



Scope & Sequence

Course Name: Dollars and Sense PEIMS Code: 13024300		Course Credit: 0.5 Course Requirements: This course is recommended for students in grades 11-12 Prerequisites: none Recommended Prerequisites: Principles of Human Services
Course Description: Dollars and Sense focuses on consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.		
NOTE: This is a suggested scope and sequence for the course content. This content will work with any textbook or instructional materials. If locally adapted, make sure all TEKS are covered.		
Total Number of Periods Total Number of Minutes Total Number of Hours	88 Periods 3,960 Minutes 66 Hours*	*Schedule calculations based on 175/180 calendar days. For 0.5 credit courses, schedule is calculated out of 88/90 days. Scope and sequence allows additional time for guest speakers, student presentations, field trips, remediation, extended learning activities, etc.
Unit Number, Title, and Brief Description	# of Class Periods* (assumes 45-minute periods) Total minutes per unit	TEKS Covered 130.273. (c) Knowledge and Skills
Unit 1: Management of Individual and Family Resources Students will understand that people have basic needs and unlimited wants but limited	12 Periods 540 Minutes	(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to: (A) analyze the economic rights and responsibilities of individuals as consumers;



<p>resources; consumers must apply management skills when making decisions on how money is spent and what goods and services are selected over others. Students will analyze the factors that influence economic decisions pertaining to housing, clothing, food, healthcare, recreation, entertainment, and transportation. Students will research advertising strategies and how ads entice consumers to buy product or service.</p>		<p>(B) apply management, planning skills, and processes to organize tasks and responsibilities; (C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants; (D) analyze the consequences of an economic decision made by an individual consumer such as the decisions to provide safe and nutritious food, clothing, housing, health care, recreation, and transportation; and (E) analyze the impact of media and technological advances on family and consumer decisions.</p>
<p>Unit 2: Management of Financial Resources</p> <p>Students will expand their knowledge pertaining to financial literacy. Students will compare and contrast different types of banks and the services that each provides – e.g. credit unions, virtual banks, etc. Students will use fractions, percents, and ratios to solve problems related to stock transactions, credit cards, taxes, budgets, automobile purchases, checking and saving accounts and other related finance applications. Students will use basic functions to solve and model problems related to stock transactions, banking and credit, loans, taxes, rent and mortgages, retirement planning, and other related finance applications. Students will demonstrate the ability to keep accurate financial records through the use of calculators, spreadsheets, computers, and financial software. Students</p>	<p>16 Periods 720 Minutes</p>	<p>(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:</p> <p>(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and 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 card 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 banks, credit unions, and virtual banks available to consumers and the benefits of maintaining financial accounts; (H) demonstrate the ability to maintain financial records; (I) investigate bankruptcy laws, including ways to avoid bankruptcy;</p>



<p>will analyze the impact of debt and bankruptcy on consumers and their financial future.</p>		<p>(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.</p>
<p>Unit 3: Consumer Skills for Housing Needs</p> <p>Students will demonstrate consumer decision making skills through the lenses of ecological, socioeconomic, and cultural contexts pertaining to housing needs. Students will understand that renters, potential homebuyers, landlords, and homeowners have both rights and responsibilities and have strict codes of ethics and legal guidelines they all must abide by. Students will explore money management and saving skills that could aide in the transition from renting to home ownership by affording a consumer the ability to make a significant down payment on a home.</p>	<p>12 Periods 540 Minutes</p>	<p>(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to: (A) explain consumer rights and responsibilities associated with renting or buying a home; (B) analyze legal and financial aspects of purchasing and leasing housing; and (C) propose money-management skills necessary to make the transition from renting to home ownership.</p>
<p>Unit 4: The Consumer and the Economic System</p>	<p>12 Periods 540 Minutes</p>	<p>(6) 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</p>



<p>Students will examine reasons people buy a good or service. Students will distinguish between internal and external consumers and identify the types of consumers (e.g. discount, impulse, loyal, need-based, and wandering). Students will identify and explain the types of laws and regulations that provide protection to consumers including the Uniform Commercial Code (UCC), constitutional law, common law, regulatory law, statutory law, licensing boards, contracts and agreements. Students will demonstrate understanding of different types of taxes that impact consumers such as collective consumption, progressive tax, proportional tax, regressive tax at the local, state, and federal levels.</p>		<p>(B) identify types of taxes at the local, state, and national levels and the economic importance of each.</p>
<p>Unit 5: Environmental Sustainability</p> <p>Students will analyze the interrelationship between the environment and family and consumer resources through the lens of consumption for conservation and waste-management practices. Students will understand that individual households can take measures to conserve, consume, dispose, protect and stay informed of best practices regarding taking care of the environment. Students will identify measures to curtail dependence of foreign oil such as focusing on the use of corn (ethanol), solar power, geothermal and wind power. Students will explain the role of the Consumer</p>	<p>12 Periods 540 Minutes</p>	<p>(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:</p> <ul style="list-style-type: none"> (A) analyze individual and family responsibilities in relation to environmental trends and issues; (B) summarize environmental trends and issues affecting families and future generations; (C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment; and (D) explain governmental regulations for conserving natural resources.



<p>Federation of America (CFA), the Environmental Protection Agency (EPA), and other governmental agencies have regarding conservation regulations.</p>		
<p>Unit 6: Employability Skills</p> <p>This unit explores the professional standards and employability skills required by business and industry. Students will grow to understand that responsibility, time management, organization, positive attitude, and good character have a large impact on employability and job retention. Students will also be able to identify and describe the work ethic needed for career advancement in the Human Services industry (e.g., skill sets, work schedules, travel/relocation, teamwork, communication skills, flexibility and adaptability etc.).</p>	<p>12 Periods 540 Minutes</p>	<p>(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:</p> <ul style="list-style-type: none"> (A) apply interpersonal communication skills in business and industry settings; (B) explain and recognize the value of collaboration within the workplace; (C) examine the importance of time management to succeed in the workforce; (D) identify work ethics and professionalism in a job setting; and (E) develop problem-solving and critical-thinking skills.
<p>Unit 7: Career Exploration</p> <p>This unit will help students better understand the various career opportunities within the human services industry. Students will focus on expanding their knowledge about the education, training, and/or certification required to obtain employment in the industry. Students will develop a career plan designed to achieve their career goals within this industry. Students will examine the job market for said careers at the local, regional and state level. Students will research a</p>	<p>12 Periods 540 Minutes</p>	<p>(7) The student identifies skills and attributes necessary for sustaining a chosen lifestyle. The student is expected to:</p> <ul style="list-style-type: none"> (A) evaluate and compare employment options, including salaries and benefits; (B) compare rewards and demands for various levels of employment in a variety of careers; (C) determine how interests, abilities, personal priorities, and family responsibilities affect career choices; (D) determine continuing education opportunities that enhance career advancement and promote lifelong learning; and (E) use presentation skills to communicate and apply knowledge of careers in consumer services.



<p>career in the Human Services Cluster to include education and training, job outlook, work environment, median pay, forecast for the industry, and related/similar occupations.</p>		<p>(8) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:</p> <ul style="list-style-type: none">(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.
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