

Strands & Standards

ADULT ROLES AND FINANCIAL

LITERACY
FAMILY &
CONSUMER
SCIENCES



Creating Healthy & Sustainable Families

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. This course will strengthen comprehension of concepts and standards outlined in Science, Technology, Engineering and Math (STEM) education. Student leadership and competitive events (FCCLA) may be an integral part of the course. Students who complete the entire 1.0 course will fulfill the General Financial Literacy graduation requirement.

The Adult Roles and Financial Literacy (ARFL) 1.0 credit course will fulfill the .5 credit General Financial Literacy (GFL) graduation requirement, with the remaining .5 credit counting as CTE or elective credit. In order to fulfill the credit a student must pass the entire 1.0 course, as the General Financial Literacy standards are taught throughout the course. (Standards 1, 4, 5, 6, and 8 will be covered on Skill Certification Test #319 and Standards 2, 3, and 7 will be covered on GFL Test #4501.)

NOTE: By Utah State law, parental or guardian consent is required for a student to participate in human sexuality instruction. State policy states that instruction includes the importance of marriage and the family, abstinence from sexual activity before marriage, and fidelity after marriage. Consult the local school district on its policy regarding the teaching of human sexuality and district approved instructional materials.

License Type
Secondary Education 6-12

Required Endorsement
FACS General Composite

Intended Grade Level: 11-12
Units of Credit: 1.00
CIP Code: 20.0117
Core Code: 34.01.00.00.005
CE Core Code: 34.01.00.13.005
Recommended: Teen Living
Skill Certification: 319
Test Weight: 1.0

Strands & Standards

ARFL #1 Performance Objective The class will complete FCCLA Step One.
http://www.schools.utah.gov/cte/facs_cabinet10.html

Strand 1 Students will 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.

Standard 1 Explain how self-concept and self-esteem are built and preserved and how it relates to the perception of individual strengths and weaknesses.

- a) Describe the positive and negative development of self-concept and self-esteem.
- b) Discuss how lack of self-esteem can lead to bullying and suicide, and identify prevention strategies.

Standard 2 Identify personal values and explain how values affect interpersonal relationships and financial decisions.

- a) Define and discuss values and their function.
- b) Identify spending habits and their connection to personal financial values. (GFL 1.3.1)
- c) Explain the effect of values on relationships and financial decisions.

Standard 3 Classify short- and long-term goals and the steps needed to achieve them.

- a) Describe the goal-setting process.
- b) Identify and create short- and long-term financial goals. (GFL 1.3.2)
- c) Set short-term and long-term goals that are consistent with personal values.

ARFL #2 Performance Objective Identify two personal and one financial value and set a short- and a long-term goal that relates to each of these values.

Standard 4 Describe the decision making process, including acceptance of personal responsibility for the consequences of the decision.

- a) Describe the decision-making process (i.e., identify problem, brainstorm possible solutions, explore and evaluate, make a decision and act on it, evaluate and accept responsibility for results). (GFL 1.2.2)
- b) Explain how scarcity of financial resources affects wants and needs. (GFL 1.1.5)
- c) Define opportunity costs (tradeoffs) and their role in decision making. (GFL 1.2.1)
- d) Describe the influence of social pressure and marketing strategies as related to purchasing decisions. (GFL 1.1.4)
- e) Evaluate the role of emotions, attitudes, and behavior in making financial decisions. (GFL 1.1.1)
- f) Recognize that individuals are responsible for their own financial transactions and subsequent positive and negative consequences. (GFL 1.1.2)
- g) Relate instant satisfaction and delayed gratification to impulse buying and planned expenditures. (GFL 1.1.3)

- h) Identify short-term and long-term financial decisions and the impact they have on financial planning. (GFL 1.2.3)
- i) Define the elements of a financial plan. (GFL 1.2.4)

STRAND 2 Students will understand sources of income and the relationship between income and career preparation to reach financial goals.

Standard 1 Identify various forms of income and analyze factors that affect income. (GFL 2.1)

- a) Identify sources of income such as wages, commissions, investments, benefits, inheritance, and gifts. (GFL 2.1.1)
- b) Compare income to the cost of living in various geographical areas and the impact it has on purchasing power. (GFL 2.1.4)

Standard 2 Analyze criteria for selecting a career and the impact of career choices on income and financial goals.

- a) Introduce students to human services careers in the FACS family and human services pathway.
- b) Explain the roles and functions of individuals engaged in human services careers.
- c) Evaluate and compare career opportunities based on individual interests, skills, and educational requirements, value of work to society, income potential, and the supply and demand of the workforce including unemployment. (GFL 2.1.2)
- d) Compare risks and rewards of entrepreneurship/self-employment. (GFL 2.1.3)

ARFL #3 Performance Objective Research a human services career, including educational requirements, skill development, and income potential.

Standard 3 Understand the effects of state, local, and federal taxes and voluntary deductions on wages and income, the difference between gross and net income, and the similarities and differences between wages and income. (GFL 2.1.5)

- a) Understand the effects of state, local, and federal taxes and voluntary deductions on wages and income, the difference between gross and net income, and the similarities and differences between wages and income. (GFL 2.1.5)
- b) List the reasons for taxation and uses of tax revenues.
- c) Describe the purposes of Social Security and Medicare.

Standard 4 Understand and begin preparation for career and post-high school training. (GFL 2.2)

- a) Recognize and explore the correlation between education, training, and potential lifetime income. (GFL 2.2.1)
- b) Calculate the costs of post high school training options and analyze the return on investment (ROI) based on career choices, including understanding the cost differences between public and private, and non-profit and for profit education and training. (GFL 2.2.2)

- c) Identify sources of funding to assist in post high school education opportunities and cost of repayment. (GFL 2.2.3)
- d) Understand the use and advantages of 529 plans and the benefit of planning early for paying for the cost of post-secondary education and training. (GFL 2.2.4)
- e) Understand the process for and benefits of FAFSA completion. (GFL 2.2.5)
- f) Utilize the FAFSA 4caster to explore the FAFSA process. Seek guidance from school counselors. (GFL 2.2.6)
- g) Identify components to be included on a resume and/or electronic professional profile, such as appropriate contact information; educational, work, and volunteer experience; skills; certificates obtained; accomplishments; interests; and references. (GFL 2.2.7)
- h) Identify sources and strategies for and benefits of networking for finding employment whether for summer jobs or full-time career placement. (GFL 2.2.8)
- i) Understand basic employment forms and processes, including an I-9, W-2, and W-4. (GFL 2.2.9)

STRAND 3 Students will identify and explain the process of budgeting, consumer rights and responsibilities and effective practices for purchasing consumer goods and services.

- Standard 1** Identify and explain the process of budgeting based on calculated income. (GFL 4.1)
- a) Identify and discuss budgeting terminology (gross income, net income, fixed expense, variable expense).
 - b) Identify and prioritize fixed, variable, and periodic budget categories. (GFL 4.1.2)
 - c) Compare tools for tracking of a budget and expenditures such as envelope system, paper tracking and online or software options. (GFL 4.1.6)

ARFL #4 Performance Objective Track your personal income and expenses for two weeks.

- Standard 2** Students will describe the rights and responsibilities of buyers and sellers under consumer protection laws. (GFL 4.4)
- a) Identify and discuss consumer rights and responsibilities.
 - b) Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales and marketing strategies in purchasing. (GFL 4.1.7)
 - c) Identify the pros and cons of online commerce, including how to conduct transactions safely. (GFL 4.4.7)
 - d) Understand financial contracts tied to consumer purchases such as cell phone, cable or satellite plans and membership fees. (GFL 4.4.1)
 - e) Discuss the negative impacts of predatory and payday lending practices. (GFL 4.4.2)
 - f) Explain the purposes and features of consumer protection laws. (GFL 4.5.1)
 - g) Identify federal and state entities that exist to protect consumers from forms of fraud and abuse. (GFL 4.5.2)

- h) Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents. (GFL 4.4.3)
- i) Understand how to recover from fraud and identity theft. (GFL 4.4.4)
- j) Discuss ways to avoid financial schemes such as Ponzi schemes, pyramid schemes, multi-level marketing, and other questionable and illegal practices. (GFL 4.4.5)
- k) Describe the negative consequences of gambling and playing the lottery. (GFL 4.4.6)

ARFL #5 Performance Objective 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.

STRAND 4 Students will identify effective communication in interpersonal relationships and ways to develop meaningful relationships in the family unit.

Standard 1 Identify various types of communication styles.

- a) Define the levels of communication.
- b) Assess personal communication styles.
- c) Identify types of destructive communication (e.g., blaming, interrupting, endless fighting, character assassination, calling in reinforcements, and withdrawal).
- d) Identify types of constructive communication (e.g., “I” messages, clarifying, timing, asking questions, reflective listening, respect, consideration, avoiding anger).
- e) Practice using “I” messages.
- f) Explain active/reflective listening skills.
- g) Discuss both positive and negative ways that social media has changed communication skills.

ARFL #6 Performance Objective Practice using at least two constructive communication skills.

Standard 2 Identify positive and negative nonverbal communication.

- a) Identify nonverbal behaviors and messages (e.g., mild handshake, no eye contact, etc.).
- b) Describe the different types of personal distance/space (e.g., public, social, personal, intimate).
- c) Discuss the impact of nonverbal communication.
- d) Practice nonverbal communication.

Standard 3 Develop positive assertion skills to be used in conflict resolution.

- a) Identify positive and negative methods of conflict resolution.
- b) Compare assertive, passive, aggressive, and passive-aggressive behavior.

STRAND 5 Students will list the functions and purposes of responsible dating.

Standard 1 Identify and discuss the purposes and costs of dating.

- a) List the purposes of dating (i.e., socialization, recreation, and mate selection).
- b) List personal qualities that will contribute to positive dating.
- c) Identify the characteristics of infatuation and love.

Standard 2 List dating behaviors that support personal values and identify the personal responsibilities associated with dating.

- a) Identify dating behaviors that support personal values.
- b) List dating guidelines that protect teens.
- c) Review types of refusal skills (e.g., saying “no,” establishing priorities, avoiding questionable situations, etc.).

AREL #7 Performance Objective Set personal rules/responsibilities related to dating behaviors that support your personal values.

Standard 3 Identify the dangers of physical intimacy during dating.

- a) Describe and discuss responsible sexual behavior.
- b) Describe the long-term benefits of abstinence and fidelity.
- c) Describe the potential short-term and long-term consequences of sexual irresponsibility.
- d) Identify reasons teen pregnancy occurs, and analyze teens’ preparedness to be parents.
- e) Explain possible physical risks of teen pregnancy to the mother and infant.
- f) Examine personal, emotional, education, financial, and societal problems that result from teen pregnancies.
- g) List the common types of STIs, how they are acquired, and their symptoms by researching and reviewing current findings and statistics.
- h) Assess the myths and the dangers/consequences of STIs and HIV/AIDS.
- i) Identify community resources and support groups available for assistance.

Standard 4 Define domestic violence, abuse, and various sexual violations, including sexual harassment.

- a) Define abuse and identify physical/social/emotional forms of domestic abuse and violence.
- b) Identify characteristics of abusers and victims within the violence cycle.
- c) Explain the violence cycle by using examples to illustrate how the cycle promotes abuse.
- d) Identify physical/social/emotional problems related to and resulting from rape, date rape, abuse, etc.
- e) Identify community resources and support groups available for assistance with sexual violations and abuse.
- f) Define sexual harassment and how to deal with it.
- g) Define rape and identify steps to follow if a rape occurs.
- h) Define pornography and evaluate the effects of pornography on an individual and its impact on personal relationships.

STRAND 6 Students will identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.

Standard 1 Analyze the importance and process of mate selection.

- a) Identify the theories of mate selection.
- b) Discuss marital success factors based upon maturity level, a potential lifestyle, the strengths and weaknesses of relationships, and the acceptability of the strengths and weaknesses of a possible mate.
- c) Identify topics to be discussed prior to marriage.
- d) Describe one's their personal values and beliefs regarding marriage.

ARFL #8 Performance Objective Develop a personal list of characteristics, qualities and values desired in a marriage partner.

Standard 2 Identify the purposes of the engagement period.

- a) Identify personal marital goals and objectives.
- b) Discuss the purpose of the engagement period.
- c) Identify signals of potential marriage problems.
- d) Identify the purposes of the honeymoon.

Standard 3 Define marital roles and related issues (e.g., household responsibilities, child care, etc.). Apply methods of conflict resolution as related to marriage, and identify positive characteristics and behaviors of strong marriage relationships.

- a) Identify marital roles and gender biases.
- b) Identify common sources of marital adjustments and conflict (e.g., dual incomes, personal needs and expectations, sexual adjustments, in-laws).
- c) Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict including financial issues.
- d) Identify specific behaviors found in strong marriage relationships.

ARFL #9 Performance Objective Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.

Standard 4 List the positive characteristics that affect family relationships throughout the family life cycle.

- a) List the qualities of strong families (e.g., commitment, appreciation, decision making, responsibility, problem solving, etc.).
- b) Identify strengths and weaknesses of various family forms.
- c) Discuss the financial considerations relevant to each stage of the family life cycle.

Standard 5 Identify marriage and family financial goals and budget development strategies.

- a) Identify and explain the process of budgeting based on calculated income. (GFL 4.1)
- b) Identify and prioritize fixed, variable, and periodic budget categories. (GFL 4.1.2)
- c) Emphasize the importance of proactive budget priorities, such as pay yourself first, emergency/opportunity fund, insurance, and charitable or voluntary contributions. (GFL 4.1.3)
- d) Discuss the pros and cons of charitable giving. (GFL 4.1.4)
- e) List ways and examples of charitable giving. (GFL 4.1.5)

- f) Develop a budget. (GFL 4.1.1)

ARFL #10 Performance Objective 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.

Standard 6 Identify the effects of divorce and coping strategies.

- a) Identify factors leading to divorce, effects of divorce on family members, and coping methods for dealing with divorce.
- b) List the steps of the grieving process and how to develop a positive adjustment to loss.

STRAND 7 Students will practice family financial planning as it pertains to saving, investing, and risk management.

Standard 1 Describe and discuss financial institutions and demonstrate how to manage personal financial accounts. (GFL 3.1)

- a) Explain the role of the Federal Reserve, the Federal Deposit Insurance Contribution (FDIC) and the National Credit Union Association (NCUA). (GFL 3.1.1)
- b) Compare the roles of financial institutions and their services, such as banks, credit unions, investment or brokerage firms, insurance companies, and loan agencies. (GFL 3.1.2)
- c) Demonstrate how to manage checking/debit and saving accounts, both manually and/or electronically, including reconciliation. (GFL 3.1.3)
- d) Describe available consumer banking technologies. (GFL 3.1.4)
- e) Explain the potential consequences of checking account mismanagement, such as non-sufficient funds (NSF) handling, overdraft processing, and the role of ChexSystems. (GFL 4.3.4)

ARFL #11 Performance Objective Demonstrate how to manage a checking/debit account. Include how a bank statement is reconciled with a monthly statement.

Standard 2 Describe and discuss the impact of credit and debt on personal money management. (GFL 4.2)

- a) Discuss the purpose and role of credit, and explain the value of building and maintaining a healthy credit rating, including the “Five C’s of Credit”: Character, Capacity, Capital, Collateral, and Conditions. (GFL 4.2.1)
- b) Explore and discuss the pros and cons of basic types of credit, such as unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans, and predatory lenders. (GFL 4.2.2)
- c) Describe the risks and responsibilities associated with using credit, such as APR, grace period, late fees, finance charges, default rates, interest, and closing costs. (GFL 4.2.3)
- d) Understand the similarities and differences between “principal” and “interest” on an amortization schedule. (GFL 4.1.10)
- e) Explain the purpose of co-signers and collateral when applying for a loan. (GFL 4.1.11)
- f) Understand principal and interest calculations. (GFL 4.2.4)
- g) Calculate how long it takes to repay debt by making minimum payments on installment loans and revolving accounts. (GFL 4.2.5)

- h) Locate and use online calculators to determine principal and interest aggregate monthly for long-term debt such as mortgages, vehicles, personal loans and credit cards. (GFL 4.2.6)
- i) Identify the process, rights and responsibilities relating to renting, leasing, and purchasing a home. (GFL 4.1.8)
- j) Identify the process, rights and responsibilities relating to renting, leasing, and purchasing a vehicle. (GFL 4.1.9)
- k) Evaluate the costs and risks of pay day and predatory lending. (GFL 4.2.7)
- l) Describe the personal and societal effects of bankruptcy and identify circumstances that lead to bankruptcy, such as uninsured medical costs, family break-up, or loss of job. (GFL 4.2.8)

ARFL #12 Performance Objective Evaluate three different credit card applications and determine the total cost of an item purchased on credit at three different rates of interest.

Standard 3 Explain and understand credit reports and scores. (GFL 4.3)

- a) Identify the three major credit bureaus. (GFL 4.3.1)
- b) Understand the legal right to a free annual credit report (through AnnualCreditReport.com). (GFL 4.3.2)
- c) Evaluate and identify components of a credit report, including derogatory remarks and the warning signs of credit abuse such as late fees, missed payments, collection notices and bounced checks. (GFL 4.3.3)

Standard 4 Discuss the dynamics of saving and investing. (GFL 3.2)

- a) Explain how paying yourself first (PYF) early and often influences positive progress towards long-term, financial goals. (GFL 3.2.1)
- b) Identify and understand basic saving options such as a savings account, and Certificate of Deposit. Understand that savings are designed to preserve principal. (GFL 3.2.2)
- c) Identify and understand investment options, including retirement planning, long- and short-term investments, and dividend reinvestment plans. Understand that investments put principal at risk. (GFL 3.2.3)
- d) Identify types of long-term retirement investments such as IRA, Roth IRA, 401(k), and 403(b), as well as reasons to invest. (GFL 3.2.4)
- e) Demonstrate time value of money (TVM) principles by using the rule of 72 and by manipulating the five variables used in basic TVM calculations. (GFL 3.2.5)
- f) Discuss the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk/reward, and investor behavior. (GFL 3.2.6)
- g) Identify and define the types of financial risks, including inflation, deflation, and recession. (GFL 3.2.7)

Standard 5 Discuss the purposes of insurance/risk management. (GFL 3.3.1)

- a) Define common insurance options and their purposes such as automobile, health, home owner/renters, whole/term life, long-term care and disability. (GFL 3.3.2)
- b) Define terms of a basic insurance policy such as contract, limits of coverage, deductible, premium, grace period, and lifetime limit. (GFL 3.3.3)
- c) Discuss insurance needs at different stages of life. (GFL 3.3.4)

- d) Understand identification and designation of beneficiaries. (GFL 3.3.5)

STRAND 8 Students will identify the various skills and responsibilities of parenting and list effective ways to develop meaningful relations in home and family life.

- Standard 1** Evaluate personal readiness for parenting roles and responsibilities.
- a) Identify the social, moral, emotional, physical, intellectual and financial considerations of parenting.

ARFL #13 Performance Objective Evaluate personal readiness for parenting (social, emotional, physical, intellectual, etc.).

- Standard 2** Explain the human reproductive process, infertility, and steps that lead to a healthy pregnancy.
- a) Review the male and female reproductive systems.
 - b) Identify ways to prevent birth defects.
 - c) Describe the growth and changes that take place during the three trimesters of pregnancy.
 - d) Identify problems that are associated with pregnancy (e.g., toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.).

- Standard 3** Explain the birth process and needs of a newborn.
- a) Define the terms associated with labor and delivery.
 - b) Identify postpartum symptoms.
 - c) Define nurturing/bonding and how it impacts a child.
 - d) Identify ways to appropriately soothe and handle an infant.

- Standard 4** Identify signs and types of child abuse and prevention strategies.
- a) Identify the types and signs of child abuse.
 - b) List strategies that help prevent child abuse.

- Standard 5** Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.
- a) Identify parenting types and styles (i.e., authoritarian, permissive, authoritative/democratic).
 - b) List ways to foster a child’s self-concept.
 - c) Identify positive guidance techniques (e.g., natural/logical consequences).

ARFL #14 Performance Objective Apply positive guidance techniques to resolve three child-rearing problems.

Skill Certificate Test Points by Strand

Test Name	Test #	Number of Test Points by Strand								Total Points	Total Questions
		1	2	3	4	5	6	7	8		
Adult Roles and Financial Literacy	319	7			11	11	14		17	70	60

Performance Objectives:

<http://schools.utah.gov/CTE/facs/DOCS/standards/AdultRolesFinancialLiteracy.aspx>

FCCLA Integration into Adult Roles and Financial Literacy:

STAR Events: Career Investigation, Environmental Ambassador, Focus on Children, Illustrated Talk, Interpersonal Communications, Job Interview, Life Event Planning, Advocacy, Chapter Service Project Display, Chapter Service Project Portfolio, National Programs in Action.

On-line STAR Event: Digital Stories for Change

Skill Demonstration Events: Impromptu Speaking, Consumer Math

National Program: Career Connection, FACTS-Families Acting for Community Traffic Safely, Families First, Financial Fitness, Power of One, STOP the Violence-Students Taking on Prevention, Student Body.