

Grade 8

Adopted 2010

Consumer Decisions

Enduring Knowledge - Understandings

- social factors and economic principles affect consumer decisions.
- culture, media and technology can influence consumer decisions.
- consumer management practices relating to the human, economic, and environmental resources are needed to meet the goals of individual and families.
- consumer advocacy groups impact consumer's rights and responsibilities.
- consumer actions (e.g., reusing, reducing, recycling) influence the use of resources and impact the environment.
- a variety of print and electronic resources are available in the home, school, and community that provide health and safety information.
- advocacy is important for personal, family and community health and safety issues.

Skills and Concepts

- evaluate social factors and economic principles and their affect on consumer decisions by:
 - examining the use of economic principles and resources in making choices to satisfy needs and wants of individuals and families
 - comparing and evaluating products and services based on major factors (e.g., brand name, price, quality, features, availability) when making consumer decisions
 - comparing the relationship between supply and demand and their role in meeting consumer needs
 - analyzing the interrelationship between the economic system and consumer actions
 - apply decision-making strategies when buying products based on price, features, and quality
 - identifying practices that allow families to maintain economic self-sufficiency
- investigate how culture, media and technology impact the family and consumer decision making by:
 - exploring and using technology to access consumer information (e.g., products, services, and resources)
 - developing criteria to evaluate consumer's buying practices that are influenced by peer pressure, desire for status and advertising techniques (e.g., bandwagon, facts and figures, emotional appeal, endorsement/testimonials)
- investigate consumer advocacy groups and the impact of consumer's rights and responsibilities by:
 - examining economic impacts of laws and regulations that pertain to consumers and providers of services
 - identifying and explaining how consumer rights and responsibilities are protected (e.g., government agencies, consumer protection agencies, consumer action groups)
- evaluate ways consumer actions (e.g., reusing, reducing, recycling) influence the use of resources and impact the environment by:
 - describing the influence of environmental factors that positively and negatively affect health
 - researching local and state environmental issues that address consumption for conservation and waste management practices
- use print and electronic resources from home, school, and community that provide accurate and relevant health information
- locate and interpret career information and job opportunities in the community that support job success

Financial Literacy

Enduring Knowledge - Understandings

- management of financial resource practices is needed to meet goals of individuals and families.
- saving plans (e.g., investments, savings accounts, stocks, bonds) and budgets are economic practices in making financial decisions.
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- financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals.
- career choice and lifestyle impacts an individual's financial future.

Skills and Concepts

- evaluate financial management practices including budgeting, savings, banking services (e.g., purpose of checking and savings accounts, debit/credit), and investing (e.g., general types and purpose of investing) and explain why these practices are important in achieving personal financial goals by:
 - describing the risks and responsibilities associated with using credit
- investigate savings plans and budgets in making financial decisions by:
 - constructing and using a personal spending/savings plan and evaluate according to short- and long-term goals
 - analyzing basic components of a budget (e.g., income, fixed and flexible expenses, and savings)
- explain how financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals by:
 - analyzing the steps in opening and using a checking and savings account
- develop financial goals for the future based on one's lifestyle expectations and career choices

**Career Awareness,
Exploration, Planning****Enduring Knowledge - Understandings**

- an individual's work encompasses more factors than providing for basic needs.
- jobs/careers reflect both individual and societal needs and vary within communities and regions.
- career choices are available in planning for job/careers in a variety of career clusters.
- the connection between work and academic achievement can influence one's future job/career.
- an Individual Learning Plan (ILP) is an academic and career planning tool.

Skills and Concepts

- analyze why people need to work (e.g., earn money, contribute to society, develop identity as a worker, enhance self-esteem) to meet basic needs (food, clothing, shelter) and for personal satisfaction and enjoyment by:
 - comparing and contrasting the many factors that must be considered when selecting and preparing for employment or a career path
- explain how jobs/careers reflect both individual and societal needs
- analyze the direct relationship of academic/technical skills, extracurricular activities, and community experiences to career preparation by:
 - researching career choice through the use of technology
- create an educational plan that will can impact their future career opportunities by:
 - describing how job and career opportunities (e.g., veterinarian, sales associate, interior designer, meteorologist, physical therapist) are grouped together in career clusters (e.g., Agriculture, Arts & Humanities, Business & Marketing, Communications, Construction, Education, Health Science, Human Services, Information Technology, Manufacturing, Public Services, Science & Mathematics, Social Sciences, Transportation) that vary within and among communities and regions
 - accessing and evaluating resources for locating job/career information career paths related to interests, aptitude (e.g., academic skills), and abilities
 - creating and updating an Individual Learning Plan (ILP) as a tool to explore self-knowledge and academic aptitude and understand that career paths should relate to your individual traits (e.g., interests, abilities, learning styles)
 - explaining with examples postsecondary options (e.g., community technical colleges, 4-year colleges, military service) used when developing career goals that are included in the Individual Learning Plan (ILP)
- analyze how self-knowledge (e.g., interests, abilities) is helpful when selecting and preparing for a career path and that unique interests may lead to career choices

Employability Skills

Enduring Knowledge - Understandings

- interpersonal skills impact individual's career choice and success in the workplace.
- attitudes and work habits contribute to success at home, school and work.
- employability skills are important to achieve success in the workplace.
- academic and technical skills contribute to obtaining and succeeding in employment.

Skills and Concepts

- evaluate how interpersonal skills impact individual's career choice and success in the workplace by:
 - analyzing and evaluating the role of each participant's contribution in a team setting
 - evaluating the importance of working cooperatively with people of diverse backgrounds and abilities to achieve success in the workplace
 - designing a plan for working cooperatively with others by contributing ideas, suggestions and efforts to complete a task
 - explaining how effective verbal and nonverbal communication skills impacts work-related situations
- examine how attitudes and work habits contribute to success at home, school and work by:
 - identifying effective group interaction strategies (e.g., communicating effectively, conflict resolution, compromise) to develop team skills (e.g., goal-setting, questioning, dividing work)
 - demonstrating leadership skills by participating in co/extra-curricular activities, home, school and community
 - explaining how attitudes and work habits transfer from the home and school to the workplace
 - demonstrating and explaining how various forms of etiquette are used in the home, school, community, and workplace
 - describing consequences for actions when disobeying rules and routines at the workplace
 - explaining the role of authority in school and the workplace
 - explaining the importance of developing good work ethics/habits (e.g., initiative, time management, respect, self-discipline, problem-solving) that support career retention and advancement
- explain how employability skills are important to achieve success in the workplace by:
 - using available resources for locating job openings
 - using established criteria to evaluate a completed job application
- explain how academic and technical skills contribute to obtaining and succeeding in employment by:
 - using technology to research job/careers in the community
 - explaining how success in an academic course of study could contribute to the achievement and success in employment (e.g., Arts and Humanities/Museum Curator, Health Education/Personal Trainer)
 - explaining how success in a technical course of study could contribute to the achievement and success in employment (e.g., Career Choices/Nurse, Business/Marketing Career Exploration/Advertising Manager)

Communication/Technology Enduring Knowledge - Understandings

- scientific and technological changes can impact a variety of careers.
- technology skills can enhance learning and be used in developing a career plan.
- communication skills are essential in seeking and maintaining jobs/careers.

Skills and Concepts

- explain how jobs/careers (e.g., Physical Therapist, Radio and Television Broadcaster, Web Designer) have been created as a result of scientific and technological advancements
- evaluate the purpose of technology tools (e.g., multi-media, Internet, digital camera, teleconferencing, debit/credit cards) and analyze how these impact productivity in homes, schools and jobs by:
 - explaining how technology provides access to information and resources at home, school and the workplace
 - describing the role of technology within a community in maintaining safe and healthy living environment
 - updating the Individual Learning Plan (ILP) to provide a focus for academic and career planning
- explain how communication skills are essential in seeking and maintaining jobs/careers by:
 - describing effective speaking and listening skills used in a job interview
 - explaining skills used to seek, obtain, maintain, and change jobs/careers: written communication, nonverbal/verbal communication skills and interview skills
 - using different formats to summarize and communicate orally and in written form for use in the classroom and the workplace