



Consumer Education & Economics

© 2008

STANDARDS	PAGE REFERENCES
Unit 1: Life Goals and Decisions	
<p>1.1 Define terms related to goals and decision making</p>	<p>Student Edition: 53-56, 63-66, 93-96, 210-214, 233, 264-265, 298, 509 <i>Check Your Understanding</i> 56 #3, 66 #2 Teacher Annotated Edition: CA 65; CT 55; D 56; TA 55, 211</p>
<p>1.2 List the steps of the decision-making process in order</p> <ol style="list-style-type: none"> 1. Identify the decision to be made 2. Identify available resources and possible options 3. Weigh pros and cons of each option 4. Select the best option 5. Act on the decision 6. Evaluate the results of the decision 	<p>Student Edition: 63-66, 212-214, 476, 596-597 <i>Check Your Understanding</i> 66 #2, #3 <i>Consumer Application</i> 66 Teacher Annotated Edition: CA 65</p>
<p>1.3 Name factors which influence decisions</p>	<p>Student Edition: 65-66 <i>Check Your Understanding</i> 66 #3 Teacher Annotated Edition: CA 65</p>

STANDARDS	PAGE REFERENCES
1.4 List the five steps for setting a SMART goal S - specific M - measurable A – attainable R - realistic T - time bound	These references are for goal setting in general, and may be applicable to the SMART method. Student Edition: 55-56 <i>Check Your Understanding</i> 56 #3 Teacher Annotated Edition: CT 55; TA 55
Unit 2: Preparing to Earn	
2.1 Define terms related to career preparation	Student Edition: 93-96, 97-104 <i>Check Your Understanding</i> 104 #2 <i>Key Terms</i> 93, 97 Teacher Annotated Edition: CA 104; RA 98; TA 99
2.2 Explain factors that influence career choice	Student Edition: 97-104 <i>Check Your Understanding</i> 104 #1 <i>Graph</i> 101 <i>InfoSource</i> 100 Teacher Annotated Edition: CA 98, 102; D 9; RA 98; TA 99
2.3 Identify factors that affect specific job selection	Student Edition: 97-104 <i>Check Your Understanding</i> 104 #1 <i>Graph</i> 101 <i>InfoSource</i> 100 Teacher Annotated Edition: CA 98, 102; D 9; RA 98; TA 99
2.4 List ways to locate and apply for a job	Student Edition: 110-117 <i>Check Your Understanding</i> 117 #2 <i>Consumer Application</i> 117 <i>Figure</i> 111 Teacher Annotated Edition: CA 111, 112, 115; CT 116; TA 114

STANDARDS	PAGE REFERENCES
2.5 Describe ways to make a positive impression during a job interview	Student Edition: 113-115 <i>Building Consumer Skills</i> 125 #3 Teacher Annotated Edition: CA 115; TA 114
2.6 List work related forms completed when initially hired	Student Edition: 201 Teacher Annotated Edition: D 201
2.7 Identify careers related to Personal and Family Finance	Student Edition: 100 <i>Figure</i> 103 <i>InfoSource</i> 100 Teacher Annotated Edition: RA 100
Unit 3: Understanding Your Paycheck	
3.1 Define terms related to understanding your paycheck	Student Edition: 196-199 <i>Check Your Understanding</i> 199 #2, #3 <i>Consumer Application</i> 199 <i>Figure</i> 197 Teacher Annotated Edition: CA 197; TA 198
3.2 Identify the methods by which employees are paid	Student Edition: 196-197 <i>Check Your Understanding</i> 199 #1 Teacher Annotated Edition: CA 197
3.3 Identify the parts of a paycheck and paycheck stub	Student Edition: 197-199 <i>Check Your Understanding</i> 199 #3 <i>Figure</i> 197 Teacher Annotated Edition: CA 198

STANDARDS	PAGE REFERENCES
3.4 Explain types of payroll taxes	Student Edition: 200-205 <i>Check Your Understanding 205 #1</i> <i>Figure 201</i> Teacher Annotated Edition: CA 203; CT 201, 202, 203
3.5 Describe the process of filing taxes	Student Edition: 202-205 <i>Check Your Understanding 205 #3</i> <i>Consumer Application 205</i> Teacher Annotated Edition: CT 203
Unit 4: Financial Planning and Banking	
4.1 Define terms related to financial planning, insurance, and banking	Student Edition: 209-214, 219-221, 223-224, 237-240, 241-245, 353-359 <i>Check Your Understanding 214 #2, 240 #1</i> <i>Figure 222</i> Teacher Annotated Edition: CA 210, 239; CT 244; JS 354; RA 238; TA 213, 220
4.2 Identify the aspects that need to be considered in a financial plan	Student Edition: 209-214 <i>Check Your Understanding 214 #2</i> <i>Consumer Application 214</i> <i>Figure 211</i> Teacher Annotated Edition: CA 210; TA 211, 213
4.3 Identify the components of a spending plan	Student Edition: 212, 213 Teacher Annotated Edition: CA 212; TA 213
4.4 Explain types of financial institutions and their services	Student Edition: 237-240, 241-245 <i>Check Your Understanding 245 #2</i> <i>Dollars and Sense 243</i> Teacher Annotated Edition: CA 239, 244, 245; RA 238

STANDARDS	PAGE REFERENCES
4.5 Manage a checking account	<p>Student Edition: 246-253 <i>Check Your Understanding</i> 253 #2 <i>Dollars and Sense</i> 247 <i>Figure</i> 249, 251, 252</p> <p>Teacher Annotated Edition: CA 248, 252; CT 250; DS 247; TA 247, 249</p>
4.6 Name factors which affect investment decisions	<p>Student Edition: 317-323, 330-337 <i>Check Your Understanding</i> 323 #1, 337 #3 <i>Dollars and Sense</i> 321 <i>Figure</i> 322</p> <p>Teacher Annotated Edition: CA 318, 319; PO 336; RA 322</p>
4.7 Describe types of income and growth investments	<p>Student Edition: 321, 341</p> <p>Teacher Annotated Edition: PO 341</p>
Unit 5: Insurance	
5.1 Define terms related to insurance	<p>Student Edition: 353-359, 360 <i>Check Your Understanding</i> 359 #1</p> <p>Teacher Annotated Edition: CT 357; JS 354; TA 358</p>
5.2 Identify coverage for each type of insurance	<p>Student Edition: 361-364, 370-373, 377-379 <i>Figure</i> 361</p> <p>Teacher Annotated Edition: CA 372; CT 362, 364, 370</p>
5.3 Identify insurance needs for each stage of the life cycle	<p>Student Edition: 385-391 <i>Check Your Understanding</i> 391 #3 <i>Consumer Application</i> 391</p> <p>Teacher Annotated Edition: CA 387, 389; CT 388; D 388</p>

STANDARDS		PAGE REFERENCES
Unit 6: Credit		
6.1	Define terms related to credit	<p>Student Edition: 210, 261-265 <i>Check Your Understanding</i> 265 #2 <i>Key Terms</i> 261</p> <p>Teacher Annotated Edition: CA 263</p>
6.2	List advantages and disadvantages of credit	<p>Student Edition: 263-265 <i>Check Your Understanding</i> 265 #3</p> <p>Teacher Annotated Edition: CT 263; D 264</p>
6.3	Name sources and types of credit/loans	<p>Student Edition: 271-273, 275, 279-285 <i>Check Your Understanding</i> 278 #1 <i>Consumer Application</i> 278, 285 <i>Dollars and Sense</i> 273</p> <p>Teacher Annotated Edition: CA 273, 281, 283; D 272, 275</p>
6.4	Explain ways for establishing and maintaining good credit	<p>Student Edition: 266-270 <i>Check Your Understanding</i> 270 #3 <i>Figure</i> 268 <i>InfoSource</i> 264</p> <p>Teacher Annotated Edition: CA 266; PO 269, 272</p>
6.5	Identify information in a Schumer box and credit card statement	<p>Student Edition: 277 <i>Figure</i> 277</p> <p>Teacher Annotated Edition: CA 277</p>
6.6	Describe signs of credit overload, consequences, and sources of help	<p>Student Edition: 286-291 <i>Check Your Understanding</i> 291 #2 <i>Consumer Application</i> 291 <i>Dollars and Sense</i> 290</p> <p>Teacher Annotated Edition: CA 287; CT 290; TA 288, 289</p>

STANDARDS	PAGE REFERENCES
6.7 List ways personal information can be stolen and used fraudulently	Student Edition: 34-36 <i>Figure 35</i> Teacher Annotated Edition: CA 35; PO 35; RA 36
6.8 Identify ways to prevent identity theft	Student Edition: 35-39 <i>Check Your Understanding 39 #1, #3</i> <i>Consumer Application 39</i> Teacher Annotated Edition: CA 37; PO 36; RA 36
6.9 Identify actions needed to check, stop, and correct mistakes on your credit report	Student Edition: 268-270 <i>Check Your Understanding 270 #2</i> <i>Figure 268</i> <i>InfoSource 269</i> Teacher Annotated Edition: PO 269
Unit 7: Consumer Skills	
7.1 Define terms related to consumer skills	Student Edition: 53-56, 57-62, 63-66, 67-71 <i>Check Your Understanding 56 #1, 62 #2</i> <i>Key Terms 53, 57, 63, 67</i> Teacher Annotated Edition: CA 54
7.2 Name consumer rights and responsibilities: a. right to safety b. right to be informed c. right to choose d. right to be heard Responsibilities: a. to make an informed decision b. to treat merchandise with care c. to follow product instructions d. to pay your debts e. to demand reliable products	Student Edition: 27-28, 30-33, 47-49, 590-591 <i>Check Your Understanding 33 #2</i> <i>Consumer Application 33</i> <i>Figure 29, 30</i> Teacher Annotated Edition: CA 33; JS 30; TA 590

STANDARDS	PAGE REFERENCES
7.3 Describe types of advertising (testimonials, bait and switch, sex appeal, propaganda, bandwagon, and attention getter)	Student Edition: 395-396, 404-411 <i>Check Your Understanding</i> 398 #1, 411 #2 <i>Consumer Application</i> 411 Teacher Annotated Edition: CA 409; D 396, 408; TA 407
7.4 Determine the final cost of an item	Student Edition: 404-406, 465 <i>Dollars and Sense</i> 406
7.5 Describe the factors to consider when comparison shopping	Student Edition: 406, 427-428, 518, 605 <i>Check Your Understanding</i> 428 #3 <i>Dollars and Sense</i> 518 Teacher Annotated Edition: CA 427, 428, 605; DS 406; PO 427
7.6 State sources of consumer information; for example, consumer protection agencies, media, package information, salespeople, and advertising	Student Edition: 67-71 <i>Check Your Understanding</i> 71 #2 <i>Consumer Application</i> 71 <i>InfoSource</i> 70 Teacher Annotated Edition: CA 69; CT 71; JS 68; PO 69; RA 69
7.7 Identify purposes of warranties and contracts	Student Edition: 420-424, 432, 496 <i>Check Your Understanding</i> 424 #1, #2 <i>Consumer Application</i> 424 <i>Figure</i> 422, 496 Teacher Annotated Edition: CT 424; PO 421, 423
Unit 8: Housing and Transportation	
8.1 Define terms related to housing and transportation	Student Edition: 481-484, 577-583 <i>Key Terms</i> 481, 485, 490, 499, 577 Teacher Annotated Edition: CA 491; PO 582

STANDARDS	PAGE REFERENCES
8.2 List reasons for renting, leasing, or buying housing	<p>Student Edition: 577-583, 584-591 <i>Check Your Understanding</i> 583 #3</p> <p>Teacher Annotated Edition: CA 581, 585; CT 591; D 578; PO 582</p>
8.3 List methods of purchasing a home	<p>Student Edition: 592-599 <i>Check Your Understanding</i> 599 #3 <i>Consumer Application</i> 599 <i>Economic Impact & Issues</i> 598 <i>Figure</i> 593</p> <p>Teacher Annotated Edition: CA 594; CT 595; IS 595; RA 593</p>
8.4 Identify the basic components of a lease	<p>Student Edition: 486-487, 489, 588-589 <i>Check Your Understanding</i> 489 #1, #3, 591 #2 <i>Consumer Application</i> 489</p> <p>Teacher Annotated Edition: JS 484; TA 486</p>
8.5 List reasons for using public transportation versus buying or leasing a vehicle	<p>Student Edition: 481-484, 486-489 <i>Check Your Understanding</i> 484 #2 <i>Consumer Application</i> 484 <i>Figure</i> 483</p> <p>Teacher Annotated Edition: CA 484; CT 482; PO 482; RA 483</p>