**COURSE DESCRIPTION**

**Course Title:** Consumer and Life Skills

**Course Number: 00778**

**Course Prerequisites:** none

**Course Description:** 00778 Consumer and Life Skills is an elective course for grades 9-12. This course is a contemporary consumer education program that covers all financial literacy basics. The course will emphasize personal and family finance, economics, and entrepreneurial literacy as it applies to everyday life situations. The student will learn personal decision-making skills regarding budgeting, purchasing, managing credit, career choices, loans, and insurance will be covered. A final examination is required. Students are responsible for all project materials and costs

**Suggested Grade Level**: Grades 9-12

**Length of Course:** One Semester

**Units of Credit:** .5

**PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:**

CSPG 44 – Family and Consumer Sciences K-12

To find the CSPG information, go to [CSPG](https://www.education.pa.gov/Educators/Certification/Staffing%20Guidelines/Pages/default.aspx)

**Certification verified by the WCSD Human Resources Department:** Yes No

**WCSD STUDENT DATA SYSTEM INFORMATION**

**Course Level:** Academic

**Mark Types:** Check all that apply.

F – Final Average MP – Marking Period EXM – Final Exam

**GPA Type**:  GPAEL-GPA Elementary  GPAML-GPA for Middle Level  NHS-National Honor Society

UGPA-Non-Weighted Grade Point Average  GPA-Weighted Grade Point Average

**State Course Code**: 19262

To find the State Course Code, go to [State Course Code](https://nces.ed.gov/forum/sced.asp), download the Excel file for *SCED*, click on SCED 6.0 tab, and choose the correct code that corresponds with the course.

**TEXTBOOKS AND SUPPLEMENTAL MATERIALS**

**Board Approved Textbooks, Software, and Materials:**

**Title:**  Succeed in Life & Career

**Publisher:** McGraw Hill

**ISBN #:**  978-1-60525-453-1

**Copyright Date:** 2012

**WCSD Board Approval Date:** 6/27/2022

**Supplemental Materials:** teacher school provided

**Curriculum Document**

**WCSD Board Approval:  6/27/2022**

**Date Finalized:6/5/2018**

**Date Approved:** 6/27/2022

**Implementation Year:** 2022-2023

**SPECIAL EDUCATION, 504, and GIFTED REQUIREMENTS**

The teacher shall make appropriate modifications to instruction and assessment based on a student’s Individual Education Plan (IEP), Chapter 15 Section 504 Plan (504), and/or Gifted Individual Education Plan (GIEP).

**SCOPE AND SEQUENCE OF CONTENT AND CONCEPTS**

**Marking Period 1**

Using personality and interest to help build goals toward planning a future

Research of careers that best suit interests and personality

Community and individual resources needed in finding a job

Qualities of successful employees

Communication Process

Conflict resolution

Characteristic of leaders and team members

Using resources to achieve goals

Decision making and management process

Time management

Money Management

Citizenship

Conserving energy

Caring for environment

**Marking Period 2**

Financial services

Saving strategies

Using credit

Meeting insurance needs

Shopping decisions

Impact of technology on consumers

Role of advertising

Consumer rights and responsibilities

Meeting insurance needs

Shopping decisions

Impact of technology on consumers

Role of advertising

Consumer rights and responsibilities

**Standards/Eligible Content and Skills**

| **Performance Indicator** | **PA Core Standard and/or Eligible Content** | **Marking Period Taught** |
| --- | --- | --- |
| Analyze personality traits and how they might affect skills needed in the working world | 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F | MP1 |
| Relate Self-esteem to a Positive Self-concept. | 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F | MP1 |
| Contrast Needs vs. Wants | 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F | MP1 |
| Explain potential and how to achieve it. | 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F | MP1 |
| Identify qualities and skills for job success. | 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F | MP1 |
| Explain roles of leaders and followers. | 13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E,  13.1.11.F,  13.1.11.G, 13.1.11.H, 13.2.11.A,  13.2.11.B,  13.2.11.C,  13.2.11.D,  13.2.11.E,  13.3.11.A, 13.3.11.B,  13.3.11.C,  13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G,  11.2.B,  11.2.C,  11.2.D | MP1 |
| Demonstrate qualities of effective team members. | 13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E,  13.1.11.F,  13.1.11.G, 13.1.11.H, 13.2.11.A,  13.2.11.B,  13.2.11.C,  13.2.11.D,  13.2.11.E,  13.3.11.A, 13.3.11.B,  13.3.11.C,  13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G,  11.2.B,  11.2.C,  11.2.D | MP1 |
| Identify three types of leaders. | 13.1.11.A, 3.1.11.B, 13.1.11.C, 3.1.11.D, 13.1.11.E,13.1.11.F,  13.1.11.G, 3.1.11.H, 13.2.11.A,13.2.11.B,  13.2.11.C,13.2.11.D,  13.2.11.E,13.3.11.A, 13.3.11.B,13.3.11.C,  13.3.11.D, 3.3.11.E, 13.3.11.F, 3.3.11.G,  11.2.B, 11.2.C,  11.2.D | MP1 |
| Describe functions of group leaders. | 13.1.11.A, 3.1.11.B, 13.1.11.C, 3.1.11.D, 13.1.11.E,13.1.11.F,  13.1.11.G, 3.1.11.H, 13.2.11.A,13.2.11.B,  13.2.11.C,13.2.11.D,  13.2.11.E,13.3.11.A, 13.3.11.B,13.3.11.C,  13.3.11.D, 3.3.11.E, 13.3.11.F, 3.3.11.G,  11.2.B, 11.2.C,  11.2.D | MP1 |
| Describe different types of goals | 13.1.11.A, 3.1.11.B, 13.1.11.C, 3.1.11.D, 13.1.11.E,13.1.11.F,  13.1.11.G, 3.1.11.H, 13.2.11.A,13.2.11.B,  13.2.11.C,13.2.11.D,  13.2.11.E,13.3.11.A, 13.3.11.B,13.3.11.C,  13.3.11.D, 3.3.11.E, 13.3.11.F, 3.3.11.G,  11.2.B, 11.2.C,  11.2.D | MP1 |
| Identify available resources. | 13.1.11.A, 3.1.11.B, 13.1.11.C, 3.1.11.D, 13.1.11.E,13.1.11.F,  13.1.11.G, 3.1.11.H, 13.2.11.A,13.2.11.B,  13.2.11.C,13.2.11.D,  13.2.11.E,13.3.11.A, 13.3.11.B,13.3.11.C,  13.3.11.D, 3.3.11.E, 13.3.11.F, 3.3.11.G,  11.2.B, 11.2.C,  11.2.D | MP1 |
| Analyze resource limitations. | 13.1.11.A, 3.1.11.B, 13.1.11.C, 3.1.11.D, 3.1.11.E,13.1.11.F,  13.1.11.G, 3.1.11.H, 3.2.11.A,13.2.11.B,  13.2.11.C,13.2.11.D,  13.2.11.E,13.3.11.A, 13.3.11.B,13.3.11.C,  13.3.11.D, 3.3.11.E, 13.3.11.F, 3.3.11.G,  11.2.B, 11.2.C, 11.2.D | MP1 |
| Apply techniques to make the most of resources. | 13.1.11.A, 3.1.11.B, 13.1.11.C, 3.1.11.D, 13.1.11.E,13.1.11.F,  13.1.11.G, 3.1.11.H, 13.2.11.A,  13.2.11.B,13.2.11.C,  13.2.11.D,13.2.11.E,  13.3.11.A, 3.3.11.B,  13.3.11.C,13.3.11.D, 13.3.11.E,13.3.11.F, 13.3.11.G, 11.2.B,  11.2.C, 11.2.D | MP1 |
| Explain the importance of being an informed citizen and exercising the right to vote. | 13.1.11.A, 11.2.B,  11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP1 |
| Describe the purpose of taxes. | 13.1.11.A, 11.2.B,  11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP1 |
| Explain why community involvement is important. | 13.1.11.A, 11.2.B,  11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP1 |
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| Describe services offered by financial institutions | 13.1.11.A,11.2.B,  11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP2 |
| Demonstrate check writing and check book balancing skills. | 13.1.11.A, 11.2.B,  11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP2 |
| Evaluate available options when making shopping decisions. | 13.1.11.A, 11.2.B,  11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP2 |
| Analyze factors affecting buying decisions. | 13.1.11.A, 11.2.B, 11.2.C, 11.2.D,  11.2.E,11.1.A,  11.1.B,11.1.C,  11.1.D,11.1.E,  11.1.F,11.1.G | MP2 |
| Relate comparison shipping to shopping decisions. | 11.1.A,11.1.B,  11.1.C,11.1.D,  11.1.E,11.1.F, | MP2 |
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**ASSESSMENTS**

**PDE Academic Standards, Assessment Anchors, and Eligible Content:** The teacher must be knowledgeable of the PDE Academic Standards, Assessment Anchors, and Eligible Content and incorporate them regularly into planned instruction.

**Formative Assessments:** The teacher will utilize a variety of assessment methods to conduct in-process evaluations of student learning.

**Effective formative assessments for this course include:** Pre-Assessments of prior knowledge (e.g. entrance cards or KWL chart) · Labs/lab reports · Bell ringers/Problems of the Day (PODs) · Discussions · Teacher observation/Questioning · Graphic organizers (e.g. Venn diagrams, word mapping, webbing, KWL chart, etc.) · Summarizing · Retelling · Notetaking · Problem-based learning modules · Authentic assessment · Oral presentations · Outlining · Journaling · Student presentations/projects · Open-ended response · Classroom Performance System (CPS)

**Summative Assessments:** The teacher will utilize a variety of assessment methods to evaluate student learning at the end of an instructional task, lesson, and/or unit.

**Effective summative assessments for this course include:** Essays · Open-Ended Responses · Projects · Quizzes/tests · Student presentations · Portfolios