

Course Title – Living Skills

Implement start year – 2018-2019

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Unit # 5, topic – Consumer Skills

Transfer Goal –

Students will be able to independently use their learning to make educated consumer decisions and choices.

Stage 1 – Desired Results

Established Goals

2009 NJCCC Standard(s), Strand(s)/CPI #
(<http://www.nj.gov/education/cccs/2009/final.htm>)

Common Core Curriculum Standards for Math and English
(<http://www.corestandards.org/>)

- 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.
- 9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.
- 9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.

21st Century Themes

(www.21stcenturyskills.org)

- Global Awareness
- Financial, Economic, Business and Entrepreneurial Literacy
- Civic Literacy
- Health Literacy
- Environmental Literacy

21st Century Skills

Learning and Innovation Skills:

- Creativity and Innovation
- Critical Thinking and Problem Solving
- Communication and Collaboration

Information, Media and Technology Skills:

- Information Literacy
- Media Literacy

	<p><input type="checkbox"/> ICT (Information, Communications and Technology) Literacy</p> <p><i>Life and Career Skills:</i></p> <p><input checked="" type="checkbox"/> Flexibility and Adaptability</p> <p><input checked="" type="checkbox"/> Initiative and Self-Direction</p> <p><input type="checkbox"/> Social and Cross-Cultural Skills</p> <p><input checked="" type="checkbox"/> Productivity and Accountability</p> <p><input checked="" type="checkbox"/> Leadership and Responsibility</p>
<p><u>Enduring Understandings:</u> <i>Students will understand that . . .</i></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> • Comparison shopping, creating a list, and using coupons will save money at the grocery store and help one stay within a budget. <p><i>EU 2</i></p> <ul style="list-style-type: none"> • Shopping and purchasing goods is a complex process including choosing a retail store/website, comparison shopping, merchant policies and payment methods. <p><i>EU 3</i></p> <ul style="list-style-type: none"> • Making educated decisions and choices are important when selecting health and wellness options. <p><i>EU 4</i></p> <ul style="list-style-type: none"> • A detailed realistic budget will help to plan for a more successful future. 	<p><u>Essential Questions:</u></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> • How can comparison shopping, making a list and using coupons save money at the grocery store? <p><i>EU 2</i></p> <ul style="list-style-type: none"> • How can comparison shopping help you save money? • Is it better to shop on line or at a store? • When do merchant policies affect payment methods? <p><i>EU 3</i></p> <ul style="list-style-type: none"> • What should you look for when comparing fitness centers? • How can you keep your body healthy? <p><i>EU 4</i></p> <ul style="list-style-type: none"> • How do you create a budget encompassing all expenses? • How much money do you need to earn to maintain your desired standard of living?
<p><u>Knowledge:</u> <i>Students will know . . .</i></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> • How to shop for sales at grocery stores to save money and stay within a budget. 	<p><u>Skills:</u> <i>Students will be able to . . .</i></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> • Use grocery store flyers and websites to create a shopping list to maximize savings.

<ul style="list-style-type: none"> • Where to find grocery coupons. <p><i>EU2</i></p> <ul style="list-style-type: none"> • Where to purchase specific goods. • The return policies and various payment methods at different retailers. <p><i>EU3</i></p> <ul style="list-style-type: none"> • How to read membership contracts. • The costs of keeping their bodies well and healthy. <p><i>EU4</i></p> <ul style="list-style-type: none"> • The differences between needs and wants. • The difference between income and expenses. • Their personal expenses. 	<ul style="list-style-type: none"> • Find coupons online, in the newspaper and in a grocery store flyer. <p><i>EU2</i></p> <ul style="list-style-type: none"> • Identify the better deal/bargain when given two items. • Explain when an item cannot be returned as per merchant policy. <p><i>EU3</i></p> <ul style="list-style-type: none"> • Compare fitness centers and membership contracts. • Identify items/services that need to be purchased in order to keep themselves well and healthy. • Identify stores and online sites where medication and supplements can be purchased. <p><i>EU4</i></p> <ul style="list-style-type: none"> • Identify personal needs and wants. • Classify fixed and variable expenses. • Determine how much money can be spent based on a given income.
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Stage 2 – Assessment Evidence

Other Recommended Evidence: *Tests, Quizzes, Prompts, Self-assessment, Observations, Dialogues, etc.*

- Tests
- Quizzes
- Vocabulary quizzes
- Question and answer discussions
- Hands-on evaluations

- Teacher observations
- Summative assessment

Stage 3 – Learning Plan

Suggested Learning Activities to Include Differentiated Instruction and Interdisciplinary Connections: Consider the *WHERE TO* elements. Each learning activity listed must be accompanied by a learning goal of A= Acquiring basic knowledge and skills, M= Making meaning and/or a T= Transfer.

- Demonstrate Internet skills to shop online (A, M)
- List items needed at the grocery store (A)
- Compare food items that carry the store brand with a name-brand item (M)
- Use unit pricing and cost per serving to calculate if a sale item is truly a bargain (M)
- Compare prices from different grocery store flyers, newspaper ads and websites and then select which items are the better buy (M)
- Make a shopping list using the grocery store flyer, newspaper and their website (M)
- After making a shopping list, visit the grocery store and purchase items on the shopping list (T)
- Gift Cards- Check balances of various cards by utilizing information on the back of the card (A, M)
- Shopping Vocabulary Bingo (A)
- Comparison Shopping : Analyze two different online electronic retailers and using comparison shopping, identify the better deal (M)
- Merchant Policies –Students will be given two different receipts and asked to identify return policies and exchange policies from each (M)
- Comparison Shopping : Analyze two different online electronic retailers and using comparison shopping identify the better deal (M)
- Retailer Visit: Given a wish list from your assigned Pollyanna, locate and purchase items utilizing comparison shopping to maximize budget (T)
- Identify local fitness centers (A)
- Community Based Experience to tour a local Fitness Center (A,M)
- Read and complete a fitness center membership contract (M,T)
- Calculate the cost for the year for a fitness center (T)
- Sign up for a free trial for a local fitness center and calculate cost if membership is to be continued after free trial (T)
- Look through store flyer and identify items to keep one healthy (A,M)
- Identify health services (doctor, hair dresser) available in the community. (A)
- Community Based Experience to health store (A,M)
- Community Based Experience to drug store (A,M)
- Create a shopping list with items needed to keep one healthy (ex. deodorant, shampoo) (M)
- Compare cost of store and brand name hygiene items (M)
- Compare cost of supplements in health store versus department store (M)
- Compare cost of purchasing medication each month versus 3 month mail order. (M)
- Community Based Experience to store to calculate total cost of items on list if they were purchased (T)
- Identify fixed and variable expenses (A, M)
- Identify personal income (A, M)

- List and create a Venn Diagram identifying needs and wants (A, M)
- Create a T chart identifying incomes and expenses (M)
- Create a personal budget (T)

- Demonstrate practical application of skills through various field trips, including but not limited to restaurants, retail/grocery stores, municipal services and the mall. (T)