

SPECIAL EDUCATION CONSUMER EDUCATION
GRADE 12
(1 Semester)

COURSE OVERVIEW:

This class is an adaptation of the curriculum in Consumer Education as taught by the Applied Arts Department. It is designed to help students better understand basic economic concepts so they can make informed consumer decisions and better manage their money. It also shows how each person, by being a more effective decision maker, can influence our private enterprise system as a consumer, producer, and citizen. Students read and discuss together, give presentations, create projects which exhibit learning and use computer software. Teacher lectures are limited.

UNITS OF INSTRUCTION:

- UNIT I - Consumer Decision Making
- UNIT II - Career/Post-High School Decisions
- UNIT III - Employee Responsibilities
- UNIT IV - Budgeting/Checking & Saving Accounts
- UNIT V - Credit
- UNIT VI - Housing
- UNIT VII - The Automobile
- UNIT VIII - Insurance
- UNIT IX - Taxes

STUDENT OUTCOMES:

1.	Explain the rights and responsibilities of consumers in the marketplace. (15C, 15E)
2.	Prepare effective career selection tools, such as a resume, letter of application, job application, and thank you letter. (3C, 5A)
3.	Describe employee rights and responsibilities in the workplace; compute gross pay and net pay. (4B, 5C, 14C, 14D)
4.	Develop the critical thinking skills and mathematical skills necessary for preparing a budget and maintaining a checking account. (6B)
5.	List the advantages and disadvantages of credit and explain how to avoid and solve problems with credit. (15B)
6.	Explain housing alternatives, as well as the costs of establishing a first apartment and/or home. (6D)
7.	Explain strategies for buying and maintaining an automobile. (6D)
8.	Define risk management and the need for insurance, including property, health, disability, and life insurance.
9.	Complete federal and state income tax forms. (15E)

MAJOR LEARNING EXPERIENCES TO ACHIEVE OUTCOMES:

1.	Complete assigned readings, take notes, participate in group discussions, and complete assigned work.
2.	For each unit, complete a minimum of one real-life mini-project, i.e., using <i>Consumer Reports</i> , writing a letter of application, shopping for a car.
3.	Complete federal and state income tax forms with 95% accuracy.
4.	Complete a set of checks, record them on a check register, and reconcile the bank statement with 100 percent accuracy.
5.	Complete at least one major housing-related semester project.
6.	Develop real-life math skills for determining wages, comparative shopping, taxes, banking, household expenses, insurance, and automobiles.

ADOPTED TEXT OR PRINCIPAL MATERIALS USED:

Miller, Roger LeeRoy and Stafford, Alan D. <i>Economic Education for Consumers</i> . South-Western Educational Publishing, 2000. (adopted 2000)
Ryan, Joan S. <i>Managing Your Personal Finances</i> . South-Western Educational Publishing, 1997. (adopted 1996)
Shea, James T. <i>Working with Numbers: Consumer Math</i> . Steck-Vaughn Company, 1995. (adopted 1998)

(01/10/04)
(05/31/00)