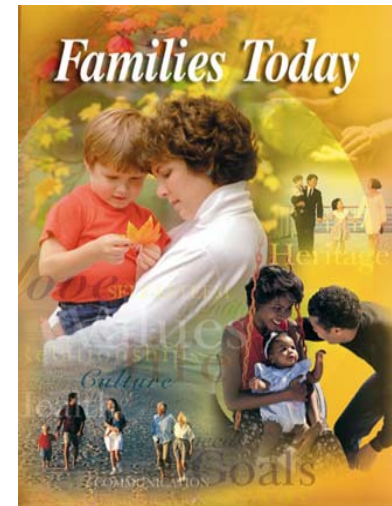
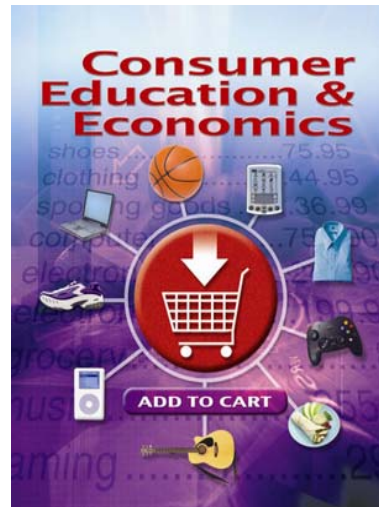


# *Families Today*

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## Consumer Education & Economics

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STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<b>SELF-MANAGEMENT STANDARD</b>		
20.0117-01 Students will participate in activities that help increase their self-awareness, values and will use a rational decision-making process to set and implement personal and financial plans and goals.		
20.0117-0101 Explain how self-concept is built and preserved and how it relates to the perception of individual strengths and weaknesses.		
<ul style="list-style-type: none"> <li>Describe the positive and negative development of self-concept.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 46, 57-61, 382, 451-453, 514 <b>Teacher Wraparound Edition:</b> CC 452; E 453; ETC 56, 59; JW 453; SRA 452; VIA 60

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20.0117-0102 Identify personal values and explain how values impact interpersonal relationships and financial decisions.		
<ul style="list-style-type: none"> <li>Define and discuss values and their function.</li> </ul>	<p><b>Student Edition:</b> 54-55, 75-79 <i>Check Your Understanding</i> 56 #1-2, 79 #1 <i>Thinking Critically</i> 91 #2</p> <p><b>Teacher Annotated Edition:</b> CA 54, 78; CT 77; TA 76</p>	<p><b>Student Edition:</b> 55-61, 162-163, 192, 225 <i>Skills Checklist</i> 60</p> <p><b>Teacher Wraparound Edition:</b> C 61; CVA 56; DA 60; EA 59; ETC 56, 58, 59; RVA 201; SD 57; VIA 60</p>
<ul style="list-style-type: none"> <li>Discuss personal values that affect financial choices (e.g., home ownership, work ethic, charity, civic virtue). (GFL 1.1a)</li> </ul>	<p><b>Student Edition:</b> 54-55, 65-66, 211-213 <i>Consumer Connections</i> 235</p> <p><b>Teacher Annotated Edition:</b> CA 212; CT 210; TA 213</p>	<p><b>Student Edition:</b> 531-534, 536-540, 541-545, 549-554</p> <p><b>Teacher Wraparound Edition:</b> C 540, 555; ETC 537, 550; IA 539; SD 532, 537; WAA 532</p>
<ul style="list-style-type: none"> <li>Explain the effect of values on relationships and financial decisions.</li> </ul>	<p><b>Student Edition:</b> 54-55, 75-79 <i>Check Your Understanding</i> 79 #2-3</p> <p><b>Teacher Annotated Edition:</b> CA 54, 76, 78; RA 77; TA 76</p>	<p><b>Student Edition:</b> 55-61, 162-163, 192, 225, 531-534, 536-540, 541-545, 549-554 <i>Skills Checklist</i> 60</p> <p><b>Teacher Wraparound Edition:</b> C 61, 540, 555; CVA 56; DA 60; EA 59; ETC 56, 58, 59, 537, 550; IA 539; RVA 201; SD 57, 532, 537; VIA 60; WAA 532</p>

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20.0117-0103 Classify short- and long-term goals and the steps needed to achieve them.		
<ul style="list-style-type: none"> <li>Describe the goal setting process.</li> </ul>	<p><b>Student Edition:</b> 53-56, 93-96, 210-212, 233, 298, 509 <i>Check Your Understanding</i> 56 #3 <i>Consumer Application</i> 56</p> <p><b>Teacher Annotated Edition:</b> CT 509; D 56; RA 298</p>	<p><b>Student Edition:</b> 76-77, 187-188</p> <p><b>Teacher Wraparound Edition:</b> CG 77; ETC 77; M 187; SD 188; SP 188</p>
<ul style="list-style-type: none"> <li>Compare short-term and long-term financial goals. (GFL 1.1c)</li> </ul>	<p><b>Student Edition:</b> 55-56, 211-212, 298 <i>Building Consumer Skills</i> 73 #1 <i>Consumer Connections</i> 73</p> <p><b>Teacher Annotated Edition:</b> RA 298; TA 55, 211</p>	<p><b>Student Edition:</b> 76-77, 187-188, 536-540, 541-545</p> <p><b>Teacher Wraparound Edition:</b> C 540; CG 77; ETC 77; M 187; SD 188; SP 188; SPA 539</p>
<ul style="list-style-type: none"> <li>Identify short-term and long-term goals that are consistent with personal values.</li> </ul>	<p><b>Student Edition:</b> 53-56, 93-96, 211, 233, 509 <i>Building Consumer Skills</i> 591 #1 <i>Check Your Understanding</i> 56 #2, 96 #1</p> <p><b>Teacher Annotated Edition:</b> CA 56, 94</p>	<p><b>Student Edition:</b> 55-61, 162-163, 192, 225, 531-534, 536-540, 541-545, 549-554 <i>Skills Checklist</i> 60</p> <p><b>Teacher Wraparound Edition:</b> C 61, 540, 555; CVA 56; DA 60; EA 59; ETC 56, 58, 59, 537, 550; IA 539; RVA 201; SD 57, 532, 537; VIA 60; WAA 532</p>
<ul style="list-style-type: none"> <li>Explain the components of a financial plan (e.g., goals, net worth statement, budget, income and expense record, an insurance plan, a saving and investing plan). (GFL 1.1b)</li> </ul>	<p><b>Student Edition:</b> 55-56, 210-212, 219-224, 298, 300-303, 319-322, 385-390 <i>Building Consumer Skills</i> 235 #3</p> <p><b>Teacher Annotated Edition:</b> A 319; CA 210; FCCLA 220; IS 221</p>	<p><b>Student Edition:</b> 531-540, 541-545</p> <p><b>Teacher Wraparound Edition:</b> C 545; ETC 542; M 541; PEA 544; R 545; SD 542, 544; SS 541</p>

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	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Design a plan to reach a specific financial goal. (GFL 1.1d)</li> </ul>	<b>Student Edition:</b> 209-212, 215-218, 219-224, 298, 300-303 <i>Consumer Application</i> 303 <i>Dollars and Sense</i> 303 <b>Teacher Annotated Edition:</b> FCCLA 301; RA 298	<b>Student Edition:</b> 531-540, 541-545 <b>Teacher Wraparound Edition:</b> C 540, 545; GDA 543; PEA 544; R 545; SD 532; SDA 539
<ul style="list-style-type: none"> <li>List advantages of designing and following a personal financial plan. (GFL 1.1e)</li> </ul>	<b>Student Edition:</b> 209-214 <i>Building Consumer Skills</i> 235 #5 <b>Teacher Annotated Edition:</b> CA 212; CT 210	<b>Student Edition:</b> 531-540, 541-545 <b>Teacher Wraparound Edition:</b> C 545; ETC 542; M 541; PEA 544; R 545; SD 542, 544; SS 541
20.0117-0104 Describe the decision-making process, including acceptance of personal responsibility for the consequences of the decision.		
<ul style="list-style-type: none"> <li>Explain how limited financial resources affect the choices people make. (GFL 1.2a)</li> </ul>	<b>Student Edition:</b> 58-61, 128-129, 209-210, 214 <i>Check Your Understanding</i> 303 #2 <i>Dollars and Sense</i> 60 <i>Economic Impact &amp; Issues</i> 214 <b>Teacher Annotated Edition:</b> JS 59; TA 59	<b>Student Edition:</b> 531-540, 541-545, 549-555 <i>Focus On</i> 551 <b>Teacher Wraparound Edition:</b> CCA 551; CCD 534; ETC 537, 543; IA 539; PWA 550; SD 533, 535, 537, 542; SP 550; SPA 539
<ul style="list-style-type: none"> <li>Describe the influence of peer pressure as it relates to purchasing decisions (e.g., fashion, acceptance from others, and need for latest gadget). (GFL 1.2b)</li> </ul>	<b>Student Edition:</b> 65, 461 <i>Building Consumer Skills</i> 73 #3 <i>Check Your Understanding</i> 463 #1 <i>Thinking Critically</i> 479 #2 <b>Teacher Annotated Edition:</b> D 461	<b>Student Edition:</b> 552-554 <b>Teacher Wraparound Edition:</b> AAA 554; ESA 553; ETC 553; SD 554

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Explain how scarcity relates to needs and wants. (GFL 1.2c) (opportunity costs)</li> </ul>	<b>Student Edition:</b> 58, 128-129 <i>Check Your Understanding</i> 62 #2	See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.
<ul style="list-style-type: none"> <li>Analyze the impact of marketing, advertising and sales, strategies/techniques on purchasing decisions (e.g., impulse buying, delayed payment). (GFL 1.2d)</li> </ul>	<b>Student Edition:</b> 40-41, 70, 263-265, 395-398, 399-403, 404-411, 418 <b>Teacher Annotated Edition:</b> CA 401; D 396; RA 397; TA 265	<b>Student Edition:</b> 534-540, 552-554 <b>Teacher Wraparound Edition:</b> AAA 554; CIA 536; ESA 553; ETC 553; SD 537, 554; VL 537
<ul style="list-style-type: none"> <li>Evaluate the role of emotions when making financial decisions. (GFL 1.2e)</li> </ul>	<b>Student Edition:</b> 264, 397, 399-403, 418 <b>Teacher Annotated Edition:</b> CT 402; D 264	<b>Student Edition:</b> 534-540, 552-554 <b>Teacher Wraparound Edition:</b> AAA 554; CIA 536; ESA 553; ETC 553; SD 537, 554; VL 537
<ul style="list-style-type: none"> <li>Recognize that individuals are responsible for their finances. (GFL 1.3a)</li> </ul>	<b>Student Edition:</b> 24-26, 209-210, 233 <i>Chart</i> 29 <b>Teacher Annotated Edition:</b> CA 26	<b>Student Edition:</b> 531-540, 541-545, 549-555 <i>Focus On</i> 551 <b>Teacher Wraparound Edition:</b> C 545; CCA 551; CCD 534; ETC 537, 542, 543; IA 539; M 541; PEA 544; PWA 550; R 545; SD 533, 535, 537, 542, 544; SP 550; SPA 539; SS 541

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	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<b>INCOME/CAREER PREPARATION STANDARD</b>		
<b>20.0117-02 Students will understand sources of income and the relationship between income and career preparation to reach financial goals.</b>		
20.0117-0201 Identify various forms of income and analyze factors that affect income. (GFL 2.1)		
<ul style="list-style-type: none"> <li>Identify sources of income (e.g., wages, investments, self-employment). (GFL 2.1a)</li> </ul>	<b>Student Edition:</b> 191-193, 220, 317-319, 332 <i>Check Your Understanding</i> 195 #1 <b>Teacher Annotated Edition:</b> JS 192	<b>Student Edition:</b> 227, 232, 433, 541-542 <b>Teacher Wraparound Edition:</b> DA 227; ETC 572; GS 227
<ul style="list-style-type: none"> <li>Compare common employee benefits (e.g., insurance, leave, retirement). (GFL 2.1b)</li> </ul>	<b>Student Edition:</b> 194-195, 198 <i>Consumer Connections</i> 207 <i>Economic Impact &amp; Issues</i> 193 <i>Thinking Critically</i> 207 #1 <b>Teacher Annotated Edition:</b> RA 194	<b>Student Edition:</b> 84, 232-233, 240, 512, 526 <b>Teacher Wraparound Edition:</b> IA 84
<ul style="list-style-type: none"> <li>Identify common types of insurance (e.g., health, life, long-term disability) and their terminology (e.g., term, whole life, deductible, premium, grace period). (GFL 3.5a)</li> </ul>	<b>Student Edition:</b> 354-359, 360-368, 369-375, 376-384, 385-391 <i>Building Consumer Skills</i> 393 #1 <i>Economic Impact &amp; Issues</i> 356 <b>Teacher Annotated Edition:</b> CA 355; CT 356, 363	<b>Student Edition:</b> 512, 526

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	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Describe how insurance and other risk-management strategies protect against financial loss. (GFL 3.5b)</li> </ul>	<p><b>Student Edition:</b> 353, 354 <i>Check Your Understanding</i> 359 #1 <i>Economic Impact &amp; Issues</i> 356</p> <p><b>Teacher Annotated Edition:</b> CA 355; JS 354</p>	<p>The following pages reference financial planning.</p> <p><b>Student Edition:</b> 531-540, 541-545</p> <p><b>Teacher Wraparound Edition:</b> C 545; ETC 542; M 541; PEA 544; R 545; SD 542, 544; SS 541</p>
<ul style="list-style-type: none"> <li>Compare income to the cost-of-living in various geographical areas. (GFL 2.1c)</li> </ul>	<p><b>Student Edition:</b> 193</p>	<p>The following pages reference the importance of income to the consumer today.</p> <p><b>Student Edition:</b> 227, 232, 433, 531-540, 541-545, 549-555 <i>Focus On</i> 551</p> <p><b>Teacher Wraparound Edition:</b> CCA 551; CCD 534; DA 227; ETC 537, 543, 572; GS 227; IA 539; PWA 550; SD 533, 535, 537, 542; SP 550; SPA 539</p>
<ul style="list-style-type: none"> <li>Analyze how economic conditions affect income. (GFL 2.1d)</li> </ul>	<p><b>Student Edition:</b> 140-141 <i>Caption</i> 192 <i>Economic Impact &amp; Issues</i> 193</p> <p><b>Teacher Annotated Edition:</b> CA 192</p>	<p>The following pages reference income.</p> <p><b>Student Edition:</b> 227, 232, 433, 541-542</p> <p><b>Teacher Wraparound Edition:</b> DA 227; ETC 572; GS 227</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0202 Analyze criteria for selecting a career and the impact of career choices on income and financial stability. (GFL 2.3)		
<ul style="list-style-type: none"> <li>Describe the correlation between income and a worker's skills, education, the value of the work to society, condition of the economy, and the supply and demand for workers. (GFL 2.3a)</li> </ul>	<p><b>Student Edition:</b> 93-94, 97-98, 100-104, 105 <i>Consumer Application</i> 104 <i>Thinking Critically</i> 125 #3</p> <p><b>Teacher Annotated Edition:</b> D 98; PO 102</p>	<p>The following pages reference career planning.</p> <p><b>Student Edition:</b> 227, 232, 433, 541-542, 567-574, 575-581 <i>Tips &amp; Techniques</i> 570</p> <p><b>Teacher Wraparound Edition:</b> DA 227, 569; ETC 572; GS 227; UTT 570</p>
<ul style="list-style-type: none"> <li>Develop career plan(s) that include educational requirements, skill development, and income potential. (GFL 2.3b)</li> </ul>	<p><b>Student Edition:</b> 99-100, 105-107, 118-120 <i>Building Consumer Skills</i> 125 #1 <i>Check Your Understanding</i> 104 #1-#2</p> <p><b>Teacher Annotated Edition:</b> D 98, 107; PO 102; TA 119</p>	<p><b>Student Edition:</b> 567-574, 575-581 <i>Skills Checklist</i> 572</p> <p><b>Teacher Wraparound Edition:</b> C 574; DA 569; ETC 570, 571, 572, 573; SC 572; UTT 570</p>
<ul style="list-style-type: none"> <li>Analyze the costs and benefits of developing new skills for the workplace. (GFL 2.3c)</li> </ul>	<p><b>Student Edition:</b> 105-107, 118-120 <i>Building Consumer Skills</i> 125 #1</p> <p><b>Teacher Annotated Edition:</b> D 98, 119; PO 102, 119</p>	<p><b>Student Edition:</b> 570-574 <i>Skills Checklist</i> 573 <i>Tips &amp; Techniques</i> 570</p> <p><b>Teacher Wraparound Edition:</b> ETC 570, 571, 572; IA 571; SC 573; SP 573; UTT 570</p>
<ul style="list-style-type: none"> <li>Identify the risks and rewards of entrepreneurship/self-employment. (GFL 2.3d)</li> </ul>	<p><b>Student Edition:</b> 104, 133 <i>Check Your Understanding</i> 104 #3</p> <p><b>Teacher Annotated Edition:</b> CA 104</p>	<p><b>Student Edition:</b> 579-580</p> <p><b>Teacher Wraparound Edition:</b> BR 581</p>

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	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0203 Identify and understand required income withholdings. (GFL 2.2)		
<ul style="list-style-type: none"> <li>List the reasons for taxation and uses of tax revenues. (GFL 2.2a)</li> </ul>	<p><b>Student Edition:</b> 146-151, 198, 200, 310 <i>Check for Understanding</i> 151 #1</p> <p><b>Teacher Annotated Edition:</b> CA 147; CT 201</p>	<p><b>Teacher Wraparound Edition:</b> IA 84; SP 37</p>
<ul style="list-style-type: none"> <li>Describe the purposes of Social Security and Medicare. (GFL 2.2b)</li> </ul>	<p><b>Student Edition:</b> 141-142, 147, 382-383</p> <p><b>Teacher Annotated Edition:</b> CA 383; IS 143</p>	<p><b>Student Edition:</b> 355, 356-357</p> <p><b>Teacher Wraparound Edition:</b> ETC 37; IA 84; M 355; SD 360</p>
<ul style="list-style-type: none"> <li>Calculate net income from an employee payroll record. (GFL 2.2c)</li> </ul>	<p><b>Student Edition:</b> 197-199 <i>Consumer Application</i> 199 <i>Figure</i> 197</p>	<p>See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.</p>
20.0117-0204 Describe the role of planning and maintaining a balanced budget. (GFL 3.1)		
<ul style="list-style-type: none"> <li>Develop, monitor, and evaluate a personal budget. (GFL 3.1a)</li> </ul>	<p><b>Student Edition:</b> 220-224 <i>Building Consumer Skills</i> 235 #3 <i>Check Your Understanding</i> 224 <i>Consumer Application</i> 224</p> <p><b>Teacher Annotated Edition:</b> CA 222, 223; IS 221; TA 220</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555</p> <p><b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541</p>

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<ul style="list-style-type: none"> <li>Discuss opportunity costs and trade-offs in budget implementation. (GFL 3.1b)</li> </ul>	<p><b>Student Edition:</b> 58-59, 128-129, 219, 355 <i>Economic Impact &amp; Issues</i> 214 <i>Thinking Critically</i> 235 #1</p> <p><b>Teacher Annotated Edition:</b> CA 128, 355; JS 59</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555</p> <p><b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541</p>
<ul style="list-style-type: none"> <li>Identify and discuss the social and personal consequences of not following a budget. (GFL 3.1c)</li> </ul>	<p><b>Student Edition:</b> 219, 286, 290-291 <i>Building Consumer Skills</i> 235 #1 <i>Thinking Critically</i> 235 #2</p>	<p><b>Student Edition:</b> 537-538, 552-553 <i>Career Success Stories</i> 535 <i>Focus On</i> 544</p> <p><b>Teacher Wraparound Edition:</b> C 540; CCD 534; CSA 537; ETC 536; FO 544; QAA 535; SC 534; SD 535; VL 537</p>
<ul style="list-style-type: none"> <li>Compare and evaluate various tools available for keeping track of budgets (e.g., envelope systems, computer programs, and paper tracking). (GFL 3.1d)</li> </ul>	<p><b>Student Edition:</b> 215-218, 227-228 <i>Check Your Understanding</i> 218 #3, 228 #2 <i>Review Sheet</i> 223</p> <p><b>Teacher Annotated Edition:</b> CT 216</p>	<p><b>Student Edition:</b> 532-533, 542</p> <p><b>Teacher Wraparound Edition:</b> CRA 533; ETC 542</p>
20.0117-0205 Students will describe the services and payment options available from financial institutions.		
<ul style="list-style-type: none"> <li>Compare the services of various types of financial institution (e.g., banks, credit unions, investment brokers, loan agencies) and identify advantages of comparison shopping before selecting financial services. (GFL 3.3b)</li> </ul>	<p><b>Student Edition:</b> 237-240, 279-283 <i>Consumer Application</i> 240, 285 <i>Consumer Connections</i> 259</p> <p><b>Teacher Annotated Edition:</b> CA 239; RA 238</p>	<p><b>Student Edition:</b> 532-533, 534-540</p> <p><b>Teacher Wraparound Edition:</b> CCD 534; ETC 533, 534, 535, 537; FT 533; SD 534; VL 535, 536, 537</p>

STANDARDS	PAGE REFERENCES	
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<ul style="list-style-type: none"> <li>Identify terms and services associated with banking.</li> </ul>	<p><b>Student Edition:</b> 237-240, 241-245 <i>Consumer Application</i> 240</p> <p><b>Teacher Annotated Edition:</b> CA 239, 242; CT 244; RA 238</p>	<p><b>Student Edition:</b> 532-533, 534, 536-540 <i>Career Success Stories</i> 535</p> <p><b>Teacher Wraparound Edition:</b> CRA 533; ETC 533, 537; SD 534, 535, 537; U 535</p>
<ul style="list-style-type: none"> <li>Identify terms and services associated with checking accounts.</li> </ul>	<p><b>Student Edition:</b> 246-253 <i>Check Your Understanding</i> 253 #2 <i>Consumer Connections</i> 259 <i>Dollars and Sense</i> 247 <i>Thinking Critically</i> 259 #2</p> <p><b>Teacher Annotated Edition:</b> CT 250; TA 247, 249</p>	<p><b>Student Edition:</b> 532-534</p> <p><b>Teacher Wraparound Edition:</b> CRA 533; ETC 534, 535; FT 533; SD 534</p>
<ul style="list-style-type: none"> <li>Demonstrate knowledge of financial transactions, checking and savings accounts, and associated financial services. (GFL 3.1e)</li> </ul>	<p><b>Student Edition:</b> 241-245, 246-253, 254-257, 311-313 <i>Building Consumer Skills</i> 259 #3 <i>Dollars and Sense</i> 247 <i>Thinking Critically</i> 259 #2</p> <p><b>Teacher Annotated Edition:</b> CA 248; CT 248</p>	<p><b>Student Edition:</b> 532-533, 534, 536-540 <i>Career Success Stories</i> 535</p> <p><b>Teacher Wraparound Edition:</b> CRA 533; ETC 533, 534, 535, 537; FT 533; SD 534, 535, 537; U 535</p>

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<ul style="list-style-type: none"> <li>Demonstrate how to manage a checking account. (GFL 3.1f)</li> </ul>	<p><b>Student Edition:</b> 246-253 <i>Building Consumer Skills</i> 259 #3 <i>Dollars and Sense</i> 247 <i>Thinking Critically</i> 259 #3</p> <p><b>Teacher Annotated Edition:</b> CA 248; TA 249</p>	<p><b>Student Edition:</b> 532-534</p> <p><b>Teacher Wraparound Edition:</b> CRA 533; ETC 534, 535; FT 533; SD 534</p>
<ul style="list-style-type: none"> <li>Evaluate the impact of major purchases on budgeting (e.g., automobile, housing). (GFL 3.1g)</li> </ul>	<p><b>Student Edition:</b> 220-223, 578, 586</p> <p><b>Teacher Annotated Edition:</b> CA 222; TA 220</p>	<p><b>Student Edition:</b> 497-500, 536-537</p> <p><b>Teacher Wraparound Edition:</b> CSA 537; GS 497; IA 498; SD 499, 537; SP 497</p>
<ul style="list-style-type: none"> <li>Compare the advantages and disadvantages of different payment methods. (GFL 3.3a)</li> </ul>	<p><b>Student Edition:</b> 262-263, 272-273 <i>Building Consumer Skills</i> 293 #4 <i>Chart</i> 274 <i>Thinking Critically</i> 293 #4</p> <p><b>Teacher Annotated Edition:</b> JS 272</p>	<p><b>Student Edition:</b> 534, 536-538</p> <p><b>Teacher Wraparound Edition:</b> CCD 534; CIA 536; CSA 537; ETC 537; SD 537; VL 537</p>

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	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0206 Understand credit uses and costs. (GFL 3.2)		
<ul style="list-style-type: none"> <li>Discuss the history and role of credit. (GFL 3.2a)</li> </ul>	<p><b>Student Edition:</b> 261-265 <i>Chart</i> 264 <i>Check Your Understanding</i> 265 #2 <i>Economic Impact &amp; Issues</i> 262</p> <p><b>Teacher Annotated Edition:</b> D 264; JS 262; TA 265</p>	<p><b>Student Edition:</b> 534, 536-538</p> <p><b>Teacher Wraparound Edition:</b> CCD 534; CIA 536; CSA 537; ETC 537; SD 537; VL 537</p>
<ul style="list-style-type: none"> <li>List basic types of credit (e.g., credit cards, installment loans, service credit, revolving credit, student loans). (GFL 3.2b)</li> </ul>	<p><b>Student Edition:</b> 262-263, 271-272, 279-283 <i>Building Consumer Skills</i> 293 #3 <i>Thinking Critically</i> 283 #4</p> <p><b>Teacher Annotated Edition:</b> CA 263; D 272; JS 272</p>	<p><b>Student Edition:</b> 534, 536-538</p> <p><b>Teacher Wraparound Edition:</b> CCD 534; CIA 536; CSA 537; ETC 537; SD 536, 537; VL 537</p>
<ul style="list-style-type: none"> <li>Describe the risks and responsibilities associated with using credit. (GFL 3.2c)</li> </ul>	<p><b>Student Edition:</b> 263-265 <i>Building Consumer Skills</i> 293 #5 <i>Thinking Critically</i> 293 #1</p> <p><b>Teacher Annotated Edition:</b> D 264; TA 265</p>	<p><b>Student Edition:</b> 534, 536-538 <i>Career Success Stories</i> 535 <i>Skills Checklist</i> 534</p> <p><b>Teacher Wraparound Edition:</b> CCD 534; CIA 536; CSA 537; ETC 537; QAA 535; SD 535, 536, 537; VL 537, 538</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify the methods of establishing and maintaining a good credit rating. (GFL 3.2d)</li> </ul>	<b>Student Edition:</b> 266-270, 276 <i>Check Your Understanding</i> 270 #2 <b>Teacher Annotated Edition:</b> PO 269	<b>Student Edition:</b> 534, 536-538 <i>Skills Checklist</i> 534 <b>Teacher Wraparound Edition:</b> ETC 536
<ul style="list-style-type: none"> <li>Explain the purpose of cosigners and collateral when applying for a loan. (GFL 3.2e)</li> </ul>	<b>Student Edition:</b> 262, 267, 270 <i>Consumer Connections</i> 293	See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.
<ul style="list-style-type: none"> <li>Identify warning signs of credit abuse (e.g., late fees, missed payments, collection notices, bounced checks) and ways to correct credit problems. (GFL 3.2f)</li> </ul>	<b>Student Edition:</b> 286-291 <i>Building Consumer Skills</i> 293 #5 <i>Check Your Understanding</i> 291 #2 <i>Dollars and Sense</i> 290 <b>Teacher Annotated Edition:</b> CA 287, 288; TA 289	<b>Student Edition:</b> 537-538 <i>Career Success Stories</i> 535 <b>Teacher Wraparound Edition:</b> QAA 535; SD 535
<ul style="list-style-type: none"> <li>Calculate and compare costs associated with the use of credit (e.g., finance charges, interest, late fees, default rates, closing costs). (GFL 3.2g)</li> </ul>	<b>Student Edition:</b> 272-275 <i>Building Consumer Skills</i> 293 #4 <i>Check Your Understanding</i> 278 #2 <i>Thinking Critically</i> 293 #4 <b>Teacher Annotated Edition:</b> CA 275; RA 274	<b>Student Edition:</b> 534, 536-538 <i>Career Success Stories</i> 535 <i>Skills Checklist</i> 534 <b>Teacher Wraparound Edition:</b> CCD 534; CIA 536; CSA 537; ETC 537; QAA 535; SD 535, 536, 537; VL 537, 538

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Calculate how long it takes to repay debt and the total costs when a borrower makes minimum payments. (GFL 3.2h)</li> </ul>	<b>Student Edition:</b> 276 <i>Building Consumer Skills</i> 293 #4 Chart 274 <i>Consumer Application</i> 265, 278 <b>Teacher Annotated Edition:</b> CA 275, 277	<b>Teacher Wraparound Edition:</b> CIA 536; QAA 535; SD 535, 537; VL 537
20.0117-0207 Describe the impact of credit on money management. (GLF 3.3)		
<ul style="list-style-type: none"> <li>Describe the relationship between a credit rating, the cost of credit, and factors that affect credit worthiness. (GFL 3.3c)</li> </ul>	<b>Student Edition:</b> 266-269, 273-274 <i>Building Consumer Skills</i> 293 #1 <i>Check Your Understanding</i> 270 #1 <i>Consumer Application</i> 270 <b>Teacher Annotated Edition:</b> CA 267	<b>Student Edition:</b> 534, 536-538 <i>Skills Checklist</i> 534 <b>Teacher Wraparound Edition:</b> ETC 536
<ul style="list-style-type: none"> <li>Explain the value of credit reports and scores to borrowers and lenders. (GFL 3.3d)</li> </ul>	<b>Student Edition:</b> 268-269 <i>Check Your Understanding</i> 270 #2 <i>Consumer Application</i> 270 <i>Credit Report</i> 268 <i>InfoSource</i> 269 <b>Teacher Annotated Edition:</b> CT 270	<b>Teacher Wraparound Edition:</b> ETC 538; SP 538

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Describe consequences of excessive debt (e.g., increased consumer costs, inflation, family instability). (GFL 1.3b)</li> </ul>	<b>Student Edition:</b> 286-290 <i>Building Consumer Skills</i> 293 #5 <i>Dollars and Sense</i> 290 <b>Teacher Annotated Edition:</b> CA 287; CT 291; TA 288	<b>Student Edition:</b> 250-254 <i>Career Success Stories</i> 535 <b>Teacher Wraparound Edition:</b> DA 251; ETC 251; GS 251; SD 535
<ul style="list-style-type: none"> <li>Describe the social and economic consequences of bankruptcy. (GFL 1.3c)</li> </ul>	<b>Student Edition:</b> 290-291 <b>Teacher Annotated Edition:</b> CT 290; RA 291	<b>Student Edition:</b> 251-252 <b>Teacher Wraparound Edition:</b> DA 251; ETC 251; GS 251
<b>CONSUMERISM STANDARD</b> <b>20.0117-03 Identify consumer rights and responsibilities and identify effective practices for purchasing consumer goods and services.</b>		
20.0117-0301 Students will describe the rights and responsibilities of buyers and sellers under consumer protection laws. (GFL 3.4)		
<ul style="list-style-type: none"> <li>Explain the process of comparison-shopping.</li> </ul>	<b>Student Edition:</b> 406, 427-428, 518, 605 <i>Check Your Understanding</i> 428 #3 <i>Dollars and Sense</i> 406, 518 <b>Teacher Annotated Edition:</b> CA 427, 428; DS 406; IS 605; PO 427; RA 518	<b>Student Edition:</b> 551-552 <i>Focus On</i> 551 <b>Teacher Wraparound Edition:</b> CCA 551; ETC 551; F 551; SD 551

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Explain the purposes and features of consumer protection laws, agencies, and sources of assistance. (GFL 3.4a)</li> </ul>	<p><b>Student Edition:</b> 27-33 <i>Check Your Understanding</i> 33 #2 <i>Consumer Application</i> 33 <i>InfoSource</i> 31 <i>Thinking Critically</i> 51 #3</p> <p><b>Teacher Annotated Edition:</b> D 30; IS 31; JS 30</p>	<p><b>Student Edition:</b> 556-563 <i>Focus On</i> 562</p> <p><b>Teacher Wraparound Edition:</b> BDA 560; CDA 561; ETC 556, 560, 561; LAA 557; M 556; SD 561</p>
<ul style="list-style-type: none"> <li>Describe ways to avoid identity theft and fraud (e.g., keep Social Security numbers secure, properly dispose of outdated documents). (GFL 3.4b)</li> </ul>	<p><b>Student Edition:</b> 34-36, 39 <i>Consumer Connections</i> 51</p> <p><b>Teacher Annotated Edition:</b> CA 35; PO 36</p>	<p>See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.</p>
<ul style="list-style-type: none"> <li>Explain the importance of understanding financial contracts (e.g., disclosure information, grace period, payment penalties, method of interest calculation). (GFL 3.4c)</li> </ul>	<p><b>Student Edition:</b> 275, 283-284, 432-433 <i>Check Your Understanding</i> 278 #2</p> <p><b>Teacher Annotated Edition:</b> CA 275, 283, 432</p>	<p><b>Student Edition:</b> 536-537</p> <p><b>Teacher Wraparound Edition:</b> CIA 536; CSA 537; SD 534, 535, 536, 537; VL 537</p>
<ul style="list-style-type: none"> <li>List possible actions a consumer can take in response to excessive debt and collection practices (e.g., sell assets, negotiate a repayment schedule). (GFL 3.4d)</li> </ul>	<p><b>Student Edition:</b> 287-291 <i>Building Consumer Skills</i> 293 #5 <i>Check Your Understanding</i> 291 #3</p> <p><b>Teacher Annotated Edition:</b> CA 289; TA 289</p>	<p><b>Student Edition:</b> 250-254 <i>Career Success Stories</i> 535 <i>Focus On</i> 544</p> <p><b>Teacher Wraparound Edition:</b> DA 251; ETC 251; FO 544; GS 251; SD 535</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Describe ways to avoid financial scams and schemes designed to defraud consumers (e.g., Ponzi and pyramid schemes, affinity fraud). (GFL 3.4e)</li> </ul>	<p><b>Student Edition:</b> 41-44 <i>Check Your Understanding</i> 44 #2 <i>Dollars and Sense</i> 43</p> <p><b>Teacher Annotated Edition:</b> DS 43; RA 42; TA 41</p>	<p><b>Student Edition:</b> <i>Focus On</i> 562</p> <p><b>Teacher Wraparound Edition:</b> FO 562; SP 360</p>
<p><b>COMMUNICATIONS STANDARD</b>  <b>20.0117-04 Students will identify effective communication in interpersonal relationships and ways to develop meaningful relationships in the family unit.</b></p> <p>20.0117-0401 Identify various types and levels of communication.</p>		
<ul style="list-style-type: none"> <li>Identify types of constructive and destructive communications.</li> </ul>	<p><b>Student Edition:</b> 114-115, 119, 565-566 <i>Check Your Understanding</i> 123 #1 <i>Consumer Application</i> 566</p> <p><b>Teacher Annotated Edition:</b> CA 115; TA 119, 565</p>	<p><b>Student Edition:</b> 29, 128, 129-132, 335 <i>Focus On</i> 562 <i>Skills Checklist</i> 134, 229</p> <p><b>Teacher Wraparound Edition:</b> C 128; E 128; ETC 126, 130, 559; FO 562; PRA 130; SD 130; VL 29, 130; WLA 559</p>
<ul style="list-style-type: none"> <li>Identify and discuss the impact of different types of non-verbal behaviors.</li> </ul>	<p><b>Student Edition:</b> 114</p> <p><b>Teacher Annotated Edition:</b> CA 115</p>	<p><b>Student Edition:</b> 125-126</p> <p><b>Teacher Wraparound Edition:</b> NMA 126</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<b>FAMILIES STANDARD</b>		
<b>20.0117-05 Students will describe effective financial management strategies in support of effective ways to develop meaningful relations in home and family life.</b>		
20.0117-0501 Identify the family life cycles strengths and weaknesses of various family forms.		
<ul style="list-style-type: none"> <li>Discuss the financial considerations relevant to each stage of the life cycle.</li> </ul>	<b>Student Edition:</b> 213-214, 324-329 <i>Check Your Understanding</i> 214 #3, 329 #3 <b>Teacher Annotated Edition:</b> CA 326; D 328; TA 213	<b>Student Edition:</b> 355, 356-357, 497-500, 536-537 <b>Teacher Wraparound Edition:</b> CSA 537; ETC 37; GS 497; IA 84, 498; M 355; SD 360, 499, 537; SP 497
20.0117-0502 Discuss the purposes of homeowner and auto insurance. (GFL 3.5)		
<ul style="list-style-type: none"> <li>Identify common types of insurance (e.g., automobile, homeowner's, renter's) and their terminology. (GFL 3.5a)</li> </ul>	<b>Student Edition:</b> 354-359, 360-368, 369-375, 376-384, 385-391 <i>Building Consumer Skills</i> 393 #1 <i>Economic Impact &amp; Issues</i> 356 <b>Teacher Annotated Edition:</b> CA 355; CT 356, 363	<b>Student Edition:</b> 502-503, 512, 526 <b>Teacher Wraparound Edition:</b> ETC 502
<ul style="list-style-type: none"> <li>Discuss insurance needs at various family life stages. (GFL 3.5c)</li> </ul>	<b>Student Edition:</b> 213, 390 <i>Building Consumer Skills</i> 393 #4, #6 <i>Consumer Application</i> 391 <b>Teacher Annotated Edition:</b> TA 213	<b>Student Edition:</b> 502-503, 512, 526 <b>Teacher Wraparound Edition:</b> ETC 502

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Discuss the consequences of being underinsured. (GFL 3.5e)</li> </ul>	<b>Student Edition:</b> 358, 364 <i>Building Consumer Skills</i> 393 #6 <b>Teacher Annotated Edition:</b> CT 364; RA 358	See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.
20.0117-0503 List the positive characteristics that affect family relationships.		
<ul style="list-style-type: none"> <li>Identify and evaluate the qualities of a strong family.</li> </ul>	<b>Student Edition:</b> 55-56, 94-96, 213-214 <i>Consumer Connections</i> 235 <b>Teacher Annotated Edition:</b> CA 94, 96	<b>Student Edition:</b> 27-33, 34-41, 45-54, 55-61 <b>Teacher Wraparound Edition:</b> C 33, 165; D 48; E 33; ETC 56; M 27; OA 57; R 165; SA 48; SD 57; WA 165
<ul style="list-style-type: none"> <li>Share and explain the value of family traditions.</li> </ul>	<b>Student Edition:</b> 94-96, 213-214 <i>Check Your Understanding</i> 214 #3 <i>Consumer Connections</i> 235 <b>Teacher Annotated Edition:</b> CA 94, 96	<b>Student Edition:</b> 165 <b>Teacher Wraparound Edition:</b> E 165
<ul style="list-style-type: none"> <li>Identify community resources.</li> </ul>	<b>Student Edition:</b> 58-59 <i>Check Your Understanding</i> 62 #1 <i>Consumer Connections</i> 73 <b>Teacher Annotated Edition:</b> CA 58	<b>Student Edition:</b> 190-191, 356-357, 527 <b>Teacher Wraparound Edition:</b> SD 190

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0504 Define domestic violence and abuse.		
<ul style="list-style-type: none"> <li>Identify physical/social/emotional problems related to and resulting from domestic abuse and violence.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 298-302, 360, 386-387, 599 <i>Focus On</i> 300 <b>Teacher Wraparound Edition:</b> ETC 299, 300; FO 300; SD 151, 299; SP 298, 299; VL 298
<ul style="list-style-type: none"> <li>Identify community resources and support groups available for assistance with domestic violence.</li> </ul>	Resources unique to each community can be covered during teacher/class discussion of domestic violence.	Resources unique to each community can be covered during teacher/class discussion of domestic violence.
20.0117-0505 List the responsibilities related to parent and teen relationships.		
<ul style="list-style-type: none"> <li>Identify the common characteristics and responsibilities in parent/teen relationships.</li> </ul>	<b>Student Edition:</b> 25, 210	<b>Student Edition:</b> 167-175, 432-434 <b>Teacher Wraparound Edition:</b> AA 169; DA 170; ETC 168, 169; SD 167, 169, 170
20.0117.0506 Analyze financial preparation for retirement (GFL 4.4) and attitudes of aging.		
<ul style="list-style-type: none"> <li>List the positive and negative attributes of aging.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 89, 345-354, 355-361 <b>Teacher Wraparound Edition:</b> CSA 351; ETC 347, 348, 352; HS 349; M 345; PA 347; PDA 346; SD 346; SP 347; TA 347; VL 346

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify the characteristics of aging (physical, emotional, sexual, and financial changes).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 89, 345-354, 355-361 <b>Teacher Wraparound Edition:</b> CSA 351; ETC 347, 348, 352; HS 349; M 345; PA 347; PDA 346; SD 346; SP 347; TA 347; VL 346
<ul style="list-style-type: none"> <li>Correct the common misconceptions associated with aging.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 345-354 <i>Improving With Age</i> 346-347 <b>Teacher Wraparound Edition:</b> M 353; PDA 346; SD 346; SP 347; VL 346
<ul style="list-style-type: none"> <li>Understand the importance of treating the elderly with dignity and dispel the myths of aging.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 345-354, 355-361 <i>Focus On</i> 359 <i>Improving With Age</i> 346-347 <b>Teacher Wraparound Edition:</b> ADA 359; ETC 359; FO 359; M 353; PDA 346; SD 346; 358, 359; SP 347; VL 346
<ul style="list-style-type: none"> <li>List and define financial resources including long-term care needed for specific retirement activities and lifestyles. (GFL 4.4a)</li> </ul>	<b>Student Edition:</b> 213, 299, 324-329 <i>Check Your Understanding</i> 299 #3, 329 #3 <i>Economic Impact &amp; Issues</i> 299 <i>Thinking Critically</i> 351 #1 <b>Teacher Annotated Edition:</b> TA 213	<b>Student Edition:</b> 355-361 <i>Focus On</i> 359 <b>Teacher Wraparound Edition:</b> ADA 359; ETC 358; F 359; RSA 351; SD 359; SP 351; TA 358; TA 347

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Compare the characteristics of retirement plans (e.g., individual, employer-sponsored, Social Security). (GFL 4.4b)</li> </ul>	<p><b>Student Edition:</b> 324-327 <i>Check Your Understanding</i> 329 #2</p> <p><b>Teacher Annotated Edition:</b> CA 327, 328; RA 329</p>	<p><b>Student Edition:</b> 84, 355, 356-358</p> <p><b>Teacher Wraparound Edition:</b> ETC 37; IA 84; M 355; PD 84; SD 360; SP 350; TA 358</p>
<ul style="list-style-type: none"> <li>Evaluate the role of individual responsibility in planning for retirement. (GFL 4.4c)</li> </ul>	<p><b>Student Edition:</b> 212-213, 299, 324, 328-329 <i>Consumer Application</i> 329</p> <p><b>Teacher Annotated Edition:</b> CT 325; PO 325; RA 298</p>	<p><b>Student Edition:</b> 84, 355, 356-358, 539-540</p> <p><b>Teacher Wraparound Edition:</b> ETC 37, 539; IA 84, 539; M 355; PD 84; SD 360; SP 350; TA 358</p>
<ul style="list-style-type: none"> <li>Analyze the power of compound interest and the importance of starting early in implementing a financial plan for retirement. (GFL 4.4d)</li> </ul>	<p><b>Student Edition:</b> 299, 304-308, 328-329 <i>Building Consumer Skills</i> 315 #4 <i>Check Your Understanding</i> 329 #2 <i>Economic Impact &amp; Issues</i> 299</p> <p><b>Teacher Annotated Edition:</b> A 307; CA 305</p>	<p>The following pages reference financial planning.</p> <p><b>Student Edition:</b> 531-540, 541-545</p> <p><b>Teacher Wraparound Edition:</b> C 545; ETC 539, 542; IA 539; M 541; PEA 544; R 545; SD 542, 544; SS 541</p>
20.0117-0507 List the steps of the grieving process and how to develop a positive adjustment to loss.		
<ul style="list-style-type: none"> <li>Identify the stages of grief (denial, anger, bargaining, depression, and acceptance).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<p><b>Student Edition:</b> 307-310, 314-319 <i>Tips &amp; Techniques</i> 317</p> <p><b>Teacher Wraparound Edition:</b> DA 308, 315, 316; ETC 314; HS 316; IA 312; SC 317; SD 316; SP 315; R 313</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify the common physical reactions to grief (lack of appetite, numbness, inability to sleep, etc.).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 314-316 <b>Teacher Wraparound Edition:</b> ETC 314; HS 316
<ul style="list-style-type: none"> <li>Explain how the grieving process applies to many types of losses.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 314-319 <i>Tips &amp; Techniques</i> 317 <b>Teacher Wraparound Edition:</b> DA 315, 316; ETC 314; HS 316; IA 312; SC 317; SD 316; SP 315; R 313
<b>DATING STANDARD</b> <b>20.0117-06 Students will list the functions and purposes of responsible dating.</b>		
20.0117-0601 Identify and discuss the purposes and costs of dating.		
<ul style="list-style-type: none"> <li>List personal qualities that will contribute to positive dating.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 383-388 <i>Tips &amp; Techniques</i> 385 <b>Teacher Wraparound Edition:</b> AM 383; CCA 383; CSA 384; DDA 383; ETC 383; RCA 385; SD 383, 384; SP 384; UT 385

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	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Recognize that individuals are responsible for their finances. (GFL 1.3a)</li> </ul>	<b>Student Edition:</b> 24-26, 209-210, 233 <i>Chart 29</i> <b>Teacher Annotated Edition:</b> CA 26	<b>Student Edition:</b> 531-540, 541-545, 549-555 <i>Focus On 551</i> <b>Teacher Wraparound Edition:</b> C 545; CCA 551; CCD 534; ETC 537, 542, 543; IA 539; M 541; PEA 544; PWA 550; R 545; SD 533, 535, 537, 542, 544; SP 550; SPA 539; SS 541
<ul style="list-style-type: none"> <li>Identify the characteristics of infatuation and love.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 381-385, 390-393 <i>Tips &amp; Techniques 392</i> <b>Teacher Wraparound Edition:</b> C 389; CSA 391; ETC 385, 390, 391; ML 392; SD 391; SP 392; SS 390; U 392
20.0117-0602 List dating behaviors that support personal values and identify the personal responsibilities associated with dating.		
<ul style="list-style-type: none"> <li>Set personal rules/responsibilities related to dating behaviors that support personal values.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 383-388 <i>Tips &amp; Techniques 385</i> <b>Teacher Wraparound Edition:</b> AM 383; CCA 383; CSA 384; DDA 383; ETC 383; RCA 385; SD 383, 384; SP 384; UT 385
<ul style="list-style-type: none"> <li>Review types of refusal skills.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 394 <b>Teacher Wraparound Edition:</b> IA 394

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0603 Define various sexual violations and abuse including sexual harassment.		
<ul style="list-style-type: none"> <li>Define rape and steps to follow if a rape occurs.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 387 <i>Focus On</i> 387 <b>Teacher Wraparound Edition:</b> ETC 387; FO 387; GS 387; HS 387; SD 386
<ul style="list-style-type: none"> <li>Identify physical/social/emotional problems related to and resulting from rape, date rape, incest, abuse, etc.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 299-302, 387 <i>Focus On</i> 300, 387 <b>Teacher Wraparound Edition:</b> ETC 299, 387; FO 300, 387; GS 387; HS 387; SD 299, 386; SP 298, 300; VL 298
<ul style="list-style-type: none"> <li>Identify community resources and support groups available for assistance with sexual violations and abuse.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Teacher Wraparound Edition:</b> GS 387

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0604 Identify the dangers of physical intimacy during dating.		
<ul style="list-style-type: none"> <li>Describe and discuss responsible sexual behavior.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 404-415 <i>Building Character</i> 406 <i>Career Success Stories</i> 407 <i>Skills Checklist</i> 413 <b>Teacher Wraparound Edition:</b> BC 406; CCA 405; ETC 405, 406, 409; HS 405; IA 406; PAA 407; SC 413; SD 405, 406, 408
<ul style="list-style-type: none"> <li>Describe the long-term benefits of abstinence and fidelity.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 412-414 <i>Skills Checklist</i> 413 <i>Tips &amp; Techniques</i> 415 <b>Teacher Wraparound Edition:</b> C 415; ETC 412; RA 413; SD 413; UT 414
<ul style="list-style-type: none"> <li>Describe the potential short-term and long-term consequences and financial impact of sexual irresponsibility.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 404-415 <i>Building Character</i> 406 <i>Career Success Stories</i> 407 <i>Skills Checklist</i> 413 <b>Teacher Wraparound Edition:</b> BC 406; CCA 405; ETC 405, 406, 409; HS 405; IA 406; PAA 407; SC 413; SD 405, 406, 408

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Assess the dangers, myths, consequences of STDs and HIV/AIDS.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 405-406, 408-409 <i>Career Success Stories</i> 407 <b>Teacher Wraparound Edition:</b> ETC 405, 406, 407; HS 405; IA 406; M 404; RA 408; SD 405, 406, 408
<ul style="list-style-type: none"> <li>Identify community resources and support groups available for assistance.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> <i>Career Success Stories</i> 407 <b>Teacher Wraparound Edition:</b> HS 405; SD 405; U 407
<b>MARRIAGE STANDARD</b> <b>20.0117-07 Students will identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.</b>		
20.0117-0701 Analyze the importance and process of mate selection.		
<ul style="list-style-type: none"> <li>Develop a personal list of characteristics, qualities and values desired in a marriage partner.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 587-592, 593-601 <i>Focus On</i> 597 <b>Teacher Wraparound Edition:</b> C 592; ETC 588, 594, 595, 596; FO 597; MRA 594; QAA 596; R 592

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Discuss marital success factors based upon lifestyles and the strengths and weaknesses of a possible mate.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 587-592, 593-601, 606 <i>Focus On</i> 597 <i>Tips &amp; Techniques</i> 599 <b>Teacher Wraparound Edition:</b> C 592; CSA 595, 599; ETC 588, 594, 595, 596, 598; FO 597; MRA 594; QAA 596; R 592; SD 598, 599; U 599
<ul style="list-style-type: none"> <li>Define roles and identify topics to be discussed prior to marriage.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 589-592, 606-610, 624 <i>Focus On</i> 595, 607 <b>Teacher Wraparound Edition:</b> ETC 590, 598, 609; FO 595, 607; IDA 594
<ul style="list-style-type: none"> <li>Develop a personal philosophy of marriage based upon completing the points of discussion with another person, interviewing married couples, etc.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 587-592, 593-601, 606-610, 624 <i>Focus On</i> 597, 607 <i>Tips &amp; Techniques</i> 599 <b>Teacher Wraparound Edition:</b> C 592; CSA 595, 599; ETC 588, 590, 594, 595, 596, 598; FO 597; MRA 594; QAA 596; R 592; SD 598, 599; U 599

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Develop a personal philosophy of marriage based upon completing the points of discussion with another person, interviewing married couples, etc.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 587-592, 593-601, 606-610, 624 <i>Focus On</i> 597, 607 <i>Tips &amp; Techniques</i> 599 <b>Teacher Wraparound Edition:</b> C 592; CSA 595, 599; ETC 588, 590, 594, 595, 596, 598; FO 597; MRA 594; QAA 596; R 592; SD 598, 599; U 599
20.0117-0702 Identify the purposes of the engagement period.		
<ul style="list-style-type: none"> <li>Identify marital goals and objectives.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 607-610, 614 <i>Tips &amp; Techniques</i> 610 <b>Teacher Wraparound Edition:</b> C 611; DA 609; ETC 609, 614; GS 609; R 611; U 610
<ul style="list-style-type: none"> <li>Discuss the purpose of the engagement period.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 605-611 <i>Focus On</i> 607 <i>Tips &amp; Techniques</i> 610 <b>Teacher Wraparound Edition:</b> C 611; DA 608, 609; ETC 606, 608, 609; FO 607; IA 606, 607; M 605; PDA 606; SD 606, 608; U 610

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify signals of potential marriage problems.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 606-607, 610-611, 623-629 <i>Focus On</i> 607 <i>Tips &amp; Techniques</i> 610 <b>Teacher Wraparound Edition:</b> DA 609; ETC 609; FO 607; SD 608, 609, 610; SP 608, 610; U 610; W 610
<ul style="list-style-type: none"> <li>Identify the purpose of a honeymoon.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Teacher Wraparound Edition:</b> M 612; PWA 615; SD 616
<ul style="list-style-type: none"> <li>Describe the role of planning and maintaining a balanced budget. (GFL 3.1)</li> </ul>	<b>Student Edition:</b> 220-224 <i>Building Consumer Skills</i> 235 #3 <i>Check Your Understanding</i> 224 <i>Consumer Application</i> 224 <b>Teacher Annotated Edition:</b> CA 222, 223; IS 221; TA 220	<b>Student Edition:</b> 531-540, 541-545, 549-555 <b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541
<ul style="list-style-type: none"> <li>Evaluate the role of emotions when making financial decisions. (GFL 1.2e)</li> </ul>	<b>Student Edition:</b> 264, 397, 399-403, 418 <b>Teacher Annotated Edition:</b> CT 402; D 264	<b>Student Edition:</b> 534-540, 552-554 <b>Teacher Wraparound Edition:</b> AAA 554; CIA 536; ESA 553; ETC 553; SD 537, 554; VL 537

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0703 Define marital roles and related issues.		
<ul style="list-style-type: none"> <li>Identify gender bias in marital roles – include roles in financial planning.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<p>The following pages reference the roles mates play in a relationship.</p> <p><b>Student Edition:</b> 589-592, 606-610, 614, 623-629, 635 <i>Focus On</i> 595, 607</p> <p><b>Teacher Wraparound Edition:</b> ARA 628; ETC 590, 598, 609; FO 595, 607; IDA 594; SGA 624</p>
<ul style="list-style-type: none"> <li>Share the benefits of egalitarian relationships. Discuss traditional and egalitarian.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<p>The following pages reference the roles mates play in a relationship.</p> <p><b>Student Edition:</b> 589-592, 606-610, 614, 623-629, 635 <i>Focus On</i> 595, 607</p> <p><b>Teacher Wraparound Edition:</b> ARA 628; ETC 590, 598, 609; FO 595, 607; IDA 594; SGA 624</p>
20.0117-0704 Identify common marital adjustments and how to handle them.		
<ul style="list-style-type: none"> <li>Discuss adjustments in marriage (dual income, personal needs and expectations, sexual adjustments).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<p><b>Student Edition:</b> 623-629, 630-639</p> <p><b>Teacher Wraparound Edition:</b> B 627; ETC 624, 625, 626, 627; M 623; SD 625, 632, 633; SGA 624; SP 624; SS 623; VL 627</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Analyze criteria for selecting a career and the impact of career choices on income and financial stability. (GFL 2.3)</li> </ul>	<p><b>Student Edition:</b> 93-94, 97-98, 100-104, 105 <i>Consumer Application</i> 104 <i>Thinking Critically</i> 125 #3</p> <p><b>Teacher Annotated Edition:</b> D 98; PO 102</p>	<p><b>Student Edition:</b> 567-574, 575-581 <i>Skills Checklist</i> 572</p> <p><b>Teacher Wraparound Edition:</b> C 574; DA 569; ETC 570, 571, 572, 573; SC 572; UTT 570</p>
<ul style="list-style-type: none"> <li>Describe the role of planning and maintaining a balanced budget. (GFL 3.1)</li> </ul>	<p><b>Student Edition:</b> 220-224 <i>Building Consumer Skills</i> 235 #3 <i>Check Your Understanding</i> 224 <i>Consumer Application</i> 224</p> <p><b>Teacher Annotated Edition:</b> CA 222, 223; IS 221; TA 220</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555</p> <p><b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541</p>
<ul style="list-style-type: none"> <li>Develop, monitor, and evaluate a personal budget. (GFL 3.1a)</li> </ul>	<p><b>Student Edition:</b> 220-224 <i>Building Consumer Skills</i> 235 #3 <i>Check Your Understanding</i> 224 <i>Consumer Application</i> 224</p> <p><b>Teacher Annotated Edition:</b> CA 222, 223; IS 221; TA 220</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555</p> <p><b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541</p>
<ul style="list-style-type: none"> <li>Discuss opportunity costs and trade-offs in budget implementation. (GLF 3.1b)</li> </ul>	<p><b>Student Edition:</b> 58-59, 128-129, 219, 355 <i>Economic Impact &amp; Issues</i> 214 <i>Thinking Critically</i> 235 #1</p> <p><b>Teacher Annotated Edition:</b> CA 128, 355; JS 59</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555</p> <p><b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify and discuss the social and personal consequences of not following a budget. (GFL 3.1c)</li> </ul>	<b>Student Edition:</b> 219, 286, 290-291 <i>Building Consumer Skills</i> 235 #1 <i>Thinking Critically</i> 235 #2	<b>Student Edition:</b> 537-538, 552-553 <i>Career Success Stories</i> 535 <i>Focus On</i> 544 <b>Teacher Wraparound Edition:</b> C 540; CCD 534; CSA 537; ETC 536; FO 544; QAA 535; SC 534; SD 535; VL 537
<ul style="list-style-type: none"> <li>Compare and evaluate various tools available for keeping track of budgets (e.g., envelope systems, computer programs, and paper tracking). (GFL 3.31d)</li> </ul>	<b>Student Edition:</b> 215-218, 227-228 <i>Check Your Understanding</i> 218 #3, 228 #2 <i>Review Sheet</i> 223 <b>Teacher Annotated Edition:</b> CT 216	<b>Student Edition:</b> 532-533, 542 <b>Teacher Wraparound Edition:</b> CRA 533; ETC 542
<ul style="list-style-type: none"> <li>Demonstrate knowledge of financial transactions, checking, and savings accounts, and associated financial services. (GFL 3.1e)</li> </ul>	<b>Student Edition:</b> 241-245, 246-253, 254-257, 311-313 <i>Building Consumer Skills</i> 259 #3 <i>Dollars and Sense</i> 247 <i>Thinking Critically</i> 259 #2 <b>Teacher Annotated Edition:</b> CA 248; CT 248	<b>Student Edition:</b> 532-533, 534, 536-540 <i>Career Success Stories</i> 535 <b>Teacher Wraparound Edition:</b> CRA 533; ETC 533, 534, 535, 537; FT 533; SD 534, 535, 537; U 535
<ul style="list-style-type: none"> <li>Demonstrate how to manage a checking account. (GFL 3.1f)</li> </ul>	<b>Student Edition:</b> 246-253 <i>Building Consumer Skills</i> 259 #3 <i>Dollars and Sense</i> 247 <i>Thinking Critically</i> 259 #3 <b>Teacher Annotated Edition:</b> CA 248; TA 249	<b>Student Edition:</b> 532-534 <b>Teacher Wraparound Edition:</b> CRA 533; ETC 534, 535; FT 533; SD 534

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Evaluate the impact of major purchases on budgeting (e.g., automobile, housing). (GFL 3.1g)</li> </ul>	<b>Student Edition:</b> 220-223, 578, 586 <b>Teacher Annotated Edition:</b> CA 222; TA 220	<b>Student Edition:</b> 497-500, 536-537 <b>Teacher Wraparound Edition:</b> CSA 537; GS 497; IA 498; SD 499, 537; SP 497
20.0117-0705 Identify methods of conflict resolution as related to marriage.		
<ul style="list-style-type: none"> <li>Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict including financial issues.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 631, 635 <i>Communication Counts</i> 632-633 <b>Teacher Wraparound Edition:</b> CDA 631; CSA 631, 635; ETC 630, 631; SD 631, 632, 634, 635; M 635
20.0117-0706 Develop positive assertion skills to be used in conflict resolution.		
<ul style="list-style-type: none"> <li>Compare assertive and aggressive behavior.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 132 <b>Teacher Wraparound Edition:</b> ETC 132; SD 132
<ul style="list-style-type: none"> <li>Identify anger management techniques.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	The following pages reference conflict resolution techniques. <b>Student Edition:</b> 144, 147, 148-150, 151-155 <i>Skills Checklist</i> 152 <b>Teacher Wraparound Edition:</b> C 147; CSA 144, 150; D 145; ETC 144, 151; R 147; SC 152; SD 149

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify causes and symptoms of personal stress and positive forms of stress management.</li> </ul>	<b>Student Edition:</b> 552-553  <b>Teacher Annotated Edition:</b> CA 553	<b>Student Edition:</b> 256-257, 258-263 <i>Focus On</i> 258  <b>Teacher Wraparound Edition:</b> C 263; DA 257; ETC 258; FO 258; HS 257; M 256, 259; SD 257, 258, 260; SSA 259; WA 260
20.0117-0707 Identify types of violence and coping strategies.		
<ul style="list-style-type: none"> <li>Identify characteristics of abusers and victims within the violence cycle.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 299-302, 386-387, 599 <i>Focus On</i> 300, 387  <b>Teacher Wraparound Edition:</b> CSA 599; ETC 299, 387; FO 300, 387; GS 387; HS 387; SD 299, 386, 599; SP 298, 300; VL 298
20.0117-0708 Identify the effects of divorce and coping strategies.		
<ul style="list-style-type: none"> <li>Identify factors leading to divorce.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 267-268 <i>Focus On</i> 269  <b>Teacher Wraparound Edition:</b> DA 268; FO 269; LA 268; M 267; SD 268; SS 267

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>List effects of divorce on family members (lower self-concepts, delinquency, fear, personal adjustments for each family member, etc.).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 267-274, 275-281 <i>Focus On</i> 271 <b>Teacher Wraparound Edition:</b> CSA 277; ETC 270, 271, 276, 277, 278; FO 271; PA 271; SD 268, 271, 272, 276, 277; SP 270
<ul style="list-style-type: none"> <li>Identify coping methods for dealing with divorce (visitation, economic stability, community resources, support of friends and family).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 267-274, 275-281 <i>Focus On</i> 271 <b>Teacher Wraparound Edition:</b> ETC 270, 271, 273, 276, 277; SD 272, 273; SP 272
<ul style="list-style-type: none"> <li>List legal aspects of divorce (alimony, child support, custody, division of assets).</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 267-274 <i>Focus On</i> 271 <b>Teacher Wraparound Edition:</b> DA 272; ETC 270, 271, 272, 273; FO 271; SD 272, 273; SP 272
20.0117-0709 Identify positive characteristics and behaviors of strong marriage relationships.		
<ul style="list-style-type: none"> <li>Identify specific behaviors found in strong marriage relationships.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 623-629, 630-639 <b>Teacher Wraparound Edition:</b> BA 627; DAA 626; ETC 624, 625, 626, 627; SD 625; SS 623; VL 627; W 625

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0710 Identify marriage and family financial goals and developing budget strategies.		
<ul style="list-style-type: none"> <li>Discuss the impact of money management on the marriage relationship.</li> </ul>	<b>Student Edition:</b> 60-61 <i>Check Your Understanding</i> 62 #3 <i>Dollars and Sense</i> 60 <b>Teacher Annotated Edition:</b> CT 60	<b>Student Edition:</b> 635 <b>Teacher Wraparound Edition:</b> CSA 635; MAA 635; SD 635; VL 627
<ul style="list-style-type: none"> <li>Develop a realistic monthly budget, based upon a set income.</li> </ul>	<b>Student Edition:</b> 219-224 <i>Check Your Understanding</i> 224 #1 <i>Consumer Application</i> 224 <b>Teacher Annotated Edition:</b> D 221; IS 221; TA 220	<b>Student Edition:</b> 531-540, 541-545, 549-555 <b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541
<b>FAMILY FINANCIAL PLANNING STANDARD</b>		
20.0117-08 Students will practice family financial planning as it pertains to taxes, saving, and investing.		
20.0117-0801 Demonstrate how to complete personal state and federal tax forms. (GFL 2.2d)		
<ul style="list-style-type: none"> <li>Demonstrate how to complete personal state and federal tax forms. (GFL 2.2d)</li> </ul>	<b>Student Edition:</b> 200-205 <i>Building Consumer Skills</i> 207 #4 <i>Consumer Connections</i> 207 <i>InfoSource</i> 205 <b>Teacher Annotated Edition:</b> CA 204; CT 202; IS 204	See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-0802 Describe the value of saving in the financial planning process. (GFL 4.1)		
<ul style="list-style-type: none"> <li>Identify ways to save (e.g., payroll deduction). (GFL 4.1a)</li> </ul>	<p><b>Student Edition:</b> 300-303, 311-313 <i>Building Consumer Skills</i> 315 #6 <i>Check Your Understanding</i> 303 #1, 313 #1 <i>Dollars and Sense</i> 303</p> <p><b>Teacher Annotated Edition:</b> CT 313; D 302; FCCLA 301</p>	<p><b>Student Edition:</b> 503, 539-540</p> <p><b>Teacher Wraparound Edition:</b> ETC 539; IA 539; SD 539; SPA 539</p>
<ul style="list-style-type: none"> <li>Analyze reasons to save. (GFL 4.1b)</li> </ul>	<p><b>Student Edition:</b> 269-299 <i>Check Your Understanding</i> 299 #1 <i>Consumer Application</i> 299</p> <p><b>Teacher Annotated Edition:</b> CA 297; RA 298; TA 296</p>	<p><b>Student Edition:</b> 503, 539-540</p> <p><b>Teacher Wraparound Edition:</b> ETC 539; IA 539; SD 539; SPA 539</p>
<ul style="list-style-type: none"> <li>Explain how government regulations protect savers. (GFL 4.1c)</li> </ul>	<p><b>Student Edition:</b> 168-171, 239, 309 <i>Check Your Understanding</i> 171 #1, 240 #3</p> <p><b>Teacher Annotated Edition:</b> CA 168</p>	<p>The following pages reference laws for consumers.</p> <p><b>Student Edition:</b> 556-557</p> <p><b>Teacher Wraparound Edition:</b> E 540; ETC 538, 556, 560, 561; IA 561</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117.0803 Describe the value of investing and types of investments in the financial planning process.		
<ul style="list-style-type: none"> <li>Identify, define and explain types of investment vehicles (e.g., stocks, bonds, real estate, hard assets). (GFL 4.2a)</li> </ul>	<b>Student Edition:</b> 324-329, 330-337, 338-344 <i>Building Consumer Skills</i> 351 #2, #4 <i>Check Your Understanding</i> 344 #2 <i>Economic Impact &amp; Issues</i> 341 <b>Teacher Annotated Edition:</b> CA 339; CT 335; JS 335; RA 331	<b>Student Edition:</b> 503
<ul style="list-style-type: none"> <li>Explain how the stock market operates.</li> </ul>	<b>Student Edition:</b> 330-332, 334 <i>Economic Impact &amp; Issues</i> 341 <b>Teacher Annotated Edition:</b> RA 331, 334	<b>Student Edition:</b> 540
<ul style="list-style-type: none"> <li>Define certificates of deposit and compare rates of return.</li> </ul>	<b>Student Edition:</b> 313, 317-318 <i>Check Your Understanding</i> 313 #3 <b>Teacher Annotated Edition:</b> CT 313	<b>Student Edition:</b> 539
<ul style="list-style-type: none"> <li>Identify strategies for investing (e.g., diversification, dollar-cost averaging). (GFL 4.2b)</li> </ul>	<b>Student Edition:</b> 320-323, 340 <i>Check Your Understanding</i> 323 #1 <i>Dollars and Sense</i> 321 <b>Teacher Annotated Edition:</b> CT 321, 340	See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Compare long-term and short-term investments. (GFL 4.2c)</li> </ul>	<b>Student Edition:</b> 320-321, 335, 341 <i>Dollars and Sense</i> 321 <b>Teacher Annotated Edition:</b> CT 335; TA 320	<b>Student Edition:</b> 503
<ul style="list-style-type: none"> <li>Explain how government regulations can protect investors. (GFL 4.2d)</li> </ul>	<b>Student Edition:</b> 145, 309, 331, 339, 344 <i>Check Your Understanding</i> 344 #1 <b>Teacher Annotated Edition:</b> CA 144, 339	The following pages reference laws for consumers. <b>Student Edition:</b> 556-557 <b>Teacher Wraparound Edition:</b> E 540; ETC 538, 556, 560, 561; IA 561
<ul style="list-style-type: none"> <li>Compare various sources of investment information (e.g., prospectuses, annual reports, financial publications, online information) and ways to buy/sell investments (e.g., full service and discount brokers, investment advisors, online brokers). (GFL 4.2e)</li> </ul>	<b>Student Edition:</b> 320-323, 340 <i>Check Your Understanding</i> 323 #1 <i>Dollars and Sense</i> 321 <b>Teacher Annotated Edition:</b> CT 321, 340	See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.
<b>20.0117.0804 Compare savings and investments. (GFL 4.3)</b>		
<ul style="list-style-type: none"> <li>Compare the risk, return, liquidity, and costs for savings and investments. (GFL 4.3a)</li> </ul>	<b>Student Edition:</b> 295-296, 304-308, 317-322 <i>Building Consumer Skills</i> 315 #6, 351 #3 <i>Consumer Application</i> 323 <i>Dollars and Sense</i> 321 <b>Teacher Annotated Edition:</b> A 319; CA 308; JS 296	<b>Student Edition:</b> 503, 539-540 <b>Teacher Wraparound Edition:</b> ETC 539; IA 539; SD 539; SPA 539

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Explain the effects of inflation on savings and investments. (GFL 4.3b)</li> </ul>	<b>Student Edition:</b> 157-158, 167, 319, 343 <i>Check Your Understanding</i> 161 #2 <i>Thinking Critically</i> 315 #2 <b>Teacher Annotated Edition:</b> CT 158	<b>Student Edition:</b> 539-540
<ul style="list-style-type: none"> <li>Describe the concept of the time value of money. (GFL 4.3c)</li> </ul>	<b>Student Edition:</b> 306-308 <i>Check Your Understanding</i> 308 #1 <i>Figure</i> 307, 308 <b>Teacher Annotated Edition:</b> TA 307	<b>Student Edition:</b> 539-540
<ul style="list-style-type: none"> <li>Analyze the relationship between risk and return. (GFL 4.3d)</li> </ul>	<b>Student Edition:</b> 296, 309, 317-319, 332-337 <i>Building Consumer Skills</i> 351 #5 <b>Teacher Annotated Edition:</b> CT 335; D 319	<b>Student Edition:</b> 539-540
<ul style="list-style-type: none"> <li>Describe appropriate financial products for different financial goals (e.g., savings accounts, stocks). (GFL 4.3e)</li> </ul>	<b>Student Edition:</b> 300-303, 309-313 <i>Building Consumer Skills</i> 315 #6 <i>Check Your Understanding</i> 303 #1, 313 #1 <i>Dollars and Sense</i> 303 <b>Teacher Annotated Edition:</b> CA 311; CT 313; FCCLA 301	<b>Student Edition:</b> 503, 539-540 <b>Teacher Wraparound Edition:</b> ETC 539; IA 539; SD 539; SPA 539

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
20.0117-805 Discuss the purposes estate planning and risk management. (GFL 3.5)		
<ul style="list-style-type: none"> <li>Identify the importance of estate planning (e.g., wills, trusts). (GFL 3.5d)</li> </ul>	<p><b>Student Edition:</b> 345-349 <i>Building Consumer Skills</i> 351 #5 <i>Check Your Understanding</i> 349 #1 <i>Consumer Connections</i> 351</p> <p><b>Teacher Annotated Edition:</b> CA 346; D 348; RA 348</p>	<p><b>Student Edition:</b> <i>Focus On</i> 318</p>
<ul style="list-style-type: none"> <li>Describe how insurance and other risk-management strategies protect against financial loss. (GFL 3.5b)</li> </ul>	<p><b>Student Edition:</b> 353, 354 <i>Check Your Understanding</i> 359 #1 <i>Economic Impact &amp; Issues</i> 356</p> <p><b>Teacher Annotated Edition:</b> CA 355; JS 354</p>	<p><b>Student Edition:</b> 502-503, 512, 526</p> <p><b>Teacher Wraparound Edition:</b> ETC 502</p>
<ul style="list-style-type: none"> <li>Discuss the consequences of being underinsured. (GFL 3.5e)</li> </ul>	<p><b>Student Edition:</b> 358, 364 <i>Building Consumer Skills</i> 393 #6</p> <p><b>Teacher Annotated Edition:</b> CT 364; RA 358</p>	<p>See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.</p>
<ul style="list-style-type: none"> <li>Analyze the power of compound interest and the importance of starting early in implementing a financial plan for retirement. (GFL 4.4d)</li> </ul>	<p><b>Student Edition:</b> 299, 304-308, 328-329 <i>Building Consumer Skills</i> 315 #4 <i>Check Your Understanding</i> 329 #2 <i>Economic Impact &amp; Issues</i> 299</p> <p><b>Teacher Annotated Edition:</b> A 307; CA 305</p>	<p>The following pages reference financial planning.</p> <p><b>Student Edition:</b> 531-540, 541-545</p> <p><b>Teacher Wraparound Edition:</b> C 545; ETC 539, 542; IA 539; M 541; PEA 544; R 545; SD 542, 544; SS 541</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<b>PARENTING STANDARD</b>		
<b>20.0117-09 Students will identify the various skills and responsibilities of parenting.</b>		
20.0117-0901 Evaluate personal readiness for parenting roles, responsibilities and costs.		
<ul style="list-style-type: none"> <li>Identify aspects of parenting.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 643-652, 653-661, 665-676, 677-683 <b>Teacher Wraparound Edition:</b> ETC 647, 648, 667, 678; ITA 678; SD 668; SDA 678
<ul style="list-style-type: none"> <li>Identify the financial considerations of parenting.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 646-647, 654 <b>Teacher Wraparound Edition:</b> E 661; ETC 647, 648; SD 655; TDA 647
<ul style="list-style-type: none"> <li>Identify parenting roles of fathers and mothers.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 643-652, 653-661, 665-676, 677-683 <b>Teacher Wraparound Edition:</b> ETC 648, 656, 666, 670; GS 656; SD 658, 666; VL 657
<ul style="list-style-type: none"> <li>Identify the steps and challenges and rewards of parenthood.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 643-652, 653-661, 665-676, 677-683 <b>Teacher Wraparound Edition:</b> ETC 647, 648, 667, 678; ITA 678; SD 668; SDA 678

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Analyze the role of cultural, social, and emotional influences on financial behavior. (GFL1.2)</li> </ul>	<p><b>Student Edition:</b> 65, 264, 397, 399-403, 418, 461 <i>Building Consumer Skills</i> 73 #3 <i>Check Your Understanding</i> 463 #1 <i>Thinking Critically</i> 479 #2</p> <p><b>Teacher Annotated Edition:</b> CT 402; D 264</p>	<p><b>Student Edition:</b> 531-534, 536-540, 541-545, 549-554</p> <p><b>Teacher Wraparound Edition:</b> C 540, 555; ETC 537, 550; IA 539; SD 532, 537; WAA 532</p>
<ul style="list-style-type: none"> <li>Explain how limited financial resources affect the choices people make. (GFL 1.2a)</li> </ul>	<p><b>Student Edition:</b> 58-61, 128-129, 209-210, 214 <i>Check Your Understanding</i> 303 #2 <i>Dollars and Sense</i> 60 <i>Economic Impact &amp; Issues</i> 214</p> <p><b>Teacher Annotated Edition:</b> JS 59; TA 59</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555, 646-647, 654 <i>Focus On</i> 551</p> <p><b>Teacher Wraparound Edition:</b> CCA 551; CCD 534; E 661; ETC 537, 543, 647, 648; IA 539; PWA 550; SD 533, 535, 537, 542, 655; SP 550; SPA 539; TDA 647</p>
<ul style="list-style-type: none"> <li>Describe the influence of peer pressure as it relates to purchasing decisions (e.g., fashion, acceptance from others, need for latest gadget). (GFL 1.2b)</li> </ul>	<p><b>Student Edition:</b> 65, 461 <i>Building Consumer Skills</i> 73 #3 <i>Check Your Understanding</i> 463 #1 <i>Thinking Critically</i> 479 #2</p> <p><b>Teacher Annotated Edition:</b> D 461</p>	<p><b>Student Edition:</b> 552-554</p> <p><b>Teacher Wraparound Edition:</b> AAA 554; ESA 553; ETC 553; SD 554</p>
<ul style="list-style-type: none"> <li>Explain how scarcity relates to needs and wants. (GFL 1.2c)</li> </ul>	<p><b>Student Edition:</b> 58, 128-129 <i>Check Your Understanding</i> 62 #2</p>	<p>See Glencoe's <i>Consumer Education &amp; Economics</i> © 2008.</p>

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Analyze the impact of marketing, advertising, and sales strategies/techniques on purchasing decisions (e.g., impulse buying, delayed payment). (GFL 1.2d)</li> </ul>	<b>Student Edition:</b> 40-41, 70, 263-265, 395-398, 399-403, 404-411, 418 <b>Teacher Annotated Edition:</b> CA 401; D 396; RA 397; TA 265	<b>Student Edition:</b> 534- 540, 552-554 <b>Teacher Wraparound Edition:</b> AAA 554; CIA 536; ESA 553; ETC 553; SD 537, 554; VL 537
<ul style="list-style-type: none"> <li>Describe the social and economic consequences of bankruptcy. (GFL 1.3c)</li> </ul>	<b>Student Edition:</b> 290-291 <b>Teacher Annotated Edition:</b> CT 290; RA 291	<b>Student Edition:</b> 251-252 <b>Teacher Wraparound Edition:</b> DA 251; ETC 251; GS 251
20.0117-0902 Explain the human reproductive process, infertility, pregnancy, and steps that lead to a healthy lifestyle.		
<ul style="list-style-type: none"> <li>Review the male and female reproductive system.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 649, 659 <b>Teacher Wraparound Edition:</b> ETC 649; GS 649; HS 649
<ul style="list-style-type: none"> <li>Identify ways to prevent birth defects.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 657 <b>Teacher Wraparound Edition:</b> ETC 657, 659; HS 659; IA 660; SA 659
<ul style="list-style-type: none"> <li>Describe the growth and changes that take place during the three trimesters of pregnancy.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 657, 659 <b>Teacher Wraparound Edition:</b> ETC 659; IA 660

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Identify problems that are associated with pregnancy: toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<p>The following pages reference strategies for a healthy pregnancy.</p> <p><b>Student Edition:</b> 649, 657, 659</p> <p><b>Teacher Wraparound Edition:</b> ETC 649, 657, 659; GS 649; HS 649, 659; IA 660; SA 659</p>
20.0117-0903 Explain the birth process and needs of the new infant.		
<ul style="list-style-type: none"> <li>Describe the role of planning and maintaining a balanced budget. (GFL 3.1)</li> </ul>	<p><b>Student Edition:</b> 220-224 <i>Building Consumer Skills</i> 235 #3 <i>Check Your Understanding</i> 224 <i>Consumer Application</i> 224</p> <p><b>Teacher Annotated Edition:</b> CA 222, 223; IS 221; TA 220</p>	<p><b>Student Edition:</b> 531-540, 541-545, 549-555</p> <p><b>Teacher Wraparound Edition:</b> ETC 536; M 541; REA 542; SD 532, 535, 537, 539, 542; SPA 539; SS 541</p>
<ul style="list-style-type: none"> <li>Define the terms associated with labor and delivery.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<p>The following pages reference strategies for a healthy pregnancy.</p> <p><b>Student Edition:</b> 649, 657, 659</p> <p><b>Teacher Wraparound Edition:</b> ETC 649, 657, 659; GS 649; HS 649, 659; IA 660; SA 659</p>
<ul style="list-style-type: none"> <li>Identify postpartum symptoms.</li> </ul>	This standard can be met during teacher/class discussion.	This standard can be met during teacher/class discussion.

STANDARDS	PAGE REFERENCES	
	<i>Consumer Education &amp; Economics</i> © 2008	<i>Families Today</i> © 2004
<ul style="list-style-type: none"> <li>Define nurturing/bonding and how it impacts a child.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 666-672, 673-676, 677-683 <b>Teacher Wraparound Edition:</b> DBA 674; ETC 667, 668, 674; SD 678; SDA 678
<ul style="list-style-type: none"> <li>Identify ways to appropriately soothe and handle an infant.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Teacher Wraparound Edition:</b> CTA 660; DA 654
20.0117-0905 Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.		
<ul style="list-style-type: none"> <li>List ways to foster a child's self-concept.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 46, 658, 673-675
<ul style="list-style-type: none"> <li>Identify types and signs of child abuse.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 299-302 <i>Focus On</i> 300 <b>Teacher Wraparound Edition:</b> ETC 300; FO 300; SP 300
<ul style="list-style-type: none"> <li>List strategies that help prevent child abuse.</li> </ul>	See Glencoe's <i>Families Today</i> © 2004.	<b>Student Edition:</b> 299-302 <i>Focus On</i> 300 <b>Teacher Wraparound Edition:</b> ETC 300; FO 300; SP 300