

# STRANDS AND STANDARDS

## ADULT ROLES AND FINANCIAL LITERACY



### Course Description

This course prepares students to understand human relationships involving individuals and families integrated with general financial literacy. Topics include career and workforce preparation; dating, marriage, and parenting; decision-making, communication, and self-awareness; money management, saving, investing; and individual roles and responsibilities within the family, community, and workforce. This course will strengthen comprehension of concepts and standards outlined in Science, Technology, Engineering and Math (STEM) education. Student leadership and competitive events (FCCLA) may be an integral part of the course. Students who complete the entire 1.0 course will fulfill the General Financial Literacy graduation requirement.

The Adult Roles and Financial Literacy (ARFL) 1.0 credit course will fulfill the .5 credit General Financial Literacy (GFL) graduation requirement, with the remaining .5 credit counting as CTE or elective credit. In order to fulfill the credit a student must pass the entire 1.0 course, as the General Financial Literacy standards are taught throughout the course. (Standards 1, 4, 5, 6, and 8 will be covered on Skill Certification Test #319 and Standards 2, 3, and 7 will be covered on GFL Test #4501.)

NOTE: By Utah State law, parental or guardian consent is required for a student to participate in human sexuality instruction. State policy states that instruction includes the importance of

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marriage and the family, abstinence from sexual activity before marriage, and fidelity after marriage. Consult the local school district on its policy regarding the teaching of human sexuality and district approved instructional materials.

<b>Intended Grade Level</b>	11-12
Units of Credit	1.00
Core Code	34.01.00.00.005
Concurrent Enrollment Core Code	34.01.00.13.005
Prerequisite	None
Skill Certification Test Number	319
Test Weight	1.0
<b>License Type</b>	CTE and/or Secondary Education 6-12
<b>Required Endorsement(s)</b>	
Endorsement 1	FACS General Composite
Endorsement 2	NA
Endorsement 3	NA

### Performance Objective 1

The class will complete FCCLA Step One.

[http://www.uen.org/cte/facs\\_cabinet/facs\\_cabinet10.shtml](http://www.uen.org/cte/facs_cabinet/facs_cabinet10.shtml)

## STRAND 1

**Students will participate in activities that help increase their self-awareness and values, and will use a rational decision-making process to set and implement personal and financial plans and goals.**

### Standard 1

Explain how self-concept and self-esteem are built and preserved and how it relates to the perception of individual strengths and weaknesses.

- Describe the positive and negative development of self-concept and self-esteem.
  - Self-Concept: the mental image or perception that one has of oneself
  - Self-Esteem: pride in oneself and self-respect
- Discuss how lack of self-esteem can lead to bullying and suicide, and identify prevention strategies.
  - Lack of self-esteem: can cause someone to either allow others to bully them or cause them to bully other people
  - Effects of bullying on self-esteem: loss of confidence, self-criticism or rejection, isolation
  - Low self-esteem is very closely related to feelings of hopelessness, depression, and suicidal ideation
  - Low self-esteem affects learning and can lead to such problems as bullying, delinquency, unhealthy relationships, eating disorders, violence, drug abuse and suicide
  - Bullying Prevention: education, create a safe environment with policies and rules, talk

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to an adult, don't retaliate, respond evenly and firmly, act confident, develop friendships and stick up for each other

- Suicide Prevention: ask, listen, and get help
- Identify local school and community programs where students can find help

### Standard 2

Identify personal values and explain how values affect interpersonal relationships and financial decisions.

- Define and discuss values and their function.
  - Qualities, characteristics or ideas about which we feel very strongly
  - Values define what is of worth
  - Our values affect our decisions, goals and behavior
  - A belief that someone or something is worthwhile
  - Values help guide your actions and judgments
- Identify spending habits and their connection to personal financial values. (GFL 1.3.1)
- Explain the effect of values on relationships and financial decisions.
  - What a person does with their time, their money, and their family
  - How a person treats/relates to others around them
  - The dating partner(s) and mate a person may choose

### Standard 3

Classify short- and long-term goals and the steps needed to achieve them.

- Describe the goal-setting process.
  - Goals: the end result of something a person intends to acquire, achieve, do, reach, or accomplish sometime in the near or distant future
  - **SMART Goals:** refers to goals that are **S**pecific, **M**easurable, **A**chievable, **R**ealistic and **T**ime Framed
- Identify and create short- and long-term financial goals. (GFL 1.3.2)
  - Short-Term Goal: achieved quickly, usually in a year or less. They help a person achieve long term goals.
  - Long-Term Goals: take more than a year to achieve.
- Set short-term and long-term goals that are consistent with personal values.

### Performance Objective 2

Identify two personal and one financial value and set a short- and a long-term goal that relates to each of these values.

### Standard 4

Describe the decision making process, including acceptance of personal responsibility for the consequences of the decision.

- Describe the decision-making process (i.e., identify problem, brainstorm possible solutions, explore and evaluate, make a decision and act on it, evaluate and accept responsibility for results). (GFL 1.2.2)
- Explain how scarcity of financial resources affects wants and needs. (GFL 1.1.5)
- Define opportunity costs (tradeoffs) and their role in decision making. (GFL 1.2.1)

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- Describe the influence of social pressure and marketing strategies as related to purchasing decisions. (GFL 1.1.4)
- Evaluate the role of emotions, attitudes, and behavior in making financial decisions. (GFL 1.1.1)
- Recognize that individuals are responsible for their own financial transactions and subsequent positive and negative consequences. (GFL 1.1.2)
- Relate instant satisfaction and delayed gratification to impulse buying and planned expenditures. (GFL 1.1.3)
- Identify short-term and long-term financial decisions and the impact they have on financial planning. (GFL 1.2.3)
- Define the elements of a financial plan. (GFL 1.2.4)

### STRAND 2

**Students will understand sources of income and the relationship between income and career preparation to reach financial goals.**

#### Standard 1

Identify various forms of income and analyze factors that affect income. (GFL 2.1)

- Identify sources of income such as wages, commissions, investments, benefits, inheritance, and gifts. (GFL 2.1.1)
- Compare income to the cost of living in various geographical areas and the impact it has on purchasing power. (GFL 2.1.4)

#### Standard 2

Analyze criteria for selecting a career and the impact of career choices on income and financial goals.

- Introduce students to human services careers in the FACS family and human services pathway.
- Explain the roles and functions of individuals engaged in human services careers.
- Evaluate and compare career opportunities based on individual interests, skills, and educational requirements, value of work to society, income potential, and the supply and demand of the workforce including unemployment. (GFL 2.1.2)
- Compare risks and rewards of entrepreneurship/self-employment. (GFL 2.1.3)

#### Performance Objective 3

Research a human services career, including educational requirements, skill development, and income potential.

#### Standard 3

Understand the effects of state, local, and federal taxes and voluntary deductions on wages and income, the difference between gross and net income, and the similarities and differences between wages and income. (GFL 2.1.5)

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- Understand the effects of state, local, and federal taxes and voluntary deductions on wages and income, the difference between gross and net income, and the similarities and differences between wages and income. (GFL 2.1.5)
- List the reasons for taxation and uses of tax revenues.
- Describe the purposes of Social Security and Medicare.

### Standard 4

Understand and begin preparation for career and post-high school training. (GFL 2.2)

- Recognize and explore the correlation between education, training, and potential lifetime income. (GFL 2.2.1)
- Calculate the costs of post high school training options and analyze the return on investment (ROI) based on career choices, including understanding the cost differences between public and private, and non-profit and for profit education and training. (GFL 2.2.2)
- Identify sources of funding to assist in post high school education opportunities and cost of repayment. (GFL 2.2.3)
- Understand the use and advantages of 529 plans and the benefit of planning early for paying for the cost of post-secondary education and training. (GFL 2.2.4)
- Understand the process for and benefits of FAFSA completion. (GFL 2.2.5)
- Utilize the FAFSA 4caster to explore the FAFSA process. Seek guidance from school counselors. (GFL 2.2.6)
- Identify components to be included on a resume and/or electronic professional profile, such as appropriate contact information; educational, work, and volunteer experience; skills; certificates obtained; accomplishments; interests; and references. (GFL 2.2.7)
- Identify sources and strategies for and benefits of networking for finding employment whether for summer jobs or full-time career placement. (GFL 2.2.8)
- Understand basic employment forms and processes, including an I-9, W-2, and W-4. (GFL 2.2.9)

## STRAND 3

**Students will identify and explain the process of budgeting, consumer rights and responsibilities and effective practices for purchasing consumer goods and services.**

### Standard 1

Identify and explain the process of budgeting based on calculated income. (GFL 4.1)

- Identify and discuss budgeting terminology (gross income, net income, fixed expense, variable expense).
- Identify and prioritize fixed, variable, and periodic budget categories. (GFL 4.1.2)
- Compare tools for tracking of a budget and expenditures such as envelope system, paper tracking and online or software options. (GFL 4.1.6)

### Performance Objective 4

Track your personal income and expenses for two weeks.

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### Standard 2

Students will describe the rights and responsibilities of buyers and sellers under consumer protection laws. (GFL 4.4)

- Identify and discuss consumer rights and responsibilities.
- Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales and marketing strategies in purchasing. (GFL 4.1.7)
- Identify the pros and cons of online commerce, including how to conduct transactions safely. (GFL 4.4.7)
- Understand financial contracts tied to consumer purchases such as cell phone, cable or satellite plans and membership fees. (GFL 4.4.1)
- Discuss the negative impacts of predatory and payday lending practices. (GFL 4.4.2)
- Explain the purposes and features of consumer protection laws. (GFL 4.5.1)
- Identify federal and state entities that exist to protect consumers from forms of fraud and abuse. (GFL 4.5.2)
- Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents. (GFL 4.4.3)
- Understand how to recover from fraud and identity theft. (GFL 4.4.4)
- Discuss ways to avoid financial schemes such as Ponzi schemes, pyramid schemes, multi-level marketing, and other questionable and illegal practices. (GFL 4.4.5)
- Describe the negative consequences of gambling and playing the lottery. (GFL 4.4.6)

### Performance Objective 5

Select an item to purchase. Research and compare at least three brands using consumer information resources. Use the decision-making process to determine which product to buy.

## STRAND 4

**Students will identify effective communication in interpersonal relationships and ways to develop meaningful relationships in the family unit.**

### Standard 1

Identify various types of communication styles.

- Define the levels of communication.
  - Superficial communication makes up the majority of our communication. It involves talking about events, what time you will be home, what is for supper, what you did in school and the weather.
  - Personal communication involves opening up and talking about feelings, beliefs, and opinions that mean something to you.
  - Validating communication reinforces peoples' feelings about themselves.
- Assess personal communication styles.
- Identify types of destructive communication (e.g., blaming, interrupting, endless fighting, character assassination, calling in reinforcements, and withdrawal).
  - Blaming: frequently blame each other while trying to find out who is at fault, who started the fight, etc.

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- Interrupting: interrupts another person, it is a sign that one idea is more important than another.
- Endless Fighting: arguments that never end. Bring up the old issues that have nothing to do with what's happening now.
- Character Assassination: name calling, belittling comments about sensitive subjects, and insulting remarks.
- Calling In Reinforcements: involve outsiders in your personal relationships and quarrels.
- Withdrawal: withdrawing from communication and avoiding conversations, which communicates hurt, rejection, neglect, indifference, &/or anger.
- Identify types of constructive communication (e.g., "I" messages, clarifying, timing, asking questions, reflective listening, respect, consideration, avoiding anger).
  - "I" Messages: state the feelings and thoughts you are having at the time of communication. Let's others know how you feel without making people defensive.
  - Clarifying: this involves meaning what you say and then saying what you mean.
  - Timing: select a good time to do your important communicating.
  - Asking Questions: collect more information when you are listening and trying to understand.
  - Reflective Listening: listener mirrors back thoughts and/or feelings the speaker is experiencing.
  - Respect/Consideration: it is important to respect the other person's point of view even if it is different from yours.
  - Avoid Anger: sometimes we become too emotional to communicate effectively.
- Practice using "I" messages.
- Explain active/reflective listening skills.
  - Reflective listening is also known as parallel talk, parroting, and paraphrasing.
  - Active listening is an intent to "listen for meaning", in which the listener checks with the speaker to see that a statement has been correctly heard and understood. The goal of active listening is to improve mutual understanding.
- Discuss both positive and negative ways that social media has changed communication skills.
  - Positive: maintain relationships with others, communicate in an easy and convenient way with family and friends, part of a peer/social network that can provide support, more social interaction, etc.
  - Negative: less face-to-face communication, weaker ties to people, too open and more trusting with people, cyber bullying, communication overload, privacy can be a concern, etc.

### Performance Objective 6

Practice using at least two constructive communication skills.

### Standard 2

Identify positive and negative nonverbal communication.

- Identify nonverbal behaviors and messages (e.g., mild handshake, no eye contact, etc.).
  - Body-orientation: the degree to which we face toward or away from someone with our body, feet, and head. Facing someone directly signals your interest, and facing away signals a desire to avoid involvement.
  - Gestures: the face is the most obvious channel of expressing emotions, we are especially careful to control our facial expressions when trying to hide our feelings.

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But more of us are less aware of the ways we move our hands, legs, and feet, and because of this these movements are better indicators of how we truly feel.

- Eye Contact: the eyes themselves can send several kinds of messages. Meeting someone's glance with your eyes is usually a sign of involvement, while looking away signals a desire to avoid contact.
- Voice: how we say words is as important as what we say.
- Touch: touch can communicate many messages. Besides the nurturing/caring function it can convey friendship, sexual interest, and aggressiveness. Touch can serve as a means of managing transactions, such as when we tug at another's sleeve.
- Describe the different types of personal distance/space (e.g., public, social, personal, intimate).
  - Intimate Zone: from skin contact to 18 inches away from us. This zone is guarded closely by us and is reserved for close friends, relatives, and those we trust most.
  - Personal Zone: begins at 18 inches to 4' feet. This space is for those that we like.
  - The closer that they are to us the more we like them.
  - Social Zone: this zone is 4' - 12'. It is used for friendly gatherings of acquaintances.
  - Public Zone: this zone is 12' and beyond. Used by speakers and audiences. The further you are out, the less likely that you are interested in dialogue.
- Discuss the impact of nonverbal communication.
  - Without being able to use words, people's bodies generally express how they feel-nervous, embarrassed, playful, friendly, etc.
  - Nonverbal behaviors can repeat what is said verbally.
  - Nonverbal messages may also substitute for verbal ones.
  - Nonverbal behaviors can also accent verbal messages.
  - Nonverbal behavior also serves to regulate verbal behavior.
  - Nonverbal behavior can often contradict the spoken word.
  - People usually believe nonverbal communication over verbal communication
- Practice nonverbal communication.

### Standard 3

Develop positive assertion skills to be used in conflict resolution.

- Identify positive and negative methods of conflict resolution.
  - Positive: negotiation, mediation, looking at both sides, win/win attitude, compromise, eye contact
  - Negative: yelling, refusing to change or compromise, refusing to work out the conflict, name calling, hitting, walking out, belittling
- Compare assertive, passive, aggressive, and passive-aggressive behavior.
  - Assertive: communicate needs clearly and strive for a win/win situation
  - Aggressive: communicate as if personal needs are the most important and it is all about winning
  - Passive: avoid expressing beliefs, opinions, and personal needs
  - Passive Aggressive: avoid direct confrontation, but attempt to get point across through indirect and subtle manipulative ways

## STRAND 5

**Students will list the functions and purposes of responsible dating.**

### Standard 1

Identify and discuss the purposes and costs of dating.



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- List the purposes of dating (i.e., socialization, recreation, and mate selection).
  - Socialization: to develop appropriate social skills and practice getting along with others in different settings.
  - Recreation: to have fun and enjoy the companionship of others and try new and different activities.
  - Mate Selection: to see others in many different settings and compare the personality and characteristics of many people.
- List personal qualities that will contribute to positive dating.
- Identify the characteristics of infatuation and love.
  - Infatuation: “love at first sight”, occurs quickly, doesn’t last long, jealousy, based on physical traits and feelings.
  - Love: grows slowly (begins with friendship), lasts a long time, little jealousy, involves the entire character and personality of the partner.

### Standard 2

List dating behaviors that support personal values and identify the personal responsibilities associated with dating.

- Identify dating behaviors that support personal values.
- List dating guidelines that protect teens.
  - Never enter a house or bedroom alone, do not neck (make out or French kiss) or pet, never park in a deserted area, know a curfew, don’t lie down by each other, communicate with parents, avoid areas with drugs and alcohol.
- Review types of refusal skills (e.g., saying “no,” establishing priorities, avoiding questionable situations, etc.).
  - Just say “no”, ignore the comment, make an excuse, change the subject, turn the idea into a joke, act surprised, express your feelings for them, suggest a different plan, return the challenge, leave.

### Performance Objective 7

Set personal rules/responsibilities related to dating behaviors that support your personal values.

### Standard 3

Identify the dangers of physical intimacy during dating.

- Describe and discuss responsible sexual behavior.



- Intimacy/Commitment funnels (go down them at the same pace)
- Describe the long-term benefits of abstinence and fidelity.
  - Avoiding teen pregnancy and STIs.
  - More likely to avoid: depression, poverty, dropping out of high school.

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- More likely to: have a successful marriage, graduate high school, go to college.
- Describe the potential short-term and long-term consequences of sexual irresponsibility.
  - Feeling broken after a break up (create a bond during intimacy), teen pregnancy, STIs
- Identify reasons teen pregnancy occurs, and analyze teens' preparedness to be parents.
  - Reasons: premature sexual intimacy, low socio-economic status, born to a teen mother
  - Biological, Emotional, Educational, Financial, and Social readiness
- Examine possible physical risks of teen pregnancy to the mother and infant.
  - Mother: higher chance of complications (anemia, high blood pressure, toxemia, etc.)
  - Infant: low birth weight, preterm, birth defects
- Examine personal, emotional, education, financial, and societal problems that result from teen pregnancies.
  - Personal: increase rate of alcohol/substance abuse, repeat births, physical and/or mental illnesses, less free time, don't get the chance to experience adolescents, lose friends, etc.
  - Emotional: depression, exhaustion, guilt, anxiety, fear, family hostilities, helplessness, etc.
  - Education: unable to finish high school, can't further or afford post high school education, less likely to have educational aspirations, etc.
  - Financial: lower annual income, more likely to experience poverty and rely on welfare
  - Societal: social stigma, unmarried status, inadequate prenatal care, persistent poverty, separation from father, divorce, etc.
- List the common types of STIs, how they are acquired, and their symptoms by researching and reviewing current findings and statistics.
  - Chlamydia: bacterial infection, bleeding between periods, unusual discharge from vagina or penis, pain or burning while urinating, testicular pain
  - Gonorrhea: bacterial infection, unusual discharge from vagina or penis, pain or burning while urinating, painful or swollen testicles,
  - Syphilis: bacterial infection, sores, rash, numbness, paralysis, blindness, dementia, organ damage, death
  - Herpes: viral infection, red bumps, blisters, sores, pain or itching
  - HPV (Human Papillomavirus)/Genital Warts: viral infection, warts, bumps, itching, bleeding during intercourse, cervical cancer
  - Pubic Lice ("Crabs"): little bugs, itching, visible lice or eggs
  - HIV/AIDS: viral infection, fever, headaches, swollen lymph nodes, weight loss, fatigue, infections
- Assess the myths and the dangers/consequences of STIs and HIV/AIDS.
  - Myths: All STI's are curable, you can't get a STI from oral or anal sex, condoms protect against all STI's, you can only have one STI at a time, you can't get an STI if you have sex with someone who has an STI in a pool, HIV means having AIDS, I can just get medication for a STI and then it will be gone for good, a person knows when they have a STI
  - Dangers/Consequences: testicular infections and/or cancer, cervical cancer, anal cancer, throat cancer, infertility, Pelvic Inflammatory Disease (PID), ectopic pregnancy
- Identify community resources and support groups available for assistance.

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- This website includes resources available to individuals in need of assistance:  
<http://health.utah.gov/epi/healthypeople/>

### Standard 4

Define domestic violence, abuse, and various sexual violations, including sexual harassment.

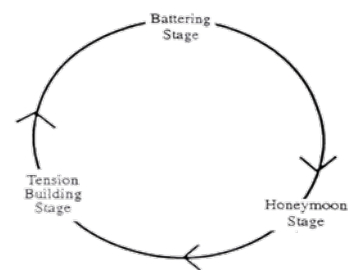
- Define abuse and identify physical/social/emotional forms of domestic abuse and violence.
  - Abuse: any pattern of behavior (physical, emotional, sexual) which involves violence towards another person
  - Verbal/Emotional Abuse: saying or doing something to someone that causes fear, lowers self-esteem, or manipulates the person to control his or her behavior.
  - Physical Abuse: any intentional, unwanted contact with the victim's body- either by the abuser or by an object- within the abuser's control.
  - Sexual Abuse: any sexual behavior that is unwanted or interferes with the other person's right to say "no" to sexual advances.
  - Digital Abuse: Spreading negative or embarrassing dirt (true, untrue, or unknown, via text, picture, or video) about someone behind their back or to their face.
  - Other forms of Digital Abuse: textual harassment, sexting, cyberbullying, social media misuse
- Identify characteristics of abusers and victims within the violence cycle.
  - Characteristics of abusers: jealous, short temper, reacts physically, were raised in an abusive home, controlling, may or may not also batter children, thinks he/she has the right to beat others, thinks victims enjoy/need abuse.
  - Characteristics of victims: were raised in an abusive home, low self-esteem, feels they deserve abuse, feels guilty, is isolated, resists giving up on marriage, wants the abuser to change, is fearful of leaving the abuser.
- Explain the violence cycle by using examples to illustrate how the cycle promotes abuse.

- Violence Cycle:
  - Phase One: tension building
  - Phase Two: battering incident
  - Phase Three: honeymoon phase

- Unfortunately, as this cycle is repeated over and over, the violence will continue in both frequency and severity. Most battering incidents will begin on the mild side of the continuum, but will escalate further and further toward the fatal side of the continuum unless intervention to stop the abuse is utilized.

- Identify physical/social/emotional problems related to and resulting from rape, date rape, abuse, etc.
  - Posttraumatic stress disorder, depression, substance abuse, pregnancy, contracting STIs
- Identify community resources and support groups available for assistance with sexual violations and abuse.
  - This website includes the Utah Rape Crisis Centers for each county:  
<http://health.utah.gov/vipp/pdf/RapeSexualAssault/Rape%20Program%20Contact.pdf>

### The Cycle of Violence



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- Define sexual harassment and how to deal with it.
  - Sexual Harassment: unwanted conduct or communication of a sexual nature that adversely affects a person's employment opportunities, relationships, or environment.
  - If it happens: ignore it, tell them to stop, report the harassment.
- Define rape and identify steps to follow if a rape occurs.
  - Rape: a term generally used to indicate an act of forced or coerced oral, anal, or vaginal penetration, but can be defined more broadly.
  - Steps: go to the emergency room or Women's Crisis Center immediately (take a friend with you for support), make a decision whether or not to take the "morning-after pill", call the police immediately (if you don't report the accident, the attacker will be free to do the same thing to someone else), don't shower before talking to an officer, save clothing/bedding that was involved, try to remember physical features of the attacker as well as license plate number, description of vehicle, etc., follow up on STI tests you will be given.
- Define pornography and evaluate the effects of pornography on an individual and its impact on personal relationships.
  - Pornography: printed or visual material containing explicit description or display of sexual organs or activity intended to stimulate erotic feelings.
  - Pornography: harms the brain (just like addictive substances, pornography fills the brain with dopamine which, over time, changes the make-up of the brain), harms the heart (research has found that when people are exposed to pornography, they are less satisfied and in love with their partner, harms the world (research has found that people exposed to pornography are more likely to engage in sex sooner and with more partners.)
  - More information can be found at: [www.fightthenewdrug.org](http://www.fightthenewdrug.org)

### STRAND 6

**Students will identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.**

#### Standard 1

Analyze the importance and process of mate selection.

- Identify the theories of mate selection.
  - Theory of Proximity: we marry who we know.
  - Exchange Theory: everyone evaluates his/her own worth and then goes to barter and see what he/she can find.
  - Complimentary Needs Theory: we find people that complement our needs.
  - Time and Place Theory: we marry the person we are going with when the time is right to marry.
  - Filter Theory: we filter out people that don't meet our criteria.
    - Biological: sex, age, physical features, relatives
    - Social: race, religion, class, education, intelligence
    - Psychological: conscious and unconscious needs, childhood experiences, personality
- Discuss marital success factors based upon maturity level, a potential lifestyle, the strengths and weaknesses of relationships, and the acceptability of the strengths and weaknesses of a possible mate.
  - Parent's Marriage: if a couple's parents were happily married, the couple is more likely to be happily married and less likely to divorce.

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- Childhood: an individual who had a happy, "normal" childhood is more likely to be successful in marriage.
- Length of Acquaintance: generally, the longer the acquaintance, the more likely the marriage will be successful. Those who have known each other over one year have better odds than those with acquaintanceships less than a year.
- Age: in general, those who are older when married have more stable marriages. For example, those who marry at 20 years or older have marriages that last twice as long as those who marry under age 20.
- Parental Approval: parental approval is related to marriage success for two reasons: 1) approving parents are more supportive, and 2) disapproving parents may be seeing real problems that will create difficulties for the couple.
- Premarital Pregnancy: marriages that are the result of pregnancy have a high rate of failure. 50% end within five years.
- Reasons for Marriage: marriages begun because of genuine understanding and caring have better success than those started for the "wrong reasons," such as getting away from home, rebellion, or wanting to be "grown up."
- Identify topics to be discussed prior to marriage.
  - Economic Matters: manage money, budget, joint/separate accounts, housing, educational plans, career plans, insurance
  - Recreation/Hobbies: importance, cost, his/hers, friends, vacations
  - Religion/No Religion: background/upbringing, philosophies/beliefs, attendance, wedding ceremony
  - Children: yes/no, how many, child rearing/discipline, family planning, spacing
  - Affection: attitude, displays of affection, emotional needs, "Love Languages" (words of affirmation, quality time, gifts, acts of service, physical touch), intimacy
  - In-Laws: interaction, proximity, financial/emotional independence, holidays/traditions
  - Communication/Handling Conflicts: role responsibilities, fighting fair, compromising, insecurities, misunderstandings, forgiveness, past secrets
  - Values and Goals: individual/couple goals, prioritize, plans for future
  - Wedding Plans: where, when, who will come, who will pay
  - The Honeymoon: how much/cost, how long, where to
- Students will describe their personal values and beliefs of marriage.

### Performance Objective 8

Develop a personal list of characteristics, qualities and values desired in a marriage partner.

### Standard 2

Identify the purposes of the engagement period.

- Identify personal marital goals and objectives.
  - Setting goals helps strengthen the relationship, improve communication, validates desires and hold you accountable to each other, glue that holds you together during challenging times, provides satisfaction when goals are achieved and gives you a reason to celebrate together
- Discuss the purpose of the engagement period.
  - Show commitment, plan the wedding, make sure this is what you really want to do
- Identify signals of potential marriage problems.
  - Ineffective communication, constant and consistent arguing, financial problems, lack of direction/goals, lack of trust
- Identify the purposes of the honeymoon
  - Get to know one another better, relaxation from planning the wedding, time to be alone, adjust to the marriage
  - They are often over-glamorized

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### Standard 3

Define marital roles and related issues (e.g., household responsibilities, child care, etc.). Apply methods of conflict resolution as related to marriage, and identify positive characteristics and behaviors of strong marriage relationships.

- Identify marital roles and gender biases.
  - Equalitarian (Egalitarian): Being an equalitarian couple does not mean that the couple does everything together or at the same time. The equalitarian philosophy means that the division of labor is equal but is not necessarily traditional.
  - Traditional: For many years, roles in marriage were defined as masculine or feminine. That division of labor is what we will call traditional. In today's society this means that the division of labor is most often NOT equal.
  - Gender biases for men:
    - 1700-1800's – income, farming, support and defend family, strong, independent, self-reliant
    - 1800-1900's – new careers, westward movement, breadwinners, assertive, aggressive, domineering
    - 1900-1930's – work outside the home
    - The Great Depression – more men work at home because of unemployment
    - 1940's – men in military
    - 1980's – more job sharing, husband staying home
  - Gender biases for women:
    - 1700-1800's – have and care for children and husband, run household under supervision of husband
    - 1800-1900's – homemaker, more physical and emotional strength, some women working in factories sewing, etc.
    - 1900-1930's – slowly move into the workforce (teaching, secretary, nurse)
    - The Great Depression – survival on limited income
    - 1940's – more women in outside work
    - 1960-1970's – feminist movement, equal pay act
    - 1980's – more professional woman and job sharing
- Identify common sources of marital adjustments and conflict (e.g., dual incomes, personal needs and expectations, sexual adjustments, in-laws).
- Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict including financial issues.
- Identify specific behaviors found in strong marriage relationships.
  - Attitudes: a democratic attitude, where both seek to cooperate and compromise is most functional
  - In-laws: especially if couples live close to parents, getting along with in-laws is important
  - Common Interests: couples with shared interests are more likely to participate in activities together and develop greater understanding and empathy for each other
  - Opposites Attract: in general, the more similar a couple's background in terms of education, religion, nationality, and social status, the better
  - Children: children strengthen an already strong marriage, but may only "hold together" a poor one
  - Communication: happily married couples tend to: (a) talk to each other more often, (b) are more sensitive to each other's feelings, and (c) use non-verbal communication more effectively
  - Roles: similar expectations of work roles, housework roles, and spouse roles is one of the most important factors in marriage. If both spouses are traditional, that works wonderfully - as it does if both are more contemporary. The greatest conflicts occur

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when wives are more contemporary than husbands in what they consider the "right" roles for husbands and wives

- Personality: obviously, the personality of the individuals involved is one of the most crucial factors. Traits such as emotional stability, self-control, affection, responsibility, favorable self-perception, and optimism are correlated with good marriage adjustment
- Religious Participation: religiosity and marital success are related, regardless of denomination, as has been demonstrated consistently in studies over many years
- Marriage is #1 (put your spouse first), fidelity, commitment, unselfishness, put time into relationship, talk and listen, touching, be positive about your mate and marriage

### Performance Objective 9

Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.

### Standard 4

List the positive characteristics that affect family relationships throughout the family life cycle.

- List the qualities of strong families (e.g., commitment, appreciation, decision making, responsibility, problem solving, etc.).
- Identify strengths and weaknesses of various family forms.
  - Nuclear: two parents and their children
  - Single Parent: one parent raising one or more children
  - Extended: parents, children, and other relatives living in close proximity
  - Childless: two parents with no children
  - Stepfamily/Blended: two parents with one or both having children from a previous relationship
- Discuss the financial considerations relevant to each stage of the family life cycle.
  - Single Young Adult - Independent Stage
  - Coupling Stage – Beginning Family
  - Childbearing Family – Birth to 3 years
  - Family with Young Children – 3 to 6 years
  - Family with School Age Children – 6 to 13 years
  - Family with Adolescents – 13 to 20 years
  - Launching Stage – First to Last Child Leaves Home
  - Empty Nest Stage – No more Children at Home
  - Aging Stage – Retirement until Death

### Standard 5

Identify marriage and family financial goals and budget development strategies.

- Identify and explain the process of budgeting based on calculated income. (GFL 4.1)
- Identify and prioritize fixed, variable, and periodic budget categories. (GFL 4.1.2)
- Emphasize the importance of proactive budget priorities, such as pay yourself first, emergency/opportunity fund, insurance, and charitable or voluntary contributions. (GFL 4.1.3)
- Discuss the pros and cons of charitable giving. (GFL 4.1.4)
- List ways and examples of charitable giving. (GFL 4.1.5)
- Develop a budget. (GFL 4.1.1)

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### Performance Objective 10

Develop a realistic monthly budget for a family based upon a set income which includes: savings, housing, utilities, transportation, insurance, clothing, entertainment, and miscellaneous categories.

### Standard 6

Identify the effects of divorce and coping strategies.

- Identify factors leading to divorce, effects of divorce on family members, and coping methods for dealing with divorce.
  - Factors: addiction, spousal abuse, financial stress, conflict, infidelity, trust issues, loss of interest, communication issues
  - Effects: lower self-concepts, delinquency, fear, personal adjustments for each member, drop in income for family (lead to poverty); children exhibit more emotional, behavioral, and health problems; children may be at an increased risk of abuse, drug/alcohol use, and suicide; children perform more poorly in academics, have higher dropout rates, and lower rates of college graduation; children may have future relationship problems and trust issues
  - Coping methods: visitation, economic stability, reduce conflict, community resources, support of family and friends
- List the steps of the grieving process and how to develop a positive adjustment to loss.
  - Grieving process: denial, anger, bargaining, depression, acceptance
  - Adjustment: relationships, routines, faith/religion, activities/interests, support groups

## STRAND 7

**Students will practice family financial planning as it pertains to saving, investing, and risk management.**

### Standard 1

Describe and discuss financial institutions and demonstrate how to manage personal financial accounts. (GFL 3.1)

- Explain the role of the Federal Reserve, the Federal Deposit Insurance Contribution (FDIC) and the National Credit Union Association (NCUA). (GFL 3.1.1)
- Compare the roles of financial institutions and their services, such as banks, credit unions, investment or brokerage firms, insurance companies, and loan agencies. (GFL 3.1.2)
- Demonstrate how to manage checking/debit and saving accounts, both manually and/or electronically, including reconciliation. (GFL 3.1.3)
- Describe available consumer banking technologies. (GFL 3.1.4)
- Explain the potential consequences of checking account mismanagement, such as non-sufficient funds (NSF) handling, overdraft processing, and the role of ChexSystems. (GFL 4.3.4)

### Performance Objective 11

Demonstrate how to manage a checking/debit account. Include how a bank statement is reconciled with a monthly statement.



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### Standard 2

Describe and discuss the impact of credit and debt on personal money management. (GFL 4.2)

- Discuss the purpose and role of credit, and explain the value of building and maintaining a healthy credit rating, including the “Five C’s of Credit”: Character, Capacity, Capital, Collateral, and Conditions. (GFL 4.2.1)
- Explore and discuss the pros and cons of basic types of credit, such as unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans, and predatory lenders. (GFL 4.2.2)
- Describe the risks and responsibilities associated with using credit, such as APR, grace period, late fees, finance charges, default rates, interest, and closing costs. (GFL 4.2.3)
- Understand the similarities and differences between “principal” and “interest” on an amortization schedule. (GFL 4.1.10)
- Explain the purpose of co-signers and collateral when applying for a loan. (GFL 4.1.11)
- Understand principal and interest calculations. (GFL 4.2.4)
- Calculate how long it takes to repay debt by making minimum payments on installment loans and revolving accounts. (GFL 4.2.5)
- Locate and use online calculators to determine principal and interest aggregate monthly for long-term debt such as mortgages, vehicles, personal loans and credit cards. (GFL 4.2.6)
- Identify the process, rights and responsibilities relating to renting, leasing, and purchasing a home. (GFL 4.1.8)
- Identify the process, rights and responsibilities relating to renting, leasing, and purchasing a vehicle. (GFL 4.1.9)
- Evaluate the costs and risks of pay day and predatory lending. (GFL 4.2.7)
- Describe the personal and societal effects of bankruptcy and identify circumstances that lead to bankruptcy, such as uninsured medical costs, family break-up, or loss of job. (GFL 4.2.8)

### Performance Objective 12

Evaluate three different credit card applications and determine the total cost of an item purchased on credit at three different rates of interest.

### Standard 3

Explain and understand credit reports and scores. (GFL 4.3)

- Identify the three major credit bureaus. (GFL 4.3.1)
- Understand the legal right to a free annual credit report (through AnnualCreditReport.com). (GFL 4.3.2)
- Evaluate and identify components of a credit report, including derogatory remarks and the warning signs of credit abuse such as late fees, missed payments, collection notices and bounced checks. (GFL 4.3.3)

### Standard 4

Discuss the dynamics of saving and investing. (GFL 3.2)

- Explain how paying yourself first (PYF) early and often influences positive progress towards long-term, financial goals. (GFL 3.2.1)
- Identify and understand basic saving options such as a savings account, and Certificate of Deposit. Understand that savings are designed to preserve principal. (GFL 3.2.2)
- Identify and understand investment options, including retirement planning, long- and short-term investments, and dividend reinvestment plans. Understand that investments put principal at risk. (GFL 3.2.3)
- Identify types of long-term retirement investments such as IRA, Roth IRA, 401(k), and 403(b), as well as reasons to invest. (GFL 3.2.4)
- Demonstrate time value of money (TVM) principles by using the rule of 72 and by manipulating the five variables used in basic TVM calculations. (GFL 3.2.5)
- Discuss the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk/reward, and investor behavior. (GFL 3.2.6)
- Identify and define the types of financial risks, including inflation, deflation, and recession. (GFL 3.2.7)

### Standard 5

Discuss the purposes of insurance/risk management. (GFL 3.3.1)

- Define common insurance options and their purposes such as automobile, health, home owner/renters, whole/term life, long-term care and disability. (GFL 3.3.2)
- Define terms of a basic insurance policy such as contract, limits of coverage, deductible, premium, grace period, and lifetime limit. (GFL 3.3.3)
- Discuss insurance needs at different stages of life. (GFL 3.3.4)
- Understand identification and designation of beneficiaries. (GFL 3.3.5)

## STRAND 8

**Students will identify the various skills and responsibilities of parenting and list effective ways to develop meaningful relations in home and family life.**

### Standard 1

Evaluate personal readiness for parenting roles and responsibilities.

- Identify the social, moral, emotional, physical, intellectual and financial considerations of parenting.
  - Social: not have as much free time, social life will change, child needs to have constant care
  - Moral: values and goals are well established, sense of right and wrong, compatible views with your partner, positive parenting is crucial for teaching children to be morally responsible
  - Emotional: flexible with time, functions with interrupted sleep patterns, be patient, share time, money and resources, deal with the frustrations of a crying child
  - Physical: be in good health, exercise, eat nutritiously, no alcohol, tobacco or drugs,

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- 25-30 years old is prime time for women to be pregnant
- Intellectual: understand the responsibilities and commitment of being a parent, know the principles of child guidance, understand child development, realize it is a lifelong commitment
- Financial: financially stable, raising a child up to 18 can cost \$150,000

### Performance Objective 13

Evaluate personal readiness for parenting (social, emotional, physical, intellectual, etc.).

### Standard 2

Explain the human reproductive process, infertility, and steps that lead to a healthy pregnancy.

- Review the male and female reproductive systems.
  - Male Reproductive System
    - Cowper's glands: behind the base of the penis which secretes fluid to make semen and neutralize acid during sexual excitement.
    - Ejaculation: when semen carrying sperm spurts out of penis.
    - Epididymis: the structure that forms a mass over the back and upper part of each testes.
    - Penis: the organ of transfer of sperm to female.
    - Prostate gland: a man's gland that helps make semen.
    - Scrotum: pouch-like sac holding both testicles in a separate compartment that hang underneath the penis.
    - Semen: the thick, sticky fluid which contains sperm ejaculated by the male from the penis during orgasm (climax).
    - Seminal Vesicles: two pouch-like structures which serve to store mature sperm until ejaculated.
    - Sperm: the microscopic cells produced by the male's testicles which can fertilize the female's ovum.
    - Testicles/Testes gland: two glands in the male, located in the scrotum, which produce male hormones (testosterone) and sperm.
    - Testosterone: the male reproductive hormone made by the testicles which causes the changes of puberty.
    - Vas Deferens-singular: two tubes leading from the epididymis to the seminal vesicles.
    - Urethra: a tube that connects with the vas deferens to carry sperm cells out of the body.
  - Female Reproductive System
    - Cervix: opening from the uterus to the vagina.
    - Clitoris: a small, pea-shaped bump at the front of the labia that contains erectile tissue (counterpart to male penis).
    - Endometrium: lining of uterus.
    - Estrogen: the hormone responsible for secondary sex characteristics and for the sex drive in females. The egg producing hormone.
    - Fertilization (conception): a sperm entering an ovum.
    - Menstruation: release of dead endometrial tissue and blood.
    - Menstrual cycle: the process of passing the blood and tissue lining of the uterus from the body.
    - Ova - plural, Ovum - singular: the female reproductive cell.
    - Ovaries: organs holding a woman's eggs.
    - Fallopian tubes: two tubular structures leading from the ovaries to the uterus.
    - Ovulation: time when the egg is released from the ovary.
    - Progesterone: builds up the lining of the uterus to prepare it for the fertilized ovum. The egg setting hormone.
    - Urethra: below clitoris, the opening to bladder.
    - Uterus (womb): place where the baby grows in a woman's abdomen.

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- Vagina: passageway between the uterus and the outside of a woman's body.
- Identify ways to prevent birth defects.
  - Take folic acid
  - Avoid alcohol, cigarettes, and street drugs
  - Prevent infections
  - Talk to your doctor about taking medications
  - Talk to your doctor about vaccinations
  - Maintain a healthy weight
  - Be cautious about diabetes
  - See doctor regularly for prenatal care
- Describe the growth and changes that take place during the three trimesters of pregnancy.
  - 1<sup>st</sup> Trimester
    - 1<sup>st</sup> Month:
      - Fertilized egg reaches the uterus and attaches itself to the uterus.
      - Cell multiplication begins
      - Internal organs and circulatory system begins to form.
      - Cell Division takes place and at the end of two weeks the zygote is the size of a pin-head
      - Heart begins to beat
      - Small bumps show the beginnings of arms and legs
    - 2<sup>nd</sup>Month:
      - At 5 weeks the embryo is 1/4 of an inch long
      - All major organ systems develop
      - The placenta and Umbilical Cord develop
      - Amniotic Fluid surrounds the baby
      - Face, and limbs take shape
    - 3<sup>rd</sup>Month:
      - The fetus is about 1 inch long
      - Nostrils, mouth, lips, teeth buds, and eyelids form
      - Fingers and toes are almost complete
      - Eyelids are fused shut
      - Arms, legs, fingers, and toes have developed
      - All internal organs are present—but aren't ready to function
      - The genital organs can be recognized as male or female
  - 2<sup>nd</sup> Trimester
    - 4<sup>th</sup> Month
      - Fetus is 3 inches long and weighs 5 oz.
      - Your baby is covered with a layer of thick, downy hair called lanugo.
      - His heartbeat can be heard clearly.
      - This may be when you feel your baby's first kick.
      - The baby can suck thumb, swallow and hiccup.
    - 5<sup>th</sup> Month
      - The Fetus is about 6 inches long and weighs 4-5 oz.
      - A protective coating called vernix begins to form on baby's skin.
      - Hair eyelashes and eyebrows appear
      - Organs keep maturing
      - Fetus is very active
      - The eyes can open and blink
    - 6<sup>th</sup> Month
      - The fetus is 8-10 inches long and weighs 4-5 oz.
      - Your baby's lungs are filled with amniotic fluid, and he has started breathing motions.
      - If you talk or sing, he can hear you.
      - Fat is starting to deposit under the skin

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- 3<sup>rd</sup> Trimester
  - 7<sup>th</sup> Month
    - Fetus is 10-12 inches long and weighs about 1-2 pounds.
    - Fetus is active and then rests.
    - The baby now uses the four senses of vision, hearing, taste and touch
  - 8<sup>th</sup> Month
    - The fetus is 14-16 inches long and weighs 2-3 pounds
    - Layers of fat are piling on.
    - Fetus has probably turned head-down in preparation for birth.
    - Fetus may react to noises with a jerking action
  - 9<sup>th</sup> Month
    - Fetus is about 17-18 inches long and weighs 5-6 pounds
    - Skin is smooth because of the fat
    - Baby's movement slows down due to lack of room
    - "Lightening" occurs when the baby drops in the pelvis
    - Disease fighting antibodies are taken from the mother's blood
- Identify problems that are associated with pregnancy (e.g., toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.).
  - Toxemia: near the 24th week, the mother gets swelling, puffy fingers, and feet. The body does not use protein correctly, which results in albumin (protein in the urine). This can cause convulsions, stillbirths, or maternal death.
  - Ectopic Pregnancy (Tubal Pregnancy): the egg attaches to the wall of the fallopian tube instead of the uterine wall.
  - Stillborn: the death of a fetus at any time after the twentieth week of pregnancy
  - Spontaneous Abortion/Miscarriage: when the baby is involuntarily expelled from the body of the woman before it is viable (capable of surviving on its own), it is clinically termed a spontaneous abortion. A spontaneous abortion should not be confused with a voluntary abortion, which is terminating the pregnancy by mechanical means. Usually a spontaneous abortion (miscarriage) is nature's way of eliminating an abnormal pregnancy. About 15% of all pregnancies end in spontaneous abortions (about one out of every six pregnancies). Experts suggest that approximately 25-50% of spontaneous abortions are a result of chromosomal problems.
  - Placenta Previa: the placenta is low in the uterus or may even cover the cervix and precedes the baby.
  - Placenta Abruptio: premature separation from uterine wall.

### Standard 3

Explain the birth process and needs of a newborn.

- Define the terms associated with labor and delivery.
  - 1st Stage: cervix dilates to 10 centimeters and becomes effaced (thins out)
  - 2nd Stage: actual birth of the baby
  - 3rd Stage: delivery of the afterbirth (placenta and umbilical cord)
  - Crowning: when the baby's head remains visible during pushing during the birthing process
  - Breech: when the baby's feet or buttocks are positioned to be delivered first
  - Cesarean Section: surgical delivery of an infant through an incision in the mother's abdomen
  - Epidural: medication that is delivered through a catheter that is threaded through a needle in the epidural space in the back
  - APGAR Scale: first test given to a newborn to determine physical condition
    - Appearance - Skin Color
    - Pulse - Heart Rate
    - Grimace Responses – Reflexes
    - Activity – Muscle Tone

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- Respiration – Breathing Rate and Effort
- Identify postpartum symptoms.
  - Postpartum: first 6 weeks after child birth
  - Symptoms: involution (return of reproductive organs to normal size and position)
  - Lochia: lining of uterus sloughs off resulting in bloody discharge lasting 10 days to 6 weeks
  - Depression: caused by shifting hormones
- Define nurturing/bonding and how it impacts a child.
  - Feeding, touching, playing, soothing and handling an infant
  - Impact: need to “thrive” and “survive”, ability to learn, relationships throughout life, emotional health, delinquent or criminal behaviors, depression, substance abuse
- Identify ways to appropriately soothe and handle an infant.
  - Touch: swaddling, sucking, warm bath, cuddling
  - Motion: rocking, walking, stroller ride, car ride, rhythmic patting, jiggle bassinet, knee bends
  - Sound: rhythmic chants, ticking clock, singing, humming, recording of heartbeat

### Standard 4

Identify signs and types of child abuse and prevention strategies.

- Identify the types and signs of child abuse.
  - Physical: unexplained bruises, burns, human bites, broken bones, missing hair, scratches, wary of physical contact, behavioral extremes, frightened or parents, afraid to go home, cheating, stealing or lying, layered clothing
  - Neglect: constant hunger, poor hygiene, excessive sleepiness, lack of appropriate supervision, unattended medical needs, abandonment, inappropriate clothing for weather, begging or stealing food, frequent school absences
  - Sexual: difficulty walking or sitting, torn, stained or bloody underclothing, pain or itching in genital area, bruises or bleeding in rectal/genital area, venereal disease, age-inappropriate sexual knowledge, abrupt change in personality, promiscuous behavior
  - Emotional: parental behavior of ignoring, isolating, berating, rejecting, or terrorizing the child, speech disorders, lags in physical development, failure to thrive
  - Shaken Baby Syndrome: injury to a baby caused by being shaken violently and repeatedly
    - Shaking can cause swelling of the brain, internal bleeding, detached retinas leading to blindness, mental retardation, and death
- List strategies that help prevent child abuse.
  - Family support, coping strategies, less stress, develop parenting skills, learn what is age appropriate, get professional help, take care of yourself, learn how to control emotions

### Standard 5

Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.

- Identify parenting types and styles (i.e., authoritarian, permissive, authoritative/democratic).
  - Authoritarian: limits without freedom
  - Permissive: freedom without limits

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- Democratic: freedom within limits
- List ways to foster a child’s self-concept.
  - Provide more successes than failures, give freedom to fail with acceptance, give lots of encouragement, unconditional love, allow independence, eliminate the negative, allow exploration and encourage question, be a good role model, help child develop talents, don’t set unreasonably high standards, give them responsibilities
- Identify positive guidance techniques (e.g., natural/logical consequences).
  - Positive guidance techniques: discipline without anger, rephrase negative statements to be positive, use natural & logical consequences
  - Natural: whatever follows the behavior you let happen, “if they don’t eat – they go hungry”
  - Logical: consequence is directly related to the behavior in order to correct it, “if they draw on the walls – they have to clean them off”
  - Redirection: giving them something appropriate to do instead, “let’s run and play outside instead of in the living room”

### Performance Objective 14

Apply positive guidance techniques to resolve three child-rearing problems.

### Skill Certificate Test Points by Strand

Example table below. Refer to instructions for specifics.

Test Name	Test #	Number of Test Points by Strand								Total Points	Total Questions
		1	2	3	4	5	6	7	8		
Adult Roles and Financial Literacy	319	7			11	11	14		17	70	60

### Performance Objective

#### FCCLA Integration into Adult Roles and Financial Literacy:

**STAR Events:** Career Investigation, Environmental Ambassador, Focus on Children, Illustrated Talk, Interpersonal Communications, Job Interview, Life Event Planning, Advocacy, Chapter Service Project Display, Chapter Service Project Portfolio, National Programs in Action.

**On-line STAR Event:** Digital Stories for Change

**Skill Demonstration Events:** Impromptu Speaking, Consumer Math

**National Program:** Career Connection, FACTS-Families Acting for Community Traffic Safety, Families First, Financial Fitness, Power of One, STOP the Violence-Students Taking on Prevention, Student Body.