

COURSE: Home and Career Skills
Grade Level: 8

MOSHER

MAIN/ GENERAL TOPIC	SUB-TOPIC:	ESSENTIAL QUESTIONS:	WHAT THE STUDENTS WILL KNOW:	WHAT THE STUDENT WILL BE ABLE TO DO:	Assessments:	WHEN STUDENT DOES IT:
<u>Financial Management</u>	Money and values	<i>How can I develop skills that demonstrate effective money management?</i>	Demonstrate the need for financial management to meet the goals of individuals and families across the lifespan.	Show where financial planning and management is needed in scenario situations	portfolio	
	Budgeting		Develop a personal spending and saving plan (budget) to meet established goals based on financial management principles.	<ul style="list-style-type: none"> ➤ Identify individual needs for money. ➤ Identify "reasonable" individual want. ➤ Establish financial goals based on needs and wants. ➤ Identify and evaluate potential sources of income and types of expense ➤ Formulate a personal plan (budget) for use of money. ➤ Identify factors which lead to successful financial management. 	Written work Portfolio Self assessment quiz	
	Saving		Evaluate safe, efficient, and profitable methods of saving money.	<ul style="list-style-type: none"> ➤ Identify the purpose of saving money. ➤ Survey safe, efficient, and profitable ways to save money, ➤ Describe banking services available for saving and the procedures for acquiring and using each. ➤ Cite criteria for judging an effective saving plan. ➤ Explain interest earned in relation to financial management. 	Written work Portfolio Self assessment quiz	

➤	Other bank services	➤	➤ Evaluate the use of financial services for paying for purchases (e.g., checking accounts, credit cards, debit cards, automated teller machines (ATMs), layaway plan).	<ul style="list-style-type: none"> ➤ Identify the advantages and disadvantages of various ways to pay for purchases. ➤ Describe banking services available for paying for purchases and the procedures for acquiring and using each. ➤ Demonstrate the use and maintenance of a checking account. ➤ Describe effective use of credit cards and the avoidance of excessive debt. ➤ Explain interest in relation to financial management 	Written work Portfolio Self assessment ➤ quiz	➤
➤	Protecting your assets	➤	<ul style="list-style-type: none"> ○ Identify procedures that can protect personal funds and avoid unnecessary risk, and apply the procedures appropriate to an individual's real life situations. 	<ul style="list-style-type: none"> ➤ Identify situations when money needs to be protected. ➤ Demonstrate procedures to follow to prevent extortion and stealing of personal funds. ➤ Identify obligations assumed when entering into a loan agreement (e.g., friends, family, and bank). ➤ Describe problems created by overextending oneself through family or peer borrowing. ➤ State procedures to be followed to prevent excessive debt including bankruptcy. ➤ Design a plan for protecting and managing personal funds. 	Written work Portfolio Self assessment ➤ quiz	➤

➤	Careers	➤	<ul style="list-style-type: none"> ○ Identify career paths in the finance field. 	<ul style="list-style-type: none"> ➤ Investigate a career in Financial Management and identify the pathways used to reach that career. 	➤presentation	➤
Consumer Resource Management	Influences on consumer	➤ <i>How can I develop skills that demonstrate responsible consumer practices?</i>	➤Various influences on consumers	<ul style="list-style-type: none"> ➤Distinguish between wants and needs ➤Identify and describe influence of media and advertizing ➤Analyze influence peers have on consumerism across the lifespan ➤Determine influence that availability of resources of time, effort, money and skills have on consumer decisions ➤Evaluate technology's influence on products and services and its impact on consumer decision making ➤Identify environmental and social issues that impact the rights of others in the context of consumer decisions 	Written work Portfolio Self assessment ➤quiz	➤
➤	Rights & Responsibilities	➤	➤Guidelines for consumers may include role of consumers in the marketplace and consumer rights and responsibilities	<ul style="list-style-type: none"> ➤Describe the role of the responsible consumer in the local/global marketplace ➤Differentiate between consumer rights and responsibilities ➤Examine state and federal policies and laws providing consumer protection ➤Identify consumer protection agencies which assist the consumer in ensuring their rights ➤Describe consumer adaptations and accommodations for persons with disabilities 	Written work Portfolio Self assessment quiz	➤

➤	Comparison shopping	➤	➤Comparison shopping techniques	<ul style="list-style-type: none"> ➤Analyze needs and wants and relate them to personal or family goal ➤Identify possible alternatives and resources available to conduct real or simulation shopping experience ➤Access information on a certain product or service and conduct comparison shopping ➤Use information on product or service to make the most appropriate choice and evaluate the decision and the process 	Written work Portfolio Self assessment ➤quiz	➤
➤	Careers	➤	➤Identify career paths in consumer resource management	➤Investigate and share information regarding a career in consumer resource management	presentation	➤
➤	➤	➤	➤	➤	➤	➤
➤	➤	➤	➤	➤	➤	➤