## **Consumer Education**

**Prerequisites:** 12<sup>th</sup> grade enrollment **Level:** 12<sup>th</sup> grade

0.5 – **Credits:** 

## **Course Description**

Consumer Education is a required senior economics class that emphasizes information on the economy, financial planning, banking, credit insurance, housing, business law, investments and taxes.

# **Course Outline**

Economy	Decision Making		Banking Services	How Banks Work	
	Consumer's Role in the Economy			Checking / Savings Accounts	
	Advertising			Electronic Banking	
	Being a Responsible Consumer			Other Banking Services	
	Global Economy		Saving	Savings Institutions	
Consumer Protection	Consumer Rights and Responsibilities			Simple and Compound Interest	
	Government and Consumer Protection		Investing	Corporations	
	Deception and Fraud			Mutual Funds	
	Resolving Consumer Problems			Researching Investments	
Choosing a Career	Getting to Know Yourself / Exploring Careers			Retirement and Other Investments	
	Applying for a Job			Credit	
	Interview Skills			How to Qualify	
	Preparing for the Future			Sources of Consumer Credit	
Taxes	Taxes and Your Paycheck			Credit Rights and Responsibilities	
	Tax Returns			Maintaining a Good Credit Rating	
	Taxes and Government		Housing	Rent	Own
Budgeting	Financial Goals	Budget Worksheet	Insurance	Auto	Life
	Income and Expenses	Yearly Budget		Home	Health

## **Teaching Methods**

This Class is taught through lecture, chapter reviews, independent study readings, group study and guest speakers. Students are given worksheets to supplement the chapter reviews.

## **Assessment**

Test and quizzes are given that include: true/false, multiple choice, matching, short answer and essay questions. The teacher will evaluate group discussions and completion of homework and daily discussions will be apart of the assessments of this class as well.

#### **Texts**

We will be using the <u>Economic Education for Consumers</u> year 2000 by South-Western Educational Publishing for this class.