

Grade 8
Family & Consumer Sciences

Days	Unit	Standard(s)/Outcome(s)	Essential/Guiding Questions
25	Financial Literacy	<p><i>Students will . . .</i></p> <ol style="list-style-type: none"> 1. Define and list resources used by individuals to meet their needs for food, shelter, textiles, nurturance, recreation, housing and health/wellness. 2. Set and justify goals to meet individual needs. <ol style="list-style-type: none"> a. Analyze how needs, wants, values and standards impact priorities and goals. b. Classify goals into categories such as short-term and long-term goals. 3. Apply the decision-making process to resource-based decisions of individuals in various situations. 4. Set and justify goals to meet family needs. <ol style="list-style-type: none"> a. Classify goals into categories such as short-term and long- 	<p>What factors should be considered to effectively manage personal and family resources?</p> <p>What influences personal and family spending?</p> <p>Why create financial goals?</p> <p>How do I develop and evaluate financial goals?</p> <p>How can I make wise consumer choices?</p> <p>What tools/resources will help me to make spend/save wisely?</p> <p>What is the relationship between time and</p>

		<p>term goals.</p> <ol style="list-style-type: none"> 5. Evaluate information provided by business, consumer protection and government agencies related to consumer rights and responsibilities considering: <ol style="list-style-type: none"> a. The reliability and accuracy of the information. b. Possible biases. c. Impact of advertising, media and other forms of technology. 6. Demonstrate skills needed for product development, testing and presentation. <ol style="list-style-type: none"> a. Examine the labeling, packaging, pricing and support materials (such as product information) of consumer goods. 7. Understand that the financial choices that people make have benefits, costs, and future consequences. 8. Examine possible consequences for individuals related to borrowing money from others or a financial 	<p>money?</p> <p>What are my rights and responsibilities as a consumer?</p> <p>What laws protect me as a consumer?</p> <p>What do I need to know about credit and interest rates?</p> <p>Why create and use a budget?</p>
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		<p>institution.</p> <ol style="list-style-type: none">a. Explore fees and interest associated with credit and other loans.b. Compute the costs associated with buying an item using credit.c. Describe the responsibilities that a borrower has once s/he has borrowed money from others or a financial institution.d. Explain the role of credit bureaus related to individual credit histories and reports. <ol style="list-style-type: none">9. Prepare a budget for spending and saving personal income considering individual needs and wants, values, goals and financial resources.10. Compare prices of similar items used by families at different stores.11. Explore laws and regulations designed to protect consumers from seller and lender abuses within the community.	
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15	2. Community Connections	<ol style="list-style-type: none"> 1. Students will examine the growth and development of individuals and family members in society <ol style="list-style-type: none"> a. Describe resources that support families b. Investigate the reciprocal relationship among 	<p>What are the needs in my community?</p> <p>What can I do to help?</p> <p>How do I identify resources in my community?</p>

		<p>individuals, families and society</p> <ol style="list-style-type: none"> 2. Examine policies, issues and trends in the workplace and community impact individuals and families. 3. Explore societal issues that impact individual, family and community well-being 4. Develop, plan, implement and reflect on a student service project to meet a need in the community 5. Demonstrate personal traits needed to develop leadership and teamwork skills 6. Explore community resources and systems of formal and informal support available to individuals and families. 7. Identify ways individuals can influence change in the community (policies, agencies, resources, etc.) that affect individuals and family. 8. Set and justify goals to meet community needs. 	<p>What is the process for creating an action plan?</p> <p>How can I create a public awareness of the issues or concerns our community faces?</p>
4	3- Food literacy	<ol style="list-style-type: none"> 1. Identify and use comparison-shopping skills, including unit 	<p>How do resources, preferences, and needs influence the selection,</p>

		<p>pricing and labeling, to analyze food quality, quantity and value in the selection and procurement of food for families.</p> <p>2. Use practical reasoning to make and justify courses of action for the community regarding food-related concerns such as:</p> <p>a. Hunger in the community. b.. Obesity in the community</p>	<p>purchase, and planning of meals?</p>
	<p>4- Career Readiness (part of the Financial Literacy Unit)</p>	<p>Students will . . .</p> <p>1. Describe skills and behaviors (e.g. punctuality, professional appearance, communication skills) that contribute to employability and job success.</p> <p>2. Set and justify goals to meet individual needs.</p> <p>a. Analyze how needs, wants, values and standards impact priorities and goals.</p>	<p>Why set goals?</p> <p>How is the goal setting process used throughout the life span?</p> <p>How do personal interests/aptitudes relate to my career goals and decisions?</p> <p>How does career choice affect the well being of the individual, family and society?</p> <p>How do my personal</p>

		b. Classify goals into categories such as short-term and long-term goals.	behaviors contribute to employment success?
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