

Course Title: Consumer Services I

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| Unit: 1 | Consumer Services |
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| Content Standard(s) and Depth of Knowledge Level(s): | <p>Students will:</p> <ol style="list-style-type: none"> 1. Describe education and training requirements for careers in the field of consumer services. 2. Determine roles and functions of individuals engaged in consumer services careers. 3. Communicate to clients the names of agencies that provide services and protection for consumers. Examples: private, public, government, education agencies <ul style="list-style-type: none"> • Determining the role of media in consumer advocacy 4. Assess ways technology impacts consumers and consumer services. |
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| Learning Objective(s) and Depth of Knowledge Level(s): | <p>Students will:</p> <ol style="list-style-type: none"> 1. Analyze education and training requirements for careers in the field of consumer services. 2. Compare the roles and functions of individuals engaged in consumer services careers. 3. Determine agencies that provide services and protection for consumers. 4. Assess the role of the media in consumer advocacy. 5. Evaluate the impact of technology on consumers and consumer services. |
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| Essential Question(s): | <p>What are the requirements for careers in the field of consumer services? What are the roles and functions of individuals engaged in consumer services careers? What agencies provide services and protection for consumers? What is the role of the media in consumer advocacy? How do consumer services professionals impact individuals and families in today's society? What impact does technology have on consumers and consumer services?</p> |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| <p>I. Consumer Services</p> <p style="padding-left: 20px;">A. Careers in the Field of Consumer Services</p> <ol style="list-style-type: none"> 1. Education requirements 2. Training requirements <p style="padding-left: 20px;">B. Individuals Engaged in Consumer Services Careers</p> | <p>Brainstorming: Teacher will lead students in a discussion about possible careers in the field of consumer services.</p> | <p>Lead Questions Occupational Outlook Handbook</p> |

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| <p>1. Roles 2. Functions</p> <p>C. Agencies that Provide Services and Protection for Consumers</p> <p>1. Private 2. Public 3. Government 4. Education</p> | <p>Research Report: Students research and report a career assigned by a lottery. Education requirements, salary, roles, and functions of each career will be researched. Information will be presented to class in an oral presentation.</p> <p>10+2 Discussion: Teacher will discuss for 10 minutes agencies which protect consumers. Students will respond for 2 minutes.</p> <p>Group Investigation: Students will be divided into four groups and assigned to a private, public, government, or education sector. The group will research and identify agencies and describe the purpose of the agencies and services offered.</p> <p>Group Presentation: Each group presents information on their agencies to the class.</p> <p>Application Cards: Students viewing presentations describe situations and names of agencies for protection after each group's presentation. The information is included on note cards. Cards are placed in a Resource File.</p> <p>Agencies and Services to Protect Consumer Resource File: Students develop a resource file of agencies and services that may be provided to protect consumers.</p> | <p>Occupational Outlook Handbook or Web Site Computers Internet Web sites References Lead Questions Guidelines for Activity</p> <p>Lead Questions</p> <p>Guidelines for Group Investigation Computer Internet Web sites References Rubric Lead Questions</p> <p>Guidelines for Presentation Rubric Computer Guidelines for Activity</p> <p>Guidelines for Group Investigation Computer Internet Web sites References Rubric Lead Questions Resource File Index Cards</p> <p>Guidelines for Group Investigation Computer Internet Web sites References</p> |
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| <p>D. Role of Media in Consumer Advocacy</p> <p>E. Impact of Technology on Consumers and Consumer Services</p> | <p>Handbook on Agencies and Services: Using the resource file, students develop a handbook for clients on agencies that provide consumer services. Share Out.</p> <p>Case Studies: Students are provided case studies of individuals or families that are facing consumer challenges. The student develops a client file of services and agencies that can assist the individual or family in facing their challenges.</p> <p>PowerPoint Presentation: The Role of Media in Consumer Advocacy</p> <p>Brainstorming: Students discuss consumer services available to consumers.</p> <p>Think-Ink-Pair-Share: Students are assigned several consumer services to investigate. They pair up and research how technology has impacted the consumer services and consumers. Share Out.</p> <p>Research and Poster Activity: Students research the impact of technology on consumers and consumer services. Students</p> | <p>Rubric Lead Questions Case Studies</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric Lead Questions Case Studies</p> <p>PowerPoint Presentation Computer CTS Lead Questions</p> <p>Lead Questions</p> <p>Guidelines for Activity Computer Internet Web sites References Rubric Lead Questions</p> <p>Guidelines for Activity Computer Internet</p> |
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| | create a poster on how media affects consumer advocacy. | Web sites References Rubric Lead Questions Poster Board Art Supplies |
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| Unit Assessment: | Participation in Discussion, Research Report, Group Investigation Report, Oral Presentations, Poster, Application Cards, and Rubrics |
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| Unit/Course CTSO Activity: | FCCLA chapter offers a Career Fair. FCCLA chapter sets up a Consumer Services Display at the mall or other place in the community to inform consumers of services provided in the community to address their consumer concerns and issues. |
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| Unit/Course Culminating Product: | Create a Handbook that analyzes careers in consumer services Develop an Agencies and Services Resource File Career Investigation: Explores a selected career in consumer services creating an oral presentation and portfolio |
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| Course/Program Credential(s): | <input type="checkbox"/> Credential <input checked="" type="checkbox"/> Certificate <input checked="" type="checkbox"/> Postsecondary Degree <input checked="" type="checkbox"/> University Degree <input checked="" type="checkbox"/> Other: AAFCS Professional Pre- Assessments - Personal and Family Finance and/or Customer Service |
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Course Title: Consumer Services I

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| Unit: 2 | Financial Services |
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| <p>Content Standard(s) and Depth of Knowledge Level(s):</p> | <p>Students will:</p> <ol style="list-style-type: none"> 5. Evaluate types of financial services and benefits that meet the consumer services client needs. Examples: checking and savings accounts, loans, automated teller machines (ATMs), online banking, cash advances 6. Analyze different types of savings accounts and investment programs offered by financial institutions to meet client needs. <ul style="list-style-type: none"> • Explaining benefits of compound and simple interest • Describing annual percentage rate (APR) and annual percentage yield (APY) • Comparing money markets and mutual funds 7. Explain the cost of using credit. Examples: interest, late fee, annual fee 8. Describe factors of the economic system that impact consumers and business organizations. Examples: scarcity, supply and demand, inflation, interest rates 9. Determine life transitions that influence finances for individuals and families. Examples: new job, relocation, loss of income, health problems, marriage, death, divorce, alimony, child support, birth, adoption 10. Explain the importance of consumer budgeting, including creating, implementing, and revising the budget. 11. Explain tax liability requirements on income for individuals and families. Examples: property, inheritance, earned income 12. Describe the financial planning process. <ul style="list-style-type: none"> • Comparing needs, wants, values, goals, and economic resources • Determining effects of risk-management strategies • Assessing the role of estate planning |
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| <p>Learning Objective(s) and Depth of Knowledge Level(s):</p> | <p>Students will:</p> <ol style="list-style-type: none"> 1. Determine types of financial services available to consumers and evaluate their benefits. 2. Examine savings and investment alternatives for consumers. 3. Compare benefits of compound and simple interest. 4. Explain annual percentage rate and annual percentage yield. 5. Critique money markets and mutual funds. 6. Determine the cost of using credit. 7. Analyze factors of the economic system that impact consumers and business organizations. 8. Analyze life transitions that influence finances for individuals and families. 9. Explain the importance of consumer budgeting 10. Describe tax liability requirements on income for individuals and families. |
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| | <p>11. Examine components of a financial planning process that reflect the distinction among needs, wants, values and economic resources.</p> <p>12. Examine the effects of risk management strategies.</p> <p>13. Interpret the role of estate planning.</p> |
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| Essential Question(s): | <p>What criteria should consumers use to make sound financial decisions regarding income and investments?</p> <p>What financial services and benefits are available to meet the consumer services needs of clients?</p> <p>What types of savings accounts and loans are available for consumers?</p> <p>How is the cost of using credit calculated?</p> <p>What factors in the economic systems impact consumers and business organizations?</p> <p>What life transitions influence the finances of individuals and families?</p> <p>Why is it important for consumers to budget their financial resources?</p> <p>What are the tax liability requirements on income for individuals and families?</p> <p>How do consumers use the financial planning process to manage their resources?</p> |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| <p>II. Financial Services</p> <p>A. Types of Financial Services and Benefits Meeting Client Needs</p> | <p>Guest Speaker: Banking Services: Speaker discusses financial services available (checking and savings accounts, loans, automated teller machines (ATMs), online banking, and cash advances). Students develop a list of questions to ask when opening a checking account.</p> <p>Collaborative Learning: Students role play opening a checking account using information provided by four major banks.</p> <p>Pair and Share: Students pair up, research, and write safety rules for using ATMs. Share Out. Students develop a “Tip Sheet” on a set of rules to share with their peers. Share Out.</p> | <p>Guest Speaker from Various Banking Services Lead Questions</p> <p>Guidelines for Opening Checking Accounts Banking Brochures/Internet Role Play Situations Lead Questions</p> <p>Guidelines for Activity Internet Computer Web sites References Lead Questions</p> |

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| <p>B. Types of Savings Accounts and Investment Programs</p> <ol style="list-style-type: none"> 1. Benefits of Compound and Simple Interest 2. Annual Percentage Rate (APR) 3. Annual Percentage Yield (APY) 4. Money markets 5. Mutual funds | <p>15+3 Discussion: The teacher discusses the benefits of compound and simple interest, giving examples. Students respond for three minutes.</p> <p>Guided Practice: Teacher demonstrates how to figure various interest rates.</p> <p>Research: Students conduct research to identify and compare savings accounts and investment options available to consumers.</p> <p>Case Studies: Students are provided with case studies of individuals or families. Based on their characteristics and finances included in the case studies, students develop a savings and investment portfolio to meet their client's needs and wants based on their financial resources.</p> | <p>Computer Internet Examples Lead Questions</p> <p>Guidelines for Guided Practice Interest Rates Lead Questions</p> <p>Guidelines for Activity Internet Computer Web sites References Newspaper Internet Rubric</p> <p>Guidelines for Activity Internet Computer Web sites References Case Studies Rubric</p> |
| <p>C. Cost of Using Credit</p> <ol style="list-style-type: none"> 1. Interest 2. Late fee 3. Annual fee | <p>Teacher Talk: Cost of Using Credit</p> <p>Guided Practice: Teacher and students use examples to figure the the cost of credit.</p> <p>Independent Study: Students are provided with situations where clients want to use credit to purchase goods and/or services. They provide information to the client so that he/she makes wise consumer decisions about using credit.</p> | <p>Lead Questions Worksheet</p> <p>Lead Questions Credit Interest Rates</p> <p>Guidelines for Activity Internet Computer Web sites References Situations Lead Questions</p> |

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| <p>D. Factors of the Economic System that Impact Consumers and Business Organizations</p> <ol style="list-style-type: none"> 1. Scarcity 2. Supply and demand 3. Inflation 4. Interest rates | <p>10 + 2 Discussion: The teacher discusses factors of the economic system that impacts consumers and business organizations.</p> <p>Quick Write: Students define the terms scarcity, supply and demand, inflation, and interest rates as they relate to the economic system and their impact on business organizations and consumers. Report Out.</p> | <p>Rubric</p> <p>Lead Questions</p> <p>Guidelines for Activity Computer Internet Web sites References Lead Questions Rubric</p> |
| <p>E. Life Transitions that Influence Individual and Family Financial Resources</p> | <p>Brainstorming Session: Students discuss life transitions that influence how individuals and families use their financial resources.</p> <p>Think-Pair-Share: Students debate oppositional views on life transitions that influence financial resources.</p> <p>Guest Speaker: A Financial Planner discusses the impact of the current economic conditions on individuals, families and society. They develop questions to ask the guest speaker.</p> <p>Research Report: Students research the current economic situation in the U.S. and how the status of the economy is impacting individual and family financial resources and life style.</p> | <p>Lead Questions</p> <p>Guidelines for Activity Internet Computer Web sites References Lead Questions</p> <p>Arrangements for Guest Speaker Lead Questions</p> <p>Guidelines for Activity Internet Computers Web sites References Rubric Lead Questions</p> |

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| <p>F. Importance of Consumer Budgeting</p> <ol style="list-style-type: none"> 1. Creating 2. Implementing | <p>PowerPoint Presentation: Importance of Consumer Budgeting</p> <p>Guided Practice: Students create a budget for one month on income they now have. After creating the budget, students use the budget for one month and report on their results.</p> <p>Case Studies: Students are provided with case studies of individuals and families who need assistance in how they spend their financial resources. Students develop a client portfolio using the information to develop a financial plan to meet the needs and wants of the individual or family.</p> | <p>PowerPoint Presentation Computer CTX Lead Questions</p> <p>Lead Questions Guidelines for Creating a Budget Worksheet Rubric</p> <p>Guidelines for Activity Lead Questions Case Studies Computers Internet Web sites References</p> |
| <p>G. Liability Requirements on Income</p> <ol style="list-style-type: none"> 1. Property 2. Inheritance 3. Earned income | <p>10 + 2 Discussion: Teacher asks students why Americans have to pay national, state, and local taxes.</p> <p>PowerPoint Presentation:</p> <ul style="list-style-type: none"> • Liability Requirements of U.S. Citizens • Types of Income Taxes • Tax Forms • Calculating Income Taxes • Filing Income Taxes • Refund/Payment <p>Guided Practice: Students select fictional situations or use their own income to calculate income taxes due or amount to be refunded.</p> <p>Scenario: Students are provided with scenarios of clients' finances. They calculate the amount of income</p> | <p>Lead Questions</p> <p>PowerPoint Presentation Computer CTX Lead Questions</p> <p>Income Tax Forms Computer Program Turbo Tax Fictional Income Situations Personal Income</p> <p>Lead Questions Scenarios Computers</p> |

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| <p>H. The Financial Process</p> <ol style="list-style-type: none"> 1. Comparing needs, wants, values, goals, and economic resources 2. Effects of risk management strategies 3. Role of estate planning | <p>tax owed or refund due to the client. They assist the client in explaining have to select, complete, and file the appropriate income taxes.</p> <p>10 + 2 Discussion: Ten minute teacher discussion and two minute student response comparing the impact of consumer needs, wants, values, goals, and economic resources on their financial security.</p> <p>Quick Write: Students make a list of their needs, wants, values, goals, and economic resources. They determine if they are being wise consumers in using their financial resources to meet their needs, wants, values, and goals.</p> <p>Guest Speaker: A Financial Planner discusses various risk management strategies that are used by consumers to protect themselves against financial losses.</p> <p>Teacher Talk: The teacher discusses the role of estate planning in the financial planning process.</p> <p>Guest Speaker: An Estate Planner/Financial Planner discusses the role and strategies used in estate planning.</p> <p>PowerPoint Presentation: The Financial Process</p> <ul style="list-style-type: none"> • Needs, Wants, Values, Goals • Economic Resources • Risk Management • Estate Planning | <p>Internet Web sites References Income Tax Forms Computer Program Turbo Tax</p> <p>Lead Questions</p> <p>Guidelines for Activity</p> <p>Arrangements for Guest Speaker Lead Questions</p> <p>Lead Questions</p> <p>Guest Speaker Lead Questions</p> <p>PowerPoint Presentation Computer CTX</p> |
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| | <p>Turn and Share: Students are given case studies in which they choose the proper risk management strategy and estate planning strategy necessary for an individual or family to address as they strive to satisfy their needs and wants as well as meet their goals based on their values and economic resources. They develop a financial portfolio for the individual or family. Students share the information with other students. Students will be randomly selected to share with the class.</p> | <p>Guidelines for Activity Case Studies/Scenarios Lead Questions Computers Internet Web sites References Rubrics</p> |
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| <p>Unit Assessment:</p> | <p>Participation in Discussion, Research Reports, Case Studies/Scenarios, Performance Tasks, and Rubrics</p> |
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| <p>Unit/Course CTSO Activity:</p> | <p>Members participate in National FCCLA Programs in Action Event with the project focusing on financial fitness.</p> |
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| <p>Unit/Course Culminating Product:</p> | <p>Students create a portfolio based on financial services that would benefit the student. Client Profiles</p> |
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| <p>Course/Program Credential(s): <input type="checkbox"/> Credential <input checked="" type="checkbox"/> Certificate <input checked="" type="checkbox"/> Postsecondary Degree <input checked="" type="checkbox"/> University Degree <input checked="" type="checkbox"/> Other: AAFCS Pre-Professional Assessments - Personal and Family Finance and/or Customer Service</p> |
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Course Title: Consumer Services I

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| Unit: 3 | Product Development and Marketing |
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| <p>Content Standard(s) and Depth of Knowledge Level(s):</p> | <p>Students will:</p> <ol style="list-style-type: none"> 13. Analyze the process of product development. <ul style="list-style-type: none"> • Identifying the pricing of goods and services • Explaining the value of market research for product development • Interpreting the impact of consumer trends on product development 14. Compare sales techniques used in selling goods and services. 15. Describe the impact of making wise consumer decisions. Examples: selective shopping, comparative shopping 16. Evaluate market research to determine consumer trends and product development needs. 17. Compare features, prices, product information, styles, and performance of consumer goods for product development and marketing. |
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| <p>Learning Objective(s) and Depth of Knowledge Level(s):</p> | <p>Students will:</p> <ol style="list-style-type: none"> 1. Examine the process of product development. 2. Describe the process in which prices are set on goods and services. 3. Explain the value of market research for product development. 4. Examine the impact consumer trends have on product development. 5. Compare sales techniques used in selling goods and services. 6. Describe the impact of making wise consumer decisions. 7. Evaluate market research to determine consumer trends and product development needs. 8. Examine features, prices, product information, styles, and performance of consumer goods for product development and marketing. 9. Analyze a consumer product. |
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| <p>Essential Question(s):</p> | <p>What is the single most important factor affecting the development of products and services for individuals and families in today's society?</p> <p>What is the process of product development?</p> <p>How are goods and services priced?</p> <p>What is the value of market research on product development?</p> <p>How do consumer trends impact product development?</p> <p>What sales techniques are used in selling goods and services?</p> <p>What impact does making wise consumer decisions play on the purchasing of goods and services?</p> <p>How is market research used to determine consumer trends and product development needs?</p> <p>How do consumers compare goods and services in making purchasing decisions?</p> |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| <p>III. Product Development and Marketing</p> <p>A. Process of Product Development</p> <ol style="list-style-type: none"> 1. Pricing of goods and services 2. Value of market research 3. Impact of consumer trends <p>B. Sales Techniques Used in Selling Goods and Services</p> <p>C. Wise Consumer Decision Making</p> <ol style="list-style-type: none"> 1. Selective shopping 2. Comparative shopping | <p>PowerPoint Presentation:</p> <ul style="list-style-type: none"> • The Concept of Marketing Products and Services • The Law of Supply and Demand <p>Authentic Questions: Using the listed Web site, the teacher explains the Delphi method in relation to market research and consumer trends. Students respond to teacher with questions.</p> <p>10+ 2 Discussion: The teacher discusses the four types of sellers of goods and services.</p> <p>Challenge Envelopes: Students match the name of a store to a type of sellers and the information is placed in an envelope. The teacher draws answers from the envelopes and asks students to role play different techniques.</p> <p>Quick Talk: Students have one minute to share with another student all they know about selective and comparative shopping.</p> <p>PowerPoint Presentation:</p> <ul style="list-style-type: none"> • Selective Shopping Techniques • Comparative Shopping Techniques | <p>PowerPoint Presentation Computer CTX Lead Questions Website: http://www.bized.co.uk/educators/16-19/business/marketing/presentation/profitloss.ppt</p> <p>Lead Questions Website: http://lessons.lerntipp.at</p> <p>Lead Questions</p> <p>Guidelines for Sales Techniques Demonstration Envelopes Names of Stores</p> <p>Lead Questions</p> <p>PowerPoint Presentation Computer Internet Web sites CTX Lead Questions Examples</p> |

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| <p>D. Market Research</p> <ol style="list-style-type: none"> 1. Consumer trends 2. Product development needs | <p>Checklist: Students develop a checklist on guidelines on selective shopping techniques.</p> <p>Project: Students select an item they would like to purchase. Using the computer, students research five stores that carry the item and comparison shop on line. They prepare a report of the stores and prices. Report Out.</p> <p>Brochure: Students develop a brochure for clients on guidelines for making wise consumer decisions when shopping for goods and services.</p> <p>Brainstorming: Students read the information on the Web site. They discuss methods by which companies gather market information. The teacher uses the students' own knowledge as the starting point for the lesson and then seeks to develop understanding from this base.</p> <p>PowerPoint Presentation: Need for Market Research</p> | <p>Guidelines for Activity Computers Internet Web sites Guidelines for Checklist Rubric Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites Guidelines for Checklist Rubric Telephone Book Chamber of Commerce Directory</p> <p>Guidelines for Brochure Computers Internet Web sites References Rubric Art Supplies</p> <p>http://www.bized.co.uk/educators/16-19/business/marketing/lesson/research.htm Lead Discussion</p> <p>PowerPoint Presentation Computer CTX http://www.bized.co.uk/educators/16-19/business/marketing/lesson/research.htm</p> |
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| <p>E. Performance of Consumer Goods for Product Development</p> <ol style="list-style-type: none"> 1. Features 2. Prices 3. Product information 4. Styles 5. Performance | <p>Listen-Think-Pair-Share: Students read information from the Web site “Technology and Changing Social Attitudes”. Students share their thoughts on product development needs with the class.</p> <p>Market Research Activity: Students read the Mintel Market Research found on the Web site.</p> <p>Guided Practice: Students answer the questions provided with the activity on the Web site under task. (Students relate different companies to findings of the market research.)</p> <p>Market Research Project: Students select a specific product such as a ten speed bicycle, toaster, laptop, etc. They research three different brands of the product on a Web site. They exam features, prices, product information, styles, and performance of the product. Students present to the class the information gathered on their products and explain which product they would purchase.</p> <p>Product Development Activity: Students work in groups to develop a new product. They select their product based on market research available and consumer trends. They describe the product development stage, price the product, and develop a marketing plan to promote sales of the product. Report Out.</p> | <p>Computers Internet http://www.bized.co.uk/educators/16-19/business/marketing/lesson/research.htm Lead Discussion</p> <p>Computers Internet http://www.bized.co.uk/educators/16-19/business/marketing/lesson/research.htm Lead Discussion</p> <p>Computers Internet http://www.bized.co.uk/educators/16-19/business/marketing/lesson/research.htm Lead Discussion</p> <p>Guidelines for Activity Rubric Computers Internet Web sites http://www.consumerreports.org/cro/index.htm http://www.consumersearch.com Guidelines for Market Research Project Rubric for Project Presentation Lead Questions</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References Lead Questions Presentation Guidelines Rubric for Presentation</p> |
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| Unit Assessment: | Market Research Project, Checklist, Market Research Activity, Participation in Discussion, Rubric, and Market Research Report, and Product Development Activity |
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| Unit/Course CTSO Activity: | Compete in the FCCLA Applied Technology STAR Event. Develop an assessment tool that analyzes how goods and services are marketed on television programs and/or commercials and how they target children. |
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| Unit/Course Culminating Product: | Brochure Analyze a Consumer Product |
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| Course/Program Credential(s): <input type="checkbox"/> Credential <input checked="" type="checkbox"/> Certificate <input checked="" type="checkbox"/> Postsecondary Degree <input checked="" type="checkbox"/> University Degree <input checked="" type="checkbox"/> Other: AAFCIS Pre-Professional Assessments - Personal and Family Finance and/or Customer Service |
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Course Title: Consumer Services I

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| Unit: 4 | Real Estate Services |
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| Content Standard(s) and Depth of Knowledge Level(s): | <p>Students will:</p> <p>18. Determine housing options and factors influencing housing choices for individuals and families. Examples: renting, purchasing, leasing-to-own</p> <ul style="list-style-type: none"> • Assessing current trends in society that affect the housing industry Examples: special needs, location, cost, dwelling options, refinancing <p>19. Describe services provided by a real estate broker and agent.</p> |
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| Learning Objective(s) and Depth of Knowledge Level(s): | <p>Students will:</p> <ol style="list-style-type: none"> 1. Examine housing options available to individuals and families. 2. Compare the advantages and disadvantages of renting versus buying. 3. Determine special housing needs of individuals. 4. Assess factors that impact the location of housing. 5. Examine financial considerations when deciding on renting or owning a home. 6. Describe services provided by a real estate broker and agent. 7. Demonstrate transactions and procedures used by real estate agents and brokers in providing services for a homeowner to buy or sell a home. |
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| Essential Question(s): | <p>How do individuals and families determine their housing options? What factors influence housing choices? What are the trends in society that are affecting today’s housing industry? What services are provided by a real estate broker and agent? What are the procedures used by a homeowner to buy or sell a home?</p> |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| <p>IV. Real Estate Services A. Housing Options</p> | <p>Teacher Talk: The teacher discusses factors that influence housing choices for individuals and families.</p> <p>Housing Options Project: Students list one pro and one con for housing options available to families and individuals. They include photos of each option: site built home, manufactured home, town home, garden</p> | <p>Lead Questions</p> <p>Guidelines for Activity Posters Magazines Computers Internet</p> |

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| <p>B. Factors Influencing Housing Choices</p> <ol style="list-style-type: none"> 1. Priorities 2. Space 3. Costs 4. Roles 5. Lifestyle | <p>home, duplex, apartment, condominium, mobile home etc. Share Out.</p> <p>Quick Write: Students research and write a paper on comparing the pros and cons of renting vs. owning a home. Report Out.</p> <p>Field Trip to Apartment Complexes: Students determine what characteristics they are looking for in deciding to rent an apartment. They develop a checklist to include the characteristics. Students participate on a field trip to two different apartment complexes. They use their checklist to evaluate each apartment. Based on their responses, they select one of the apartments to rent. They describe the reasons for their selection. Share Out.</p> <p>10+2 Discussion: Factors influencing housing choices are discussed.</p> <p>Application Cards: On note cards, students provide an example of how each factor influences housing choices. The cards are read and students discuss the factors in more detail.</p> <p>Group Investigation: Divide the class into four teams (Northeast, West, South and Midwest). Each team researches the cost of housing in their area. As a class, they create a graph comparing housing costs of different areas.</p> | <p>Web sites Rubric Lead Questions Computer/LCD</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References Lead Questions</p> <p>Guidelines for Checklist Arrangements for Field Trips Permission Slips Lead Questions</p> <p>Lead Questions</p> <p>Guidelines for Activity Index Cards Lead Questions</p> <p>Guidelines for Investigation Computer Internet Web sites References Rubric</p> |
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C. Trends in Society Affecting the Housing Industry

1. Historical
2. Cultural
3. Societal
4. Environmental
5. Economic
6. Technological
7. Governmental

Brainstorm Writing:

Students write a paragraph describing an “ideal” neighborhood. Share Out.

Bulletin Board:

Create a large display or bulletin board with housing in a large circle in the middle. Surround housing topic with seven large circles that represent the trends affecting the housing industry. Students find photos that represent each area and create a mini collage within each circle.

History of Housing Project:

Students find or draw pictures of typical housing from the caveman period to the present. They mount each house on its own page with labels and put their pictures or drawings in chronological order. Make a cover page and bind book together.

Poster:

Students select another culture represented in our society to research (Native American, Spanish, Asian, African, etc). Students research the culture to determine the impact of the culture on today’s housing. They present their research to the class. They compile their information on a poster board or create a PowerPoint presentation.

Teacher Talk:

Teacher goes to the census Web site and enters the name of his/her city/town. The teacher points out factors of the household composition that impacts housing and how it affects housing in the community.

Lead Questions

Guidelines for Activity
Bulletin Board
Construction Paper
Magazines
Computers
Internet
Web sites
Art Supplies

Guidelines for Activity
Rubric
Construction Paper
Magazines
Computers
Internet
Web sites
Art Supplies
Lead Questions

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Rubric
Construction Paper
Magazines
Computers
Internet
Web sites
Art Supplies

Lead Questions
Computer
Web site
Internet
<http://factfinder.census.gov>

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| | <p>Think-Pair-Share: Using the census Web site, students enter different names of cities. They analyze different factors (like number of rented houses, number of single people, and average number of members in the household) that impact the housing industry in the city. Students discuss how these factors affect housing in that city. Share Out.</p> <p>5+1 Discussion: Teacher discusses the environmental influences on housing.</p> <p>Application Cards: Using note cards, students identify three examples of environmental influences on the housing industry. Share Out.</p> <p>Brainstorming: Students list all of the jobs involved in planning, building, selling, and decorating a home. If fewer houses are being built, how does this affect these workers and the economy?</p> <p>Think-Write-Pair-Share: How does the housing industry affect the GNP (Gross National Product)? Discuss with a partner and share with class.</p> <p>Teacher Talk: The teacher discusses what housing alternatives are available when housing costs rise.</p> <p>Advertisement: Divide students into pairs and have students create an ad on one housing alternative.</p> | <p>Guidelines for Investigation Computer Internet Web sites References Rubric http://factfinder.census.gov</p> <p>Lead Questions</p> <p>Computer Internet Web sites References Rubric References Guidelines for Activity Note Cards</p> <p>Lead Questions</p> <p>Lead Questions</p> <p>Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites</p> |
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| <p>D. Services Provided by a Real Estate Broker</p> | <p>Research Report: Using the Web site provided, students find information about the housing kits that were once sold through the Sears Catalog. Students answer the following questions: What did they include? How much did they cost? How was the kit delivered? What did the buyer need to do to transform the kit into livable housing? They research to determine if such a home exists today. Report Out</p> <p>High Tech Housing Project: Students mount photos of ten different products that can improve housing. Below each photo, they explain the improvement the product addressed.</p> <p>Brochure: Students design a brochure on their findings of the application of CAD for interior and exterior designs. They focus on how to use the software application to improve efficiency in housing.</p> <p>10+2 Discussion: The teacher discusses ways housing legislation is designed to help people face circumstances such as racial discrimination, low income, natural catastrophe, physical disabilities or homelessness.</p> | <p>References Rubric References</p> <p>http://www.searsarchives.com/homes/ Computers Internet Guidelines Activity Rubric Lead Questions</p> <p>Computer Internet Web sites References Rubric References Guidelines for Activity Art Supplies</p> <p>Computer Internet Web sites References Rubric References Guidelines for Activity</p> <p>Lead Questions</p> |
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| | <p>Research: Students study a piece of housing legislation. They describe the purpose, jurisdiction and provision of the Act. Students explore the effect the legislation has had on the housing industry in their community. Report Out</p> <p>Guest Speakers: A Real Estate Agent or Broker discuss the services they provide to a homeowner who is selling a home a buyer.</p> <p>Brochure: Students design a brochure to be distributed to prospective clients on the services provided by a real estate agency. Share Out.</p> <p>Research: Students research the differences in the tasks performed by a real estate agent and real estate broker. Report Out.</p> <p>PowerPoint Presentation:</p> <ul style="list-style-type: none"> • Procedures and Transactions Involved in Selling a Home • Procedures and Transactions involved in Buying a Home <p>Scenarios: Students are provided with scenarios of individuals or families who are in the market to buy a home. The student assumes the role of a real estate agent. They describe in detail the tasks that they will perform in finding a home and selling the home to the buyer. Share Out.</p> | <p>Guidelines for Activity Computers Internet Rubric Web sites References Lead Questions</p> <p>Arrangements with Speakers Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Art Supplies</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions</p> <p>PowerPoint Presentation Computer CTX Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric</p> |
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| | <p>Scenarios: Students are provided with scenarios of homeowners who are selling their home. The student assumes the role of a real estate agent. They describe in detail the tasks that they will perform in selling the home for the homeowner. Share Out.</p> <p>Financing a Home Activity: Students are provided with a case study of a home buyer. Assuming the role of the real estate agent, students determine the best way for the buyer to finance the home. Report Out.</p> <p>Real Estate Agent Activity: Students are provided with scenarios of homeowners who want to sell their home. Students determine if it is best for the homeowners to sell their home on their own or should they use a real estate agent. They defend their decision. Share Out.</p> <p>Brochure: Students develop a brochure for clients on guidelines to follow when buying or selling a home. Share Out.</p> | <p>Scenarios</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric Scenarios</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric Art Supplies</p> |
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| <p>Unit Assessment:</p> | <p>Participation in Discussion, Group Investigation Report, Guest Speaker, Brochures, Advertisement, Field Trip, Research, Scenarios, Financing a Home Activity, Real Estate Agent Activity, Class Participation, and Rubrics</p> |
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| Unit/Course CTSO Activity: | Participate in FCCLA Chapter Service Project Display STAR Event. Develop a project to improve the housing environment in their community. |
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| Unit/Course Culminating Product: | Brochure that compares housing options and provides families with information on agencies and individuals which can assist individuals in housing decisions Brochure on Selling and Buying a Home |
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| Course/Program Credential(s): <input type="checkbox"/> Credential <input checked="" type="checkbox"/> Certificate <input checked="" type="checkbox"/> Postsecondary Degree <input checked="" type="checkbox"/> University Degree <input checked="" type="checkbox"/> Other: AAFCS Pre-Professional Assessments - Personal and Family Finance and/or Customer Service |
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Course Title: Consumer Services I

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| Unit: 5 | Transportation Services |
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| Content Standard(s) and Depth of Knowledge Level(s): | Students will: 20. Determine factors that influence consumer choices for transportation in the marketplace. |
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| Learning Objective(s) and Depth of Knowledge Level(s): | Students will: 1. Analyze factors that influence transportation choices of consumers. |
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| Essential Question(s): | How does transportation in the marketplace impact individuals and families in today's society? |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| V. Transportation Services Factors Influencing Consumer Choices of Transportation | <p>Teacher Talk: Teacher discusses the factors influencing consumer choices of transportation (mass transit, taxi cabs, owning or leasing a car, two wheelers) for ten minutes.</p> <p>Research: Students research the types of transportation available to consumers from different regions. They share their findings with the class.</p> | <p>Lead Questions</p> <p>Guidelines for Activity</p> <p>Computers Internet Web sites References Rubric</p> |

Checklist:

Students develop a checklist for consumers to use in choosing transportation.

Guidelines for Activity
PowerPoint Presentation
Computers
Internet
Web sites
References
Rubric

Group Investigation and Report:

Groups are assigned different places to live in across the country. Using their checklist, they investigate the best choice of transportation to meet their needs in their location. Report Out.

Guidelines for Activity
PowerPoint Presentation
Computers
Internet
Web sites
References
Rubric

Guest Speakers:

Representatives from car dealerships discuss the process of buying or leasing an automobile.

Arrangements for Guest Speakers
Lead Questions

Car Cost Activity:

Students determine the cost of automobiles that are classified as compact, subcompact, sport, and luxury.

Guidelines for Activity
Computers
Internet
Web sites
References
Rubric

Census Report:

Students review the Census Report for Alabama and two other states to determine the types of transportation services provided in their state and other states. Report Out.

Guidelines for Activity
Computers
Internet
Web sites
References
Rubric

Case Studies:

Students are provided with case studies of individuals or families who are in need of transportation services. The student develops a transportation portfolio for their client based on the description included in the case study. Report Out.

Guidelines for Activity
Computers
Internet
Web sites
References
Rubric

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| | <p>Brochure: Students develop a brochure on choosing transportation for individual and/or family needs for a preselected city of the United States.</p> <p>Guest Speaker: An Insurance Agent discusses the types of automobile insurance available to consumers and how to determine the appropriate policy to cover the needs of motorists.</p> <p>Buying a Car Activity: Students research the process of buying a car. They develop a brochure for consumers on buying a new car, leasing a car, or buying a used car. They also include sections on how to finance a car and how to buy car insurance. Share Out.</p> <p>Debate: Students will debate the topic of purchasing a domestic car versus a hybrid car.</p> | <p>Guidelines for Activity Computers Internet Web sites References Rubric Art Supplies</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric Art Supplies</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric</p> |
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| Unit Assessment: | Participation in Discussion, Group Investigation Report, Case Studies, Brochure, Buying a Car Activity, Debate, and Rubrics |
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| Unit/Course CTSO Activity: | Create a presentation board to analyzing the costs and availability of transportation in a preselected city of the United States for FCCLA STAR Event - Financial Fitness. |
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**Unit/Course
Culminating
Product:**

Create a brochure on choosing transportation for individual and/or family needs in a preselected city of the United States.

Course/Program Credential(s): Credential Certificate Postsecondary Degree University Degree
 Other: AAFCS Pre-Professional Assessments - Personal and Family Finance and/or Customer Service