

# CURRICULUM COURSE OUTLINE

Course Name(s):	<b>Life Skills</b>
Grade(s):	<b>9 - 12</b>
Department:	<b>Family and Consumer Sciences Education</b>
Course Length:	<b>1 year</b>
Pre-requisite:	<b>None</b>

**Textbook/Key Resource:**

- Skills for Living by Frances Baynor Parnell, ISBN 1-56637-774-9, The Goodheart-Willcox Company, Inc. 2001
- National Endowment For Financial Education High School Financial Planning Program Series, Modules 1 - 6, 2012.

**Course Description:** Students have the opportunity to interact with one another and learn skills that can help them become responsible family members, citizens and consumers. Explore topics: personal values and setting goals, needs and wants, budgeting, financial accounts, credit, consumer rights and responsibilities, insurance, and housing. Students get an opportunity to apply concepts as they participate in a "real-world" simulation near the end of the class.

**Standards:** National Standards for Family and Consumer Sciences Education

<b>Unit 1: Understanding Self and Others</b>	<b>Unit Length: 5 weeks</b>
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<b>Students will know:</b> - Family and friends influence relationships - Environments affect personal growth and development - Communication is important in relationships	<b>Students will be able to:</b> - Explain their personality types from the True Colors Program - Differentiate between family structures - Communicate verbally and non-verbally with others - Explain how their environments affect personal growth and development and relationships with others
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<b>Standard(s):</b> <ul style="list-style-type: none"> <li>• Interpersonal Relationships 13.1 - Analyze functions and expectations of various types of relationships.</li> <li>• Interpersonal Relationships 13.2 - Analyze personal needs and characteristics and their effects on interpersonal relationships.</li> <li>• Interpersonal Relationships 13.3 - Demonstrate communication skills that contribute to positive relationships.</li> <li>• Interpersonal Relationships 13.4 - Evaluate effective conflict prevention and management techniques.</li> </ul>	
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<b>Unit 2: Needs, Wants and Personal Goals</b>	<b>Unit Length: 4 weeks</b>
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<b>Students will know:</b> - Importance of setting personal goals - Needs and wants influence personal goals	<b>Students will be able to:</b> - Identify needs and wants - Prepare personal short-term and long-term goals
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<b>Standard(s):</b> <ul style="list-style-type: none"> <li>• Consumer and Family Resources 2.1 - Analyze the relationship of the environment to family and consumer resources.</li> <li>• Consumer Services 3.3 - Analyze factors in developing a long-term financial management plan.</li> </ul>	
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<b>Unit 3: Budgeting and Financial Institutions</b>	<b>Unit Length: 5 weeks</b>
<b>Students will know:</b> <ul style="list-style-type: none"> <li>- Examples of income and expenses</li> <li>- Financial institutions and services provided</li> <li>- Income and deductions for taxes</li> </ul>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>- Complete a W-4 form</li> <li>- Identify tax forms</li> <li>- Prepare a personal budget</li> <li>- Differentiate between financial institutions</li> <li>- Identify services provided at various financial institutions</li> <li>- Identify key vocabulary terms associated with budgeting and banking</li> </ul>
<b>Standard(s):</b> <ul style="list-style-type: none"> <li>• Consumer and Family Resources 2.6 - Demonstrate management of financial resources to meet the goals of individuals and families across the life span.</li> <li>• Consumer Services 3.3 - Analyze factors in developing a long-term financial management plan.</li> </ul>	

<b>Unit 4: Credit</b>	<b>Unit Length: 4 weeks</b>
<b>Students will know:</b> <ul style="list-style-type: none"> <li>- Credit cards are financial management tools</li> <li>- Debt can occur if credit is managed incorrectly</li> <li>- Identity theft issues</li> </ul>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>- Identify warning signs of identity theft and ways to protect self from identity theft</li> <li>- Discuss difference between debit card and credit card</li> <li>- Select a credit card and share how to be financially responsible using it</li> <li>- Show true costs of credit</li> <li>- Identify key vocabulary terms associated with credit</li> </ul>
<b>Standard(s):</b> <ul style="list-style-type: none"> <li>• Consumer Services 3.3 - Analyze factors in developing a long-term financial management plan.</li> </ul>	

<b>Unit 5: Consumer Rights and Responsibilities</b>	<b>Unit Length: 2 weeks</b>
<b>Students will know:</b> - Consumers have rights and responsibilities	<b>Students will be able to:</b> - Describe what to do if dissatisfied with consumer goods and/or services - Identify laws that protect consumers - Identify agencies that assist consumers - Describe what could be covered in a warranty
<b>Standard(s):</b> Consumer and Family Resources 2.3 - Analyze policies that support consumer rights and responsibilities.	

<b>Unit 6: Advertising and Comparison Shopping</b>	<b>Unit Length: 4 weeks</b>
<b>Students will know:</b> - How advertising influences consumer spending - Product selection affects consumer spending - Process of comparison shopping	<b>Students will be able to:</b> - Summarize types of advertising - Identify differences between name brand and store brand products - Describe how to advertise a new product - Complete comparison shopping process - Describe how advertising affects and influences shopping choices - Identify key vocabulary terms associated with advertising and comparison shopping
<b>Standard(s):</b> <ul style="list-style-type: none"> <li>• Consumer and Family Resources 2.4 - Evaluate the effects of technology on individual and family resources.</li> <li>• Consumer Services 3.5 - Demonstrate skills needed for product development, testing, and presentation.</li> </ul>	

<b>Unit 7: Insurance</b>	<b>Unit Length: 2 weeks</b>
<b>Students will know:</b> - Importance of insurance	<b>Students will be able to:</b> - Identify what is covered by various insurance policies - Select insurance coverage appropriate for their lifestyle - Identify key vocabulary terms associated with insurance
<b>Standard(s):</b> <ul style="list-style-type: none"> <li>Consumer and Family Resources 2.6 - Demonstrate management of financial resources to meet the goals of individuals and families across the life span</li> </ul>	

<b>Unit 8: Housing</b>	<b>Unit Length: 2 weeks</b>
<b>Students will know:</b> - Difference between renting and owning a home	<b>Students will be able to:</b> - Explain the difference between renting and owning a home - Summarize considerations for renting - Identify factors that affect the cost of buying a home - Read a lease - Identify key vocabulary terms associated with housing
<b>Standard(s):</b> <ul style="list-style-type: none"> <li>Consumer and Family Resources 2.1 - Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital.</li> </ul>	

<b>Unit 9: Life Skills Simulation</b>	<b>Unit Length: 8 weeks</b>
<b>Students will know:</b> - What it feels like to "live on their own"	<b>Students will be able to:</b> - Interview and get a job for the simulation - Secure housing for the simulation - Prepare budget for the simulation - Pay bills to sustain life during the simulation - Complete various "daily tasks" as if living on their own during the simulation
<b>Standard(s):</b> Consumer and Family Resources 2.1 - Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time and human capital.	