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ABSTRACT

Eight units of study make up this senior high school Interdisciplinary Cooperative Education Program (ICEP) curriculum designed (1) to assist seniors in learning and developing the skills, knowledge, personal traits, health habits, work habits, safety habits, pride in achievement, and modes of conduct necessary for success; and (2) to assist them in making the transition from school to the World of work. Each unit contains a number of episodes (teacher-constructed plans for learning experiences). The Instructional Units are: (1) Orientation (5 episodes), (2) The World of Work (11 episodes), (3) Personal Growth and Effectiveness (8 episodes), (4) Career Information and Planning (18 episodes), (5) Consumer Education (28 episodes), (6) Community Services (3 episodes), (7) Law (19 episodes), and (8) Safety (5 episodes). The episode components are: Episode Name, Unit Number and Name, General Objectives, Related Concepts, Potential Centers, Proposed Evaluations, Proposed Strategies, Logistic Decisions, Related Content, and Episode Resources. The cooperative instructional units include Business and Office Education, Health Occupations Education, Home Economics Education, Industrial Arts Education, and Trade and Industrial Education. An example of the teacher's Summary Report, the employer's Evaluation of the Cooperative Trainees' On-the-Job Work, and A Student Survey are included. (HD)

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PUBLIC SCHOOLS OF THE DISTRICT OF COLUMBIA

Vincent E. Reed, Superintendent

ED130120

INTERDISCIPLINARY COOPERATIVE EDUCATION PROGRAMS

CURRICULUM GUIDE

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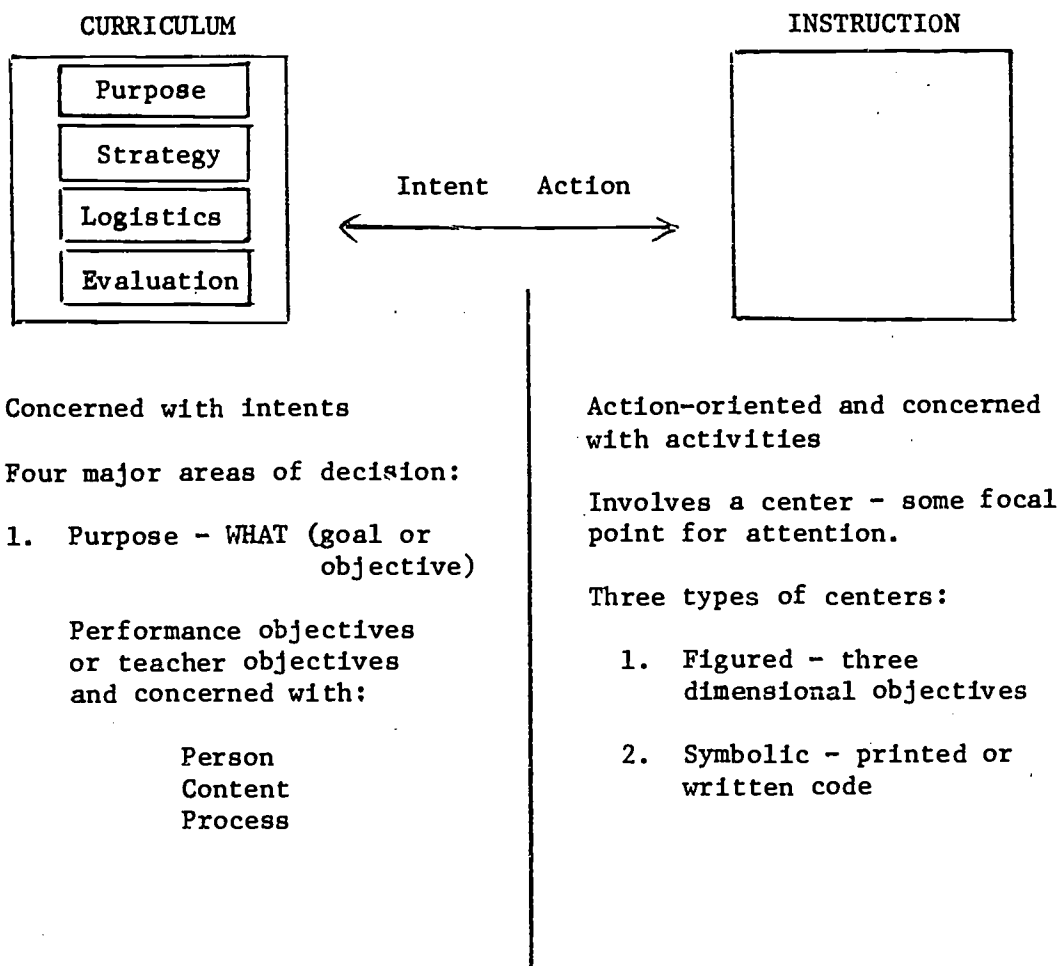
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INTRODUCTION

There are several admissible ways in which the term "curriculum" is used. To establish our frame of reference, we refer to curriculum as a written document containing an overall instructional plan to be used by teachers. Curriculum guides suggest points of departure for developing teaching strategies. Guides serve as a type of road map and do not dictate classroom instruction. Curriculum development is an organized ongoing process for structuring learning.

Curriculum and instruction go hand in hand to carry out learning experiences for students. The necessary elements of instruction are explained below:



CURRICULUM

2. **Strategy** - HOW (communication of idea or concept)
3. **Logistics** - with WHAT (necessary elements of time, space, materials, equipment, people, groupings)
4. **Evaluation** - how WELL (test or measurement)

The teacher is the decision-maker for each curriculum unit.

INSTRUCTION

3. Semantic - thought-oriented

The student focuses on centers and the teacher uses the concept that includes the center. The concept used by the teacher sets the direction of instruction.

PERFORMANCE OBJECTIVES

Definition:

A performance objective is a short evaluative statement dealing with something that a student should learn and serves as a guide for the evaluation of achievement.

Two Ways of Developing a Performance Objective

1. The student should be able to: _____
(utilize action terms). The action terms must be observable. Examples of action terms:

- a. identify
- b. name
- c. order
- d. describe
- e. use of a rule
- f. statement of a rule
- g. synthesis
- h. evaluation
- i. application

2. The student should be able to apply and evaluate the performance objective.

Performance objectives must be stated in a general sense to allow them to be more flexible.

Examples

The student should be able to describe how to fill out a W-4 Form.

or

Given a W-4 Form, the student will be able to complete the form in a given time with no mistakes.

The instructional material for the Interdisciplinary Cooperative Education Program (ICEP) has been developed in the form of episodes. Episodes are teacher-constructed plans for learning experiences. Teachers are encouraged to develop episodes for each lesson taught. Following is a description of the episode components:

EPISODE _____

of UNIT _____

GENERAL OBJECTIVES

Episodes are for teachers to use in planning a lesson. The general objective should be stated with action words involving action expected of the student. The student will be able to "understand," or "know," or "use," etc.

RELATED CONCEPTS

Related concepts are stated in words or phrases. The major techniques, concepts or activities should be mentioned. Also any ideas or concepts that are an outgrowth of the major topic.

POTENTIAL CENTERS

Potential centers involve an object, person, or activity. These could include such things as outside resource persons, film, transparencies, role-playing, a game, tour, etc. They serve as attention-getters, as well as giving information or developing skills.

PROPOSED EVALUATION

The proposed evaluation usually involves giving the student an object, such as a handout sheet describing a given situation. The student then analyzes the situation and writes, or presents orally, his solution. Other evaluation objects or items would be checks, insurance forms, tests, role-playing situations, and evaluation check sheets of performance. The student's behavior should have changed for the better because of the lesson/activity.

PROPOSED STRATEGIES

Proposed strategies are the techniques that the teacher plans to use and includes a brief description of the activities planned.

LOGISTIC DECISIONS

Time: The amount of time to be allowed for this episode.

Space: The area, whether all of one classroom or an activity corner of the room.

Materials: Materials to be used.

Equipment: Large equipment such as projectors.

Personnel
Deployment: How the class will be grouped.
(grouping)

RELATED CONTENT

Included are pages for related content where additional notes are added and for listing resource people and organizations.

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EPISODE RESOURCES

Included are bibliographical references, resource speakers, supplemental materials, suggested field trips, etc.

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INTERDISCIPLINARY COOPERATIVE EDUCATION PROGRAMS

Program Goals

To assist individuals in learning and developing the skills, knowledge, personal traits, health habits, work habits, safety habits, pride in achievement, and modes of conduct necessary for success.

To assist students in making the transition from school to the world of work.

ALL INFORMATION CONTAINED
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UNIT I

ORIENTATION

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UNIT I - ORIENTATION

UNIT OBJECTIVE

To introduce students to the purpose, benefits, requirements and procedures of the Interdisciplinary Cooperative Education Program.

UNIT OUTLINE

I. Introduction

A. Instructor and students

B. Program

1. Course title
2. Historical background
3. Brochure
4. Benefits
5. Student responsibilities

II. Program requirements

A. Course outline

B. Forms

1. Monthly Report
2. Student-Work Report
3. Teacher-Coordinator-Employer
4. Comprehensive Report

C. Teacher-coordinator procedures

1. Student job placement
2. Teacher visits to industry

D. Classroom decorum

III. ICEP Agreement

A. Teacher-Coordinator Responsibility

B. Student's Responsibility

C. Parent's Responsibility

D. Employer's Responsibility

EPISODE 1 Introduction
of UNIT I Orientation

GENERAL OBJECTIVE(S)	To acquaint students with goals of the course, organization of the class and history of ICEP.
RELATED CONCEPTS	Goal Cooperative education Interdisciplinary Training plan Work period Training agencies
POTENTIAL CENTERS	Instructor Tape recorder Classroom
PROPOSED EVALUATION	Given a brief, comprehensive test, the student should be able to describe the purpose, requirements and benefits of ICEP. State the responsibilities of students enrolled in the program.

PROPOSED STRATEGIES

Coordinator and students introduce themselves with brief history--place of birth, hobbies, former jobs, etc.

Informal discussion and lecture of program goals, student responsibilities and historical background of ICEP.

Distribute and discuss course outline. Give students opportunity to comment on and make suggestions for additional material they want covered.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Brochures, Course outline

Equipment: Tape recorder

Personnel Deployment: Entire ICEP Class
(grouping)

Centers: Classroom

WHAT ARE INTERDISCIPLINARY COOPERATIVE PROGRAMS?

Interdisciplinary Cooperative Programs are organized plans of career preparation within certain occupational areas for students who, through a cooperative arrangement between business, industry, and agencies of the community, receive instruction by alternation of study in school with a job in an occupational field. The two experiences are planned and supervised so that each contributes to the students' education and employability. Work periods and school attendance are on alternate half-days, weeks, or other periods of time in fulfilling the work study program.

Students attend school part-time and receive supervised work experience under actual working conditions.

Training agencies are local business firms and organizations of the community.

Teacher-coordinators bring the school and agencies together to provide practical education for maximum service to students.

WHO ARE THE ELIGIBLE STUDENTS?

These programs are designed especially for all seniors of the academic and vocational high schools of the District of Columbia. The programs are directed toward those students who, without special assistance, would find it difficult to secure employment after graduation because their high school studies have not provided them with the necessary work skills for entry into gainful employment. Emphasis is focused upon those students who may be in the following categories:

- *Seniors who are interested in a cooperative work-study experience.
- *Seniors who seek employment immediately after graduation.
- *Seniors who are uncertain about their future plans for immediately continuing their education or entering the work force.
- *Seniors who do not plan to attend college.

COOPERATING
INSTRUCTIONAL
UNITS

BUSINESS & OFFICE EDUCATION

HEALTH OCCUPATIONS EDUCATION

HOME ECONOMICS EDUCATION

INDUSTRIAL ARTS EDUCATION

TRADE & INDUSTRIAL EDUCATION

EPISODE 2 Program Requirements

Forms

of UNIT I Orientation

GENERAL OBJECTIVE(S) Introduce students to the various forms used in the management of ICEP.

Discuss the purpose and importance of the following forms:

Monthly Report
Teacher-Coordinator-Employer
Comprehensive Report
Student Work Report Card
Student Evaluation Form
Student Work Report
Student Survey Report

RELATED CONCEPTS

Trainee	Procedures
Progress	Traits
Work	Attitudes
Work schedules	Skills
Employer	Knowledge
Teacher-coordinators	
Management	

POTENTIAL CENTERS

Classroom
Monthly Report
Student-Work Report
Teacher-Coordinator-Employer
Comprehensive Report
Student Survey Report

PROPOSED EVALUATION

Given a monthly Student-Work Report, the student will be able to correctly complete the form.

State, orally or in writing, the purpose of the following forms:

Monthly Report
Teacher-Coordinator-Employer
Comprehensive Report
Student Evaluation Form
Student Survey Report

PROPOSED STRATEGIES

Show students actual forms required and stress importance in bookkeeping aspects. Show through overhead projector.

Student completion of student work form.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Sample forms used for program management.
Pencils

Equipment: Overhead projector
Typewriter
Adding machine

Personnel Deployment: Large group
(grouping)

Centers: Instructor

MONTHLY WORK REPORT FORM

NAME _____ TELEPHONE NO. _____

ADDRESS _____

AGENCY _____ RATE OF PAY _____

ADDRESS _____

JOB TITLE _____ HOURS _____

SUPERVISOR _____ TOTAL HOURS _____

SCHOOL _____

MONTH OF _____ 19 _____

Sum.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.

Trainee's Name _____ Position _____
Employer _____ Date _____
Company _____ From _____ To _____

EMPLOYER'S EVALUATION OF CO-OPERATIVE TRAINEE'S ON-THE-JOB WORK

Your constructive criticism enables us to provide better instructional training. Please check the following traits as (0) unsatisfactory, (1) poor, (2) good, (3) excellent.

Personal Traits

Grooming	0	1	2	3
Suitability of dress	0	1	2	3
Personal hygiene	0	1	2	3
Department	0	1	2	3
Speech	0	1	2	3
Interest in work	0	1	2	3
Co-operation	0	1	2	3
Initiative	0	1	2	3
Adaptability	0	1	2	3
Ambition	0	1	2	3
Tact	0	1	2	3

Skill Performance*

Typing	0	1	2	3
Shorthand	0	1	2	3
Transcription	0	1	2	3
Filing	0	1	2	3
Grammar	0	1	2	3
Mathematics	0	1	2	3
Spelling	0	1	2	3
Punctuation and Capitalization	0	1	2	3
Proofreading	0	1	2	3
Office Machines	0	1	2	3

Ability to

Follow directions	0	1	2	3
Take criticism	0	1	2	3
Understand instructions	0	1	2	3
Attend to details	0	1	2	3
Keep on the job	0	1	2	3

Business Techniques

Use of telephone	0	1	2	3
Use of sources of information	0	1	2	3
Office house-keeping	0	1	2	3
Meeting people	0	1	2	3
Use of supplies	0	1	2	3

Times absent _____

Times tardy _____

General rating of trainee: (A) Excellent (C) Fair
(Please circle one) (B) Good (D) Unsatisfactory

Please list any points that should be emphasized in training:

- 1.
- 2.
- 3.

(Employer's Signature)

*These sections will differ according to required performance in various occupational areas.

STUDENT WORK REPORT CARD

Name: _____ Employer: _____

Home Address: _____ Address: _____

Birth Dates: _____ Age: _____ Training Sponsor: _____

H.R. Teacher & No. _____ Type of Work: _____

Counselor: _____ Business Phone: _____

Home Phone: _____ Wages per hour: _____

Period	Subject	Teacher	Grades Advisory				Final	Days Absent				Total
			1	2	3	4		1	2	3	4	
1												
2												
3												
4												
5												
6												
7												
8												

Date Worker's Permit Issues: _____ Social Security No. _____

WORK SCHEDULE

	MON.	TUES.	WED.	THURS.	FRI.	SAT.	SUN.
From:							
To:							

Total Hours: _____

COORDINATION VISITS

Date: _____ Remarks _____

INTERDISCIPLINARY COOPERATIVE EDUCATION PROGRAM

STUDENT SURVEY

Directions: Indicate your opinion by circling the letter(s) to the right of each sentence.

	<u>Strongly</u> <u>Agree</u>	<u>Agree</u>	<u>Un-</u> <u>decided</u>	<u>Dis-</u> <u>agree</u>	<u>Strongly</u> <u>Disagree</u>
1. Job aptitude tests brought in by agencies are good.	SA	A	?	D	SD
2. A unit on math, for job tests and everyday living, should be included next school year.	SA	A	?	D	SD
3. The unit on TAXES was useful.	SA	A	?	D	SD
4. Lessons on desirable job attitudes are very much needed.	SA	A	?	D	SD
5. Teacher-made handout exercises have been available to the class.	SA	A	?	D	SD
6. Supplementary booklets and pamphlets have been available to the class.	SA	A	?	D	SD
7. The chalkboard is often used to illustrate and simplify problems on points of discussion.	SA	A	?	D	SD
8. The teacher shows real interest in the program.	SA	A	?	D	SD
9. The teacher attempts to be fair with students.	SA	A	?	D	SD
10. The teacher made every attempt to present speakers who were involved in industry.	SA	A	?	D	SD
11. The material presented seemed valuable to me.	SA	A	?	D	SD

	<u>Strongly Agree</u>	<u>Agree</u>	<u>Un- Decided</u>	<u>Dis- Agree</u>	<u>Strongly Disagree</u>
12. I have not learned anything new.	SA	A	?	D	SD
13. We worked together well as a group.	SA	A	?	D	SD
14. <u>Yes</u> <u>No</u> If you had it to do again would you enroll in this program?					
15. <u>Yes</u> <u>No</u> Would you recommend this program to others?					
16. <u>Yes</u> <u>No</u> Do you feel you have a better understanding of the world of work now that you have taken the course?					
17. <u>Yes</u> <u>No</u> I am getting training with pay.					
18. <u>Yes</u> <u>No</u> I am getting training without pay.					

18. Please check the areas you think are most important for preparing you for the future:

- ☐ Insurance
- ☐ Orientation to world of work
- ☐ Money management
- ☐ Credit
- ☐ Banking
- ☐ Unions
- ☐ Community services
- ☐ Law
- ☐ Taxes
- ☐ Safety
- ☐ Personal growth
- ☐ Consumer education
- ☐ Other

19. My current job training is in the following occupation:

- ☐ Distributive education
- ☐ Health occupations
- ☐ Clerical occupations
- ☐ Technical occupations
- ☐ Skill trades
- ☐ Other

20. Additional Comments: _____

Please do not sign your name.

School

EPISODE RESOURCES

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EPISODE 3 Program Requirements
 Teacher-Coordinator
 Procedures

of UNIT I Orientation

GENERAL OBJECTIVE(S) Familiarize students with teacher-coordinator procedures in ICEP.

1. Student job placement
2. Visits to industry

RELATED CONCEPTS	Related instruction	Selection
	School credit	Training Agreement
	Plan of operation	Evaluation
	Responsibility	Grading
	Work station	Counseling

PROPOSED EVALUATION List and discuss the role and function of the ICEP teacher-coordinator.

PROPOSED STRATEGIES Review student evaluation form. Use overhead projector.

LOGISTIC DECISIONS Time: One class period

Space: Classroom

Materials: Transparencies

Equipment: Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Instructor

RELATED CONTENT

One of the major tasks of a teacher-coordinator is locating work stations. The teacher-coordinator must know the needs, interests and abilities of the student and must attempt to match the student and the job. To obtain this information, assistance is requested from all staff members who are acquainted with the student.

The teacher-coordinator works with the employer and/or the person within industry who is responsible for the student's on-the-job training, to be sure that the student is:

- Adjusting to the job
- Following the approved job experience program
- Properly supervised
- Working under safe conditions
- Progressing satisfactorily

EPISODE RESOURCES

EPISODE 4 Program Requirements

Decorum

of UNIT I Orientation

GENERAL OBJECTIVE(S)	To inform students of their roles, responsibilities and performance expectations as ICEP participants.	
RELATED CONCEPTS	Courtesy	Participation
	Attendance	Presentation
	Punctuality	Decorum
	Honesty	Discipline
POTENTIAL CENTERS	Classroom	Regulations
	Community	Policies and procedures
	Training station	
PROPOSED EVALUATION	The student will demonstrate ability to adapt to school and work regulations by complying with ICEP policies, procedures and regulations.	

PROPOSED STRATEGIES

Class discussion

Review hypothetical situations and make decisions.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials:

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Resources speakers (former students)
Instructor
Chalk board

EPISODE 5 ICEP Agreement

of UNIT I Orientation

GENERAL OBJECTIVE (S)	Assist students in understanding expectations of business/industry, and school for ICEP students.	
	Explain the use and need of a written training agreement.	
RELATED CONCEPTS	Responsibility Business Industry Community Agreement Accountability	Student protection Comprehension Signature Information Work relationships Identification
POTENTIAL CENTERS	Training Agreement Home School Community	
PROPOSED EVALUATION	<ol style="list-style-type: none">1. Given an ICEP Training Agreement, the student will be able to:<ul style="list-style-type: none">- Explain each section of the agreement.- Define the relationship between each party of the agreement.- Correctly complete the training form.	

PROPOSED STRATEGIES

Lecture discussion

Show Training Agreement (overhead projector)

Discuss the responsibilities under each main heading.

Distribute copies of Training Agreement for completion.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Transparencies, copies of
Training Agreement

Equipment: Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Instructor

RELATED CONTENT

INTERDISCIPLINARY COOPERATIVE EDUCATION PROGRAM TEACHER COORDINATOR-STUDENT-PARENT-EMPLOYER-AGREEMENT

To provide a basis of understanding and to promote an effective program, we agree to assume the following responsibilities:

I. Teacher-Coordinator's Responsibility

The teacher as a representative of the school agrees to:

- _____ Provide classroom instruction related to the job.
- _____ Assist student in adjusting to work environment.
- _____ Select suitable training stations and make regular visits to observe and evaluate student progress and ability to adjust to work environment.

II. Student's Responsibility

The student agrees to:

- _____ Attend school regularly and use classroom instruction as it relates to the job.
- _____ Report to job regularly and on time.
- _____ Develop good work habits.
- _____ Avoid unsafe acts and be alert to unsafe conditions.
- _____ Strive towards constant self-improvement.
- _____ Keep such records of work experience and make such reports as the employer and school may require.

III. The Parent's Responsibility

The parent agrees to:

_____ Assist the teacher-coordinator in carrying out the aims
of the program.

_____ Assist in arranging student transportation to and from
the training station.

_____ Provide time to discuss student progress with the coor-
dinator.

IV. Employer's Responsibility

The employer agrees to:

_____ Provide the student with opportunities to master the
basic skills of the occupation.

_____ Assist the student in developing safety habits.

_____ Assign new responsibilities when the student has pro-
gressed to the point where he/she can handle them.

_____ Assist the teacher-coordinator in appraising the stu-
dent's performance.

_____ Cooperate with the teacher-coordinator in arranging con-
ferences with student or visiting the student on the job.

_____ Report to the teacher-coordinator any area in which he/she
feels that the student needs additional help.

Parent's Signature

Employer/Employer Representative
Signature

Student's Signature

Teacher Coordinator's Signature

UNIT II

THE WORLD OF WORK

NOV 21 1963

UNIT II - THE WORLD OF WORK

UNIT OBJECTIVE

To assist students in the identification of needs, techniques and procedures essential for success in the world of work.

UNIT OUTLINE

- I. Overview of the world of work
 - A. Changing from a student to an employee
 - B. Assessing skills for a job
- II. Needs
 - A. Social security card
 - B. Work permit
 - C. Resume
 - D. References
- III. Job procedures
 - A. Applications
 - 1. Purpose
 - 2. Examination of terminology
 - B. Interview
 - 1. Purpose
 - 2. Personality
 - 3. Dress
 - 4. Speech

C. Test

1. Purpose
2. Method
3. Skills and techniques for test taking

IV. Keeping the job

A. Training Agreement

B. Employer expectations

1. Punctuality
2. Attendance
3. Dependability
4. Ethics
5. Productivity
6. Attitude
7. Skills
8. Safety
9. Dress

C. Employee expectations

1. Money and fringe benefits
2. Advancement opportunities
3. Supervision and training
4. Safety
5. Job security

	<p>EPISODE 1 Changing from a Student to an Employee</p> <p>An Overview of the World of Work</p> <p>of UNIT II The World of Work</p>																						
GENERAL OBJECTIVE(S)	<p>Introduce the differences between the role of the student and the role of an employee.</p> <p>Discuss the importance of work and its effect upon life situation.</p> <p>Examine tools and discuss techniques necessary in securing a job.</p>																						
RELATED CONCEPTS	<table> <tr> <th><u>Tools of exploration and acquisition of prospective employment</u></th><th><u>Reasons for working</u></th></tr> <tr> <td>Classified ads</td><td>*Economic</td></tr> <tr> <td>Letter of application</td><td>*Social</td></tr> <tr> <td>Resume</td><td>*Psychological</td></tr> <tr> <td>Telephone contacts</td><td></td></tr> <tr> <td>Business card</td><td></td></tr> <tr> <td>Interview</td><td></td></tr> <tr> <td>Employment agencies</td><td></td></tr> <tr> <td>Testing</td><td>*Major emphasis</td></tr> <tr> <td>Aptitude</td><td>on these concepts</td></tr> <tr> <td>Personality</td><td></td></tr> </table>	<u>Tools of exploration and acquisition of prospective employment</u>	<u>Reasons for working</u>	Classified ads	*Economic	Letter of application	*Social	Resume	*Psychological	Telephone contacts		Business card		Interview		Employment agencies		Testing	*Major emphasis	Aptitude	on these concepts	Personality	
<u>Tools of exploration and acquisition of prospective employment</u>	<u>Reasons for working</u>																						
Classified ads	*Economic																						
Letter of application	*Social																						
Resume	*Psychological																						
Telephone contacts																							
Business card																							
Interview																							
Employment agencies																							
Testing	*Major emphasis																						
Aptitude	on these concepts																						
Personality																							
POTENTIAL CENTERS	<p>Application form</p> <p>Letter of application</p> <p>Resume</p> <p>Film on interview</p>																						
PROPOSED EVALUATION	<p>The student should be able to:</p> <p>Differentiate between the roles of a student versus an employee.</p> <p>Describe the importance of work and how an individual can successfully fit in as a productive member of society.</p> <p>Demonstrate, in simulated situations, the ability to complete follow-up steps in obtaining employment.</p>																						

PROPOSED STRATEGIES

Lecture-Discussion

View and discuss film

Buzz Sessions: (Small groups) Discuss importance of job lead cards and the role they play in the search for a job.

LOGISTIC DECISIONS

Time: Seven class periods

Space: Classroom

Materials: Forms, letters of application, resume, application forms, transparencies.

Personnel Deployment: Entire class
(grouping)

Centers: Instructor

Visual aid center

RELATED CONTENT

Job applicants are screened by employers. The employer or interviewer looks for several things: appearance of application, letter of application, content of resume, grooming, speech habits, manners and conduct during interview.

A high school education is basic for entry into most jobs today. High school is designed to provide a foundation for further growth and learning.

Job leads come from a number of sources:

1. Newspaper
2. Radio
3. D. C. Employment Service
4. Friends and acquaintances
5. Private employment agencies
6. Small businesses
7. Large businesses
8. New construction
9. U. S. Civil Service
10. Personnel division

EPISODE RESOURCES

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 2 Assessing Skills for
 a Job

An Overview of the
World of Work

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	To introduce students to various tools and techniques used to assess individual abilities, aptitudes, skills and interests in relation to career planning.	
RELATED CONCEPTS	Ability	Training
	Aptitude	Education
	Skill	Related high school courses
	Interest	Testing
	Employment	
POTENTIAL CENTERS	Aptitude test Job application form <u>Dictionary of Occupational Titles</u> <u>Occupational Outlook Handbook</u>	
PROPOSED EVALUATION	The student should be able to: List jobs within the range of individual interests and abilities. Explore high school programs which can provide necessary skills needed in an entry level job. Determine the best-suited applicant for a job (in relation to exercise and education) given a set of completed job applications for a specific occupation.	

PROPOSED STRATEGIES

Students review Dictionary of Occupational Titles and Occupational Outlook Handbook to discern listings of required skills for various occupations.

Review and critique application forms prepared for previous employment.

LOGISTIC DECISIONS

Time: Five class periods

Space: Classroom

Materials: Application form
Dictionary of Occupational Titles
Occupational Outlook Handbook

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Resource visitor
U.S.E.S. test
Teacher

RELATED CONTENT

A knowledge of individual ability, aptitude, skill and interest contributes to career planning. There are many kinds of abilities, e.g., academic, physical, mechanical, clerical, musical, artistic and social. Ability refers to the relation capability of doing certain things.

An aptitude shows potential and must be developed by training and practice to become an ability.

A skill represents a competence to perform.

An interest indicates a preference for something.

Experience broadens interests.

Different tools and skills are utilized to determine career clues:

Psychological tests

Achievement tests

Ability tests

SAT (Scholastic Aptitude Test)

ACT (American College Testing Program)

GATB (General Aptitude Test Battery)

Interest tests or interest inventories

EPISODE RESOURCES

U. S. Department of Labor, Bureau of Labor Statistics: Occupational Outlook Handbook, Bulletin 1550, U. S. Government Printing Office, Washington, D. C. 1972-73.

U. S. Department of Labor, Manpower Administration: Dictionary of Occupational Titles, Vols. 1, 2 and Supplement. U. S. Government Printing Office, Washington, D. C.

Application Forms (obtained from the Chesapeake and Potomac Telephone Company).

EPISODE 3 Social Security Cards

Needs

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	Acquaint the student with the history and importance of social security cards; how they are obtained; and the benefits derived.
RELATED CONCEPTS	Social Security Act Acquisition Benefits Replacement
POTENTIAL CENTERS	Filmstrip on "Your Social Security Card" Blowup (chart drawing) of social security card Handouts - career cartoons: "Joe Blow Gets His Social Security Card"
PROPOSED EVALUATION	Given a test, the student should be able to: List the procedures for procuring a social security card. State the benefits of being enrolled in the social security program. State major purposes of the Social Security Act of 1935.

PROPOSED STRATEGIES

Display social security placard as a symbolic center, relate importance of card, and establish visual image.

Show film to relate content material which will include acquisition, benefits, replacement of card.

Feedback session (programmed questions).

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Placard, handouts

Equipment: Filmstrip machine
screen

Personnel Deployment: Class
(grouping)

Centers: Placard of social security card

RELATED CONTENT

Major purpose of the Social Security Act of 1935

1. Provide unemployment insurance for persons out of work.
2. Provide financial benefits for retirement, the needy aged, dependent children, the blind and for the heirs in case of death.

Neighborhood offices are located throughout the District of Columbia area to serve communities. For information regarding the location of social security area offices consult the telephone directory - listed under U. S. Government, HEW.

What to do if card is lost or there is a name change.

1. Immediate notification
2. Assignment of same number

EPISODE RESOURCES

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 4 Work Permit

Needs

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	Discuss with the student the purpose and need for a work permit.
RELATED CONCEPTS	Labor laws Exploitation Minimum age requirements Benefits Law
POTENTIAL CENTERS	Transparency of work permit
PROPOSED EVALUATION	Given a test, the student should be able to: List the purpose of a work permit. State the procedures for securing a work permit.

PROPOSED STRATEGIES

Practice properly filling out applications for a work permit.

Resource visitor to discuss rules and regulations contained in the District of Columbia labor laws.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Work permits

Chart or transparency of
work permit

Equipment: Overhead projector

Screen

Personnel Deployment: Entire class
(grouping)

Centers: Resource visitor

RELATED CONTENT

Work permits (also called age or employment certificates) have a twofold purpose:

1. Protecting minors from harmful employment as defined by provisions of the Child Labor Laws.
2. Protecting employers from unintentional violation of the minimum age provisions of the act by furnishing them with reliable proof of age for minors employed in their establishments.

Procuring a Work Permit

Persons under eighteen years of age who want to work must have a permit from the Board of Education's Work Permit Office. Youthful workers are covered by certain requirements and work limitations designed to protect them.

When they come to the permit office, students who are between fourteen and fifteen must be accompanied by a parent or guardian.

Bring a signed statement from the employer giving the hours, salary and duties of the job.

Bring a birth certificate.

Supply results of a recent physical examination. Free examinations are given at the permit office. To arrange for an examination call 737-1157.

Fourteen and fifteen-year-olds should take birth certificates and statements from their employers listing hours and duties when seeking a work permit. They may not work before 6 a.m., after 10 p.m. or in establishments that serve liquor.

For further information:

WORK PERMIT OFFICE
Presidential Building
Room 911
415 - 12th Street, N. W.
8:30 a.m. to 4:00 p.m.
Monday-Friday

E P I S O D E R E S O U R C E S

Resource visitor from Department of Labor

EPISODE 5 Resume/Personal
Data Sheet

Needs

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	Discuss the purpose of a resume/personal data sheet. Discuss and demonstrate guidelines for preparing a resume/personal data sheet.
RELATED CONCEPTS	Training Education Experience Resume (personal data sheet) Business references Character references
POTENTIAL CENTERS	Copies of letters of reference Resource visitor Resume/personal data sheets
PROPOSED EVALUATION	The student should be able to: Select or compose a form to meet individual needs after reviewing several sample forms of personal data sheets.

PROPOSED STRATEGIES

Class discussion of items included in a resume.

Teacher and students evaluate choice of references.

Establish guidelines for selecting references.

Evaluate completed resumes in terms of format, appearance and content.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Examples of resume formats

Equipment: Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Teacher

Resource visitor from a local business or government agency

RELATED CONTENT

References include people who have direct knowledge of work competency and character of the applicant. Friends and relatives are not considered appropriate for statements of work competency. If a person has never worked before, it is permissible to include character references, or the names of people having a personal knowledge of the applicant.

EPIISODE RESOURCES

Resource Visitor: Personnel Specialist
Civil Service Commission
Washington, D. C.

EPISODE 6 Applications

Job Procedures

of UNIT II The World of Work

GENERAL OBJECTIVE(S)

Assist the student in developing skill in filling out job applications completely and correctly.

Assist the student to develop skill in properly writing letters of application.

RELATED CONCEPTS

Application

Training

References Terminology of application form

Job skills Specificity of information

Personal data Comprehension

Experience

POTENTIAL CENTERS

Application form

Transparency of application form

Social security card

PROPOSED EVALUATION

The student should be able to:

List five general types of information required on all application forms.

List five common standards by which employers judge application forms.

Given application forms, complete two forms correctly and neatly with no misspelled words.

Write a letter of application in the following situations:

- a. Out-of-town job
- b. Answer a newspaper advertisement
- c. Letter of application requested by an employer

PROPOSED STRATEGIES

Using transparency to display application form, stress importance of reading and comprehension.

Practice filling out application forms.

Discuss guidelines for writing effective letters of application.

Practice writing acceptable letters of application coupled with classroom discussion.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classrooms

Materials: Transparencies, application forms, pens

Equipment: Overhead projector, screen

Personnel Deployment: Individual work
(grouping) Large group instruction

Centers: Social security card

Application form

RELATED CONTENT

There are many different kinds of application forms, but most ask for the same basic information. Forms should be written in ink (or typed) neatly and legibly. Information should be accurate and all applicable questions answered. Applicants should use their correct name and state the job applied for.

Letters of application should be brief and limited to one page if possible. Check letters for spelling and grammatical errors.

Suggested contents of paragraphs:

Paragraph 1: Purpose in writing application and title of job.

Paragraph 2: Reason for applying for job. Mention relevant training, experience or talents.

Paragraph 3: General background or experience.

Paragraph 4: Request for an interview and a statement of when and how the applicant may be reached.

Employment Application Forms

Government Employees Insurance Company (GEICO)
Chesapeake and Potomac Telephone Company
Riggs National Bank
Marriott Corporation
Civil Service Commission
U. S. Department of Health, Education and Welfare
Giant Food Stores
National Automobile Dealers Association

Pamphlet

"How To Properly Complete An Employment Application Form"
National Employment Counselors Association
1605 New Hampshire Avenue, N. W.
Washington, D. C. 20009

EPISODE 7 Interview

Job Procedures

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	Assist students in developing techniques which contribute to a successful interview.	
RELATED CONCEPTS	Conduct Personality Self-confidence Poise Speech	Posture Techniques Appearance Grooming Dues
POTENTIAL CENTERS	Resource Speaker: Personnel manager Films: "Job Interview: Whom Would You Hire? Three Young Men" "Job Interview: Whom Would You Hire? Three Young Women"	
PROPOSED EVALUATION	The student should be able to: Differentiate between the roles of a student versus an employee. Describe the importance of work and how an individual can successfully fit in as a productive member of society. Demonstrate, in simulated situations, the ability to complete follow-up steps in obtaining employment.	

PROPOSED STRATEGIES

Invite a personnel manager to address class on interviewing techniques.

Use teletrainer to role-play calling a business to request an interview.

Select students to role-play an interview.

Have other students critique.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Film

Equipment: Film projector, screen, teletrainer

Personnel Deployment: Entire class (grouping)

Centers: Resource speaker

Film

Students

RELATED CONTENT

Applicants should obtain as many facts as possible concerning the company for which they are seeking employment.

Personal appearance, conduct, grooming, dress, and courtesy are some of the factors that generate favorable impressions during an interview.

EPISODE RESOURCES

Personnel manager or representative from a department store, local business or government agency.

Films

Available from D. C. Educational Media Center

Call No.

1830	Job Interview: "Whom Would You Hire? Three Young Men"
1831	Job Interview: "Whom Would You Hire? Three Young Women"

EPISODE 8 Employment Examination

Purpose, Method and
Skills for Test-Taking

of UNIT II World of Work

GENERAL OBJECTIVE(S)	<p>To familiarize students with the purpose and methods of testing.</p> <p>To introduce the student to the skill and techniques of test-taking.</p>
RELATED CONCEPTS	<p>Verbal abilities Arithmetical abilities</p> <p>Clerical abilities Specific performance</p> <p>Mechanical aptitude</p>
POTENTIAL CENTERS	<p>Sample test, mechanically scored, answer sheets and appropriate pencils.</p> <p>Resource person/director of personnel department</p> <p>Overhead projector</p>
PROPOSED EVALUATION	<p>The student will be able to execute the proper procedures for taking an employment examination and complete the test satisfactorily.</p>

PROPOSED STRATEGIES

Using an overhead projector, explain the purpose of employment examination and demonstrate the proper procedure for correctly taking the test.

Have resource person outline ways and techniques of test-taking.

LOGISTIC DECISIONS

Time: 45 minutes

Space: Classroom

Materials: Samples of employment tests

#2 pencils

Answer sheets

Equipment: Overhead projector

Personnel Deployment: Class
(grouping)

Centers: Samples of employment tests

Answer sheets

#2 pencils

RELATED CONTENT

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EPISODE RESOURCES

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EPISODE 9 Training Agreement

Keeping the Job

of UNIT II World of Work

GENERAL OBJECTIVE(S)

To introduce the student to the purposes of a training agreement as a commitment between the employer and employee.

RELATED CONCEPTS

Parental consent Commitment
Employer/Employee consent Responsibility
Obligations Job Success

POTENTIAL CENTERS

Training Agreement

PROPOSED EVALUATION

Given a Training Agreement form, the student should be able to list four purposes of a training agreement.

The student will demonstrate traits commensurate with those outlined in the Training Agreement.

PROPOSED STRATEGIES

Teacher stresses purpose of Training Agreement: to avoid exploitation of the student and maintain the co-op aspect.

Students examine the Training Agreement

Group discussion with teacher

LOGISTIC DECISIONS

Time: 45 minutes

Space: Classroom

Materials: Training Agreement form

Equipment:

Personnel Deployment: Class
(grouping)

Centers: Training Agreement

Instructor

RELATED CONTENT

EPISODE RESOURCES

EPISODE 10A Employer Expectations

Punctuality, Attendance and Dependability

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	To stress the importance of punctuality, regular attendance and dependability as factors contributing to job success.	
RELATED CONCEPTS	Responsibility	Career ladder
	Achievement	Employment mobility (using "good employee" status to move up in <u>different</u> companies)
	Salary raise	
	Promotion	
POTENTIAL CENTERS	Resource persons from major companies	
	Role-play	
	Case studies	
PROPOSED EVALUATION	Given a set of case studies, the student should be able to:	
	Itemize differentiating factors between the good employee and the bad employee.	
	Identify and demonstrate traits that will contribute to success in the working world.	

PROPOSED STRATEGIES

Resource person.

Discuss reasons for hiring, promoting and firing individuals.

Film followed by class discussion involving the resource person.

Role-play and case studies.

Students participate in a debate as to whether or not an employee should conform to an employer's expectations.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Case studies

Film

Equipment: Projector

Personnel Deployment: Classroom group
(grouping)

Centers: Media center

Film

Chesapeake and Potomac Telephone
Company

RELATED CONTENT

Generally, the employee feels that he/she is "home free" after being accepted for the job. The point that he/she is not "home free" should be stressed because continuing in the job is dependent on certain factors such as punctuality, attendance, and dependability.

Punctuality is important because the employer is expected to pay for a full day of work. The employer has a right to develop a negative attitude toward the employee if the employee expects a full day's wages for less than a complete day's work.

Attendance is vital because when an employee is out the job goes undone. Even though the employee may not consider the job of real importance, all jobs are relative to the success of other jobs and directly related to the overall functioning of the company.

Dependability is a real asset; the dependable person is characterized as someone who can be relied on to perform adequately in any aspect of his/her job. The undependable person performs inadequately and is, therefore, not an asset to the company.

Punctuality, attendance and dependability directly relate to moving up the career ladder, a higher salary, general achievement and leaving the company with a good record and good references in order to obtain a better position.

EPISODE RESOURCES

	EPISODE 10B Employer Expectations
	Ethics and Attitude
	of UNIT II The World of Work
GENERAL OBJECTIVE(S)	<p>To familiarize students with the importance of a positive attitude toward work.</p> <p>To discuss the significance of good ethics as an inherent factor in maintaining a job.</p>
RELATED CONCEPTS	<p>Honesty Sincerity</p> <p>Responsibility Moral views</p> <p>Initiative Office etiquette</p> <p>Ethics</p>
POTENTIAL CENTERS	Students
PROPOSED EVALUATION	Students will recognize the value of ethics and attitudes as traits that will contribute to keeping a job, being promoted, and maintaining office harmony and morale.
PROPOSED STRATEGIES	In a role-playing situation, students will learn the value of positive attitudes and their contribution to job success.
LOGISTIC DECISIONS	<p>Time: 50 minutes</p> <p>Space: Classroom</p> <p>Materials:</p> <p>Equipment:</p> <p>Personnel Deployment: Class grouping (grouping)</p> <p>Centers: Students</p>

RELATED CONTENT

The teacher will point out the importance of proper attitude and a good sense of ethics on the part of the employee who wants to succeed.

Many characteristics constitute the formation of work attitudes and work habits. Therefore, it is best to categorize many of these and discuss them openly with the student's participation.

EPISODE RESOURCES

EPISODE 10C Employer Expectations

Productivity Skills
and Safety

of UNIT II The World of Work

GENERAL OBJECTIVE(S)	To assist the student in analyzing and evaluating the advantages of productivity in fulfilling employer expectations and insuring his/her own success on the job.	
RELATED CONCEPTS	Profits	Education
	Awareness	Workshops
POTENTIAL CENTERS	Offices	
	Department stores	
	Various companies	
PROPOSED EVALUATION	Given a test, the student should be able to:	
	Discuss various new machines, methods and office procedures that will contribute toward his/her productivity and skills on the job.	
	Explain safety hazards on the job and take measures to circumvent accidents.	

PROPOSED STRATEGIES

Field trips to:

Chesapeake and Potomac Telephone Company

I B M

The students will observe equipment and procedures in department stores.

Listen to employees

Talk with other business people concerning use of equipment.

LOGISTIC DECISIONS

Time: 50 minutes

Space: Field trip

Materials:

Equipment:

Personnel Deployment: Small groups
(grouping)

Centers: Offices

Department stores

Various companies

RELATED CONTENT

Incentives for staying up-to-date will be stressed by the teacher. The student must be prepared to learn new methods and try new machines that will increase his/her company's productivity and profits. Suggested means of keeping up with the time will be discussed.

EPISODE RESOURCES

Handbook for Young Workers, Labor Laws
Superintendent of Documents
U. S. Government Printing Office
Washington, D. C. 20402
Stock Number L16.3 271

EPISODE 10D Employer Expectations

Dress

of UNIT II World of Work

GENERAL OBJECTIVE(S)

To make the student aware of decorum involved in proper attire for different office settings.

RELATED CONCEPTS

Basic wardrobe

Accessories

Figure type

Color coordination

Seasonal attire

Skin coloring

POTENTIAL CENTERS

Fashion magazine

Transparencies

Newspaper clippings

Fashion consultant

Film

PROPOSED EVALUATION

Given a fashion magazine, the student will be able to:

Identify the proper attire for different office settings.

PROPOSED STRATEGIES

Show example of proper and improper attire for different office settings.

Show different figure types sizes.

Show example of basic wardrobe and accessories.

Show how skin coloring should affect one's choice of clothing color.

LOGISTIC DECISIONS

Time: 50 minutes

Space: Classroom

Materials: Transparencies on fashion

Clippings on fashion and accessories

Illustrations of different figure types and skin coloring

Equipment: Overhead projector

Personnel Deployment: Large group (grouping)

Centers: Film

Fashion

Consultant

Model

RELATED CONTENT

The teacher will stress the importance of appropriate attire for different job settings.

Students might observe various office settings and report to class on their observations.

Safety hazards will also be brought into class discussion of clothing as a safety factor.

EPISODE RESOURCES

EPISODE 11A Employee Expectations

Money and Fringe
Benefits

of UNIT II World of Work

GENERAL OBJECTIVE(S)

To introduce the student to the importance of being paid for services he/she rendered as an employee.

To assist student in developing an understanding of money and fringe benefits as they relate to his/her present and future.

RELATED CONCEPTS

Personal worth

Community respect

Personal respect

Full-day's pay for full-day's work

Work incentives e.g., bonuses, raises, profit sharing, etc.

POTENTIAL CENTERS

U. S. Government publications

PROPOSED EVALUATION

Given a test, the student should be able to:

Name and give examples of five fringe benefits.

Calculate benefits for a specific disability and for retirement using tables provided.

PROPOSED STRATEGIES

An employer will address the class to explain insurance, retirement and social security benefits.

LOGISTIC DECISIONS

Time: 50 minutes

Space: Classroom

Materials: Pamphlets

Equipment:

Personnel Deployment: Class
(grouping)

Centers: Pamphlets

RELATED CONTENT

The teacher will assign reading of recent U. S. Government publications on benefits.

The teacher should emphasize the importance of fringe benefits in terms of the future.

EPIISODE RESOURCES

EPISODE 11B Employee Expectations

Supervision and Training

Advancement Opportunities

of UNIT II World of Work

GENERAL OBJECTIVE(S)

Students are to develop an understanding of the advancement opportunities and the procedures for taking advantage of these opportunities through supervision and training.

RELATED CONCEPTS

Career ladder	Initiative
Industriousness	Increased pay
Dependability	Post high school
Self-realization	Education and training

POTENTIAL CENTERS

Organizational chart

Film: "Finding Your Life Work"

Business education film

PROPOSED EVALUATION

Given a test, the student should be able to:

Examine an organizational chart and define the exact responsibilities involved in each position.

Define "good" supervision as opposed to "bad" supervision.

Explain the purpose and use of an organizational chart.

PROPOSED STRATEGIES

Class discussion and talk-back pertaining to the wide range of career options and opportunities for advancement.

LOGISTIC DECISIONS

Time: 45 minutes

Space: Classroom

Materials: Organizational chart

Equipment:

Personnel Deployment: Class
(grouping)

Centers: Organizational chart

Film

RELATED CONTENT

The teacher will emphasize the wide range of advancement opportunities and the characteristics required for advancement.

Teacher will also point out the self-realization that comes about through advancement on the job.

The teacher will ask, "What advantages and disadvantages do you see in an on-the-job training program?," as a point of departure for class discussion.

EPIISODE RESOURCES

	EPISODE 11C	Employee Expectations
		Safety and Positive Working Conditions
	of UNIT II	The World of Work
GENERAL OBJECTIVE(S)	To acquaint students with jobs offering safety and positive working conditions in contrast to those which are hazardous.	
RELATED CONCEPTS	<p>Job satisfaction</p> <p>Hazards</p> <p>Productivity</p> <p>Morale</p>	
POTENTIAL CENTERS	<p>Construction sites</p> <p>National Safety Council</p> <p>Amtrak operations</p>	<p>Fire department</p> <p>Police department</p> <p>Rescue squad center</p>
PROPOSED EVALUATION	<p>Given a list of jobs, the student should be able to:</p> <p>Determine the most to the least hazardous jobs and list in that order.</p> <p>Select those which minors are not permitted to work in by law.</p> <p>List the inducements offered to make people accept a job with hazardous working conditions.</p>	

PROPOSED STRATEGIES

Role-playing as an activity simulating employee expectations.

Provide for student's interaction.

Make chart of pictures of various work sites.

LOGISTIC DECISIONS

Time: 50 minutes

Space: Classroom

Materials: Paper, pencils

Equipment:

Personnel Deployment: Groups of three
(grouping)

Centers: Construction sites

National Safety Council

Amtrak operations

Fire department

Police department

Rescue squad center

RELATED CONTENT

The objective here is to point out to the students that one of the considerations they can expect is positive or safe working conditions. Having a protected worker can mean: more work accomplished, better relationships between employer and employee (and among employees), incentive to compete for bonuses and advancement.

Through use of the various centers it is hoped that the students will see that the consideration for employee safety can and will be advantageous to both employer and employee. The employer will have a better worker if he/she provides good conditions because the employee will be more inclined to produce accurately and effectively.

EPISODE RESOURCES

Film:

"Your Work Environment," 1970
McGraw-Hill
Chicago, Illinois

EPISODE 11D - Employee Expectations

Job Security

of UNIT II World of Work

GENERAL OBJECTIVE(S)

To introduce the student to those occupations providing financial security and career advancement.

RELATED CONCEPTS

To introduce to the student the means of acquiring jobs offering security.

Training	Employment opportunities
Job advancement	Seasonal or non-seasonal
Occupations	Career ladder
Education	

POTENTIAL CENTERS

Labor Department Survey of Occupational Projects

Resource person: Career information officer

List of occupations and future employment opportunities outlook

PROPOSED EVALUATION

The student will be able to:

Distinguish between those jobs providing security and those that do not.

Relate the means of acquiring security on the job.

State the educational requirements for each job.

Identify those occupations which provide career advancement through advanced education.

PROPOSED STRATEGIES

The student will view and listen to information on careers and discuss their employment outlook. The Employment Outlook Handbook will be utilized by the students to provide specific examples of what occupations are available.

LOGISTIC DECISIONS

Time: 30 minutes

Space: Classroom

Materials: Labor Department survey

Employment Outlook Handbook

Equipment: Overhead projector

Screen

Personnel Deployment: Large groups
(grouping)

Centers: Labor Department Survey of
Occupational Projects

Resource person: Career information officer

List of occupations and future
employment opportunities outlook

RELATED CONTENT

14234 708

EPISODE RESOURCES

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UNIT III

PERSONAL GROWTH
AND
EFFECTIVENESS

UNIT III - PERSONAL GROWTH AND EFFECTIVENESS

UNIT OBJECTIVE

Assist students in the identification of personal factors which contribute to successful job performance.

UNIT OUTLINE

- I. Self-inventory
 - A. Personality
 - B. Positive attitudes
 - C. Value
 - D. Character traits
- II. Personal effectiveness
 - A. Health and hygiene
 - B. Grooming
 - C. Dress
 - D. Communications
 - 1. Written
 - 2. Speech
 - 3. Body language

III. Human Relations

- A. Home
- B. School
- C. Peer
- D. Job
- E. Community

	<p>EPISODE 1 Self-Inventory</p> <p> Personality and Values</p> <p>of UNIT III Personal Growth and Effectiveness</p>
GENERAL OBJECTIVE(S)	To cooperate with the students in their attempts to develop insight and to make significant observations about their individual personalities and lifestyles.
RELATED CONCEPTS	<p>Individuals have their own needs, abilities, interests and values.</p> <p>Personality</p> <p>Effects of environment on personality and values</p> <p>Lifestyles, talents, hobbies, values</p>
POTENTIAL CENTERS	<p>Mirrors, cameras, film, scrapbook, magazines and newspapers</p> <p>Poem - "Nine-tenths of an iceberg is underwater hidden from view. How much do others know about you."</p>
PROPOSED EVALUATION	<p>Given a written test, the student should be able to:</p> <p>Identify his/her own personality traits, values, needs, abilities, interests, and general lifestyle.</p> <p>Discuss the potential value or hindrance of these traits in his/her future success in the world of work.</p> <p>Discuss the potential value or hindrance of these in his/her future job choices.</p>

PROPOSED STRATEGIES

Discussion of the definition of "personality."

Direct student attention to poem on board.

Pair student off with fellow student who knows him/her.

Students will discuss and exchange notes.

LOGISTIC DECISIONS

Time: Three class periods

Space: Classroom

Materials: Board, film, magazines, paper,
scissors, scotch tape

Equipment: Projector

Personnel Deployment: Entire class
(grouping)

Centers: Mirrors	Scrapbook
Cameras	Magazines
Film	Newspapers

RELATED CONTENT

29 2111 1117 1011 11

EPISODE RESOURCES

	EPISODE 2 Self-Inventory
	Positive Attitudes
	of UNIT III Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	Assist students in understanding and analyzing characteristics of positive attitudes which may be cultivated to assure success in life.
RELATED CONCEPTS	Interpersonal relations Cooperation Honesty Willingness to learn Ability to follow directions Dependability Enthusiasm Values
POTENTIAL CENTERS	Films Resource visitor Pictures of facial expressions Career counselor
PROPOSED EVALUATION	Given three hypothetical situations, the student should be able to: Select the situation illustrating a positive attitude and list the reasons for selection. Select the ones depicting negative attitudes and convert them to positive ones.

PROPOSED STRATEGIES

Discuss aspects of positive and negative attitudes on others in the world of work.

Display poster and distribute handouts of pictures showing various facial expressions. Identify attitudes in pictures.

Have selected students role-play positive and negative attitudes in an identical working situation. Classmates will critique and state possible alternate responses.

Invite career counselor or personnel manager to discuss the importance of positive attitudes in the home, school, community and world of work.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Handouts and posters showing varied facial expressions from negative to positive.

Equipment:

Personnel Deployment: Small groups
(grouping)

Centers: Films

Resource visitor

Pictures of facial expressions

Career counselor

RELATED CONTENT

all 1017 1017

EPISODE RESOURCES

	EPISODE 3	Self-Inventory
		Character Traits
	of UNIT III	Personal Growth and Development
GENERAL OBJECTIVE(S)	To enable the student to understand procedures in developing and practicing good character traits and their influence on his/her success in the world of work.	
RELATED CONCEPTS	<u>Job success</u> Character Traits Cooperation Honesty Initiative Willingness Dependability	
POTENTIAL CENTERS	Case studies Job related problems concerned with character traits.	
PROPOSED EVALUATION	The student should be able to list, orally or in writing, at least seven character traits which contribute to successful working relations. Given three job situation problems, the student should be able to identify, orally or in writing, the following: Character traits that could be used to solve the problem. Character traits lacking or causing the problem.	

PROPOSED STRATEGIES

Show film - "Your Job: You and Your Boss"

Discuss film with class focusing upon character traits portrayed in film.

Discuss case studies pertaining to character traits and job success.

Working in groups of four or five, students role-play job situations from personal experiences. Other students will identify character traits exhibited by participants.

LOGISTIC DECISIONS

Time: Four class periods

Space: Classroom

Materials: Books

Board

Film

Equipment: Projector

Screen

Personnel Deployment: Students will work in (grouping) groups of five or six.

Centers: Case studies

Job related problems concerned with character traits.

RELATED CONTENT

Film - "Your Job: You and Your Boss"
D. C. Public Library

EPISODE RESOURCES

113

102

	EPISODE 4 Personal Effectiveness Health and Hygiene of UNIT III Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	Increase student's awareness of the value of good health practice.
RELATED CONCEPTS	Health Hygiene Physical examination Dental care Mental health Recreation Health protection
POTENTIAL CENTERS	School nurse to discuss fundamental health practices.
PROPOSED EVALUATION	The student should be able to: List, orally or in writing, at least eight factors contributing to the maintenance of good health. Discuss the relationship of good physical and mental health to job success.

PROPOSED STRATEGIES

Resource speaker

Class discussion

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials:

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: School nurse

R E L A T E D C O N T E N T

E P I S O D E R E S O U R C E S

EPISODE 4A Personal Effective-
ness

Health-Birth Control

of UNIT III Personal Growth and
Effectiveness

GENERAL OBJECTIVE(S)	To acquaint students with alternatives in solving "getting pregnant" problems.
RELATED CONCEPTS	Birth control devices Legal abortion Personal concepts, values Medical attention for pregnant women Psychological and physiological effects of pregnancy Religion
POTENTIAL CENTERS	Panel - choose any four Planned Parenthood representative Abortion clinic representative School social worker School nurse Adoption agency representative Family and child services representative Minister

PROPOSED STRATEGIES

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Literature from various agencies

Equipment: Film

Projector

Personnel Deployment: Entire class
(grouping)

Centers: Planned Parenthood representative

Abortion clinic representative

School social worker

School nurse

Adoption agency representative

Family and child services
representative

Minister

RELATED CONTENT

EPIISODE RESOURCES

PROPOSED STRATEGIES

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Cosmetics

Paper towels

Cotton balls, etc.

Equipment: Table for materials

Personnel Deployment: Three or four students
(grouping) will be selected for
demonstrations before
entire class.

Centers: Speakers and students for demonstra-
tion participation.

RELATED CONTENT

Film - "Why Not Be Beautiful?" 20 minute, color
D. C. Public Library

Illustrates good grooming, cleanliness, diet, exercise, and taste in clothing, make-up, personal interests and involvement with others as they contribute to mental hygiene.

EPISODE RESOURCES

Cosmetic advisors in major department stores.

Ashby's Salon
1242 Pennsylvania Ave., S. E.
Wash., D. C.
544-6500

Mr. Natural's Afro Style Shop
3911 Benning Rd., N. E.
Wash., D. C.
398-6240

Nat - "The Bush Doctor"
4808 Dean Ave., N. E.
Wash., D. C.
399-9575

EPISODE 5A Personal Effectiveness

Grooming - Hair

of UNIT III Personal Growth and
Effectiveness

GENERAL OBJECTIVE(S)	Assist students in developing a hair care plan. Increase student's awareness of the flattering effects of skillful hairstyling.
RELATED CONCEPTS	Massaging Dandruff Circulation Hair follicle Shampoo Depilatory
POTENTIAL CENTERS	Beautician Barber Students
PROPOSED EVALUATION	The student should be able to display good grooming practices of hair care.

PROPOSED STRATEGIES

Have students develop a personal hair care plan.

In small groups, make individual hairstyling analysis. Students collect pictures of hairdos from magazines or newspapers and select three styles that should be flattering to them and appropriate for their way of life.

Invite a local beauty operator and barber to discuss hairstyling.

Discuss techniques that make shaving easier.

LOGISTIC DECISIONS

Time: One or two class periods

Space: Classroom

Materials:

Equipment: Table for materials

Personnel Deployment: Small groups
(grouping)

Centers: Students for demonstration participation

RELATED CONTENT

EPISODE RESOURCES

Complimentary materials on grooming the hair:

Bristol-Meyer Company
45 Rockefeller Plaza
New York, New York

The Toni Company
Merchandise Mart
Chicago, Illinois

National Dairy Council
111 North Canal Street
Chicago, Illinois

	EPISODE 5B Personal Effectiveness
	Grooming - Nails
	of UNIT III Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	To increase the student's awareness of nail and hand care as a component of good grooming.
RELATED CONCEPTS	Cuticle Hangnail Contour
POTENTIAL CENTERS	Students Manicurist
PROPOSED EVALUATION	The student should be able to display grooming practices of fingernail care.
PROPOSED STRATEGIES	Class discussion of hand characteristics. In small groups, make individual hand and nail analysis. Demonstrate manicuring techniques that compliment the nail.
LOGISTIC DECISIONS	Time: One or two class periods Space: Classroom Materials: Personnel Deployment: Entire class (grouping) Small student groups Centers: Manicurist Students for demonstration participation

RELATED CONTENT

EPISODE RESOURCES

	EPISODE 6	Dress
		Personal Appearance
	of UNIT III	Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	To develop student awareness of the role personal appearance plays in their self-assurance and positive or negative impressions of others.	
RELATED CONCEPTS	Peer group approval Influence on being hired or rejected Effect on general human relations, own behavior Personal pride and satisfaction	
POTENTIAL CENTERS	Professional model Beautician Bulletin board display: "How do you feel about these people?" Film. Depicting the influence of dress on human behavior	
PROPOSED EVALUATION	Given a description of particular outfits, the student should be able to analyze and evaluate their suitability in the following situations: <div style="text-align: right;"> School Work Social events </div>	

PROPOSED STRATEGIES

Show film depicting the effects of dress.

Discuss the ways in which appropriate attire contributes to personal effectiveness.

Have students prepare a bulletin board showing people in various careers with appropriate attire.

Panel Discussion: "What is Appropriate Dress for School, Work and Social Affairs?"

Assign three panelists and one recorder.
Each student will have a panel topic:

"Appropriate Dress for School"

"Appropriate Dress for Work"

"Appropriate Dress for Social Affairs"

LOGISTIC DECISIONS

Time: Two class periods

Materials: Film and projector

Equipment: Projector

Four chairs

Personnel Deployment: Three panelists
(grouping)

One recorder

Centers: Professional model

Beautician

Bulletin board display

RELATED CONTENT

EPISODE RESOURCES

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EPISODE 6A Dress
 Work Attire
 of UNIT III Personal Growth
 and Effectiveness

GENERAL OBJECTIVE(S) To develop the student's intuition for selecting proper attire for a job.

RELATED CONCEPTS Basic wardrobe and accessories
 Figure type
 Size of individual
 Color coordination
 Seasonal attire
 Skin coloring

POTENTIAL CENTERS Fashion magazine, transparencies, newspaper clippings, fashion consultant, film.

PROPOSED EVALUATION Given a fashion magazine, the student should be able to identify the proper attire for different office settings.
 Given a photograph and description of a specific office, the student should be able to select the proper dress for that office.
 Given a full-length mirror, the student should be able to identify the proper dress for his/her figure type and skin coloring.

PROPOSED STRATEGIES

Show examples of proper attire for different office settings.

Display illustrations of different figure types and sizes.

Pass out fashion magazines and have students choose examples of proper office attire appropriate for their figures.

Discuss the relationship of skin tone and color selection.

Assign students to small groups.

Use swatches of material to determine the best becoming colors for each student.

LOGISTIC DECISIONS

Time: One or two class periods

Space: Classroom

Materials: Transparencies on fashion, clippings on fashion and accessories, illustrations of different figure types and skin coloring.

Equipment: Overhead projector

Full-length mirror

Personnel Deployment: Large group
(grouping)

Centers: Films

Fashion consultant

Model

RELATED CONTENT

EPISODE RESOURCES

Fashion consultant

Model - Gerre Maxwell - Gerre Maxwell School of Modeling and Self-Improvement

EPISODE 7 Communications

Writing the Resume

of UNIT III Personal Growth and Effectiveness

GENERAL OBJECTIVE(S)	To help students understand the significance of a resume in creating an image so favorable that the potential employer invites the applicant to a job interview.	
RELATED CONCEPTS	Personal	Education
	Background	Interview
	Skills	Job hunting
	Hobbies	
POTENTIAL CENTERS	Examples of format for preparation of resumes or personal data sheets.	
PROPOSED EVALUATION	The student should be able to:	
	<p>Select and evaluate acceptable forms from a set of resumes and state the reasons for his/her decision.</p> <p>Prepare a personal data sheet or resume completely and in acceptable form.</p>	

PROPOSED STRATEGIES

Discuss pre-interview preparations.

Discuss the type of information that should be presented in the resume or personal data sheet.

Practice preparing resumes and have class to evaluate.

LOGISTIC DECISIONS

Time: One or two class periods

Space: Classroom

Materials: Film

Outline

Mimeograph

Equipment: Projector

Personnel Deployment: Entire class

Small groups

Centers: Sample formats of resumes

RELATED CONTENT

EPISODE RESOURCES

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	EPISODE 7A	Communications
		Speech - Diction, Pro- jection, Pronunciation
	of UNIT III	Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	To increase student's awareness of the impor- tance of using good diction, pronunciation, and projection in his/her speech.	
RELATED CONCEPTS	Reading	Tone
	Enunciation	Diction
	Projection	Expression
	Voice	
POTENTIAL CENTERS	Speaker - Popular local actor, singer, radio or television announcer	
	Albums of poetry - Last Poets	
	Nikki Giovanni	
	English teacher	
PROPOSED EVALUATION	Given a piece of literature, the student should be able to:	
	Read aloud using good diction, pronounci- ation, and projection.	
	Critique the readings of other students and make suggestions.	
	Point out specific errors in pronuncia- tion, failure to project, etc.	

PROPOSED STRATEGIES

Speaker

Listening activity - poetry albums (students listen for expression, voice and tones).

Have students read prose, tape and playback for evaluation.

LOGISTIC DECISIONS

Time: Three class periods

Space: Classroom

Materials: Records

Books

Recording tape

Equipment: Record player

Tape recorder

Personnel Deployment: Entire class
(grouping)

Centers: Speaker (local actor, singer,
radio or television announcer)

Poetry albums

English teacher

RELATED CONTENT

EPISODE RESOURCES

Speaker - Black Repertory Company, Washington, D. C.

English linguistic specialist - Area colleges and universities

	EPISODE 7B Communications
	Speech and the Telephone
	of UNIT III Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	To introduce student to correct English usage, effective voice tone, and correct procedure in answering a business telephone and taking messages.
RELATED CONCEPTS	Diction Projection Articulation Ghetto language vs. King's English Voice tone Correct breathing and posture Attitudes Social decorum Information transmittal
POTENTIAL CENTERS	Speaker from telephone company Teletrainer Bulletin board of "Do's" and "Don't's"
PROPOSED EVALUATION	The student will be able to: Demonstrate effective communication skills while using the teletrainer. Answer a business telephone properly with a well-modulated voice and record messages correctly.

PROPOSED STRATEGIES

Role-play receiving and sending messages by telephone.

Using the teletrainer, assign pairs of students to practice making and receiving business calls for the following reasons:

requesting an interview

making an inquiry

taking a message

LOGISTIC DECISIONS

Time: Two or three class periods

Space: Classroom area

Informal area

"Rap corner"

Materials: Board

Notecards

Pens

Pencils

Equipment: Two telephones

Tape recorder

Personnel Deployment: Small and large groups
(grouping)

Centers: Speaker from telephone company

Teletrainer

Bulletin board

RELATED CONTENT

EPISODE RESOURCES

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EPISODE 7C Communications
 Body Language
 of UNIT III Personal Growth and
 Effectiveness

GENERAL OBJECTIVE(S)	To increase student's awareness of the various means of communication through "body language" and the means of maintaining a good impression through this language.
RELATED CONCEPTS	Good posture Facial expressions Body language ("Action speaks louder than words.")
POTENTIAL CENTERS	Actor Model
PROPOSED EVALUATION	Given an interview situation, the student should be able to: Enter office properly. Sit in a chair correctly. Be aware of his/her hands and limit the use of them. Be aware of and use pleasant facial expressions. Use good posture in all his/her movements.

PROPOSED STRATEGIES

Teacher will introduce actor/model and give background and experience.

A model will demonstrate entering rooms, sitting (for male and female), facial expressions, and walking.

Students will be selected to repeat demonstrations.

Have students to evaluate the demonstrations.

Students will practice in groups and role-play interview situations.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials:

Equipment:

Personnel Deployment: Large and small groups
(grouping)

Centers: Actor

Model

RELATED CONTENT

EPISODE RESOURCES

67401

67401

	EPISODE 8	Human Relations
		Social-Business-School
	of UNIT III	Personal Growth and Effectiveness
GENERAL OBJECTIVE(S)	To assist students in developing acceptable personal traits and behavior for social, business and school situations.	
RELATED CONCEPTS	<p>Courtesy</p> <p>Tact</p> <p>Interpersonal relations</p> <p>Respectfulness</p> <p>Empathy</p> <p>Rapport</p> <p>Responsibility</p> <p>Etiquette</p> <p>Art of conversation</p> <p>Planning</p>	
POTENTIAL CENTERS	<p>Social affair</p> <p>School cafeteria</p> <p>Classroom</p> <p>Home economics living room</p>	

PROPOSED EVALUATION

The student should be able to:

Demonstrate acceptable personal traits and behavior in social, business and school situations.

Given a group project, the student should be able to work as a member of a team, carrying out assigned duties and responsibilities.

PROPOSED STRATEGIES

Plan a luncheon for employers of ICEP students.

Explain the purpose of the luncheon as a "thank you" to employers.

Elect or appoint a responsible student to serve as committee chairman.

LOGISTIC DECISIONS

Time: Two to three planning periods

Space: Classroom, restaurant, home economics living room

Materials:

Equipment:

Personnel Deployment: Planning committee
(grouping) five or six students

Centers: Luncheon activity

RELATED CONTENT

EPISODE RESOURCES

National Advancement Council on Vocational Education
425 - 13th Street, N. W.
Washington, D. C.

Youth Organization Services
1319 "F" Street, N. W.
Washington, D. C.

Department of Career Development Programs
415 - 12th Street, N. W.
Washington, D. C.

AFL-CIO Union Headquarters
815 - 16th Street, N. W.
Washington, D. C.

The Apprenticeship Council
Apprenticeship Information Center
500 "C" Street, N. W.
Room 309
Washington, D. C.

UNIT IV

CAREER INFORMATION

AND

PLANNING
MULTI-TON 22

UNIT IV - CAREER INFORMATION AND PLANNING

UNIT OBJECTIVE

To provide students with information necessary for effective decision-making related to career planning.

UNIT OUTLINE

I. Self-appraisal

A. Components of self-appraisal

1. Abilities (skills) and attitudes
 - a. Non-academic
 - b. Academic
2. Interests
3. Personality
4. Values

B. Importance of self-appraisal as related to career choices

II. Career exploration

A. Cluster concepts

1. Agri-Business and Natural Resources
2. Business and Office
3. Construction
4. Consumer and Homemaking Education
5. Communications and Media
6. Fine Arts and Humanities
7. Health
8. Hospitality and Recreation

9. Marketing and Distribution

10. Manufacturing

11. Marine Science

12. Personal Services

13. Public Services

14. Transportation

15. Environment

B. Occupational grouping

1. Professional and technical groups

2. Administrative and managerial occupations

3. Clerical occupations

4. Sales

5. Service

6. Agriculture

7. Skilled trades

8. Operatives and laborers

III. Sources of information

A. People

B. Places

C. Miscellaneous

IV. Goal setting

A. Long-range career goals

B. Short-range career goals

C. Self-analysis as related to major field selection

V. Jobs of tomorrow

- A. Fast-growing jobs
- B. Obsolete jobs
- C. Girls and work careers
- D. Age and work careers
- E. Military careers
- F. Federal jobs

VI. Career ladders

- A. Entry-level positions
 - 1. Private
 - 2. Civil service
- B. Lateral and vertical mobility
 - 1. Occupational advancement
 - 2. Career projections

VII. Union and professional groups

- A. Types
- B. Benefits
- C. Membership

VIII. Fringe benefits

- A. Insurance (life and health)
- B. Vacation
- C. Leave

IX. Post high school programs and training

- A. Work-study programs
- B. Apprenticeship
- C. Adult education
- D. Community colleges
- E. Four year colleges
- F. Universities
- G. Vocational schools
- H. Technical schools
- I. Business and secretarial schools
- J. Manpower development centers
- K. Upward mobility programs
- L. Correspondence schools

EPISODE 1 Self-Appraisal

Components of Self-Appraisal

of UNIT IV Career Information and Planning

GENERAL OBJECTIVE(S)	To acquaint the student with the areas to be reviewed in a self-analysis.	
RELATED CONCEPTS	Self-appraisal	Insight
	Psychological tests	Interest
	Individuality	Skills
POTENTIAL CENTERS	Test scores	
	Tests	
	Value appraisal survey	
	Career profile analysis	
PROPOSED EVALUATION	Handout (components of self-appraisal plan)	
	The student should be able to identify six or more areas of self-appraisal which contribute to making realistic career decisions.	

PROPOSED STRATEGIES

Reading assignment to be completed at home:

Succeeding in the World of Work.
Chapter 6, pp. 111-137.

Classroom discussion of reading assignment.

Dissemination and discussion of handouts -
"Components of Self-Appraisal Plan."

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Paper

Chalk

Spirit master

Mimeograph paper

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Handout

Blackboard

Instructor

RELATED CONTENT

Insight into or taking stock of one's own make-up is essential to a meaningful career plan. It is also considered to be one of the most critical steps in career planning. Hopefully, in the process of self-analysis, the individual will develop a way of thinking about himself/herself that will be useful throughout life.

Every individual is different. Each person has a particular pattern of abilities, aptitudes, interests, values, and personality traits. In examining the various possible career areas that seem to be of interest, the individual will recognize a need to know more about himself/herself. With this knowledge he/she will be better able to formulate a meaningful career plan.

The areas which must be reviewed in self-analysis are as follows:

Ability	Natural talent to do something; academic, physical, mechanical, clerical, artistic, social.	
Aptitude	Potential for doing something.	
Skill	Ability to do a job well.	
Interest	Liking for something.	
Personality	"The sum total of the physical, mental, emotional, and social characteristics of an individual."	
Values	Things which we think are important.	
Miscellaneous	School subjects Extra-curricular activities	Hobbies Community

EPISODE RESOURCES

Feingold, S. Norman, Occupations and Careers. St. Louis, Missouri: McGraw-Hill, 1969.

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 2 Self-Appraisal

Non-Academic Abilities

of UNIT IV Career Information and Planning

GENERAL OBJECTIVE(S)	To measure the student's non-academic abilities.	
RELATED CONCEPTS	Aptitude	Potential
	Battery	Interests
	Abilities	Skills
POTENTIAL CENTERS	General Aptitude Test Battery (GATB) Armed Services Vocational Aptitude Battery (ASVAB)	
PROPOSED EVALUATION	Given a non-academic aptitude test, the student should be able to list areas measured by the test.	
PROPOSED STRATEGIES	Tests can be administered by a prescheduled appointment with Armed Forces (ASVAB). Students can be scheduled at the local U. S. Employment Service or at school for testing by representatives of the U. S. Employment Service (GATB).	
LOGISTIC DECISIONS	Time: Three or four hours Space: Cafeteria Materials: Microphone Test booklets Equipment: #2 pencils Personnel Deployment: One person per table (grouping) Centers:	

RELATED CONTENT

This is a battery of tests to measure general reasoning ability, vocabulary, arithmetic skills, form perception, clerical aptitude, motor coordination, finger and manual dexterity. This information is often used to match the characteristics of an individual, in terms of ability and aptitudes, to the kinds of job available.

Other achievement tests include the Scholastic Aptitude Test, the American College Testing Program, and the California Achievement Test. These are all academic ability tests.

EPISODE RESOURCES

Feingold, S. Norman, Occupations and Careers. St. Louis, Missouri: McGraw-Hill, 1969.

EPISODE 3 Self-Appraisal

Academic Abilities

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To measure academic abilities of each student.	
RELATED CONCEPTS	Aptitude	Interests
	Abilities	Skills
	Battery	Percentile rank
	Potential	
POTENTIAL CENTERS	Tests	
	Test scores	
	California Achievement	
	Scholastic Aptitude Test (SAT)	
PROPOSED EVALUATION	American College Test (ACT)	
	Given a list of personal test scores, the student should be able to assess his/her mathematical, clerical and vocabulary abilities.	

PROPOSED STRATEGIES

Administer tests in workbook, Activities for Succeeding in the World of Work, pp. 101-120.

Vocabulary test - 10 minutes

Math test - 15 minutes

Clerical aptitude test - 5 minutes

Have students exchange and correct papers, compute percentile rank, and record scores on career profile analysis.

LOGISTIC DECISIONS

Time: One class period

Space: Regular classroom

Materials: Timer

Tests

Pencils

Stencils

Equipment: Mimeograph machine

Typewriter

Personnel Deployment:
(grouping)

Centers: Tests

RELATED CONTENT

In order to make an intelligent career choice students must better know and understand themselves. These tests will reveal to the students their clerical, mathematical and vocabulary aptitudes.

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S O D E R E S O U R C E S

Kibrell, Grady and Vineyard, Ben S., Succeeding in the World of Work.
Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 4 Self-Appraisal

Interests

of UNIT IV Career Information and Planning

GENERAL OBJECTIVE(S)	To acquaint the student with areas included in interest inventories.
RELATED CONCEPTS	Inventory " Experience Survey Hobbies
POTENTIAL CENTERS	<u>Activities for Succeeding in the World of Work,</u> activities 20, 21 and 22.
PROPOSED EVALUATION	The student should be able to list five or more areas used in interest inventories.
PROPOSED STRATEGIES	Discussion of interest areas usually included in career interest inventory. Complete activities 20, 21 and 22 in workbook.
LOGISTIC DECISIONS	Time: One class period Space: Regular classroom Materials: Workbook Pencils Pens Equipment: Personnel Deployment: Entire class (grouping) Centers: Workbook activities

RELATED CONTENT

The student's likes and dislikes help to determine the kind of work he/she will decide upon. In various kinds of work, the student will deal with people, things, or ideas. Some occupations deal with a combination of two of these and in some cases all three components.

EPISODE RESOURCES

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work.
Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 5 Self-Appraisal
Interest Survey
of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To analyze the interests of the students.
RELATED CONCEPTS	Job satisfaction Skill Aptitude Experience Abilities
POTENTIAL CENTERS	Kuder Preference Record Ohio tional Interest Survey (OVIS) Strong Vocational Interest Blanks (SVIB)
PROPOSED EVALUATION	Given Kuder test, the student should be able to identify his/her interests as indicated by test results.

PROPOSED STRATEGIES

Test can be administered at school.

Check local universities for tests.

Assign students scheduled interviews with a career consultant in two of the chosen career fields.

LOGISTIC DECISIONS

Time: Three or four class periods

Space: Cafeteria

Materials: Test

#2 pencils

Answer sheets

Instructions

Equipment: None

Personnel Deployment: One person per table
(grouping)

Centers: Kuder Preference Record

Ohio Vocational Interest Survey
(OVIS)

Strong Vocational Interest Blanks
(SVIB)

RELATED CONTENT

Interest inventories or surveys usually point out jobs in which the duties performed interest the student. Hobbies are also interest indicators.

EPISODE RESOURCES

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work.
Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

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EPISODE 6 Self-Appraisal

Personality

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	Discuss personality traits and their influence upon individuality.
RELATED CONCEPTS	Individuality Personality Traits Values
POTENTIAL CENTERS	
PROPOSED EVALUATION	Given an individual personality rating sheet, the student should be able to identify traits which influence his/her individuality.
PROPOSED STRATEGIES	Reading assignment: <u>Succeeding in the World of Work</u> , pp. 122-137. Class discussion of personality traits. Students rate their own personalities using chart on page 121 in the workbook.
LOGISTIC DECISIONS	Time: One class period Space: Regular classroom Materials: Paper Personality Rating Chart Equipment: None Personnel Deployment: None (grouping) Centers: Personality rating chart

RELATED CONTENT

Personality has a great influence on job success and satisfaction. It is important to be able to get along with co-workers and supervisors. Employers often look for job applicants with "pleasing personalities."

EPISODE RESOURCES

Feingold, S. Norman, Occupations and Careers. St. Louis, Missouri: McGraw-Hill, 1969.

EPISODE 7 Self-Appraisal

Values Appraisal

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To familiarize the student with his/her values and their influence upon his/her career choice.	
RELATED CONCEPTS	Appraisal	Values
	Self-assessment	Attitude
POTENTIAL CENTERS	Value appraisal scale	
	Values	
	Career profile analysis	
PROPOSED EVALUATION	Given a values appraisal scale, the student should be able to identify his/her top four values.	
PROPOSED STRATEGIES	Assign activities in workbook, pages 95, 96 and 97.	
	Have students complete and score values appraisal scales.	
	Individually analyze scales and compare results with classmates.	
LOGISTIC DECISIONS	Time: One class period	
	Space: Regular classroom	
	Materials: Handouts, paper, spirit master	
	Equipment: Duplicating machine	
	Personnel Deployment: (grouping)	
	Centers: Values appraisal scale	

RELATED CONTENT

EPISODE RESOURCES

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EPISODE 8 Self-Appraisal

Correlated Scoring -
Career Choices

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To assist the student in becoming aware of self-appraisal results as they relate to his/her three tentative career choices.	
RELATED CONCEPTS	Job satisfaction	Tentative
	Correlation	Relationships
POTENTIAL CENTERS	Results of self-appraisal	
	Test scores	
PROPOSED EVALUATION	The student will be able to explain how his/her self-appraisal findings influenced his/her three career choices.	
PROPOSED STRATEGIES	<u>Activities for Succeeding in the World of Work</u> , prepare activity 27, page 129.	
	Have students verify three career choices according to test results.	
LOGISTIC DECISIONS	Time: One class period	
	Space:	
	Materials: Workbook	
	Equipment:	
	Personnel Deployment: (grouping)	
	Centers: Self-appraisal results	
	Test scores	

RELATED CONTENT

Self-analysis will help student choose job opportunities which will be appropriate for him/her.

EPIISODE RESOURCES

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EPISODE 9 Job Grouping

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	<p>To make the student aware of the variety of jobs available.</p> <p>To acquaint the student with the wide range of careers open to him/her.</p>
RELATED CONCEPTS	<p>Career information sources</p> <p>Job grouping</p> <p>Cluster concept</p> <p>Career exploration</p> <p>Job satisfaction</p> <p>Self-assessment</p> <p>Career planning</p> <p>Career information</p>
POTENTIAL CENTERS	<p><u>Dictionary of Occupational Titles</u></p> <p>Classified ads</p> <p>Career libraries</p> <p>Civil service announcements</p>
PROPOSED EVALUATION	<p>The student should be able to list at least twenty (20) different careers.</p> <p>Given a variety of jobs, the student should be able to group them according to some common factor i.e., type of work, class of work, nature of business.</p>

PROPOSED STRATEGIES

Class discussion:

1. Comparison of job titles (23,000) to city population, college community, etc.
2. Occupational interests of class, family members
3. Occupational make-up of neighborhood and school staff

Students list a job for each letter of the alphabet. One letter is chosen and all jobs for that letter are listed on the blackboard. Other titles beginning with that letter may be added from the D.O.T. Organize listing into job families.

Discuss possible ways of determining appropriate and satisfying careers after reviewing list.

LOGISTIC DECISIONS

Time:

Materials:

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Dictionary of Occupational Titles

RELATED CONTENT

Over 74 million Americans are members of the working force in a variety of jobs. We find, for example, over 20,000 occupational titles in the Dictionary of Occupational Titles.

A knowledge of local and national career opportunities is vital to making career decisions. Most teenagers have had little exposure to the various career options.

EPISODE RESOURCES

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EPISODE 10 Career Exploration

"Mini-Career Day"

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	Acquaint students with five of the clusters and a representative number of job offerings within each of the clusters.
RELATED CONCEPTS	Cluster concept Job groupings Lateral/Vertical transition
POTENTIAL CENTERS	Speakers Films Pamphlets
PROPOSED EVALUATION	Given exposure to the cluster concept, the student should be able to identify one or more clusters which might be of interest to him/her.

PROPOSED STRATEGIES

This is a three-day episode with attention given to five clusters each session.

Resource persons (work-experienced employers, Board of Trade members, personnel specialists, etc.) form a panel to discuss the following items with students:

1. General description of cluster
2. What are the occupations?
3. Who works in these occupations?
4. What is the lifestyle of people in identified occupations?
5. Who do these people work with?
6. Where are these jobs?
7. How do they accomplish their jobs?
8. Entry-level positions
9. Job requirements
10. Salary
11. Opportunities for advancement

A fact sheet should be prepared for each category in the event time does not allow completion.

Panel members and students will be assigned to classrooms. Discussion period should last at least 1 1/2 hours.

NOTE: See Related Content, page ___ for organization of cluster discussion.

LOGISTIC DECISIONS

Time: Group A 8:00 - 9:30

Group B 9:30 - 11:00

Group C 11:00 - 12:30

Lunch

Group D 1:30 - 3:00

Group E 3:00 - 4:30

Space: Five classrooms

Materials: Pamphlets

Films

Other suggested materials

Equipment: Requests made by panel members
prior to conference.

Personnel Deployment: Students should be assigned to groups alphabetically and according to interests.

Centers: Panels

Group A 1-2-3-4-5

Group B 2-5-4-3-1

Group C 3-1-2-5-4

Group D 4-3-5-1-2

Group E 5-4-1-2-3

RELATED CONTENT

Fifteen Occupational Clusters Proposed by the Office of Education

1. Agri-Business and Natural Resources
2. Business and Office
3. Health
4. Public Service
5. Environment
6. Communication and Media
7. Hospitality and Recreation
8. Manufacturing
9. Marketing and Distribution
10. Marine Science
11. Personal Services
12. Construction
13. Transportation
14. Consumer and Homemaking Education
15. Fine Arts and Humanities

Recommended schedule:

<u>Section I</u>	<u>Section II</u>	<u>Section III</u>
Health	Communications and Media	Business Office
Manufacturing	Marine Science	Environment
Public Service	Personal Services	Marketing Distribution
Construction	Fine Arts and Humanities	Transportation
Environment	Agri-Business	Consumer and Homemaking
	Natural Resources	

EPISODE RESOURCES

EPISODE 11 Occupational Grouping
of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	Acquaint the student with possible occupational grouping within each cluster.
RELATED CONCEPTS	<div style="display: flex; justify-content: space-between;"> Skilled Class of work </div> <div style="display: flex; justify-content: space-between;"> Semi-skilled Type of work </div> <div style="display: flex; justify-content: space-between;"> Unskilled </div>
POTENTIAL CENTERS	<u>Dictionary of Occupational Titles</u> Classified ads
PROPOSED EVALUATION	<p>Given a specific cluster, the student should be able to list at least one job in each of the following categories:</p> <ol style="list-style-type: none"> 1. Professional and technical 2. Administrative and managerial 3. Clerical 4. Sales 5. Service 6. Skilled 7. Operatives and laborers

PROPOSED STRATEGIES

Select five jobs from the "Help Wanted" ads in a newspaper and indicate whether each is professional/technical, administrative/managerial, operative/labor.

LOGISTIC DECISIONS

Time: One class period

Space:

Materials: Sunday section of classified ads

Handout offering brief description of each grouping

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Dictionary of Occupational Titles

Classified ads

RELATED CONTENT

There are over 20,000 job titles listed in the Dictionary of Occupational Titles. These jobs may be grouped in one or more ways. The three broad areas are skilled, unskilled, and semi-skilled. Jobs may be grouped according to nature of business, type of work, class of work, etc.

EPISODE RESOURCES

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EPISODE 12 Sources of Information
 People, Places, and
 Miscellaneous Resources
 of UNIT IV Career Information and
 Planning

GENERAL OBJECTIVE(S)	To assist the student in becoming familiar with sources of occupational information.
RELATED CONCEPTS	Career information sources Knowledge Awareness Career counselor Government agencies
POTENTIAL CENTERS	Science Research Associates, Inc. Occupation Briefs Career Library
PROPOSED EVALUATION	The student should be able to list five sources of information under people, places, and miscellaneous resources.
PROPOSED STRATEGIES	Divide the class into three groups. Each group will be assigned a category and brainstorm source of career information.
LOGISTIC DECISIONS	Time: One class period Space: Double tables Materials: Large construction paper Equipment: Personnel Deployment: Class divided into (grouping) three groups Centers: Science Research Associates, Inc. Occupation Briefs Career library

RELATED CONTENT

EPISODE RESOURCES

- U. S. Department of Labor, Bureau of Labor Statistics: Employment and Earnings and Monthly Report in the Labor Force. (Monthly publication)
- U. S. Department of Labor, Bureau of Labor Statistics: Occupational Outlook Handbook. Washington, D. C.: U. S. Government Printing Office, 1972-73.

EPISODE 13 Goal Setting

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To assist students in understanding goal identification as an important step to successful career planning.
RELATED CONCEPTS	Planning Achievement Motivation
POTENTIAL CENTERS	Adult models
PROPOSED EVALUATION	The student should be able to outline a step-by-step approach to the attainment of his/her short- and long-range career goals.
PROPOSED STRATEGIES	Have student write long-range and short-range career goals indicating effect of self-analysis results on choosing a field of work and setting goals.
LOGISTIC DECISIONS	Time: One class period Space: Materials: Equipment: Personnel Deployment: Entire class (grouping) Centers: Adult models

RELATED CONTENT

In setting a career goal, the student should be realistic. Setting a realistic goal depends on all self-components. Once self is known and understood an appropriate goal can be set.

EPISODE RESOURCES

EPISODE 14 Jobs of Tomorrow

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To acquaint students with sources of information which will help them to evaluate the career potentials of the occupations they find interesting.	
RELATED CONCEPTS	Automation	Military
	Age	Federal jobs
	Sex	
POTENTIAL CENTERS	Pamphlets	
	<u>Occupational Outlook Handbook</u>	
	Resource speakers	
	<u>Dictionary of Occupational Titles</u>	
	Population change	
PROPOSED EVALUATION	<u>Occupational Outlook Quarterly</u>	
	The student should be able to list and briefly describe at least two publications which give information about current trends in the labor market and a prognosis of the labor force.	

PROPOSED STRATEGIES

Reading assignment: "Tomorrow's Jobs,"
page 15, Occupational Outlook Handbook, 1974

Have students become better acquainted with the
Occupational Outlook Handbook.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Occupational Outlook Handbook

Dictionary of Occupational Titles

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Pamphlets

Resource speakers

Population change

RELATED CONTENT

EPISODE RESOURCES

Pamphlets:

Bureau of Labor Statistics:

The Working Life for Men

The Working Life for Women

Publications:

Bureau of Labor Statistics:

Employment and Earnings and Monthly Report in the Labor Force

Occupational Outlook Quarterly

EPISODE 15 Career Ladders

Entry Level Position

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To enable the student to differentiate between a dead-end job and an entry-level position.
RELATED CONCEPTS	Career ladder Skills necessary Attitudes necessary to advance
POTENTIAL CENTERS	Organizational chart of company positions Personnel director
PROPOSED EVALUATION	Given a career field, the student should be able to: Chart the positions. List the time, skills, and training necessary to get from one level to the next.
PROPOSED STRATEGIES	Students interview persons employed in jobs they would like to have. Resource speakers should be actual workers rather than administrative officers of a company or organization.
LOGISTIC DECISIONS	Time: Two class periods Space: Classroom Materials: Sample organization chart Equipment: Personnel Deployment: Entire class (grouping) Centers: Personnel director

RELATED CONTENT

Students must have goals before they can decide how goals are to be reached.

Students must acquire information about an occupation before they can decide whether or not to pursue it.

EPISODE RESOURCES

EPISODE 16 Unions and Professional
Groups

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S)	To introduce students to terminology characteristic of various craft and professional associations.	
RELATED CONCEPTS	Comprehension	Knowledge
	Information	Criteria
POTENTIAL CENTERS	Handouts	Bulletin board display
	Students	Panel representing several unions
	Speaker	
PROPOSED EVALUATION	Given a list of terms, the student should be able to identify each term correctly.	
	Given a list of trade associations, the student should be able to distinguish the crafts from the professions.	
PROPOSED STRATEGIES	Invite representatives from various trade groups to speak on their respective associations. Students will be allowed to ask questions.	
LOGISTIC DECISIONS	Time: One class period	
	Space: Regular classroom	
	Materials: Brochures, two long tables, ditto paper, ditto master.	
	Equipment:	
	Personnel Deployment: Entire class (grouping)	
	Centers: Display board Panel	

RELATED CONTENT

More than 17 million workers in the U. S. today belong to labor unions. About half of them are factory workers, such as those involved in the production of automobiles. Many others are carpenters, electricians, plumbers, or other skilled craftsmen.

Today, Americans are paid higher salaries, work shorter hours, and work under safer and better conditions than any other people in the world. However, in the early days of manufacturing in the U. S., workers labored long hours under unsafe working conditions and were paid only enough to buy the bare necessities of life. If a worker complained, he was often fired; there were plenty of others who were willing to take the job. This situation caused workers to organize into labor unions, a move which has brought about higher pay and better working conditions for most American workers.

EPISODE RESOURCES

Public relations managers

(Check telephone directory [yellow pages] for names and locations of local labor unions.)

EPISODE 17 Fringe Benefits

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S) To develop an awareness of the importance of carefully examining fringe benefits of prospective employers before making a job decision.

RELATED CONCEPTS

- Unemployment insurance
- Workmen's compensation
- Retirement
- Life insurance
- Health insurance
- Annual and sick leave
- Future training
- Stock options
- Bonuses
- Paid holidays
- Miscellaneous benefits

POTENTIAL CENTERS

- Overhead projector
- Screen
- Visitors
- Handouts

PROPOSED EVALUATION

Given a list of possible employers and their benefits, students should be able to select the one which best suits their individual and immediate needs.

PROPOSED STRATEGIES

Discuss information gathered from handouts and transparencies.

LOGISTIC DECISIONS

Time: One class period

Space: Regular classroom

Materials: Transparencies

Paper

Pen

Blackboard

Equipment: Overhead projector

Personnel Deployment: Large groups
(grouping)

Individuals

Centers: Overhead projector

Transparencies

Handouts

Visiting employer

RELATED CONTENT

Fringe benefits include vacations, sick leave, retirement pensions, life and health insurance, and other employee benefits other than wages. For every \$100.00 paid in wages, most employers pay about \$20.00 in fringe benefits for employees.

EPISODE RESOURCES

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EPISODE 18 Post High School

Program and Training

of UNIT IV Career Information and
Planning

GENERAL OBJECTIVE(S) To assist the student in becoming aware of opportunities for post high school education and training.

RELATED CONCEPTS

- Job security
- Job advancement
- Vocational schools
- Colleges and universities
- Correspondence schools
- Proprietary schools
- Comparison
- Employment
- Career goals
- Financing education

POTENTIAL CENTERS

- Occupational Outlook Handbook
- Classified ads
- College catalogues
- Career profile
- Project OPEN

PROPOSED EVALUATION	Given a list of occupations, the student should be able to name the types of institutions which offer training or further education.
PROPOSED STRATEGIES	Give students handouts which list and define various types of institutions. Using the section of classified ads from the newspaper, make a survey of job market needs and identify institutions offering training or educational opportunities.
LOGISTIC DECISIONS	<p>Time: One class period</p> <p>Space: Regular classroom</p> <p>Materials: Handouts</p> <p style="padding-left: 40px;">Newspaper</p> <p style="padding-left: 40px;">Directory of local institutions for training and education</p> <p>Equipment: Overhead projector</p> <p>Personnel Deployment: Large group instruction (grouping)</p> <p>Centers: Handouts</p> <p style="padding-left: 40px;">Classified ads</p> <p style="padding-left: 40px;">Directory of local institutions for training and education</p>

RELATED CONTENT

There are many types of institutions which offer specialized training and/or education. It is important that the student is aware of the kinds of training offered in his/her selected career area. The student should also be aware of specific training and education that allows him/her to reach desired career goals.

Vocational schools	Offer high school and post high school work of less than college grade in agriculture and business occupations, trade training, health occupations, and technical work.
Community junior colleges	Offer technical courses, adult education, academic courses.
Four year colleges and universities	Offer professional and highly technical training. A. Co-op colleges: Work/study B. Independent study
Technical schools	Offer training in one or more technical areas.
Proprietary schools	Offer training in the computer and design areas.
Business/Secretarial	Course offerings in the business field.
Manpower development centers	Government sponsored, usually in the trade available.
Apprenticeship schools	Trade offerings relative to jobs.
Correspondence schools	Offer courses in many subjects. Courses vary from school to school.
Upward mobility programs	Course offerings relative to jobs.

EPISODE RESOURCES

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UNIT V

CONSUMER EDUCATION

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UNIT V - CONSUMER EDUCATION

UNIT OBJECTIVE

To assist the student as a consumer, to evaluate purchase situations, recognize fraudulent practices and understand the use of credit and installment buying.

UNIT OUTLINE

- I. Money management
 - A. Budgeting
 - B. Recordkeeping
 - C. Establishing priorities
- II. Consumer shopping
 - A. Planned vs. unplanned
 - B. Comparative shopping
 - C. Consumer taxation
- III. Consumer fraud
 - A. Types
 - B. Protection agencies
- IV. Consumer laws
- V. Credit and installment buying
 - A. Obtaining credit
 - B. Keeping credit
 - 1. Credit ratings
 - 2. Overextension

C. Types of credit

D. Interest rates

1. Computation

2. Comparison

E. Credit cards

1. Types

2. Interest rates

F. Contracts

VI. Banking services

A. Checking account

B. Savings account

C. Substitutes

D. Other banking services

VII. Insurance

A. Health

B. Life

C. Property

1. Personal

2. Real

VIII. Investments

- A. Stocks
- B. Bonds
- C. Real estate
- D. Bonds
- E. Savings certificates

IX. Safety

NOT REPRODUCIBLE

EPISODE 1 Money Management

Budgeting

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To introduce the student to the fundamental procedures of budgeting.

RELATED CONCEPTS People choose varying spending patterns. Patterns vary with age and size of family.

Major purchases must be planned.

Purchasing power is increased by saving for a purchase rather than buying on time.

Emergencies can drastically alter a spending pattern.

POTENTIAL CENTERS

Budget book or chart

Film on budgets

Resource speaker: "Cost of Credit"

Simulation game - spending patterns

PROPOSED EVALUATION

Given a budget record, the student should be able to determine whether the income is greater or less than expenditures.

Given a project of income and fixed costs of living, the student should be able to determine whether a major purchase can be made.

Given profiles of a "saver" and a "spender," the student should be able to identify which one he/she more nearly resembles.

PROPOSED STRATEGIES

Pre-test and post-test of student's willingness to make and keep a budget record.

Chart made by each student showing his/her income and planned use of income.

Small group reports on possible ways to budget a certain income under certain conditions.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Budget record sheet

Profile of "spender" and "saver"

Equipment:

Personnel Deployment: Individual work and
(grouping) budgets

Centers: Budget record sheet

RELATED CONTENT

Students should be aware of trends in spending patterns but be made aware that budgets are personal decisions to fit individual or family values and needs.

There are certain "truths" that should be learned such as the values of insurance and savings as buffers against emergencies or foreseen large expenses (e.g., child in college).

Information should be combined with personal values when setting up a budget. The budget should be made by all persons involved.

BUDGET GAME

1. Situation cards are handed out to students giving the following information:
 - a. Occupation
 - b. Income
 - c. Number of family members
 - d. Relative cost of living (urban, rural)
 - e. Any unusual expenses
2. Have students make out scenario; student fills in his/her chosen occupation, etc. Rules:
 - Check DOT for job description
 - Check Labor Department
 - Check newspaper "help wanted" ads for income
3. Distribute play money, poker chips to equal one month's pay.
4. Determine from teacher's cost of living card how much you can spend with your income.
5. Have students pay rent on desks, pencil sharpener, pencils and paper. Give chips for participation.
6. Hand out emergency cards stating problem that has arisen--strike, illness, hospital bill, emergency trip. Have students readjust their budgets or borrow money to cover the emergency.

7. Cash in chips for grade.
8. Activity should only be used for a week.

E P I S O D E R E S O U R C E S

Household Finance Company
7444 Wisconsin Avenue
Bethesda, Maryland

Phone: 656-7400

Film: "A New Look at Budgeting"
Household Finance
Prudential Plaza
Chicago, Illinois 60612

Shelton, Joan, "How I Teach Consumer Education," Forecast for Home Economics, (November 1972), pp. F-10, 12.

EPISODE 2 Money Management

Recordkeeping

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To assist the student in understanding fundamental procedures of recordkeeping as a step toward budgeting.

RELATED CONCEPTS

- Income vs. expenses
- Fixed expenses
- Future fixed expenses
- Future flexible expenses
- Day-to-day living costs

POTENTIAL CENTERS

- Budget forms
- List of expenses
- Chart of adjusted income for year, total income

PROPOSED EVALUATION

The student should be able to list at least three advantages of planning ahead.

Given a budget form, the student should be able to divide his/her expenses into the following categories:

Income vs. expenses

Fixed expenses

Future fixed expenses

Future flexible expenses

Day-to-day living costs

After preparing a budget form, the student should be able to evaluate his/her own record as to whether the needs of the family or individual were met, indicating possible changes to better meet these needs.

PROPOSED STRATEGIES

Give students a list of expenses to divide into the following categories:

Income vs. expenses

Fixed expenses

Future fixed expenses

Future flexible expenses

Day-to-day living costs

Discuss results.

LOGISTIC DECISIONS

Time: One class period each for the four
types of expenses listed under related
concepts.

Space: Classroom

Materials: List of expenses

Equipment: None

Personnel Deployment: Individual work
(grouping)

Centers: List of expenses

Completed budget by student

RELATED CONTENT

FIXED EXPENSES - (Divide each total by 12 months/year)

- | | |
|----------------------------------|--|
| 1. Taxes | 9. Interest |
| 2. Utilities | 10. Regular payments |
| 3. Rent | 11. Safety deposit box |
| 4. Insurance | 12. Car licenses |
| 5. Annuities | 13. School tuition, textbook, and fees |
| 6. Fuel | 14. Savings |
| 7. Union dues | |
| 8. Professional association dues | |

FUTURE FLEXIBLE - (Divide each total by 12 months/year)

- | | |
|-------------------------------|-----------------|
| 1. Clothing | 7. Recreation |
| 2. Home furnishings equipment | 8. Gifts |
| 3. Home improvements | 9. Emergencies |
| 4. Contributions | 10. Investments |
| 5. Annual subscriptions | |
| 6. Medical and dental care | |

DAY-TO-DAY LIVING COSTS

- | | |
|----------------------------------|-----------------------------------|
| 1. Car upkeep and transportation | 5. Household help |
| 2. Entertainment | 6. Household supplies |
| 3. Family personals | 7. Laundry |
| 4. Food | 8. Stationery, postage newspapers |

EPISODE RESOURCES

Films

Government publications

Attorney-at-law

Bank personnel

Supervisor or teacher

University extension classes

Adult education departments

County agricultural agent

County home demonstration agent

Books on budgets

Consumer affairs personnel and publications

Household Finance Corporation
Prudential Plaza

Chicago, Illinois 60612

(Money management booklets, library carton \$3.50)

EPISODE 3 Money Management
 Establishing Priorities
 of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	To introduce the student to the concept of establishing priorities.	
RELATED CONCEPTS	Varying values	Age
	Needs	Style of living
	Situations	
POTENTIAL CENTERS	List of goals	Newspaper ads
	Films	Colleges
	Magazine pictures	Life-sized posters of a boy and girl
PROPOSED EVALUATION	<p>Given magazine pictures, the student should be able to choose and group pictures of clothes or furniture to show types preferred or types student thinks are needed for his/her work or lifestyle.</p> <p>Given a list of major purchases and investments usually made by a family, the student will number them as he/she sees their order of priorities.</p>	

PROPOSED STRATEGIES

Have students cut out and collect colored pictures of clothes. Students should choose a basic color (or decide on color of winter coat and shoes) first. Make a collage of pictures of clothes that can be mixed and matched for variety.

LOGISTIC DECISIONS

Time: Five class periods

Space: Classroom

Materials: Magazines

Scissors

Paste

Paper

Transparencies

Equipment: Overhead projector

Personnel Deployment: Small groups so that
(grouping) students can exchange
pictures

Centers: Magazine pictures

Store display windows

Fashion show

Film

RELATED CONTENT

Inventory what you have.

Determine occasions when most clothing will be needed.

Establish needs by subtracting what you have from what you need.

EPISODE RESOURCES

"Money Management: Your Clothing Dollar"
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60612

"Selecting Teen Fashions"
Sears, Roebuck and Company
Consumer Information Services
Dept. 703 - Public Relations
Chicago, Illinois 60611

EPISODE 4 Consumer Shopping
Planned vs. Unplanned
of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To assist the student in identifying advantages and disadvantages of planned versus unplanned purchasing.

RELATED CONCEPTS Special needs (work clothes)
Shopping
Accessories
Services offered by different stores

POTENTIAL CENTERS Inventory of possessions, such as clothes
Shopping lists
Advertisements
Pictures of items, such as furniture, clothes

PROPOSED EVALUATION The student should be able to:
Discuss the advantages and disadvantages of planned versus unplanned purchasing.
Discuss the basic factors which influence consumer spending.

PROPOSED STRATEGIES

Have students collect pictures to represent a wardrobe.

Divide items into groups. Analyze groups for adequacy to meet needs.

LOGISTIC DECISIONS

Time: Four class periods

Space: Classroom

Materials: Inventory possessions

Pictures representing wardrobe

Shopping list

Equipment:

Personnel Deployment: Individual or groups:
(grouping) one for winter clothes;
one for spring, fall
and summer

Centers: Inventories

Magazine pictures of wardrobe

Shopping list

RELATED CONTENT

Window shopping and checking newspaper ads before making any purchase promotes better planning.

One's peer group is a resource because teenagers like to dress alike. This is why college students are advised to leave some purchasing until they see their classmates after school starts.

EPISODE RESOURCES

Speakers:

Home Economics teacher - "Planning a Wardrobe"

Interior decorator - "Planning Furniture Purchases"

Automobile mechanic - "Purchasing a New vs. Used Automobile"

Automobile shop teacher - "Maintenance of An Automobile"

EPISODE 5 Consumer Shopping
Comparative Shopping
of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	To develop an awareness of the benefit of comparative shopping.
RELATED CONCEPTS	Shopping list Sales Unwise sale buying Seasonal shopping and buying Quality Labels and brand names Newspaper sale ads
POTENTIAL CENTERS	Ads Shopping and buying Calendar (seasons, holiday sales)
PROPOSED EVALUATION	Discuss, orally or in writing, the benefits of comparative shopping. Given a shopping list of needs, the student should be able to find pictures of items for the smallest wardrobe suitable for a week's senior class trip. Given a grocery list of ten items, the student should be able to compare the prices of the same brands at two different large chain food stores. Consider price per ounce.

PROPOSED STRATEGIES

Have students plan wardrobe for senior class trip. Collect pictures of clothes planned for purchase.

Discuss planning for holiday sales.

Assign students to small groups to discuss possible poor sale purchases, frauds, "come-on" ads.

LOGISTIC DECISIONS

Time: Five class periods

Space: Classroom

Materials: Pictures and ads

Equipment: Bulletin board

Personnel Deployment:
(grouping)

Centers: Ads

Resource speakers:

"Credit"

"Consumer Protection"

Better Business Bureau

RELATED CONTENT

I. Consumer protection

- A. Leave
- B. Ads
- C. Agencies
- D. Cautions

II. Sales

- A. "Come-on"
- B. Seasonal
- C. Clearance
- D. Fraudulent
- E. Good buys
- F. Planning for holiday sales

EPISODE RESOURCES

"Better Buymanship: 25 Saving Ways," in Coed. September, 1970.
pp. 75-78. Including quiz.

"Stretching Your Food Dollar," in Coed. September, 1972.
pp. 99-102. Including quiz.

"Better Buymanship: How to Buy a Used Car," in Coed. April, 1971.
pp. 72-74. Including quiz.

"Money Management: Your Automobile Dollar."

"Money Management: Your Equipment Dollar."

Household Finance Corporation

Prudential Plaza

Chicago, Illinois 60612

Filmstrip - "Your Money's Worth in Shopping"
also from Household Finance
Free for one week.
Reserve at least one month in advance.

"How to Select Major Home Appliances"

Sears, Roebuck and Company

Consumer Information Services

Department 703 - Public Relations

Chicago, Illinois 60611

EPISODE 6 Consumer Fraud

Types

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)

To assist students in becoming aware of types of fraud and the techniques of avoiding these deliberate deceptions.

RELATED CONCEPTS

Advertisements:

Foods and drugs

Auto repair

Health service

Business and industry

Warranty

Guarantee

Installation of equipment

Packaging

Door-to-door salesman

POTENTIAL CENTERS

Newspaper and magazine advertisements

Resource speakers from:

Food and Drug Administration

Auto repair shop

Professional health organization

Better Business Bureau

PROPOSED EVALUATION	The student should be able to list several types of consumer deception and the techniques of avoiding these predicaments.
PROPOSED STRATEGIES	<p>Have students investigate an advertisement for a small electrical appliance. Compare the price with other stores. Inquire about service warranty and store policy on returning merchandise. Report results to the class.</p> <p>Discuss letter to Mr. Gullible (see Related Content).</p>
LOGISTIC DECISIONS	<p>Time: Three class periods</p> <p>Space: Classroom</p> <p>Materials: Advertisements</p> <p>Equipment:</p> <p>Personnel Deployment: Individual assignments (grouping) Group reports</p> <p>Centers: Advertisements</p> <p>Resource speakers</p> <p>Product Information</p>

R E L A T E D C O N T E N T

Customer receiving unordered merchandise should contact the Federal Trade Commission.

Investigate a home-study school through:

Local Better Business Bureau
The National Home Study Council
1601 - 18th Street, N. W.
Washington, D. C. 20002

To learn more about starting a home business, write to the Small Business Administration of the U. S. Department of Commerce.

SOUNDS, INC.
Your Music Store
1801 Main Avenue
Glynk, Pa. 15127

Phone: (412) 740-6633

Mr. Joey Gullible
1776 Claims Avenue
Glynk, Pa. 15127

Dear Mr. Gullible:

Congratulations!!! You are the winner of the first prize in our recent contest held to celebrate our tenth anniversary!

If you will come to our store within the next ten days and present the enclosed card, you will receive a new name brand stereo in the style of your choice.

You may select from among our wide selection of records of leading artists and purchase as few as one long-playing album a week for one year and receive absolutely F R E E your new four-speed stereo.

Remember, you must come to SOUNDS, Inc. within ten days to pick up your prize. Don't delay! Do it today!

Sincerely yours,

/s/ Alexander Blummer
Alexander Blummer, Manager

E P I S O D E R E S O U R C E S

Speaker from Better Business Bureau

Consumer affairs speaker

"Unordered Merchandise," Consumer Bulletin #2

Federal Trade Commission

6th St., and Pa. Ave., N. W.

Washington, D. C. 20580

Congressional Record, "Policy Resolutions:

Consumer Federation of America, 1972," Vol. 118,
No. 50 (March 30, 1972), pp. 737-745.

Available from: Consumer Federation of America

1012 - 14th Street, N. W.

Washington, D. C. 20005

EPISODE 7 Consumer Fraud
Protection Agencies
of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To assist the student in determining appropriate protective agencies to consult when needed.

RELATED CONCEPTS Lack of knowledge of the product
Desire for health, money, happiness
Desire to get something for nothing

POTENTIAL CENTERS Letter to Mr. Gullible (see Episode 6, Unit V)
Newspaper and magazine advertisements
Literature from door-to-door salesman
List agencies assisting consumers

PROPOSED EVALUATION The student should be able to:

Explain, orally or in writing, the history of consumerism.

List agencies and groups which assist consumers today.

Given a list of consumer problems, the student should be able to select the appropriate agency to assist with a specific problem.

PROPOSED STRATEGIES

Study the purpose of major protective agencies.

Discuss different problems and decide, through class discussion, which agency is appropriate to help.

Study agencies that help with specific problems such as clothes, food, housing, records, tape recorders.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Pamphlets from Better Business Bureau

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Newspaper and magazine ads

Handouts from door-to-door salesmen

Agencies assisting consumers

Letter to Mr. Gullible (see Episode 6, Unit V)

RELATED CONTENT

- A. Small Business Administration - arranges loans and grant contracts for small business

The Truth-in-Lending Act - (Consumer Credit Protection Act, 1968)

- B. Enforcement assigned to nine different federal agencies.

Credit Agencies

1. State banks (Federal Reserve)
2. State banks (non-members)
3. National banks
4. Federal Home Loan bank system
5. Credit unions
6. Commercial businesses
7. Airlines
8. Packers and stockyards
9. Others

Enforcement Agencies

1. Federal Reserve Board
2. Federal Deposit Insurance Corporation
3. Comptroller of the Currency
4. Federal Home Loan Bank
5. Bureau of Federal Credit Unions
6. Interstate Commerce Commission
7. Civil Aeronautics Board
8. Agriculture Department
9. Federal Trade Commission

- C. Table for computing annual percentage rate available from Federal Reserve Bulletin (February 1969), p. 104.
- D. Problems can often be solved by talking with the manager of a store rather than going directly to an enforcing agency.

EPISODE RESOURCES

EPISODE 8 Consumer Laws
of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	<p>To help the student understand laws which relate directly to consumers.</p> <p>To familiarize the student with sources of assistance and consumer problems.</p>
RELATED CONCEPTS	<p>Knowing the law helps to prevent legal complications.</p>
POTENTIAL CENTERS	<p>Resource speakers from Better Business Bureau, Community Legal Services, Consumer Affairs</p> <p>Situational sheet</p> <p>Films on credit (available from Educational Media Center, Sears, HFC, J. C. Penney)</p>
PROPOSED EVALUATION	<p>Given a situational sheet, the student should be able to:</p> <p>Identify the consumer problem.</p> <p>State preventative steps that could have been taken.</p> <p>Discern a solution to the problem.</p>

PROPOSED STRATEGIES

Present basic material on consumer laws the first day. Invite resource speaker the second day, allowing time for questions and answers.

Discuss the film.

LOGISTIC DECISIONS

Time: Four class periods

Space:

Materials: Situational sheets

Film

Equipment: Movie projector

Personnel Deployment: Entire class
(grouping)

Centers: Resource speaker

Film

Situational sheets

RELATED CONTENT

Revolving account for purchase of furniture could cause repossession of all furniture if unable to pay for last purchase.

There are sources of free legal advice such as the law school at Howard University.

2007 MAR 30 10 41 AM
EPISODE RESOURCES

Congressional Record, "Policy Resolutions: Consumer Federation of America, 1972," Vol. 118, No. 50 (March 30, 1972), pp. 737-745.

Available from: Consumer Federation of America
1012 - 14th Street, N. W.
Washington, D. C. 20005

EPISODE 9 Credit Installment
Buying

Obtaining Credit

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To introduce the student to the advantages of establishing a credit rating.

RELATED CONCEPTS Potential credit Credit rating
Co-signer Credit

POTENTIAL CENTERS Credit application
Credit card
Film
Resource speaker from credit department of store, bank or loan company.

PROPOSED EVALUATION The student should be able to:

State the potential advantages of establishing credit.

Explain the advantages and hazards of a charge account.

Given a charge account application and agreement, the student should be able to work out a time schedule for completing budget payments and figure the interest.

PROPOSED STRATEGIES

Assign groups of students to survey credit departments in local stores to discern the types of credit, interest rate, and policy on delinquent accounts.

Discuss and compare results of survey with entire class.

LOGISTIC DECISIONS

Time: Five class periods

Space: Credit departments

Classroom

Materials: Credit cards

Payments chart

Bulletin board displaying contracts

Equipment: Film

Projector

Personnel Deployment: Small groups
(grouping)

Centers: Credit departments

Bulletin board

Class

RELATED CONTENT

Persons under 21 years of age usually need a co-signer.

Credit departments of department stores usually have a point system to evaluate the applicant's credit worthiness.

If payment is not met, it is better to explain why rather than to simply neglect the bill.

EPISODE RESOURCES

Speakers:

Representative from Small Business Administration to speak on borrowing money to establish a small business.

Seasonal worker to speak on difficulties encountered in establishing credit.

Credit clerk to speak on minor's credit and co-signer requirement.

EPISODE 10 Credit and Installment
Buying

Credit Rating

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To familiarize students with the purpose, function, and type of information gathered on consumers who apply for credit.

RELATED CONCEPTS

Credit reports

Consumer laws regulating credit bureaus

POTENTIAL CENTERS

Speaker from Credit Bureau

Handout: "Your Credit Slip is Showing"

Film

PROPOSED EVALUATION

Given a quiz, the student should be able to:

Identify the purpose and function of the Credit Bureau.

List types of information gathered by Credit Bureau.

List procedures for challenging or checking the accuracy of the information contained in the individual's credit report.

PROPOSED STRATEGIES

Through discussion show the necessity of credit bureaus and how they serve both consumer and retailer.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Film

Transparencies

Equipment: Overhead projector

Movie projector

Personnel Deployment: Large group
(grouping)

Centers: Credit contract e.g., the Sears
catalog contract

RELATED CONTENT

A credit rating is established more by one's payment habits than by one's income.

Improvements are being made in the area of credit for women.

EPISODE RESOURCES

Films and speakers from:

Credit Bureau, Inc.
1345 University Boulevard
East Langley Park, Maryland

Phone No. 891-3418

"Consumer and Credit Facts for You"
Household Finance Corporation
Consumer Credit Materials
Prudential Plaza
Chicago, Illinois 60612

(Single copy free)

EPISODE 11 Credit and Installment
Buying

Maintaining Credit

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To present facts on the importance of main-
taining a good credit rating.

RELATED CONCEPTS

Garnisheeing wages

Loss of credit

Overextension

Proper use of credit cards

Teenage credit

Repossession as a possibility

POTENTIAL CENTERS

Resource speaker from credit department in
local store

Samples of credit cards

Film: "Consumer Education-Installment Buying,"
#2241

PROPOSED EVALUATION

Given a credit statement, the student should
be able to:

Compare his/her sales slips with the
statement and check whether the interest
charged is correct.

Decide whether purchases are excessive
compared with a given income and budgeted
expenses and priorities.

PROPOSED STRATEGIES

First day:

Display credit cards on bulletin board.

Present basic information to class.

Second day:

Have resource speaker to present ways to establish credit.

Allow time for a question and answer session.

Third day:

View film and discuss observations.

Fourth day:

Assign small groups to evaluate credit statements and report findings to class.

LOGISTIC DECISIONS

Time: Four class periods

Space: Classroom

Materials: Credit chart

Credit statements

Film

Equipment: Overhead projector

Movie projector

Personnel Deployment: Entire class
(grouping)

Centers: Credit cards

RELATED CONTENT

Students should understand the requirement for a co-signer. Even when a person can afford to pay cash, credit should be established so that the individual will have a rating when credit is needed for a major purchase, such as a house.

Some credit rating companies serve businesses rather than individuals. When a person receives a poor credit rating, he/she has the right to know why.

Married women are frequently refused a personal charge account.

People who work intermittently, such as carpenters or brick layers, are frequently refused credit even when they have a high salary scale.

EPISODE RESOURCES

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and
Crabbe, Ernest H., General Business for Economic Understanding.
Cincinnati, Ohio: South-Western Publishing Co., 1971, pp. 678.

EPISODE 12 Types of Credit

Credit and Installment
Buying

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To aid the student in choosing the type of credit best suited for his/her use at a particular time.

RELATED CONCEPTS

- Installment
- Revolving charge
- Credit union loans
- Bank loans
- American Express
- Saving for a planned purchase
- Lost purchasing power

POTENTIAL CENTERS

Agreement regulations (available from catalogs such as Sears, Ward's, Penney's)

PROPOSED EVALUATION

Given a financial situation, the student should be able to decide how to borrow money or charge goods to his/her best advantage.

PROPOSED STRATEGIES

Class discussion of advantages and disadvantages of charging clothes or other items. Suggest situations where it is advantageous to charge (clothes for a job) and when it is better to save for a purchase (winter coat).

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Contracts

Equipment:

Personnel Deployment: Small discussion groups (grouping)

Centers: Contracts/Agreements

RELATED CONTENT

- A. Sales or credit purchase
 - Installment plan
 - Charge account plan-pay full amount within 30 days
 - Revolving charge-top dollar limit.
- B. Cash loan or borrowing credit
 - Repay in small equal amounts
 - Revolving loans up to predetermined limit

E P I S O D E R E S O U R C E S

"Consumer Credit Facts for You"
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60612
(Single copy free)

"The Form of Credit We Use"
National Foundation for Consumer Credit, Inc.
Federal Bar Building West
1819 H St., N. W.
Washington, D. C. 20006
(202) 223-2040

EPISODE 13 Credit and Installment
Buying

Computation of Interest
Rate

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	To introduce students to the principles of determining the total cost of credit.
RELATED CONCEPTS	Expenses: Bookkeeping and billing Installment credit and carrying charge Differently stated charges Greater cost of longer time allowed for payment Shop for credit
POTENTIAL CENTERS	Interest chart Case studies Credit formula (page 216 in text) $CR = \frac{2NT}{B(n+1)}$ Comparison chart on cost of credit (page 218 of text)
PROPOSED EVALUATION	Given a hypothetical situation, the student should be able to compute the total cost of credit by including interest charges, bookkeeping charges, billing and service charges.

PROPOSED STRATEGIES

Examine interest rate charts.

Discuss additional charges.

LOGISTIC DECISIONS

Time: Four class periods

Space: Classroom

Materials: Interest rate chart

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Interest chart

Case studies

Credit formula (pg. 216 in text)

Comparison chart on cost of credit
(pg. 218 of text)

RELATED CONTENT

Refer to text for the following information:

Three sources of installment credit, page 217

Five services provided, page 217

Five benefits of installment credit, page 219

EPISODE RESOURCES

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

"How to Use Consumer Credit Wisely" (pamphlet)
International Consumer Credit Association
375 Jackson Avenue
St. Louis, Missouri 63108

EPISODE 14 Credit and Installment
Buying

Comparison of Interest
Rates

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)

To acquaint the students with variations in interest rates and additional charges that increase the real rate.

RELATED CONCEPTS

Cost of credit

Temptation to overcharge

Higher prices to cover administrative expenses

POTENTIAL CENTERS

Table of percentage rates

Poster with "constant rate" formula

PROPOSED EVALUATION

Given a table and problem, the student should be able to:

Figure interest rate for a purchase.

The problem should state:

Finance charge

Amount financed

Number of payments

Additional service charges;

Installation

Late charge

Lawyer fee

PROPOSED STRATEGIES

Demonstration and discussion of the method for computing interest rate.

Students practice computing interest rates.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Table of interest rate

Equipment:

Personnel Deployment: Individual work
(grouping)

Centers: Table

Printed problem

RELATED CONTENT

Consider:

Fringe expenses

Delivery, installation

Warranty

Reputation of store or dealer

Various sources from which to borrow

EPISODE RESOURCES

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 15 Credit and Installment

Credit Cards - Types
and Interest Rates

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)

To introduce the students to various types of credit cards.

To compare the interest rates of various companies issuing credit cards.

RELATED CONCEPTS

Crediting

Interest rates

Information devices

Charges

Application

POTENTIAL CENTERS

Credit cards

Newspaper articles

Resource speaker

PROPOSED EVALUATION

Given a sample credit card, the student should be able to determine the type and state the interest rate charged for credit purchases.

PROPOSED STRATEGIES

Class discussion:

Kinds of credit cards

Credit cards as a means of shopping

Advantages and disadvantages of credit cards

Comparison of interest rates

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials:

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Credit cards

Newspaper articles

Resource speaker

RELATED CONTENT

1. Specific - Limited to one store or one particular brand of merchandise (Shell gasoline, Woodward and Lothrop, Western Auto Stores).
2. Bank - Issued by banks and used for general purchases. (Central Charge, Master Charge, Bank Americard)
3. Travel - Used mainly for charges related to travel. (American Express, Diners, United Airlines)

EPISODE RESOURCES

Bank Americard Center
P. O. Box 588
Greensboro, North Carolina 28751

Shell Oil Company
P. O. Box 894
Tulsa, Oklahoma 60915

American Express Company
P. O. Box 795
Chicago, Illinois 50873

Riggs National Bank
Bailey's Cross Roads
Fairfax, Virginia 20059

Washington Shopping Plate Associates
Box 1718
Washington, D. C. 20013

Mrs. Rosemary Williams
Neighborhood Consumer Information Center
3501 Georgia Avenue, N. W.
Washington, D. C. 20050

EPISODE 16 Credit and Installment
Buying

Contracts

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)

To assist the student in understanding the legal aspects of entering into formal and informal contracts.

RELATED CONCEPTS

Contract	Informal/Formal agreements
Financing	Validity
Interest charts	Hidden charges

POTENTIAL CENTERS

Contracts

Resource speaker - credit manager of department store

PROPOSED EVALUATION

The student should be able to:

State the definition of "contract."

List the essential elements of a contract.

Compare contracts and determine their validity.

PROPOSED STRATEGIES

Using an overhead projector, show a copy of a contract. Discuss the elements necessary to make a contract valid and enforceable by law.

Have students fill out contracts. Assign small groups to analyze and evaluate contracts prepared by students.

LOGISTIC DECISIONS

Time: Three class periods

Space: Classroom

Materials: Transparency of contract

Equipment: Overhead projector

Personnel Deployment: Entire class and small
(grouping) groups

Centers: Contract

RELATED CONTENT

Not all dealers handle their own financing. Even after a contract is signed, it may be sold or transferred. The new holder of the contract may not have the same interest in providing repair and other services.

EPISODE RESOURCE

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding. Cincinnati, Ohio: South-Western Publishing Co., 1971, pp. 678.

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. Bloomington, Illinois: McKnight and McKnight, 1970, pp. 484.

EPISODE 17 Banking Services

Checking Account

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To assist students in recognizing the advantages of a checking account.

To familiarize students with the basic steps necessary to write a negotiable check.

RELATED CONCEPTS

Types of checks

Service charge

Reconciliation of bank statement

Penmanship

POTENTIAL CENTERS

Bank checks

Cancelled checks

Deposit slips

Signature card

PROPOSED EVALUATION

The student should be able to:

List the advantages of having a checking account.

Accurately write a negotiable check.

Given a deposit slip, the student should be able to complete the form accurately.

PROPOSED STRATEGIES

Invite a bank representative to demonstrate and explain the complete procedure for opening a checking account.

Have students complete forms necessary for individual transactions.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials:

Equipment: Overhead projector

Personnel Deployment: Entire class and small
(grouping) groups

Centers: Personal check

Deposit slip

Deposit register

Resource speaker

RELATED CONTENT

One of the most useful and important functions provided by a bank is the checking service. This service provides you with a substitute for cash. Although it is possible to pay local bills and make local purchases with cash, most people must maintain a checking account to pay out-of-town bills and to keep their money in a safe place. It is not safe to send cash through the mail or to keep large amounts of cash in the home. A check provides a means of safe transit for the money and also provides a receipt for your records. Thus, maintaining a checking account is an important service to anyone managing money.

EPISODE RESOURCES

Speaker: Mrs. Rose Varns, Head Teller
American Security and Trust Company
15th and Mass. Avenue, N. W.
Washington, D. C.

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and
Crabbe, Ernest H., General Business for Economic Understanding.
Cincinnati, Ohio: South-Western Publishing Co., 1971, pp. 678.
(Parts 13-15, pp. 157-190 and Part 17, pp. 203-212)

EPISODE 18 Banking Services

Savings Account

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To help students recognize the advantages of a savings account.

RELATED CONCEPTS Savings must be planned

Transaction

Variation of interest rates

Investments as savings

Payroll savings plans

POTENTIAL CENTERS Savings book

PROPOSED EVALUATION The student should be able to:

List the advantages of having a savings account.

Compute interest on savings account.

Given a savings book, check the accuracy of both the balance and the rate of interest paid.

PROPOSED STRATEGIES

Discuss the range of interest paid on savings accounts.

Compare and discuss the rules and regulations of at least three banking institutions.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Savings book

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Savings record book

RELATED CONTENT

A bank savings account is safer than investing money but may offer a lower rate of return. Interest is paid on a savings account.

EPISODE RESOURCES

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding, page 147 and pp. 350-364.

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work, pp. 261-264.

EPISODE 19 Banking Services
 Money Substitutes
 of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To introduce the student to the various types of money substitutes used in business transactions.

RELATED CONCEPTS

Recordkeeping	Responsibility
Value of receipts and signature	Personal checks
Process	Bank card service
Application	Certified checks
Penmanship	Cashier's checks
Service charge	Money orders
Monetary systems	Telegraphic money orders
Variation	Traveler's checks

POTENTIAL CENTERS

U. S. Post Office
 Money order
 Mail order catalogue
 Bill
 Accounts payable ledger
 Cashier's check
 Certified check

PROPOSED EVALUATION

The student should be able to:

Define "money substitute."

List three money substitutes and state the advantages and disadvantages of each.

PROPOSED STRATEGIES

Discuss the substitutes for cash indicating the advantages and disadvantages of each.

Have students practice completing money orders accurately.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Xerox sample of money orders

Certified checks

Cashier checks

Equipment: Overhead projector

Personnel Deployment: Large instruction group
(grouping)

Individualized groups

Centers: U. S. Post Office

Money order

Mail order catalogue

Bill

Accounts payable ledger

Cashier's check

Certified check

RELATED CONTENT

There are varying types of money substitutes for different purposes such as checks, credit cards, money orders, etc.

Extended use of credit is making money, as we know it, less used. We could become a moneyless society.

EPISODE RESOURCES

Security officer from U. S. Post Office

DeBrum, S. Joseph, Haines, Peter C., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding, pp. 191-202.

EPISODE 20 Banking Services

Other Banking Services

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To assist the student in understanding available bank services.

RELATED CONCEPTS

Types of banks

Commercial

Savings and loans

Trust companies

State banks

National banks

Federal Reserve System

Federal Deposit Insurance Corporation
(FDIC)

Loans

Safety deposit boxes

Payroll deduction service

POTENTIAL CENTERS

Resource speaker

Display of forms

PROPOSED EVALUATION

The student should be able to:

Describe the types of services offered by banking institutions.

Identify the types of loans offered by banking institutions.

State the purpose and procedures for obtaining a safety deposit box.

PROPOSED STRATEGIES

Invite representative from a local bank to discuss banking services available to individuals.

Have students list items that should be placed in safety deposit boxes.

Discuss purposes and methods of obtaining bank loans.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Transparencies of bank forms

Equipment: Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Resource speaker

RELATED CONTENT

Record "personal banker" ad on radio.

Transfer money from one account to another.

Advise on investing.

Discuss careers in banking.

EPISODE RESOURCES

"Be Informed Leaflets"

New Readers Press

Lanbach Literacy

111 1/2 E. Fayette Street

Syracuse, New York 13210

Series 10, Part 2, Bank Services Copyright 1969.

"Be Informed Leaflets" (For price list on quantities)

Box 131

Syracuse, New York 13210

EPISODE 21 Insurance

Types of Insurance

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	To familiarize the student with the basic types of insurance and the necessity of each in protecting the consumer against loss.	
RELATED CONCEPTS	Budgeting	Statistics
	Mathematics	Law contracts
POTENTIAL CENTERS	Classroom visitor	
	Sample insurance contracts	
	Film	
PROPOSED EVALUATION	The student should be able to list and describe the purpose of the five main types of insurance.	

PROPOSED STRATEGIES

Lecture-Discussion

Instructor will explain each of the five types of insurance and encourage class discussion on why each is necessary to protect the consumer against loss.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Sample contracts

Transparencies of sample contracts

Equipment: Overhead projector

Personnel Deployment: Large group
(grouping)

Centers: Sample policy display

Symbolic display of sample insurance

Contracts using overhead projector

RELATED CONTENT

I. Five main types of insurance:

Life

Auto (collision and liability)

Health (Blue Cross - Pays hospitalization costs
Blue Shield - Pays for visits to doctor)

Fire

Property - Protects consumer against loss of personal property

II. They are necessary because:

Life - Protects individual family against loss of earnings because of death; can provide retirement income if insured does not die before retirement.

Auto - Collision - Protects consumer's automobile against loss, (finance companies may require it).

Liability - Protects consumer against losses which may have to be paid to others as a result of an accident.

Health - Protects consumer against losses because of medical reasons. These costs can be unpredictable and very high.

Fire - Protects consumer against losses to personal property either by theft, vandalism, destruction or by weather. Losses can be extensive and unpredictable.

EPISODE RESOURCES

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding. pp. 279-298.

RELATED CONTENT

COSTS WITHOUT INSURANCE

I. FIRE

A. Cost of Replacement

1. House
2. Furniture
3. Personal effects

B. Cost of temporary living quarters

II. LIFE

A. Burial expenses

B. Income lost needed to maintain household

III. PROPERTY

A. Cost of replacement or repair because of damage

B. Cost of replacement because of loss

IV. MEDICAL

A. Cost of immediate medical expenses

1. Hospital
2. Doctor
3. Dental
4. Ambulance

B. Cost of post medical expenses

1. Medicine
2. Medical supplies

V. AUTO

A. Cost of repair or loss of own automobile

B. Cost of damage to other automobiles or property involved

E P I S O D E R E S O U R C E S

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe,
Ernest H., General Business for Economic Understanding.
pp. 279-344.

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work.
pp. 313-337.

EPISODE 23 Insurance

Types of Health Insurance

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)

To provide students with a knowledge of the different types of health insurance.

To enable students to recognize the differences in insurance coverage.

RELATED CONCEPTS

Insurance contracts	Premium payments
Insurance benefits	Government plan - Blue Cross, Blue Shield
Types of coverage	Private industry plans
Claims	

POTENTIAL CENTERS

Sample insurance contracts

Health insurance programs

Pamphlets, booklets describing nature and content of policy

Insurance company representative

PROPOSED EVALUATION

Given a health insurance contract, the student should be able to:

Identify the type of health insurance.

Identify the coverage provided by that contract.

Given two different insurance contracts, the student should be able to differentiate between the two, identifying which is the better coverage for a stated purpose or age group.

PROPOSED STRATEGIES

Introduce students to insurance contracts, types of coverage, legal terminology, and percentages.

LOGISTIC DECISIONS

Time: Three class periods

Space: Regular classroom

Materials: Insurance contracts

Handouts

Film

Equipment: Projector

Film

Personnel Deployment: Large group
(grouping)

Centers: Projector

Film

Insurance company representative

Contracts

Handouts

RELATED CONTENT

A person over 65 may need insurance in addition to Medicare.

Not all insurance will pay if any other company or agency pays.

EPISODE RESOURCES

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding, pp. 321-332.

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work, pp. 332-333.

EPISODE 24 Insurance

Life Insurance

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	To introduce students to the need for life insurance.	
	To introduce the students to the types of life insurance and the relative, approximate cost of major policies.	
RELATED CONCEPTS	Security	Vocabulary
	Social institution	General information
	Budgeting	
POTENTIAL CENTERS	Insurance policies	
	Film	
	Life insurance agent	
PROPOSED EVALUATION	Given an insurance policy, the student should be able to:	
	Determine the kinds of protection provided, the duration of the premium payments and the approximate cost of the policies discussed.	

PROPOSED STRATEGIES

Chart and discuss relative costs and benefits of term vs. whole life insurance.

What age group needs insurance most? The young with family? The old with home paid for?

LOGISTIC DECISIONS

Time: Two class periods

Space: Regular classroom

Materials: Film

Equipment: Motion picture projector

Personnel Deployment: 25 students
(grouping)

Centers: Film

RELATED CONTENT

Insurance policies:

Term insurance

Life insurance

20 years endowment

Double indemnity

Since term insurance costs less, the additional money not spent on regular life insurance could be invested at an expected higher return. Even a savings account yields more.

EPISODE RESOURCES

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding. pp. 309-320.

Kimbrell, Grady and Vineyard, Bob S., Succeeding in the World of Work. pp. 326-331.

EPISODE 25 Insurance

Property Insurance

of UNIT V Consumer Education

GENERAL OBJECTIVE(S)	To assist the student in understanding the need for property insurance regardless of economic status.
RELATED CONCEPTS	Shared risk House insurance Personal property insurance
POTENTIAL CENTERS	Pictures of burned out homes and apartments
PROPOSED EVALUATION	Given a hypothetical situation, the student will be able to calculate the amount of the expense and the time needed to replace property destroyed by fire, theft or natural disaster.

PROPOSED STRATEGIES

Deal cards stating information concerning family income, number and age of family members, financial responsibility, insurance coverage, and other factors. Play roulette game in class. Wheel has misfortunes written on it. When pointer stops at certain place, student must list steps necessary for family or persons to recover from situation.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Wheel

Situation cards

Board

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Bulletin board showing pictures of
real and personal property

RELATED CONTENT

Those with the fewest belongings may be least likely to insure but may have the greatest difficulty replacing goods.

ERIC
Full Text Provided by ERIC

EPISODE RESOURCES

DeErum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding. pp. 299-308.

Kimbrell, Grady and Vineyard, Ben S., Succeeding in the World of Work. p. 318.

EPISODE 26 Investments

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To introduce the student to the concept of investing for the possibility of additional funds in the future.

RELATED CONCEPTS

Banking

Inflation

Budgeting

Owning a home

Planning for the future

College education

Retirement

Social security
payment

POTENTIAL CENTERS

Posters:

U. S. Savings Bond

Stock Certificate

Enlargement of savings account passbook

Film: "Investments and You" (Available from
D. C. Public
Library)

PROPOSED EVALUATION

Given a list of the types of investments, the student should be able to define and explain how each investment could be used to provide future security.

PROPOSED STRATEGIES

Explain the types of investments, indicating the advantages and disadvantages of each type.

Emphasize the need for everyone to make plans for future security.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Posters

Equipment:

Personnel Deployment: Large group
(grouping)

Centers: Sample stocks, bonds, picture of house, bank statement slip, college diploma, social security check--all hanging from a branch or little tree.

RELATED CONTENT

Types of Investments

- Stocks** - Available through a stock broker. The purchaser buys part ownership of a company and shares in any company profits. A good investor knows what type of stock to buy and when to buy. Stocks generally increase as prices increase. Stocks can, however, fluctuate depending on economic conditions and the investor can lose money.
- Bonds** - Bonds are certificates which guarantee a stated yield or interest rate. Bonds represent one of the most secure methods of investing. Bonds can be purchased in denominations ranging from \$18.75 to \$10,000.
- Savings Accounts** - Savings accounts represent money that draws interest while deposited in banking institutions. The interest rate paid may vary from year to year, but the average is between 5 1/2% to 6% per year.
- One of the main advantages of investing in a savings account is that money can be deposited in any amount as opposed to bonds or stock certificates which must be accumulated in specific units (example: \$25.00 savings bond or a \$100.00 share of stock). Money in a savings account can also be withdrawn quickly when needed.
- Real Estate** - Real estate investment represents the purchase of either a house, store, apartment building or land with the anticipation that it will increase in value in the future. The advantage of real estate investments is that they almost always increase in value each year. A disadvantage, however, is that it takes large amounts of money to purchase and maintain property until it is sold for profit.

Insurance - Insurance is a very popular method of investing for the future. Many life insurance policies have a cash value which is usually higher than the total cost of the policy. (Example: A policy for which the purchaser paid premiums totaling \$10,000 may have a cash value of \$15,000 at the end of 15 years. The policy has resulted in a \$5,000 return on the \$15,000 investment.)

Savings

Certificates - A type of savings account in which certificates are purchased from the bank in certain stated sums such as \$1,000 amounts, \$5,000 amounts or amounts of \$10,000. The advantage of savings certificates is that they pay a higher rate of interest than regular bank savings accounts. A disadvantage is that they can only be purchased in stated amounts and must be left for a certain period, usually four years.

E P I S O D E R E S O U R C E S

Film: "Investments and You" (available from D. C. Public Library)
Phone ahead 24 hours to reserve.

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding.
pp. 349-394.

EPISODE 27 Investments

Stocks

of UNIT V Consumer Education

GENERAL OBJECTIVE(S) To introduce students to the financial section of the New York Stock Exchange listing.

RELATED CONCEPTS Vocabulary Industrials
Registered Daily price index
Utilities Daily news
Transportation

POTENTIAL CENTERS Newspaper and financial section
Guest speaker
Field
Information written on a chalkboard

PROPOSED EVALUATION
Given a financial section, the student should be able to identify terminology used to interpret the financial section of the newspapers.
Given a newspaper, the student should be able to identify abbreviated names of companies listed as registered stock.
Given a market listing, the student should be able to indicate the stock market's daily fluctuation.
Given a newspaper, the student should be able to indicate the good and bad news that makes the stock prices rise and fall.

PROPOSED STRATEGIES

Have students bring the financial section of the newspaper.

Discuss the highlights of each section and explain the stock exchange listings.

LOGISTIC DECISIONS

Time: Four class periods

Space: Regular classroom

Materials: Newspapers

Financial section

Equipment: Chalkboard

Personnel Deployment: Large groups
(grouping)

Centers: Newspapers

Financial section

Daily market indicators

Chalkboard

RELATED CONTENT

Stocks and bonds are rated according to risk. The greater the risk, the higher the potential return or loss.

EPISODE RESOURCES

Guest speakers can be obtained from:

Merrill, Lynch, Pierce, Fenner and Smith, Inc.

Bache and Company, Inc.

E. F. Hutton and Company, Inc.

Shearson, Hammill and Company, Inc.

Others

DeBrum, S. Joseph, Haines, Peter G., Malsbary, Dean R. and Crabbe, Ernest H., General Business for Economic Understanding.
pp. 365-384.

EPISODE 28 Safety

Consumer

of UNIT V Education

GENERAL OBJECTIVE(S) To make students aware of the nature of common safety hazards and to acquaint them with consumer articles on the subject.

RELATED CONCEPTS Consumer education Consumer fraud
Laws Consumer safety
Consumer purchases

POTENTIAL CENTERS Guest speaker
Food and Drug Administration
Consumer reports
Chart showing dangerous household substances

PROPOSED EVALUATION

Given a consumer article, the student should be able to list factors which influence its safety. Example:

<u>Television</u>	<u>Clothing</u>	<u>Toys</u>
Shock hazard	Is clothing flammable?	Contain toxic substances?
Radiation from T.V. tube	Contain dangerous dyes or straps which can cut or choke?	Dangerous (sharp or pointed) surfaces?
Is glass picture tube protected?		Durable (can article support child's weight)?
		Suitable for child's age?
		Sturdy?

PROPOSED STRATEGIES

Stress that price and quality are important considerations for consumer purchases, but product safety is also a primary consideration.

An inexpensive article which can kill or injure is no bargain. (When there are children in the household, safety is especially important.)

LOGISTIC DECISIONS

Time: Two class periods

Space: Open space classroom

Materials: Charts

Lists

Consumer reports

Magazines

Equipment:

Personnel Deployment: Classroom setting
(grouping)

Centers: Charts

Lists

Consumer reports

Magazines

RELATED CONTENT

Children are sometimes injured seriously or fatally because of defectively made toys.

Safety factors in consumer articles can reduce the number of home accidents.

Consumer can demand that certain banned toys be put off the shelves.

Consumer may be refunded money on banned purchases.

EPISODE RESOURCES

Consumer Report

Magazines

Resources:

Food and Drug Administration

Neighborhood Consumer Information Center

Booklet from Food and Drug Administration - list of banned toys.

UNIT VI

COMMUNITY SERVICES

UNIT VI - COMMUNITY SERVICES

UNIT OBJECTIVE

To provide the student with information regarding community services, programs, projects and facilities located in the District of Columbia.

- I. Service areas of the District of Columbia
 - A. Definition
 - B. Community involvement
- II. Environment
 - A. Rodents and roaches (W.O.R.)
 - B. Air pollution
 - C. Water pollution
 - D. Trash and garbage
 - E. Streets - maintenance, etc.
- III. Health
 - A. Adult and children's services
 - B. Health centers
 - C. Hospital information
 - D. Medicaid
 - E. Information and referral service
 - F. Health and welfare council

IV. Education

- A. Adult education
- B. Americanization school
- C. Capitol page
- D. Department of Corrections
- E. Elementary, secondary education
- F. Post high school education
- G. Preschool education
- H. Special education
- I. Special education projects
- J. Student financial assistance

V. Employment

- A. Civil Service tests
- B. D. C. Government Personnel Office
- C. Employment and Counseling Service
- D. Job Information Center and Service
- E. Manpower Administration
- F. Neighborhood Job Training Referral
- G. Professional Career Information Center
- H. D. C. Spanish Community Advisory Committee Office
- I. Department of Human Resources

VI. Family

- A. Counseling services
- B. Day care service
- C. Emergency service
- D. Financial assistance
- E. Family assistance
 - 1. Aid to Families with Dependent Children (AFDC)
 - 2. Aid to Families with Dependent Children (in homes with) Unemployed Fathers (AFDC-UF)
 - 3. Aid to the Permanently and Totally Disabled (APTD)
 - 4. General Public Assistance (GPA)
 - 5. Old Age Assistance (OAA)

VII. Protective services

- A. Definition and identification of personnel
- B. Governmental
- C. Private
- D. Community relations
- E. Police recruitment programs
- F. Police speakers bureau

VIII. Legal

- A. Neighborhood legal services
- B. Public defender services

IX. Voter registration

- A. Purpose
- B. Information services
- C. Special services

EPISODE 1 Service, Environment
 Health, Education
of UNIT VI Community Services

GENERAL OBJECTIVE(S)	To assist the student in becoming aware of environmental, health-related, educational and other types of services available in the Metropolitan Washington Area.
RELATED CONCEPTS	Definition of "community service" Maps for identification of nine areas Environmental services Health services Educational services
POTENTIAL CENTERS	Classroom Public health nurse Director of Public Health
PROPOSED EVALUATION	Given a chart, the student should be able to identify the classification of various community services related to: Service Environment Health Education as outlined in the presented materials, lecture and text.

PROPOSED STRATEGIES	Lecture/Discussion
	Panel discussion
	Independent study
LOGISTIC DECISIONS	Time: One class period
	Space: Classroom
	Materials: Handouts
	Equipment: Overhead projector
	Personnel Deployment: Class (grouping)
	Centers: Classroom
	Public health nurse
	Director of Public Health

RELATED CONTENT

Each city usually is divided into areas according to the population and need for service.

Each area has a public service number that can be found in a directory called "For Your Information."

A clean environment serves the whole community.

Preschool programs are offered throughout the city. These programs gradually bring a child into the school atmosphere; consequently, the adjustment to unfamiliar surroundings is made easier for the new student, his/her family and the teachers.

EPISODE RESOURCES

"For Your Information: Services of the District of Columbia"
Office of Public Affairs
Room 526 - District Building
Washington, D. C. 20004
629-2577

EPISODE 2 Employment, Family,
 Protective Services
 and Legal Services

of UNIT VI Community Services

GENERAL OBJECTIVE(S)

To assist the student in becoming aware of
services in the Metropolitan Washington Area
concerned with:

Employment services

Family services

Protective services

Legal services

Voter registration

RELATED CONCEPTS

Location of services Protective services

Employment services Legal

Family Voter registration

POTENTIAL CENTERS

Resource visitor from Public Health Service

PROPOSED EVALUATION

Given a test, the student should be able to:

List two agencies from which to obtain family
assistance and write reasons for choosing
those agencies.

Define the difference between the two types
of protective services.

Write a paragraph explaining the value of
being a registered voter.

Locate and define employment services.

PROPOSED STRATEGIES

Lecture/Discussion

Panel discussion

Assign students to give an oral report on each topic listed under "Related Concepts."

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Handouts

Transparencies

Equipment: Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Resource visitor from Public Health
Service

RELATED CONTENT

Major purpose of the D. C. Metropolitan Police Department is to protect life and property in the city through crime prevention and control.

The Public Defender Service provides court appointed lawyers for those unable to afford legal help.

Most positions in the D. C. government are filled through the D. C. Personnel Office.

The city has a broad range of services designed to help families with domestic questions and problems.

EPISODE RESOURCES

"For Your Information: Services of the District of Columbia"
Office of Public Affairs
Room 526 - District Building
Washington, D. C. 20004
629-2577

EPISODE 3 Voter Registration
of UNIT VI Community Services

GENERAL OBJECTIVE(S) To provide the student with information that will motivate and stimulate him/her to exercise his/her rights as a voting citizen.

RELATED CONCEPTS

Purpose of voter registration

Informational services

Special services

Vote

Voter

Candidate

Electorate

Voting in the District of Columbia

Campaign

Political parties

Electoral college

Ballot

POTENTIAL CENTERS

Bulletin board display

Mock campaign

PROPOSED EVALUATION

Given a project/assignment, the student should be able to:

Assemble classroom directory of announced candidates showing their characteristics, etc.

Design a crossword puzzle using words from election vocabulary.

Assemble voting information by wards and/or precincts. Display on chart, number of registered voters, party affiliation of voters and election results.

Write an essay on "Why Every Citizen Should Vote."

PROPOSED STRATEGIES

Assign students to debating teams - "To Vote or Not to Vote."

Conduct a mock campaign.

Have students locate polling places in the city.

LOGISTIC DECISIONS

Time: Two class periods

Space: Classroom

Materials: Newspaper articles, etc.

Equipment: Chalkboard

Personnel Deployment: Entire class
(grouping)

Small groups for debate

Centers: Bulletin board

Mock campaign

RELATED CONTENT

EPISODE RESOURCES

UNIT VII

LAW

UNIT VII - LAW

UNIT OBJECTIVE

To expose students to the legal concepts and regulations that govern their day-to-day operations in the world of work.

UNIT OUTLINE

- I. Laws and rights of minors
 - A. Child Labor Laws
 - B. Work permits
 - C. Hours and wages/minimum pay and laws
 - D. Equal Opportunity Employment Act
- II. Citizens and the law
 - A. Criminal and civil laws
 - B. Consumer and laws (board concepts)
 - C. Garnishment laws
- III. Training agreements vs. contracts
- IV. Required governmental taxation
 - A. Federal tax
 - B. State tax

V. Workmen's special benefits

- A. Retirement
- B. Social security benefits
- C. Disability payments/medical expenses
- D. Payroll deductions
- E. Unions

VI. Workmen's insurance benefits

- A. Health insurance
 - 1. Types
 - 2. Coverage
- B. Life insurance

VII. Unemployment compensation

EPISODE 1 Laws and Rights of
Minors

Child Labor Laws

of UNIT VII Law

GENERAL OBJECTIVE(S)	To provide students with information on regulations that govern employment of minors in the District of Columbia.
RELATED CONCEPTS	Age regulations Hour standards Certificate requirements Penalties 1928 Child Labor Laws Employment of male versus employment of female
POTENTIAL CENTERS	D. C. Public School notice Provisions of the 1928 Child Labor Laws Information sheets: Law covering the employment of minors in theatrical productions in the District of Columbia. Orders of the Board of Education regulating the employment of minors in establishments where alcoholic beverages are sold or manufactured.

PROPOSED EVALUATION

Given a series of specific examples, the student should be able to:

Correctly apply the law governing employment of minors.

Indicate ages for various types of employment.

PROPOSED STRATEGIES

Discuss basic laws and regulations with entire class.

Use hypothetical situations to illustrate particular examples.

Invite senior law students from an area university to discuss child labor laws.

LOGISTIC DECISIONS

Time: One class period

Space: Regular classroom

Materials: Charts

Handouts

Equipment: Overhead projector

Personnel Deployment: Group lecture
(grouping)

Centers: Charts

RELATED CONTENT

EPIISODE RESOURCES

363

302

EPISODE 2 Laws and Rights of
Minors

Work Permits

of UNIT VII Law

GENERAL OBJECTIVE(S)	To inform secondary students, under 18 years of age, about the legal requirements to be met for employment.	
RELATED CONCEPTS	Limitations	
	Requirements	
	Regulations	
	Terminology	
	Employment of male versus employment of female	
POTENTIAL CENTERS	Intention to Employ Card	Work permit
	Job descriptions	Guest speaker - Resource person
PROPOSED EVALUATION	Given an Intention to Employ Card, the student will be able to: Correctly complete the form by filling in the required information. Discuss the necessity and importance of a work permit.	

PROPOSED STRATEGIES

Discussion of:

Related concepts

Need and importance of a work permit

LOGISTIC DECISION

Time: One class period

Space: Regular classroom

Materials: Cards

Equipment: Chalkboard

Overhead projector

Personnel Deployment: Entire group

Centers: Cards

Chalkboard

Overhead projector

RELATED CONTENT

A work permit is needed by all students under 18 years of age.

Work permits regulate the number of hours a student may be employed.

Both federal and state laws govern the work permits and these same agencies are responsible for enforcing the laws.

EPISODE RESOURCES

Board of Education
Work Permit Office
415 - 12th Street, N. W.
Room 911
Washington, D. C. 20004

D. C. Public Schools
Department of Pupil Personnel Services
Division of School Attendance and Work Permits
415 - 12th Street, N. W.
Room 908
Washington, D. C. 20004

EPISODE 3 Laws and Rights of
Minors

Hours of Work and
Wages

of UNIT VII Law

GENERAL OBJECTIVE(S)

Introduce students to laws of the District of
Columbia Minimum Wage Act.

Assist students to compute wage earnings with
consideration given to the effects of overtime,
compensatory time and leave time.

RELATED CONCEPTS

Vocabulary Occupation salary levels

Wage-earning Pay check

POTENTIAL CENTERS

Charts, wage order

Pamphlet, Title I-Minimum Wages

Minimum Wage Act of 1918, District of Columbia

Guest speaker

PROPOSED EVALUATION

Given a basic formula for salary, the student
will be able to compute his or her wages
earned.

Formula - work hours x wage per hour =
salary

Given a wage order chart, the student will be
able to identify minimum wages for specific
job occupations.

Given a listing of overtime, compensatory
time, and leave time, the student should be
able to describe and compute each in terms
of its effect on wage earnings.

PROPOSED STRATEGIES

Discuss the pamphlet and chart content with entire group.

Use small group discussion for five charts.

Presentation of group finding to entire class by chairman of each group.

LOGISTIC DECISIONS

Time: Two class periods

Space: Regular classroom

Materials: Charts

Equipment: Chalkboard

Personnel Deployment: Large group
(grouping)

Five small groups

Centers: Pamphlet

Material written on blackboard

Charts

RELATED CONTENT

The related content will consist of the material obtained from the Wage and Safety Board - charts and pamphlets.

EPIISODE RESOURCES

Department of Labor
Deputy Assistant Section for Employment Standards
Constitution Avenue and 14th Street, N. W.
Washington, D. C.

Minimum Wage and Industrial Safety Board
Minimum Wage Division
614 "H" Street, N. W.
Washington, D. C.

Department of Finance and Revenue
Employee Withholding Tax Information
300 Indiana Avenue, N. W.
Washington, D. C.

EPISODE 4 Laws and Rights of
Minors

Equal Opportunity
Employment Act

of UNIT VII Law

GENERAL OBJECTIVE(S)	To enable student to identify laws that relate to discrimination in employment with regard to job, race, and national origin.	
	To analyze and identify the cause and effect of discrimination.	
	To identify the area of discrimination in certain employment situations.	
RELATED CONCEPTS	Arbitration	Environment
	Investigation	Organized discrimination
	Evolution	Peer groups
POTENTIAL CENTERS	Fair employment practices	
	Laws	
	Equal Employment Opportunity laws	
	Films	
	Equal Employment Opportunity officer	
	Security clearance form	
	Case studies	
	Union cards	
	Identification cards	

PROPOSED EVALUATION

Given a case study to read and evaluate, the student will be able to identify the type(s) of discrimination demonstrated.

PROPOSED STRATEGIES

Introduce Equal Employment Opportunity officer.

Equal Employment Opportunity officer gives orientation and case background.

Students read case study.

Students discuss case with Equal Employment Opportunity officer.

LOGISTIC DECISIONS

Time: One classroom period

Space: Regular classroom

Materials: Pencils

Paper

Equipment:

Personnel Deployment: Large grouping
(grouping)

Centers: Equal Employment Opportunity officer

Case study

RELATED CONTENT

Discrimination based on race, creed, sex and age is against the law.

If you are discriminated against by your employer, do you know what steps you may take? -

Which government agencies were established for your protection?

EPISODE RESOURCES

Office of Human Rights
14th and "E" Streets, N. W.
Washington, D. C.

Equal Employment Opportunity Commission
1800 "G" Street, N. W.
Washington, D. C.

EPISODE 5 Citizens and the Law

Criminal and Civil
Laws

of UNIT VII Law

GENERAL OBJECTIVE(S) To inform students about the difference between criminal and civil law.

RELATED CONCEPTS

Types of Crime:	Two elements of crime:
Murder	Wrongful act
Larceny	Criminal intent
Burglary	Functions: Establishment and maintenance of legal departments and agencies.
Robbery	
Arson	
Rape	
Treason	
Felony	
Misdemeanors	

POTENTIAL CENTERS

Lawyers
Judges
Courts
Rehabilitation centers
Public officials
Boards and commissions
Agencies (police, military, tax, safety, etc.)

PROPOSED EVALUATION

Given a case study, the student should be able to:

Identify and suggest the necessary steps involved or procedure taken when someone is accused or found guilty of a crime.

State the procedure involved in the administration of law by judicial bodies.

State the procedures involved in the administration of law by non-judicial agencies.

PROPOSED STRATEGIES

Group dynamics after basic presentation of law concept.

Visit to penal institutions, courts, and rehabilitation centers.

LOGISTIC DECISIONS

Time: Four class periods

Space: Regular classroom

Materials: "Youth and the Law" (pamphlets)

Equipment:

Personnel Deployment: Large groups
(grouping)

Small groups

Centers: Pamphlets

Guest speakers

Handouts

RELATED CONTENT

The law is for the protection of all individuals in any given society.

Laws are established under two criteria: criminal and civil.

The backbone of our country is established on laws of the people and by the people.

EPISODE RESOURCES

Corporation Counsel

14th and "E" Streets, N. W.
Washington, D. C.

Neighborhood Legal Service

666 - 11th Street, N. W.
Washington, D. C.

U. S. Department of Justice
Constitution Avenue between
9th and 10th Streets, N. W.
Washington, D. C.

District of Columbia Superior Court
400 "F" Street, N. W.
Washington, D. C.

Office of Community Services
14th and "E" Streets, N. W.
Washington, D. C.

EPISODE 6 Citizens and the Law

Consumer and Laws

of UNIT VII Law

GENERAL OBJECTIVE(S)

To instruct students in good consumer practices and courses of action to follow if they have been "taken" in the market.

RELATED CONCEPTS

Consumer fraud	Media exposure
Merchandise quality	Comparison buying
Price factor	Labelling
Brand names	Guarantees
Consumer education	Consumer service agencies
Government inspection and regulations	

POTENTIAL CENTERS

Government regulations on consumer products

Obligations of seller to buyer

Fair Practice Laws

Labels

Fair Pricing Laws

Publications:

Consumer Report

Guide to Consumer Buying

PROPOSED EVALUATION

Given a case study, the student should be able to clearly identify the problems involved with consumer buying:

State the correct method or procedure to be followed for solving the problem.

Identify one of several courses of action the consumer must take if he or she does not receive satisfaction in any buying situation.

PROPOSED STRATEGIES

Discussion of related concepts.

Role-play hypothetical situations concerned with consumer problems.

LOGISTIC DECISIONS

Time: Three class periods

Space: Regular classroom

Materials: Books

Handouts

Speakers

Equipment: Tape recorder

Personnel Deployment: Entire class
(grouping)

Centers: Fair Practice Laws

Fair Pricing Laws

Labels

RELATED CONTENT

"Fraud" may be defined as an intentional untruth or a dishonest scheme to take unfair advantage of a person or group of persons. From the consumer's viewpoint, any scheme by which one's rights or interests are impaired is fraud.

"Consumer fraud" is defined as acts or words that may mislead another person.

Federal Government activity protecting the interest of the consumer has increased. New laws have been passed which require truth in lending and truth in advertising. This has resulted in automotive safety devices and more testing of drugs before sale to the public.

The buyer must accept some of the responsibility in protecting himself/herself. Thus, it is necessary for the consumers to keep continuously informed and to carefully study the product and markets.

Don't sign a purchase contract until you study it carefully!

EPISODE RESOURCES

Neighborhood Consumer Information Center
3005 Georgia Avenue, N. W.
Washington, D. C.

Better Business Bureau of Washington Metropolitan Area
1111 "E" Street, N. W.
Washington, D. C.

Neighborhood Legal Services Program
666 - 11th Street, N. W.
Washington, D. C.

Federal Trade Commission
Pennsylvania Avenue at 6th Street, N. W.
Washington, D. C.

Price Commission
2000 "M" Street, N. W.
Washington, D. C.

EPISODE 7 Citizens and the Law
Garnishment Laws
of UNIT VII Law

GENERAL OBJECTIVE(S)	To introduce the students to the Wage Garnishment Laws and contributing factors.	
RELATED CONCEPTS	Garnishment Law	Wage and hour laws
	Computing of garnishment	Vocabulary
	Causes and effects of garnishment	
POTENTIAL CENTERS	Handout concerning the Wage Garnishment Law	
	Material and chalkboard	
	Guest speaker from Minimum Wage and Industrial Safety Board	
PROPOSED EVALUATION	Given a payroll stub, the student should be able to identify wage garnishment.	
	Given the Wage Garnishment Law, the student should be able to identify causes and effects of garnishment.	
	Given a formula, the student should be able to compute garnishment.	

PROPOSED STRATEGIES

Review and discuss regulation of the Wage Garnishment Law.

Discuss minimum wage laws in the District of Columbia.

LOGISTIC DECISIONS

Time: One class period

Space: Regular classroom

Materials: Handouts

Wage Garnishment Law

Equipment: Blackboard

Personnel Deployment: Large group
(grouping)

Centers: Guest speaker

RELATED CONTENT

Refer to Wage Garnishment Law, available from Minimum Wage and Industrial Safety Board.

"Garnishment" means any legal or equitable procedure through which the wages of any individual are required to be withheld for payment of any debt.

The law permits a garnishment of wages only after a judgement has been entered against a debtor.

EPISODE RESOURCES

Guest speaker from the Minimum Wage and Industrial Safety Board

Sample cases of wage garnishment obtained from the law library

District of Columbia Consumer Credit Protection Act of 1971
(Public Law 92-200)

Superior Court of the District of Columbia Civil Division

Small Claims and Conciliation Branch
613 "G" Street, N. W.
Washington, D. C.

EPISODE 8 Citizens and the Law

Training Agreement
versus Contract

of UNIT VII Law

GENERAL OBJECTIVE(S)

To introduce students to a co-op training agreement and its component parts prior to job placement.

Familiarize students with the difference between an informal agreement and formal contract.

RELATED CONCEPTS

Vocabulary - terminology

Agreement by school and employer

Commitment of employer to student -
student to employer

Responsibility between school and student

Legal implications of training slot and duties

Component parts of agreement

Liabilities and responsibilities of agreement

Contract - legal document

Total understanding of printed materials

Contractual obligations - commitments

Binding legal obligations

POTENTIAL CENTERS

Sample training agreements

Former students

Guest speaker

Contracts

PROPOSED EVALUATION

Given a training agreement and/or a contract, the student should be able to:

Identify relationship and commitment between student/school/employer.

Define terminology used in agreement or contract.

Discern the obligations and responsibilities of the parties involved.

PROPOSED STRATEGIES

Introduce, explain, and lead group discussion on individual parts of agreement and contract.

Student discussions after basic concept is described.

LOGISTIC DECISIONS

Time: Two class periods

Space: Regular classroom

Materials: Training agreement/Contract

Equipment: Overhead projector

Tape recorder

Personnel Deployment: Large group
(grouping)

Small group

Centers: Former students

Guest speaker

contracts

training agreements

RELATED CONTENT

EPISODE RESOURCES

391

323

EPISODE 9 Required Government
Taxation

State Taxes - Payroll

of UNIT VII Law

GENERAL OBJECTIVE(S)	To introduce the student to the method of computing the balance or refund due, based on salary, and checking the payroll state tax item.	
RELATED CONCEPTS	Social institution Math - percents, decimals Vocabulary Employment information Tax sources Public expenditures	
POTENTIAL CENTERS	Tax booklet Tax tables	Simulated payroll forms Transparencies
PROPOSED EVALUATION	Given a tax table, the student should be able to compute the amount of the balance due, or the refund, based on salary. Given a simulated payroll deduction form, the student should be able to correctly determine the accuracy of the state tax item and net salary. Given a tax rate scale, the student should be able to determine the amount paid per income group or source.	

PROPOSED STRATEGIES

Pass tax booklet out to students.

Discuss the institution and distribution of taxes.

Demonstrate, at the board, the use of tables and computing the amount of tax.

Discuss checking payroll federal tax item.
Issue tax activity problems for application of determining tax and checking payroll item.

LOGISTIC DECISIONS

Time: Five class periods

Space: Regular classroom

Materials: Transparencies

Equipment: Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Tax forms

RELATED CONTENT

EPISODE RESOURCES

395

326

EPISODE 10 Required Governmental
Taxation

Preparing Income Tax
Form

of UNIT VII Law

GENERAL OBJECTIVE(S) To instruct students in the preparation of
their personal income tax for a return using a
1040A form and a W-2 form.

RELATED CONCEPTS

Vocabulary

Exclusions

Tax tables

Interest, income

Joint and separate
tax forms

Wages withheld

Exemptions

POTENTIAL CENTERS

Film (available from Internal Revenue Service)

Information written on chalkboard

1040A Form

W-4 Form

Instructional booklet

PROPOSED EVALUATION

Given a W-2 form, the student should be able
to identify all its major parts.

Given a 1040A form, the student should be able
to identify its component parts.

Given a 1040A form, the student should be able
to compute his/her individual federal income
tax return.

PROPOSED STRATEGIES

New terminology will be introduced from the instructional booklet along with a practical exercise using the W-2 and 1040A forms.

LOGISTIC DECISIONS

Time: Three class periods

Space: Regular classroom

Materials: 1040A and W-2 forms

Film instructional booklet

Equipment: Chalkboard

Film

Projector

Personnel Deployment: Large group
(grouping)

Centers: Film instructional booklet

RELATED CONTENT

"Understanding Taxes" can be obtained from the Internal Revenue Service.

Residents and businessmen in Washington pay various taxes to the city to help maintain the government's operation.

Taxes may be classified in many ways. Important classifications are as follows:

Direct	Sales
Indirect	Highway
Progressive	Payroll and business
Regressive	State personal income
State and local	State inheritance
Property	Federal income

The U. S. Government's largest single source of revenue is through a graduated individual income tax. The Internal Revenue Service of the United States Treasury Department operates the nationwide collection service.

Everyone under 65 years of age, who resides in the United States and has a gross income of \$750 or more during the year, must file a federal income tax return.

E P I S O D E R E S O U R C E S

"Understanding Taxes"

Internal Revenue Service Publication
12th and Constitution Avenue, N. W.
Washington, D. C.

Taxpayer Assistance Service
300 Indiana Avenue, N. W.
Washington, D. C.

Department of Finance and Revenue
300 Indiana Avenue, N. W.
Washington, D. C.

Internal Revenue Service
1111 Constitution Avenue, N. W.
Washington, D. C.

EPISODE 11 Workmen's Special Benefits

Retirement

of UNIT VII Law

GENERAL OBJECTIVE(S) To introduce students to the basic concepts of retirement plans, both government and industry.

RELATED CONCEPTS
Amount of monthly payment
Time factor
Qualifications
Vocabulary - terminology
Eligibility for payments
Disability payments
Social security payments
Government and non-government

POTENTIAL CENTERS
Pamphlets
Guest speaker
Films

PROPOSED EVALUATION
Given a case study, the student will be able to:

Identify the type of retirement plan given.

Identify the percentage of payments based on the number of credits earned over a period of years.

Identify the criteria needed to qualify for retirement payments.

PROPOSED STRATEGIES

Show film and invite resource speaker to clarify and emphasize specific concepts related to retirement plans.

Distribute pamphlets for reinforcement of instruction.

LOGISTIC DECISIONS

Time: Three class periods

Space: Regular classroom

Materials: Pamphlets

Equipment: Chalkboard

Film

Projector

Personnel Deployment: Large group
(grouping)

Centers: Pamphlets

Guest speaker

Films

RELATED CONTENT

EPISODE RESOURCES

Full Text Provided by ERIC

EPISODE 12 Social Security Benefits
of UNIT VII Law

GENERAL OBJECTIVE(S) To inform the students of their rights and benefits under the Social Security Retirement and Disability Act.

RELATED CONCEPTS Amount of monthly payments
Time factor
Qualifications
Vocabulary - terminology
Eligibility for payments
Disability payments
Social security payments
Government and non-government employees

POTENTIAL CENTERS Pamphlets
Guest speaker
Films
Large replica of a social security card
Charts: HEW, "Introduction to Social Security"
Social Security Administration, SS 652 series

PROPOSED EVALUATION

Given a case study consisting of ten related factors, identify at least eight rights and/or benefits entitling the worker or his/her family to social security payments.

PROPOSED STRATEGIES

Review and discuss the charts and materials contained in the HEW package, "Introduction to Social Security."

LOGISTIC DECISIONS

Time: Two to four class periods

Space: Regular classroom

Materials: HEW learning package on social security

Film

Pamphlets

Equipment: Chalkboard

Film

Pamphlets

Personnel Deployment: Regular classroom (grouping)

Centers: Pamphlets

Guest speaker

Films

RELATED CONTENT

A. Basic idea of social security:

During the years people work they make social security contributions. These contributions result in cash payments made to the worker and his or her family when the worker retires (at 62 or later) or if he or she becomes disabled.

At 65, the worker can get help to pay hospital costs and Medicare.

B. How social security works:

Social security has no "means test": Monthly payments are not welfare and the worker receives payments even if he or she has money or an income from savings, investments or pensions.

Worker's rights are clearly defined by law: If the worker meets the conditions set by law, he or she will receive cash payments.

Social security is contributory: Contributions are made to social security from the worker's earnings. The employer pays an equal amount. These combined contributions make payment of benefits possible.

Social security is compulsory: People in almost all jobs must contribute to social security. If it were not compulsory, the people who need it most would be least likely to have it.

C. Recipients of social security cash payments:

When a worker retires or becomes disabled, monthly cash payment can be made to the worker, a dependent wife or husband, or young children.

When a worker dies, monthly cash payments can be made to the widow or dependent widower, young children or dependent parents. A lump sum payment of up to \$225 may also be paid when the worker dies.

D. Social security protection:

Workers in almost every type of employment earn social security protection. Included are: household and farm workers; self-employed people who have net earnings of \$400 or more in a year; workers receiving cash tips--these earnings can be counted toward social security protection.

E P I S O D E R E S O U R C E S

NEW, "Introduction to Social Security"

Social Security Administration, social security series

EPISODE 13 Social Security Disability Payments

Survivors Benefits, Vocational Rehabilitation

of UNIT VII Law

GENERAL OBJECTIVE(S) To assist students in understanding the benefits of social security in relation to disability protection.

RELATED CONCEPTS

Rehabilitation services

Vocabulary

Eligibility

Social security card

Social security payment

Percentage of personal disability

POTENTIAL CENTERS

Pamphlets

Guest speaker

Social Security Administration

Film

PROPOSED EVALUATION

The student should be able to:

State the procedure for applying for social security disability benefits.

Explain the basic conditions for payment of disability benefits.

Given a case study which includes average yearly earnings covered by social security, the student should be able to estimate the amount of disability benefits.

PROPOSED STRATEGIES

Discuss disability protection provided by the social security program. Show film, "The Social Security Administration"; follow with a question and answer period.

LOGISTIC DECISIONS

Time: Two class periods

Space: Regular classroom

Materials: Chalkboard

Pamphlets

Equipment: Projector

Film

Screen

Personnel Deployment: Entire class
(grouping)

Centers: Film

Pamphlets

Written materials

Chalkboard

RELATED CONTENT

EPISODE RESOURCES

21st Century

411

340

EPISODE 14 Payroll Deductions
Savings
of UNIT VII Law

GENERAL OBJECTIVE(S)	To enable students to identify the specific payroll deductions that deal with savings.	
RELATED CONCEPTS	Payroll savings plan	Garnishments
	Bonds	Interest rate
	Credit union shares	Payroll deductions
	Profit sharing	Power of attorney
POTENTIAL CENTERS	Payroll statement	Authorization forms
	Monthly financial reports	Film
	Bond certificates	Guest speakers
PROPOSED EVALUATION	Given a payroll statement, the student should be able to identify the types of deductions withheld which are related to savings.	

PROPOSED STRATEGIES | Explain and discuss the components of payroll statements.

LOGISTIC DECISIONS |
Time: One class period
Space: Classroom
Materials: Payroll stub
Statements
Form of authorization
Equipment: Film projector
Overhead projector
Personnel Deployment: Entire class
(grouping)
Centers: Payroll statement
Bond certificates
Film
Authorization forms

RELATED CONTENT

EPISODE RESOURCES

343

415

EPISODE 15 Unions

of UNIT VII Law

GENERAL OBJECTIVE(S)	To provide the students with information that will help them recognize the benefits and limitations of union membership.	
RELATED CONCEPTS	Advantages	AFL-CIO
	Disadvantages	Collective bargaining
	Unions	Labor management contracts
	Collective agreements	
POTENTIAL CENTERS	Resource speaker - "The Danger of Unions"	
PROPOSED EVALUATION	The student should be able to: State, orally or in writing, two advantages of union membership.	

PROPOSED STRATEGIES

Invite resource speaker to discuss the dangers of unions.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: Handouts

Resource speaker

Equipment: Chalkboard

Overhead projector

Personnel Deployment: Entire class
(grouping)

Centers: Handouts

Resource speaker

RELATED CONTENT

One of the primary inducements for employees to join a labor union is to enable them to bargain more effectively with their employers for improved wages and working conditions.

Workers sometimes hesitate to join a labor union because they do not want to become involved in strikes.

Union members generally work under collective agreement that is negotiated by the unions with their members' employers.

The student should know the laws which protect him/her as a young worker.

Federal Wage and Hour Law

State Minimum Wage Law

Workmen's Compensation Law

Wage-Payment-Wage-Collection Law

EPISODE RESOURCES

EPISODE 16 Workmen's Insurance
Benefits

Health Insurance

of UNIT VII Law

GENERAL OBJECTIVE(S) To enable students to carefully plan a health insurance program appropriate to their individual needs.

RELATED CONCEPTS

Group health insurance

Individual health insurance

Medicare

Medicaid

Blue Cross, Blue Shield

Benefits

Premiums

Coverage

Insurance on the job

POTENTIAL CENTERS

Pamphlets

Charts

Guest speaker

PROPOSED EVALUATION

Given a specific insurance policy, the student will be able to:

Identify the coverage such a plan offers.

Have a working knowledge of how to obtain the coverage desired.

Identify what is not covered in policy.

Distinguish between group insurance, individual insurance, Medicare and Medicaid in terms of benefits received.

PROPOSED STRATEGIES

Define insurance and discuss items to consider when formulating a health insurance plan.

Examine and discuss insurance policies to derive benefits offered.

LOGISTIC DECISIONS

Time: One class period

Space: Regular classroom

Materials: Pamphlets

Charts

Personnel Deployment: Large group
(grouping)

Centers: Pamphlets

Charts

Handouts

Chalkboard

RELATED CONTENT

EPISODE RESOURCES

Department of Health, Education and Welfare
Third and Constitution Avenue, N. W.
Washington, D. C.

Blue Cross and Blue Shield
550 - 12th Street, S. W.
Washington, D. C.

Group Health Association, Inc.
2121 Pennsylvania Avenue, N. W.
Washington, D. C.

EPISODE 18 Life Insurance

of UNIT VII Law

GENERAL OBJECTIVE(S)	To introduce the student to the need for life insurance, the types, and the approximate cost of major policies.
RELATED CONCEPTS	Security Social institution Budgeting
POTENTIAL CENTERS	Insurance policies Film Life insurance agent
PROPOSED EVALUATION	Given an insurance policy, the student should be able to determine the kinds of protection provided, the duration of the premium payments, and the approximate cost of the policy.

PROPOSED STRATEGIES

Show film

Give prepared questions

Develop discussion

LOGISTIC DECISIONS

Time: Two class periods

Space: Regular classroom

Materials:

Equipment: Film projector

Personnel Deployment: Entire class
(grouping)

Centers: Film

RELATED CONTENT

EPISODE RESOURCES

427

352

EPISODE 19 Unemployment Compensation

of UNIT VII Law

GENERAL OBJECTIVE(S) To make the student aware of unemployment compensation benefits available.

RELATED CONCEPTS
Quarterly salary earnings
Qualifications and eligibility
District of Columbia Unemployment Act
Benefits
Donation of benefits

POTENTIAL CENTERS
Resource speaker
Pamphlets

PROPOSED EVALUATION
The student should be able to state the procedures for filing for unemployment compensation.

Given a weekly benefit chart, the student should be able to calculate his/her weekly insurance benefits.

Given a case study, the student should be able to determine the eligibility or ineligibility of the applicant.

PROPOSED STRATEGIES

Introduce students to insurance contracts emphasizing types of coverage, legal terminology, and percentages.

LOGISTIC DECISIONS

Time: Three class periods

Space: Regular classroom

Materials: Insurance contracts

Handouts

Film

Equipment: Projector

Film

Personnel Deployment: Entire class
(grouping)

Centers: Projector

Film

Insurance company representative

Contracts

Handouts

RELATED CONTENT

EPISODE RESOURCES

Department of Labor
District Unemployment Compensation Board
Employment Security Building
6th and Pennsylvania Avenue, N. W.
Washington, D. C.

355

431

UNIT VIII

SAFETY

UNIT VIII - SAFETY

The following episodes are only suggestions.

Safety should be taught as an integral part of each teaching unit.

UNIT OBJECTIVE

To assist students in developing awareness of safety factors in the home, school and community.

UNIT OUTLINE

- I. Safety at home
- II. Safety at school
- III. Safety on wheels
- IV. Safety in the community
- V. Safety on the job

EPISODE 1 Safety at Home

of UNIT VIII Safety

GENERAL OBJECTIVE(S)	To assist the student in developing safety practices at home.
RELATED CONCEPTS	Accidents can be reduced by taking safety precautions. Good housekeeping reduces hazards.
POTENTIAL CENTERS	Resource speaker Newspaper clippings
PROPOSED EVALUATION	The student should be able to list at least eight precautions for preventing accidents in the home.

PROPOSED STRATEGIES

Have students evaluate their home environment with the thought of avoiding or correcting hazardous conditions.

Bring in newspaper clippings of accidents.

Discuss the most common accidents occurring in the home.

LOGISTIC DECISIONS

Time:

Space:

Materials: Newspaper clippings

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers: Resource speaker

Newspaper clippings

RELATED CONTENT

EPISODE RESOURCES

439

360

EPISODE 2 Safety at School
of UNIT VIII Safety

GENERAL OBJECTIVE(S)	To assist the student in developing safety awareness at school.
RELATED CONCEPTS	Safety consciousness Accident-prone
POTENTIAL CENTERS	Resource speaker: safety officer
PROPOSED EVALUATION	Given a hypothetical case, the student should be able to identify safety hazards and state ways of eliminating these hazards.
PROPOSED STRATEGIES	Class discussion about careless acts and the dangers of some forms of "showing off." Brainstorm safety conditions that can be controlled. Poster or essay contest to highlight common causes of accidents at school. Survey the school to locate fire extinguishers.
LOGISTIC DECISIONS	Time: One class period Space: Classroom Materials: Equipment: Personnel Deployment: Entire class (grouping) Centers: Resource speaker: safety officer

RELATED CONTENT

EPISODE RESOURCES

442

362

EPISODE 3 Safety on Wheels

of UNIT VIII Safety

GENERAL OBJECTIVE(S) To assist the student in understanding rules and regulations for pedestrian and vehicle passenger safety.

RELATED CONCEPTS Pedestrian
Controlled and uncontrolled instructions

POTENTIAL CENTERS Resource speaker
District Bicycle Code
Motor Vehicle Code

PROPOSED EVALUATION The student should be able to list five rules of the road which apply to bicycle rides and five rules which apply to pedestrians using the roadway.

PROPOSED STRATEGIES

Have students compare a copy of the District Bicycle Code with the Motor Vehicle Code. List the items which are similar to both.

Class Discussion:

Rates charged by insurance companies for teenage drivers.

Benefits of a course in driver education.

Safety measures (i.e., safety belts, shoulder harnesses).

Courses of automobile accidents.

Desirable qualities of good drivers.

On a map of the school area have students identify the most hazardous intersections within a five block radius.

LOGISTIC DECISIONS

Time: One class period

Space: Classroom

Materials: District Bicycle Code

Motor Vehicle Code

Equipment:

Personnel Deployment: Entire class
(grouping)

Centers:

RELATED CONTENT

EPISODE RESOURCES

445

365

EPISODE 4 Safety in the Community
of UNIT VIII Safety

GENERAL OBJECTIVE(S)	To assist the student in developing safety awareness in the community.
RELATED CONCEPTS	Unattended attractive nuisances (e.g., ponds, swimming pools, construction equipment, empty houses, railroad yards, etc.)
POTENTIAL CENTERS	Resource speaker Pictures
PROPOSED EVALUATION	Shown a picture of unattended nuisances, the student will be able to identify three hazards which create an unsafe situation and state possible solutions.
PROPOSED STRATEGIES	Have students make a list of attractive nuisances and indicate possible accidents that could occur as a result of their being unattended. Discuss results and formulate possible solutions.
LOGISTIC DECISIONS	Time: One class period Space: Classroom Materials: Pictures illustrating unattended attractive nuisances Equipment: Personnel Deployment: Small and large groups (grouping) Centers: Resource speaker

RELATED CONTENT

EPISODE RESOURCES

448

367

EPISODE 5 Safety on the Job
of UNIT VIII Safety

GENERAL OBJECTIVE(S) To develop student awareness of safety factors while training on the job.

RELATED CONCEPTS Protective clothing
Comprehension of safety manual
Protective measures in operating equipment
Awareness of new occupations
Knowledge of correct terminology of various types of equipment

POTENTIAL CENTERS Photos of accidents on the job (slides)
Proper dress for safety (newspaper articles, clippings, film, posters)
Students in role-play situation

PROPOSED EVALUATION Given a group of pictures depicting various occupations, the student should be able to:
Identify properly attired employees.
Point out safety hazards.
Name occupations shown in photos.
Develop new precautions.
Name the various pieces of equipment within a given photo.

PROPOSED STRATEGIES

View films

Evaluate pictures showing safety hazards

LOGISTIC DECISIONS

Time: Three class periods

Space: Open classroom

Materials: Paper

Pencil

Pen

Chalk

Pictures

Equipment: Screen

Projectors

Personnel Deployment: Entire class
(grouping)

Centers: Posters

Slides

RELATED CONTENT

EPIISODE RESOURCES

451

370

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