



Scope and Sequence

TEA does not endorse any of the external products, vendors, consultants, or documentation referenced in this document. Any mention of vendors, products, or services is for informational purposes only.

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| Cluster: | Human Services |
| Course Name: | §130.243 Dollars and Sense (One-Half to One Credit) |
| Course Description: | Dollars and Sense focuses on consumer practices and responsibilities, the money management process, decision-making skills, impact of technology, and preparation for human services careers. Students are encouraged to participate in career and technical student organizations and other leadership organizations. |
| Course Requirements: | This course is recommended for students in grades 10-12. Recommended prerequisite: Principles of Human Services. |
| Recommended Equipment: | Students must have access to computers and the Internet for extended learning opportunities, including access to technology resources cited in TEKS (2)(L). |

| Units of Study | Knowledge and Skills | Student Expectations | Resources (key on last page) |
|---|--|---|---|
| I. Management of Individual and Family Resources | | | |
| A. Using resources to reach goals B. Economic consequences | 1) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. | (B) apply management, planning skills, and processes to organize tasks and responsibilities (D) analyze the consequences of an economic decision made by an individual consumer such as the decisions to provide safe and nutritious foods, clothing, housing, health care, recreation, and transportation | <ul style="list-style-type: none"> • CEE – Ch. 4 • CFETIG • GL – Ch. 3 • TCC – Ch. 5 • GL – Ch. 2 • Family, Career, and Community Leaders of America - TEXAS www.texasfccla.org |

| Units of Study | Knowledge and Skills | Student Expectations | Resources (key on last page) |
|---|---|--|--|
| II. Management of Financial Resources | | | |
| <p>A. Economic activities of consumers</p> <p>B. Consumer credit</p> <p>C. Credit problems</p> <p>D. Lifetime financial planning</p> <p>E. Savings plans</p> <p>F. Financial institutions</p> <p>G. Using resources of financial institutions</p> <p>H. Investment principles and options</p> <p>I. Insurance</p> <p>J. Evaluating legal documents</p> <p>K. Analyzing data</p> | <p>(2) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span.</p> | <p>(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower</p> | <ul style="list-style-type: none"> • CEE – Ch. 14 • GL – Ch.21 • TCC – Ch. 2 • Consumer Credit Counseling Service www.cccsintl.org • Consumer Jungle www.consumerjungle.org • Family, Career, and Community Leaders of America www.fcclainc.org • FDIC Money Smart for Young Adults www.fdic.gov/consumers/consumer/moneysmart/young.html • Family Economics and Consumer Education www.fefe.arizona.edu • Federal Trade Commission www.ftc.gov/bcp/conline/edcams/gettingcredit • Internal Revenue Service www.irs.gov • My Money www.mymoney.gov • NEFE High School Financial Planning Program www.hsfpp.nefe.org/home |

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| | | (C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt | <ul style="list-style-type: none"> • CEE – Ch. 5 • TCC – Ch. 13 • Consumer Credit Counseling Service www.cccsintl.org • FDIC Money Smart for Young Adults www.fdic.gov/consumers/consumer/moneysmart/young.html • Family Economics and Consumer Education www.fefe.arizona.edu • Federal Trade Commission www.ftc.gov/bcp/conline/edcams/gettingcredit • My Money www.mymoney.gov • NEFE High School Financial Planning Program www.hsfp.nefe.org/home • Sense and Dollars www.senseanddollars.thinkport.org |
| | | (I) investigate bankruptcy laws, including ways to avoid bankruptcy | <ul style="list-style-type: none"> • CEE – Ch. 13 • FCCLA Financial Fitness www.fcclainc.org/content/financial-fitness • Federal Trade Commission www.ftc.gov/bcp/conline/edcams/gettingcredit |
| | | (A) evaluate the need for personal and family financial planning, including budgeting, expense records, and maintaining economic self-sufficiency | <ul style="list-style-type: none"> • CEE – Ch. 14 • CFETIG • GL – Ch. 22 • TCC – Ch.14 • Jump Start www.jumpstart.org |

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| | | (D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning | <ul style="list-style-type: none"> • CEE – Ch.15 • CFETIG • GL – Ch. 22 • TCC – Ch.15 • American Association of Retired Persons www.aarp.org • FDIC Money Smart for Young Adults www.fdic.gov/consumers/consumer/moneysmart/young.html • Family Economics and Consumer Education www.fefe.arizona.edu • NEFE High School Financial Planning Program www.hsfpp.nefe.org/home |
| | | (G) compare types of bank accounts available to consumers and the benefits of maintaining a bank account | <ul style="list-style-type: none"> • CEE – Ch. 16 • CFETIG • GL – Ch. 20 • TCC – Ch. 16 • FDIC Money Smart for Young Adults www.fdic.gov/consumers/consumer/moneysmart/young.html • Family Economics and Consumer Education www.fefe.arizona.edu • NEFE High School Financial Planning Program www.hsfpp.nefe.org/home • Sense and Dollars www.senseanddollars.thinkport.org |

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| | | (H) demonstrate the ability to balance a check book | <ul style="list-style-type: none"> • GL – Ch. 20 • FDIC Money Smart for Young Adults www.fdic.gov/consumers/consumer/moneysmart/young.html • Family Economics and Consumer Education www.fefe.arizona.edu • NEFE High School Financial Planning Program www.hsfpp.nefe.org/home • Sense and Dollars www.senseanddollars.thinkport.org |
| | | (E) explore how to be a prudent investor in the stock market and other investment options | <ul style="list-style-type: none"> • Investor's Clearinghouse www.investoreducation.org • North American Securities Administrators Association www.nasaa.org/home/index.cfm • Stock Market Game www.smgww.org |
| | | (J) apply management principles to decisions about insurance for individuals and families | <ul style="list-style-type: none"> • CFETIG • GL – Ch. 22 • Insurance Education Foundation www.griffithfoundation.org • Insurance Information Institute www.iii.org • NEFE High School Financial Planning Program www.hsfpp.nefe.org/home |

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| | | (K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records | <ul style="list-style-type: none"> • CFETIG • Social Security Administration www.ssa.gov |
| | | (L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance | <ul style="list-style-type: none"> • GL – Ch. 20 |

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| III. Consumer Skills Related to Housing Needs | | | |
| <p>A. Housing Issues</p> <p>B. Financing a home</p> <p>C. Housing costs and skills</p> | | <p>(A) explain consumer rights and responsibilities associated with renting or buying a home</p> <p>(B) analyze legal and financial aspects of purchasing and leasing housing</p> <p>(C) propose money-management skills necessary to make the transition from renting to home ownership</p> | <ul style="list-style-type: none"> • CEE – Ch. 23 • GL – Ch. 29 • TCC – Ch. 11 • Consumer Jungle www.consumerjungle.org • FCCLA Financial Fitness www.fcclainc.org/content/financial-fitness • Federal Citizen Information Center www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm • Housing and Urban Development www.hud.gov • Texas Real Estate Commission www.trec.state.tx.us |
| IV. Environment and Resources | | | |
| <p>A. Current environmental issues</p> <p>B. Energy and future trends</p> <p>C. Conversation</p> <p>D. Government of environmental resources</p> | <p>(4) The student analyzes the relationship of the environment to family and consumer resources.</p> | <p>(A) analyze individual and family responsibilities in relation to environmental trends and issues</p> <p>(B) summarize environmental trends and issues affecting families and future generations</p> <p>(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment</p> <p>(D) explain government regulations for conserving natural resources</p> | <ul style="list-style-type: none"> • CEE – Ch. 3 • GL – Ch.19 • TCC – Ch. 18 • Environmental Protection Agency www.epa.gov • Natural Resources Defense Council www.nrdc.org/thisgreenlife/0802.asp • Reduce www.reduce.org |

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| V. The Consumer and the Economic System | | | |
| <p>A. Consumer rights and responsibilities</p> <p>B. Personal aspects of consumer choices</p> <p>C. Impact of media and technology on consumer choices</p> <p>D. Impact of government regulations</p> <p>E. Impact of taxation</p> <p>F. Charitable giving</p> | <p>(1) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital.</p> | <p>(A) analyze the economic rights and responsibilities of individuals as consumers</p> | <ul style="list-style-type: none"> • CEE – Ch.5-7 • CFETIG • GL – Ch. 23 • TCC – Ch. 4 • Consumer Federation of America www.consumerfed.org • Consumer Jungle www.consumerjungle.org • Consumers Union www.consumersunion.org • Consumer World www.consumerworld.org • Federal Citizen Information Center www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm • Family Economics and Consumer Education www.fefe.arizona.edu • Federal Trade Commission www.ftc.gov • National Consumers League www.nclnet.org • Small Business Administration www.sba.gov • Family, Career, and Community Leaders of America - TEXAS www.texasfccla.org |
| | | <p>(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants</p> | <ul style="list-style-type: none"> • CFETIG • GL – Ch. 2 |

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| | | (E) analyze the impact of media and technological advances on family and consumer decisions | |
| | 5) The student analyzes relationships between the economic system and consumer actions. | (A) analyze economic effects of laws and regulations that pertain to consumers and providers of services | <ul style="list-style-type: none"> • CFETIG • Better Business Bureau www.bbb.org • Federal Trade Commission www.ftc.gov |
| | (2) The student demonstrates management of financial resources to meet the goals of individuals and families across their life span. | (B) identify types of taxes at the local, state, and national levels and the economic importance of each | |
| (F) investigate the benefits of charitable giving | | | |

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| VI. Careers in Consumer Services | | | |
| <p>A. Career planning</p> <p>B. Careers in consumer services</p> <p>C. Success in the workplace</p> <p>D. Professional organizations</p> | <p>(6) The student integrates knowledge, skills, and practices required for careers in consumer services.</p> | <p>(A) explain the roles and functions of individuals engaged in consumer services careers</p> | <ul style="list-style-type: none"> • CFETIG • GL – Ch. 31-32 • TCC – Ch. 3 • O*Net Online www.onetonline.org • Texas OSCAR-Occupation and Skill Computer Assisted Researcher www.ioscar.org/tx • U.S. Department of Labor - Occupational Outlook Handbook www.bls.gov/oco |
| | | <p>(B) analyze opportunities for employment and entrepreneurial endeavors</p> | <ul style="list-style-type: none"> • Achieve Texas www.achievetexas.org • Career Clusters www.careerclusters.org |
| | | <p>(C.) summarize education and training requirements for consumer services careers</p> | <ul style="list-style-type: none"> • Labor Market and Career Information www.lmci.state.tx.us |
| | | <p>(D) investigate professional organizations for consumer services</p> | <ul style="list-style-type: none"> • O*Net Online www.onetonline.org • Texas OSCAR-Occupation and Skill Computer Assisted Researcher www.ioscar.org/tx • U.S. Bureau of Labor and Statistics www.bls.gov • U.S. Department of Labor - Occupational Outlook Handbook www.bls.gov/oco |

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| Resources: Books | | | |
| CEE | Consumer Education and Economics, Glencoe/McGraw-Hill Division, 2003 | | ISBN: 78251559 |
| CFETIG | Consumer and Family Economics Teacher's Instructional Guide, Curriculum Center for FCS, 2008 | | www.depts.ttu.edu/hs/ccfcs |
| GL | Goals for Living, Goodheart-Willcox Company, 2001 | | ISBN: 1566377617 |
| TCC | The Confident Consumer, Goodheart-Willcox Company, 2004 | | ISBN: 1590701416 |
| Resources: Websites | | | |
| American Association of Retired Persons | www.aarp.org | | |
| Achieve Texas | www.achievetexas.org | | |
| Better Business Bureau | www.bbb.org | | |
| Career Clusters | www.careerclusters.org | | |
| Consumer Credit Counseling Service | www.cccsintl.org | | |
| Consumer Federation of America | www.consumerfed.org | | |
| Consumer Jungle | www.consumerjungle.org | | |
| Consumers Union | www.consumersunion.org | | |
| Consumer World | www.consumerworld.org | | |
| Environmental Protection Agency | www.epa.gov | | |
| Family, Career, and Community Leaders of America | www.fcclainc.org | | |
| FCCLA Financial Fitness | www.fcclainc.org/content/financial-fitness/ | | |
| Federal Citizen Information Center | www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm | | |
| FDIC Money Smart for Young Adults | www.fdic.gov/consumers/consumer/moneysmart/young.html | | |
| Family Economics and Consumer Education | www.fefe.arizona.edu | | |
| Federal Trade Commission | www.ftc.gov | | |
| Federal Trade Commission | www.ftc.gov/gettingcredit | | |
| Housing and Urban Development | www.hud.gov | | |
| Investor's Clearinghouse | www.investoreducation.org | | |
| Insurance Education Foundation | www.griffithfoundation.org | | |
| Insurance Information Institute | www.iii.org | | |
| Internal Revenue Service | www.irs.gov | | |
| Jump Start | www.jumpstart.org | | |

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| Labor Market and Career Information | www.lmci.state.tx.us | | |
| MyMoney.gov | www.mymoney.gov | | |
| Administrators Association | www.nasaa.org | | |
| National Consumers League | www.nclnet.org | | |
| Program | www.hsfpp.nefe.org/home | | |
| Natural Resources Defense Council | www.nrdc.org/thisgreenlife/0802.asp | | |
| O*Net Online | www.online.onetcenter.org | | |
| Reduce | www.reduce.org | | |
| Small Business Administration | www.sba.gov | | |
| Sense and Dollars | www.senseanddollars.thinkport.org | | |
| Stock Market Game | www.smgww.org | | |
| Social Security Administration | www.ssa.gov | | |
| Texas Comptroller | www.window.state.tx.us | | |
| Texas Family, Career, and Community Leaders of America | www.texasfccla.org | | |
| Texas OSCAR-Occupation and Skill Computer Assisted Researcher | www.ioscar.org/tx | | |
| Texas Real Estate Commission | www.trec.state.tx.us | | |
| U.S. Bureau of Labor and Statistics | www.bls.gov | | |
| U.S. Department of Labor - Occupational Outlook Handbook | www.bls.gov/oco | | |