S. News and World Report: Investments, Insurance, Wills Simplified, p. 162 (Teacher reference).

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify the coverages provided by automobile insurance.</p>	<p>View selected transparency to identify reasons for having car insurance.</p> <p>Secure statistics from the highway department on the number of auto accidents in the county and state. Make a chart using this information.</p> <p>Read selected reference to list automobile insurance coverages. Discuss bodily and property damage coverages.</p>	<p>Transparency: <u>Clemson Media Center, Consumer Education Series, "Wanted: Financial Security Against."</u></p> <p>Kit: <u>Grolier Educational Corporation, Car Insurance.</u></p> <p>Periodical: "How to Buy Auto Insurance Today," <u>Changing Times</u>, July 1971.</p> <p><u>Thal and Holcombe, Your Family and Its Money, Chapter 9.</u></p> <p><u>U.S. News and World Report: Investments, Insurance, Wills Simplified</u>, pp. 162-165.</p> <p>Leaflet: <u>Insurance Information Institute, Every Ten Minutes--Auto Insurance.</u></p> <p><u>Levy, et al., The Consumer in the Marketplace</u>, pp. 372-386.</p>

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

View selected filmstrip, Part I, to gather information on bodily injury coverages. Discuss Part I.

View selected filmstrip, Part II, and gather information on property damage coverage. Discuss Part II to clarify the coverage provided by automobile insurance.

Listen to a report on 'no-fault insurance.' Interview people to secure their views on no-fault insurance. Report opinions to class.

Identify factors which determine the cost of automobile insurance.

Read selected book and list factors that determine the cost of automobile insurance.

View filmstrip, Part III, for information on how the cost of automobile insurance is determined. Discuss the factors.

Listen to an insurance agent discuss factors that affect the cost of automobile insurance. Ask questions.

Play auto insurance jeopardy to identify factors in the cost of insurance.

Filmstrip: Insurance Information Institute, Automobile Insurance.

Filmstrip: Insurance Information Institute, Automobile Insurance.

Periodical: "Will 'no-fault' Bring Cheaper, Better Auto Insurance?" Changing Times, March 1972.

Thal and Holcombe, Your Family and Its Money, Chapter 9.

Leaflet: Insurance Information Institute, Every Ten Minutes--Auto Insurance.

Filmstrip: Insurance Information Institute, Automobile Insurance.

Insurance agent.

Adaptation of TV show, Jeopardy.

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify steps to take if your automobile insurance is cancelled.</p> <p>List the steps to take in the event of an automobile accident.</p> <p>List the alternatives to owning a car.</p> <p>Apply management to the purchase of a car.</p>	<p>Listen to a report on what to do if your automobile insurance is cancelled. Discuss the application of this to the personal situation.</p> <p>Observe flip charts and listen to a talk on the steps to take in the event of an auto accident. Examine an accident report to become familiar with the format.</p> <p>Review the classified section of the telephone directory and visit local car dealers to explore the possibilities of renting or leasing cars. Share your information with the class.</p> <p>Read and role play situations which answer the following questions: What factors should be considered in deciding on a car? What size car would fit needs? What options might be considered? What price range might be suitable? Should cash or credit be used? Should a new or used car be purchased?</p> <p>Play selected game to apply knowledge of management of the transportation dollar. Discuss how management was used.</p>	<p>Periodical: "Will Your Car Insurance Be Cancelled?" <u>Better Homes and Gardens</u>, June 1972.</p> <p>Teacher-made flip chart.</p> <p>Periodical: "Family Circle's Accident Report Card." <u>Family Circle</u>, July 1972.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, p. 182.</p> <p>Curriculum Guides: Texas Tech University, <u>Consumer Education</u>, II., p. 225.</p> <p>Bulletin: Illinois Board of Vocational Education and Rehabilitation, <u>Teaching Aids for Consumer and Homemaking Programs</u>, "Automobile Card Ringo," pp. 44-49.</p>

CONCEPTS: Health Insurance

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing health insurance.

BEHAVIORAL OBJECTIVES

Identify terms used in health insurance.

Explain the reasons for health insurance.

Identify the basic types of health insurance.

LEARNING AND EVALUATION EXPERIENCES

Select a piece of a puzzle from a box on which is written one half of an insurance term. Find the matching piece and work with that group member to define these terms:
co-insurance, surgical insurance, deductible clause, hospital expense, disability insurance, health insurance, regular medical, and coverage.

View selected transparency and list two major reasons for health insurance.

View selected instant slides and listen to the script of three case studies. Identify reasons for having health insurance.

Participate in a role playing situation which shows the need for health insurance. Discuss the situation.

Participate in teams to investigate information for cost of hospitalization for a day, average cost of common illnesses, and average costs of maternity cases. Discuss how these findings might be reasons for health insurance.

Read selected references and record the types of health insurance.

TEACHING RESOURCES

Dictionaries.

Craig, Thresholds to Adult Living, p. 392.

McDermott, Homemaking for Teenagers, p. 169.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Transparency: Clemson University Media Center, Consumer Education, "Why Consumers Buy Health Insurance."

Bulletin: Texas Tech University, Consumer Education Curriculum Guide, Part II, p. 168.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

RECEPTS: OVERALL OBJECTIVES: Show ability to apply the management process to purchasing health insurance.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Schoenfeld and Natella, The Consumer and His Dollars, p. 232.

Craig, Thresholds to Adult Living, pp. 392-395.

Booklet: Institute of Life Insurance, A Date with Your Future.

Kit: Grolier Educational Corp., Modern Consumer Education, "Health Insurance to Fit Your Needs."

Transparency: Clemson University Media Center, Consumer Education, "Types of Health Insurance."

Kit: Scholastic Magazines, Consumer Credit Series.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

View selected transparency and identify the types of health insurance.

Listen to a resource person talk about the different basic types of health insurance that are available, and respond by discussing the types.

Play "Tick, Tack, Dought" to identify the types of health insurance.

Participate in a brainstorming session to give ideas which relate to health insurance needs and list factors on the chalkboard.

Read selected books for factors to consider in determining health insurance needs.

List factors to consider in determining health insurance needs.

CONCEPTS:

Health Insurance: Life Insurance

OVERALL OBJECTIVES:

Show ability to apply the management process to purchasing health insurance.
 Show ability to apply the management process to purchasing life insurance.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Apply management process to selection of health insurance.

Interview a health insurance agent to secure information on the factors to consider in determining health insurance needs. Report findings.

View selected filmstrip and decide on a health insurance plan for the couple, using management procedures.

Read a situation which applies management procedures to the selection of health insurance. Write a paper to show how this individual or family applied management.

Define the term "life insurance."

Respond to a pre-test on insurance to determine background knowledge in the area of life insurance.

Read selected story for principle of risk sharing. Establish a definition of life insurance.

Explain the importance of life insurance to the security of the family.

View the bulletin board to determine the relationship of long-term planning to the security of the family.

View selected film to see a young couple discussing their ideas about security.

Write a short paper and explain the importance of life insurance to the security of the family.

TEACHING RESOURCES

Filmstrip: Institute of Life Insurance, Marriage and Your Money.

Craig, Thresholds to Adult Living, p. 392.

Pretest: Institute of Life Insurance, Tips for Teaching Life and Health Insurance, pp. 10-11.

Booklet: New York Life Insurance Co., "What Every Family Should Know About Life Insurance," p. 1.

Bulletin board: "A Song of Security by Long Term Planning."

Films: Association Films, To Life with Love.

Newspapers and magazine articles.

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing life insurance.

BEHAVIORAL OBJECTIVES

Identify the types of life insurance.

LEARNING AND EVALUATION EXPERIENCES

Read selected books for information on the types of life insurance and list types on chalkboard.

React to a resource person discussing life insurance by asking questions.

Participate in committees and investigate different types of life insurance. Report findings to class by the use of instant slides.

Construct a bulletin board or use a flannel board to illustrate the different types of life insurance.

TEACHING RESOURCES

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Craig, Thresholds to Adult Living, pp. 386-392.

Schoenfeld and Natella, The Consumer and His Dollars, pp. 227-228.

Booklet: Institute of Life Insurance, A Date with Your Future, pp. 23-26.

Bulletin: U.S. Dept. of Agriculture, Understanding Life Insurance for the Family.

Kit: Grolier Educational Corporation, Modern Consumer Education, "If Anything Happens to Me: A Unit on Life Insurance."

Life Insurance agent.

CONCEPTS: Life Insurance

OVERALL OBJECTIVES: Show ability to apply management to purchasing life insurance.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Interview parents and other relatives to determine the types of life insurance they have. Report findings.

Complete a crossword puzzle to identify the terms used in life insurance.

Summarize the different types of life insurance by participation in circular response.

Complete the statement: The type of life insurance I would choose would be Share responses.

Identify factors to consider in selecting life insurance.

Respond to case studies of families, which illustrate various insurance needs. Discuss these cases to determine the factors to be considered when selecting life insurance.

Participate in teams, with each team representing a different life cycle stage, and prepare a report on the insurance needs of the life cycle.

Teacher-produced puzzle.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Pamphlets: Institute of Life Insurance, Decade of Decision; Tips for Teaching Life and Health Insurance; Moderns Make Money Behave.

Periodical: "How Much Life Insurance Do You Need?" Changing Times, Jan., 1972.

CONCEPTS: Life Insurance

OVERALL OBJECTIVES: Show ability to apply management to purchasing life insurance.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Play "Insurance Bee" to review information on kinds of life insurance and the factors that need to be considered when selecting life insurance.

Respond to a pre-test again to evaluate your knowledge of life insurance.

Apply management procedures to selection of life insurance.

Use the multi-media kit and apply management procedures to the selection of life insurance.

Participate in committees on a case study and apply the management procedures to the situation. Report to the class.

Play selected game to apply management procedures to the selection of life insurance.

TEACHING RESOURCES

Adaptation of game: "Credit Bee," No. 2, Scholastic Magazine: Consumer Credit Series.

Kit: Institute of Life Insurance, Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style.

Booklet: Institute of Life Insurance, A Date with Your Future, pp. 28-29.

Kit: Institute of Life Insurance, Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style.

CONCEPTS: Social Security

OVERALL OBJECTIVES: Recognize the value of Social Security as it contributes to family security.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify the purposes of Social Security.</p>	<p>View selected transparencies to identify the purposes of Social Security.</p>	<p>Transparencies made from packet: Dept. of HEM, "From Social Security Number to Social Security Benefits" and "History of the Social Security Program" (from local Social Security office).</p>
<p>List benefits provided by Social Security.</p>	<p>Listen to a talk by a representative from the Social Security office and identify the purposes of Social Security.</p> <p>Read selected books for information on the benefits of Social Security.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 13.</p> <p>Booklet: Institute of Life Insurance, <u>A Date with Your Future</u>.</p>
<p>Determine the reasons for contacting the Social Security office.</p>	<p>View a film on Social Security. Make a list of benefits that are provided by Social Security.</p> <p>View a flip chart to list the benefits of Social Security.</p> <p>Compile a list of circumstances which would make it necessary to contact the Social Security office.</p>	<p>Film: Social Security Administration Office, <u>The Social Security Story</u>.</p> <p>Charts: Dept. of HEM, Social Security Administration (from local Social Security office).</p>

OVERALL OBJECTIVES: Recognize the value of Social Security as it contributes to family security.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Describe the provisions of Medicare.</p>	<p>Analyze the charts on Medicare. Discuss the provisions of Medicare.</p>	<p>Chart: Social Security office charts.</p>
<p>Identify who pays for Social Security and the role of the federal government in Social Security.</p>	<p>View selected film in order to describe the services provided by Medicare.</p> <p>React to a skit which depicts provisions of Medicare.</p> <p>Analyze statements which show payroll deductions to understand who pays Social Security.</p>	<p>Film: Social Security office: <u>You and Medicare</u>.</p> <p>Copies of statements which show payroll deductions.</p>
<p>Describe how Social Security contributes to family security.</p>	<p>Study charts which illustrate how Social Security is earned and how Social Security works. Discuss the role of the federal government in providing Social Security.</p> <p>View selected transparency to determine how Social Security is financed.</p> <p>Listen to a case study and describe how Social Security contributed to the family's security.</p>	<p>Charts: Dept. of HEM, Social Security Administration.</p> <p>Transparency made from leaflets, "Where Money Comes From; Where the Money Goes" (Social Security office).</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 10.</p>

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES

Define the term "savings."

Define the term "thrift."

Explain the relationship between thrift and savings.

LEARNING AND EVALUATION EXPERIENCES

View selected transparency to determine the types of items people save. Discuss and list other items that people may save.

Consult the dictionary and other texts for a definition of savings.

Consult reference books and define the term "thrift."

View the transparency on the different ways people save money. Discuss additional ways not listed on the transparency.

Read selected story to see how Mama saved for her family. Was she thrifty in her form of savings?

TEACHING RESOURCES

Transparency: Changing Times: Teaching Consumer Education, "Saving," No.1.

Examples: water, natural resources, money, jewels, land.

Dictionary.

Thal and Holcombe, Your Family and Its Money, p. 209.

Bohman, Investing Your Savings, p. 7.

Schoenfeld and Natella, The Consumer and His Dollars, pp. 249-250.

Thal and Holcombe, Your Family and Its Money, pp. 208-209.

Transparency: Clemson Media Center, Consumer Education, "Mays People Save."

Periodical: "Mama and Her Bank Account," Reader's Digest, Feb., 1941.

OR

Forbes, Mama's Bank Account.

CONCEPTS:

Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES

Identify reasons for saving money.

Select a quotation that refers to savings and thrift. Write a short paper on what that particular quotation means to you.

Read selected book and list reasons why people save.

View the transparency and discuss why people save these kinds of items.

Participate in two groups and have an informal debate on the question: "Save now, enjoy later" vs. "Live it up." Discuss ideas presented in the debate.

Read several stories or case studies relating to experience in savings. List reasons for saving money.

Cite examples of successful citizens in your community or state who have been aided in their success by learning how to save.

Participate in a circular response to the question: "What are some roadblocks to saving?" Participate in a brainstorming session and prepare a list of ideas identifying some ways to overcome these roadblocks.

TEACHING RESOURCES

Thal and Holcombe, Your Family and Its Money, p. 210.

Transparency: Changing Times: Resources Kit, "Teaching Consumer Education," No. 2.

Bulletin: Texas Tech University. Consumer Education, Part II, pp. 136-138.

or

Bulletin: Illinois Board of Voc. Ed. and Rehab., Teaching Aids for Consumer and Homemaking Programs, "Where Does the Money Go?" "A Washer Now or Later?" p. 47.

Periodical: "You Can Save In Spite of Yourself," Changing Times, Oct., 1970, pp. 40-42.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investment.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Read selected references on how others have developed techniques to promote saving habits. List techniques on chart and share with class.

View the transparency, "Family life cycle." Determine savings goals that may be reasonable at each stage. Work in groups and plan a brief role-playing script for one of the cycles, presenting a major problem. Present to class and discuss how family might solve problem.

View selected filmstrip. Relate how the family's goals changed with the changing life cycles.

Identify the steps of establishing a savings program.

Read selected books for the steps of establishing a savings program. View the transparency and fill in blanks entitled: "How You Do It," to determine the steps in setting up a savings program.

Listen and respond to a resource person identifying the steps for setting up a savings program.

Booklet: The Kipfinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Tricks to Help You Save," pp. 14-15.

Transparency: Clemson Media Center, Consumer Education, "Family Life Cycle."

Thal and Holcombe, Your Family and Its Money, pp. 12-14.

Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 3-4.

Filmstrip: Institute of Life Insurance, Consumers in Action.

Britton, Personal Finance, pp. 265 (Teacher reference).

Transparency: Changing Times: Teaching Consumer Education, "Saving," No. 5.

GENERAL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES

Explain the relationship of short-term and long-term goals to savings.

LEARNING AND EVALUATION EXPERIENCES

View selected transparencies and list examples of short-term goals for saving. List examples of long-term goals. Discuss the relationship of these goals to general principles of savings in terms of "Why Save?"

Prepare an original poster or bulletin board to portray types of things for which teenagers save. Classify them as either short-term or long-term goals.

List the various types of savings institutions.

View chosen transparencies and list the places where people may save.

Identify the factors to be considered in selecting a savings institution.

Read selected references to identify the factors to be considered in selecting a savings institution. Make a list in order of importance at your present stage in the life cycle.

TEACHING RESOURCES

Transparency: Changing Times: Teaching Consumer Education, "Saving," No. 4.

Thal and Holcombe, Your Family and Its Money, pp. 209-211.

Bohman, Investing Your Savings, pp. 11-13.

Bulletin: Institute of Life Insurance, A Date With Your Future, pp. 31-33.

Transparencies: Changing Times: Teaching Consumer Education, "Saving," Nos. 3 and 6.

Schoenfeld and Natella, The Consumer and His Dollars, pp. 250-256.

Bohman, Investing Your Savings, pp. 14-15.

Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 5-11.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Compare the advantages and disadvantages of placing money in various savings institutions.</p>	<p>Conduct a survey to determine the saving institutions in your community. Share findings with class.</p> <p>Read selected references and make lists of advantages and disadvantages of the types of savings institutions listed.</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollar</u>, p. 257.</p> <p>Thal and Holcombe. <u>Your Family and Its Money</u>, pp. 215-219.</p> <p>Bulletin: Institute of Life Insurance, <u>Your Money and Marriage</u>, p. 25.</p> <p>Bohlman, <u>Investing Your Savings</u>, pp. 20-22.</p> <p><u>U. S. News and World Report: Investments, Insurance, Mills - Simplified</u>, p. 15.</p>
<p>Listen to a symposium, composed of representatives from a bank, savings and loan association, and a credit union, explaining savings programs. Ask questions in order to compare the advantages and disadvantages of the various types of institutions available.</p>	<p>Secure pamphlets on the purchase of U. S. Government bonds to see the advantages of savings by this method.</p>	<p>Bohlman and Bohlman, <u>Investing Your Savings</u>, pp. 22-24.</p>

RALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Explain why life insurance may be a form of savings.</p>	<p>Participate in a mini-drama entitled, "Ownership of U. S. Savings Bonds," to see the advantages of buying savings bonds.</p> <p>Select advertisements in the paper and periodicals that relate to saving money. Discuss factors to consider before depositing money in these savings programs.</p> <p>Analyze the chart of the various savings options and compare for safety, rate of return, and ease of withdrawal. Identify the one best suited to your present needs.</p> <p>Select one of the savings institutions and secure additional information from library references on the advantages and disadvantages of that particular type of savings program.</p> <p>Visit a credit union and investigate steps in becoming a member, depositing money, and purchasing shares.</p> <p>Examine a life insurance policy's section on cash values. Read selected references and compare opinions of authors as to the positive and negative values of life insurance as a vehicle for savings.</p>	<p>Kit: <u>U. S. Treasury, Instructional Materials for Classrooms.</u></p> <p><u>Bohlman and Bohlman, Investing Your Savings, pp. 20, 22, 28.</u></p> <p><u>Thal and Holcombe, Your Family and Its Money, pp. 214-218.</u></p> <p><u>Bulletin: Prindle, Ed., It's Not Just Money, pp. 53-56.</u></p> <p><u>Thal and Holcombe, Your Family and Its Money, p. 216.</u></p> <p><u>Bohlman, Investing Your Savings, p. 14.</u></p> <p><u>U. S. News and World Report: Investments, Insurance, Wills - Simplified, pp. 109-173.</u></p>

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES

State assets to consider before saving by investing.

Define the terms "securities," "stock," "bond," "mutual funds."

Explain why saving by investment is a long-term goal.

LEARNING AND EVALUATION EXPERIENCES

Read selected references and periodicals for advice on family security before making investments. Participate in small groups and list the assets a family should consider before investing. Visit the actual marketplace and compare ideas of resource people in the financial world with your list. Report findings.

Relate the slogan, "Before you invest, investigate," to the fact that investing is a long-term goal.

Read selected references and develop definitions of terms used in the securities market. Share with class.

Select several charts showing how the long-term effects of compounding interest and inflation have changed the value of a stated investment. Explain why these investments would be of value only for a long-term goal.

TEACHING RESOURCES

Britton, Personal Finance, p. 321 (Teacher reference).

Booklet: Consumers Union, Life Insurance, pp. 69-84.

Schoenfeld and Natella, The Consumer and His Dollars, p. 260.

Thal and Holcombe, Your Family and Its Money, pp. 219-221.

Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 24-34.

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, pp. 24, 32.

U. S. News and World Report: Investments, Insurance, Wills - Simplified, pp. 45, 86.

Brochures from investment companies.

Schoenfeld and Natella, The Consumer and His Dollar, pp. 256-262.

Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

TEACHING RESOURCES

LEARNING AND EVALUATION EXPERIENCES

BEHAVIORAL OBJECTIVES

U. S. News and World Report: Investments, Insurance, Wills Simplified, pp. 13-29.

Choose a stock or mutual fund from the financial page of newspaper. Maintain a daily chart showing changes in price for two weeks. Calculate how much you would have gained or lost if you had invested \$100. Refer to a financial listing to see how much you would have gained or lost if you had bought this one year ago, and determine the effect these short-term to long-term changes in prices have on the value of investments.

Bohman, Investing Your Savings, p. 29.

Describe how real estate is a form of investment.

Summarize a presentation by a real estate dealer who discussed the pros and cons of property and home ownership as a form of investment.

U.S. News and World Report: Investments, Insurance, Wills Simplified, p. 33.

Discuss with the real estate dealer how inflation affects an investment in real estate. Seek his opinion on mobile home vs. conventional house regarding investment quality.

Troelstrup: The Consumer in American Society, p. 103 (Teacher reference).

Examine charts relating average incomes to occupations and years of schooling, to see that education is an investment.

Explain how education is an investment.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Describe how legislation protects investors.</p>	<p>Respond to reports explaining how investing in education may result in higher incomes. List other satisfactions resulting from additional and continuing education.</p>	<p>Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Jobs in the 70's," pp. 33-36.</p> <p>Bulletin: Household Finance Corp., <u>Your Savings and Investment Dollar</u>, pp. 20-23.</p>
<p>Apply management process in planning savings and investments.</p>	<p>Present a taped interview with a local banker explaining how savings accounts are insured by law.</p> <p>Read selected references on how regulatory agencies protect the saver.</p> <p>Refer to previous list of savings institutions to determine which ones are protected by regulatory agencies.</p> <p>Refer to the steps in making a spending plan and illustrate how to make a suitable savings plan for:</p> <p>Mary, a junior, who wants a new dress for the Junior-Senior Dance. Mr. and Mrs. Newlywed, who need to establish an emergency fund. Joe, a freshman, who wants a car when he is sixteen.</p> <p>Use the story, "The Money Tree." Show how management could have applied to Scott's final decision of where he placed his money.</p>	<p>Bohman, <u>Investing Your Savings</u>, p. 42.</p>
		<p>Bulletin: Texas Tech University, <u>Consumer Education, Part II</u>, pp. 136-138.</p>

CEPTS: OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of tax outlay to benefits received.

TEACHING RESOURCES	LEARNING AND EVALUATION EXPERIENCES	BEHAVIORAL OBJECTIVES
<p>Flash cards. Examples: individual, corporation, sales, gasoline, excise, property, school, and Social Security taxes.</p> <p>Pictorial flash cards. Examples: defense, scientific experiments, postal system, Social Security benefits, parks, housing loans, roads, and foreign aid.</p> <p>Craig, <u>Thresholds to Adult Living</u>, P. 298.</p> <p>Pictorial flash cards. Examples: Universities and schools, hospitals, libraries, roads and bridges, parks.</p>	<p>Brainstorm to list types of taxes paid by the individual or the family.</p> <p>List taxes which you currently pay.</p> <p>Observe flash cards to name sources of taxes.</p> <p>Observe pictorial flash cards to identify benefits derived from federal taxes.</p> <p>View selected transparency which shows how a dollar in the federal budget is spent to benefit the public.</p> <p>Observe pictorial flash cards to identify benefits derived from state taxes.</p>	<p>List types of taxes paid by the individual or the family.</p> <p>Name the sources of taxes.</p> <p>Identify benefits derived from taxes.</p>

CONCEPTS: Taxes

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of tax outlay to benefits received.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify the records which should be kept by the family.</p> <p>Complete a sample income tax return.</p>	<p>Observe pictorial flash cards to identify benefits derived from local taxes.</p> <p>List items seen enroute to school which were financed by taxes. Share with class.</p> <p>Listen to a taped report explaining how taxes are collected and used.</p> <p>Participate in a discussion on what goods and services are available in your community through taxes. Think of life without these goods and services.</p> <p>Respond to an illustrated lecture concerning the records one should keep which are necessary to file an income tax return.</p> <p>Complete a sample income tax return after a class discussion and with the aid of charts and old tax forms.</p>	<p>Pictorial flash cards. Examples: police and fire protection, streets, roads and sidewalks, street lights, street cleaning, health protection and sanitation, libraries.</p>
<p>Identify the records which should be kept by the family.</p> <p>Complete a sample income tax return.</p>	<p>Respond to an illustrated lecture concerning the records one should keep which are necessary to file an income tax return.</p> <p>Complete a sample income tax return after a class discussion and with the aid of charts and old tax forms.</p>	<p>Business Education teachers or two young couples.</p> <p>Income tax forms. Charts, old tax returns.</p>

WILLS

OVERALL OBJECTIVES: Demonstrate comprehension of how a will contributes to family security.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify reasons for having a legal will.</p>	<p>Read selected case studies to see the importance of having a will. Discuss cases where a will was not made and list reasons for having a will.</p>	<p>Britton, <u>Personal Financing</u>, pp. 390-391 (Teacher reference).</p> <p>Troelstrup, <u>The Consumer in American Society</u>, pp. 488-495 (Teacher reference).</p> <p>Craig: <u>Thresholds to Adult Living</u>, 2nd Ed., p. 407.</p> <p>Warmke, et al., <u>Consumer Economic Problems</u>, p. 579-580 (Teacher reference).</p>
<p>Define the terms used in making a legal will.</p>	<p>Read selected references and compile a list of terms and definitions that are used in making or renewing a will. Discuss terms.</p>	<p>Attorney.</p>
<p>Identify characteristics of a legal will and steps to take when making a will.</p>	<p>Listen to and discuss with an attorney laws pertaining to wills in South Carolina, characteristics of a will, and steps in making a will.</p>	
<p>Write a sample will.</p>	<p>Write a sample will and have a lawyer determine if it meets legal requirements.</p>	

CONCEPTS: Wills

OVERALL OBJECTIVES: Demonstrate comprehension of how a will contributes to family security.

TEACHING RESOURCES	LEARNING AND EVALUATION EXPERIENCES	BEHAVIORAL OBJECTIVES
<p><u>U.S. News and World Report: Investments, Insurance, Wills, Simplified</u>, pp. 189-190.</p>	<p>Prepare a case study on taxes that concern a testator.</p> <p>Listen to selected case studies and discuss how making a will contributes to family security. Discuss personal experiences or experiences of friends, which also illustrate the concept that having a will contributes to family security.</p>	<p>Identify taxes that concern a testator.</p> <p>Describe how making a will contributes to family security.</p>

ALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

BEHAVIORAL OBJECTIVES

Explain the purposes of keeping a financial record on a business-like basis.

Describe methods used in keeping financial records.

Explain the reasons for using a checking account.

LEARNING AND EVALUATION EXPERIENCES

Select a quotation concerning financial records and explain its meaning.

Participate in a supervised study session on the benefits of keeping useful financial records and summarize the purpose of keeping financial records in a business-like manner.

Respond to the story, "Mama and Her Bank Account," by explaining the effectiveness of Mama's methods of keeping financial records.

Compile a list of methods to keep financial records through informal interviews with people. Report to class your findings on various methods used.

Read selected references and make a written summary of the reasons for using a checking account.

Identify on a continuum chart your choice in handling money on a cash or check basis.

Participate in a panel discussion cash vs. checks. Discuss the different values of paying by cash or by check.

TEACHING RESOURCES

Booklet: Sears, Roebuck and Co., Department Store in the Classroom, pp. 16-17.

Bulletin board of quotations on money.

Thal and Holcombe, Your Family and Its Money, pp. 226-227.

Story: Reader's Digest, Feb., 1941, pp. 33-35, 38.

Thal and Holcombe, Your Family and Its Money, p. 216.

Leaflets from local bank.

CONCEPTS: Financial Records

OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

BEHAVIORAL OBJECTIVES

Give examples of the types of checking accounts.

Demonstrate procedures in opening a checking account.

Write a check in a recommended form.

Demonstrate the balancing of a checkbook against a bank statement.

LEARNING AND EVALUATION EXPERIENCES

Visit several local commercial banks by committee assignment and investigate the types of checking accounts they offer. Present the findings on types of checking accounts offered by each bank.

Visit several local banks by committee assignment to investigate procedures used in opening a checking account. Discuss procedures.

Observe someone opening a checking account. If possible, videotape the procedure. Discuss the observation.

Make a bulletin board showing the steps that are used in opening a checking account.

View selected transparencies to choose appropriate procedures in writing a check.

Observe the illustrated procedure for writing a check correctly. Write a check in a recommended form. Have it checked by someone for accuracy.

Read selected references on how to balance a checkbook against a bank statement. Identify the steps that should be used to balance a checkbook.

TEACHING RESOURCES

Pamphlets on checking accounts from local banks.

Booklet: Dollar Sense, Editors of Co-Ed, pp. 12-14.

Booklet: The American Banking Assoc., Using Bank Service.

Booklet: Dollar Sense, Editors of Co-Ed, pp. 13-14.

Material used in opening a checking account: application form, deposit slips.

Booklet and pamphlets from local bank.

Thal and Holcombe, Your Family and Its Money, pp. 223-229.

Bank statement, cancelled checks, check record book (stubs), cancelled deposit slips.

OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>State additional ways to use banks in keeping important records.</p> <p>State examples of how financial records assist in planning for the future.</p> <p>List items that are withheld in the forms of payroll deductions.</p> <p>List exemptions for federal and state income tax purposes.</p> <p>Describe resources needed in keeping financial records.</p>	<p>Observe a demonstration on balancing a checkbook against the bank statement.</p> <p>Use a case study and balance a checkbook against the bank statement. Compare results.</p> <p>Participate in a field trip to several banks to find out how important personal records may be stored there. Make a list of things that may be stored.</p> <p>Summarize a panel discussion on situations that require the use of accurate financial records.</p> <p>Develop a chart listing items that are withheld from paycheck in various type jobs, such as Social Security, retirement, union dues, credit union, United Fund.</p> <p>Examine federal and state income tax forms to see what exemptions are allowed and make a list of these exemptions.</p> <p>Write a paper explaining the use of resources in keeping financial records.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 229-231.</p> <p>Case study situation.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, P. 231.</p> <p>Articles on financial information from <u>Better Homes and Gardens</u>, <u>Good Housekeeping</u>, <u>Co-Ed</u>.</p> <p>Paycheck stubs with deductions.</p> <p>Retirement statements (copies).</p> <p>Federal and state tax forms.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 232-237.</p>

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the term "market-place."</p>	<p>Read suggested reference and define the term "market-place."</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollar</u>, p. 3.</p>
<p>Describe basic characteristics of the marketplace.</p>	<p>View selected filmstrip and define the term "market-place."</p>	<p>Filmstrip: Institute of Life Insurance, <u>The Consumer in the Marketplace</u>.</p>
<p>State information that may be useful to the consumer as he goes into the marketplace to exchange dollars for goods and services.</p>	<p>View selected filmstrip and make a list of some of the characteristics of the marketplace. Share your list with the class.</p>	<p>Filmstrip: Guidance Associates, <u>Money Well Spent</u>.</p>
	<p>Read the suggested reference and explain how the described practices may confuse the consumer.</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollar</u>, pp. 291-309.</p>
	<p>Listen to selected recording and relate the cases to problems experienced by you or someone you know.</p>	<p>Kit: Changing Times Education Service, <u>Consumer Law-Rights and Responsibilities</u>, Recording, Part 1.</p>
	<p>Read selected reference to identify the four basic rights of consumers that have been mentioned many times since 1962. Explain the meaning of each one of these rights.</p>	<p>Bulletin: President's Committee on Consumer Interests, <u>Suggested Guidelines for Consumer Education Grades K-12</u>, p. 32.</p>
		<p>Periodical: J.C. Penney Co., <u>Penney's Forum</u>, Fall/Winter, 1968, p. 21.</p>
		<p>Troelstrup, <u>The Consumer in American Society</u>, p. 18 (Teacher reference).</p>

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Recording, Part II.

Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Unit I, Case Study, "A Freezer Free of Charge . . . Almost."

Filmstrip: J.C. Penney Co., Inc., Consumer Defense Mechanisms.

Periodical: "Consumer Responsibility," Penney's Forum, Fall/Winter, 1968, p. 21.

Participate in a buzz group and discuss the meaning of the right to be informed. Share ideas from the group with the whole class.

Read or listen to selected case study to identify the areas where the buyer's right to be informed was violated by misleading advertising, false claims for savings, product quality, guarantee, and terms of sale.

Make a list showing what you need to know in the marketplace about:

1. The seller or manufacturer.
2. The product.
3. Terms of sale.

Share list with the class to identify information that is useful to the consumer as he uses the resources of the marketplace.

View selected filmstrip and discuss how specific information can eliminate the need of defense mechanisms used by consumer.

Make a list of the consumer's responsibilities for becoming informed. Share this list with the class to identify and illustrate this consumer's responsibility.

Identify the consumer's responsibility for becoming informed.

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify consumer information in terms of objectivity, usefulness, and source.</p>	<p>Identify various seals on transparency. List their uses and meaning. Use seals such as: American Gas Association, American Institute of Laundering, Underwriters' Laboratory Inc., and USDA.</p>	<p>Kit: Changing Times Education Service, <u>Consumer Law-Rights and Responsibilities</u>, "What Do Seals Tell?"</p>
<p>Identify the public and private sources of consumer information.</p>	<p>Select some products that carry the seals discussed. Evaluate if the seals are beneficial to the seller or the consumer and if the information is biased or objective.</p>	<p>Warmke, et al., <u>Consumer Economic Problems</u>, pp. 473-481 (Teacher reference).</p>
<p>Identify the public and private sources of consumer information.</p>	<p>Study some labels and leaflets that give information about a product. Evaluate if the information is beneficial to the seller or the consumer and if the information is biased or objective.</p>	<p>Labels and leaflets that give information on different types of products.</p>
<p>Identify the public and private sources of consumer information.</p>	<p>Respond to an illustrated talk on the various sources of consumer information available. Discuss these sources with your parents.</p>	<p>Troelstrup, <u>The Consumer in American Society</u>, Chapter 17, 18, 19 (Teacher reference).</p>
<p>Identify the public and private sources of consumer information.</p>	<p>React to a resource person speaking on public and private sources of consumer information in South Carolina through discussion. Make a list or chart identifying the sources as public or private.</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollars</u>, Chapters 2 and 3.</p> <p>Levy, et al., <u>The Consumer in the Marketplace</u>.</p>
<p>Identify the public and private sources of consumer information.</p>	<p>Periodical: McHugh, "Consumer Protection Against What?" <u>Journal of Home Economics</u>, May 1972, pp. 14-17 (Teacher reference).</p>	<p>Periodical: McHugh, "Consumer Protection Against What?" <u>Journal of Home Economics</u>, May 1972, pp. 14-17 (Teacher reference).</p>

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES

List the agencies that help families make consumer choices.

Explain how agencies help protect families as consumers.

LEARNING AND EVALUATION EXPERIENCES

Respond to a pre-test on abbreviations commonly used in describing federal agencies to see how many you can identify.

Explore the local library for publications, periodicals, and books which provide information to help consumers make choices in the marketplace. Make a display showing these publications.

Read and compile a list of agencies that help the consumer at the local, state, and national level. Share this information with your parents.

Respond to a post-test to see if you can identify more agencies than you did in the pre-test. Check your progress by comparing the number of correct answers.

Participate in groups and list the agencies that help protect families. Develop a chart that gives the functions of each agency. Identify a situation where an agency helped a consumer.

TEACHING RESOURCES

Pre-test: Texas Tech Consumer Education Curriculum Guide, p. 239.

Public library, school library.

Troelstrup, Consumer Problems and Personal Finance, Chapters 15, 16, 17, pp. 458, 496 (Teacher reference).

Warmke, et al., Consumer Economic Problems, Chapter 25, p. 473.

Wilson and Eyster, Consumer Economic Problems, Chapter 21, p. 398.

Warmke, et al., Consumer Economic Problems, Chapter 25.

Schoenfeld and Natella, The Consumer and His Dollars, Chapters 2 and 3.

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>List statutes that protect the consumer.</p>	<p>Read selected material on legislation. Underline the sections of the statutes that deal with consumer protection. Make a list of the statutes that protect the consumer.</p>	<p>Bulletin: Texas Tech University, <u>Consumer Education Curriculum Guide, Part II</u>, pp. 245-253.</p>
<p>Identify advertising media and techniques.</p>	<p>Write a letter to your congressman to seek information on laws that have been passed or are pending, that would protect or inform the consumer. Report to class and discuss.</p>	<p>Office Consumer Affairs: Guide to Federal Consumer Services (Teacher reference).</p>
	<p>View selected film and list the media used for advertising (television, newspapers, circulars, special promotions, coupons, stamps).</p>	<p>Films: Modern Talking Pictures Service, Charlotte, N.C.; <u>The Lasting Medium</u>.</p>
	<p>View chosen slides and discuss how the media might influence your buying.</p>	<p>Slides: Michigan Ext. Service, <u>Ads Add Up</u>.</p>
	<p>Poll the class on types of soap used and reasons why specific brands were purchased. Discuss whether brand names are a reliable advertising guide.</p>	<p>Bratton, <u>Home Management Is</u> pp. 384, 459.</p>
	<p>Assemble a "Think Board," a display of various printed advertisements. Think about these ads and identify the advertising technique used in each one.</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollars</u>, pp. 62-67.</p> <p>Samples of all forms of advertising.</p> <p>Marmke, <u>et al</u>, <u>Consumer Economic Problems</u>, p. 463.</p>

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Collect sample advertisements from newspapers. Read and locate key words designed to influence reader. Identify the advertising technique used.

Participate in a group to prepare a mock television commercial for two new products: D-Smello, a deodorant, and Happy Times, a soft drink. Present to class. Identify the types of advertising media used. Discuss why television has become such a powerful advertising force.

Identify purposes of advertising from seller's viewpoint.

Read suggested books and identify the major purposes of advertising from the standpoint of the seller. Compile a list.

Interview several local merchants who advertise considerably and ask why they advertise. Report findings to class.

State the advantages and disadvantages of advertising from the consumer's point of view.

Analyze an advertisement by discussing such questions as: What kind of information do you, as a consumer, want in an ad? How should this information be made available to the consumer?

Participate in teams and make a list of either the advantages or disadvantages of advertising from the consumer's point of view. Share list with class.

TEACHING RESOURCES

Bratton, Home Management Is—
p. 63.

Warlike, et al., Consumer Economic Problems, pp. 383, 468.

Bratton, Home Management Is—
pp. 65-69.

Schoenfeld and Natella, The Consumer and His Dollars, pp. 66-81.

Consumer Rights and Responsibilities

CONCEPTS: OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

TEACHING RESOURCES

Filmstrip and Record: Guidance Associates Inc., Buyer Beware.

Film: Charleston Trident Chamber of Commerce, Too Good to Be True.

Warmke, et al., Consumers Economic Problems, pp. 383, 468.

Bratton, Home Management Issues, pp. 65-68.

Warmke, et al., Consumer Economic Problems, pp. 517-518.

Levy, et al., The Consumer in the Marketplace, pp. 129-132.

LEARNING AND EVALUATION EXPERIENCES

View suggested filmstrip and listen to the record. List examples of misleading advertising.

Select local newspaper advertisements that appear misleading. Visit the store to see if the advertisements were misleading. Report your findings to the class.

View suggested film to detect the misleading technique called "bait and switch." Discuss other misleading techniques shown in the film.

Participate in buzz groups and discuss guidelines that consumers could use in examining advertisements. Compile these and share with your family.

Read some references on warranties and define the terms "warranty" and "guarantee."

Make a list of items that are stated on an expressed warranty and on an implied warranty.

Visit several stores and identify information provided on product performance. Discuss how this information could be useful to the consumer.

Participate in a buzz group discussion to identify and illustrate "misuse" of a product and "failure" of a product. Discuss ideas developed as a class.

BEHAVIORAL OBJECTIVES

Identify types of misleading advertising.

State guidelines for consumers to use in examining advertisements.

Give examples of realistic expectations regarding product performance.

Distinguish between "misuse of product" and "product failure."

Overall Objectives: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify the responsibility for product safety.</p>	<p>Read suggested case study and state who you feel should have been responsible for the safety of the product. Read the information booklet and identify the responsibility for product safety by making a chart.</p> <p>View suggested slides to identify the role of a private agency in product safety.</p> <p>View selected visual and identify various categories of hazardous household products.</p> <p>Study some household products like detergents, oven cleaners, and furniture polish to estimate the degree of danger. List the estimated degree of danger on a chart, using the following categories:</p> <ol style="list-style-type: none"> 1. Labeling--Does it warn of extent of danger? Give clear directions for safe using? Tell what to do in case of accident? 2. Packaging--Can it be opened without difficulty by adults, but not by young children? Would it attract a child by resemblance to food product? <p>Make a list of responsibilities the consumer must assume for safety.</p>	<p>Kit: Changing Times Consumer Education Service, <u>Consumer Laws-Rights and Responsibilities, Case Study, "If Only We Had a Warning."</u></p> <p>Slides: Underwriters' Laboratories, Inc., <u>Testing for Public Safety.</u></p> <p>Kit: Changing Times Consumer Education Service, <u>Consumer Law-Rights and Responsibilities, Visual, "The Awesome Toll."</u></p>
<p>Identify the consumer's responsibility for safety.</p>	<p>Make a list of responsibilities the consumer must assume for safety.</p>	<p>Periodical: "Consumer Responsibilities," <u>Pennney's Forum, Fall/Winter, 1968, p. 21.</u></p>

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES

State situations where the consumer has limitations in making choices.

Explain how buying is choice-making in the marketplace.

List techniques used in making satisfying choices.

LEARNING AND EVALUATION EXPERIENCES

Read selected case study and define the terms "monopoly" and "natural monopoly."

Write a situation where the consumer has limitations in making a choice. Discuss why the choice was limited.

View selected transparency and list trays in which buying is choice-making. Discuss which of these are most commonly in the marketplace.

Select an item you are considering purchasing and list the choices you must make in buying the item. Share your list with the class.

View bulletin board to list techniques in making choices.

TEACHING RESOURCES

Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Case Study, "The Night the World Stood Still."

Wilson and Eyster, Consumer Economic Problems.

Transparency: Clemson University by Media Center, Consumer Education, "The Seven Way Test of Buymanship??"

Warake, et al., Consumer Economic Problems, pp. 377-390 (Teacher reference).

Bulletin board: "Directions for Shopping" (Road sign with directional markers; each marker indicates a technique).

Booklet: Beneficial Management Corporation (Moods, Mercedes), What Every Woman Should Know About Money, Techniques of Expert Buying (Teacher reference).

Overall Objectives: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

State the criteria for an effective shopping plan.

Participate in a question and answer session to review advantages of using a spending plan. Explain how the use of a shopping list contributes to an effective plan.

Read selected references to compile a list of seasonal sales. Share with your families. Explain how anticipated sales can be a part of a shopping plan.

Define the terms which a shopper should know.

Read selected references to define the shopping terms: irregulars, seconds, as is, loss leaders, broken lot, damaged, markdown, and special purchase lot.

State factors used in judging the quality of an item.

Study suggested brochures and magazine articles advertising appliances, furniture, clothing, cars, or cosmetics and state the factors used in judging the quality of an item.

Booklet: Sears, Roebuck and Co., A Department Store in the Classroom (Teacher reference).

Better Business Bureau, Consumer's Buying Guide (Teacher reference).

Booklet: Money Management Institute, Your Shopping Dollar (Teacher reference).

Lewis, et al., Housing and Home Management, p. 140 (Teacher reference).

Gawne and Oerke, Dress, The Clothing Textbook, 3rd Ed., pp. 134-159.

Periodical: "Buy 'seconds' and save," Changing Times, Feb., 1972 (Teacher reference).

Current brochures and magazines.

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>List shopping courtesies which consumers could practice.</p>	<p>Respond to a speaker from a department store by making a list of shopping courtesies which consumers could practice in handling merchandise, making exchanges and treatment of sales personnel.</p>	<p>Resource person.</p>
<p>State responsibilities of the consumer in making choices.</p>	<p>Observe shoppers in a local store. Report to the class on the courtesies observed in the store.</p>	<p>Periodical: "Consumer Responsibility," <u>Penney's Forum</u>, Fall/Winter, 1968, p. 21.</p>
<p>Identify various channels a consumer could use in attempting to settle a grievance.</p>	<p>Respond to a report giving a list of the responsibilities of the consumer in making satisfying choices.</p>	<p>Resource persons from agencies such as: Retail merchants, manufacturer's representatives, Chamber of Commerce, Better Business Bureau, State Attorney General.</p>
<p>Read selected article and make a comparative list of information in the article and that which was presented by the panel. Share the list with the class.</p>	<p>Respond with questions to a panel who identified the various channels that may be used in attempting to settle a grievance.</p>	<p>Periodical: "Go: A Gripe--Here's Where to Complain," <u>Charging Times</u>, March 1970.</p>
<p>Visit a small claims court and get information on:</p> <ol style="list-style-type: none"> 1. The procedure a plaintiff must follow to bring a case into court. 2. The filing fee and types of cases the court 	<p>Read selected article and make a comparative list of information in the article and that which was presented by the panel. Share the list with the class.</p>	<p>Periodical: "They Promise Action on Consumer Complaints," <u>Charging Times</u>, Jan., 1972, pp. 16-18.</p>

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

BEHAVIORAL OBJECTIVES

State methods of making complaints.

LEARNING AND EVALUATION EXPERIENCES

is prepared to hear.

3. Kinds of orders the court can issue. Report this information to the class. Show how this method could be used to settle a grievance.

Read selected information sheet and make a bulletin board or poster showing suggested procedures for making a complaint.

Participate in role playing and show several examples of how returns and exchanges of a product may be handled by the consumer and by the retailer.

Engage in a self dialogue and make a decision about whether to keep an unsatisfactory product or return it. Share this experience with the class by letting them observe you.

Play the game, "Consumer Redress," to identify effective procedures in making a complaint. Discuss strategies used in the game and tell why they were effective or ineffective.

List consumer responsibilities in voicing dissatisfactions. Share your list with the class.

Make a list of the rights and responsibilities of the consumer as he uses the resources of the marketplace. Hand this list in to the teacher for evaluation.

Identify the consumer's responsibility concerning his right to be heard.

Explain the rights and responsibilities of the consumer as he uses the resources of the marketplace.

TEACHING RESOURCES

Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Information sheet, "How to Complain."

Periodical: "Chairs Dialogue With Self," Penney's Forum, Spring/Summer, 1972, p. 11 (Teacher reference).

Game: Changing Times Ed., Service, Consumer Law-Rights and Responsibilities, "Consumer Redress."

Periodical: Penney's Forum, Fall/Winter, 1968, p. 21.

CONCEPTS: Financial Crises

OVERALL OBJECTIVES: Demonstrate comprehension of available sources of help to families involved in a financial crisis.

BEHAVIORAL OBJECTIVES

Give examples of financial crises.

LEARNING AND EVALUATION EXPERIENCES

Participate in a brainstorming session to give ideas on financial crises.

Find information where individuals and families are involved in financial difficulties. Share findings.

Respond to a taped interview on functions of a small claims court by listing examples of financial crises.

Respond to case studies that have occurred in real life. Discuss why each case is an example of a financial crisis.

Participate in groups and find sources of help that are available to families involved in financial crises.

Develop a list of sources which could be helpful to individuals or families in dealing with a financial crisis. Share with class.

TEACHING RESOURCES

Waller and Hill, The Family--
(Teacher reference).

Booklet: University of Wisconsin,
The Spender Syndrome:
Case Studies of 68 Families
and Their Consumer Problems.

Telephone directory (See listing as family service agencies, banks, finance companies, ministers, attorneys, Salvation Army, extension agents).

Gordon and Lee, Economics for Consumers, pp. 326-329
(Teacher reference).

OVERALL OBJECTIVES: Show comprehension of a range of career opportunities in consumer education.

BEHAVIORAL OBJECTIVES

Identify career opportunities in consumer education.

LEARNING AND EVALUATION EXPERIENCES

Participate in a brainstorming session to identify career opportunities. Compile the results on the chalkboard.

Read selected reference to identify career opportunities in Home Economics relating to consumer education. Develop a chart to use in explaining opportunities to class.

Respond to a resource person explain satisfactions and opportunities in a consumer education career. Summarize main points on chalkboard.

Research topic for further information on a career of your choice. Share information with class.

TEACHING RESOURCES

McDermott, et al., Homemaking for Teenagers, Book II, pp, 712-726.

Resource person.

Library, Guidance Counselors.

Resources for Management and Consumer Education

Books:

- Artspiger, V. Clyde. Values to Live By. Austin, Texas: Steck Vaughn Company, 1967.
- Barclay, Marion and Frances Champion. Teen Guide to Homemaking. Dallas, Texas: Webster Division, McGraw-Hill Book Company, 1972.
- Bell, Camille G. and Berlie J. Fallon. Consumer and Homemaking Education: A Case Study Approach. Danville, Illinois: The Interstate Printers and Publishers, Inc., 1971.
- Better Business Bureau. Consumer's Buying Guide. New York: A Benjamin Company/Rutledge Book, 1970.
- Bohlman, Herbert and Edna Bohlman. Investing Your Savings. Chicago: Educational Opportunities Division, Follett Publishing Company, 1968.
- Bratton, Esther. Home Management Is-----. Boston: Ginn and Company, 1969.
- Britton, Virginia. Personal Finance. New York: Van Nostrand Reinhold Company, 1968.
- Brown, Marcia. The Stone Soup. New York: Scribner Company, 1947.
- Craig, Hazel Thompson. Thresholds to Ad-It Living. Peoria: Charles A. Bennett Company, Inc., 1969.
- Cross, Aleene. Enjoying Family Living. -New York: J. B. Lippincott Company, 1967.
- _____. Introductory Homemaking. New York: J. B. Lippincott Company, 1970.
- de Jesus, Carolina Maria. Child of the Dark. New York: New American Library, 1970.
- deMaupassant, Guy. The Complete Short Stories of deMaupassant, "The Necklace". Kansas City: Halcyon House, 1947.
- Dervin, Brenda. The Spender Syndrome - Case Studies of 68 Families and Their Consumer Problems. Milwaukee: Center for Consumer Affairs, The University of Wisconsin, University Extension, 600 West Kilbourn Avenue 53203, 1971.

- Felson, Henry G. A Teen-Ager's First Car. New York: Dodd Mead and Company, 1966.
- _____ To My Son, the Teen-Age Driver. New York: Dodd Mead and Company, 1964.
- _____ Boy Gets Car. New York: Random House, 1960.
- Fitzsimmons, Cleo and Nell White. Management for You. New York: J. B. Lippincott Company, 1969.
- Fleck, Henrietta, Louise Fernandez and Evelyn Munves. Exploring Family Living. 3rd ed., Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1964.
- Forbes, Kathryn Anderson. Mama's Bank Account. New York: Harcourt, Brace and World, 1943.
- Garrett, Pauline. Consumer Housing. Peoria: Charles A. Bennett Company, Inc., 1972.
- Gawne, J. Eleanor and Bess V. Oerke. Dress, the Clothing Textbook. Peoria: Charles A. Bennett Company, Inc.
- Gilbreth, Frank, Jr. and Ernestine G. Carey. Cheaper by the Dozen. New York: Thomas Y. Crowell, and Company, 1948.
- Gordon, Leland J. and Stewart M. Lee. Economics for Consumers. New York: Van Nostrand Rheinhold Company, 1972.
- Harkins, Philip. The Day of the Drag Race. New York: William Morrow and Company, 1960.
- Head, Ann. Mr. and Mrs. Bojo Jones. New York: New American Library, 1967.
- Levinson, Sam. Everything but Money. New York: Simon and Schuster Company, 1966.
- Levy, Leon, Robert O. Feldman and Simpson Sasserath. The Consumer in the Marketplace. New York: Pitman Publishing Corporation, 1970.

- Lewis, Dora, Jean Burns and Esther Segner. Housing and Home Management. New York: The Macmillan Company, 1969.
- McDermott, Irene E., Jeanne L. Norris and Florence W. Nicholas. Homemaking for Teen-Agers, Book 2. Charles A. Bennett Company, Inc., 1972.
- Raines, Margaret. Managing Livingtime. Peoria: Charles A. Bennett Company, Inc., 1966.
- Raths, Louis, Merrill Harmin and Sidney Simon. Values and Teaching. Columbus, Ohio: Charles E. Merrill Publishing Company, 1971.
- Riker, Audrey Palm and Holly E. Brisbane. Married Life. Peoria: Charles A. Bennett Company, Inc., 1970.
- Roberts, Ralph and Walter Barbe. Teen Age Tales. 2nd. ed. Boston: D. C. Heath and Company, 1964.
- Schoenfeld, David and Arthur Natella. The Consumer and His Dollar. Dobbs Ferry, N. Y.: Oceana Publications, Inc., 1970.
- Smith, Betty. Joy in the Morning. New York: Bantam, 1963.
- Steinbeck, John. The Pearl. New York: The Viking Press, 1947.
- Thal, Helen and Melinda Holcombe. Your Family and Its Money. 2nd ed. New York: Houghton Mifflin Company, 1972. (To be revised 1973.)
- Troelstrup, Arch W. The Consumer in American Society. 4th ed. New York, McGraw-Hill Book Company, 1970.
- Consumer Problems and Personal Finance. 3rd ed. New York: McGraw Hill Book Company, 1970.
- U. S. News and World Report: Investments Insurance Willis Simplified. Washington, D. C.: U. S. News and World Report, Inc., 1969.

- Vanderhaff, Margi L. Home Management Is. Boston: Ginn and Company, 1969.
- Wadsworth, Wallace C. The Three Wishes. Chicago: Rand McNally and Company.
- Waller, Willard W. and Rueben Hill. The Family. New York: Holt, Rinehart and Winston, 1951.
- Warrke, Roman F., Eugene D. Wyllie, W. Harmon Wilson and Elvin S. Eyster: Consumer Economic Problems. 8th ed. Cincinnati: South Western Publishing Company, 1971.
- Wilson, W. Harmon and Elvin S. Eyster. Consumer Economics Problems. 7th ed. Dallas: South-Western Publishing Company, 1966.

Booklets, Bulletins, Leaflets, Pamphlets:

- American Home Economics Association. 2010 Massachusetts Avenue, N. W., Washington, D. C. 20036.
Consumer and Homemaking Education
Dynamics of Teaching
HELP - Checking Account a Service to You
- Arkansas State Department of Education. Curriculum Guide - Consumer Education for Teachers. Little Rock, Arkansas 72203.
- Consumer Union. The Consumers Union Report on Life Insurance. 256 Washington Street, Mount Vernon, New York 10550.
- Cooperative Extension Service. Clemson University, Clemson, South Carolina 29631.
Credit Cards - Thirty Days to Reality
The Truth in Lending Law
- Cooperative Extension Service. Management in Families, Series Numbers 452, 453, 454, 455, 635. Michigan State University, East Lansing, Michigan 48823.

- Credit Union, National Association, Inc. Using Credit Wisely. Box 431, Madison, Wisconsin 53701.
- Fane, Arthur and Xenia Fane. A Challenge of Success. Ginn and Company, Boston, Massachusetts 02117.
- Follett Educational Corporation. The Money You Spend. New York University Press, New York, New York.
- Follett Publishing Company. Just Married. 1010 W. Washington Boulevard, Chicago, Illinois 60607.
- Grigg, Shirlene R. Pennies Grow on Plans. Division of Vocational Education, Rutledge Office Building, Columbia, South Carolina 29201.
- Home Economics Publishers. Consumer Guide - Student Study Manual. Sheldon, Wisconsin 54766.
- Homemaking Research Laboratories, Tony, Wisconsin 54563.
- Today's Consumer - A Semester Course in Consumer Education
Consumer Study Units, Sets 2 and 3.
- Illinois Board of Vocational Education and Rehabilitation. Teaching Aids for Consumer and Home-making Programs. Special Programs Unit, Division of Vocational and Technical Education, 1035 Outer Park Drive, Springfield, Illinois 62706.
- Insurance Information Institute. Every Ten Minutes - Auto Insurance. 110 William Street, New York, New York 10038.
- Institute of Life Insurance. 277 Park Avenue, New York, New York 10017.
A Date with Your Future
Decade of Decision
Making the Most of Your Money
Moderns Make Money Behave
Tips for Teaching Life and Health Insurance
Your Money and Marriage
- Michigan State University. Teaching Home Management - Youth and Decisions. College of Education, Education Publication Series, East Lansing, Michigan 48823.

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

Children's Spending

It's Your Credit - Manage it Wisely

MMI-MEMO, Why Money Management

Mind Your Money - When You Shop

Mind Your Money - When You Spend

Reaching Your Financial Goals

Your Automobile Dollar

Your Housing Dollar

Your Savings and Investment Dollar

Your Shopping Dollar

National Education Association, Teaching for Changed Attitudes and Values. 1201 Sixteenth Street, N. W., Washington, D. C. 20036.

National Foundation for Consumer Credit, Inc. Using Our Credit Intelligently. 1813 H Street, N.W., Washington, S. C. 20006.

New York Life Insurance Company. What Every Family Should Know about Life Insurance. New York, New York.

Office of the Attorney General. Statute: Fair Credit Reporting Act, 1971. Columbia, South Carolina.

Prindle, John. It's Not Just Money. CUNA International, Inc., P. O. Box 431, Madison, Wisconsin 53701.

Scholastic Magazine. Dollar Sense. 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Sears, Roebuck and Company. A Department Store in the Classroom. 7401 Skokie Boulevard, Skokie, Illinois 60076.

Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402. Guide to Federal Consumer Services

Suggested Guidelines for Consumer Education - Grades K-12

Understanding Life Insurance for the Family

When You Use Credit

Texas Tech University. College of Home Economics, Lubbock, Texas 79409.
Consumer Education Curriculum Guide - Parts I and II
Consumer Education for Families with Limited Income

The American Bankers Association. Using Bank Services. 1120 Connecticut Avenue, N. W.,
 Washington, D. C. 20006.

The Kiplinger Washington Editors, Inc. 29 New Ideas on Your Money, Job, and Living. 1729 H Street, N. W.,
 Washington, D. C. 20006.

U. S. Treasury. Understanding Taxes. U. S. Director of Internal Revenue, Columbia, South Carolina.

Woods, Mercedes. What Every Woman Should Know About Money. Beneficial Management Corporation,
 Public Relations Director, 200 South Street, Morristown, New Jersey 07960.

Charts:

United States Department of Health, Education, and Welfare. Charts and Leaflets for Teaching Social Security. Social Security Administration, Baltimore, Maryland 21235.

Films:

Association Film. To Life with Love. 600 Grand Avenue, Ridgefield, New Jersey 07657.

Charleston Trident Chamber of Commerce. Too Good to be True. P. O. Box 975, Charleston, South
 Carolina 29402.

Ford Motor Company. So, You Want to Buy a Good Used Car? Film Library, The American Road,
 Beerborn, Michigan 48121.

Modern Talking Picture Service, Inc., 503 North College Street, Charlotte, North Carolina 28202.
At Home - 2001
Credit

The Lasting Medium
The Owl Who Gave a Hoot

Social Security Administration Office. (Local Office)

You and Medicare.
the Social Security Story

Filmstrips:

Federal Reserve System. Truth in Lending. Washington, D. C. 20551.

Guidance Associates. Pleasantville, New York 10570.

Buyer Beware
Money Well Spent
Our Credit Economy, Parts I and II
The Price of Credit

Institute of Life Insurance. Institute of Life Insurance, 277 Park Avenue, New York, New York 10017.
Consumer Education Series:
"Consumers in Action"
"Consumers in the Marketplace"
"Our Role as Consumers"
Marriage and Your Money

Insurance Information Institute. 110 William Street, New York, New York 10038.
Automobile Insurance
Patterns for Protection

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J. C. Penney Company, Inc. 1301 Avenue of the Americas, New York, New York 10019.
Consumer Defense Mechanism
Credit -- A Consumer Resource
Unpteen Ways People Shop

Money Management Institute. Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

Be Credit Wise
Your Money and You

National Education Association. Getting Credit. 1201 Sixteenth Street, N. W., Washington, D. C. 20036.

Visual Education Consultants, Inc., Box 52, Madison, Wisconsin 53701.
Charge it, Please
The Installment Contract

Games:

Changing Times Education Service. The Budgeting Game. 1729 H Street, Northwest, Washington, D. C. 20006.

Scholastic Magazines, Inc. Credit World. 902 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Western Publishing Company. Consumer. School and Library Department, 150 Parish Drive, Wayne, New Jersey 04740.

Kits:

Changing Times Education Service. Consumer Law - Rights and Responsibilities. 1729 H Street, Northwest, Washington, D. C. 20006.

Grolier Education Corporation. 845 Third Avenue, New York, New York 10022.
Modern Consumer Education Series:

Car Insurance

Health Insurance to Fit Your Needs
If Anything Happens to Me
The Costs of Running a Car

Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style. 277 Park Avenue, New York, New York 10017.

J. C. Penney Company. Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019.

Decision Making for Consumers
Financing a New Partnership
Homes Are for People
The Home - Our Environment for Human Growth

Scholastic Magazines. Consumer Credit Series. 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Adaptations of Games:

"Consumer Credit"

"Credit Bee"

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