

DOCUMENT RESUME

ED 164 771

CE 017 687

AUTHOR Crow, Karen, Comp.; Martin, Joan, Ed.
 TITLE Consumer Education: Consumer Education I and Consumer Education II. Course Objectives, Content Analysis, Supporting Objectives and Content Generalizations.
 INSTITUTION San Diego State Univ., Calif.; San Diego Unified School District, Calif.
 PUB DATE Mar 78
 NOTE 60p.; Not available in hard copy due to light print in the original document
 EDRS PRICE MF-\$0.83 Plus Postage. HC Not Available from EDRS.
 DESCRIPTORS Career Education; *Consumer Education; *Course Content; Course Descriptions; *Course Objectives; *Course Organization; Cultural Awareness; *Curriculum Development; Curriculum Guides; Decision Making; *Family Life Education; Home Economics Education; Human Development; Money Management; Program Development; Purchasing; Secondary Education
 IDENTIFIERS California (San Diego)

ABSTRACT

Consumer education course objectives, content analysis, supporting objectives, and content generalizations are presented in this teacher's guide for Consumer Education 1 and 2 for the San Diego Unified School District. Course objectives are aimed at several areas of consumer and family studies: consumer education, cultural awareness, human potential (including sex stereotyping), and career education. A grid is included to summarize and show quickly how each course objective relates to these four emphases. A course rationale, description, objectives, and goals are given for Consumer Education 1 and 2. Areas studied under content analysis include: life styles; decision making--consumer behavior; consumer in the economy; rights and responsibilities; money management; savings; borrowing; buying (food marketplace, clothing, transportation, housing and home furnishings); environment; and employment and employability. Suggested time sequences are also listed. These same areas are then considered from the standpoint of objectives and accompanying content generalizations. (CT)

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ED164771

CONSUMER EDUCATION

Consumer Education I
Consumer Education II

Course Objectives, Content Analysis
Supporting Objectives and Content Generalizations

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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Compiled by Karen Crow
Editor - Dr. Joan Martin
San Diego State University

March 1978

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PREFACE

Curriculum material in this publication represents a further step in the ongoing process of curriculum development in the Consumer and Family Studies program of the San Diego Unified School District.

Curriculum development undertaken by the district in the early 1970's focused on meeting the demands of Part F, Consumer and Homemaking Education section of the Vocational Education Amendments of 1968. Curricula were designed by teachers to add a consumer focus to courses with special consideration given to the contributions of ethnic groups and to economically depressed areas. Students, parents, administrators and consumer-homemaking advisory committees contributed suggestions and evaluations during the development and use stage of curriculum in clothing and textiles, foods and nutrition, child development, consumer education, family studies and housing.

Emerging student and societal concerns plus new program priorities from the 1976 Vocational Education Act provided the impetus for revision of these curriculum materials.

Subpart 5 of the 1976 Vocational Education Act defines consumer and homemaking education as an instructional program designed to prepare individuals for the occupation of homemaking and to meet the challenges of daily living. The program encompasses consumer education, foods and nutrition, family relationships and parenthood education, child development and guidance, housing and home management (including resource management) and clothing and textiles.

The framework for consumer education developed by the Bureau of Homemaking Education, State Department of Education under the INCINCE project (Innovative Curricula in Consumer Education) was adopted as a district framework for

consumer education in 1975. Concepts in this framework are organized around the consumer, the consumer in the marketplace and the consumer in the community.

All courses offered by Consumer and Family Studies departments focus on consumer concerns - 20% of course objectives are designated for this. Consumer Education 1 & 2 represents the course that directly addresses the total concepts of the framework. Curriculum materials for the course were initially developed by Colleen Steck in 1971-72. Karen Crow, in the summer of 1977, reviewed the course for its relationship to the INCINCE framework and for its relevancy to Subpart 5, student needs and current and projected societal concerns. The material was further developed and edited by Dr. Joan Martin, project advisor and editor.

Focus of the revision centered upon reorganizing the objectives according to the INCINCE framework, checking for sex bias and adding objectives related to cultural awareness, handicapped individuals, environmental issues and career development. The curriculum materials from the Bureau of Homemaking Education, Curriculum Design for Consumer Education and Maximizing Human Potential served as references for the curriculum reviewers.

The format of the Consumer Education curriculum material differs somewhat from previous district publications in Consumer and Family Studies. To facilitate use by teachers and students in planning, managing and interpreting the course, the traditional teaching-learning sequence publication has been divided into two parts. This publication--Course objectives, Content Analysis, Supporting Objectives and Generalizations--represents the first part of the total curriculum revision. The publication includes the major course objectives, a

content analysis detailing the subject matter inherent in these objectives, and selected supporting objectives and content generalizations developed from the analysis of the course objectives/content. The objectives are designed for use as a one or a two semester course. Teachers doing a two course sequence will need to adapt the level of the course objectives so the second semester students are working at a higher competency level. These teachers may also choose to divide the topics over the two semester period.

The objectives are coded to the major emphases of the Consumer and Family Studies program in the district -- Consumer education [C], Cultural awareness [CA], Human potential (including sex stereotyping and bias emphasis [HP] and Career education [CE]. A grid is included to summarize and show quickly how each course objective relates to these four emphases.

The second stage of the revision will incorporate the objectives and generalizations with new and revised teaching strategies and support material for the learning experience section of the Teaching-Learning Sequence in Consumer Education. Evaluation items and FHA/HERO suggested activities will also be added.

Teachers are encouraged to use the new publication with the existing Teaching-Learning Sequence in Consumer Education until the second stage is published. For the most part, the main points of the content analysis correspond to the units or areas identified in the existing guide. Learning experiences can be selected that are consistent with the revised objectives. Teachers may also request additional learning experiences from the Computer Retrieval System.

Project Advisors

Aina Summerfelt

Jane Stein

Joan Martin, editor

RELATIONSHIP BETWEEN OBJECTIVES AND DISTRICT/STATE EMPHASES

Consumer Education
 Topical Outline of
 Course Objectives

	CONSUMER EMPHASIS													HUMAN POTENTIAL						CAREER CULTURAL									
	Consumer			Marketplace				Community						Self and Others		Tradition & Change		Interdependence Independence		Future									
	Life Styles	Resources	Decision Making	Earnings	Spending	Saving	Borrowing	Buying	Economy	Community Services	Rights and Protection	Law and Protection	Environment	Media	Behavior	Interpersonal Skills	Group Behavior	Change	Family	Roles	Dating and Mate Selection			Life Cycle	Life Span Issues	Stress	Support Systems	Future	Parenthood
1.0 Life Styles	X	X	X		X				X	X								X						X			X	X	
2.0 Decision Making		X	X												X											X			
3.0 Economic System	X				X				X	X																			
4.0 Consumer Rights and Responsibilities			X		X			X	X	X	X		X	X					X					X					
5.0 Money Management	X	X	X	X	X	X				X		X					X	X			X	X	X	X	X	X	X	X	X
6.0 Consumer Savings	X				X					X		X							X				X		X				X
7.0 Consumer Borrowing	X		X		X		X	X		X					X					X									
8.0 Consumer Buying: Food	X	X	X					X	X	X	X			X					X					X	X				X
9.0 Consumer Buying: Clothing	X	X						X	X		X			X	X				X						X				
10.0 Consumer Buying: Transportation	X		X		X		X	X		X	X	X					X						X			X			
11.0 Consumer Buying: Housing Home Furnishing	X	X	X		X		X	X		X	X								X				X		X				X
12.0 Consumer and Environment	X	X	X		X			X	X		X	X	X		X	X	X						X		X				X
13.0 Career Decisions	X	X	X	X					X	X		X		X			X	X	X				X		X		X	X	X

RATIONALE

"It is the goal of consumer education to help individuals improve their role as allocators of resources and as purchasers--consumers of the world's products--to help them achieve a satisfying life style that is in harmony with the world. Consumers must comprehend the alternatives available to them, what choices mean, what the consequences of their actions will be--not only in personal terms but also in terms of the effect on the larger world society" (1).

Consumer Education 1 & 2 is designed to help students explore the development of values, resources, life styles and the interrelationships between consumption patterns, the environment and the public welfare.

COURSE DESCRIPTION:

Consumer Education 1 is an instructional program designed to help individuals and families improve home environment and the quality of personal and family life. The program encompasses management of finances, resources and services and specific studies in how to buy best in the various classifications of goods. The main object is for the student to become a more informed consumer.

Consumer Education 2 is an in-depth study of a broader scope than Consumer Education 1.

(1) Miller, Wilson., "Foreword", Curriculum Design for Consumer Education. Sacramento: State Department of Education, 1974.

COURSE OBJECTIVES
CONSUMER EDUCATION 1 & 2

A predetermined number of students will demonstrate ability to:

1. Analyze the relationship between values, cultural, social and economic factors and the use of resources in creating a desired pattern of living.
2. Apply the decision making process to selected consumer related problems and issues.
3. Describe the role consumers play in the American economic system.
4. Analyze the meaning of and the individual's responsibilities involved in implementing the four consumer rights: Right to safety, Right to be informed; Right to be heard, and the Right to choose.
5. Interpret financial obligations at various stages of the family life cycle. Develop a money management plan based upon projected resources, income and need.
6. Select appropriate savings, investment and insurance programs.
7. Examine consumer use, sources, forms and costs of credit.
8. Describe the relationship between consumer decisions and food facts, food production and processing, food costs and shopping practices.
9. Formulate criteria for the selection and care of clothing.
10. Select a new or used car based upon environmental, personal, financial and operating and maintenance criteria.
11. Describe factors to consider in selecting housing and home furnishings.
12. Analyze effects of American consumption patterns on the community, the environment, the economy and other nations.
13. Examine steps involved in career planning and finding employment.

COURSE GOALS

Achievement of the objectives will help students:

1. Become aware of the interrelationships between consumer behavior and the lifestyle of individuals and families.
2. Develop an awareness of the responsibilities of consumers.
3. Value sound consumer management practices.
4. Recognize alternatives in the use of human and material resources.
5. Recognize the interdependence of consumption patterns and world, national, and environmental issues.
6. Develop consumer skills for present and future use.
7. Judge the adequacy of advertising and information presented to consumers.
8. Take appropriate action in response to consumer needs.
9. Increase awareness of personal resources and future development.

In addition to Consumer Education I & II, Consumer and Family Studies departments provide opportunities for students to develop consumer competencies through courses provided in Foods and Nutrition, Clothing and Textiles, Parenting, Child Development, Family Studies and Housing.

CONTENT ANALYSIS

1.0. Introduction

- 1.1. Value Influence
- 1.2. Cultural, social and economic factors
- 1.3. Researches
 - 1.3.1. Individual
 - 1.3.2. Community
 - 1.3.2.1. General
 - 1.3.2.2. Van Driep

2.0. Generalization of Consumer Behavior

- 2.1. Processes
 - 2.1.1. Inquiry process
 - 2.1.2. Valuing process
 - 2.1.3. Evaluation process
 - 2.1.4. Action process
- 2.2. Characteristics and patterns of decisions
 - 2.2.1. Interrelationships with past, present and future
 - 2.2.2. Central-satellite decisions
 - 2.2.3. Major decisions
 - 2.2.4. Involvement of resources
 - 2.2.5. Limitations of decision process

3.0. Consumer in the Economy

- 3.1. Basic economic concepts
- 3.2. Market type
 - 3.2.1. Supply, demand, price
 - 3.2.2. Production and marketing costs
- 3.3. Ethical and social values
 - 3.3.1. Government spending
 - 3.3.2. Social benefits and service

4.0. Consumer Rights and Responsibilities

- 4.1. Right to safety
 - 4.1.1. Federal agencies
 - 4.1.2. State and local government agencies
 - 4.1.3. Private sources of assistance
- 4.2. Right to be informed
 - 4.2.1. Reliable information
 - 4.2.1.1. Federal agencies
 - 4.2.1.2. Private agencies
- 4.3. Advertising
 - 4.3.2.1. Techniques
 - 4.3.2.2. Language
 - 4.3.2.3. Regulations

- 4.2.4.14 Valuable
- 4.2.4.15 Unconquered
- 4.2.4.16 Warm and hospitable and quiet nature
- 4.3.4 Right to be heard
 - 4.3.4.1 Endorsement of approaches/alternatives
 - 4.3.4.2 State and local consumer protection agencies
 - 4.3.4.3 Felt that state and local consumer protection agencies were not helpful
- 4.3.4 Right to be heard

5.0 Money Management

- 5.1 Consumer counseling
 - 5.1.1 Consumer Helpline
 - 5.1.2 Financial counselor
- 5.2 Credit cycle and financial responses
 - 5.2.1 Involvement, established member of a group
 - 5.2.2 Family married
 - 5.2.3 Child bearing and pre-childbearing stage
 - 5.2.4 Child bearing stage
 - 5.2.4.1 Early
 - 5.2.4.2 Late
 - 5.2.5 Retirement
- 5.3 Spending plans
 - 5.3.1 Reasons for financial problems
 - 5.3.2 Identification of available resources
 - 5.3.2.1 Human
 - 5.3.2.2 Material
 - 5.3.3 Family termination of work during spending plan
 - 5.3.4 Implementation of a plan
 - 5.3.4.1 Receipt of receipts
 - 5.3.4.2 Receipts/paperwork
 - 5.3.5 Spending plan amount
 - 5.3.5.1 Purpose
 - 5.3.5.2 Term
 - 5.3.5.3 Amount
 - 5.3.5.4 Subsequent spending
 - 5.3.6 Taxes
 - 5.3.7 Financially overwhelmed

6.0 Consumer Education

- 6.1 Learning to use services
 - 6.1.1 Reasons for seeking
 - 6.1.2 Learning institutions
 - 6.1.2.1 Public speaking class
 - 6.1.2.2 Homebased instruction
- 6.2 Enrollment program
- 6.3 Enrollment process
 - 6.3.1 Class
 - 6.3.2 Incentive
 - 6.3.3 Frequency
 - 6.3.4 Material/program

7.0 Consumer Borrowing

- 7.1 Purpose of credit
- 7.2 Forms and sources of credit
 - 7.21 Sources
 - 7.22 Credit terminology
 - 7.23 Forms of credit
- 7.3 Credit costs
- 7.4 Credit rating
- 7.5 Credit transactions
 - 7.51 Contracts
 - 7.52 Regulating agencies
- 7.6 Misuse of credit
 - 7.61 Consequences
 - 7.62 Sources of help

8.0 Consumer Buying: Food Marketplace

- 8.1 Food facts
 - 8.11 Food selection guidelines
 - 8.111 Basic four
 - 8.112 Food exchange list
 - 8.12 Food additives
 - 8.13 Food fads and fallacies
 - 8.131 Examples
 - 8.132 Impact on health/money
 - 8.133 Ways to recognize
 - 8.134 Protection agencies
- 8.2 Spending for food
 - 8.21 Values and life styles
 - 8.22 Relationship to total spending plan
 - 8.221 Various income levels
 - 8.222 Government programs
 - 8.23 Factors affecting food costs
 - 8.231 Types of stores
 - 8.232 Processing, packaging, marketing
 - 8.233 Convenience foods
- 8.3 Shopping management skills
 - 8.31 Standards of quality
 - 8.311 Grades
 - 8.312 Inspection
 - 8.32 Labels
 - 8.321 Basic requirements
 - 8.322 Nutritional
 - 8.33 Shopping aids
 - 8.331 Unit pricing
 - 8.332 Open dating and pull dates
 - 8.333 Coupons
 - 8.334 Market lists
 - 8.34 Selling practices
 - 8.35 Reducing food costs
 - 8.351 Storage
 - 8.352 Shopping hints

9.0 Consumer Buying: Clothing

- 9.1 Clothing decisions
 - 9.11 Socio-psychological aspects
 - 9.12 Factors affecting decisions
 - 9.13 Resources
- 9.2 Buying guidelines
 - 9.21 Types of stores
 - 9.22 Quality/cost
 - 9.23 Payment methods
 - 9.24 Fads, fashion, styles
 - 9.25 Information aids
- 9.3 Clothing care
 - 9.31 Laundry procedures
 - 9.32 Stain removal
 - 9.33 Dry cleaning

10.0 Consumer Buying: Transportation

- 10.1 Public or personal
 - 10.11 Environmental, energy issues
 - 10.12 Public transportation
 - 10.13 Personal finances
- 10.2 Factors in buying new or used cars
 - 10.21 Operating costs
 - 10.22 Depreciation
 - 10.23 Tests before purchase
 - 10.24 Selecting a dealer
 - 10.25 Warranties and guaranties
- 10.3 Financing a car
 - 10.31 Comparisons of credit sources
 - 10.32 Cost of credit contract

11.0 Consumer Buying: Housing and Home Furnishings

- 11.1 Values in housing
- 11.2 Consumer decisions
 - 11.21 Location
 - 11.22 Type
 - 11.23 Quality
 - 11.24 Rent/buy
- 11.3 Financing
- 11.4 Public policy
- 11.5 Housing trends
- 11.6 Household equipment
 - 11.61 Essential
 - 11.62 Selection, use, care
- 11.7 Home furnishings
 - 11.71 Basic needs
 - 11.72 Selection features

12.0 Consumer and the Environment

- 12.1 Consumption patterns
 - 12.11 Environmental impact
 - 12.12 Economic and interdependence aspect
 - 12.13 Personal values
- 12.2 Water use
 - 12.21 Consumption patterns
 - 12.22 Ways to reduce
- 12.3 Energy use
 - 12.31 Sources
 - 12.32 Consumption patterns
 - 12.33 Ways to reduce use
- 12.4 Food use
 - 12.41 Interdependence of food supply
 - 12.42 Eating habits
 - 12.43 Food waste
 - 12.44 Ways to reduce
 - 12.45 Air, noise, visual pollution
 - 12.451 Identification
 - 12.452 Individual and group action

13.0 Employment and Employability

- 13.1 Value of work
- 13.2 Occupational choice
 - 13.21 Career planning
 - 13.22 Personal qualities
 - 13.23 Job opportunities
 - 13.24 Training
- 13.3 Finding employment
 - 13.31 Laws relating to employment
 - 13.32 Work credentials
 - 13.33 Communication skills
 - 13.331 Resume
 - 13.332 Letters of application
 - 13.333 Personal interviews
- 13.4 Careers in personal and family economics

Suggested time sequence:

1.0	Life Style	1 week
2.0	Decision Making	2 weeks
3.0	Economic System	1 week
4.0	Consumer Rights and Responsibilities	2 weeks
5.0	Money Management	1 1/2 weeks
6.0	Consumer Savings	1 week
7.0	Consumer Borrowing	1 1/2 weeks
8.0	Consumer Buying: Food	2 weeks
9.0	Consumer Buying: Clothing	1 weeks
10.0	Consumer Buying: Transportation	1 week
11.0	Consumer Buying: Housing & Home Furnishing	1 week
12.0	Consumer and Environment	2 weeks
13.0	Career Decisions	1 week

CONSUMER EDUCATION

COURSE OBJECTIVES, SELECTED SUPPORTING OBJECTIVES AND
CONTENT GENERALIZATIONS

- 1.0 Analyze the relationship between values, cultural, social and economic factors and the use of resources in creating a desired pattern of living.

OBJECTIVES	CONTENT GENERALIZATION
1.1 Distinguish between facts, values and standards. [C, HP]	Facts are true statements of things as they really are. Values are an idea or concept of the desirable that give direction to life. Standards are a criterion or set of criteria used as a base of comparison.
Distinguish between personal, family and social values. [C, HP]	Social values represent the collective values held by a given culture or subculture. Family values are the accepted values which direct behaviors in interpersonal family relationships. Personal values are the ideals which integrate the personality and make it predictable and whole.
Describe the influence values have on shaping a lifestyle. [C, HP]	Lifestyles of individuals are directed by the values they hold and act upon.
1.2 Describe ways family customs, beliefs and traditions influence life styles of various cultural groups. [C, CA]	Cultural traditions, ethnic backgrounds, family beliefs and customs are reflected in various living patterns.
Identify community conditions that can influence an individual's or family's life style. [C, CA]	The culture of the community--its values, institutions and customs are reflected in various living patterns.
Compare the values inherit in income use of selected individuals and families with varying levels of income. [C, CA]	The manner in which income is earned and spent as well as the amount of income influences life styles.

OBJECTIVES

CONTENT GENERALIZATIONS

1.3 Identify human and material resources which influence consumer behavior. [C, HP]

Critique selected resource management practices. [C, HP]

Suggest ways available resources can be substituted for limited ones in shaping a life-style. [C, HP]

Identify ways public services provided through taxes benefit people in the community. [C]

Identify local community resources available to residents in various sections of San Diego. [C, CA]

Compare community services available to metropolitan San Diego residents with those available to suburban residents. [CA]

Examine increased costs of community facilities and service caused by vandalism and poor consumer use. [C]

Identify public services provided by private and volunteer service organizations. [C, CA]

When one uses an ability, an attitude, knowledge or energy, human resources are used.

Non human resources include use of time, money, goods, property or community resources.

The ability to perceive and manage resources and the availability of resources influence satisfaction and goal achievement.

Resources may be interchangeable. Different forms and combinations of resources can be used to achieve goals.

Forms of taxes levied at the federal, state and local levels provide public services that cannot be provided effectively or economically by the private sector.

Creative use of community resources and service can be used to enrich individuals and families:

- recreation
- health
- transportation
- employment
- education

Costs and benefits of community services are shared by all citizens.

Volunteer service organizations, civic, religious, cultural, and professional groups supplement the services provided by public agencies. They respond to specific needs of individuals and groups in the community.

Ethnic and cultural associations work on current social, and economic concerns of groups in the community.

OBJECTIVES

- 1.3 Explore kinds of volunteer services open to youth and young adults in the community. [C, CA, HP, CE]

CONTENT GENERALIZATIONS

Contributions of time, energy, skills and consumer goods by individuals and families support community programs and services.

Volunteer services offer the chance to gain personal satisfaction, personal competence and a sense of community involvement.

2.0 Apply the decision making process to selected consumer related problems and issues.

OBJECTIVES

CONTENT GENERALIZATIONS

2.1 Demonstrate use of the inquiry process by:

- recognizing a problem and stating questions that guide inquiry and limit scope of research.
- considering tentative solutions based upon hypotheses
- clarifying terms and concepts
- collecting data and evaluating data sources
- analyzing data to test hypotheses and draw conclusion
- applying conclusions to new situation. [C, HP]

An individual's consumer behavior is characterized by inquiry, valuing decision and consumer action.

The process of inquiry enables the consumer to acquire skills for the continual processing of information.

Demonstrate use of the valuing process by:

- recognizing the value components
- considering value relevant behavior
- clarifying values exemplified
- hypothesizing about value sources
- analyzing value alternatives
- examining value preferences [C, HP]

The valuing process facilitates a rational view of consumers' world and may be used consciously to influence consumer decisions.

Demonstrate use of the decision process by:

- recognizing a decision-problem
 - considering alternatives
 - clarifying alternatives
 - predicting consequences
 - analyzing alternatives
 - ordering alternatives
- [C, HP]

The decision process brings together the results of the inquiry process and the valuing process. Mastery of the process enables consumers to cope with future consumer decisions.

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OBJECTIVES

CONTENT GENERALIZATIONS

Demonstrate use of the consumer action process by:

- recognizing issues
- considering evidence and alternative actions
- clarifying consumer actions
- organizing evidence and selecting action
- initiating and evaluating actions [C, HP]*

Action upon consumer decisions is essential to effect change.

2.2 Locate examples depicting interrelationships of decisions with past, present and future decisions. [C, HP]

Any one decision is related to other decisions which were made earlier, and any one decision may have results that will affect present and future decisions. Example:

- energy transformation of product

Diagram a central-satellite decision. [C]

A central-satellite decision is characterized by the presence of a significant, central choice plus a number of related dependent choices.

Project possible effects of a chain decision. [C]

A chain decision is directly dependent upon the preceding choice and the chain can start or stop at any point.

Examine relationship between use of resources and decision/action. [C, HP]

A decision involves using resources in order to carry out the decision and the resources may be increased, decreased or depleted in the process.

Describe limitations of the decision making process. [C, HP]

The decision making process is affected by;

- one's capacity to do it
- environmental limitations
- what one is willing to risk
- amount of research into alternatives
- time benefit factor
- attitudes and emotions

* Consumer Education Curriculum Modules - A Spiral Process Approach. U. S. Government Printing Office. #1780-01284, 1974.

3.0 Describe the role consumers play in the American economic system.

OBJECTIVES

CONTENT GENERALIZATIONS

- 3.1 List basic characteristics of the American economic system. [C]

The economic system of the U.S. is a mixed economy where the public sector (government) and the private sector (business and industry) conduct economic activities.

In a private enterprise system, consumer demand greatly influences what to produce; the profit motif stimulates business activity and production, competition encourages efficiency; and the individuals are permitted to choose freely the ways they will apply their talent and savings to the production output of goods and services.

Illustrate the circular flow of goods and services in the economy. [C]

The economy functions in a circular flow of goods, services and money among consumers, business and government.

- 3.2 Identify factors which influence the types and amounts of goods and services produced in our economy. [C]

The market is the basic institutional arrangement through which the production and distribution of goods and services are determined.

Relate the consumer's role to the influence it has on product development and sales. [C]

The interaction of supply and demand is a determining factor in the availability and prices of goods and services in the market.

Trace production and marketing costs on selected consumer products. [C]

Production and marketing costs are primary economic factors determining the prices of goods and services.

- 3.3 Describe major role of government in providing consumer services. [C]

The goods and services provided by government are generally those such as police and fire protection, education certain health services, and highways that would be difficult or impossible for individual citizens or the private sector to provide.

OBJECTIVES

CONTENT GENERALIZATION

3.3 Identify role of individuals in influencing governmental action. [C]

To make intelligent and reasonable decisions on the role to be played by government in the economy, the benefits and disadvantages of government actions, and spending need to be carefully examined.

Individual citizens, by their votes for specific candidates and programs, determine what will be provided by government and for whom.

Relate public demand for additional benefits and services to the need for increased taxes. [C]

Public demand for additional benefits and services without corresponding tax increases can lead to government deficits and contribute to excessive inflation.

4.0 Analyze the meaning of and the individual's responsibilities involved in implementing the four consumer rights: Right to safety, right to be informed, right to be heard and the right to choose.

OBJECTIVES

CONTENT GENERALIZATIONS

4.1 Identify products and practices which are harmful or potentially harmful to consumers. [C]

Identify the major federal agencies that protect and serve consumers. [C]

Describe consumer protection services provided by state and local agencies. [C]

Interpret basic purposes of selected legislation designed to protect the customer. [C]

Select appropriate protection legislation that applies to specific products/or consumer problems related to safety. [C]

The consumer has the right to expect purchases to meet criteria for safety.

Governmental agencies establish and enforce standards of safety for specific categories of products.

- Food and Drug Administration
- Federal Trade Commission
- Treasury Department
- Environmental Protection Agency
- Occupational Safety and Health Administration
- Office of Consumer Affairs
- Federal Energy Administration
- Agriculture Department

State and local agencies include such as the following:

- Department of Consumer Affairs
- Department of Health
- Bureau of Weights and Measures
- Department of Licensing
- Bureau of Food and Drug

Local:

- Small Claims Court
- CALPIRG
- Consumer Aid Centers
- County or City Attorney's Office

Legislation specifically designed for consumer protection includes such acts:

- Fair Packaging and Labeling Act
- Consumer Credit Protection Act
- Textiles Fibers Product Information Act
- Federal Food and Drug Cosmetic Act

4.2 Evaluate the accuracy and reliability of various sources of consumer information. [C]

The consumer has the right to free and accurate information in making informed consumer decisions.

Consumers can further their own protection by consulting reliable sources of consumer information on products and services before making a decision.

Identify courses from which information about services and products may be obtained. [C]

Consumer information is available from public and private testing agencies, professional and trade associations and manufacturers.

Examples:

- Public: USDA, FDA
- Private: Better Business Bureau, Consumers Research, Inc., Consumers Union.

Identify methods used to promote sale of goods and services. [C]

Advertising, promotion, sales, buying incentives such as trading stamps and coupons and salesmanship at point of sale influence the information available to customers.

Describe how various selling methods affect business, consumers and the economy. [C]

Identify psychological techniques used in advertising to influence consumer information and induce people to buy. [C]

Advertising can be analyzed to detect its psychological appeals, values and its use of symbols, color, imagery and language.

Examine various types of advertising the language techniques used in each. [C]

Consumers are better able to analyze the information provided by advertising when there is knowledge of various types of advertising and the language appeals used.

- testimonial
- institutional
- conformity
- association
- informative
- suggestive
- subliminal

4.2 Distinguish between informational and motivational advertising. [C]

Identify fraudulent and deceptive advertising practices. [C]

Interpret the laws regulating advertising. [C]

Judge the value and accuracy of various types of promotion, advertising and sales in terms of objective information. [C]

Analyze information of various labels and decide on its usefulness to consumers. [C]

Identify information on labels required by laws. [C]

Examine packaging techniques used to influence consumers. [C]

Describe laws that regulate packaging. [C]

Compare the consumer value of warranties and guarantees for various products. [C]

An awareness of the distinction between informational and motivational advertising is essential to consumers in evaluating the effectiveness of advertising.

Advertising practices that constitute deceptive advertising include those that make deceptive claims about performance. Examples:

- Imit and switch.

Laws regulating advertising include the Wheeler-Lea Amendment to Federal Trade Commission Act (prohibits deceptive, misleading advertising); Postal Fraud Laws (prohibits use of mail for misleading advertising schemes).

A critical analysis of the advertising in mass media and emotional appeals used to encourage buying can assist consumers in making rational choices.

An informative label gives sufficient data on the product, its use and care to enable consumer satisfaction from the purchase.

Federal laws regulating labeling include:

- Pure Food, Drug and Cosmetic Act
- Wood Product Labeling Act
- Textile Labeling Act
- Fair Packaging and Labeling Act

Packaging material is designed to appeal to the senses of the consumer.

Nature of the packaging may cause difficulty in determining product true value.

Standards of packaging are set up to protect the consumer.

Warranties and guarantees are promises made by companies on the quality or performance of merchandise. They may be expressed or implied.

OBJECTIVES

CONTENT GENERALIZATIONS

4.5 Identify reasons consumers become victims of fraudulent practices. [C]

Consumers who are uninformed, hampered in language skills, too trusting or easily influenced are more likely to be victims of consumer fraud.

Distinguish between misuse of product and product failure. [C]

Consumer misuse, not product malfunction, is frequently the cause of consumer complaints.

Explain appropriate procedures registering consumer dissatisfaction and grievances. [C]

The consumer has the right to register complaints and to the redress of grievances.

Consumers exercise their right to be heard by communicating their needs, preferences and satisfactions as well as their grievances to business and government.

Reporting complaints to the local business firm provides the most direct avenue of recourse for consumers.

Identify where the consumer might go for assistance when sellers fail to respond to reasonable demands and requests. [C]

Consumer complaint centers of local news media, Better Business Bureau and public and private protection organizations assist consumers with problems and advise on recourse available.

Report a grievance or problem, with necessary facts and data, to proper sources in a logical, reasonable manner. [C]

Consumers protect their right of redress by reporting instances of deception, fraudulent unfair practice or product failure to the proper authorities.

Explain functions of small claim courts. [C]

The small claim courts handles civil cases involving small sums of money.

4.4 Indicate ways consumers exercise their freedom of choice in consumer decisions. [C]

The consumer has a right to choose among a variety of products and services at fair and competitive prices.

Consumers exercise choice by selecting products and services which meet their needs and by communicating their preferences to sellers and producers.

4.4 Identify factors that influence the consumers' right to choose from among a variety of products and services at competitive and fair prices.

[C]

Monopolies and other anti-competitive practices restrict consumer choice by limiting the variety of products and services available.

Certain government regulations, policies and laws restrict freedom of choice in the public interest.

- 5.0 Interpret financial obligations at various stages of family life cycle. Develop a money management plan based upon projected resources, income and needs.

OBJECTIVES

CONTENT GENERALIZATIONS

- | | |
|--|---|
| 5.1 Relate level of income to personal abilities, occupational selections and economic conditions. [C, HP, CE] | Level of income is influenced by personal characteristics, occupational choice, educational qualifications, geographic location and economic conditions. |
| Explore personal abilities and skills in relation to career goals. [C, HP, CE] | Career choice is guided by one's values, goals, attitudes and interest. |
| Identify current and potential occupational opportunities opening for men and women. [C, HP, CE] | Types of occupations and degree of success obtained influence an individual's economic status and standard of living. |
| Identify a range of possible economic futures. [CE, HP, C] | Changes in occupational stereotyping broadens career options for both men and women. |
| Examine educational opportunities available locally to upgrade one's occupational competence. [C, CE] | Examining the future requires a life span orientation and the weighing of immediate gratification against deferred gratification. |
| Identify personal skills and competencies individuals and family members contribute to the family's real income. [C, HP] | Continuing education and technical training extend employment opportunities and earning power and may increase personal satisfaction from work. |
| 5.2 Predict financial obligations encountered during an individual's single, early independent life stage. [C, HP] | Perception and use of available resources other than money increase the possibility of achieving a desired pattern of living. |
| Compare representative spending patterns of single persons with varying incomes. [C, HP] | Independent living involves taking care of one's basic needs for shelter, clothing, food and psychological need for self recognition and personal growth. |
| | An individual's style of living may be affected more by a pattern of spending than by the amount of money earned. |

OBJECTIVES

CONTENT GENERALIZATIONS

5.2 Describe the relationship between early married stage and possible financial problems. [C, HP]

In early years of marriage, money tends to be a critical area of conflict.

- income may be low
- differences in values, goals and use of income require resolving.

Estimate potential increases in family expenses during child-bearing and preschool stage. [C, HP]

The child bearing and early child rearing stage is characterized by evaluating and adjusting financial plans and practices with the increase in family size.

Describe financial problems families are likely to encounter in the early and late child-rearing stages. [C, HP]

As the family enters the early child rearing years, expenses mount with money needs competing for the use of income.

The later child rearing stage represents the peak expenses for many families.

Suggest ways parents can help children and youth develop positive attitudes toward use of money. [C, HP]

Children/youth establish habits and attitudes toward use of money during these stages which provide a foundation for the development of money values.

Identify ways young people can contribute to family income. [C]

Teenagers may contribute directly or indirectly to family income through:

- services
- assuming responsibilities for some of their own expenses
- direct contributions

Examine financial concerns of retired and elderly persons. [C, HP]

Reduced income necessitates adjustment in use of financial and human resources.

5.3 Identify reasons for a spending plan. [C]

Making a spending plan tends to increase satisfaction and financial benefits for individuals and families.

A spending plan is a way of classifying needs and wants and allocating funds equitably to receive satisfaction.

A spending plan lets individuals and families know how much they can spend without assuming more debt than they can handle.

OBJECTIVES

CONTENT GENERALIZATION

5.3 Describe human and material resources available for individuals and families to reach goals. [C, HP]

Perception, use and creation of resources may enhance or limit the money management potential of individuals and families.

Identify characteristics of a sound spending plan. [C]

Characteristics of a workable spending plan include involvement of family members, provision for savings, allowances for unplanned expenses, flexibility and realism in planning and carrying out the plan.

Explain how spending plans may vary among different [C, HP, CA]

Effective spending plans reflect differences in values, goals, wants and needs of individuals and families.

Indicate major provisions of a spending plan. [C]

Spending plans are based upon a realistic appraisal of goals, income and financial commitments.

- money income, real income
- fixed expenses
- flexible expenses
- emergencies
- savings

Design a record keeping system for own or specified family use. [C]

Systemic record keeping contributes to financial management.

Describe need for permanent financial records. [C]

Working out a procedure for keeping financial records helps individuals verify expenses.

Explain the purpose of checking accounts. [C]

When there is enough money to maintain a balance, checking accounts can be convenient and safe way of dispensing money. Cancelled checks act as receipts.

Define banking terms used with checking accounts. [C]

Knowledge of terms used with checking accounts aids the consumer in selecting and maintaining the type appropriate to needs.

- | | |
|-------------|-------------------------|
| - deposit | - service charge |
| - check | - bank statement |
| - forgery | - reconcile |
| - overdrawn | - deposit slip |
| - endorse | - joint account |
| | - check record or stubs |

OBJECTIVES

CONTENT GENERALIZATIONS

Compare costs of checking services offered by various banks. [C]

Costs of checking services vary among financial institutions.

Consumers can raise or lower checking costs through selection of services and check systems.

Reconcile a bank statement, checkbook record and cancelled checks. [C]

Prompt and accurate attention to bank statements facilitate financial management and record keeping.

Explain appropriate procedures for handling a over-drawn checking account. [C]

Develop a spending plan based upon values, goals, and present and future goals. [C, HP]

A spending plan is an effective tool to increase satisfaction from income.

Adapt a spending plan to meet unexpected situations. [C, CA]

Periodic review of a financial plan is essential to meet changing conditions and achieve goals.

Prepare short income tax form, documenting all necessary record. [C]

Taxes are levied to provide certain services and goods for all citizens.

Identify appropriate sources of assistance and advice for preparing tax returns. [C]

Public and private agencies and consultants provide assistance for tax preparation, example:

- Internal Revenue Service

Explore sources of help in financial planning available in the community. [C]

Specialists in financial planning are available to help individuals and families with financial problems.

6.0 Select appropriate savings, investment and insurance programs.

OBJECTIVES

CONTENT GENERALIZATIONS

6.1 Interpret the reasons for and personal values inherent in a savings program. [C, HP]

Savings provide funds for anticipated expenses, unexpected emergencies or opportunities, and future goals.

Individuals have the potential to help control their own future by establishing both long and short range goals.

Savings involves making a choice between spending for immediate needs and wants and postponing spending for later satisfaction.

Propose ways in which individuals' and families habits of thrift can add to money available for savings. [C, HP]

Selection and use of resources in a thrifty manner can increase money and may help alleviate environmental problems.

Identify ways and places to save and invest for different purposes. [C]

Different financial institutions offer a variety of savings plans and services to meet individual needs and goals.

Compare the safety, liquidity and expected rate of return for specified types of savings plans. [C]

Safety, return and availability and risk involved are important factors to consider in choosing a savings plan.

Financial institutions offer a variety of differing returns on money invested:

- commercial banks
- savings and loans
- credit unions

Select a savings plan suitable for specified individuals and families. [C, HP]

The savings and investment plans of individuals or families reflect their values, general goals, stage of life cycle, level of income and financial goals.

Analyze ways in which a savings program can differ for individuals and families from varying backgrounds, value systems, economic status and financial responsibilities. [C, HP, CA]

OBJECTIVES

CONTENT GENERALIZATION

6.1 Determine amount of savings feasible on poverty level incomes. [C, CA, HP]

Low level of income received by some individuals and families may make saving difficult.

OBJECTIVES

6.2 Identify advantages and disadvantages of various investments.

6.3 Rate various investment programs according to potential return and amount of risk involved. [C]

Determine the type and amount of advice needed to aid in making appropriate saving and investing decisions. [C]

Describe reasons for and the elements of a will. [C]

6.5 Define the meaning of insurance. [C]

Identify current and projected personal risks, if any, for which insurance is needed. [C]

Describe the basic types of insurance and the protection each provides. [C]

Compare the protection provided and the costs of the four types of life insurance. [C]

Plan a life insurance program for specified individuals/families based upon their life styles, financial obligations, income and stage in life cycle. [C, HP]

Identify types of benefits provided under Social Security. [C]

CONTENT GENERALIZATIONS

Investments include income producing assets such as stocks, bonds and real estate.

Financial investment may be made in personal property, education, stocks, bonds and insurance.

Investment programs involve calculated risks in the prospect of gaining greater return.

Estate planning is the process of arranging for the use, conservation, disposal of capital and property after death.

Insurance is protection against possible financial loss and is based upon the principle of shared risk.

The way individuals perceive affects the amount and kind of insurance they believe they need.

Basic types of insurance include health insurance, life insurance, property insurance and social security.

Basic types of life insurance include straight life, term, endowment and limited payment.

The need for life insurance is determined by one's present and future financial needs and family responsibilities.

Government social insurance provide medical benefits, survivor benefits and retirement income for eligible citizens.

OBJECTIVES

- 6.5 Analyze coverage and costs offered through various health insurance policies. [C]

Identify advantages and disadvantages of group and individual health plans. [C]

Compute the short term and long range costs of a major physical disability. Both private and public community resources are available when individuals of families face stress situations. [C, HP]

Examine financial medical aid available for the disabled.

Identify types of policies and coverage available in property insurance. [C]

Determine types of auto insurance needed for specified individuals. [C]

CONTENT GENERALIZATION

The various health insurance policies provide different kinds of benefits and can be purchased to meet the needs of individuals and families.

- quantified income
- hospital
- surgical
- major medical
- general medical

Considering advantages and disadvantages of group and individual policies give families a base for choosing one or the other or a combination: regular payment and prepaid health plans.

Property insurance provides protection against theft, damage, accidents or reasons for loss at home or at place of residence.

There are many types of insurance coverage for motor vehicles as well as for drivers. Most state laws require drivers and owners of motor vehicles to be able to satisfy liability claims.

7.0 Examine consumer use, sources, forms and costs of credit.

OBJECTIVES	CONTENT GENERALIZATION
7.1 Describes purposes of credit. [C]	<p>Consumer credit and borrowing permit the use of future income to satisfy present needs and wants.</p> <p>Credit temporarily increases the standard of living at the expense of incurring a debt.</p>
7.2 Identify sources of credit available in local community. [C]	<p>Credit is available from banks, credit unions, sales and personal finance companies, insurance companies, merchants and pawn shops.</p> <p>Credit cards, charge accounts and revolving accounts are sources of credit.</p>
Define meaning of terms related to credit use. [C]	<p>Knowledge of terms used in credit is an essential consumer skill.</p>
Identify forms in which credit is available. [C]	<p>The various forms of credit include:</p> <ul style="list-style-type: none"> - service credit - sales credit - open charge account - revolving charge account - ninety-day charge - installment loans
Describe types of credit cards available to consumers. [C]	<p>Three basic types of credit cards are available: bank cards, travel and entertainment cards and one-company cards.</p>
State advantages and disadvantages to the use of credit cards. [C]	<p>Credit cards provide convenience, instant credit, emergency use, flexibility, cash substitute and ease of payment.</p>
7.3 Cite types, sources and relative costs of credit for different purposes. [C]	<p>Lending agencies and consumer credit sources differ in rates of interest, payment methods, service offered and security required.</p> <p>Comparison of sources and forms of credit and cash loans helps the consumer choose the service best suited to his/her needs.</p>
Compute costs of various forms of credit. [C]	<p>Credit is a service paid for by the consumer and costs vary among different lending institutions.</p>

7.4 Describe how a credit rating is determined and the effect it has on ability to get credit. [C]

Explain avenues open to consumers who receive a poor credit rating. [C]

Examine whether credit can be easily obtained by women and minority group members. [C, HP]

7.5 Identify important items to look for when signing a contract. [C]

Specify the conditions, obligations and responsibilities of buyer and seller on specified contracts. [C]

Cite major Federal laws which regulate consumer credit. [C]

credit rating is determined by the consumer's character, capacity to meet financial obligations and capital.

Efforts to maintain credit rating, credit rating agencies, credit and time insurance, credit available to the consumer.

consumers have the legal right to review information filed in credit investigating agencies to dispute the disputed information, if necessary.

The Equal Credit Opportunity Act of 1974 forbids discrimination, especially on the basis of race or marital status.

Each credit transaction has legal responsibilities and obligations on the part of both consumer and creditor. Items consumer should investigate include:

- amount of credit received
- total amount to be repaid
- securities pledged (if any)
- amount of each payment
- date payment is due
- where payments are to be made
- list of items charged for credit

Provisions of the purchase contract need to be understood so the consumer can recognize his rights and obligations.

Full disclosure of finance charges, interest rate, and other pertinent information is required for all consumer credit.

Federal and state laws protect the rights of the consumer through regulation of interest rates, disclosure requirements and credit reporting practices.

- Truth-in-lending law
- Fair credit reporting act

... (b) ... (c) ... (d) ... (e) ... (f) ... (g) ... (h) ... (i) ... (j) ... (k) ... (l) ... (m) ... (n) ... (o) ... (p) ... (q) ... (r) ... (s) ... (t) ... (u) ... (v) ... (w) ... (x) ... (y) ... (z) ...

Identify public and private agencies in the community which assist consumers with problems related to credit. [10]

Propose alternatives to the use of credit. [10, 100]

When a consumer is unable to pay, the creditor may ... (b) ... (c) ... (d) ... (e) ... (f) ... (g) ... (h) ... (i) ... (j) ... (k) ... (l) ... (m) ... (n) ... (o) ... (p) ... (q) ... (r) ... (s) ... (t) ... (u) ... (v) ... (w) ... (x) ... (y) ... (z) ...

Identify the most credit agencies and credit reporting agencies, their functions, laws of collection, and consumer and bankruptcy.

Consumer and credit history may obtain help from agencies, the consumer credit counseling center and the public chapter 11 may also be related to bankruptcy.

Alternatives to the use of credit may be possible through government and private agencies, and other government and private agencies.

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8.1

Describe the implications food faddism and quackery can have on individuals and families. [C, HP]

Identify ways a consumer can recognize a food faddist or food quack. [C]

Fallacies are based on misrepresentation, misinterpretation and misinformation.

A nutrition fact implies a scientific basis. Facts about food emerge from the research and work of leading scientists and nutritionists who work in universities, research foundations, hospitals, government agencies and laboratories providing authoritative nutritional statements.

The danger in food faddism and quackery includes:

- essential nutrients may be lacking and health damaged.
- economic waste - faddish foods and treatment are expensive.
- failure to seek early medical advice.
- imposing of false ideas on people.

Generally, food faddists use some of the following techniques:

- Almost always have something to sell.
- Bypass the professions, go directly to public. Higher in price than similar products sold elsewhere.
- Appeal to people's emotions, using scare tactics. Play upon fears, hopes, superstitions.
- Undermine people's confidence in the general food supply by suggesting food processing and production damages people's health.
- Make extravagant claims for the products they sell. Promises to cure, help live longer.
- Take a few facts from scientific research and use them to back product. Partially quote authoritative information or misquote to own advantage.
- Attack public health officials, American Medical Association and recognized nutrition authorities.
- Poses as an authority. Uses testimonials and case histories.

OBJECTIVES

CONTENT GENERALIZATIONS

8.1 Examine claims for health and organic foods in light of scientific criteria. [C]

Critique various popular articles, books or nutrition-health programs for soundness of nutritional information. [C]

Identify agencies protecting the consumer against fraudulent food and nutritional claims. [C]

Propose appropriate consumer action for specific food faddism situations. [C]

8.2 Identify factors that influence individuals or families food patterns and preferences. [C, HP, CA]

Examine food consumption patterns of individuals/families with varying lifestyles. [CA, C, HP]

Analyze percent of income allocated for food expenditures at various economic levels. [C, HP]

Health, organic foods are those thought to have superior health-giving and or/ life-giving properties. Organic refers to foods or crops grown from "natural soils" with natural pest control and fertilizers.

Mass media present an abundance of misleading and inaccurate information concerning food, nutrition and health.

The Food and Drug Administration enforces regulations pertaining to labeling. Provides scientific evidence of fraud.

Federal Trade Commission governs false and misleading advertising and has jurisdiction over materials that cross state lines.

The United States Post Office is empowered to prosecute individuals or companies who solicit money by fraudulent advertising for products purchased by mail order.

Reporting questionable health claims to proper authorities is a consumer responsibility.

Food habits may be influenced by socio-economic status, food supply, taboos, superstitions, prejudices, customs, age, sex, occupation, family group, geographic location and religious affiliations.

The values one places on the social, economic, nutritive and emotional aspects of food influence the kinds and amounts of food used.

- 8.2 Examine amount of money available for food on a poverty level budget. [C, CA]

Identify local programs that assist individuals to obtain better nutrition through adequate food supplies. [C,HP]

Describe factors that influence the cost of food and food products. [C]

Compare prices of food products with differing amounts of processing. [C]

Compute price per servings of convenience food items and same items prepared from basic ingredients. [C]

Identify advantages and disadvantages of using convenience foods. [C]

While a competent manager can reduce the amount of money needed for food, there is a practical minimum below which it becomes increasingly difficult to acquire adequate nutrition and to provide culturally accepted variety in food.

Support systems exist for individuals/families who cannot afford enough food for adequate nutrition.

- food stamps
- child feeding programs
- new and expectant mothers, infants and young children
- senior citizens low cost meal programs

The cost of any given food differs in relation to the season, the processing and marketing and location and facilities of the store.

When a store sells convenience, including long hours, credit, location and delivery, the cost of food tends to increase.

Much of the food dollar goes for pre-processing and preparation of good products.

Foods that have had a comparatively large amount of processing or market service are classified as convenience foods.

Reasons for using convenience foods include saving of time, not having to purchase seldom used items and safeguarding the quality of the product.

OBJECTIVES

CONTENT GENERALIZATIONS

8.3 Explain purposes of food grading and inspection. [C]

The agricultural Marketing Services develop quality standards on which the grades of various foods are based.

Grading of foods usually provides some protection for consumer.

- Food grades: meal, poultry, eggs, fresh fruits, vegetables, canned fruits and vegetables

When meat bears a meat inspection stamp it is an indication that standards of wholesomeness have been met.

- Meat Inspection Act
- Poultry Product Inspection Act

Design a label that meets government requirements and is useful to the consumer. [C]

Knowledge of labeling practices, how to use the information provided and relate it to product end use can help consumers make more economical and appropriate food choices.

The law requires the disclosure of brand name, manufacturer and local, net weight and ingredients used in decreasing amounts on labels. It is voluntary to give nutritional labeling unless the food is fortified or enriched or making a nutritional claim.

Demonstrate ways nutritional labeling is helpful in meal planning. [C]

Nutritional labeling, if used, must list number of servings and serving size, protein, carbohydrate, fat in grams and vitamins and minerals.

Nutritional labeling is helpful in counting calories, avoiding restricted foods and estimating percentages of USRA consumed daily.

Compute cost per unit of various foods for comparison purposes. [C]

Consumers who can compute foods costs can save money.

- compute cost per oz.
- substitute foods similar in food value of lower price
- use less expensive form of food

OBJECTIVES

CONTENT GENERALIZATIONS

8.3 Interpret value of unit pricing. [C]

Unit pricing enables the consumer to compare various sizes by cost per unit, thus making a more economical purchase.

Explain use of open dating. [C]

Open dating insures the consumer of purchasing fresh products. There is not a standardized date required. At present, expiration, packing or pull dates are used.

Assess coupons as an economical tool to use in shopping. [C]

When coupons are routinely used in shopping they can enhance shopping organization and new product awareness as well as save money.

If not used with discretion, they can increase the number and costs of purchases.

Describe value of an organized market list. [C]

When an organized shopping list is prepared, there tends to be a saving of money, time and energy.

When food advertisements are consulted before shopping, menu plans can be made for economical use of sale items. Sale items must be on shelf or available upon request.

Describe sales techniques used by markets to encourage consumer buying. [C]

Awareness of a market's advertising and sales motivation techniques aids a customer in not overbuying:

- free samples
- location of displays
- grouping of items
- advertised specials

Describe ways consumers can reduce their food expenditures. [C]

Economical food buying involves consideration of unit costs, amount of waste, nutrients supplied by food, time, energy and further expense in preparation, family or individual budget, tradition and food preferences.

Explain storage procedures for specified foods. [C]

The effects of good food shopping habits can easily be lost if food is not stored properly.

- meats, fish, poultry
- fresh produce
- dairy products

9.0 Formulate criteria for the selection and care of clothing.

OBJECTIVES

CONTENT GENERALIZATIONS

9.1 Identify socio-psychological aspects of clothing selection. [C, HP]

Locate examples of clothing advertising directed toward goals and values of young people. [C]

Describe factors that influence amount of money spent for clothing. [C]

9.2 Identify different types of stores and the merchandise and services offered by each. [C]

Compare quality of garments at same price and at different prices. [C]

Trace the energy transformation of a clothing article and relate it to real cost and environmental costs of the article. [C]

Clothing can be a means of communicating one's role and self-concept.

Clothing is a cue to personality; it conveys an impression of what an individual is, does and believes.

An individual's social and psychological need for recognition, prestige and security may be partially met through clothing. Advertising capitalizes on these needs.

Clothing needs, individual and family income, and goals influence the amount of money allocated to clothing.

Resources available for meeting clothing needs include available goods and services, purchasing power and personal information, ability, time and energy.

Sources for obtaining clothing may include department stores, specialty stores, neighborhood stores, mail order houses, variety stores, discount houses, factory outlets, clothing exchanges, garage sales, gifts and home and custom sewn clothes.

The decision of where to buy depends upon factors as range of merchandise, services provided, conveniences of shopping, business practices of the store, atmosphere and accessibility of the store.

Wise buying and shopping requires an awareness of fabric, construction and design, cost and function.

Clothing that is attractive and durable may not necessarily be expensive.

Cost of clothing may be influenced by raw materials, labor costs, production costs, marketing and packaging, retail costs, overhead and profit.

9.2

Identify advantages and disadvantages of methods of payment for clothing purchases. [C]

Differentiate between fads, fashions, and style as they pertain to clothing selection. [C]

Interpret guidelines available to consumers to make satisfying clothing decisions. [C]

9.3 Describe ways to prolong life of clothing. [C]

Describe function of soap or detergent, water softeners, bleach and fabric softeners in laundry. [C]

Identify water pollution problems being created by detergents. [C]

Demonstrate sorting clothes according to fiber, color, sturdiness, amount of soil and fabric finish. [C]

Classify stains and identify the type of stain removal agent needed with the nature of the stain. [C]

The environmental impact of the production of materials for clothing may be considered detrimental by some consumers.

Garments may be purchased through cash payments, installment buying, charge accounts and layaway plans.

The value one places on short term clothing styles versus longer lasting ones affect both the individual's clothing expenditures and the economy of the fashion industry.

Guides to help one become a better clothing shopper includes advertising, brand names, labels, seals of approval and past experience of self and others with the product.

Since clothing expenditures constitute an important part of disposable income intelligently caring for clothing maximizes consumer satisfaction, saves money and prolongs use of clothing.

Knowledge of the variety of laundry aids and their purposes allow consumers to select ones suitable for their clothes and for protection of the environment.

When washing clothes, garments are sorted according to finish, color, fiber content, garment construction, amount of soil, use and ability to attract lint.

Stains on garments may be classified according to the type of remover needed to eliminate the stain: absorbant, soap or detergent, solvent or chemical.

OBJECTIVES

CONTENT GENERALIZATIONS

- 9.3 Remove various stains from different fabrics.
[C]

Compare advantages and disadvantages of various methods of dry cleaning.
[C]

Before attempting to remove any stain, consider the fiber, colorfastness and type of stain -- protein, oil base, grass.

Self-service, coin operated dry cleaning machine may be a satisfactory means to clean garments that require no special care; however there may not be adequate bacteria control.

Quality of commercial dry cleaning service depends upon the reputation and standard of the company.

Damage done to clothing by dry cleaners can be appealed to the local Textile Arbitration Board.

10.0 Select a new or used car based upon environmental, personal, financial and operating and maintenance features.

OBJECTIVES

CONTENT GENERALIZATIONS

10.0 Identify environmental and energy concerns related to use of automobiles.

[C, HP]

Current social concerns can be projected into the future by examining the consequences of the continuation of current trends and by hypothesizing the effects of alternatives to current trends.

The automobile is a major contributor to environmental pollution and energy use, but is also a major factor in the nation's economic health and in peoples' freedom of mobility.

Identify how consumers values and purchases can influence auto manufacturers' responses to environmental issues. [C]

Informed consumers making discriminating choices of products can influence the functioning of the market to serve consumer interests and improve utilizations of resources.

Determine, for specific individual/family situations, amount of money that can be allotted for personal transportation. [C, HP]

Decisions regarding the use of income affect the life style of individuals/families.

10.2 Describe fixed and flexible expenses of car ownership. [C]

Fixed expenses occur at regular intervals for a period of time. Included are:

- installment payments (principal and interest)
- License fees
- Insurance
- Local or state taxes

Compute the monthly operating costs of owning a care when it is driven a specific number of miles. [C]

Flexible expenses occur regularly or in varying amounts. Included are:

- gasoline
- tires
- maintenance
- miscellaneous costs

Define depreciation and compute approximate amount of depreciation for three years on a particular car. [C]

Depreciation is the yearly value reduction of a car. The value of a car typically depreciates 25 to 30 percent of cost price in the first year, 15 to 25 percent in the second year and 10 to 15 percent in the third year.

OBJECTIVES

CONTENT GENERALIZATIONS

10.2 Develop a list of good practices in caring for an auto. Classify as to yearly, monthly, weekly care jobs. [C]

Describe three series of tests given to a used car before purchase. [C]

Identify factors to consider in selecting a car dealer. [C]

Interpret various warranties offered by dealers. [C]

Depreciation may be decreased through good maintenance practices and thus result in a higher resale or trade-in value or increase the life of the car.

Three tests that should be given to used cars before purchase include:

- Inspection
- Driving test
- Mechanic or diagnostic center check

Inspection includes checking 1) inside for wear and tear, 2) tires for wear, 3) rust spots, flaking paint, 4) ripples in paint or repainted places on body, 5) windows and doors, 6) shaking wheels, 7) loss of brake fluid, 8) light switches, controls, safety devices, 9) worn shock absorbers.

Driving test includes 1) wheel alignment, 2) smooth acceleration, 3) transmission, 4) brakes, 5) steering, 6) pistons, 7) road test smoothness, 8) overheating.

A trusted mechanic or diagnostic center should check: 1) compression pressure, 2) brakes, 3) underside leaks in the engine, transmission, wheels and rear axle housing, 4) muffler and tail pipe, 5) frame, 6) suspension, 7) steering assembly.

Considerations in choosing a car dealer include:

- reputation of dealer
- location in relation to residence of buyer.
- prices in comparison with other dealers on similar cars.
- services provided by dealer.

Warranties on used cars are generally for 30 days, with cost of any repairs split 50-50. New car warranties usually extend for 1 year or 12,000 miles, whichever comes first. For a warranty to be valid, it must be in writing.

OBJECTIVES

CONTENT GENERALIZATIONS

10.2 Formulate a check list of various types of costs in buying a new or used car. [C]

Compare cost, availability, driving requirements, licensing of a handicapped driver to those of the non handicapped. [C]

10.3 Compare costs of financing through a car dealer, credit union and bank. [C]

Fill out a sales contract in a simulated car purchase. [C]

Explain the rights of the creditor and debtor in cases of default in credit payment. [C]

Because of the amount of money involved and the importance of the automobile in one's daily life, the many factors involved in purchasing a car need to be carefully considered.

Frequently handicapped drivers encounter numerous obstacles in their quest to live in a normal environment.

Dealer finance charges are usually higher than those charged by a bank or credit union.

Contract law determines the rights and obligations of each party on entering a consumer transaction.

A contract is a binding agreement regardless of whether or not the signer understood the contract.

A contract should be signed only when the buyer reads and understands it and when all blanks have been filled.

Creditor's rights granted through installment contracts include:

- late charges
- title retention
- add-on clauses
- repossession
- deficiency judgment
- wage assignment

Other creditor rights not explicitly granted in contract clauses include:

- wage garnishments
- attachment
- prepayment or rule of 78

10.3

Debtor's legal right to reciprocate creditor's actions include:

- Small claims court
- Disclosure laws.
- Bankruptcy laws and wage earners plans
- Truth in Lending law includes:
disclosure, advertising
- Three day rule, penalties.
- Fair Credit Reporting Act
- Fair Credit Billing Act
- Protection against deceptive collection

11.0 Describe factors to consider in selecting housing and home furnishing.

OBJECTIVES

CONTENT GENERALIZATIONS

11.1 Define needs of persons that housing helps meet. [C, HP]

Describe how cultural diversity can enrich neighborhoods. [C, HP, CA]

Describe factors that influence choice of housing. [C, HP, CA]

11.2 Identify factors to consider when selecting the location of a house or apartment. [C, HP]

Identify advantages and disadvantages of various types of housing available to consumers. [C, HP]

Housing enables people to satisfy some of their basic physiological, psychological and social needs.

Personal values, life styles and cultural backgrounds can influence housing choices.

The family affects the neighborhood and its environment and in turn is affected by the neighborhood.

Housing choice is influenced by family composition, stage in family life cycle, health status of members, values, goals and interests of individuals and family as a whole, types of activities carried on in the home and family economic and social situation.

Consideration should be given to:

- Services available - utilities, police and fire protection, sewers.
- Nearness to work, school, shopping and medical facilities, churches, public transportation.
- Type of area, - urban, suburban, rural.
- neighborhood - zoning, ages of residents, pet regulations, appearance.

A critical appraisal of the advantages and disadvantages of the different types of housing may help one establish personal criteria for the selection of housing.

- Apartments
- Condominiums
- Duplex
- Mobile homes
- Single family dwelling
- Retirement residences
- Townhouse

OBJECTIVES

CONTENT GENERALIZATION

11.2 List features to examine in checking the quality of housing. [C]

The types of design, variations in materials and methods of construction reflect the quality of housing.

Consumers should examine site, space, storage, safety and structural features.

Distinguish between advantages and disadvantages of renting and buying. [C, HP]

The decision to rent or own requires weighing psychological and financial advantages from a short and long point of view.

11.3 Define terminology used in renting and home financing. [C, HP]

Knowledge of legal terminology is necessary to understand and carry out successful housing transactions.

- Renting related terms
- Buying related terms

Identify advantages and disadvantages of financing a home through various methods. [C]

Various types of mortgage loan agencies are available for the consumer:

- Loan agencies
- Savings and loan associations
- Building and loan companies
- Commercial banks
- FHA, VA loans
- Insurance Companies

Compare the total cost of a home using three variables--down payment, interest rate and number of years of mortgage. [C]

Factors involved in the total costs of home ownership depend upon:

- Original cost
- Interest rate taxes
- Insurance
- Total monthly payment
- Closing costs
- Depreciation
- Operation and maintenance

11.4 Examine selected government programs that assist low income and elderly persons with housing situations. [C, HP, CA]

Society, through government programs and financing, assist consumers and communities in solving housing problems.

- Legislative acts
- Public low rent housing
- Housing for elderly and handicapped
- Urban renewal program
- Open housing policies

OBJECTIVES

CONTENT GENERALIZATIONS

11.4 Investigate housing alterations needed by the physically disabled. [C, HP, CA]

Persons with physical limitations have special housing needs.

11.5 Identify emerging technological, environmental and social changes that could affect housing decisions of the future. [C, HP]

Advancements influencing housing decisions are changes in technology, design theory, materials and methods of construction.

Land use and housing costs may lead to more multiple dwellings rather than single family dwellings.

Energy and environmental issues influence public policy related to housing.

11.6 Identify minimum essential household equipment needed as individuals establish a first home. [C]

An individual's value system and interpretation of wants and needs influence buying habits of household equipment.

Critique a selected equipment item for structural characteristics, multiple use, energy requirements and maintenance and care. [C]

Efficiency in equipment is affected by design, materials, installation, suitability for a variety of tasks use of energy, maintenance and ease of use.

11.7 Identify home furnishing needs of selected individuals establishing a first home. [C]

Values, goals, standards, life style and personal and economic resources influence the kind and amount of furnishings required.

Describe factors to consider when choosing home furnishings.

Factors to consider in selecting furnishings include:

- Cost
- Quality of construction
- Durability
- Method of payment
- Design principle
- Need
- Space
- Care and upkeep
- Personal satisfaction
- Personal resources - do it yourself skills

12.0 Analyze effects of American consumption patterns on the community, the environment, the economy and other nations.

OBJECTIVES

CONTENT GENERALIZATIONS

12.1 Identify the major environmental problems related to consumer consumption patterns. [C, HP]

Examine consequences of personal and family consumer choices on the environment and the economy. [C, HP]

Compare the social and ecological costs of the use of limited resources against the economic benefit. [C, HP]

12.2 Identify ways individuals and families consumption patterns waste and pollute water. [C, HP]

Describe ways individuals can help reduce water pollution and practice water conservation. [C, HP]

12.3 Identify various sources of energy. [C]

Consumption patterns of individuals and families affect the quality of the environment.

- high level of consumption
- planned obsolescence

Individual consumer choices and practices contribute to the collective environmental problems.

Efforts directed to solve environmental problems need to be evaluated in terms of their effectiveness, social effects and economic costs.

Reduction of consumption to conserve limited resources and reduce pollution can have adverse effects on economic growth.

The life styles of individuals and families are increasingly intertwined and interdependent with all peoples of the world.

Most Americans do not treat water as a limited resource. Both home and industrial use of water can pollute water sources.

Energy may come from a variety of sources:

- coal
- oil
- natural gas
- nuclear fuel
- wind
- wood
- sun
- geothermal
- human

- 12.3 Examine how individual and family consumption patterns, waste energy resources. [C, HP]
- Propose action for conserving energy resources by consumers. [C, HP]
- 12.4 Interpret the concept of "international interdependence" in relation to the world food supply. [C, HP, CA]
- Describe factors that are involved in individuals and families food consumption patterns. [C, HP, CA]
- 12.5 Identify air, noise and visual pollution that exists in local neighborhoods. [C]
- Propose individual action to reduce air, noise and visual pollution. [C, HP]
- Personal wants and habits can conflict with more general values of preserving energy resources.
- Individuals and families may need to restrict purchases and use of consumer products to conserve scarce natural resources and limited energy supplies.
- A freely chosen simpler lifestyle can reduce energy use.
- The adequacy of the food supply in all parts of the world has an effect on people everywhere.
- Problems related to world use of food resources include increasing population, transportation, extremes in surplus or deficiency of available goods, and social, political and economic relationships among nations, states and/or individuals.
- Rapidly increasing populations and inadequate food supplies can threaten people's health and economic progress.
- Changes in eating patterns in a society come about through changes in either the acceptability or availability of food items.
- Value standards and patterns of living of individuals and families and business/industry standards can affect the environmental quality of neighborhoods.
- Recycling of discarded consumer goods and waste products conserves resources and reduces disposal and pollution problems.
- Consumers through independent and group action programs can help improve the environment.

13.0 Examine steps involved in career planning and finding employment.

OBJECTIVES

CONTENT GENERALIZATIONS

13.1 Identify advantages work provides for individuals and society. [CE]

The productivity of individuals contributes to satisfaction of societal needs as well as to their own needs.

Describe relationship between one's view of the work ethic and his/her value system. [CE, HP]

An appreciation of the world of work in our society helps individuals understand the value and importance of each worker to society.

Work provides opportunities for individuals to gain material benefits, identity and purpose and function in life.

Individuals' work ethics reflects their value system and has a profound effect on their life of work.

13.2 Interpret the concept of career planning. [CE, HP]

Career planning involves coordinating interests, abilities, economics, and decision making.

Vocational choice is enhanced by:

- a clear self understanding -- aptitudes, abilities, ambitions, resources, limitations and their causes.
- knowledge of the requirements, conditions of success, advantages, and disadvantages, compensations, opportunities and prospects in various lines of work.
- analysis of the relationship between self and job requirements.

List factors that influence career choice. [CE, HP CA]

Career choices can be guided by one's values, goals and aptitudes, abilities and interests. Economic conditions, labor market need and family traditions and influences can also affect career choice.

Assess personal qualities, aptitudes and interests that relate to career selection. [CE, HP]

Learning to make accurate perceptions of one's own values, needs, goals, resources and skills and talents can aid in career selection.

List jobs for which high and low labor market demand exist. [CE]

Examination of current and projected needs for various occupations can help individuals make career decisions.

OBJECTIVES

CONTENT GENERALIZATIONS

13.2 Identify non traditional career possibilities for men and women. [CE, HP]

Examine the amount of education/training/experience required for a selected career ladder. [CE]

13.3 Identify laws related to securing employment. [CE, C]

Locate employment programs sponsored by government agencies for youth and young adults. [CE, C, HP]

Identify items to include in a work credential file. [CE]

Project strategies to use in securing employment. [CE]

Prepare a resume designed for a specific career interest. [CE]

Describe ways to prepare for an employment interview. [CE, HP]

Traditional occupational sex role stereotyping is being challenged.

The level of employment individuals can obtain is influenced by their competence, amount of education and experience, the demand for that particular job and personal initiative.

National/state and local laws affect the employability of an individual.

- Age discrimination in Employment Act
- Employment of minors
- Child labor laws
- Equal Pay Act
- Fair Labor Standards Act (Federal wage-hour law)

Government agencies provide a variety of programs to aid employment of young people.

Work credentials can include social security number, birth certificate, work permit, diploma, degree certification, license, professional or union membership, naturalization papers, security clearance, military service record and resume of qualifications and work experience.

Communication skills are essential in securing employment.

A resume includes a brief compilation of pertinent personal information, work experience and personal information.

A personal interview can be the single most decisive stage in seeking employment.

Preparing for the interview involves knowing yourself well and knowing something about the organization you are interviewing with.

OBJECTIVES

CONTENT GENERALIZATIONS

13.3 Critique simulated employment interview. [CE]

Appearance, body language and communication skills can influence an interviewer.

13.4 Identify occupations related to consumer services, personal and family economics. [CE, C]

Occupations relating to consumer services, personal and family finance field may be clerical, sales or service in nature.

Describe the kind and amount of education, skills and personal qualities needed to succeed in various consumer, family and personal economic fields. [CE, C]

When considering an occupational choice, factors to consider are the characteristics of those working in the field, their lifestyles, location of jobs, responsibilities and activities related to the job, potential for advancement and amount of education needed.



