



Consumer Education & Economics

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STANDARDS	PAGE REFERENCES
RESOURCE MANAGEMENT	
UNIT 1: DEVELOPING DECISION-MAKING SKILLS	
1. Evaluate the relationship between decision-making and the quality of life.	
<p>a. Identify how personal decisions and their consequences affect the quality of an individual's life.</p>	<p>Student Edition: 54-55, 63-64, 77, 84, 93-95, 97-102, 105, 121, 209-211, 219, 264-265, 296-299, 300-301, 349, 354, 357-358, 425-428, 507-508, 530-531, 545-546 <i>Dollars and Sense</i> 60 Teacher Annotated Edition: CT 84</p>
<p>b. Identify how decisions made by an individual affect the quality of life of other individuals, families, communities, and the larger society.</p>	<p>Student Edition: 75-79, 82-83, 87-89, 94-95, 209-211, 296-298 <i>Dollars and Sense</i> 86 Teacher Annotated Edition: CT 78; D 83</p>
<p>c. Examine values, goals, and standards and their interrelationships.</p>	<p>Student Edition: 53-56, 93-95, 97, 209, 211, 212-214, 298 <i>Building Consumer Skills</i> 73 Teacher Annotated Edition: A 55, 211</p>

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d. Practice effective decision-making techniques.	Student Edition: 59-62, 64, 67-71, 205, 209-212, 219-224, 239-240, 247, 283-284, 301-303, 535-536 <i>Building Consumer Skills</i> 73 Teacher Annotated Edition: A 212
e. Discuss management styles in relationship to decision-making skills.	Student Edition: 60-62, 64, 67-71, 212 Teacher Annotated Edition: A 60, 61; D 60
2. Utilize available resources.	
a. Distinguish between human and non-human resources.	Student Edition: 32, 57-58, 61-62, 85-86, 99, 106, 118-120, 191-192, 441-445, 447-450, 451-455, 512 Teacher Annotated Edition: A 58; CT 59; D 212
b. Assess the relationship between resources and decision-making.	Student Edition: 25-26, 58-62, 85-89, 99-102, 128-131, 209-214, 219-224, 263-265, 276, 296-299, 300-302, 309-310, 320-321, 328-329, 353-355, 376, 425-428, 485-492, 508-509, 511-512 <i>Connecting to Economics</i> 214, 513 <i>Dollars and Sense</i> 247 Teacher Annotated Edition: A 26, 32
UNIT 2: MANAGING PERSONAL FINANCES	
1. Appraise the relationship between financial management and quality of life.	
a. Identify how an individual's financial management affects the quality of his/her life.	Student Edition: 54-56, 60-61, 64, 105, 108, 209, 210-211, 270, 276, 282-284, 286-291, 296, 298, 328-329, 348, 376-377, 601 Teacher Annotated Edition: A 296; CA 280; D 289
b. Identify how an individual's financial management affects the quality of life of other individuals, families, communities, and the larger society.	Student Edition: 54-56, 83, 345, 346, 364, 385 <i>Connecting to Economics</i> 299, 356 Teacher Annotated Edition: A 83

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c. Examine implications of inheritance.	Student Edition: 148, 345, 347
2. Utilize banking services.	
a. Identify the types of financial institutions such as commercial banks, savings and loans, credit unions, etc.	Student Edition: 238-239, 279-281 <i>Building Consumer Skills</i> 259
b. Assess types of services offered by financial institutions such as checking accounts, savings accounts, loans and credit cards, debit cards, etc.	Student Edition: 216, 237, 241-245, 248, 254-257, 271-272, 279-281, 311-313 <i>Building Consumer Skills</i> 253
c. Practice banking procedures to include completing a loan application, and opening and using a checking account such as using ATMs, making deposits, writing and endorsing checks, reconciling statements, and purchasing overdraft protection.	Student Edition: 216-217, 242-243, 246-253, 254-257, 284-285 Teacher Annotated Edition: A 248
3. Employ a budget process to manage income and expenses.	
a. List different sources of income.	Student Edition: 191-192, 220, 304 Teacher Annotated Edition: CT 192, 199
b. Interpret a paycheck and explain deductions (taxes, social security withholding, insurance, etc.).	Student Edition: 197-199, 201
c. Recognize categories of expenses.	Student Edition: 108, 212, 220, 366-367, 374, 376-382, 390-391, 462, 485-486, 511, 534, 570, 592-594 Teacher Annotated Edition: A 220
d. Distinguish between fixed and variable expenses.	Student Edition: 220-221, 378-379, 511-517, 532-534, 594-595 Teacher Annotated Edition: D 222

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e. Defend the rationale for developing a budget.	Student Edition: 108, 209, 212, 214, 219, 221, 300-303, 462-463, 515-516, 534, 570, 592-594, 600-601 <i>Connecting to Economics</i> 214
c. Prepare a budget.	Student Edition: 220-224, 300-302, 329, 485-486, 511-517, 534-535 <i>Building Consumer Skills</i> 235 Teacher Annotated Edition: CT 302
d. Evaluate the effectiveness of a budget plan.	Student Edition: 223-224, 329
4. Analyze effective use of credit.	
a. Distinguish among various types of credit.	Student Edition: 262-263, 271-275, 279-280, 486-489, 594-596, 601 <i>Connecting to Economics</i> 262 Teacher Annotated Edition: A 263
b. Evaluate different sources of credit.	Student Edition: 271-275, 279-283, 489, 595-596, 601 <i>InfoSource</i> 595 <i>Thinking Critically</i> 293 Teacher Annotated Edition: CT 280
c. Recognize benefits and pitfalls of credit use.	Student Edition: 263-264, 267, 268-269, 273-274, 283-284, 486-487, 489, 601 <i>Dollars and Sense</i> 488 <i>Thinking Critically</i> 293 Teacher Annotated Edition: A 272
d. Identify procedures for establishing and maintaining a good credit rating to include debt management.	Student Edition: 266, 270, 276, 288, 291

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e. Discuss interest rates.	Student Edition: 158, 169-171, 237, 277, 304-308, 312, 313, 487, 596 <i>Building Consumer Skills</i> 505 <i>Connecting to Economics</i> 299 <i>Dollars and Sense</i> 169 <i>InfoSource</i> 311 Teacher Annotated Edition: A 305; CT 170
5. Analyze effective saving and investment practices.	
a. Develop a savings goal and plan.	Student Edition: 53-56, 108, 209-214, 221, 295-299, 300-303, 309-310, 317-323, 328-329, 349, 485-489, 515-518
b. Compare and contrast various methods of savings and investing.	Student Edition: 295-296, 309-313, 317-323, 324-329, 330-337, 338-344, 387-389 <i>Building Consumer Skills</i> 351 Teacher Annotated Edition: A 296, 322; CT 341; D 343
6. Analyze appropriate types of insurance for protecting personal assets.	
a. Distinguish among types of life insurance.	Student Edition: 285, 386-388
b. Determine who needs life insurance coverage and the amount needed.	Student Edition: 385-390
c. Distinguish among health insurance, health maintenance organizations, and preferred provider organizations.	Student Edition: 377-382
d. Identify other types of health, accident, and disability insurance plans.	Student Edition: 142, 143, 377-384, 573
e. Identify basic types of automobile insurance coverage.	Student Edition: 361-364 <i>Building Consumer Skills</i> 393
f. Identify procedures to use in case of an automobile accident.	Student Edition: 367-368
g. Identify types of property insurance.	Student Edition: 369-374
h. Identify the procedures for filing an insurance claim.	Student Edition: 368, 374, 390

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7. Distinguish among local, state, and federal tax assessments.	
a. Discuss local tax assessments to include property, automobile, and sales taxes.	Student Edition: 148, 151, 593
b. Compute local, state and federal income taxes.	Student Edition: 150, 204
UNIT 3: PERFECTING THE ROLE OF THE CONSUMER	
1. Identify a consumer's rights and responsibilities.	
a. Define the role of the consumer in the marketplace.	Student Edition: 23-25, 44, 135-136, 139, 159 <i>Connecting to Economics</i> 299 <i>Dollars and Sense</i> 138 Teacher Annotated Edition: A 139; CT 139
b. Define consumer choice, consumer rights, and consumer responsibilities.	Student Edition: 25-26, 28-29, 35-36, 37-38, 44, 45-49, 53-56, 67-71, 75-79, 87, 278, 577-583, 590-591, 600-601 <i>Building Consumer Skills</i> 51 <i>Dollars and Sense</i> 139 Teacher Annotated Edition: A 29
c. Define the role of the consumer in dealing with sales people and merchants.	Student Edition: 45-49, 76, 430-433 Teacher Annotated Edition: CT 71
d. Discuss simple contracts.	Student Edition: 283, 285, 432-433, 587-589 Teacher Annotated Edition: CT 285
2. Evaluate consumer information.	
a. Interpret product labels.	Student Edition: 469, 475-476, 477, 538-540, 606
b. Interpret product guarantees and warranties.	Student Edition: 420-424, 496
c. Describe the impact of advertising.	Student Edition: 66, 187, 396-397 <i>Connecting to Economics</i> 397

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d. Evaluate advertising for truthfulness.	Student Edition: 40-41, 400, 403 <i>Building Consumer Skills</i> 575 <i>Dollars and Sense</i> 290 Teacher Annotated Edition: A 41, 68, 69; DAS 43
e. Identify procedures for filing a consumer complaint to include contesting an incorrect billing statement.	Student Edition: 44, 45-49, 278, 423, 433, 450, 587 <i>Building Consumer Skills</i> 51, 293 Teacher Annotated Edition: A 48; D 49
f. Identify the protectors of the consumer - government, business and industry, and consumer organizations.	Student Edition: 27-33, 37-38, 47, 48-49, 144, 245, 268, 269-270, 275, 283, 287, 398, 421-422, 450, 475-476, 538-540, 587 <i>Connecting to Economics</i> 533 <i>InfoSource</i> 31, 47 Teacher Annotated Edition: A 30, 31; CT 29, 33
g. Develop techniques for applying the decision-making process to consumer decisions.	Student Edition: 26, 64, 67-71, 108-109, 212, 264-265, 297, 424, 425-428, 430-432, 483-489, 584-587, 592-597, 600-605 <i>Dollars and Sense</i> 108
h. Identify ways to maximize family life through consumer decisions about food, clothing, housing, transportation, leisure, and major household purchases.	Student Edition: 438-440, 451-455, 459-460, 462-463, 490-498, 499-501, 507-508, 510, 515-516, 523-531, 535-536, 540-543, 544-547, 577-583, 600-606 <i>Dollars and Sense</i> 108
3. Demonstrate wise decision-making regarding the balance between personal and global/environmental concern.	
a. Identify practices which show respect for the environment through the wise use of resources.	Student Edition: 59-60, 87-89, 606-607, 613 Teacher Annotated Edition: A 88; D 89
b. Identify specific approaches to managing waste properly.	Student Edition: 88-89, 144 Teacher Annotated Edition: A 88, 89; D 87, 89

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UNIT 4: BALANCING WORK AND FAMILY	
1. Identify the relationship between work and quality of life.	
a. Recognize how individual satisfaction in the choice of work affects the quality of individual and family life.	Student Edition: 93-95, 99-102 <i>Thinking Critically</i> 125 Teacher Annotated Edition: CT 94
b. Compare how the unique differences of diverse family arrangements is impacted by type of work, e.g., dual worker families, families with part-time workers, and single parent families.	Student Edition: 62, 94-96 <i>Building Consumer Skills</i> 125 Teacher Annotated Edition: A 101; D 96, 133
2. Describe the influence of families on the workplace.	
a. Discuss the Family and Medical Leave Act, including its nature and scope.	Student Edition: 96
b. Discuss employer-sponsored child care, including its nature and scope.	Student Edition: Fig. 4.3 page 96, 568
c. Identify the various options available with flexible work scheduling.	Student Edition: 95-96
d. Identify the various options available with employer-assistance programs.	Student Edition: 96
3. Identify techniques to enhance communications skills for balancing work and family.	
a. Identify the types of communication to include verbal and nonverbal forms.	Student Edition: 114-115, 119, 565-566 Teacher Annotated Edition: A 119
b. Demonstrate the ability to use "I" messages, "You" messages, and "We" messages.	Student Edition: 119 This objective can be covered during classroom discussion of effective communication skills.
c. Identify approaches to enhancing communication within the family.	Student Edition: 119
4. Identify techniques to enhance time management skills for balancing work and family.	
a. Identify the tools for managing time.	Student Edition: 60-62, 95, 215-218, 417

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b. Describe strategies for time management.	Student Edition: 61-62, 95, 428, 510, 536 Teacher Annotated Edition: A 510
c. Discuss the purpose and importance of record keeping, including what to keep and what to discard.	Student Edition: 46, 47, 202-203, 212, 225-228, 249, 276-277, 418, 607 <i>Thinking Critically</i> 259 Teacher Annotated Edition: A 607; CT 46, 203, 253, 607; D 226, 418; E 247
5. Identify techniques to enhance stress management skills for balancing work and family.	
a. Discuss the nature and scope of stress from a positive and negative standpoint.	Student Edition: 286, 288-289, 353 Teacher Annotated Edition: D 289; E 553
b. Identify factors contributing to stress among teens.	Student Edition: 210, 552 <i>Thinking Critically</i> 575
c. Distinguish between the positive and negative stress relievers.	Student Edition: 60-62, 289-290, 354, 507-508, 510, 551-553, 554 <i>Thinking Critically</i> 575
6. Identify techniques to enhance conflict resolution skills in balancing work and family.	
a. Discuss conflict, including types and their positive and negative natures.	Student Edition: 45-49, 79, 94-95
b. Discuss factors contributing to conflict.	Student Edition: 45-47, 79, 94-95, 286 Teacher Annotated Edition: D 95
c. Discuss strategies for preventing conflict.	Student Edition: 95, 119 Teacher Annotated Edition: CT 79
d. Demonstrate approaches to handling conflict.	Student Edition: 47-49, 95, 119 <i>InfoSource</i> 47 Teacher Annotated Edition: D 47, 95

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7. Identify techniques to enhance technology skills in balancing work and family.	
a. Identify ways to maximize home automation to meet family goals.	Student Edition: 215-217, 244, 417
b. Describe the influence of technology on the environment.	Student Edition: 87, 606-607
8. Evaluate the role of change in balancing work and family concerns.	
a. Discuss the nature of change as related to resource management (changing jobs, moving, unemployment, financial problems, etc.).	Student Edition: 55-56, 93-94, 97-98, 122, 156-158, 195, 210, 214, 286, 228-291, 324-329, 345 <i>Thinking Critically</i> 73, 315 Teacher Annotated Edition: A 98, 214; CA 195
b. Discuss the relationship of the rate of change and its effect on the quality of life.	Student Edition: 66, 98, 122, 156-158, 160, 184, 195, 324, 345, 348-349 Teacher Annotated Edition: D 160, 177
c. Adopt constructive techniques for initiating and responding to change.	Student Edition: 56, 93-95, 97-104, 105-109, 110-116, 118-123, 214, 325-329, 345-349 Teacher Annotated Edition: A 112, 214; D 98, 156