T:41a	als Evaluation Criteria –	Consumer Economics/Money Mana ISBN#	agement
Established Track Record? YES NO If yes, please list research source(s):			
Meets National Standards? YES □ NO □			
Standard 20.0104-01: Students w	ill discuss their roles as cons	umers.	
Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-01 <u>01</u> - Students will explain			
the roles of the consumer in the			
economic system.Identify the roles consumer's			
lay (purchasing agent,			
customer, citizen).			
• Describe how the economic			
system works to produce good			
and services for consumers.			
Identify the difference between inflation and recession and			
discuss their effects on			
consumers.			
20.0104-01<u>02</u>-Students will explain			
how the decision-making process			
works in the economic system.			
• Define the terms: values and goals.			
Identify and list personal values			
and goals.			
List steps in making economics			
decisions.			
 Identify factors involved with 			

-		
personal consumer choices.		
Analyze how personal factors		
and economic conditions affect		
consumer decisions.		
20.0104-01<u>03</u>- Students will identify		
types of consumer problems and		
how they may be dealt with.		
Identify consumer protection		
legislation and protection		
agencies.		
Define the term warranty or		
guarantee and identify the		
differences between written and		
implied warranties.		
20.0104-01<u>04</u> Identify consumer		
rights and responsibilities.		
Describe how to make an		
effective consumer complaint.		
Apply appropriate purchasing		
skills.		
	 	

Standard 20.0104-02: Students will describe the role of advertising in the economic system.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-02<u>01</u>- Identify advertising			
roles in the marketplace.			
• Explain how a product is			
brought to market.			
• Explain the impact of			
advertising on the consumer.			
• Identify advertising techniques.			
• Identify fraudulent claims			
aimed at teen markets.			
20.0104-02<u>02-</u> Develop criteria for			
evaluating advertising, and then			

critique advertisements in various types of media.		
• Identify agencies that govern advertisements.		
• Evaluate advertisements according to the emotional or educational appeal.		
20.0104-02 <u>03</u> - Describe the steps and purposes of advertising, then develop an advertisement for a		
product or service.		

Standard 20.0104-03: Students will participate in activities concerning the income area of money management.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-03 <u>01</u> -Select a career and			
calculate the anticipated earning,			
identifying financial concerns that			
relate to that career selection.			
20.0104-03<u>02</u>-List various types of			
income for individuals and families			
and identify various types of			
incomes currently found in			
families.			

Standard 20.0104-04: Students will participate in activities concerning the spending area of money management.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-04 <u>01</u> -Identify and discuss spending habits.			
 Analyze personal and/or family spending habits. 			

• Specify problems that results from these spending			
habits.			
 Identify ways to correct 			
spending habits.			
 Define impulse buying and 			
discuss the problems that			
can result from it.			
20.0104-04<u>02</u>-Students will define			
basic terms used in budgeting,			
describe the benefits of budget, the			
characteristics of a good budget,			
then develop a budget.			
Establish long-term and			
short-term financial goals.			
Maintain personal financial			
records for a set period of			
time.			
 Evaluate the budget for 			
adequacy, ease of use,			
meeting goals, and realism.			
	<u>. </u>	<u> </u>	

Standard 20.0104-05: Students will discuss and use various banking services.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-05 <u>01</u> -Explain how to use			
and then practice using a checking			
account.			
 .Identify established terms: 			
deposits, withdrawals,			
interest bearing accounts,			
being overdrawn, check or			
drafts, returned checks,			
credit, debit, service charge,			
etc.)			

 Survey local banking 		
institutions for types of		
checking accounts and costs.		
 Identify personal banking 		
needs and determine the		
type of account needed.		
• Specify the responsibilities		
and advantages of having a		
checking account.		
20.0104-05 <u>02</u> -Explain how to use		
and then use a savings account.		
• Identify characteristics of a		
good savings plan.		
Survey local banking		
institutions for various types		
of savings plans and interest		
rates.		
 Develop a personal savings 		
plan incorporating personal		
goals.		
20.0104-05 <u>03</u> -Explain how		
investments work and develop a		
hypothetical investment plan.		
Define investment and		
identify various types of		
investments (characteristics		
of each and the level of risk		
involved).		
• Use established investment		
terms (stocks, bonds, mutual		
funds, return rate,		
dividends, risk factors, etc.		
• List guidelines for selecting		
investments.		
 Describe the stock market 		
and how it works.		

Standard 20.0104-06: Students will explain the role of credit in consumer economics. Percentage **Objectives** Covered Yes/No **Comments on Coverage** of Coverage 20.0104-0601-Students will define credit and standard credit terms (lender, borrower, annual percentage rate, collateral, credit report, etc.) 20.0104-0602-Students will identify various types of credit (consumer loans, revolving accounts, mortgage, etc.) and distinguish between commercial and consumer credit. 20.0104-0603-Identify the advantages and disadvantages of credit. • Analyze the costs of credit versus paying cash. • Analyze the dangers of credit abuse. • Identify ways that credit fraud has been practiced by businesses and consumers. • List ways to protect oneself from credit fraud.

20.0104-06<u>04</u>-Identify reasons for establishing and maintaining good

application, and identify ways to maintain a good credit rating.
20.0104-0605-Ascertain individual

and/or family credit limits in relation to income, and develop guidelines for staying within those

limits.

credit, completes a credit

20.0104-06 <u>06</u> -Identify the role that credit plays in the economy b illustrating how credit adds to inflation and recession.			
Standard 20.0104-07: Students wi	ill describe the role of insura	nce.	
Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-07 <u>01</u> -Students will define			
and use established insurance forms (policy, claim, coverage,			
deductible, rider, premium, etc.)			
and list reasons for securing			
financial protection.			
20.0104-07 <u>02</u> -List the various types			
of insurance including their various			
components, generally carried by			
individuals and families, including			
those required by law (automotive, life, medical, and household).			
20.0104-07 <u>03</u> -Students will			
determine guidelines for the			
amounts and types of personal and			
family insurance needed, then			
complete an insurance application			
form.			
Standard 20.0104-08: Students wi	ill list the reasons to plan fin	ancially for clothing purchases.	
Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
20.0104-0801-Students will identify			
and distinguish between needs			
20.0104-0802-			

20.0104.0802			
20.0104-08 <u>03</u> -			
20.0104-08 <u>04</u> -			
•			
Standard 20.0104-09: Studen	nts will		
			Percentage
Objectives	Covered Yes/No	Comments on Coverage	of
			Coverage
20.0104-09 <u>01</u> -			
• 20.0104-09 <u>02</u> -			
•			
	nts will		
Standard 20.0104-10: Studen	nts will Covered Yes/No	Comments on Coverage	Percentage of
Standard 20.0104-10: Studen Objectives		Comments on Coverage	of
Standard 20.0104-10: Studen Objectives 20.0104-10 <u>01</u> -		Comments on Coverage	of
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> -		Comments on Coverage	
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> -		Comments on Coverage	of
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> - • 20.0104-10 <u>03</u> -		Comments on Coverage	of
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> - 20.0104-10 <u>03</u> - 20.0104-10 <u>04</u> -		Comments on Coverage	of
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> -		Comments on Coverage	of
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> - 20.0104-10 <u>03</u> - 20.0104-10 <u>04</u> -	Covered Yes/No	Comments on Coverage	of
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> - 20.0104-10 <u>03</u> - 20.0104-10 <u>04</u> - Standard 20.0104-12: Studen	Covered Yes/No nts will		Of Coverage Percentage
Objectives 20.0104-10 <u>01</u> - 20.0104-10 <u>02</u> - • 20.0104-10 <u>03</u> - • 20.0104-10 <u>04</u> - •	Covered Yes/No	Comments on Coverage Comments on Coverage	of Coverage

20.0104-12 <u>02</u> -		
•		
20.0104-12 <u>03</u> -		
•		
20.0104-12 <u>04</u> -		
•		

Curriculum Cov	erage				N/A
Content	Accurate information reflecting current knowledge.	Some inaccuracies found, however, information reflects current knowledge.	Many inaccuracies were found on concepts.	Major inaccuracies found in content or concepts.	
	No content bias.	No content bias.	Content bias created problems with concepts.		
Age Appropriate	A wide range of activities to accommodate various developmental levels at a	Some activities are adaptable to the appropriate age level.	Limited developmentally appropriate activities.	Age appropriate issues are not addressed.	
	reasonable pace and depth of coverage.	Some cross-curricular activities are given.	Prerequisite skills and prior knowledge are not sufficiently developed before more complex	Several activities are not based on appropriate levels.	
	Includes age appropriate cross- curricular references (e.g., literature, software, etc.)	Some attention given to prerequisite skills and knowledge.	concepts are introduced.		
	Content organized so prerequisite skills and knowledge are developed before more complex skills.				
Physical Qualitie	es				N/A
Durability	Materials are securely bound and reinforced.	Materials are hardbound adequately.	Materials have secure binding.	Materials have inferior binding.	
Print Size and legibility for	Appropriate use of font size and format for intended grade level.	Font size adequate for intended grade level.	Font size and format too small or too large for age group.	Font size inconsistent.	
intended grade level	Key words or phrases bold faced and/or italicized.	Some key words or phrases boldfaced and/or italicized.	Highlighting was used too much, emphasized too much information.	No key words or phrases boldfaced or italicized.	
Pictures, tables, and graphics	Appropriate and varied pictures, tables, and graphs. Graphs and tables are correctly labeled (e.g., titles, keys, labels).	Limited pictures, tables, and graphs. Some tables and graphs are not labeled correctly.	Very limited pictures, tables, and graphs.	Inappropriate pictures, tables, and graphs.	
Includes table of content, glossaries, and index	Tables of contents, indices, glossaries, content summaries, and assessment guides are designed to help teachers, parents/guardians, and students.	Tables of contents, indices, glossaries, content summaries, and assessment guides are designed to help teachers, parents/guardians, and students, are adequate but not clearly defined concepts within the	Simple tables of contents, indices, glossaries, content summaries, and assessment guides are included.	Is missing one or more of the following: simple table of contents, glossaries, content summaries, assessment guides, or indices.	
	Clearly represents concepts within the text.	text.			

Technology					N/A
Ease of Use	Menus are easy to read and follow.	Menus are generally easy to read and follow.	Menus are easy to read. Might have to read manual to understand operation of technology. (e.g., laser remote, software.)	Menus are not very descriptive. Hard to follow.	
	User-friendly installation requires a minimal level of computer expertise.	Installation requires little computer expertise.	Installation requires some knowledge or expertise.	Installation requires expertise.	
	Manual and directions are understandable.	Manuals and directions are simple.	Manuals are included.	No manuals or written instructional materials are provided.	
Audio/Visual attributes	High quality audio and visuals are correct and contribute to overall effectiveness of program.	Audio and visuals are of good quality. Complements program effectiveness.	Audio and visuals are acceptable. Aligned with program content.	Audio and visual defects are apparent. Distracts from program content.	
	Information is current and up-to-date.	Information is current.	Information is mostly current.	Information is out-of-date.	
Enhances learning experience	Enhances learning experience. Adds depth and diversity.	Offers some additional depth and diversity to learning experience.	Mild impact to overall learning experience.	Does not impact learning experience.	
Universal Access	s				N/A
Content accurately reflects diverse population	Provides ways to adapt curriculum for all students (e.g., special needs, learning difficulties, English language learners, advanced learners.)	Provides some ways to adapt curriculum to meet assessed special needs.	Provides limited strategies to assist special needs students.	Inappropriate strategies to assist special needs students.	
	Accurate portrayal of cultural, racial, and religious diversity in society.	Mostly accurate portrayal of cultural, racial, and religious diversity in society.	Does not address diversity in society.	Inaccurate portrayal of diverse populations and society.	
Assessment	3	2	1	0	N/A
Provides a variety of assessment options	Multiple measurements of individual student progress at regular intervals ensuring success of all students.	Assessment requires students to apply some concepts.	Assessment requires students to apply few concepts.	Provides only paper and pencil assessment.	