This lesson will provide you with a brief overview of this course.
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Has anyone ever heard of Career and Technical Education? Have students brainstorm: What do you think it is?
Allow a student to read the definitions for Career and Technical Education. Provide students with an index card and have them write a definition for CTE in their own words. Share responses.

If you choose to further explore the topic of Career and Technical Education, please see About CTE Presentation http://cte.unt.edu/home/about.html
Career and Technical Education (CTE)

Internships, practicum courses, career preparation courses, dual enrollment programs, and apprenticeships are a few venues that deliver career and technical education by providing meaningful opportunities for learners to apply their academic and technical skills.

Allow student a few moments to read the information on the slide and on the back of their index card write down all unfamiliar terms. Lead a brief class discussion on the contents of the slide. Define and provide examples of all unfamiliar terms. Inform students of CTE venues available in your district, your campus and your program.
Career and Technical Education

Historical Side Notes:

In the past, Career and Technical Education (CTE courses) were once referred to as Vocational, Voc Ed and Career and Technology Education (CATE) courses.

Another example of CTE historical changes include Family and Consumer Sciences courses once referred as Homemaking and Home Economics (Home Ec) courses.

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Historical Side Notes:
In the past, Career and Technical Education (CTE) was organized by program areas, but is now organized by career clusters.
Example:
Family and Consumer Sciences (program area) courses are now located in five career clusters:
- Architecture and Construction (Interior Design courses)
- Arts, AV Technology and Communication (Fashion Design courses)
- Education and Training
- Hospitality and Tourism
- Human Services

Arts, AV Technology and Communication (Fashion Design courses) and Architecture and Construction (Interior Design courses) cluster information can be found at http://cte.unt.edu/
Career and Technical Education (CTE)

- You are currently enrolled in the course *Dollars and Sense*
- *Dollars and Sense* is a CTE course
- You are a CTE student
- I am a CTE instructor
A copy of this document can be found in the Attachments section of this lesson.

The 16 clusters identified by the U.S. Department of Education, classify workforce preparation programs that are obtained through career and technical education.

What cluster do you think Cosmetology falls under? Have students read the descriptors for each cluster.
Dollars and Sense is in the Human Services Clusters.

If time permits, allow students to discuss other CTE courses available at your campus and determine their career clusters.
Dollars and Sense is in the Human Services Cluster.
The Texas Education Agency has approved 12 high school courses in Human Services. Not all high schools offer all courses.

What is meant by coherent sequence? The goal of CTE in high school is to progress through a sequence of courses that lead to the attainment of academic and technical skills. Discuss the sequence of Human Services on your campus/district.

If applicable, discuss other Human Services courses/sequences offered at your campus and in your district.

Inform students that it is possible to incorporate courses from other sequences or clusters into their personal program of study.

Example:
Sandra wants to someday own a hair salon. In addition to her cosmetology courses, she asks her counselor to enroll her in the course DOLLARS and SENSE (another Human Services course) so that she can learn about handling finances.

In the future, Juan would like to work in a salon and eventually provide for a family of his own. In addition to his cosmetology courses, Juan asks his counselor to enroll him in CHILD DEVELOPMENT, so he can learn as much as he can about children.

Encourage students to speak to their counselors.
Recommended sequences for all cluster courses can be found at:
http://www.tea.state.tx.us/index2.aspx?id=5415
Review the sequence available for your course.

If time permits, allow students to determine the sequences available for other CTE courses on their campus/district.
Each cluster has various Programs of Study. We have already established that Dollars and Sense is in the Human Services career cluster. What Program of Study do you think it follows?
Yes, Dollars and Sense is in the Human Services Cluster and is categorized under the **Consumer Services** Program of Study.
Labeled diagram
Review the contents of this chart with the students, helping them make a connection between the cluster, selected program of study/pathway and possible career/occupations available to them.

This chart and frames for all career clusters can be found at:
http://www.careertech.org/career-clusters/resources/career-frames.html
Click on logo to link to AchieveTexas Human Services component.
Possible Program of Study
Personal Financial Advisor
LOTS OF OPTIONS are available to you.
Sample Bachelor Degrees

- Accounting
- Banking Finance
- Business Administration
- Family & Consumer Sciences
- Financial Management
Graduate Degrees

- Accounting
- Accounting Audit & Financial Accounting
- Business Administration
- Human Services & Consumer Sciences
Sample Career Options

- Accountant
- Chief Financial Advisor
- Financial Analyst
- Financial Consultant
- Loan Counselor
Provide students with a brief definition and explanation of the Texas Essential Knowledge and Skills (TEKS).

TEKS - the state standards for what students should know and be able to do
Differentiate between the Knowledge and Skills Statement and the Student Expectations.
Provide students with a copy of the course TEKS. Inform students that they will be referring to this document throughout the school year. Stress that all TEKS listed will be addressed. Provide students with sample course activities that correspond to the TEKS.
(2) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:

(A) evaluate the need for personal and family financial planning, including budgeting, expense records, and maintaining economic self-sufficiency;
(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower;
(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit and debt;
(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning;
(E) explore how to be a prudent investor in the stock market and other investment options;
(F) investigate the benefits of charitable giving;
(G) compare types of bank accounts available to consumers and the benefits of maintaining a bank account;
(H) demonstrate the ability to balance a checkbook;
(I) investigate bankruptcy laws, including ways to avoid bankruptcy;
(J) apply management principles to decisions about insurance for individuals and families;
(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; and
(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance.

Provide students with sample course activities that correspond to the TEKS.
Provide students with sample course activities that correspond to the TEKS.
Provide students with sample course activities that correspond to the TEKS.
The student analyzes relationships between the economic system and consumer actions. The student is expected to:

(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services; and

(B) identify types of taxes at the local, state, and national levels and the economic importance of each.

Provide students with sample course activities that correspond to the TEKS.
(6) The student integrates knowledge, skills, and practices required for careers in **consumer** services. The student is expected to:

(A) explain the roles and functions of individuals engaged in **consumer** services careers;

(B) analyze opportunities for employment and entrepreneurial endeavors;

(C) summarize education and training requirements for **consumer** services careers; and

(D) investigate professional organizations for **consumer** services.

Provide students with sample course activities that correspond to the TEKS.
End of Course Project Options – Dollars and Sense instructional lesson can be found on the SIRDC website.
Title on slide is hyperlinked to slide presentation for said lesson.
Any questions, comments or concerns?
Instruct students to create their interpretation of the information on this slide. It may be used as the coversheet for their class binder, folder or journal. Students may draw or use a computer to complete the task. See Independent Practice in lesson.

Criteria used for assessment of project:
- Must include all five components
- Creativity
- Neatness
- Spelling and Grammar
AchieveTexas
Education initiative designed to prepare students for a lifetime of success.
http://www.achievetexas.org

Learning that Works for America™
Sponsored by The National Association of State Directors of Career Technical Education Consortium (NASDCTEc). Aims to support an innovative CTE system that prepares individuals to succeed in education and their careers.
http://www.careertech.org/career-clusters/glance/at-a-glance.html

Texas Education Agency
Texas Essential Knowledge and Skills. The mission of the Texas Education Agency is to provide leadership, guidance and resources to help schools meet the educational needs of all students.
http://ritter.tea.state.tx.us/rules/tac/chapter130/index.html