



MIDDLE SCHOOL CURRICULUM CONSUMERISM AND FINANCIAL LITERACY

The purpose of this content topic is to introduce students to the concepts of consumer responsibility. Students will become aware of advertising techniques, their rights and responsibilities as young consumers, and personal financial management.

Competencies:

- **Apply** the knowledge and skills needed to be a responsible consumer
- **Understand** the purpose of advertising and recognize techniques used to influence consumer purchases
- **Analyze** factors that develop a successful personal financial management plan

CONSUMERISM

Essential and Enduring Understandings:

- **Analyze** how individuals and families make choices to satisfy needs and wants.
- **Demonstrate** behaviors that conserve, maintain, reuse, and recycle resources
- **Compare** multiple resources and products
- **Examine** how media and technological advances impact consumer decisions
- **Identify** consumer rights and responsibilities

National Standards for Family and Consumer Science:

- **2.1.2 Analyze** how individuals and families make choices to satisfy needs and wants
- **2.2.3 Demonstrate** behaviors that conserve, reuse, and recycle resources to maintain the environment
- **2.4.2 Analyze** how media and technological advances affect family and consumer decisions

FINANCIAL LITERACY

Essential and Enduring Understandings:

- **Establish** financial goals based on needs and wants
- **Formulate** a personal plan (budget) for earning, spending, and saving to meet established goals based on financial management principles
- **Identify** the benefits of saving and protecting money
- **Compare** advantages and disadvantages of various ways to pay for purchases

National Standards for Family and Consumer Science:

- **3.3 Analyze** factors in developing a long-term financial management plan