



Multiple Category Scope and Sequence: Scope and Sequence Report For Course Standards and Objectives, Content, Skills, Vocabulary

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	Unit	Course Standards and Objectives	Content	Skills	Vocabulary
<p>District General Adult Roles & Financial Literacy (20.0117) (District) 2014-2015 Collaboration</p>	<p>Self Management (Week 1, 3 Weeks)</p>	<p>UT: CTE: Family and Consumer Sciences, UT: Grades 9-12, Adult Roles and Financial Literacy Standard 1 Students will participate in activities that help increase their self-awareness, values and will use a rational decision-making process to set and implement personal and financial plans and goals.</p> <ul style="list-style-type: none"> ▪ Objective 1 Explain how self-concept and self-esteem are built and preserved and how it relates to the perception of individual strengths and weaknesses. <ul style="list-style-type: none"> a. Describe the positive and negative development of self-concept and self-esteem. ▪ Objective 2 Identify personal values and explain how values impact interpersonal relationships and financial decisions. <ul style="list-style-type: none"> a. Define and discuss values and their function. b. Discuss personal values that affect financial choices (e.g., home ownership, work ethic, charity, civic virtue).(GFL 1.1a) c. Explain the effect of values on relationships and financial decisions. ▪ Objective 3 Classify short- and long-term goals and the steps needed to achieve them. <ul style="list-style-type: none"> a. Describe the goal setting process. b. Compare short-term and long-term financial goals.(GFL 1.1c) c. Set short term and long term goals that are consistent with personal values. d. Explain the components of a financial plan (e.g., goals, net 	<ul style="list-style-type: none"> ▪ Describe the positive and negative development of self-concept and self-esteem. ▪ Define and discuss values and their function. ▪ Discuss personal values that affect financial choices (e.g., home ownership, work ethic, charity, civic virtue).(GFL 1.1a) ▪ Explain the effect of values on relationships and financial decisions. ▪ Describe the goal setting process. ▪ Compare short-term and long-term financial goals.(GFL 1.1c) ▪ Set short term and long term goals that are consistent with personal values. ▪ Explain the components of a financial plan (e.g., goals, net worth statement, budget, income and expense record, an insurance plan, a saving and investing plan). (GFL 1.1 b) ▪ Design a plan to reach a specific financial goal. (GFL 1.1d) ▪ List advantages of designing and following a personal financial plan. (GFL 1.1e) ▪ Describe the decision-making process (identify problem, brainstorm possible solutions, explore and evaluate, make a decision and act on it, evaluate and accept responsibility for results). ▪ Explain how limited financial resources affect the choices people make. (GFL 1.2a) ▪ Describe the influence of peer pressure as it relates to purchasing decisions (e.g., fashion, acceptance from others, and need for latest gadget). 	<p>ARFL #1 Performance Objective A Identify two personal and one financial value and set a short and long term goal that relates to each of these values.</p>	<p>Self-Concept</p> <p>Self-Esteem</p> <p>Label</p> <p>Stereotype</p> <p>Value</p> <p>Moral Values</p> <p>Aesthetic Values</p> <p>Material Values</p> <p>Intrinsic Values</p> <p>Extrinsic Values</p> <p>Universal Values</p> <p>Group Specific Values</p> <p>Goal Short Term Goal</p> <p>Long Term Goal</p> <p>Net Worth Statement</p> <p>Budget</p> <p>Income and Expense Record</p> <p>Insurance Plan</p>

worth statement, budget, income and expense record, an insurance plan, a saving and investing plan). (GFL 1.1 b)
 e. Design a plan to reach a specific financial goal. (GFL 1.1d)
 f. List advantages of designing and following a personal financial plan. (GFL 1.1e)
 g. ARFL #1 Performance Objective A Identify two personal and one financial value and set a short and long term goal that relates to each of these values.

- Objective 4
 Describe the decision-making process, including acceptance of personal responsibility for the consequences of the decision.
 - a. Describe the decision-making process (identify problem, brainstorm possible solutions, explore and evaluate, make a decision and act on it, evaluate and accept responsibility for results).
 - b. Explain how limited financial resources affect the choices people make. (GFL 1.2a)
 - c. Describe the influence of peer pressure as it relates to purchasing decisions (e.g., fashion, acceptance from others, and need for latest gadget). (GFL 1.2b)
 - d. Explain how scarcity relates to needs and wants. (opportunity costs) (GFL 1.2c)
 - e. Analyze the impact of marketing, advertising and sales, strategies/techniques on purchasing decisions (e.g., impulse buying, delayed payment). (GFL 1.2d)
 - f. Evaluate the role of emotions when making financial decisions. (GFL 1.2e)
 - g. Recognize that individuals are responsible for their finances. (GFL 1.3a)

(GFL 1.2b)

- Explain how scarcity relates to needs and wants. (opportunity costs) (GFL 1.2c)
- Analyze the impact of marketing, advertising and sales, strategies/techniques on purchasing decisions (e.g., impulse buying, delayed payment). (GFL 1.2d)
- Evaluate the role of emotions when making financial decisions. (GFL 1.2e)
- Recognize that individuals are responsible for their finances. (GFL 1.3a)

Saving & Investing Plan

Decision Making

Peer Pressure

Life Style

Scarcity

Need

Want

Opportunity Cost

Advertising

Sales Strategies

Impulse Buying

Delayed Payment

(Week 4, 4 Weeks)



Financial Literacy

Standard 2

Students will understand sources of income and the relationship between income and career preparation to reach financial goals.

- Objective 1
Identify various forms of income and analyze factors that affect income. (GFL 2.1)
 - a. Identify sources of income (e.g., wages, investments, self-employment). (GFL 2.1a)
 - b. Compare common employee benefits (e.g., insurance, leave, retirement). (GFL 2.1b)
 - c. Identify common types of insurance (e.g., health, life, long-term disability) and their terminology (e.g., term, whole life, deductible, premium, grace period). (GFL 3.5a)
 - d. Describe how insurance and other risk-management strategies protect against financial loss. (GFL 3.5b)
 - e. Compare income to the cost-of-living in various geographical areas. (GFL 2.1c)
 - f. Analyze how economic conditions affect income. (GFL 2.1d)
 - Objective 2
Analyze criteria for selecting a career and the impact of career choices on income and financial stability. (GFL 2.3)
 - a. Describe the correlation between income and a worker's skills, education, the value of the work to society, condition of the economy, and the supply and demand for workers. (GFL 2.3 and 2.3a)
 - b. Develop career plan(s) that include educational requirements, skill development, and income potential. (GFL 2.3b)
 - c. ARFL #2 Performance Objective A Research a career that includes educational requirements, skill development,
- employment). (GFL 2.1a)
 - Compare common employee benefits (e.g., insurance, leave, retirement). (GFL 2.1b)
 - Identify common types of insurance (e.g., health, life, long-term disability) and their terminology (e.g., term, whole life, deductible, premium, grace period). (GFL 3.5a)
 - Describe how insurance and other risk-management strategies protect against financial loss. (GFL 3.5b)
 - Compare income to the cost-of-living in various geographical areas. (GFL 2.1c)
 - Analyze how economic conditions affect income. (GFL 2.1d)
 - Describe the correlation between income and a worker's skills, education, the value of the work to society, condition of the economy, and the supply and demand for workers. (GFL 2.3 and 2.3a)
 - Develop career plan(s) that include educational requirements, skill development, and income potential. (GFL 2.3b)
 - Analyze the costs and benefits of developing new skills for the workplace. (GFL 2.3c)
 - Identify the risks and rewards of entrepreneurship/self-employment. (GFL 2.3d)
 - List the reasons for taxation and uses of tax revenues. (GFL 2.2a)
 - Describe the purposes of Social Security and Medicare. (GFL 2.)
 - Calculate net income from an employee payroll record. (GFL 2.2c)

includes educational requirements, skill development, and income potential.

ARFL #3 Performance Objective A Demonstrate how to complete a personal state and federal tax form.

Wages/Salary

Investments

Self-employment

Entrepreneur

Cost of living

Insurance

Policy

Policyholder

Benefits

Deductible

Premium

Grace period

Health insurance

Preferred Provider Organization

Health Maintenance Organization

Disability insurance

Life insurance

Beneficiary

Term Life

Whole Life

Job

- and income potential.
- d. Analyze the costs and benefits of developing new skills for the workplace. (GFL 2.3c)
- e. Identify the risks and rewards of entrepreneurship/self-employment. (GFL 2.3d)
- Objective 3
Identify and understand required income withholdings. (GFL 2.2)
 - a. List the reasons for taxation and uses of tax revenues. (GFL 2.2a)
 - b. Describe the purposes of Social Security and Medicare. (GFL 2.2b)
 - c. Calculate net income from an employee payroll record. (GFL 2.2c)
 - d. ARFL #3 Performance Objective A Demonstrate how to complete a personal state and federal tax form.

- Career
- Human capital
- Value
- Need
- Want
- Goal
- Income
- Taxation
- Tax Revenue
- Social Security
- Medicare
- Net Income
- State Withholding Tax
- Federal Withholding Tax
- Income Internal Revenue Service (IRS)
- Gross Income
- W-4 Form
- I-9
- W-2 Form

Consumerism

 (Week 8, 4 Weeks) 

UT: CTE: Family and Consumer Sciences, UT: Grades 9-12, Adult Roles and Financial Literacy Standard 3
Identify consumer rights and

- Develop, monitor, and evaluate a personal budget. (GFL 3.1a)
- Discuss opportunity costs and trade offs in budget implementation. (GFL 3.1b)

ARFL #4 Performance Objective A Track your personal income and expenses for two weeks. Use your findings to develop a

Budget (Spending Plan)
Income

responsibilities and identify effective practices for purchasing consumer goods and services.

- Objective 1
Describe the role of planning and maintaining a balanced budget. (GFL 3.1)
 - a. Develop, monitor, and evaluate a personal budget. (GFL 3.1a)
 - b. ARFL #4 Performance Objective A Track your personal income and expenses for two weeks. Use your findings to develop a realistic monthly budget
 - c. Discuss opportunity costs and trade offs in budget implementation. (GFL 3.1b)
 - d. Identify and discuss the social and personal consequences of not following a budget. (GFL 3.1c)
 - e. Compare and evaluate various tools available for keeping track of budgets (e.g., envelope systems, computer programs, and paper tracking). (GFL 3.1d)
- Objective 2
Students will describe the rights and responsibilities of buyers and sellers under consumer protection laws. (GFL 3.4)
 - a. Explain the process of comparison-shopping.
 - b. Explain the purposes and features of consumer protection laws, agencies, and sources of assistance. (GFL 3.4a)
 - c. ARFL #5 Performance Objective A Select an item to purchase. Research and compare at least three brands using consumer information resources. Use the decision-making process to determine which product to buy.
 - d. Describe ways to avoid identity theft and fraud (e.g., keep Social Security numbers secure, properly dispose of outdated documents). (GFL 3.4b)

- Identify and discuss the social and personal consequences of not following a budget. (GFL 3.1c)
- Compare and evaluate various tools available for keeping track of budgets (e.g., envelope systems, computer programs, and paper tracking). (GFL 3.1d)
- Discuss opportunity costs and trade offs in budget implementation. (GFL 3.1b)
- Identify and discuss the social and personal consequences of not following a budget. (GFL 3.1c)
- Compare and evaluate various tools available for keeping track of budgets (e.g., envelope systems, computer programs, and paper tracking). (GFL 3.1d)
- Explain the process of comparison-shopping.
- Explain the purposes and features of consumer protection laws, agencies, and sources of assistance. (GFL 3.4a)
- Describe ways to avoid identity theft and fraud (e.g., keep Social Security numbers secure, properly dispose of outdated documents). (GFL 3.4b)
- Explain the importance of understanding financial contracts (e.g., disclosure information, grace period, payment penalties, method of interest calculation). (GFL 3.4c)
- List possible actions a consumer can take in response to excessive debt and collection practices (e.g., sell assets, negotiate a repayment schedule). (GFL 3.4d)
- Describe ways to avoid financial scams and schemes designed to defraud consumers (e.g., Ponzi and pyramid schemes, affinity fraud). (GFL 3.4e)

realistic monthly budget

ARFL #5 Performance Objective A Select an item to purchase. Research and compare at least three brands using consumer information resources. Use the decision-making process to determine which product to buy.

- Opportunity costs**
- Trade Offs**
- Envelope systems**
- Computer Program**
- Paper Tracking**
- Expense**
- Fixed Expenses**
- Flexible (Variable) Expenses**
- Gross Income**
- Net Income**
- Goods**
- Services**
- Advertisement**
- Consumer**
- Better Business Bureau (BBB)**
- Food And Drug Administration (FDA)**
- Consumer Product Safety Commission (CPSC)**
- Federal Trade Commission (FTC)**
- Bureau Of Consumer Protection**

- e. Explain the importance of understanding financial contracts (e.g., disclosure information, grace period, payment penalties, method of interest calculation). (GFL 3.4c)
- f. List possible actions a consumer can take in response to excessive debt and collection practices (e.g., sell assets, negotiate a repayment schedule). (GFL 3.4d)
- g. Describe ways to avoid financial scams and schemes designed to defraud consumers (e.g., Ponzi and pyramid schemes, affinity fraud). (GFL 3.4e)

Warranty

Unfair Trade Practice

Supply

Second Service Producers

Monopoly

Needs

Impulse Buying

Comparison Shopping

Name Brand

Store Brand

Generic Brand

Full Warranty

Limited Warranty

Implied Warranty Of Merchantability

Implied Warranty Of Fitness

Identity Theft

Fraud

Contract

Disclosure

Grace Period

Interest Calculation

Late Fees

Finance Charges

Increased Interest Rate

Average Daily Balance Excluding New Purchases

Average Daily Balance Including New Purchases With A Grace Period

Average Daily Balance Including New Purchases With No Grace Period

Two-cycle Average Daily Balance Including New Purchases

FCCLA

Debt

Assets

Scams

Defraud

Ponzi schemes

Pyramid schemes

Affinity fraud

Scimming

Communication



(Week 12, 3

Weeks)

UT: CTE: Family and Consumer Sciences,
 UT: Grades 9-12, Adult Roles and
 Financial Literacy
 Standard 4
 Students will identify effective
 communication in interpersonal

- Define the levels of communication.
- Assess personal communication styles.
- Identify types of destructive

ARFL #6 Performance Objective
 A Demonstrate the ability to use
 two constructive communication
 skills.

Personal
Superficial

relationships and ways to develop meaningful relationships in the family unit.

- Objective 1
Identify various types of communication styles.
 - a. Define the levels of communication.
 - b. Assess personal communication styles.
 - c. Identify types of destructive communication (blaming, interrupting, endless fighting, character assassination, calling in reinforcements, and withdrawal)
 - d. Identify types of constructive communication (I-messages, clarifying, timing, asking questions, reflective listening, respect, consideration, avoid anger).
 - e. Practice using I-messages.
 - f. Explain active/reflective listening skills.
 - g. Demonstrate the ability to use active listening skills.
 - h. ARFL #6 Performance Objective A Demonstrate the ability to use two constructive communication skills.
- Objective 2
Identify positive and negative nonverbal communication.
 - a. Identify nonverbal behavior and messages (mild handshake, no eye contact, etc.)
 - b. Describe the different types of personal distance/space (public, social, personal, intimate)
 - c. Discuss the impact of nonverbal communication.
 - d. Practice nonverbal communication.
- Objective 3
Develop positive assertion skills to be used in conflict resolution.
 - a. Identify positive and negative methods of conflict resolution.
 - b. Compare assertive passive, and aggressive behavior.

- communication (blaming, interrupting, endless fighting, character assassination, calling in reinforcements, and withdrawal)
- Identify types of constructive communication (I-messages, clarifying, timing, asking questions, reflective listening, respect, consideration, avoid anger).
 - Practice using I-messages.
 - Explain active/reflective listening skills.
 - Demonstrate the ability to use active listening skills.
 - Identify nonverbal behavior and messages (mild handshake, no eye contact, etc.)
 - Describe the different types of personal distance/space (public, social, personal, intimate)
 - Discuss the impact of nonverbal communication.
 - Practice nonverbal communication.
 - Identify positive and negative methods of conflict resolution.
 - Compare assertive passive, and aggressive behavior.

Validating

Oriented

Touch-Oriented

Verbal-Oriented

Task-Oriented

Clarity

Reflective Listening

I-Messages

Timing

Asking Questions

Respect and Consideration

Blaming Interrupting

Character Assassination

Withdrawal

Endless Fighting

Calling in Reinforcements

Need to be Right

Avoiding Intense Anger

Reflective Listening

Active Listening

Nonverbal Communication

Dating  (Week
15, 5 Weeks) 

UT: CTE: Family and Consumer Sciences,
UT: Grades 9-12, Adult Roles and
Financial Literacy
Standard 5
Students will list the functions and
purposes of responsible dating.

- Objective 1
Identify and discuss the purposes
and costs of dating.
 - a. List the purposes of dating
(socialization, recreation, and
mate selection).
 - b. List personal qualities that will
contribute to positive dating.
 - c. Recognize that individuals are
responsible for their finances.
(GFL 1.3a)
 - d. Identify the characteristics of
infatuation and love.
- Objective 2
List dating behaviors that support
personal values and identify the
personal responsibilities
associated with dating. National
Standards 13.2.5, 13.6.1, 13.6.2,
13.6.3

- List the purposes of dating
(socialization, recreation, and
mate selection).
- List personal qualities that will
contribute to positive dating.
- Recognize that individuals are
responsible for their finances.
(GFL 1.3a)
- Identify the characteristics of
infatuation and love.
- Identify dating behaviors that
support personal values.
- List dating guidelines that protect
teens.
- Review types of refusal skills:
saying "no", establishing
priorities, avoiding questionable
situations, etc.
- Describe and discuss
responsible sexual behavior.
- Describe the long-term benefits
of abstinence and fidelity.
- Describe the potential short-term
and long-term consequences
and financial impact of sexual
irresponsibility.

ARFL #7 Performance Objective
A Set personal
rules/responsibilities related to
dating behaviors that support
your personal values.

Body Language
Intimate Zone
Personal Zone
Social Zone
Public Zone
Passive
Aggressive
Assertive
**Win-Win Conflict
Resolution**
Perspective

Infatuation
Romantic Love
Sexual Love
Pragmatic Love
Platonic Love
Companionship Love
Altruistic Love
Manic Love
Unconditional Love
Cyber-dating

- a. Identify dating behaviors that support personal values.
- b. List dating guidelines that protect teens.
- c. Review types of refusal skills: saying "no", establishing priorities, avoiding questionable situations, etc.
- d. ARFL #7 Performance Objective A Set personal rules/responsibilities related to dating behaviors that support your personal values.
- Objective 3
Identify the dangers of physical intimacy during dating.
 - a. Describe and discuss responsible sexual behavior.
 - b. Describe the long-term benefits of abstinence and fidelity.
 - c. Describe the potential short-term and long-term consequences and financial impact of sexual irresponsibility.
 - d. Identify reasons teen pregnancy occurs and analyze teen's preparedness to be parents.
 - e. Explain possible physical risks of teen pregnancy to the mother and infant.
 - f. Examine personal, emotional, education, financial, and societal problems that result from teen pregnancies.
 - g. Assess the dangers, myths, consequences of STDs and HIV/AIDS.
 - h. Identify community resources and support groups available for assistance.
- Objective 4
Define domestic violence, abuse, and various sexual violations including sexual harassment. National Standards 12.2.2, 12.2.4
 - a. Identify physical/social/emotional forms of domestic abuse and violence.
 - b. Identify characteristics of abusers and victims within the violence cycle.
 - c. Explain the violence cycle by
 - Identify reasons teen pregnancy occurs and analyze teen's preparedness to be parents.
 - Explain possible physical risks of teen pregnancy to the mother and infant.
 - Examine personal, emotional, education, financial, and societal problems that result from teen pregnancies.
 - Assess the dangers, myths, consequences of STDs and HIV/AIDS.
 - Identify community resources and support groups available for assistance.
 - Identify physical/social/emotional forms of domestic abuse and violence.
 - Identify characteristics of abusers and victims within the violence cycle.
 - Explain the violence cycle by using examples to illustrate how the cycle promotes abuse.
 - Identify physical/social/emotional problems related to and resulting from rape, date rape, incest, abuse, etc.
 - Identify community resources and support groups available for assistance with sexual violations and abuse.
 - Define sexual harassment and how to deal with it.
 - Define rape and steps to follow if a rape occurs.

- Self Love**
- Value**
- Responsibilities**
- Refusal Skills**
- Abstinence**
- Abstain**
- Making Out**
- Petting**
- Intercourse**
- Dating**
- Going steady**
- Engagement**
- Oral Sex**
- Anal Sex**
- Digital-Anal Sex**
- Digital-Vaginal Sex**
- Teen Dating Violence**
- Physical Abuse**
- Sexual Abuse**
- Verbal/Emotional Abuse**
- Abuser Target**
- Bystander**

using examples to illustrate how the cycle promotes abuse.

- d. Identify physical/social/emotional problems related to and resulting from rape, date rape, incest, abuse, etc.
- e. Identify community resources and support groups available for assistance with sexual violations and abuse.
- f. Define sexual harassment and how to deal with it.
- g. Define rape and steps to follow if a rape occurs.

Violence Cycle

Tension Buildup

Explosion

Sexual Pressure

Sexual Exploitation

Sexual Assault

Rape

Statutory Rape

Stranger Rape

Acquaintance rape

Date Rape

Sexual Violence

Perpetrator

Survivor

Victim

Statutory Rape

Stranger Rape

Acquaintance rape

Date Rape

Roofies

Sexual Harassment

Unwelcome Activity

Review and Testing Part A

(Week 20, 1 Week)

Marriage (Week 21, 5 Weeks)

UT: CTE: Family and Consumer Sciences, UT: Grades 9-12, Adult Roles and Financial Literacy Standard 6
Students will identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.

- Objective 1
Analyze the importance and process of mate selection.
 - a. Analyze theories of male selection.
 - b. Develop a personal list of characteristics, qualities and values desired in a marriage partner.
 - c. Discuss marital success factors based upon maturity level, a potential lifestyle, the strengths and weaknesses of relationships, and the acceptability of the strengths and weaknesses of a possible mate.
 - d. Define roles and identify topics to be discussed prior to marriage.
 - e. Describe your personal values and beliefs of marriage.
- Objective 2
Identify the purposes of the engagement period.
 - a. Identify marital goals and objectives.
 - b. Discuss the purpose of the engagement period.
 - c. Identify signals of potential marriage problems.
 - d. Identify the purpose of a honeymoon.
 - e. Describe the role of planning

- Analyze theories of male selection.
- Develop a personal list of characteristics, qualities and values desired in a marriage partner.
- Discuss marital success factors based upon maturity level, a potential lifestyle, the strengths and weaknesses of relationships, and the acceptability of the strengths and weaknesses of a possible mate.
- Define roles and identify topics to be discussed prior to marriage.
- Describe your personal values and beliefs of marriage.
- Identify marital goals and objectives.
- Discuss the purpose of the engagement period.
- Identify signals of potential marriage problems.
- Identify the purpose of a honeymoon.
- Describe the role of planning and maintaining a balanced budget. (GFL 3.1)
- Evaluate the role of emotions when making financial decisions. (GFL 1.2e)
- Identify gender bias in marital roles — include roles in financial planning.
- Define and discuss the benefit of traditional and egalitarian marriages.
- Identify common sources of marital adjustments and conflict (dual income, personal needs and expectations, sexual

ARFL #1 Performance Objective B Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.

ARFL #2 Performance Objective B Develop a list of ways to personally build and strengthen a marriage.

ARFL #3 Performance Objective B Develop a realistic monthly budget for a family based upon a set income which includes: savings, housing, utilities, transportation, insurance, clothing, entertainment, and miscellaneous categories.

Flirting Adversely
Honeymoon Phase

Mate
Theory of Propinquity
Exchange Theory
Complimentary Needs Theory
Happy Collision
Filter Theory
Economic Matters
In-laws
Traditional Marriage
Egalitarian Marriage
Gender Bias
Feminism
Sex Role
Stereotype
Compromise
Accommodation

and maintaining a balanced budget. (GFL 3.1)
f. Evaluate the role of emotions when making financial decisions. (GFL 1.2e)

- Objective 3
Define marital roles and related issues (household responsibilities, child care, etc.)
 - a. Identify gender bias in marital roles — include roles in financial planning.
 - b. Define and discuss the benefit of traditional and egalitarian marriages.
- Objective 4
Identify common adjustments and methods of conflict resolution as related to marriage.
 - a. Identify common sources of marital adjustments and conflict (dual income, personal needs and expectations, sexual adjustments and in-laws).
 - b. Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict including financial issues.
 - c. ARFL #1 Performance
Objective B Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.
- Objective 5
Identify positive characteristics and behaviors of strong marriage relationships.
 - a. Identify specific behaviors found in strong marriage relationships.
 - b. ARFL #2 Performance
Objective B Develop a list of ways to personally build and strengthen a marriage.
- Objective 6
Identify marriage and family financial goals and developing budget strategies.
 - a. Discuss the impact of money management on the marriage relationship
 - b. Develop a realistic monthly

adjustments and in-laws).

- Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict including financial issues.
- Identify positive characteristics and behaviors of strong marriage relationships. Identify specific behaviors found in strong marriage relationships.
- Discuss the impact of money management on the marriage relationship
- Develop a realistic monthly budget, based upon a set income.

Concession

Martyrdom

Hostility

Goal

Short Term Goal

Long Term Goal

Net Worth Statement

Financial Goal

Budget

Income and Expense Record

Insurance Plan

Saving & Investing Plan

budget, based upon a set income.
 c. ARFL #3 Performance Objective B Develop a realistic monthly budget for a family based upon a set income which includes: savings, housing, utilities, transportation, insurance, clothing, entertainment, and miscellaneous categories.

Finance  (Week
 26, 5 Weeks) 

UT: CTE: Family and Consumer Sciences,
 UT: Grades 9-12, Adult Roles and Financial Literacy
 Standard 7
 Students will practice family financial planning as it pertains to taxes, saving, and investing.

- Objective 1
 Students will describe the services and payment options available from financial institutions.
 - a. Compare the services of various types of financial institution (e.g., banks, credit unions, investment brokers, loan agencies) and identify advantages of comparison shopping before selecting financial services. (GFL 3.3b)
 - b. Identify terms and services associated with banking.
 - c. Identify terms and services associated with checking accounts.
 - d. Demonstrate knowledge of financial transactions, checking, and savings accounts, and associated financial services. (GFL 3.1e)
 - e. Demonstrate how to manage a checking account. (GFL 3.1f)
 - f. ARFL #4 Performance Objective B Demonstrate how to manage a checking account. Include how a bank statement is reconciled with a monthly statement.
 - g. Evaluate the impact of major purchases on budgeting (e.g., automobile, housing). (GFL 3.1g)

- a. Compare the services of various types of financial institution (e.g., banks, credit unions, investment brokers, loan agencies) and identify advantages of comparison shopping before selecting financial services. (GFL 3.3b)
 - b. Identify terms and services associated with banking.
 - c. Identify terms and services associated with checking accounts.
 - d. Demonstrate knowledge of financial transactions, checking, and savings accounts, and associated financial services. (GFL 3.1e)
 - e. Demonstrate how to manage a checking account. (GFL 3.1f)
 - g. Evaluate the impact of major purchases on budgeting (e.g., automobile, housing). (GFL 3.1g)
 - h. Compare the advantages and disadvantages of different payment methods. (GFL 3.3a)
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- a. Discuss the history and role of credit. (GFL 3.2a)
 - b. List basic types of credit (e.g., credit cards, installment loans, service credit, revolving credit, student loans). (GFL 3.2b)
 - c. Describe the risks and responsibilities associated with using credit. (GFL 3.2c)
 - d. Identify the methods of establishing and maintaining a good credit rating. (GFL 3.2d)
 - e. Explain the purpose of cosigners and collateral when applying for a loan (GFL 3.2e)
 - f. Identify warning signs of credit abuse (e.g., late fees, missed payments, collection notices, bounced checks) and ways to correct credit problems. (GFL 3.2f)
 - g. Calculate and compare costs associated with the use of credit (e.g.,

- Bounced Check**
- ATM Charge**
- Stop Payment Fee**
- Traveler's Checks**
- ATM**
- FDIC**
- Blank Endorsement**
- Restrictive Endorsement**
- Special or Full Endorsement**
- Direct Deposit**
- Point of Sale Transactions**
- Cyberbanking**
- Reconciling a Bank Statement**
- SIPC**
- Interest**

- h. Compare the advantages and disadvantages of different payment methods. (GFL 3.3a)
 - Objective 2
Understand credit uses and costs. (GFL 3.2)
 - a. Discuss the history and role of credit. (GFL 3.2a)
 - b. List basic types of credit (e.g., credit cards, installment loans, service credit, revolving credit, student loans). (GFL 3.2b)
 - c. Describe the risks and responsibilities associated with using credit. (GFL 3.2c)
 - d. Identify the methods of establishing and maintaining a good credit rating. (GFL 3.2d)
 - e. Explain the purpose of cosigners and collateral when applying for a loan (GFL 3.2e)
 - f. Identify warning signs of credit abuse (e.g., late fees, missed payments, collection notices, bounced checks) and ways to correct credit problems. (GFL 3.2f)
 - g. Calculate and compare costs associated with the use of credit (e.g., finance charges, interest, late fees, default rates, closing costs). (GFL 3.2g)
 - h. ARFL #5 Performance
Objective B Evaluate three different credit card applications AND determine the total cost of an item purchased on credit at three different rates of interest.
 - i. Calculate how long it takes to repay debt and the total costs when a borrower makes minimum payments. (GFL 3.2h)
 - Objective 3
Describe the impact of credit on money management. (GLF 3.3)
 - a. Describe the relationship between a credit rating, the cost of credit, and factors that affect credit worthiness. (GFL 3.3c)
 - b. Explain the value of credit reports and scores to borrowers and lenders. (GFL 3.3d)
 - c. Describe consequences of excessive debt (e.g., increased
- finance charges, interest, late fees, default rates, closing costs). (GFL 3.2g)
- i. Calculate how long it takes to repay debt and the total costs when a borrower makes minimum payments. (GFL 3.2h)
 - a. Describe the relationship between a credit rating, the cost of credit, and factors that affect credit worthiness. (GFL 3.3c)
 - b. Explain the value of credit reports and scores to borrowers and lenders. (GFL 3.3d)
 - c. Describe consequences of excessive debt (e.g., increased consumer costs, inflation, family instability). (GFL 1.3b)
 - d. Describe the social and economic consequences of bankruptcy. (GFL 1.3c)
 - a. Identify ways to save (e.g., payroll deduction). (GFL 4.1a)
 - b. Analyze reasons to save. (GFL 4.1b)
 - c. Explain how government regulations protect savers. (GFL 4.1c)
 - a. Identify, define and explain types of investment vehicles (e.g., stocks, bonds, real estate, hard assets). (GFL 4.2a)
 - b. Define certificates of deposit and compare rates of return.
 - c. Identify strategies for investing (e.g., diversification, dollar-cost averaging). (GFL 4.2b)
 - d. Compare long-term and short-term investments. (GFL 4.2c)
 - e. Explain how government regulations can protect investors. (GFL 4.2d)
 - f. Compare various sources of investment information (e.g., prospectuses, annual reports, financial publications, online information) and ways to buy/sell investments (e.g., full service and discount brokers, investment advisors, online brokers). (GFL 4.2e)
 - a. Compare the risk, return, liquidity, and costs for savings and investments. (GFL 4.3a)
 - b. Explain the effects of inflation on savings and investments. (GFL 4.3b)
 - c. Describe the concept of the time value of money. (GFL 4.3c)
 - d. Analyze the relationship between risk and return. (GFL 4.3d)
 - e. Describe appropriate financial products for different financial goals (e.g., savings accounts, stocks). (GFL 4.3e)
 - a. Identify the importance of estate planning (e.g., wills, trusts). (GFL 3.5d)

Simple Interest

Compound Interest

The Rule of 72

Bank

Credit Union

Investment Broker

Loan Agency

Monthly Fees

Charges for Printed Checks

Interest on Checking

Storage of Valuables

Overdraft Checking

Credit Cards

Check Cards (Debit Cards)

Credit

Principal

Interest

Capital

Capacity

Character

Collateral

- consumer costs, inflation, family instability). (GFL 1.3b)
 - d. Describe the social and economic consequences of bankruptcy. (GFL 1.3c)
- Objective 4
 - Describe the value of saving in the financial planning process. (GFL 4.1)
 - a. Identify ways to save (e.g., payroll deduction). (GFL 4.1a)
 - b. Analyze reasons to save. (GFL 4.1b)
 - c. Explain how government regulations protect savers. (GFL 4.1c)
 - Objective 5
 - Describe the value of investing and types of investments in the financial planning process.
 - a. Identify, define and explain types of investment vehicles (e.g., stocks, bonds, real estate, hard assets). (GFL 4.2a)
 - b. Define certificates of deposit and compare rates of return.
 - c. Identify strategies for investing (e.g., diversification, dollar-cost averaging).(GFL 4.2b)
 - d. Compare long-term and short-term investments. (GFL 4.2c)
 - e. Explain how government regulations can protect investors.(GFL 4.2d)
 - f. Compare various sources of investment information (e.g., prospectuses, annual reports, financial publications, online information) and ways to buy/sell investments (e.g., full service and discount brokers, investment advisors, online brokers).(GFL 4.2e)
 - Objective 6
 - Compare savings and investments. (GFL 4.3)
 - a. Compare the risk, return, liquidity, and costs for savings and investments. (GFL 4.3a)
 - b. Explain the effects of inflation on savings and investments. (GFL 4.3b)
 - c. Describe the concept of the time value of money. (GFL 4.3c)
- b. Describe how insurance and other risk-management strategies protect against financial loss. (GFL 3.5b)
 - c. Discuss the consequences of being underinsured. (GFL 3.5e)
 - d. Analyze the power of compound interest and the importance of starting early in implementing a financial plan for retirement. (GFL 4.4d)
 - a. List and define financial resources including long-term care needed for specific retirement activities and lifestyles. (GFL 4.4a)
 - b. Compare the characteristics of retirement plans (e.g., individual, employer-sponsored, Social Security). (GFL 4.4b)
 - c. Evaluate the role of individual responsibility in planning for retirement. (GFL 4.4c)

APR

Service Credit

Sales Credit

Cash Credit

Co-signer

Credit Bureau

Credit Rating

Finance Charge

Minimum Payment

Late Fees

Closing Costs

Grace Period

Annual Fees

Minimum Monthly Payment

Over Credit Limit Fee

Bankruptcy

Charge Off

Credit Record

Default

Garnishment

Savings

- d. Analyze the relationship between risk and return. (GFL 4.3d)
- e. Describe appropriate financial products for different financial goals (e.g., savings accounts, stocks). (GFL 4.3e)
- Objective 7
 - Discuss the purposes of estate planning and risk management. (GFL 3.5)
 - a. Identify the importance of estate planning (e.g., wills, trusts). (GFL 3.5d)
 - b. Describe how insurance and other risk-management strategies protect against financial loss. (GFL 3.5b)
 - c. Discuss the consequences of being underinsured. (GFL 3.5e)
 - d. Analyze the power of compound interest and the importance of starting early in implementing a financial plan for retirement. (GFL 4.4d)
- Objective 8
 - Analyze financial preparation for retirement. (GFL 4.4)
 - a. List and define financial resources including long-term care needed for specific retirement activities and lifestyles. (GFL 4.4a)
 - b. Compare the characteristics of retirement plans (e.g., individual, employer-sponsored, Social Security). (GFL 4.4b)
 - c. Evaluate the role of individual responsibility in planning for retirement. (GFL 4.4c)

Risk

Return

Liquidity

FDIC- Federal Depository Insurance Corporation

SAIF- Savings Association Insurance Fund

NCUA- National Credit Union Association

Savings Account

Passbook Savings Account

Statement Accounts

Interest – Earning Checking Account

Money-Market Deposit Account

Certificate of Deposit

Bathtub Analogy

Compounding Interest

Fixed Interest Rate

Inflation

Interest

Interest Rate

Investing

Money Market Account

Pay Yourself First

Principal

Rule of 72

Savings Account

Savings Bonds

Simple Interest

Time Value of Money

Savings

Risk

Return

Liquidity

Stocks

Bonds

Mutual Funds

Real Estate

Certificate of Deposit

Collectibles

***Short Term Investing
Strategies***

Buying on margin

Short selling

Long- term Investing

Strategies

Diversification

Dollar Cost Averaging

Buy and Hold Technique

Regulatory Pyramid

Prospectus

Annual Report

Savings

Investing

Risk

Return

Liquidity

**Relationship between risk
and return**

Stocks

Bonds

Mutual Funds

Real Estate

Certificate of Deposit

Collectibles

Compounding Interest

Fixed Interest Rate

Inflation

Interest

Interest Rate

Liquidity

Money Market

Account

Pay Yourself First

Principal

Rule of 72

Savings Account

Savings Bonds

**Simple Interest: Time
Value of Money**

Estate planning

Will

Power of Attorney

Trust Health Insurance

**Disability Income
Insurance**

Life Insurance

**Whole Life Insurance
Policy**

**Term Life Insurance
Policy**

Property Insurance

Employer Sponsored Retirement Plans

403 (b)

401 (k)

Individual Retirement Plans

Traditional Individual Retirement Plan (IRA)

SEP IRA

Simple IRA

Self Directed IRA

Roth IRA

Social Security Retirement Plan

Social Security

Bond

Compounding Interest

Fixed Interest Rate

Inflation

Interest

Interest Rate

Investing

Liquidity

Families  (Week
31, 4 Weeks) 

UT: CTE: Family and Consumer Sciences,
UT: Grades 9-12, Adult Roles and
Financial Literacy
Standard 8

Students will describe effective financial
management strategies in support of
effective ways to develop meaningful
relations in home and family life.

- Objective 1
List the positive characteristics
that affect family relationships.
 - a. Identify and evaluate the
qualities of a strong family
(commitment, appreciation,
decision making, responsibility,
problem solving, etc.
 - b. Share and explain the value of
family traditions.
 - c. Identify the family life cycles
strengths and weaknesses of
various family forms.
 - d. Discuss the financial
considerations relevant to each
stage of the life cycle.
 - e. ARFL #6 Performance
Objective B Select, implement,
and evaluate strategies to
strengthen family relationships.
- Objective 2
Discuss the purposes of
homeowner and auto insurance.
(GFL 3.5)
 - a. Identify common types of
insurance (e.g., automobile,
homeowner's, renter's) and their
terminology (GFL 3.5a)
 - b. Discuss insurance needs at
various family life stages. (GFL

Objective 1

- a. Identify and evaluate the qualities of a
strong family (commitment, appreciation,
decision making, responsibility, problem
solving, etc.
- b. Share and explain the value of family
traditions.
- c. Identify the family life cycles strengths
and weaknesses of various family forms.
- d. Discuss the financial considerations
relevant to each stage of the life cycle.

Objective 2

- a. Identify common types of insurance
(e.g., automobile, homeowner's, renter's)
and their terminology (GFL 3.5a)
- b. Discuss insurance needs at various
family life stages. (GFL 3.5c)
- c. Discuss the consequences of being
under-insured. (GFL 3.5e)

Objective 3

- a. Identify factors leading to divorce.
- b. List effects of divorce on family
members (lower self-concepts,
delinquency, fear, personal adjustments
for each family member, mediation, family
therapy).
- c. Identify coping methods for dealing with
divorce (visitation, economic stability,
community resources, support of friends
and family).
- d. List legal aspects of divorce (alimony,
child support, custody, division of assets).

Objective 4

- a. Identify the stages of grief (denial,
anger, bargaining, depression, and
acceptance).
- b. Identify the common physical reactions

ARFL #6 Performance

Objective B Select, implement,
and evaluate strategies to
strengthen family relationships

Mutual Fund

Simple Interest

**Tax-Deferred Fixed
Interest Rate**

Time Value of Money

Commitment

Time Together

**Appreciation Values and
Spiritual Wellness**

Communication

**Decision Making And
Responsibility**

Problem Solving

POSSLQs

Divorced Adults

Single-Parent Families

**Grandparents as
Caregivers**

**Grown Children Moving
Back with their Parents**

**Grandparents Living with
Families**

Blended Families

Working Mothers

3.5c)
c. Discuss the consequences of being under-insured. (GFL 3.5e)

- Objective 3
Identify the effects of divorce and coping strategies.
 - a. Identify factors leading to divorce.
 - b. List effects of divorce on family members (lower self-concepts, delinquency, fear, personal adjustments for each family member, mediation, family therapy).
 - c. Identify coping methods for dealing with divorce (visitation, economic stability, community resources, support of friends and family).
 - d. List legal aspects of divorce (alimony, child support, custody, division of assets).
- Objective 4
List the steps of the grieving process and how to develop a positive adjustment to loss.
 - a. Identify the stages of grief (denial, anger, bargaining, depression, and acceptance).
 - b. Identify the common physical reactions to grief (lack of appetite, numbness, inability to sleep, etc.).
 - c. Explain how the grieving process applies to many types of losses.

to grief (lack of appetite, numbness, inability to sleep, etc.).
c. Explain how the grieving process applies to many types of losses

Living Alone

Marrying Later in Life

Couples Having Children Later in Life

Couples with Fewer Children

Couples with No Children

Liability

Beneficiary

Collision

Comprehensive Coverage

Deductible

Policy

Insured Policy holder

Premium

Risk

Abandonment

Alimony Child Support

Custody

Economic Stability

Non-custodial

Promiscuous

Selfishness
 Socio-Economic
 Visitation
 Autopsy
 Bereaved
 Condolence
 Coroner
 Deceased
 Eulogy
 Living Will
 Morgue
 Mortuary
 Mourning
 Obituary
 Wake
 Will

Parenting 
 (Week 35, 4 Weeks)


UT: CTE: Family and Consumer Sciences,
 UT: Grades 9-12, Adult Roles and
 Financial Literacy
 Standard 9
 Students will identify the various skills and
 responsibilities of parenting.

Objective 1
 a. Describe the role of planning and
 maintaining a balanced budget. (GFL 3.1)
 b. Identify the social, moral, emotional,
 physical, intellectual and financial
 considerations of parenting.

ARFL #7 Performance Objective
 B Evaluate personal readiness
 for parenting. (social, emotional,
 physical, intellectual, etc.)

Parenting
Cervix
Sperm

- Objective 1
 Evaluate personal readiness for
 parenting.
 a. Describe the role of planning
 and maintaining a balanced
 budget. (GFL 3.1)

Objective 2
 a. Review the male and female
 reproductive system.
 b. Identify ways to prevent birth defects.
 c. Describe the growth and changes that
 take place during the three trimesters of
 pregnancy.

ARFL #8 Performance Objective
 B Apply positive guidance
 techniques to resolve three child
 rearing problems

Clitoris
Testicles

- b. Identify the social, moral, emotional, physical, intellectual and financial considerations of parenting.
 - c. ARFL #7 Performance
Objective B Evaluate personal readiness for parenting. (social, emotional, physical, intellectual, etc.)
 - Objective 2
Explain the human reproductive process, infertility, and steps that lead to a healthy pregnancy.
 - a. Review the male and female reproductive system.
 - b. Identify ways to prevent birth defects.
 - c. Describe the growth and changes that take place during the three trimesters of pregnancy.
 - d. Identify problems that are associated with pregnancy: toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.
 - Objective 3
Explain the birth process and needs of a newborn.
 - a. Define the terms associated with labor and delivery.
 - b. Identify postpartum symptoms.
 - c. Define nurturing/bonding and how it impacts a child.
 - d. Identify ways to appropriately soothe and handle an infant.
 - Objective 4
Identify signs and types of child abuse and prevention strategies.
 - a. Identify the types and signs of child abuse.
 - b. List strategies that help prevent child abuse.
 - Objective 5
Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.
 - a. Identify parenting types and styles (authoritarian, permissive, democratic).
 - b. List ways to foster a child's
- d. Identify problems that are associated with pregnancy: toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.
- Objective 3
 - a. Define the terms associated with labor and delivery.
 - b. Identify postpartum symptoms.
 - c. Define nurturing/bonding and how it impacts a child.
 - d. Identify ways to appropriately soothe and handle an infant.
 - Objective 4
 - a. Identify the types and signs of child abuse.
 - b. List strategies that help prevent child abuse.
 - Objective 5
 - a. Identify parenting types and styles (authoritarian, permissive, democratic).
 - b. List ways to foster a child's self-concept.
 - c. Identify positive guidance techniques (natural/logical consequences).

Estrogen

Testosterone

Fertilization

Urethra

Menstruation

Vas Deferens

Menstrual cycle

Conception

Ova

Amniotic fluid

Ovaries

Ectopic or tubal pregnancy

Fallopian tubes

Embryo

Ovulation

Fetus

Progesterone

Genetic Defects

Urethra

Infertility

Uterus

self-concept.
c. Identify positive guidance techniques (natural/logical consequences).
d. ARFL #8 Performance Objective B Apply positive guidance techniques to resolve three child rearing problems.

Lanugo

Vagina

Placenta

Endometrium

Prenatal

Cowper's glands

Quickening

Ejaculation

Spontaneous abortion/miscarriage

Epididymis

Stillborn

Penis

Umbilical Cord

Prostate gland

Vernix

Scrotum

Womb

Zygote

Seminal Vesicles

D&C

Vulva

Endometriosis

Circumcision

**Follicle-Stimulating
Hormone (FSH)**

Impotence

Hymen

Nocturnal emissions

Hysterectomy

Vasectomy

Labia majora.

Chloasma

Labia minora

Defective implantation

**Luteinizing Hormone
(LH)**

Hemorrhage

Menopause

Multiple Births

Orgasm

Old ovum

**PMS (Premenstrual
Syndrome)**

Placenta Abruption

Toxic Shock Syndrome

Placenta Previa

Tubal ligation

Toxemia

1st Stage of Labor

2nd Stage of Labor

3rd Stage of Labor

Dilation

Effacement

Episiotomy

Afterbirth

Postpartum

Nurturing

Bonding

Obstetrician

Pediatrician

Child abuse

Physical abuse

Sexual abuse

Neglect

Shaken-baby syndrome

Coping threshold

Authoritarian

Permissive

Democratic

Self-Esteem

Discipline

Guidance

Punishment

**Review and
Testing Part B**



(Week 38, 1

Week) 

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