

CURRICULUM COURSE OUTLINE

Course Name(s):	Living on Your Own
Grade(s):	11 - 12
Department:	Family and Consumer Sciences Education
Course Length:	Semester
Pre-requisite:	None

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: This class will help students to prepare to live on their own. Guest speakers cover topics: signing a lease, housing options, tracking your debit card, writing checks and balancing your checkbook, identity theft and credit cards, insurance, legal responsibilities of being 18, and preparing your taxes. During class, also learn more about time management and handling the stress of work/school and family and staying healthy. Review consumer laws and gain strategies for comparison shopping, budgeting and spending your money wisely.

Standards: National Standards for Family and Consumer Sciences Education

Unit 1: Understanding Self	Unit Length: 2 weeks
Students will know: - Self-concept influences feelings of self-worth	Students will be able to: - Explain their personality types from Myers Briggs Personality Assessment
Standard(s): <ul style="list-style-type: none"> • Interpersonal Relationships 13.2 - Analyze personal needs and characteristics and their effects on interpersonal relationships. 	
Unit 2: Communication, Time and Resource Management	Unit Length: 3 weeks
Students will know: - Communication is important in relationships and affects relationships - Effective resource and time management strategies	Students will be able to: - Demonstrate verbal and non-verbal communication techniques - Set personal short-term and long-term goals - Identify various aspects of time and resource management
Standard(s): <ul style="list-style-type: none"> • Interpersonal Relationships 13.3 - Demonstrate communication skills that contribute to positive relationships. • Interpersonal Relationships 13.4 - Evaluate effective conflict prevention and management techniques. • 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. • Consumer and Family Resources 2.2 - Analyze the relationship of the environment to family and consumer resources. 	

Unit 3: Financial Management and Taxes	Unit Length: 4 weeks
<p>Students will know:</p> <ul style="list-style-type: none"> - Examples of income and expenses - Financial institutions and services provided - Income and deductions for taxes - Credit cards are financial management tools - Debt can occur if money is managed incorrectly - Identity theft issues 	<p>Students will be able to:</p> <ul style="list-style-type: none"> - Prepare a personal budget - Complete a W-4 form - Complete a 1040 EZ form - Identify warning signs of identity theft and ways to protect self from identity theft - Discuss difference between debit card and credit card - Select a credit card and share how to be financially responsible using it - Identify key vocabulary terms associated with financial management
<p>Standard(s):</p> <ul style="list-style-type: none"> • Consumer and Family Resources 2.6 - Demonstrate management of financial resources to meet the goals of individuals and families across the life span. • Consumer Services 3.2 - Analyze factors that affect consumer advocacy. • Consumer Services 3.3 - Analyze factors in developing a long-term financial management plan. 	

Unit 4: Housing	Unit Length: 3 weeks
<p>Students will know:</p> <ul style="list-style-type: none"> - Difference between renting and owning a home 	<p>Students will be able to:</p> <ul style="list-style-type: none"> - Identify the difference between renting and owning a home - Plan layout of their first home - Identify key vocabulary terms associated with housing
<p>Standard(s):</p> <ul style="list-style-type: none"> • 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. 	

Unit 5: Insurance	Unit Length: 2 weeks
Students will know: - Importance of insurance	Students will be able to: - Identify what is covered by various insurance policies - Select insurance coverage appropriate for their lifestyle - Identify key vocabulary terms associated with insurance
Standard(s): <ul style="list-style-type: none"> Consumer and Family Resources 2.6 - Demonstrate management of financial resources to meet the goals of individuals and families across the life span. 	

Unit 6: Shopping and Consumer Issues	Unit Length: 4 weeks
Students will know: - How advertising influences consumer spending - Product selection affects consumer spending - Process of comparison shopping - Federal and state legislation affects consumers	Students will be able to: - Identify name brand and store brand examples of products and discuss how brand selection affects budget - Design a new product and advertise/sell it to the class - Identify agencies that protect consumers - Describe process used if unsatisfied with consumer goods and services - Complete comparison shopping process - Identify key vocabulary terms associated with consumerism
Standard(s): <ul style="list-style-type: none"> Consumer and Family Resources 2.4 - Evaluate the effects of technology on individual and family resources. Consumer and Family Resources 2.5 - Analyze relationships between the economic system and consumer actions. Consumer Services 3.5 - Demonstrate skills needed for product development, testing and presentation. 	