



DE Family Resource Management

Term 1

PACING	COURSE OBJECTIVES	TEXT/RESOURCES	LEARNING TARGETS	ASSESSMENT/PROJECTS
Wk 1- Wk 2	Upon successful completion of this course, students will be able to: 1. Determine their life-span goals and choice of careers. 2. Practice rational decision choices in consumerism vs. impulsive buying. 3. Make responsible buying choices of housing and automobiles. 4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit. 5. Make informed choices in buying life, health, automobile, and housing insurance. 6. Understand the concepts of international trade and the global economy. 7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.	<i>Economic Education for Consumers</i>, 4th Ed. by Roger Leroy Miller and Alan D. Stafford. ngpf.org, Federal Reserve Bank, Cleveland Fed Financial Literacy Curriculum, fefe.arizona.edu, Practical Money Skills, familyconsumersciences.com	Ch 1: Values/Goals 1.1 Decisions, Decisions 1.2 Make Decisions 1.3 Understand Economic Systems 1.4 Consumer's Role in the Economy 1.5 Advertising and Consumer Decisions 1.6 Be a Responsible Consumer Ch 2: Choosing Tech 2.1 Technology and Consumer Choice 2.2 Move into Cyberspace 2.3 Choose a Computer 2.4 Shop on the Net 2.5 Protect Yourself on the Internet	My Life By the Roll of the Dice Bean Game Money & Values Supply & Demand Influence of Advertisers Ch 1 test Daily Internet Usage Discussion Computer Buying Assignment Password Security Discussion Online Shopping & Fraud Ch 2 test
Wk 2	Upon successful completion of this course, students will be able to: 1. Determine their life-span goals and choice of careers. 2. Practice rational decision	<i>Economic Education for Consumers</i>, 4th Ed. by Roger Leroy Miller and Alan D. Stafford. ngpf.org, Federal Reserve Bank, Cleveland Fed Financial Literacy Curriculum, fefe.arizona.edu,	Ch 17: Global Economy 17.1 The Nature of International Trade 17.2 U.S. Economy and World	Time Explains Tariffs Discussion Exchange Rates Inflation Ch 17 test

	choices in consumerism vs. impulsive buying. 3. Make responsible buying choices of housing and automobiles. 4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit. 5. Make informed choices in buying life, health, automobile, and housing insurance. 6. Understand the concepts of international trade and the global economy. 7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.	Practical Money Skills, familyconsumersciences.com	Trade 17.3 Government and the Economy 17.4 It's a Global Economy Ch 3: Consumer Responsibilities 3.1 Consumer Rights and Responsibilities 3.2 Government and Consumer Protection 3.3 Deception and Fraud 3.4 Resolve Consumer Problems Ch 4: Careers 4.1 Get to Know Yourself 4.2 Explore Careers 4.3 Apply for a Job 4.4 Interview Successfully 4.5 Prepare for the Future	Consumer R & R stations Consumer Complaint letter Ch 3 test Career Exploration Research Job Application, Resume, Cover letter, interviewing Ch 4 test
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Wk 3-4	Upon successful completion of this course, students will be able to: 1. Determine their life-span goals and choice of careers. 2. Practice rational decision choices in consumerism vs. impulsive buying. 3. Make responsible buying choices of housing and automobiles. 4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit. 5. Make informed choices in buying life, health, automobile, and housing insurance.	<i>Economic Education for Consumers</i>, 4th Ed. by Roger Leroy Miller and Alan D. Stafford. ngpf.org, Federal Reserve Bank, Cleveland Fed Financial Literacy Curriculum, fefe.arizona.edu, Practical Money Skills, familyconsumersciences.com	Ch 5: Taxes 5.1 Taxes and Your Paycheck 5.2 File a Tax Return 5.3 Taxes and Government 5.4 Government Spending Ch 6: Budgeting 6.1 Choose Financial Goals 6.2 Track Income and Expenses	Basics of Taxes scavenger hunt W2 & W4 Paycheck Deductions File your Taxes Ch 5 test Financial Goals Income Statement Budget Frenzy Ch 6 test Leaders Credit Union Finance Fair Speaker from Bank of Fayette County Depository Institutions Research
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	6. Understand the concepts of international trade and the global economy. 7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.		6.3 Your Budget Worksheet 6.4 Create Your Budget for the Year Ch 7: Banking 7.1 How Banks Work 7.2 Use Your Checking Account 7.3 Balance Your Checkbook 7.4 Electronic Banking 7.5 Other Banking Services	Reconciling Your Bank Account Checks & Deposit Slips Online Banking Ch 7 test
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Wk 4	Upon successful completion of this course, students will be able to: 1. Determine their life-span goals and choice of careers. 2. Practice rational decision choices in consumerism vs. impulsive buying. 3. Make responsible buying choices of housing and automobiles. 4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit. 5. Make informed choices in buying life, health, automobile, and housing insurance. 6. Understand the concepts of international trade and the global economy. 7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.	<i>Economic Education for Consumers</i>, 4th Ed. by Roger Leroy Miller and Alan D. Stafford. ngpf.org, Federal Reserve Bank, Cleveland Fed Financial Literacy Curriculum, fefe.arizona.edu, Practical Money Skills, familyconsumersciences.com	Ch 8: Saving 8.1 Why Save? 8.2 Savings Institutions and Accounts 8.3 Save with Safety 8.4 Simple and Compound Interest Ch 9: Investing 9.1 Investing Basics 9.2 How to Invest in Corporations 9.3 How to Invest in Mutual Funds 9.4 Research Investments 9.5 Retirement and Other Investments	Start Saving Smarter Discussion Savings Account assignment Time Value of Money Ch 8 test Most Successful Investor Discussion Invest with Stax How to Invest in Retirement Investment Accts Ch 9 test
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Wk 6	Upon successful completion of this course, students will be able to: 1. Determine their life-span goals and choice of careers. 2. Practice rational decision choices in consumerism vs. impulsive buying. 3. Make responsible buying choices of housing and automobiles. 4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit. 5. Make informed choices in buying life, health, automobile,	<i>Economic Education for Consumers</i>, 4th Ed. by Roger Leroy Miller and Alan D. Stafford. ngpf.org, Federal Reserve Bank, Cleveland Fed Financial Literacy Curriculum, fefe.arizona.edu, Practical Money Skills, familyconsumersciences.com	Ch 12: Transportation 12.1 Transportation Basics 12.2 How to Choose a Car 12.3 To Buy or Lease? 12.4 The Car-Buying Process 12.5 How to Maintain a Car Ch 16: Choosing Services 16.1 Health Care Providers 16.2 Legal Service Providers 16.3 Government Assistance	Discussion: In what 3 states is it most expensive to buy a car? Costs of Owning a Car assignment Choosing a Car & Buying New/Used cars assignment Leasing Vs Buying assignment Discussion: What percentage of car purchases involve leasing vs buying? Sealing the Deal assignment
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	and housing insurance. 6. Understand the concepts of international trade and the global economy. 7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.			Discussion: When is the best time to buy a used car? Ch 12 test Choosing a Healthcare provider assignment Choosing a Lawyer assignment Discussion: What are the top 3 expenses that our gov't pays for? Ch 16.3 workbook page Ch 16 test
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Wk 7	Upon successful completion of this course, students will be able to: 1. Determine their life-span goals and choice of careers. 2. Practice rational decision choices in consumerism vs. impulsive buying. 3. Make responsible buying choices of housing and automobiles. 4. Understand the concepts and rational practices of budgeting, banking, saving, investing and using credit. 5. Make informed choices in buying life, health, automobile, and housing insurance. 6. Understand the concepts of international trade and the global economy. 7. Learn the rights and responsibilities of the wise consumer as one who contributes and benefits from the local and global economy.	<i>Economic Education for Consumers</i>, 4th Ed. by Roger Leroy Miller and Alan D. Stafford. ngpf.org, Federal Reserve Bank, Cleveland Fed Financial Literacy Curriculum, fefe.arizona.edu, Practical Money Skills, familyconsumersciences.com	Ch 13: Housing 13.1 Your Housing Options 13.2 How to Rent an Apartment 13.3 How to Buy a Home 13.4 How to Furnish Your Home Ch 14: Home & Auto Insurance 14.1 Insurance Basics 14.2 Automobile Insurance 14.3 Home Insurance Coverage 14.4 Providers and the Claims Process	Budgeting with Roommates How to Budget for a House Finding a House Buying a House* First Steps to Buying a House The Cost of Buying a House Speaker: Mortgage Loan Officer Dream Kitchen Design Ch 13 test Intro to Insurance Insurance event assignment Auto insurance assignment Renter's & Homeowner's Ins assignment Speaker- Insurance Ch 14 test
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