

Course Title: Consumer Services II

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| Unit: 1 | Advocate Services |
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| <p align="center">Content Standard(s) and Depth of Knowledge Level(s):</p> | <p>Students will:</p> <ol style="list-style-type: none"> Determine types of advocate services available to individuals and families. Examples: children, advisory councils, disability, senior adult, parental, spousal, family, consumer Evaluate contributions of policy makers that affect manufacturer’s guidelines in advocacy. Assess strategies that enable consumers to become advocates. Analyze effects of protection laws for consumers in the marketplace. Examples: Consumer Product Safety Commission (CPSC), National Safety Council (NSC) Critique educational and promotional materials used by consumer advocates. Determine strategies to reduce the risk of consumer fraud in the marketplace. |
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| <p align="center">Learning Objective(s) and Depth of Knowledge Level(s):</p> | <p>Students will:</p> <ol style="list-style-type: none"> Examine types of advocate services available to individuals and families. Assess contributions of policy makers that affect manufacturers’ guidelines in advocacy. Analyze strategies that enable consumers to become advocates. Determine consumer protection laws that protect individuals in the marketplace. Evaluate the effects of consumer protection laws on consumers. Critique education and promotional materials used by consumer advocates. Determine strategies to reduce the risk of consumer fraud in the marketplace. |
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| <p align="center">Essential Question(s):</p> | <p>What are the types of advocate services available to individuals and families? How do contributions of policy makers affect manufacturer’s guidelines in advocacy? How do individuals become consumer advocates? What are the laws mandated that protect consumers in the marketplace? What effects do the consumer protection laws have on individuals in the marketplace? How should individuals critique educational and promotional materials used by consumer advocates? How is consumer fraud risk reduced in the marketplace?</p> |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| I. Advocate Services A. Types of Advocate Services 1. Children 2. Advisory councils | <p>10 + 2 Discussion: Ten minutes of teacher lecture and two minutes of student responses. Teacher asks students what they think a consumer advocate does. List the</p> | Lead Questions |

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| <ul style="list-style-type: none"> 3. Disability 4. Senior adult 5. Parental 6. Spousal 7. Family 8. Consumer | <p>types of consumer advocate services on the board.</p> <p>Advocate Services Research Activity: Students research the types of consumer advocate services available to individuals and families to assist them in being wise consumer in the market place. Using the Advocate Services Resources Chart, student record their research information. Share Out.</p> <p>Client Case Studies: Students are provided with case studies of clients that are addressing consumer related problems. Students research and determine what consumer advocate services can be recommended to assist the client in addressing their concerns. Students explain their reasons for selecting the various services.</p> | <p>Guidelines for Activity Computers Internet Web sites References Advocate Services Resources Chart Rubric Lead Questions.</p> <p>Guidelines for Activity Computers Internet Web sites References Case Studies Rubric Lead Questions</p> |
| <p>B. Effect of Manufacturers' Guidelines on Advocacy</p> | <p>Policy Makers Activity: Students research how state government or federal government policy makers have influenced manufacturers' in the development of product or services provided to consumer in the marketplace.</p> <p>Warranty or Guarantee Activity: Students asked to bring an item from home with the manufacturers warranty and guarantee or use the Web site to find a product. Students research the manufacturer to determine what consumer advocate groups or issues have influenced the manufacturer's product. Students share out the information and tell how it protects consumers.</p> | <p>Guidelines for Activity Computers Internet Web sites References Rubric Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Item with a Warranty or Guarantee Lead Questions</p> |
| <p>C. Strategies that Enable Consumers to Become Advocates</p> | <p>Listen-Think-Pair-Share: The teacher discusses strategies that enable consumers to become advocates. Students listen</p> | <p>Lead Questions</p> |

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| <p>D. Protection Laws for Consumers in the Marketplace</p> <p>E. Materials used by Consumer Advocates</p> <ol style="list-style-type: none"> 1. Educational 2. Promotional | <p>to the teacher and think about strategies that enable consumers to become advocates. They pair with another student and share their ideas.</p> <p>PowerPoint Presentation: Strategies that Enable Consumers to Become Advocates</p> <p>Group Project on Becoming an Advocate: Students work in groups to identify a consumer issue that their group supports. They identify their issue and develop an action plan for advocating their stance to individuals and families. Report Out.</p> <p>PowerPoint Presentation: Protection Laws</p> <p>Quick Write: Have students complete this sentence, "I showed consumer responsibility when I...." Students will share responses with the class.</p> <p>Challenge Envelopes: Students draw from envelopes a given situation and read it aloud to the class. The students select the appropriate Consumer Protection Laws that protects consumers.</p> <p>Teacher Talk: The teacher discusses how consumer advocates use educational and promotional materials to inform consumers on the issue/problem they are advocating.</p> | <p>PowerPoint Presentation Computer CTX Lead Questions Examples</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric Guidelines for Presentation Rubric for Presentation</p> <p>PowerPoint Presentation Computer CTX Lead Questions</p> <p>Lead Questions</p> <p>List of Rights and Responsibilities Guidelines for Activity Protection Laws Chart Challenge Envelopes</p> <p>Lead Questions Examples</p> |
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| <p>F. Strategies to Reduce Consumer Fraud</p> | <p>Group Investigation on Educational and Promotional Material: Students gather educational and promotional materials for one consumer advocate group. They critique the information/materials and present to class.</p> <p>PowerPoint Presentation: Strategies to Reduce Consumer Fraud</p> <p>Guest Speaker: A representative from the Better Business Bureau discusses ways to reduce consumer fraud.</p> <p>Research on Fraudulent Ads: Students research and find two ads that contain one or more of the warning signs of fraud. They attach the ads to poster board. They describe how they will communicate the fraudulent information to consumers so that they will be wiser in their decision making. Share Out.</p> <p>Brochure on Strategies to Prevent Consumer Fraud: Students create a brochure on strategies to prevent consumer fraud. Their brochures will be distributed throughout the school.</p> | <p>Group Investigation Guidelines for Activity Checklist for Analysis Guidelines for Activity Computers Internet Web sites References Rubric</p> <p>PowerPoint Presentation</p> <p>Make Arrangements for Guest Speaker Lead Questions Guest Speaker: Better Business Bureau</p> <p>Magazines Newspapers, Poster Board Art Supplies Guidelines for Activity Computers Web sites Internet Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric</p> |
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| <p>Unit Assessment:</p> | <p>Advocate Services Research Activity, Client Case Studies Warranty or Guarantee Activity, Group Project on Becoming an Advocate, Group Investigation on Educational and Promotional Material, Research on Fraudulent Ads, Brochure on Strategies to Prevent Consumer Fraud, Participation in Discussion, Challenge Envelopes, and Rubrics</p> |
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| Unit/Course CTSO Activity: | Members participate in FCCLA Applied Technology STAR Event. |
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| Unit/Course Culminating Product: | Develop a Fraudulent Ad Brochure on Strategies to Prevent Consumer Fraud |
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| Course/Program Credential(s): <input type="checkbox"/> Credential <input 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 II

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| Unit: 2 | Financial Services |
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| Content Standard(s) and Depth of Knowledge Level(s): | <p>Students will:</p> <ol style="list-style-type: none">7. Analyze investment strategies used by a personal financial planner.<ul style="list-style-type: none">• Creating a retirement and an estate plan• Explaining benefits and risks of the stock market8. Evaluate types of insurance available to individuals and families.9. Explain how to maintain a good credit rating.<ul style="list-style-type: none">• Identifying information needed for a credit report• Classifying the three main credit reporting agencies• Interpreting a credit score• Analyzing consequences of bad credit• Identifying ways to avoid identity theft10. Determine types of deceptive and fraudulent practices associated with financial transactions, including pyramid schemers, medical fraud, deceptive information and internet and telemarketing fraud.11. Determine financial resources to meet the needs and wants of individuals and families in the various stages of the life span.12. Describe the use of technology in managing resources, purchasing products, and obtaining consumer information on goods and 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. Evaluate investment strategies used by a personal financial planner.2. Create a retirement plan for clients.3. Create an estate plan for clients.4. Describe the benefits and risks of the stock market to clients.5. Evaluate types of insurance needed for a credit report.6. Explain how to maintain a good credit rating.7. Identify information needed for a credit report.8. Classify the three main credit reporting agencies.9. Interpret a credit score.10. Evaluate the consequences of bad credit.11. Determine ways to avoid identity theft.12. Describe types of deceptive and fraudulent practices associated with financial transactions.13. Determine the financial resources to meet the needs and wants of individuals and families in the various stages of the life Span.14. Describe the use of technology in obtaining consumer information. |
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| <p>2. Creating an estate plan</p> | <p>PowerPoint Presentation: Creating an Estate Plan</p> <ul style="list-style-type: none"> • Types of Estate Plans • Steps in Creating an Estate Plan <p>Creating an Estate Plan: Students research how individuals and families can create an estate plan. They develop a brochure for consumers on estate planning.</p> <p>Case Studies: Students are provided with case studies of individuals or families that describe characteristics, needs, wants, and their financial situation. They create an estate plan for the individual or family.</p> | <p>Rubric Case Studies</p> <p>PowerPoint Presentation Computer CTX Examples Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric Art Supplies</p> <p>Guidelines for Activity Computers Internet Web sites References Lead Questions Rubric Case Studies</p> |
| <p>3. Risks of stock market</p> | <p>PowerPoint Presentation: The Stock Market</p> <p>Research: Students research the benefits and risks of stocks versus mutual funds.</p> | <p>PowerPoint Presentation Computer CTX Lead Questions</p> <p>Lead Questions Guidelines for Group Investigation Report Guidelines for Analysis/Rubric Internet Web sites References Lead Questions Rubric</p> |

B. Types of Insurance

Guided Practice:

The teacher guides students in understanding how to use the stock market to invest resources. They learn how to read stock market quotes, buy, and trade stocks.

Game:

Working in groups, students play the “Stock Market Game.” Report Out.

PowerPoint Presentation:

Types of Insurance

Guest Speaker:

An Insurance Agent discusses types of insurance to protect individuals and families against financial loss.

Group Investigation:

Divide class into four groups. Each group researches one of the following: auto insurance, health insurance, home insurance and life insurance. Students will present to class.

Case Studies:

Students are provided with case studies of individuals or families. Based on the information provided in the case studies, students develop an insurance portfolio to meet the needs and wants of their clients.

Lead Questions

New York Stock Exchange

Guidelines for Activity

<http://www.smgww.org/>

PowerPoint Presentation

Computer

CTX

Lead Questions

Web site:

http://www.practicalmoneyskills.com/english/at_school/teachers/curriculum/lev_3/L3Slides7.ppt

Arrangements for Guest Speaker

Lead Questions

Guidelines for Activity

Web site:

http://www.practicalmoneyskills.com/english/at_school/teachers/curriculum/lev_3/L3Slides8.ppt

Web sites

Internet

References

Rubric

Lead Questions

Guidelines for Activity

Computers

Internet

Web sites

References

Case Studies

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| <p>D. Types of Deceptive and Fraudulent Practices</p> <ol style="list-style-type: none"> 1. Pyramid schemes 2. Medical fraud 3. Deceptive information 4. Internet fraud 5. Telemarketing fraud | <p>PowerPoint Presentation: Types of Deceptive and Fraudulent Practices</p> <p>Group Investigation: Divide class into five groups which will research one of the following:</p> <ul style="list-style-type: none"> • Pyramid Schemes • Medical Fraud • Deceptive Information • Internet Fraud • Telemarketing Fraud. <p>Students will create a PowerPoint Presentation. Report Out.</p> | <p>PowerPoint Presentation Computer CTX Lead Questions Examples</p> <p>Guidelines for Activity Computers Internet Web sites References Rubrics CTX</p> |
| <p>E. Financial Resources to Meet Needs and Wants of Individuals and Families in Different Stages of the Life Span</p> | <p>Brainstorm/Discussion: Students brainstorm wants and needs of individuals and families in various stages of the lifespan.</p> <p>Financial Resources Chart for Stages of the Life Span Activity: Students develop a chart that indicates the needs and wants of individuals and families at the different stages of the life span and what financial resources are needed to meet their needs and wants at each stage.</p> <p>Case Studies: Students are provided with case studies describing individuals or families. They develop a financial plan for their client to follow that will meet their needs and wants based on their financial resources. Share Out.</p> | <p>Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Financial Resources Chart Rubric Art Supplies Poster Board</p> <p>Guidelines for Activity Computers Internet Web sites References Case Studies Rubric</p> |

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| <p>F. Use of Technology</p> <ol style="list-style-type: none"> 1. Managing resources 2. Purchasing products 3. Obtaining consumer information on goods and services. | <p>Research: Ask students to choose a high tech product they would be interested in owning. Have them answer the following questions: How will it improve my life? How often will I use it? Do I want it just because my friends have it? What are some potential drawbacks of owning this product? Are the benefits worth the costs? What are the alternatives to buying this product? Students create a poster with the high tech product and the alternatives. Students present information to class and the class debates on what is the best choice.</p> <p>Student Investigation: Students are assigned a high tech item. Students review circulars and online sales to determine the best price. Students create a chart comparing brands, cost and features of their products. Students present their charts to the class. They explain which product would be the best buy based on their needs.</p> <p>Comparison Report: Students compare an online review of a chosen high tech product to an advertisement. They attach each advertisement to poster board. They present to the class and discuss which one you believe is truthful.</p> <p>Teacher Demonstration: The teacher demonstrates how to develop a financial plan for a client using a software program.</p> <p>Technology Activity: Students use a software program to develop a financial plan for the client described in a case study.</p> | <p>Guidelines for Activity Computers Internet Web sites References Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Case Studies Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Case Studies Rubric</p> <p>Computer Internet Software Program Lead Questions</p> <p>Guidelines for Activity Computers Internet Web sites References Software Case Studies</p> |
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| | <p>Brochure: Students develop a brochure to provide clients with information on financial services available in the marketplace.</p> | <p>Rubric</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric Art Supplies</p> |
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| <p>Unit Assessment:</p> | <p>Participation in Discussion, Research Reports, Group Investigation Report, Analysis of Credit Report, Case Studies/Scenarios, Independent Investigation Report, Technology Activity, Brochures, and Rubrics</p> |
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| <p>Unit/Course CTSO Activity:</p> | <p>Success on Stock Market Game Members participate in the FCCLA National Program in Action Event.</p> |
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| <p>Unit/Course Culminating Product:</p> | <p>Develop a brochure to provide consumers with financial services available in the marketplace.</p> |
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| <p>Course/Program Credential(s): <input type="checkbox"/> Credential <input 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 II

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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. Compare features of products to determine product effectiveness. Examples: household products, vehicles, technological products, food 14. Compare sales techniques used in marketing products. <ul style="list-style-type: none"> • Testing products to determine product effectiveness Examples: stain removal products, paper products 15. Apply statistical analysis to interpret, summarize, and analyze consumer data. Examples: Statistical Analysis Software (SAS), Statistical Package for Social Sciences (SPSS), Analysis of Variance (ANOVA), t-test |
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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. Analyze features of products to determine product effectiveness. 2. Demonstrate a product to educate an audience about product effectiveness. 3. Compare sales techniques used in marketing products. 4. Utilize appropriate sales techniques to compare, demonstrate, assist and advise, consumers in the selection of goods and services. 5. Demonstrate how to test products to determine product effectiveness. 6. Apply statistical analysis to interpret, summarize, and analyze consumer data. |
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| <p>Essential Question(s):</p> | <p>What criteria should consumers use to evaluate product effectiveness? What sales techniques are used to market products? How is consumer data analyzed?</p> |
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| Content Knowledge | Suggested Instructional Activities Rigor & Relevance Framework (Quadrant) | Suggested Materials, Equipment and Technology Resources |
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| III. Product Development and Marketing A. Product Effectiveness | <p>PowerPoint Presentation: Product Life Cycles and the Boston Matrix</p> | Lead Questions http://www.bized.co.uk/educators/16-19/business/marketing/lesson/portfolio.htm Lead Questions Computer CTX |

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| <p>B. Sales Techniques Used to Market Products</p> <p>C. Testing Products</p> <p>D. Using Statistical Analysis</p> <ol style="list-style-type: none"> 1. Interpret data 2. Summarize data 3. Analyze data | <p>Project-based Learning: Students select a product. They examine the features of the product to determine the product's effectiveness. They present project results to class.</p> <p>PowerPoint Presentation: Sales Techniques Used to Market Products</p> <p>Demonstration: Students demonstrate sales techniques used to market products.</p> <p>Scientific Experiment: Using various products, students test products to determine if the products operate and work as stated in advertisements or in the information provided with the products.</p> <p>Teacher Talk: Using the Web site, the teacher discusses with students statistical analysis. Students participate in a consumer research activity from the Web site.</p> <p>Guided Practice: Students and teacher interpret data using activities from the Web site.</p> | <p>Guidelines for Project Computers Internet Web sites References Rubric</p> <p>PowerPoint Presentation Computer CTX</p> <p>Guidelines for Project Computers Internet Web sites References Rubric</p> <p>Guidelines for Project Computers Internet Web sites References Rubric Consumer Reports http://www.bized.co.uk/educators/16-19/business/marketing/lesson/research.htm</p> <p>Guidelines for Activity Computers Internet Web sites References Rubric http://www.shodor.org/interactivate/lessons/Statistics/Shopping/</p> <p>Guidelines for Activity Computers Internet Web sites</p> |
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| | <p>Independent Practice: Students interpret data using the activities from the Web site.</p> <p>Research: Students research golf, basketball, soccer or baseball to examine probabilities in their selected sport. Students follow the Web site instructions on guided practice for this activity.</p> <p>Guided Practice “Measures” Activity: Students practice summarizing and analyzing data.</p> <p>Independent Practice: Students practice sample problems on mean, median, mode.</p> <p>Guided Practice: Students and teacher practice problems on class intervals, sample problems on histograms, vertical</p> | <p>References Rubric http://www.shodor.org/interactivate/lessons/StatisticsShopping/</p> <p>Guidelines for Project Computers Internet Web sites References Rubric http://www.shodor.org/interactivate/lessons/StatisticsShopping/</p> <p>Guidelines for Project Computers Internet Web sites References Rubric Web Site for Discussion and Activity: http://www.shodor.org/interactivate/lessons/ProbabilityAndSports/</p> <p>Web Site for Guided Practice and Independent Practice: http://www.shodor.org/interactivate/lessons/TheBellCurve/</p> <p>Guidelines for Project Computers Internet Web sites References Rubric http://www.shodor.org/interactivate/lessons/TheBellCurve/</p> <p>Guidelines for Project Computers Internet</p> |
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| | <p>scales and bar graph scale.</p> <p>Independent Practice: Students practice sample problems and worksheet on histograms, vertical scales and bar graph scale.</p> <p>Analyzing Data Activity: Students are divided into groups. They chose a project to gather data about and analyze the data. The data should be analyzed using one of the methods discussed in previous lessons with results presented to the class.</p> <p>Design a Product Project: Students design a product. They identify sales techniques to market the product, develop a survey to assess consumer satisfaction for the product, and identify the statistical analysis they will use to analyze the consumer data.</p> | <p>Web sites References Rubric http://www.shodor.org/interactivate/lessons/HistogramsBarGraph/</p> <p>Computers Internet Web sites References Rubric http://www.shodor.org/interactivate/lessons/HistogramsBarGraph/</p> <p>Guidelines for Project Computers Internet Web sites References Rubric http://www.quantitativeskills.com/sisa/</p> <p>Guidelines for Project Computers Internet Web sites References Rubric</p> |
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| Unit Assessment: | Participation in Discussion, Product Features Project, Group Work: Sales Techniques, Video Presentation, Independent Practice, Analyzing Data Activity, Design and Product Project, and Rubrics |
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| Unit/Course CTSO Activity: | Members participate in FCCLA Entrepreneurial STAR Event. |
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**Unit/Course
Culminating
Product:**

Students analyze a consumer product and use skills learned to determine its effectiveness.
Students develop a product and design a marketing plan to promote the sales of the product.

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

Course Title: Consumer Services II

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| Unit: 4 | Real Estate 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"> 16. Determine transactions and procedures used by real estate agents and brokers to provide services to consumers. 17. Determine procedures used to assess property value. 18. Describe costs a homeowner incurs when purchasing or selling a home. Examples: closing cost, property survey, insurance, escrow accounts, homeowner insurance, maintenance fees, property taxes, homeowner association fees. |
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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. Describe transactions and procedures used by real estate agents and brokers. 2. Analyze procedures used to assess property value. 3. Determine the costs of buying a home and the options for financing it. 4. Determine the costs a homeowner incurs with selling a home. 6. Describe the additional costs involved in the home purchasing process. |
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| <p>Essential Question(s):</p> | <p>What procedures should an individual or family follow when purchasing a home? How is property value assessed? What are the homeowner’s costs when purchasing or selling a home? What services do real estate agents or brokers provide to homeowners and buyers?</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. Providing Real Estate Services 1. Transactions 2. Procedures</p> | <p>10 + 1 Discussion: The teacher discusses why a homeowner or buyer may want to use a real estate agency to sell or purchase a home.</p> <p>Guest Speaker: A real estate broker/agent discusses the services that they can provide in helping clients sell or buy a home.</p> | <p>Lead Questions</p> <p>Arrangements for Guest Speaker Lead Questions</p> |

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| <p>B. Assessing Property Value</p> | <p>Brochure: Students design a brochure to be distributed by a real estate agency to prospective clients on guidelines for selling or buying a home. Share Out.</p> <p>Agency Marketing Campaign: Students assume the role of a real estate broker. They develop a marketing campaign for prospective clients that describes what services, procedures, and transactions that the agency provides to homeowners in selling their home and clients wanting to purchase a home. Share Out.</p> <p>Real Estate Agent Meeting a Buyer's Needs Activity: Students assume the role of a real estate agent. They are provided with a client profile. Based on the information included in the profile, students select a home that is advertised in a newspaper or by a real estate agency that meets the client's specifications. Share Out.</p> <p>Real Estate Agent Selling a Home Activity: Students assume the role of a real estate agent. They are provided with a description of a home that is for sell. Based on the information included in the description, students develop a portfolio about the home that is used to sell the home. Report Out.</p> <p>Guest Speaker: A real estate broker/agent or the property assessor for the county/city discusses how property values are assessed.</p> | <p>Guidelines for Activity Rubric Computers Internet Web sites References</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References Newspapers Real Estate Agency Brochures Client Profile</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References Newspapers Real Estate Agency Brochures</p> <p>Arrangements for Guest Speaker Lead Questions</p> |
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| <p>C. Costs of Purchasing or Selling a Home</p> <ol style="list-style-type: none"> 1. Closing cost 2. Property survey 3. Insurance 4. Escrow accounts 5. Homeowner Insurance 6. Maintenance fees 7. Property taxes 8. Homeowner association fees | <p>Quick Write: Students write a quick paper on why the assessment of property value is important to a homeowner who is selling a home and the buyer of a home.</p> <p>10 + 5 Discussion: The teacher discusses that buying a home is one of the most expensive purchases that an individual or family can make over a lifetime.</p> <p>Cost of Purchasing or Selling a Home Guidebook: Students develop a guidebook that describes the cost of purchasing or selling a home. The guidebook is written for potential clients.</p> <p>Guest Speaker: A mortgage company representative or bank representative discusses how to calculate a monthly mortgage payment.</p> <p>Guided Practice: Students calculate the maximum monthly mortgage payment for a couple with a gross income of \$55,000 and \$100,000.</p> <p>Independent Practice: Students use an online calculator to figure the monthly payment for a 100,000 house for 15 year and 30 years.</p> | <p>Guidelines for Activity Rubric Computers Internet Web sites References</p> <p>Lead Questions</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References</p> <p>Arrangements for Guest Speaker Lead Questions</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References</p> <p>Guidelines for Activity Rubric Computers Internet Web sites References Calculators</p> |
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Field Trip:

Students tour three homes available for sale in the community. They create a checklist to use to evaluate the homes. Based on their research, they explain which house is the best buy.

Presentation Board:

After selecting a house, students research the cost of insurance and property taxes on the house. They create a presentation board including photos of the house, a chart with gross income, house payments, and any additional payments that determine the cost of buying the house. Report Out.

Client Profile Activity:

Students are provided with a client profile that describes the cost of a home that the client is making an offer to purchase. Students develop a list of costs that will be incurred in purchasing the home. Students also describe the costs that will be incurred by the homeowner who is selling the home. The cost listing includes the following:

- Closing Cost
- Property Survey
- Appraisal
- Insurance
- Escrow Accounts
- Homeowners Insurance
- Maintenance Fees
- Property Taxes
- Termite Inspection
- Real Estate/Broker/Agent Fees
- Estimate of Utility Costs for a Year

Report Out.

Arrangements for Field Trip

Permission Slips
Checklist
Lead Questions

Guidelines for Activity
Rubric
Computers
Internet
Web sites
References
Poster Board
Art Supplies

Guidelines for Activity
Rubric
Computers
Internet
Web sites
References

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| | <p>Essay: Students write an essay on how the real estate market has influenced the nation's economy. Report Out.</p> | <p>Guidelines for Activity Rubric Computers Internet Web sites References</p> |
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| <p>Unit Assessment:</p> | <p>Brochure, Agency Marketing Campaign, Real Estate Agent Meeting a Buyer's Needs Activity, Real Estate Agent Selling a Home Activity, Quick Write, Cost of Purchasing or Selling a Home Guidebook, Presentation Board, Client Profile Activity, Essay, Class Participation, and Rubrics</p> |
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| <p>Unit/Course CTSO Activity:</p> | <p>Create a housing portfolio for a family at a selected stage of life for the Life Planning FCCLA STAR Event.</p> |
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| <p>Unit/Course Culminating Product:</p> | <p>Brochure Marketing Campaign Purchasing or Selling a Home Guidebook Client Profile</p> |
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| <p>Course/Program Credential(s): <input type="checkbox"/> Credential <input type="checkbox"/> Certificate <input checked="" type="checkbox"/> Postsecondary Degree <input checked="" type="checkbox"/> University Degree <input checked="" type="checkbox"/> Other: AAFCS Credential in Personal and Family Finance</p> |
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Course Title: Consumer Services II

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| Unit: 5 | Transportation Services |
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| Content Standard(s) and Depth of Knowledge Level(s): | Students will: 19. Determine transportation choices and costs available to consumers. |
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| Learning Objective(s) and Depth of Knowledge Level(s): | Students will: 1. Determine transportation choices available to consumers. 2. Analyze the advantages and disadvantages of different forms of transportation. 3. Compare the pros and cons of buying versus leasing a car. 4. Describe factors to consider when choosing vehicle financing. 5. Explain costs involved in leasing a vehicle. 6. Determine auto insurance coverage to meet individual needs. |
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| Essential Question(s): | What criteria should a consumer use to make a wise decision about choosing transportation? |
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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 A. Choices B. Costs 1. Buying vs. Leasing 2. Financing options 3. Maintenance costs 4. Insurance costs | <p>Buzz Session: Students discuss the options available for transportation in the inner city, urban, suburban, and rural areas.</p> <p>Group Investigation and Report: Students select a place to live and calculate the cost of transportation for all methods available. Summarize the information and present to the class.</p> | Lead Questions Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites |

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| | <p>Research Cost of Vehicle: Students will select s specific type of vehicle. They research the cost of buying versus leasing the vehicle. They create a poster that includes information on the cost of the vehicle. Report Out.</p> <p>Pamphlet on Finance Options: Students create a pamphlet comparing four different financing options of buying a vehicle, including dealer financing. They present the information included in their pamphlet to the class and explain which option they feel is the best.</p> <p>Research Cost of Owning a Vehicle: Students select their “dream” vehicle and find the cost of financing the car, maintaining the vehicle and insuring the vehicle for the length of their loan. They create a chart displaying the cost of owning their vehicle for each year. Share Out.</p> <p>Buying a Car Guide: Students develop a guide for teenage drivers that provides information on buying and operating a vehicle. Report Out.</p> <p>Scenarios: Students are provided with scenarios about the transportation needs of an individual or family. They select the means and cost of transportation that meets the needs of the individual or family. Share Out</p> | <p>Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites Art Supplies</p> <p>Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites</p> <p>Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites</p> <p>Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites</p> <p>Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites Scenarios</p> |
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| | <p>Essay: Students write an essay on how the cost of fuel affects consumers in today's economy. Report Out.</p> | <p>Guidelines for Group Investigation Rubric Internet Computers Rubric Web sites</p> |
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| <p>Unit Assessment:</p> | <p>Group Investigation and Report, Research Cost of Vehicle, Pamphlet on Finance Options, Pamphlet on Finance Options, Buying a Car Guide, Scenarios, Essay, Class Participation, and Rubrics</p> |
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| <p>Unit/Course CTSO Activity:</p> | <p>The FCCLA chapter sponsors a "Buying and Operating a Vehicle" seminar for teens who are thinking about purchasing a vehicle.</p> |
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| <p>Unit/Course Culminating Product:</p> | <p>Select their "dream" vehicle and find the cost of financing, maintaining, and insuring the vehicle for the length of their loan Create a chart displaying the cost for each year Pamphlet on Finance Options Buying a Care Guide</p> |
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| <p>Course/Program Credential(s): <input type="checkbox"/> Credential <input type="checkbox"/> Certificate <input checked="" type="checkbox"/> Postsecondary Degree <input checked="" type="checkbox"/> University Degree <input checked="" type="checkbox"/> Other: AAFCS Credential in Personal and Family Finance</p> |
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