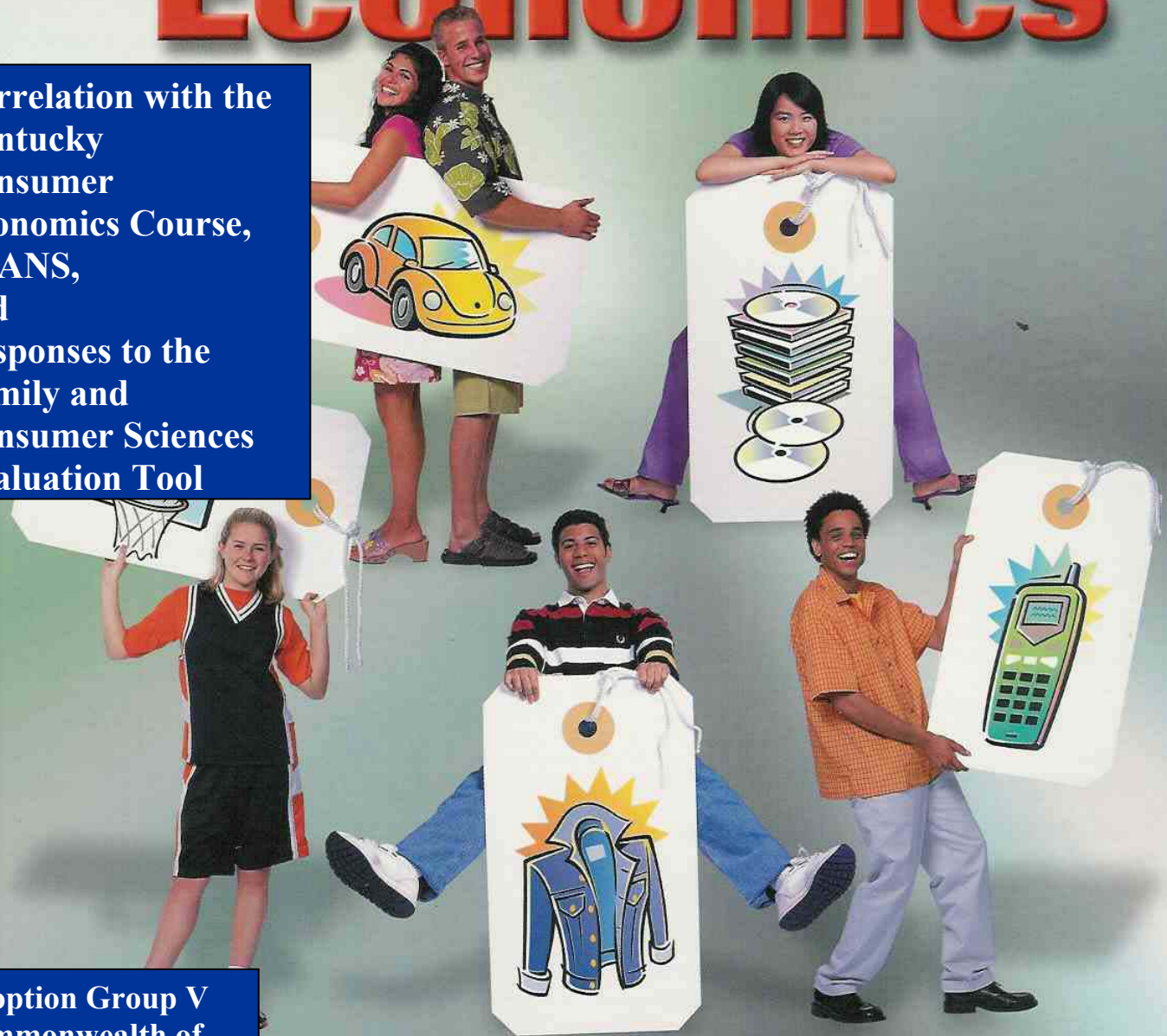


KENTUCKY

Consumer Education & Economics

**Correlation with the
Kentucky
Consumer
Economics Course,
SCANS,
and
Responses to the
Family and
Consumer Sciences
Evaluation Tool**



**Adoption Group V
Commonwealth of
Kentucky
2004-2010**

Consumer Economics	
Guiding Questions	
QUESTIONS	PAGE REFERENCES
<ul style="list-style-type: none"> • How has the U.S. economy changed from a rural economy to a global economy? 	<p>SE: 127-131, 161, 175-182, 189</p> <p>TAE: A 128, 129, 130, 176, 177 CT 128, 131, 178 D 129, 130, 131, 177 I 179</p>
<ul style="list-style-type: none"> • How does the scarcity of natural resources affect a country's trade potential? 	<p>SE: 58-59, 85-89, 128-129, 175-182, 183-187</p> <p>TAE: A 58, 59, 88, 89, 128, 176 CA 180, 181, 184 CT 59, 86, 128 D 58, 59, 89, 129, 177 DS 86 I 87, 179</p>
<ul style="list-style-type: none"> • What resources are needed by a family, business/industry, and nations to obtain their desired economic level? 	<p>SE: 54-56, 57-62, 70-71, 102, 118-120, 133, 135-139, 213-214</p> <p>TAE: A 55, 56, 58, 135 CA 136 CE 214 CT 59, 60, 71, 120 D 56, 59, 133 DS 139 E 119 I 70</p>

Consumer Economics

Guiding Questions

<ul style="list-style-type: none"> • How does the United States citizenry influence economic policy? 	<p>SE: 23-25, 66, 80-84, 135-139, 159</p> <p>TAE: A 24, 81, 135 CA 136 CT 24, 66, 135 D 24, 66, 81 DS 139 E 82</p>
<ul style="list-style-type: none"> • How is economic policy established in each of the economic systems? 	<p>SE: 131, 135-139, 141-145, 146-153, 162-171</p> <p>TAE: A 135, 137, 141, 144 CA 136, 143 CT 131, 135, 136, 144 D 131, 137 DS 139 I 142</p>
<ul style="list-style-type: none"> • How does the United States market economy affect supply and demand as well as resource distribution? 	<p>SE: 130, 135-138, 533-534 <i>Connecting to Economics: 598</i></p> <p>TAE: A 136, 137 CA 136 CT 136 D 130, 137</p>
<ul style="list-style-type: none"> • Why is the United States economy so diverse? 	<p>SE: 126-153</p> <p>TAE: A 135, 137, 141, 144 CA 136, 143 CT 131, 135, 136, 144 D 131, 137 DS 139 I 142</p>

Consumer Economics

Guiding Questions

<ul style="list-style-type: none">• What skills are needed by an individual in order to be competitive in a global economy and job market?	<p>SE: 98, 110-117, 118-123</p> <p>TAE: D 119 E 119</p>
<ul style="list-style-type: none">• What skills are needed for product development and distribution?	<p>SE: 132-139</p> <p>TAE: A 135, 137 CA 136 CT 133, 134, 135 D 133, 137 DS 139</p>

Consumer Economics	
Academic Expectations	
EXPECTATIONS	PAGE REFERENCES
<p>2.14 Students demonstrate skills that promote individual well-being and healthy family relationships.</p>	<p>SE: 551-554</p> <p>TAE: A 554 CT 552 D 552 E 553</p>
<p>2.15 Students can accurately describe various forms of government and analyze issues that relate to the rights and responsibilities of citizens in a democracy.</p>	<p>SE: 28-33, 80-84, 140-145, 146-151</p> <p>TAE: A 29, 32, 33, 141 CA 143, 148, 149 CT 28, 29 D 28, 29, 141 I 31, 142</p>
<p>2.16 Students observe, analyze, and interpret human behaviors, social groupings, and institutions to better understand people and the relationships among individuals and among groups.</p>	<p>SE: 80-84, 85-89</p> <p>TAE: A 81, 83 CT 84 D 81, 83 DS 86 I 87 E 82, 119</p>
<p>2.17 Students interact effectively and work cooperatively with the many ethnic and cultural groups of our nation and world.</p>	<p>SE: 125, 175-182, 183-187</p> <p>TAE: D 187</p>

Consumer Economics	
Academic Expectations	
EXPECTATIONS	PAGE REFERENCES
<p>2.18 Students understand economic principles and are able to make economic decisions that have consequences in daily life.</p>	<p>SE: 125-131, 132-139, 140-145, 146-151, 152-153 <i>Connection to Economics:</i> 193, 214, 240, 262, 299, 341, 356, 397, 448, 467, 513, 533, 598</p> <p>TAE: A 128, 129, 135 CA 136, 143 CT 128, 131, 133 D 129, 130, 134 DS 139 I 142</p>
<p>2.19 Students recognize and understand the relationship between people and geography and apply their knowledge to real-life situations.</p>	<p>SE: 175-182, 183-187, 188-189</p> <p>TAE: A 176, 177, 178, 179 CA 180, 181, 182 CT 181 D 177 I 179</p>
<p>2.20 Students understand, analyze, and interpret historical events, conditions, trends, and issues to develop historical perspective.</p>	<p>SE: 27-33</p> <p>TAE: A 29, 30, 31 CT 28, 29, 33 D 28, 30 I 31</p>

**Consumer Economics
(continued)**

Academic Expectations

EXPECTATIONS	PAGE REFERENCES
<p>2.30 Students evaluate consumer products and services and make effective consumer decisions.</p>	<p>SE: 437-440, 441-446, 447-450, 451-455, 459-463, 464-469, 474-477, 490-498</p> <p>TAE: A 438, 440, 442, 443 CE 467 CT 444 D 438, 439, 443 DS 439, 445, 472 I 442, 454</p>
<p>2.36 Students use strategies for choosing and preparing for a career.</p>	<p>SE: 93-96, 97-104, 105-109</p> <p>TAE: A 94, 95, 96 CT 94 D 95, 96 DS 108 E 102, 103, 107 I 100</p>

Consumer Economics	
Curriculum Standards for Social Studies	
STANDARD	PAGE REFERENCES
1. Students will describe relationships among the various economic institutions that comprise economic systems such as households, business firms, banks, government agencies, labor unions, and corporations.	<p>SE: 31-33, 134-135, 138, 140-145, 146-151, 155-161, 237-240</p> <p>TAE: A 135, 141, 144 CA 143 CT 135, 144 I 142</p>
2. Students will compare how values and beliefs influence economic decisions in different societies.	<p>SE: 54-55, 65-66, 175-182, 183-187 <i>Building Consumer Skills:</i> 125</p> <p>TAE: A 176, 177, 178, 179 CA 180, 181, 182 CT 181 D 177 I 179</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
<p>HISTORICAL PERSPECTIVE</p> <p>The students will:</p> <p>1. understand how the United States economy has changed from a rural economy to an industrial economy to a leader in the global economy. (POS)</p>	<p>SE: 127-131, 161, 174-182, 189</p> <p>TAE: A 128, 129, 130, 176, 177 CT 128, 131, 178 D 129, 130, 131, 177 I 179</p>
<p>2. recognize that the U.S. Constitution contains few economic guidelines; therefore, economic policies are determined by elected officials. (POS)</p>	<p>SE: 131, 141-145, 146-151, 162-171</p> <p>TAE: A 141, 144 CA 143 CT 144 I 142</p>
<p>3. analyze how the number and complexity of economic issues have increased as the United States has entered the global economy. (POS)</p>	<p>SE: 175-182, 183-187</p> <p>TAE: A 176, 177, 178, 179 CA 180, 181, 182 CT 181 D 177 I 179</p>
<p>GEOGRAPHY</p> <p>4. understand that the problem of scarcity (unlimited wants and limited resources) must be addressed by all nations. (POS)</p>	<p>SE: 58-59, 128-129</p> <p>TAE: A 58, 59, 128, 129 CT 59, 128 D 58, 59, 129</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
5. recognize that nations deal with scarcity by making choices that have consequences. (POS)	SE: 58-59, 128-129 TAE: A 58, 59, 128, 129 CT 59, 128 D 58, 59, 129
6. analyze how nations' wealth and consequent trade potential are tied to its resources. (POS)	SE: 57-59, 128-129, 176-177 TAE: A 58, 59, 176 CT 59 D 59, 58
7. explore how international trade and multinational corporations have led to the emergence of a global economy. (POS)	SE: 175-182, 183-187 TAE: A 176, 177, 178, 179 CA 180, 181, 182 CT 181 D 177 I 179

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
ECONOMICS	SE: 58-59, 128-129
8. understand that the basic economic problem confronting individuals, societies, and nations is scarcity or the imbalance between unlimited wants and limited resources available to satisfy those wants. (POS)	TAE: A 58, 59, 128, 129 CT 59, 128 D 58, 59, 129
9. recognize that, as a result of scarcity, individuals, societies, and nations must make choices/decisions, which result in consequences. (POS)	SE: 58-59, 128-129 TAE: A 58, 59, 128, 129 CT 59, 128 D 58, 59, 129
10. analyze economic concepts and understand their nature and relevance to different economic situations. (POS)	SE: 23-24, 127-131, 132-139, 140-145, 155-161, 162-165, 166-171, 175-182, 183-187 TAE: A 24, 135, 137, 157 CA 136 CT 24, 131, 135, 136 D 24, 131, 137, 141 DS 139
11. analyze how individuals and nations deal with the issues of production, distribution, and consumption. (POS)	SE: 132-139, 175-182 TAE: A 135, 137, 176 CA 136 CT 133, 134, 135 D 133, 137 DS 139

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
14. apply management practices of individual and family resources including food, clothing, shelter, health care, recreation and transportation. (NSFCS)	<p>SE: 59-62, 459-463, 481-484, 511-514, 537-543, 555-559, 560-566, 577-583, 592-599</p> <p>TAE: A 59, 512, 557, 578 CE 467 CT 59, 60, 61, 541 D 59, 61 DS 60</p>
15. analyze the impact of technology on the individual's economic resources.	<p>SE: 437-440, 441-446, 447-450, 451-455</p> <p>TAE: A 438, 440, 442, 443 CT 444 D 438, 439, 443 DS 439, 445</p>
16. analyze advertisements and personal financial management options.	<p>SE: 395-398, 399-403, 404-411</p> <p>TAE: A 397, 398, 401 CA 407 CE 397 CT 396, 400 D 396, 397, 400, 401 DS 406</p>
17. describe the relationships among the various economic institutions that comprise economics systems such as households, business firms, banks, government agencies, labor unions, and corporations. (CSSS)	<p>SE: 31-33, 134-135, 138, 140-145, 146-151, 155-161, 237-240</p> <p>TAE: A 135, 141, 144 CA 143 CT 135, 144 I 142</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
18. analyze the relationship of the environment to family and consumer resources. (NSFCS)	SE: 85-89 TAE: A 88, 89 CT 86 D 87, 89 DS 86 I 87
19. analyze factors in developing a long-term financial management plan. (NSFCS)	SE: 53-56, 57-62, 63-66, 67-71 TAE: A 54, 55, 56, 58 CT 54, 59 D 54, 56, 58 DS 60 E 64 I 70
20. analyze resource consumption for conservation and waste management practices. (NSFCS)	SE: 59, 85-89 <i>Dollars and Sense:</i> 60 TAE: A 59, 60 CT 59, 60 D 59, 60 DS 6086 I 87
21. demonstrate skills needed for product development, testing, and presentation. (NSFCS)	SE: 132-139 TAE: A 135, 137 CA 136 CT 133 , 134, 135 D 133, 137 DS 139

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
<p>GOVERNMENT AND CIVICS</p> <p>22. understand that voters influence economic policy and decision making through representatives they elect. (POS)</p>	<p>SE: 81, 140-151, 162-171</p> <p>TAE: A 135, 137, 141, 144 CA 136, 143 CT 131, 135, 136, 144 D 131, 137 DS 139 I 142</p>
<p>23. recognize that the United States has a market economy, which is determined by the forces of supply and demand. (POS)</p>	<p>SE: 130, 131, 135-138, 533-534 <i>Connecting to Economics:</i> 598</p> <p>TAE: A 136, 137 CA 136 CT 136 D 130, 137</p>
<p>24. explore other economic systems (command, traditional, mixed) to determine the economic forces that control them. (POS)</p>	<p>SE: 126-131, 132-140, 141-145, 146-153 <i>Connection to Economics:</i> 193, 214, 240, 262, 299, 341, 356, 397, 448, 467, 513, 533, 598</p> <p>TAE: A 128, 129, 135 CA 136, 143 CT 128, 131, 133 D 129, 130, 134 DS 139 I 142</p>
<p>25. analyze how decisions on the distribution of resources can be made by local, state, and/or federal levels of government. (POS)</p>	<p>SE: 140-145, 146-151</p> <p>TAE: A 141, 144 D 147 I 142</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
26. analyze policies that support consumer rights and responsibilities. (NSFCS)	SE: 27-34, 47-49, 75-79, 590-591 TAE: A 29, 30, 31, 32, 33, 590 CT 28, 29, 33, 591 D 28, 29, 30, 591 DS I 31
27. analyze interrelationships between the economic system and consumer actions. (NSFCS)	SE: 23-26, 28-32, 128-129, 132-139, 161 TAE: A 24, 128, 129 CT 133
28. analyze factors that impact consumer advocacy. (NSFCS)	SE: 27-33 TAE: A 29, 30, 31, 32, 33 CT 28, 29, 33 D 28, 29, 30 I 31

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
<p>CULTURE AND SOCIETY</p> <p>29. understand how economic incentives of private ownership of property, business opportunities, and profit motives have attracted people from many nations to the United States. (POS)</p>	<p>SE: 131, 132-139</p> <p>TAE: A 135, 138 CT 131, 133 D 131, 133, 138 DS 136, 139</p>
<p>30. recognize that the economy of the United States is a social institution that attempts to meet the needs of the citizenry. (POS)</p>	<p>SE: 125-131, 132-139, 140-145, 146-151 <i>Connection to Economics:</i> 193, 214, 240, 262, 299, 341, 356, 397, 448, 467, 513, 533, 598</p> <p>TAE: A 128, 129, 135 CA 136, 143 CT 128, 131, 133 D 129, 130, 134 DS 139 I 142</p>
<p>31. analyze the role culture plays in economic issues of production, distribution, and consumption. (POS)</p>	<p>SE: 132-139, 175-182</p> <p>TAE: A 135, 137, 176 CA 136 CT 133 , 134, 135 D 133, 137 DS 139</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
STANDARDS	PAGE REFERENCES
32. analyze knowledge, skills, and practices required for careers in a global economy. (NSFCS)	SE: 93-96, 97-104, 105-109 TAE: A 94, 95, 96 CT 94 D 95, 96 DS 108 E 102, 103, 107 I 100
33. evaluate the impact of technology on individual and family resources. (NSFCS)	SE: 437-440, 441-446, 447-450, 451-455 TAE: A 438, 440, 442, 443 CT 444 D 438, 439, 443 DS 439, 445
34. demonstrate management of financial resources to meet the goals of individuals and families across the life span. (NSFCS)	SE: 57-62, 63-66, 213-214 <i>Connecting to Economics: 214</i> TAE: A 55, 56, 58 CE 214 CT 59, 60 D 56, 59
35. compare how values and beliefs influence economic decisions in different societies. (CSSS)	SE: 175-182, 183-187 TAE: A 176, 177, 178, 179 CA 180, 181, 182 CT 181 D 177 I 179

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
Sample Activities	
ACTIVITY	PAGE REFERENCES
<p>1. You are the first graduating class from Harvard. As a class, you have decided to move to Mars compliments of NASA. It is your task to create a new social, economic, and political structure for this new nation. You must consider currency, resource development, production development, distribution of resources, and government regulation.</p>	<p>SE: 175-182, 183-187 <i>Online Activity:</i> 174 <i>Making Consumer Connections:</i> 189</p> <p>TAE: A 178, 179, 185 CT 178</p>
<p>2. Investigate the government policies regulating waste management in a developed, developing and underdeveloped country. As a team, the Students will provide the class with a 15-minute presentation that includes a variety of visuals including the use of technology.</p>	<p>SE: 86, 88-89 <i>Making Consumer Decisions:</i> 91</p> <p>TAE: A 89</p>
<p>3. Develop a timeline explaining the progression of waste management technology in the United States with discussion on how government regulation aided in the progression of change.</p>	<p>SE: 86-87, 144 <i>Making Consumer Decisions:</i> 91</p> <p>TAE: I 87</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
Sample Activities	
ACTIVITY	PAGE REFERENCES
<p>5. You have been asked by the Federal Energy Department to monitor the amount of gasoline used by you for one month. You will need to develop a chart that includes; miles traveled, cost of gas/gallon, type of vehicle, and place of purchase. You must also look at what influences the cost of gasoline. Once completed, your task is to create a presentation for the Energy Department on teenage gas consumption.</p>	<p>SE: 491 <i>Dollars and Sense: 502</i></p> <p>TAE: DS 502</p>
<p>6. Develop a list of goods and services that are scarce in your community.</p> <p>Discuss possible causes for the scarcity and suggest ways that the community can deal with the problem.</p>	<p>SE: 128-129</p> <p>TAE: A 128</p>
<p>7. Analyze the controversial issue of Clinton County’s occupational tax. Interview an entrepreneur, government official, professional, and factory worker to determine their position on the tax and how it has affected them and their families.</p>	<p>SE: 146-151 <i>Making Consumer Connections: 153</i></p> <p>TAE: D 147</p>
<p>8. Develop a product for the community and then design a business using the FCCLA STAR Events guidelines.</p>	<p>SE: 84, 120</p> <p>TAE: N/A</p>

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
Sample Activities	
ACTIVITY	PAGE REFERENCES
9. Cooperative teams will develop a comparison matrix that examines the economic role of government in each of the economic systems as well as the beliefs held by that culture.	SE: 125-131, 140-145, 161, 187 <i>Building Consumer Skills:</i> 153 <i>Thinking Critically:</i> 153 TAE: A 130 D 187
10. Interview a local immigrant to discuss their reasons for coming to the United States and to your community.	This content is not covered in <i>Consumer Education & Economics</i> .
11. Analyze the impact the tobacco lawsuit has had on the tobacco industry, local farmers, business owners, local physicians, and consumers.	This content is not covered in <i>Consumer Education & Economics</i> .
12. Explore the personal financial investment opportunities by participating in the stock market game.	SE: 330-337 <i>Building Consumer Skills:</i> 351 <i>Thinking Critically:</i> 351 TAE: A 333, 334, 336, 337
13. Invite the bank president to come to the classroom to speak on banking options in all areas of personal finance.	This content is not covered in <i>Consumer Education & Economics</i> .
14. Develop a blue ribbon panel of various individuals from different economic institutions.	This content is not covered in <i>Consumer Education & Economics</i> .

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
Sample Activities	
ACTIVITY	PAGE REFERENCES
15. Complete the Career Choices (or similar) computer program.	SE: 97-104 TAE: D 99
16. Analyze a consumer advocate such as Upton Sinclair or Ralph Nader. Discuss what role they played in establishing our current consumer protection laws.	SE: 28 TAE: N/A
17. Complete a financial plan.	SE: 209-214, 215-218, 219-224, 225-228, 229-233 <i>Building Consumer Skills: 235</i> TAE: A 224
18. You are a newly married couple, right out of high school, starting a new household. In order to furnish your home, you use your credit cards to purchase the necessary items. Much to your surprise you are \$15,000 in debt. You must devise a plan to reduce your debt within 12 months, considering your income, monthly expenses, and savings.	SE: 209-214, 261-165, 271-278, 286-291 TAE: CT 210

Consumer Economics	
Program of Studies (POS), National Standards for Family and Consumer Sciences (NSFCS), and Curriculum Standards for Social Studies (CSSS)	
Sample Activities	
ACTIVITY	PAGE REFERENCES
<p>19. Each team will be assigned a particular item such as a car, 1800 square foot home, or dining furniture to purchase.</p> <p>The team must develop a comparison plan showing purchasing options available for the assigned item. They must defend their choice and identify five reasons for their choice.</p>	<p>SE: 490-498, 592-599, 600-607</p> <p>TAE: N/A</p>

SCANS	
A Three-Part Foundation	
Basic Skills	PAGE REFERENCES
<p>Reads, writes, performs arithmetic and mathematical operations, listens and speaks</p> <ul style="list-style-type: none"> • A. Reading—locates, understands, and interprets written information in prose and in documents such as manuals, graphs, and schedules 	<p>SE: 118, 153, 189, 235, 457, 479, 521</p> <p>TAE: A 78, 108, 109, 122, 123</p>
<ul style="list-style-type: none"> • B. Writing—communicates thoughts, ideas, information, and messages in writing; and creates documents such as letters, directions, manuals, reports, graphs, and flow charts 	<p>SE: 73, 103, 118, 125, 189, 293, 393, 413, 457, 505</p> <p>TAE: A 24, 65, 94, 95, 111, 113, 244</p>
<ul style="list-style-type: none"> • C. Arithmetic/Mathematics—performs basic computations and approaches practical problems by choosing appropriately from a variety of mathematical techniques 	<p>SE: 91, 118, 153, 189, 235, 259, 293, 351, 413, 435, 505, 521, 549</p> <p>TAE: E 103 CA 43</p>
<ul style="list-style-type: none"> • D. Listening—receives, attends to, interprets, and responds to verbal messages and other cues 	<p>SE: 51, 119</p> <p>TAE: A 101</p>
<ul style="list-style-type: none"> • E. Speaking—organizes ideas and communicates orally 	<p>SE: 51, 125, 393, 413, 435</p> <p>TAE: A 30, 41, 104</p>

SCANS	
A Three-Part Foundation	
Thinking Skills	PAGE REFERENCES
<p>Thinks creatively, makes decisions, solves problems, visualizes, knows how to learn and reasons</p> <ul style="list-style-type: none"> • A. <u>Creative Thinking</u>—generates new ideas 	<p>SE: 51, 118</p> <p>TAE: CT 104 D 133</p>
<ul style="list-style-type: none"> • B. <u>Decision Making</u>—specifies goals and constraints, generates alternatives, considers risks, and evaluates and chooses best alternative 	<p>SE: 73, 351</p> <p>TAE: A 55, 56, 65 D 56</p>
<ul style="list-style-type: none"> • C. <u>Problem Solving</u>—recognizes problems and devises and implements plan of action 	<p>SE: 73, 91, 103, 119, 189</p> <p>TAE: CT 28, 59 A 26, 59</p>
<ul style="list-style-type: none"> • D. <u>Seeing Things in the Mind’s Eye</u>—organizes, and processes symbols, pictures, graphs, objects, and other information 	<p>SE: 259, 293, 435, 549, 575</p> <p>TAE: A 24</p>
<ul style="list-style-type: none"> • E. <u>Knowing How to Learn</u>—uses efficient learning techniques to acquire and apply new knowledge and skills 	<p>SE: 51, 91, 351, 393, 457, 521</p> <p>TAE: A 60</p>
<ul style="list-style-type: none"> • F. <u>Reasoning</u>—discovers a rule or principle underlying the relationship between two or objects and applies it when solving a problem 	<p>SE: 73, 91, 125, 153, 189, 235, 259, 293, 351, 393, 413, 457, 479, 505, 549, 575</p> <p>TAE: CT 62 D 62</p>

SCANS	
A Three-Part Foundation	
Personal Qualities	PAGE REFERENCES
<p>Displays responsibility, self-esteem, sociability, self-management, and integrity and honesty</p> <ul style="list-style-type: none"> • A. <u>Responsibility</u>—exerts a high level of effort and perseveres towards goal attainment 	<p>SE: 75-80, 81-84, 91</p> <p>TAE: CT 77, 78, 99 D 78</p>
<ul style="list-style-type: none"> • B. <u>Self-Esteem</u>—believes in own self-worth and maintains a positive view of self 	<p>SE: 103</p> <p>TAE: N/A</p>
<ul style="list-style-type: none"> • C. <u>Sociability</u>—demonstrates understanding, friendliness, adaptability, empathy, and politeness in new and on-going group settings 	<p>SE: 103, 121</p> <p>TAE: A 26, 56</p>
<ul style="list-style-type: none"> • D. <u>Self-Management</u>—assesses self accurately, sets personal goals, monitors progress, and exhibits self-control 	<p>SE: 73, 95, 115, 121</p> <p>TAE: CT 98, 99 D 98</p>
<ul style="list-style-type: none"> • E. <u>Integrity/Honesty</u>—chooses ethical courses of action 	<p>SE: 75-80, 103, 121</p> <p>TAE: CT 66, 78</p>

SCANS

Five Workplace Competencies

Resources	PAGE REFERENCES
Identifies, organizes, plans, and allocates resources <ul style="list-style-type: none"> • <i>A. Time</i>—Selects goal-relevant activities, ranks them, allocates time, and prepares and follows schedules 	SE: 103, 120, 121 TAE: CT 61 A 61
<ul style="list-style-type: none"> • <i>B. Money</i>—Uses or prepares budgets, makes forecasts, keeps records, and makes adjustments to meet objectives 	SE: 120, 125, 219-224, 225-228, 235 TAE: A 220 D 59, 61, 220, 223, 227
<ul style="list-style-type: none"> • <i>C. Material and Facilities</i>—Acquires, stores, allocates, and uses materials or space efficiently 	SE: 120, 122 TAE: CT 59
<ul style="list-style-type: none"> • <i>D. Human Resources</i>—Assesses skills and distributes work accordingly, • evaluates performance and provides feedback 	SE: 120 TAE: CT 60 A 61

SCANS	
A Three-Part Foundation	
Interpersonal	PAGE REFERENCES
<ul style="list-style-type: none"> • <i>A. Participates as Member of a Team</i>—contributes to group effort 	<p>SE: 103, 119, 125, 153, 435, 457, 521</p> <p>TAE: A 26, 56, 58, 59</p>
<ul style="list-style-type: none"> • <i>B. Teaches Others New Skills</i> 	<p>SE: 51, 102, 120</p> <p>TAE: A 60</p>
<ul style="list-style-type: none"> • <i>C. Serves Clients/Customers</i>—works to satisfy customers’ expectations 	<p>SE: 103</p> <p>TAE: A 25</p>
<ul style="list-style-type: none"> • <i>D. Exercises Leadership</i>—communicates ideas to justify position, persuades and convinces others, responsibly challenges existing procedures and policies 	<p>SE: 103, 120</p> <p>TAE: CT 120</p>
<ul style="list-style-type: none"> • <i>E. Negotiates</i>—works toward agreements involving exchange of resources, resolves divergent interests 	<p>SE: 47, 119</p> <p>TAE: D 47</p>
<ul style="list-style-type: none"> • <i>F. Works with Diversity</i>—works well with men and women from diverse backgrounds 	<p>SE: 98, 119, 125</p> <p>TAE: N/A</p>

SCANS	
A Three-Part Foundation	
Information	PAGE REFERENCES
Acquires and uses information <ul style="list-style-type: none"> • <i>A. Acquires and Evaluates Information</i> 	SE: 67-69, 103, 118-119 TAE: A 69 CT 231, 233
<ul style="list-style-type: none"> • <i>B. Organizes and Maintains Information</i> 	SE: 71, 103 TAE: CT 71, 226 D 227
<ul style="list-style-type: none"> • <i>C. Interprets and Communicates Information</i> 	SE: 68-69, 71 TAE: A 228
<ul style="list-style-type: none"> • <i>D. Uses Computers to Process Information</i> 	SE: 118-119, 227 TAE: D 227 I 70 A 228

SCANS	
A Three-Part Foundation	
Systems	PAGE REFERENCES
<p>Understands complex inter-relationships</p> <ul style="list-style-type: none"> • <i>A. Understands Systems</i>—knows how social, organizational, and technological systems work and operates effectively with them 	<p>SE: 118-119, 121</p> <p>TAE: D 65</p>
<ul style="list-style-type: none"> • <i>B. Monitors and Corrects Performance</i>—distinguishes trends, predicts impacts on systems operations, diagnoses deviations in systems’ performance and corrects malfunctions 	<p>SE: 121, 122</p> <p>TAE: D 65 A 98</p>
<ul style="list-style-type: none"> • <i>C. Improves or Designs Systems</i>—suggests modifications to existing systems and develops new or alternative systems to improve performance 	<p>SE: 121</p> <p>TAE: N/A</p>

SCANS	
A Three-Part Foundation	
Technology	PAGE REFERENCES
<p>Works with a variety of technologies</p> <ul style="list-style-type: none"> • <i>A. Selects Technology</i>—chooses procedures, tools or equipment including computers and related technologies 	<p>SE: 437-440, 447-450, 451-455</p> <p>TAE: A 440</p>
<ul style="list-style-type: none"> • <i>B. Applies Technology</i>—Understands overall intent and proper procedures for setup and operation of equipment 	<p>SE: 450</p> <p>TAE: D 450</p>
<ul style="list-style-type: none"> • <i>C. Maintains and Troubleshoots Equipment</i>—Prevents, identifies, or solves problems with equipment, including computers and other technologies 	<p>SE: 450</p> <p>TAE: D 450</p>

TWE

A	Activity
CA	Caption Answer
CE	Connecting to Economics
CT	Critical Thinking
D	Discuss
DS	Dollars and Sense
E	Emphasis
I	InfoSource

Family and Consumer Services Evaluation Tool

Content–Family & Consumer Science	Comments
Family	References to families can be found throughout the Student Edition. For examples, see pages 55-56, 65, 94-96, and 213-214.
Childcare/Parenting	References to child care can be found in the Student Edition on pages 567-570.
Child/Adolescent/Human Development	This content is not covered in <i>Consumer Education & Economics</i> .
Interpersonal Relationships	References to interpersonal relationships can be found throughout the Student Edition. For examples, see pages 99 and 119.
Goal Setting/Decision Making	References to goal setting can be found throughout the Student Edition. For examples, see Student Edition pages 53-56 and 95. References to decision making can also be found throughout the Student Edition. For examples, see Student Edition pages 64 and 65-66.
Consumerism	Chapters 11-23 in <i>Consumer Education and Economics</i> are devoted to instruction on consumerism.
Foods/Nutrition	Chapter 21, <i>Food and Nutrition</i> , provides instruction on <i>Choosing Nutritious Foods, Planning Food Purchases, Shopping for Food, and Eating Out</i> .

Content-Family and Consumer Science	Comments
Apparel/Textiles	Chapter 18, <i>Clothing and Grooming</i> , includes sections on <i>Planning Clothes Purchases</i> , <i>Shopping for Clothing</i> , and <i>Caring for Clothing</i> .
Housing Interiors	Section 23.4, <i>Furnishing a Home</i> , provides instruction on furnishing on a budget, planning room by room, choosing furniture, and selecting appliances.
Hospitality Careers	This content is not covered in <i>Consumer Education & Economics</i> .
FCCLA; Family, Careers, Community Leaders of America	References to FCCLA can be found in the Student Edition on pages 84 and 120.

Instruction and Assessment	Comments
Identifies a Sense of Purpose	Each chapter in the Student Edition begins with elements designed to quickly launch a student's focus and interest on the chapter's topic. The learning objectives presented in each chapter opener help students preview what they will learn.
Builds on Student Ideals	References to ethics can be found throughout the Student Edition. For examples, see pages 75-80, 103, and 121.
Engages Students	Each chapter in the Student Edition begins with elements designed to quickly launch a student's focus and interest on the chapter's topic. The photos and drawings found throughout the Student Edition support the content with examples and add visual interest. The <i>Online Activity</i> found at the beginning of each chapter in the Student Edition is a brief activity designed to both pique students' interest and introduce relevant Web resources.
Develops Family & Consumer Science Ideas	The fifth edition of <i>Consumer Education & Economics</i> is a complete program to help your students understand our economy, manage family and personal finances, and make well-informed purchasing decisions.

Instruction and Assessment (continued)	Comments
Promotes Student Thinking	The <i>Thinking Critically</i> feature found at the end of each chapter provides thought-provoking questions suitable for class discussion or individual writing assignments. <i>Critical Thinking</i> questions can also be found throughout the Teacher Annotated Edition (TAE).
Assesses Student Progress	Each section in the Student Edition ends with a <i>Section Review</i> . <i>Chapter Review & Activities</i> can be found at the end of each chapter. <i>Section Tests</i> in the Teacher Resource Guide are composed of a variety of objective test items that are based on section objectives. <i>Performance Assessment</i> activities and rubrics in the Teacher Resource Guide can be used with each chapter of the textbook. The <i>Effective Instruction CD-ROM</i> contains the <i>ExamView® Test Generator</i> which allows you to create customized tests. You can add or delete items from the lesson plans and the test bank to fit your needs.

<p style="text-align: center;">Instruction and Assessment (continued)</p>	<p style="text-align: center;">Comments</p>
<p>Enhances The Learning Environment</p>	<p><i>Consumer Education & Economics</i> has all of the right elements for your programs. The Student Edition is packed with great charts, illustrations, and features. The direct, yet descriptive writing style is easy to understand and full of need-to-know information. The <i>Student Motivation Kit</i> is a collection of resources for classroom use. The kit contains a CD-ROM as well as individual booklets that provide information and learning tools.</p>
<p>Reading level is appropriate for interest and ability level of intended student group: level remains consistent throughout.</p>	<p><i>Consumer Education & Economics</i> offers engaging, relevant, and appropriate content written at the correct reading level for your high school program.</p>
<p>Commonwealth Accountability Testing System (CATS) “like” Assessment is provided</p>	<p>The <i>Effective Instruction CD-ROM</i> contains the <i>ExamView® Test Generator</i> which allows you to create customized tests. You can add or delete items from the lesson plans and the test bank to fit your needs.</p>

Instruction and Assessment (continued)	Comments
<p>Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included.</p>	<p>Each section in the Student Edition ends with a <i>Section Review</i>. <i>Chapter Review & Activities</i> can be found at the end of each chapter. <i>Section Tests</i> in the Teacher Resource Guide are composed of a variety of objective test items that are based on section objectives. <i>Performance Assessment</i> activities and rubrics in the Teacher Resource Guide can be used with each chapter of the textbook. The <i>Effective Instruction CD-ROM</i> contains the <i>ExamView® Test Generator</i> which allows you to create customized tests. You can add or delete items from the lesson plans and the test bank to fit your needs.</p>
<p>Includes activities and opportunities for integration of technology.</p>	<p>The <i>Online Activity</i> found at the beginning of each chapter in the Student Edition is a brief activity designed to both pique students' interest and introduce relevant Web resources. The <i>InfoSource</i> feature found throughout the Student Edition encourages students to discover both print and online resources. The <i>On Your Own in Central City CD-ROM</i> found in the Student Motivation Kit is an interactive simulation in which students learn what it's like to live on their own.</p>

Instruction and Assessment (continued)	Comments
Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations)	<i>Consumer Education & Economics</i> has all of the right elements for your programs. Hands-on activities, technology, and problem-solving situations are integrated throughout the program.
Differentiation techniques and activities suggested.	Differentiation techniques and activities are suggested in the <i>Teaching Tips</i> found throughout the Teacher Resource Guide.

Organization and Structure	Comments
Organization is logical and allows for spiraling of content.	<i>Consumer Education & Economics</i> has a clear, logical organization that makes it easy to find the topics you want to teach. Units organize the content into six broad areas. Chapters sharpen the focus to specific topics such as credit, investments, shopping skills, and health care. Each of the 23 chapters opens with an online activity and concludes with a two-page comprehensive chapter review. Sections break down each chapter into manageable reading segments. Each section opens with objectives and concludes with a brief review.
Vocabulary and key terms are clearly defined and easily accessible within each lesson.	Each section begins with a list of the <i>Key Terms</i> presented in the section. These key terms are highlighted and defined at first use. They are also included in the Glossary at the end of the textbook.

<p style="text-align: center;">Organization and Structure (continued)</p>	<p style="text-align: center;">Comments</p>
<p>Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related</p>	<p>Photos and drawings support the content with examples and add visual interest. Tables and charts summarize information in easy-to-grasp, visually interesting ways.</p>
<p>Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities).</p>	<p>A variety of situations that reflect diversity are presented throughout the text.</p>
<p>Legible type, length of lines, spacing, and page layout and widths of margins contribute to overall appearance and use.</p>	<p><i>Consumer Education & Economics</i> has achieved the highest degree of accuracy through rigorous scientifically-based research. This edition is the product of the most recent research studies, teacher feedback, and detailed editorial development. The result is an up-to-date, solid foundation for an engaging, stimulating, and high-quality course for your students.</p>
<p>Student materials seem durable and conducive to daily use.</p>	<p>The very best materials are used in all Glencoe products. The materials are easy for students to use, both in school and at home.</p>
<p>Includes sufficient glossary, index and appendices.</p>	<p>The <i>Glossary</i> can be found on pages 616-627. The <i>Index</i> can be found on pages 630-640.</p>

Organization and Structure (continued)	Comments
Employs accurate grammar and spelling.	<i>Consumer Education & Economics</i> has achieved the highest degree of accuracy through rigorous scientifically-based research. This edition is the product of the most recent research studies, teacher feedback, and detailed editorial development.
Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies.	The correlation between <i>Consumer Education & Economics</i> and the Kentucky Consumer Economics course is strong.

Resource Materials	Comments
Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated).	Section lesson plans for each section in the Student Edition are contained in the Teacher Resource Guide. Each lesson plan includes activity ideas and answers to text review questions. Annotations printed at the top of each text page in the Teacher Annotated Edition help you introduce topics and reinforce concepts.
Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels.	The <i>Activity</i> annotations found throughout the Teacher Annotated Edition contain suggestions for easy-to-use in-class activities that adapt to the various learning styles, intelligences and interest/ability levels of your students.

Resource Materials (continued)	Comments
Extension activities including adaptations and accommodations for students with special needs.	The <i>Activity</i> annotations found throughout the Teacher Annotated Edition contain suggestions for easy-to-use in-class activities that adapt to the various special needs of your students.
Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/or technology and references (e.g. solution manuals, study guides).	Each section in the Student Edition begins with a list of <i>Objectives</i> for the section and an <i>Online Activity</i> . Common student errors, hints, and advice for lesson implementation can be found throughout the Teacher Annotated Edition and the Teacher Resource Guide. Real-world connections and connections with career and/or technology can be found throughout the Student Edition. A multitude of references are available.

Resource Materials (continued)	Comments
Suggestions are made for integration of themes and/or interdisciplinary instruction.	Suggestions for integration of themes and/or interdisciplinary instruction can be found throughout the Teacher Annotated Edition and the Teacher Resource Guide.
Integration opportunities suggested and examples given.	Integration opportunities are suggested and examples are given throughout the Student Edition and the Teacher Resource Guide.
Teacher resources are available online.	The <i>Effective Instruction CD-ROM</i> provides lesson plans in Microsoft® Word.
Online resources available – Repeat of information in text.	The <i>Effective Instruction CD-ROM</i> provides lesson plans in Microsoft® Word.
Online resources available – Practice skills only.	The <i>Effective Instruction CD-ROM</i> provides lesson plans in Microsoft® Word.
Online resources available – New application materials.	The <i>Effective Instruction CD-ROM</i> provides lesson plans in Microsoft® Word.



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