

WARREN COUNTY SCHOOL DISTRICT

PLANNED INSTRUCTION

COURSE DESCRIPTION

Course Title: Consumer and Life Skills

Course Number: 00778

Course Prerequisites: none

Course Description: Consumer and Life Skills is an elective course for grades 9-12. This course is a contemporary consumer education program that covers all financial literacy basics. The course will emphasize personal and family finance, economics, and entrepreneurial literacy as it applies to everyday life situations. The student will learn personal decision-making skills regarding budgeting, purchasing, managing credit, career choices, loans, and insurance will be covered. A final examination is required. Students are responsible for all project materials and costs.

Suggested Grade Level: Grades 9-12

Length of Course: One Semester

Units of Credit: .5

PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:

CSPG 44 Family & Consumer Sciences

To find the CSPG information, go to [CSPG](#)

Certification verified by the WCSD Human Resources Department: Yes No

WCSD STUDENT DATA SYSTEM INFORMATION

Course Level: Academic

Mark Types: Check all that apply.

F – Final Average MP – Marking Period EXM – Final Exam

GPA Type: GPAEL-GPA Elementary GPAML-GPA for Middle Level NHS-National Honor Society

UGPA-Non-Weighted Grade Point Average GPA-Weighted Grade Point Average

State Course Code: Consumer Economics Personal Finance: 19262

To find the State Course Code, go to [State Course Code](#), download the Excel file for *SCED*, click on *SCED 6.0* tab, and chose the correct code that corresponds with the course.

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TEXTBOOKS AND SUPPLEMENTAL MATERIALS

Board Approved Textbooks, Software, and Materials:

Title: Succeed in Life & Career
Publisher: McGraw Hill
ISBN #: 978-1-60525-453-1
Copyright Date: 2012
WCSD Board Approval Date: June 8, 2015

Supplemental Materials:

Curriculum Document

WCSD Board Approval:

Date Finalized: Fall 2014
Date Approved: 1/12/2015
Implementation Year: 2015 - 2016

SPECIAL EDUCATION, 504, and GIFTED REQUIREMENTS

The teacher shall make appropriate modifications to instruction and assessment based on a student's Individual Education Plan (IEP), Chapter 15 Section 504 Plan (504), and/or Gifted Individual Education Plan (GIEP).

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PLANNED INSTRUCTION

SCOPE AND SEQUENCE OF CONTENT, CONCEPTS, AND SKILLS

Performance Indicator	PA Core Standard and/or Eligible Content	Month Taught and Assessed for Mastery
Describe services offered by financial institutions	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F	September
Demonstrate check writing and check book balancing skills.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F	September
Evaluate available options when making shopping decisions.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F	September
Analyze factors affecting buying decisions.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F	September
Relate comparison shopping to shopping decisions.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F	September
Analyze personality traits and how they might affect skills needed in the working world	13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D	October November

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Performance Indicator	PA Core Standard and/or Eligible Content	Month Taught and Assessed for Mastery
<p>Relate Self-esteem to a Positive Self-concept.</p>	<p>13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D</p>	<p>October November</p>
<p>Contrast Needs vs. Wants</p>	<p>13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D</p>	<p>October November</p>

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Performance Indicator	PA Core Standard and/or Eligible Content	Month Taught and Assessed for Mastery
<p>Explain potential and how to achieve it.</p>	<p>13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D</p>	<p>October November</p>
<p>Identify qualities and skills for job success.</p>	<p>13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D</p>	<p>October November</p>

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Performance Indicator	PA Core Standard and/or Eligible Content	Month Taught and Assessed for Mastery
<p>Explain roles of leaders and followers.</p>	<p>13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D</p>	<p>October November</p>
<p>Demonstrate qualities of effective team members.</p>	<p>13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D</p>	<p>October November</p>

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Performance Indicator	PA Core Standard and/or Eligible Content	Month Taught and Assessed for Mastery
Identify three types of leaders.	13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D	October November
Describe functions of group leaders.	13.1.11.A, 13.1.11.B, 13.1.11.C, 13.1.11.D, 13.1.11.E, 13.1.11.F, 13.1.11.G, 13.1.11.H, 13.2.11.A, 13.2.11.B, 13.2.11.C, 13.2.11.D, 13.2.11.E, 13.3.11.A, 13.3.11.B, 13.3.11.C, 13.3.11.D, 13.3.11.E, 13.3.11.F, 13.3.11.G, 11.2.B, 11.2.C, 11.2.D	October November
Describe different types of goals	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January

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Performance Indicator	PA Core Standard and/or Eligible Content	Month Taught and Assessed for Mastery
Identify available resources.	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January
Analyze resource limitations.	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January
Apply techniques to make the most of resources.	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January
Explain the importance of being an informed citizen and exercising the right to vote.	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January
Describe the purpose of taxes.	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January

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Explain why community involvement is important.	13.1.11.A, 11.2.B, 11.2.C, 11.2.D, 11.2.E, 11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F, 11.1.G	December January
Describe services offered by financial institutions	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F,	December January
Demonstrate check writing and check book balancing skills.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F,	December January
Evaluate available options when making shopping decisions.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F,	December January
Analyze factors affecting buying decisions.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F,	December January
Relate comparison shopping to shopping decisions.	11.1.A, 11.1.B, 11.1.C, 11.1.D, 11.1.E, 11.1.F,	December January

ASSESSMENTS

PSSA Academic Standards, Assessment Anchors, and Eligible Content: The teacher must be knowledgeable of the PDE Academic Standards, Assessment Anchors, and Eligible Content and incorporate them regularly into planned instruction.

Formative Assessments: The teacher will utilize a variety of assessment methods to conduct in-process evaluations of student learning.

Effective formative assessments for this course include: Pre-Assessments of prior knowledge (e.g. entrance cards or KWL chart) • Labs/lab reports • Bell ringers/Problems of the Day (PODs) • Discussions • Teacher observation/Questioning • Graphic organizers (e.g. Venn diagrams, word mapping, webbing, KWL chart, etc.) • Summarizing • Retelling • Notetaking • Problem-based learning modules • Authentic assessment • Oral presentations • Outlining • Journaling • Student presentations/projects • Open-ended response • Classroom Performance System (CPS)

Summative Assessments: The teacher will utilize a variety of assessment methods to evaluate student learning at the end of an instructional task, lesson, and/or unit.

Effective summative assessments for this course include: Essays • Open-Ended Responses • Projects • Quizzes/tests • Student presentations • Portfolios