Version 5.1 7-1-11

Kansas Human Services Cluster

Course: Consumer and Personal Finance

CIP Code: Consumer: 19.0401 Family: 19.0799 **Course #** 22210G0.5011

Rating Scale: 3 Skilled- Works Independently
2 Limited Skills- Requires Assistance
1 Skill Undeveloped
0 No exposure- No instruction or training

Learner:		Grade:
Teacher:	School:	
Enrolled Date:	Completion Date:	Graduation Date:
Learner Signature	Teacher Signature	

Directions: *The following competencies are required for full approval of a course in a Human Services Cluster. Check the appropriate number to indicate the level of competency reached for learner evaluation.*

Academic Foundations

Benchmark: 0.1 Apply reading and writing, math, and science skills in personal, professional, enpreneurial and community situations. (CC K&S ESS01 & 09)		3	2	1	0
0.1.1	Use information to locate, comprehend, make inferences, and draw conclusions. (R1.4.2▲) (CC K&S ESS 01.02) $				
0.1.2	Adjust original rational number estimate of a real-world problem based on additional information (a frame of reference). (MHS1.3.A1▲) ($) (CC K&S ESS01.03)				
0.1.3	Generate and/or solve multi-step real-world problems with real numbers and mathematical concepts. (MHS1.4.A1a,b,d▲) ($) (CC K&S ESS01.03)				
0.1.4	Research, apply, and evaluate information to accomplish tasks. (SC CD 2.1) (CCK&S ESS03.04) $				
0.1.5	Apply fundamental knowledge of economics to enhance learner achievement. (EDC01.04.01) (CC K&S ESS09.11) $				

Communications

Benchmark: 0.2 Demonstrate appropriate communication skills that contribute to positive relationships. (*13.3) (21st) (CC K&S ESS02)		3	2	1	0
0.2.1	Use appropriate communication strategies for the most effective outcome. (*13.3.1) (CC K&S ESS02.07) (21st) (SC P/SD 1.2) (S1.1.5)				
0.2.2	Demonstrate the use of verbal, listening, and writing skills to communicate clearly. (*13.3.2) (*13.3.3) (CC K&S ESS02.06) (21st)				

Problem Solving, Dilemma Solving, and Critical Thinking

Benchmark: 0.3 Apply thinking and problem-solving processes to address personal, professional and community issues.(*1.2) (21st) (SC AD 1.2) (CC K&S ESS03)		3	2	1	0
0.3.1	Identify common tasks that require employers to use problem-solving skills. (CC K&S ESS03.01.01)				
0.3.2	Use problem-solving and critical thinking skills to improve a situation or process. (CC K&S ESS03.01.02) $				
0.3.3	Create ideas, proposals, and solutions to a problem. (CC K&S ESS03.01.04) $				

Information Technology Applications

Benchmark: 0.4 Use technology to access, manage, integrate, and create information. (CC K&S ESS04)		3	2	1	0
0.4.1	Use information technology tools to manage and perform work (school) responsilbities. (*1.2.5*) (CC K&S ESS04.02.01)*				
0.4.2	Identify and use a variety of web-based tools for real world, global applications involving communication to collect and disseminate information. (CC K&S ESS04.04.01)				
0.4.3	Use technology to locate, analyze, manipulate, and interpret information in a knowledge economy. (CC K&S ESS04.04.03) (21st) (S5 1.1▲) $				

Safety, Health and Environmental

Benchmark: 0.5 Evaluate potential hazardous situations to defuse them and determine intervention strategies. (*5.5 & *13.4; **1.5) (CC K&S ESS06)		3	2	1	0
0.5.1	Manage the physical and social environment to reduce conflict and promote safety in settings (i.e. family, work, community, cyberspace). (*13.4.3) (21st) (CC K&S ESS06.01) (SC P/SD 3.1)				

Cross-Walking Key: *National (2006) and **Kansas (2006) Family and Consumer Sciences Standards ($) National Standards for Financial Literacy (▲) Assessed Indicator for Kansas Assessment Tests (R) Kansas Reading Curricular Standards; (MHS) Kansas Mathematics Curricular Standards—High School; (W) Kansas Writing Curricular Standards; (SC) Kansas School Counseling Standards; (H-G) Kansas History & Government; Economics & Geography Curricular Standards; (S) Kansas Science Curricular Standards;(CC K&S ESS) Career Cluster Essential Knowledge and Skills; (CC K&S HMC) Career Cluster Human Services Cluster; (CC K&S HMPA) Career Cluster Human Services Pathway—Early Childhood (www.careerclusters.org)

Leadership and Teamwork and Ethics and Legal Responsibilities

Benchmark: 0.6 Demonstrate leadership, citizenship, and teamwork skills required for success in the family, workplace, and community. (*13.5) (21st) (CC K&S ESS07&08)		3	2	1	0
0.6.1	Demonstrate quality work and effective communication by acknowledging diversity and cultural differences. (21st) (CC K&S HMC07.01.04)				
0.6.2	Determine the most appropriate response to workplace (school) situations based on legal and ethical considerations. (CC K&S HMC08.01) $				

Career Development and Systems

Benchmark: 0.7 Analyze strategies to manage the multiple individual, family, career, and/or community roles and responsibilities. (*1.1) (CC K&S ESS09) (21st)		3	2	1	0
0.7.1	Organize a career portfolio (electronic or physical) to document knowledge, skills, and experience in a career field. (CC K&S ESS09.04.02)				
0.7.2	Recognize that individual career path has an impact on the national and global community. (CC K&S ESS09.09.03) $				

Technical Skills

COMPREHENSIVE STANDARD: 3.0 Evaluate management practices related to the human, economic, and environmental resources. (2.0)**

Benchmark: 3.1 Demonstrate management of time, money, and resources in order to achieve goals. (*2.1)		3	2	1	0
3.1.1	Explain how individuals, families, and business make choices based on scarcity of resources. (*2.1.2) (FCCLA Power of One) (▫F.03) 2.A $				
3.1.2	Apply management, planning skills, and processes to organize tasks and responsibilities. (*2.1.1) 6.A				
3.1.3	Demonstrate ability to manage time in order to achieve short-term and long-term goals. (21st) 3.A				
3.1.4	Identify and procedure to access community resources and services available to individuals and families. (SC P/SD 1.1) $				
3.1.5	Analyze policies that support consumer rights and responsibilities. (*3.2.4) $				
Benchmark: 3.2 Demonstrate management of financial resources to meet the goals of individuals, and families across the life span. (*2.6) ($) (EB5i3▲ K)		3	2	1	0
3.2.1	Examine the need for economic financial planning across the life span. (*2.6.1 & 3.3.2) (FCCLA Financial Fitness) ($) (21st) (H-G) 7.B $				
3.2.2	Demonstrate financial skills to meet the basic needs of individuals, families, and business. $				
3.2.3	Describe services provided by financial institutions. (*2.6.2) ($) (21st) (▫F.04) 7.B $				
3.2.4	Describe cost/benefit analysis. (*2.6.3)($)(21st) (▫F.10) 9.B $				
3.2.5	Evaluate sources and availability of credit used by individuals and families (*3.3.3). 3.A $				
3.2.6	Analyze the costs and benefits of spending, saving, investments, and insurance. (*2.6.4 & 3.3.4 & 3.3.5) ($) (21st) (EB5i6▲ A) 4.C $				
3.2.7	Evaluate information about procuring and maintaining health care to meet the needs of individuals,family members, and business. (*2.1.6) $				
3.2.8	Identify local, state, and national taxes that impact budgeting. 9.D $				
Benchmark: 3.3 Evaluate the impact of technology on the individual and family resources. (*2.4)		3	2	1	0
3.3.1	Identify current and emerging technology that impact individual and family decision-making. (*2.4.1) (21st) $				
3.3.2	Examine how media (i.e. movies, digital, video, print) impact family and consumer decisions. (*2.4.2 & 3.2.6) (21st) (S5.1.1▲) 2.B $				
3.3.3	Assess the impact of various forms of advertising on consumer behavior. (*2.4.3) (21st) 5.B $				
3.3.4	Identify benefits and risks of using technology to individuals and families. 4.E $				
Benchmark: 3.4 Analyze interrelationships between the economic system and consumer actions. (*2.5) (EB3i2▲ A)		3	2	1	0
3.4.1	Identify factors (i.e. social, economic, cultural, and ethical) that affect consumer decisions. (*3.3.1) (H-G) 5.B $				
3.4.2	Identify strategies for opportunity costs. 5.A; 6.B $				
3.4.3	Demonstrate skills used in seeking information related to consumer rights and responsibilities. (*2.3.3) 4.B $				
3.4.4	Practice behavior that reduce the risk of identity theft. (*3.2.5) $				
3.4.5	Evaluate state and federal policies and laws providing consumer protection. (*2.3.1) 9.A $				
3.4.6	Evaluate how economic decisions made in other industries impact consumer choices. (*3.3.1) $				
3.4.7	Conduct SWOT (Strengths, Weakness, Opportunities, Threats) analysis. 6.B $				

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Benchmark: 3.5 Analyze the relationship of the environment to family and consumer resources. (*2.2)		3	2	1	0
3.5.1	Summarize environmental trends and issues that affect families and future generations. (*2.2.1) (H-G) (S6.3) $				
3.5.2	Examine behaviors that conserve, reuse, and recycle resources to maintain the environment. (*2.2.3 & 3.4.2) (FCCLA Community Service) (GB5i2▲ A) (S6.3.1▲)				
3.5.3	Understand that the environment is altered and effected by consumer behavior. $				
Benchmark: 3.6 Analyze the impact of family as a system on individuals and society. (*6.0) (▫C10)		3	2	1	0
3.6.1	Examine family as a basic unity of society as it transmits societal expectations. (*6.1.1) (*6.1.2) $				
3.6.2	Compare global influences on the family in teaching culture and traditions. (*6.1.3) (*6.1.4)				
3.6.3	Identify the role of family in developing independence, interdependence, and commitment of family members. (*6.1.5) 10.C $				

Additional comments: _____

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