

ADULT ROLES AND FINANCIAL LITERACY

Course Description

This course prepares students to understand human relationships involving individuals and families integrated with general financial literacy. Topics include career and workforce preparation; dating, marriage, and parenting; decision-making, communication, and self-awareness; money management, saving, investing; and individual roles and responsibilities within the family, community, and workforce.

Priority Standards / CTE Strands

- Participate in activities that help increase their self-awareness and values and will use a rational decision-making process to set and implement personal and financial plans and goals.
- Understand sources of income and the relationship between income and career preparation to reach financial goals.
- Identify and explain the process of budgeting, consumer rights and responsibilities and effective practices for purchasing consumer goods and services.
- Identify effective communication in interpersonal relationships and ways to develop meaningful relationships in the family unit.
- List the functions and purposes of responsible dating.
- Identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.
- Practice family financial planning as it pertains to saving, investing, and risk management.
- Identify the various skills and responsibilities of parenting and list effective ways to develop meaningful relations in home and family life.

Performance Skills

- The class will complete FCCLA Step One.
- Identify two personal and one financial value and set a short- and a long-term goal that relates to each of these values.
- Research a human services career, including educational requirements, skill development, and income potential.
- Track your personal income and expenses for two weeks.
- 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.
- Practice using at least two constructive communication skills.
- Set personal rules/responsibilities related to dating behaviors that support your personal values.
- Develop a personal list of characteristics, qualities and values desired in a marriage partner.
- Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.
- 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.
- Demonstrate how to manage a checking/debit account. Include how a bank statement is reconciled with a monthly statement.





DAVIS ESSENTIAL SKILLS AND KNOWLEDGE

- Evaluate three different credit card applications and determine the total cost of an item purchased on credit at three different rates of interest.
- Evaluate personal readiness for parenting (social, emotional, physical, intellectual, etc.).
- Apply positive guidance techniques to resolve three child-rearing problems.
- FCCLA Integration into the course
- Develop professional and interpersonal skills needed for success in industry.

