The following outline is limited to the technical portion of the course competencies. Local schools must ensure that the academic foundations, communication, problem solving, information tech, safety and career development competencies are embedded within the course as well.

Please note, local schools may add to, but not delete from the competencies. Additional content is to be reflected by modifying the competency sheets to reflect the additions. All competency sheets are to be completed by the concentrators and kept on file until notified otherwise.

**Technical Content: (sample)**

**Needs vs. Wants**
- Similarities and Differences
- How do families make choices?

**Decision Making**
- Use of technology to gather information (reliable sources of information)
- Media Influence/Advertising
- Influences (social, culture, ethics)
- Economy’s impact on consumer decisions/actions

**Resources**
- Organizing Tasks and Responsibilities
- Time Management to Achieve Goals
- Community Resources for Individuals and Families
  - Where are they?
  - How to access them
- Impact of future trends on individual decisions
- Impact of individual decisions on environment (recycle, reuse, conservation)

**Consumer Rights and Responsibilities**
- Policies and Legislation for Consumer Protection
- Bill of Consumer Rights
- Role of Taxation
- Identify Theft
  - How to avoid it
  - How to respond if it happens

**Financial Planning**
- What is it?
- Spending vs. Saving
- Financial Institutions
  - Services Provided, Costs to Consumer, Benefits
Credit types
Cost and Benefit Analysis
SWOT Analysis (strength, weakness, opportunity and threats)
Opportunity Costs
Savings/Investments
  Predicting future economy
Role of Insurance
  Property, Medical, Life, Disability, etc.
Family role in teaching financial literacy
  Cultural views on spending/saving/investing
  Teaching literacy to children
    (By example, Encouraging Savings, Checking Accounts, Providing
     Allowances/Spending Plans, Allowing children to make own financial decisions.)