



## **TEKS ALIGNMENT & SUGGESTED PACING GUIDE**

# Dollars & Sense



***TEKS COVERAGE: 100%***

**iCEV Family & Consumer Sciences Site Site**

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## II. TEKS BY LESSON

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## III. ENTIRE TEKS CORRELATION INSTRUMENT

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Scope & Sequence	Lesson Title	TEKS	Days of Teaching*
1	Consumer Economic Decisions	2.A.i; 2.A.ii; 2.D.i; 2.E.i; 2.E.ii; 2.E.iii; 2.E.iv; 6.A.i; 6.A.ii	6
2	Math in Personal Finance	3.L.i; 3.L.ii; 3.L.iii; 3.L.iv	8
3	Banking Products & Services	3.G.i	9
4	Personal Financial Planning	3.A.i; 3.A.iii; 3.A.v	4
5	Employee Compensation Components	7.A.i; 7.A.ii; 7.A.iii; 7.A.iv	8
6	Creating a Personal Budget	2.C.i; 2.C.ii; 2.C.iii; 2.C.iv; 3.A.i; 3.A.iii; 3.A.v	6
7	Creating a Family Budget	2.C.v; 2.C.vi; 2.C.vii; 2.C.viii; 3.A.ii; 3.A.iv; 3.A.vi	7
8	Cost of Education & Training	3.A.i; 3.B.i	9
9	Financial Statements & Recordkeeping	3.G.ii; 3.H.i; 3.K.i; 3.K.ii; 3.K.iii; 3.K.iv	6
10	Borrowing Basics	3.B.i; 3.B.ii; 3.C.i; 3.C.ii; 3.I.i	6
11	Saving & Investment Strategies	3.D.i; 3.D.ii; 3.E.i; 3.E.ii	8
12	Retirement & Estate Planning	3.D.iii	7
13	Taxes & Government	6.B.i; 6.B.ii; 6.B.iii; 6.B.iv	9
14	Understanding Personal Taxes	3.F.i; 6.B.i; 6.B.ii; 6.B.iii	8
15	Personal Risk Management	3.J.i	8
16	Insurance Basics: Overview	3.J.i	4
17	Insurance Basics: Automobile	3.J.i	1
18	Insurance Basics: Health	3.J.i	2
19	Insurance Basics: Life & Disability	3.J.i	3
20	Insurance Basics: Home & Property	3.J.i	3
21	Insurance Basics: Making Claims	3.J.i	2
22	Car Buying Basics	3.B.i	7
23	Home Buying Basics: Understanding the Language	4.A.i; 4.A.ii; 4.B.i; 4.B.ii; 4.B.iii; 4.B.iv; 4.C.i	6
24	Home Buying Basics	4.A.i; 4.A.ii; 4.B.i; 4.B.ii; 4.B.iii; 4.B.iv; 4.C.i	8
25	Environmental Responsibility	5.A.i; 5.A.ii; 5.A.iii; 5.A.iv; 5.B.i; 5.B.ii; 5.B.iii; 5.B.iv; 5.C.i; 5.C.ii; 5.C.iii; 5.D.i	4
<b>Career Development Lessons</b>			
26	Formulas for Career Success: Career Testing & Investigation	7.C.i; 7.C.ii; 7.C.iii; 7.C.iv; 7.D.i; 7.D.ii	8
27	Exploring Careers: Human Services	7.B.i; 7.B.ii; 7.E.i; 7.E.ii; 8.A.i; 8.A.ii; 8.B.i; 8.B.ii; 8.C.i; 8.C.ii; 8.D.i	11
28	Jobs, Careers & Education	7.C.i; 7.C.ii; 7.C.iii; 7.C.iv; 7.D.i; 7.D.ii	10
29	Management of Energy, Money & Tasks	2.B.i; 2.B.ii; 2.B.iii; 2.B.iv; 2.B.v; 2.B.vi	6
30	Employability Skills	1.A.i; 1.B.i; 1.B.ii; 1.C.i; 1.D.ii; 1.E.i; 1.E.ii;	5
31	Graduate Tips & Advice: Importance of Work Ethic	1.D.i	2

\* *Days of Teaching* identifies the number of days a lesson may take if all lesson plan items (i.e., activities, projects, handouts, etc.) are utilized as written by iCEV curriculum writers. Flexibility within the lesson plan allows instructor autonomy of implementation for each item.

## Consumer Economic Systems

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(A) analyze the economic rights and responsibilities of individuals as consumers	(i) analyze the economic rights of individuals as consumers	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(A) analyze the economic rights and responsibilities of individuals as consumers	(ii) analyze the economic responsibilities of individuals as consumers	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(D) analyze the consequences of an economic decision made by an individual consumer such as the decisions to provide safe and nutritious food, clothing, housing, health care, recreation, and transportation	(i) analyze the consequences of an economic decision made by an individual consumer	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(i) analyze the impact of media on family decisions	Consumer Economic Decisions

(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(ii) analyze the impact of technological advances on family decisions	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(iii) analyze the impact of media on consumer decisions	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(iv) analyze the impact of technological advances on consumer decisions	Consumer Economic Decisions
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services	(i) analyze economic effects of laws and regulations that pertain to consumers	Consumer Economic Decisions
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services	(ii) analyze economic effects of laws and regulations that pertain to providers of services	Consumer Economic Decisions

## Math in Personal Finance

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(i) demonstrate the ability to use calculators in data analysis relating to finance	Math in Personal Finance
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(ii) demonstrate the ability to use spreadsheets in data analysis relating to finance	Math in Personal Finance
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(iii) demonstrate the ability to use computers in data analysis relating to finance	Math in Personal Finance
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(iv) demonstrate the ability to use software in data analysis relating to finance	Math in Personal Finance

**Banking Products & Services**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(G) compare types of banks, credit unions, and virtual banks available to consumers and the benefits of maintaining financial accounts	(i) compare types of banks, credit unions, and virtual banks available to consumers	Banking Products & Services

## Personal Financial Planning

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(i) evaluate the need for personal financial planning, including maintaining a budget	Personal Financial Planning
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(iii) evaluate the need for personal financial planning, including maintaining expense records	Personal Financial Planning
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(v) evaluate the need for personal financial planning, including maintaining economic self-sufficiency	Personal Financial Planning



## Employee Compensation Components

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(i) evaluate employment options, including salaries	Employee Compensation Components
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(ii) evaluate employment options, including benefits	Employee Compensation Components
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(iii) compare employment options, including salaries	Employee Compensation Components
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(iv) compare employment options, including benefits	Employee Compensation Components

## Creating a Personal Budget

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(i) develop multiple strategies for individuals to make choices to satisfy needs	Creating a Personal Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(ii) develop multiple strategies for individuals to make choices to satisfy wants	Creating a Personal Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(iii) apply multiple strategies for individuals to make choices to satisfy needs	Creating a Personal Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(iv) apply multiple strategies for individuals to make choices to satisfy wants	Creating a Personal Budget

(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(i) evaluate the need for personal financial planning, including maintaining a budget	Creating a Personal Budget
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(iii) evaluate the need for personal financial planning, including maintaining expense records	Creating a Personal Budget
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(v) evaluate the need for personal financial planning, including maintaining economic self-sufficiency	Creating a Personal Budget

## Creating a Family Budget

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(v) develop multiple strategies for families to make choices to satisfy wants	Creating a Family Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(vi) develop multiple strategies for families to make choices to satisfy needs	Creating a Family Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(vii) apply multiple strategies for families to make choices to satisfy wants	Creating a Family Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(viii) apply multiple strategies for families to make choices to satisfy needs	Creating a Family Budget

(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(ii) evaluate the need for family financial planning, including maintaining a budget	Creating a Family Budget
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(iv) evaluate the need for family financial planning, including maintaining expense records	Creating a Family Budget
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(vi) evaluate the need for family financial planning, including maintaining economic self-sufficiency	Creating a Family Budget

## Cost of Education & Training

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(i) evaluate the need for personal financial planning, including maintaining a budget	Cost of Education & Training
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(i) compare types of loans available to consumers	Cost of Education & Training

## Financial Statements & Recordkeeping

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(G) compare types of banks, credit unions, and virtual banks available to consumers and the benefits of maintaining financial accounts	(ii) compare the benefits of maintaining financial accounts	Financial Statements & Recordkeeping
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(H) demonstrate the ability to maintain financial records	(i) demonstrate the ability to maintain financial records	Financial Statements & Recordkeeping
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(i) evaluate personal documents related to managing individual finances	Financial Statements & Recordkeeping
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(ii) evaluate legal documents related to managing individual finances	Financial Statements & Recordkeeping
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(iii) evaluate personal documents related to managing family finances	Financial Statements & Recordkeeping

(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(iv) evaluate legal documents related to managing family finances	Financial Statements & Recordkeeping
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## Borrowing Basics

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(i) compare types of loans available to consumers	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(ii) distinguish criteria for becoming a low-risk borrower	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt	(i) connect mathematics to the understanding of interest, including avoiding credit card debt	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt	(ii) connect mathematics to the understanding of interest, including eliminating credit card debt	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(I) investigate bankruptcy laws, including ways to avoid bankruptcy	(i) investigate bankruptcy laws, including ways to avoid bankruptcy	Borrowing Basics

## Saving & Investment Strategies

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	(i) collect evidence and data related to implementing a savings program	Saving & Investment Strategies
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	(ii) collect evidence and data related to the time value of money	Saving & Investment Strategies
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(E) explore how to be a prudent investor in the stock market and other investment options	(i) explore how to be a prudent investor in the stock market	Saving & Investment Strategies
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(E) explore how to be a prudent investor in the stock market and other investment options	(ii) explore how to be a prudent investor in other investment options	Saving & Investment Strategies

**Retirement & Estate Planning**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	(iii) collect evidence and data related to retirement planning	Retirement & Estate Planning

## Taxes & Government

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(i) identify types of taxes at the local level	Taxes & Government
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(ii) identify types of taxes at the state level	Taxes & Government
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(iii) identify types of taxes at the national level	Taxes & Government
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(iv) identify the economic importance of each [type of taxes]	Taxes & Government

## Understanding Personal Taxes

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(F) investigate the benefits of charitable giving	(i) investigate the benefits of charitable giving	Understanding Personal Taxes
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(i) identify types of taxes at the local level	Understanding Personal Taxes
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(ii) identify types of taxes at the state level	Understanding Personal Taxes
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(iii) identify types of taxes at the national level	Understanding Personal Taxes

**Personal Risk Management**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(i) apply management principles to decisions about insurance for individuals	Personal Risk Management

**Insurance Basics: Overview**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Overview

**Insurance Basics: Automobile**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Automobile



**Insurance Basics: Health**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Health

**Insurance Basics: Life & Disability**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Life & Disability

**Insurance Basics: Home & Property**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Home & Property

**Insurance Basics: Making Claims**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Making Claims

**Car Buying Basics**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(i) compare types of loans available to consumers	Car Buying Basics

## Home Buying Basics: Understanding the Language

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(i) explain consumer rights associated with renting or buying a home	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(ii) explain consumer responsibilities associated with renting or buying a home	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(i) analyze legal aspects of purchasing housing	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(ii) analyze legal aspects of leasing housing	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iii) analyze financial aspects of purchasing housing	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iv) analyze financial aspects of leasing housing	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(C) propose money-management skills necessary to make the transition from renting to home ownership	(i) propose money-management skills necessary to make the transition from renting to home ownership	Home Buying Basics: Understanding the Language

## Home Buying Basics

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(i) explain consumer rights associated with renting or buying a home	Home Buying Basics
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(ii) explain consumer responsibilities associated with renting or buying a home	Home Buying Basics
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(i) analyze legal aspects of purchasing housing	Home Buying Basics
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(ii) analyze legal aspects of leasing housing	Home Buying Basics
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iii) analyze financial aspects of purchasing housing	Home Buying Basics
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iv) analyze financial aspects of leasing housing	Home Buying Basics
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(C) propose money-management skills necessary to make the transition from renting to home ownership	(i) propose money-management skills necessary to make the transition from renting to home ownership	Home Buying Basics

## Environmental Responsibility

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(i) analyze individual responsibilities in relation to environmental trends	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(ii) analyze individual responsibilities in relation to environmental issues	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(iii) analyze family responsibilities in relation to environmental trends	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(iv) analyze family responsibilities in relation to environmental issues	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(i) summarize environmental trends affecting families	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(ii) summarize environmental trends affecting future generations	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(iii) summarize environmental issues affecting families	Environmental Responsibility



(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(iv) summarize environmental issues affecting future generations	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	(i) demonstrate behaviors that conserve resources to maintain the environment	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	(ii) demonstrate behaviors that reuse resources to maintain the environment	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	(iii) demonstrate behaviors that recycle resources to maintain the environment	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(D) explain governmental regulations for conserving natural resources	(i) explain governmental regulations for conserving natural resources	Environmental Responsibility

## Formulas for Career Success: Career Testing & Investigation

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(i) determine how interests affect career choices	Formulas for Career Success: Career Testing & Investigation
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(ii) determine how abilities affect career choices	Formulas for Career Success: Career Testing & Investigation
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iii) determine how personal priorities affect career choices	Formulas for Career Success: Career Testing & Investigation
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iv) determine how family responsibilities affect career choices	Formulas for Career Success: Career Testing & Investigation
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(i) determine continuing education opportunities that enhance career advancement	Formulas for Career Success: Career Testing & Investigation
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(ii) determine continuing education opportunities that promote lifelong learning	Formulas for Career Success: Career Testing & Investigation

## Exploring Careers: Human Services

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(B) compare rewards and demands for various levels of employment in a variety of careers	(i) compare rewards for various levels of employment in a variety of careers	Exploring Careers: Human Services
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(B) compare rewards and demands for various levels of employment in a variety of careers	(ii) compare demands for various levels of employment in a variety of careers	Exploring Careers: Human Services
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(E) use presentation skills to communicate and apply knowledge of careers in consumer services	(i) use presentation skills to communicate knowledge of careers in consumer services	Exploring Careers: Human Services
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(E) use presentation skills to communicate and apply knowledge of careers in consumer services	(ii) use presentation skills to apply knowledge of careers in consumer services	Exploring Careers: Human Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(A) explain the roles and functions of individuals engaged in consumer services careers	(i) explain the roles of individuals engaged in consumer services careers	Exploring Careers: Human Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(A) explain the roles and functions of individuals engaged in consumer services careers	(ii) explain the functions of individuals engaged in consumer services careers	Exploring Careers: Human Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(B) analyze opportunities for employment and entrepreneurial endeavors	(i) analyze opportunities for employment endeavors	Exploring Careers: Human Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(B) analyze opportunities for employment and entrepreneurial endeavors	(ii) analyze opportunities for entrepreneurial endeavors	Exploring Careers: Human Services

(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(C) summarize education and training requirements for consumer services careers	(i) summarize education requirements for consumer services careers	Exploring Careers: Human Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(C) summarize education and training requirements for consumer services careers	(ii) summarize training requirements for consumer services careers	Exploring Careers: Human Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(D) investigate professional organizations for consumer services	(i) investigate professional organizations for consumer services	Exploring Careers: Human Services

## Jobs, Careers & Education

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(i) determine how interests affect career choices	Jobs, Careers & Education
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iii) determine how personal priorities affect career choices	Jobs, Careers & Education
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iv) determine how family responsibilities affect career choices	Jobs, Careers & Education
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(i) determine continuing education opportunities that enhance career advancement	Jobs, Careers & Education
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(ii) determine continuing education opportunities that promote lifelong learning	Jobs, Careers & Education

## Management of Energy, Money & Tasks

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(i) apply management to organize tasks	Management of Energy, Money & Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(ii) apply management to organize responsibilities	Management of Energy, Money & Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(iii) apply planning skills to organize tasks	Management of Energy, Money & Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(iv) apply planning skills to organize responsibilities	Management of Energy, Money & Tasks

(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(v) apply processes to organize tasks	Management of Energy, Money & Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(vi) apply processes to organize responsibilities	Management of Energy, Money & Tasks

## Employability Skills

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) apply interpersonal communication skills in business and industry settings	(i) apply interpersonal communication skills in business and industry settings	Employability Skills
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(B) explain and recognize the value of collaboration within the workplace	(i) explain the value of collaboration within the workplace	Employability Skills
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(B) explain and recognize the value of collaboration within the workplace	(ii) recognize the value of collaboration within the workplace	Employability Skills
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(C) examine the importance of time management to succeed in the workforce	(i) examine the importance of time management to succeed in the workforce	Employability Skills
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) identify work ethics and professionalism in a job setting	(ii) identify professionalism in a job setting	Employability Skills
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(E) develop problem-solving and critical-thinking skills	(i) develop problem-solving skills	Employability Skills



(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(E) develop problem-solving and critical-thinking skills	(ii) develop critical-thinking skills	Employability Skills
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**Graduate Tips & Advice: Importance of Work Ethic**

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) identify work ethics and professionalism in a job setting	(i) identify work ethics in a job setting	Graduate Tips & Advice: Importance of Work Ethic

Correlations to the Texas Essential Knowledge and Skills (TEKS): Student/Teacher Material				
Subject	Chapter 130. Texas Essential Knowledge and Skills for Career & Technical Education			
Subchapter	Subchapter J. Human Services			
Course	§130.273. Dollars and Sense (One-Half Credit), Adopted 2015.			
Publisher	CEV Multimedia, Ltd.			
Program Title	iCEV Family & Consumer Sciences Site			
Program ISBN	9781614592228			
TEKS Coverage (%)	100.00%			
(a) General Requirements. This course is recommended for students in Grades 11 and 12. Recommended prerequisite: Principles of Human Services. Students shall be awarded one-half credit for successful completion of this course.				
(b) Introduction.				
(1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.				
(2) The Human Services Career Cluster focuses on preparing individuals for employment in career pathways that relate to families and human needs such as counseling and mental health services, family and community services, personal care services, and consumer services.				
(3) Dollars and Sense focuses on consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.				
(4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other leadership or extracurricular organizations.				
(5) Statements that contain the word ""including"" reference content that must be mastered, while those containing the phrase ""such as"" are intended as possible illustrative examples. Content that must be mastered, while those containing the phrase ""such as"" are intended as possible illustrative examples.				
(c) Knowledge and Skills.				
Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(A) apply interpersonal communication skills in business and industry settings	(i) apply interpersonal communication skills in business and industry settings	Employability Skills	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(B) explain and recognize the value of collaboration within the workplace	(i) explain the value of collaboration within the workplace	Employability Skills	
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(B) explain and recognize the value of collaboration within the workplace	(ii) recognize the value of collaboration within the workplace	Employability Skills	Activity - Knots
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(C) examine the importance of time management to succeed in the workforce	(i) examine the importance of time management to succeed in the workforce	Employability Skills	Activity - Knots
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) identify work ethics and professionalism in a job setting	(i) identify work ethics in a job setting	Graduate Tips & Advice: Importance of Work Ethic	Project - Real Life Work Ethic
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) identify work ethics and professionalism in a job setting	(ii) identify professionalism in a job setting	Employability Skills	Project - Interview

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(E) develop problem-solving and critical-thinking skills	(i) develop problem-solving skills	Employability Skills	Project - Interview
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(E) develop problem-solving and critical-thinking skills	(ii) develop critical-thinking skills	Employability Skills	Activity - Knots
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(A) analyze the economic rights and responsibilities of individuals as consumers	(i) analyze the economic rights of individuals as consumers	Consumer Economic Decisions	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(A) analyze the economic rights and responsibilities of individuals as consumers	(ii) analyze the economic responsibilities of individuals as consumers	Consumer Economic Decisions	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(i) apply management to organize tasks	Management of Energy, Money & Tasks	Project - Managing Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(ii) apply management to organize responsibilities	Management of Energy, Money & Tasks	Project - Managing Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(iii) apply planning skills to organize tasks	Management of Energy, Money & Tasks	Project - Managing Tasks

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(iv) apply planning skills to organize responsibilities	Management of Energy, Money & Tasks	Project - Managing Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(v) apply processes to organize tasks	Management of Energy, Money & Tasks	Project - Managing Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	(vi) apply processes to organize responsibilities	Management of Energy, Money & Tasks	Project - Managing Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(i) develop multiple strategies for individuals to make choices to satisfy needs	Creating a Personal Budget	Activity- Money Personalities; Project- Your Monthly Budget; Project- Planning for Your Financial Future
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(ii) develop multiple strategies for individuals to make choices to satisfy wants	Creating a Personal Budget	Activity- Money Personalities; Project- Your Monthly Budget; Project- Planning for Your Financial Future
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(iii) apply multiple strategies for individuals to make choices to satisfy needs	Creating a Personal Budget	Activity- Money Personalities; Project- Your Monthly Budget; Project- Planning for Your Financial Future
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(iv) apply multiple strategies for individuals to make choices to satisfy wants	Creating a Personal Budget	Activity- Money Personalities; Project- Your Monthly Budget; Project- Planning for Your Financial Future

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(v) develop multiple strategies for families to make choices to satisfy wants	Creating a Family Budget	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(vi) develop multiple strategies for families to make choices to satisfy needs	Creating a Family Budget	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(vii) apply multiple strategies for families to make choices to satisfy wants	Creating a Family Budget	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	(viii) apply multiple strategies for families to make choices to satisfy needs	Creating a Family Budget	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(D) analyze the consequences of an economic decision made by an individual consumer such as the decisions to provide safe and nutritious food, clothing, housing, health care, recreation, and transportation	(i) analyze the consequences of an economic decision made by an individual consumer	Consumer Economic Decisions	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(i) analyze the impact of media on family decisions	Consumer Economic Decisions	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(ii) analyze the impact of technological advances on family decisions	Consumer Economic Decisions	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(iii) analyze the impact of media on consumer decisions	Consumer Economic Decisions	
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	(iv) analyze the impact of technological advances on consumer decisions	Consumer Economic Decisions	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(i) evaluate the need for personal financial planning, including maintaining a budget	Personal Financial Planning	Project- Welcome to Life
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(i) evaluate the need for personal financial planning, including maintaining a budget	Creating a Personal Budget	Project- Your Monthly Budget; Project- Planning for Your Financial Future
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(i) evaluate the need for personal financial planning, including maintaining a budget	Cost of Education & Training	Project- Post-Secondary Budget Plan
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(ii) evaluate the need for family financial planning, including maintaining a budget	Creating a Family Budget	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(iii) evaluate the need for personal financial planning, including maintaining expense records	Personal Financial Planning	Project- Welcome to Life
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(iii) evaluate the need for personal financial planning, including maintaining expense records	Creating a Personal Budget	Project- Your Monthly Budget; Project- Planning for Your Financial Future

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(iv) evaluate the need for family financial planning, including maintaining expense records	Creating a Family Budget	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(v) evaluate the need for personal financial planning, including maintaining economic self-sufficiency	Personal Financial Planning	Project- Welcome to Life
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(v) evaluate the need for personal financial planning, including maintaining economic self-sufficiency	Creating a Personal Budget	Project- Your Monthly Budget; Project- Planning for Your Financial Future
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	(vi) evaluate the need for family financial planning, including maintaining economic self-sufficiency	Creating a Family Budget	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(i) compare types of loans available to consumers	Borrowing Basics	Project- Buying a Car; Project- Debt Management
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(i) compare types of loans available to consumers	Cost of Education & Training	Activity- FAFSA4Caster
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(i) compare types of loans available to consumers	Car Buying Basics	Activity- Car-Buying Glossary; Activity- My Budget
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	(ii) distinguish criteria for becoming a low-risk borrower	Borrowing Basics	Activity- Sample Credit Report; Project- Debt Management
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt	(i) connect mathematics to the understanding of interest, including avoiding credit card debt	Borrowing Basics	Project- Buying a Car; Project- Debt Management



Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt	(ii) connect mathematics to the understanding of interest, including eliminating credit card debt	Borrowing Basics	Activity- Setting Financial Goals; Project- Buying a Car
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	(i) collect evidence and data related to implementing a savings program	Saving & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Project- Saving & Investment Plan
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	(ii) collect evidence and data related to the time value of money	Saving & Investment Strategies	Activity- Saving Vehicles; Activity- Saving Vehicles Answer Key; Project- Saving & Investment Plan
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	(iii) collect evidence and data related to retirement planning	Retirement & Estate Planning	Activity- Retirement Income Sources; Activity- Retirement Income Sources Answer Key; Project- Retirement Plan
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(E) explore how to be a prudent investor in the stock market and other investment options	(i) explore how to be a prudent investor in the stock market	Saving & Investment Strategies	Project- Saving & Investment Plan; Project- Regulations of Saving & Investment
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(E) explore how to be a prudent investor in the stock market and other investment options	(ii) explore how to be a prudent investor in other investment options	Saving & Investment Strategies	Project- Saving & Investment Plan; Project- Regulations of Saving & Investment
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(F) investigate the benefits of charitable giving	(i) investigate the benefits of charitable giving	Understanding Personal Taxes	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(G) compare types of banks, credit unions, and virtual banks available to consumers and the benefits of maintaining financial accounts	(i) compare types of banks, credit unions, and virtual banks available to consumers	Banking Products & Services	Project- Which Do You Prefer
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(G) compare types of banks, credit unions, and virtual banks available to consumers and the benefits of maintaining financial accounts	(ii) compare the benefits of maintaining financial accounts	Financial Statements & Recordkeeping	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(H) demonstrate the ability to maintain financial records	(i) demonstrate the ability to maintain financial records	Financial Statements & Recordkeeping	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(I) investigate bankruptcy laws, including ways to avoid bankruptcy	(i) investigate bankruptcy laws, including ways to avoid bankruptcy	Borrowing Basics	Project- Debt Management
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(i) apply management principles to decisions about insurance for individuals	Personal Risk Management	Project- Insurance & Risk Management
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Overview	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Automobile	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Health	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Life & Disability	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Home & Property	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(J) apply management principles to decisions about insurance for individuals and families	(ii) apply management principles to decisions about insurance for families	Insurance Basics: Making Claims	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(i) evaluate personal documents related to managing individual finances	Financial Statements & Recordkeeping	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(ii) evaluate legal documents related to managing individual finances	Financial Statements & Recordkeeping	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(iii) evaluate personal documents related to managing family finances	Financial Statements & Recordkeeping	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	(iv) evaluate legal documents related to managing family finances	Financial Statements & Recordkeeping	
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(i) demonstrate the ability to use calculators in data analysis relating to finance	Math in Personal Finance	Activity - Basic Math; Activity - Basic Math Answer Key
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(ii) demonstrate the ability to use spreadsheets in data analysis relating to finance	Math in Personal Finance	Project - Data Analysis
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(iii) demonstrate the ability to use computers in data analysis relating to finance	Math in Personal Finance	Project - Data Analysis
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	(iv) demonstrate the ability to use software in data analysis relating to finance	Math in Personal Finance	Project - Data Analysis
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(i) explain consumer rights associated with renting or buying a home	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(i) explain consumer rights associated with renting or buying a home	Home Buying Basics	Activity- Getting Prepared
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(ii) explain consumer responsibilities associated with renting or buying a home	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	(ii) explain consumer responsibilities associated with renting or buying a home	Home Buying Basics	Activity- Home-Buying Glossary; Activity- Getting Prepared; Project- House Hunting Teacher Instruction Sheet; Project- House Hunting; Project- Making and Offer
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(i) analyze legal aspects of purchasing housing	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(i) analyze legal aspects of purchasing housing	Home Buying Basics	Activity- Home-Buying Glossary; Activity- Getting Prepared; Project- House Hunting Teacher Instruction Sheet; Project- House Hunting; Project- Making and Offer
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(ii) analyze legal aspects of leasing housing	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(ii) analyze legal aspects of leasing housing	Home Buying Basics	Activity- Home-Buying Glossary; Activity- Getting Prepared; Project- House Hunting Teacher Instruction Sheet; Project- House Hunting; Project- Making and Offer
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iii) analyze financial aspects of purchasing housing	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iii) analyze financial aspects of purchasing housing	Home Buying Basics	Activity- Home-Buying Glossary; Activity- Getting Prepared; Project- House Hunting Teacher Instruction Sheet; Project- House Hunting; Project- Making and Offer
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iv) analyze financial aspects of leasing housing	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	(iv) analyze financial aspects of leasing housing	Home Buying Basics	Activity- Home-Buying Glossary; Activity- Getting Prepared; Project- House Hunting Teacher Instruction Sheet; Project- House Hunting; Project- Making and Offer
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(C) propose money-management skills necessary to make the transition from renting to home ownership	(i) propose money-management skills necessary to make the transition from renting to home ownership	Home Buying Basics: Understanding the Language	Activity- Purchase Agreements Discussion; Project- Making Home Affordable Program; Activity- Mortgage Rates & Terms; Activity- Mortgage Types; Activity- Mortgage Types Answer Key
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(C) propose money-management skills necessary to make the transition from renting to home ownership	(i) propose money-management skills necessary to make the transition from renting to home ownership	Home Buying Basics	Activity- Home-Buying Glossary; Activity- Getting Prepared; Project- House Hunting Teacher Instruction Sheet; Project- House Hunting; Project- Making and Offer
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(i) analyze individual responsibilities in relation to environmental trends	Environmental Responsibility	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(ii) analyze individual responsibilities in relation to environmental issues	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(iii) analyze family responsibilities in relation to environmental trends	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	(iv) analyze family responsibilities in relation to environmental issues	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(i) summarize environmental trends affecting families	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(ii) summarize environmental trends affecting future generations	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(iii) summarize environmental issues affecting families	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	(iv) summarize environmental issues affecting future generations	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	(i) demonstrate behaviors that conserve resources to maintain the environment	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	(ii) demonstrate behaviors that reuse resources to maintain the environment	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	(iii) demonstrate behaviors that recycle resources to maintain the environment	Environmental Responsibility	
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(D) explain governmental regulations for conserving natural resources	(i) explain governmental regulations for conserving natural resources	Environmental Responsibility	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services	(i) analyze economic effects of laws and regulations that pertain to consumers	Consumer Economic Decisions	
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services	(ii) analyze economic effects of laws and regulations that pertain to providers of services	Consumer Economic Decisions	
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(i) identify types of taxes at the local level	Taxes & Government	Activity - Local Taxes
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(i) identify types of taxes at the local level	Understanding Personal Taxes	
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(ii) identify types of taxes at the state level	Taxes & Government	Activity - Local Taxes
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(ii) identify types of taxes at the state level	Understanding Personal Taxes	
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(iii) identify types of taxes at the national level	Taxes & Government	Activity - Tax Timeline
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(iii) identify types of taxes at the national level	Understanding Personal Taxes	
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	(iv) identify the economic importance of each [type of taxes]	Taxes & Government	Activity - Tax Timeline
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(i) evaluate employment options, including salaries	Employee Compensation Components	Activity- Analyzing the Differences; Activity- Analyzing the Differences Answer Key; Activity- Payment Debate; Activity- Payment Debate Answer Key; Project- Benefits Comparison
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(ii) evaluate employment options, including benefits	Employee Compensation Components	Activity- Analyzing the Differences; Activity- Analyzing the Differences Answer Key; Activity- Payment Debate; Activity- Payment Debate Answer Key; Project- Benefits Comparison
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(iii) compare employment options, including salaries	Employee Compensation Components	Activity- Analyzing the Differences; Activity- Analyzing the Differences Answer Key; Activity- Payment Debate; Activity- Payment Debate Answer Key; Project- Benefits Comparison

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(A) evaluate and compare employment options, including salaries and benefits	(iv) compare employment options, including benefits	Employee Compensation Components	Activity- Analyzing the Differences; Activity- Analyzing the Differences Answer Key; Activity- Payment Debate; Activity- Payment Debate Answer Key; Project- Benefits Comparison
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(B) compare rewards and demands for various levels of employment in a variety of careers	(i) compare rewards for various levels of employment in a variety of careers	Exploring Careers: Human Services	Project - Career Exploration Journal: Counseling & Mental Health Services; Project - Career Exploration Journal: Early Childhood Development & Services; Project - Career Exploration Journal: Family & Community Services; Project - Career Exploration Journal: Personal Care Services; Project - Career Exploration Journal: Consumer Services
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(B) compare rewards and demands for various levels of employment in a variety of careers	(ii) compare demands for various levels of employment in a variety of careers	Exploring Careers: Human Services	Project - Career Exploration Journal: Counseling & Mental Health Services; Project - Career Exploration Journal: Early Childhood Development & Services; Project - Career Exploration Journal: Family & Community Services; Project - Career Exploration Journal: Personal Care Services; Project - Career Exploration Journal: Consumer Services
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(i) determine how interests affect career choices	Formulas for Career Success: Career Testing & Investigation	Project - Personal Profile
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(i) determine how interests affect career choices	Jobs, Careers & Education	
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(ii) determine how abilities affect career choices	Formulas for Career Success: Career Testing & Investigation	Project - Personal Profile
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iii) determine how personal priorities affect career choices	Jobs, Careers & Education	
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iii) determine how personal priorities affect career choices	Formulas for Career Success: Career Testing & Investigation	Project - Personal Profile
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iv) determine how family responsibilities affect career choices	Jobs, Careers & Education	
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices	(iv) determine how family responsibilities affect career choices	Formulas for Career Success: Career Testing & Investigation	Project - Personal Profile
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(i) determine continuing education opportunities that enhance career advancement	Jobs, Careers & Education	
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(i) determine continuing education opportunities that enhance career advancement	Formulas for Career Success: Career Testing & Investigation	Project - Personal Profile
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(ii) determine continuing education opportunities that promote lifelong learning	Jobs, Careers & Education	

Knowledge and Skills Statement	Student Expectation	Breakout	Lesson	Activity, Project, Handout, etc.
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(D) determine continuing education opportunities that enhance career advancement and promote lifelong learning	(ii) determine continuing education opportunities that promote lifelong learning	Formulas for Career Success: Career Testing & Investigation	Project - Personal Profile
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(E) use presentation skills to communicate and apply knowledge of careers in consumer services	(i) use presentation skills to communicate knowledge of careers in consumer services	Exploring Careers: Human Services	Project - Career Exploration Journal: Counseling & Mental Health Services; Project - Career Exploration Journal: Early Childhood Development & Services; Project - Career Exploration Journal: Family & Community Services; Project - Career Exploration Journal: Personal Care Services; Project - Career Exploration Journal: Consumer Services
(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:	(E) use presentation skills to communicate and apply knowledge of careers in consumer services	(ii) use presentation skills to apply knowledge of careers in consumer services	Exploring Careers: Human Services	Project - Career Exploration Journal: Counseling & Mental Health Services; Project - Career Exploration Journal: Early Childhood Development & Services; Project - Career Exploration Journal: Family & Community Services; Project - Career Exploration Journal: Personal Care Services; Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(A) explain the roles and functions of individuals engaged in consumer services careers	(i) explain the roles of individuals engaged in consumer services careers	Exploring Careers: Human Services	Project - Career Exploration Journal: Counseling & Mental Health Services; Project - Career Exploration Journal: Early Childhood Development & Services; Project - Career Exploration Journal: Family & Community Services; Project - Career Exploration Journal: Personal Care Services; Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(A) explain the roles and functions of individuals engaged in consumer services careers	(ii) explain the functions of individuals engaged in consumer services careers	Exploring Careers: Human Services	Project - Career Exploration Journal: Counseling & Mental Health Services; Project - Career Exploration Journal: Early Childhood Development & Services; Project - Career Exploration Journal: Family & Community Services; Project - Career Exploration Journal: Personal Care Services; Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(B) analyze opportunities for employment and entrepreneurial endeavors	(i) analyze opportunities for employment endeavors	Exploring Careers: Human Services	Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(B) analyze opportunities for employment and entrepreneurial endeavors	(ii) analyze opportunities for entrepreneurial endeavors	Exploring Careers: Human Services	Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(C) summarize education and training requirements for consumer services careers	(i) summarize education requirements for consumer services careers	Exploring Careers: Human Services	Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(C) summarize education and training requirements for consumer services careers	(ii) summarize training requirements for consumer services careers	Exploring Careers: Human Services	Project - Career Exploration Journal: Consumer Services
(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:	(D) investigate professional organizations for consumer services	(i) investigate professional organizations for consumer services	Exploring Careers: Human Services	Project - Career Exploration Journal: Consumer Services