独立生活

8219/36周

8214/18周

目录

致谢 ................................................................................................................................... 1
课程描述 .................................................................................................................................. 2
任务必备表 .............................................................................................................................. 3
课程框架 ............................................................................................................................... 5
平衡工作与家庭 .................................................................................................................... 5
建立和维持健康人际关系 .............................................................................................. 20
管理资源以实现目标 ......................................................................................................... 30
调查职业发展机会 .......................................................................................................... 38
做出负责任的消费者选择 .............................................................................................. 43
管理个人和家庭财务 ....................................................................................................... 49
建立和维持生活环境 ........................................................................................................ 74
获取和维持自我和家庭的衣物 ........................................................................................... 85
计划、准备和提供营养食品 ............................................................................................ 88
探索人类发展 .................................................................................................................... 102
SOL相关任务 .................................................................................................................... 109
附录：认证、课程序列和职业群信息 .............................................................................. 116

致谢

本课程体系的组成部分由以下课程开发专家开发：

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Course Description

Suggested Grade Level: 9 or 10 or 11 or 12

Independent Living students become prepared to meet the challenges of living on their own. Students build life skills focusing on creating and maintaining healthy relationships and making responsible financial, consumer, nutrition, and housing decisions.
Task Essentials Table

- Tasks/competencies designated by plus icons (⊕) in the left-hand column(s) are essential.
- Tasks/competencies designated by empty-circle icons (〇) are optional.
- Tasks/competencies designated by minus icons (⊖) are omitted.
- Tasks marked with an asterisk (*) are sensitive.

<table>
<thead>
<tr>
<th>Task No.</th>
<th>8219/36 weeks</th>
<th>8214/18 weeks</th>
<th>Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balancing Work and Family</td>
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<tr>
<td>39</td>
<td>⊕</td>
<td>⊕</td>
<td>Identify the meaning of work and the meaning of family.</td>
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<tr>
<td>40</td>
<td>⊕</td>
<td>⊕</td>
<td>Identify strategies for balancing work and family roles.</td>
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<td>41</td>
<td>⊕</td>
<td>⊕</td>
<td>Describe the interplay between work life and family life.</td>
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<tr>
<td>42</td>
<td>⊕</td>
<td>⊕</td>
<td>Explain how social, economic, and technological changes and trends affect work and family dynamics.</td>
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<tr>
<td>43</td>
<td>⊕</td>
<td>⊕</td>
<td>Apply problem-solving processes to identify solutions to work or family situations.</td>
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<tr>
<td>44</td>
<td>⊕</td>
<td>⊕</td>
<td>Evaluate how one’s values influence his/her decision making.</td>
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<tr>
<td>Creating and Maintaining Healthy Relationships</td>
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<tr>
<td>45</td>
<td>⊕</td>
<td>⊕</td>
<td>Explain the benefits of establishing and maintaining healthy relationships.</td>
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<tr>
<td>46</td>
<td>⊕</td>
<td>⊕</td>
<td>Identify the situational guidelines that influence behavior in interpersonal relationships.</td>
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<tr>
<td>47</td>
<td>⊕</td>
<td>⊕</td>
<td>Identify conflict-resolution methods.</td>
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<td>48</td>
<td>⊕</td>
<td>⊕</td>
<td>Evaluate conflict-prevention and management techniques.</td>
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<tr>
<td>49</td>
<td>⊕</td>
<td>⊕</td>
<td>Identify aspects of mental illness that can affect healthy relationships.</td>
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<tr>
<td>Managing Resources to Achieve Goals</td>
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<tr>
<td>50</td>
<td>⊕</td>
<td>⊕</td>
<td>Distinguish between wants and needs.</td>
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<tr>
<td>51</td>
<td>⊕</td>
<td>⊕</td>
<td>Develop short- and long-term personal goals.</td>
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<tr>
<td>52</td>
<td>⊕</td>
<td>⊕</td>
<td>Use the FCCLA planning process to achieve individual and group goals.</td>
</tr>
</tbody>
</table>

Investigating Career Development Opportunities

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3
<table>
<thead>
<tr>
<th>Task No.</th>
<th>8219/36 weeks</th>
<th>8214/18 weeks</th>
<th>Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>53</td>
<td>+</td>
<td>+</td>
<td>Research career options within the family and consumer sciences (FCS) career clusters/pathways.</td>
</tr>
<tr>
<td>54</td>
<td>+</td>
<td>+</td>
<td>Set short- and long-term career goals related to career choice.</td>
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<tr>
<td></td>
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<td><strong>Making Responsible Consumer Choices</strong></td>
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<tr>
<td>55</td>
<td>+</td>
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<td>Evaluate sources of consumer information.</td>
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<td>56</td>
<td>+</td>
<td>+</td>
<td>Identify strategies for a planned buying process.</td>
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<tr>
<td>57</td>
<td>+</td>
<td>+</td>
<td>Describe consumer rights and responsibilities.</td>
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<tr>
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<td><strong>Managing Personal and Family Finances</strong></td>
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<tr>
<td>58</td>
<td>+</td>
<td>+</td>
<td>Describe the importance of the fundamental principles of economics on personal finances.</td>
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<td>59</td>
<td>+</td>
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<td>Evaluate personal banking services.</td>
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<td>+</td>
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<td>Identify savings and investment options.</td>
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<td>61</td>
<td>+</td>
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<td>Identify the influence of a credit report.</td>
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<td>62</td>
<td>+</td>
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<td>Describe identity theft.</td>
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<td>63</td>
<td>+</td>
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<td>Identify strategies for making decisions about debt.</td>
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<td>64</td>
<td>+</td>
<td>+</td>
<td>Identify strategies for managing risk.</td>
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<tr>
<td>65</td>
<td>+</td>
<td>+</td>
<td>List legal documents related to home, personal, and family management.</td>
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<td>66</td>
<td>+</td>
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<td>Develop a spending plan.</td>
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<td><strong>Creating and Maintaining a Living Environment</strong></td>
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<tr>
<td>67</td>
<td>+</td>
<td>+</td>
<td>Examine rights and responsibilities of homeowners, landlords, and tenants.</td>
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<td>68</td>
<td>+</td>
<td>+</td>
<td>Compare housing options.</td>
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<tr>
<td>69</td>
<td>+</td>
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<td>Explain the home-seeking process.</td>
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<tr>
<td>70</td>
<td>+</td>
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<td>Outline necessary home-maintenance tasks with regard to resources and abilities.</td>
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<tr>
<td>71</td>
<td>+</td>
<td>+</td>
<td>Design a living environment to meet personal, family, and financial needs.</td>
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<td></td>
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<td><strong>Obtaining and Maintaining Clothing for Self and Family</strong></td>
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<tr>
<td>72</td>
<td>+</td>
<td>+</td>
<td>Identify factors to consider when selecting clothing.</td>
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<td>73</td>
<td>+</td>
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<td>Demonstrate clothing maintenance.</td>
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<tr>
<td>Task No.</td>
<td>Planning, Preparing, and Serving Nutritious Foods</td>
<td>8219/36 weeks</td>
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<tr>
<td>74</td>
<td>Identify grocery shopping strategies.</td>
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<tr>
<td>75</td>
<td>Evaluate the nutritional information of various foods.</td>
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<tr>
<td>76</td>
<td>Demonstrate food safety and sanitation procedures.</td>
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<td>77</td>
<td>Identify food-preservation methods.</td>
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<tr>
<td>78</td>
<td>Identify preparation techniques for preserving nutritional value in food.</td>
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<tr>
<td>79</td>
<td>Describe strategies for healthy eating.</td>
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<tr>
<td>80</td>
<td>Demonstrate the ability to prepare nutritious meals.</td>
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<td>+</td>
</tr>
<tr>
<td>81</td>
<td>Demonstrate the ability to serve nutritious meals.</td>
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</tbody>
</table>

**Exploring Human Development**

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<thead>
<tr>
<th>Task No.</th>
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<th>8219/36 weeks</th>
<th>8214/18 weeks</th>
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</thead>
<tbody>
<tr>
<td>82</td>
<td>Identify principles of human growth and development.</td>
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<tr>
<td>83</td>
<td>Describe conditions that influence human growth and development.</td>
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<td>84</td>
<td>Identify roles and responsibilities of caregiving.</td>
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<tr>
<td>85</td>
<td>Identify caregiving practices that maximize human growth and development.</td>
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</tbody>
</table>

Legend: ⭕Essential ⭚Non-essential ❇Omitted

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**Curriculum Framework**

**Balancing Work and Family**

**Task 39**

**Identify the meaning of work and the meaning of family.**

**Definition**

Identification should include

- work systems and family systems (structures)
- characteristics of strong work and family organizations
- the evolution of the workforce
• the rewards of work within and outside of the family
• the roles and responsibilities of employees and family members
• the effects of interdependence on each member of the family
• ways in which the evolution of the family life cycle affects choices and decisions
• personal and family values.

Process/Skill Questions

Thinking
• What are the characteristics of a strong family structure?
• How do the roles and responsibilities of employed workers and family members compare?

Communication
• How can employers provide flexibility to employees with family responsibilities?
• How can the workplace promote effective strategies for balancing work and family?

Leadership
• What leadership skills do family members need? What leadership skills do employees in the workplace need?
• Which leadership skills are needed to promote change in the workplace?

Management
• How can employers demonstrate that they value employee families?
• What resources are available to help families balance work and family roles and responsibilities?

FCCLA National Programs and Competitive Events

Career Connection
• My Skills
• My Life
• My Career
• My Plan

Community Service
• Learn
• Serve
• Lead

Families First
• Families Today
• You Me Us
• Meet the Challenge
• Balancing Family & Career
• Parent Practice

Financial Fitness
• Earning
• Spending
• Saving
• Protecting

Power of One
• A Better You
• Family Ties
• Working on Working
• Take the Lead
• Speak out for FCCLA

STAND Up
• Assess
• Educate
• Advocate

Student Body
• The Healthy You
• The Fit You
• The Real You
• The Resilient You

Competitive Event--STAR Events
• Event Management
• Focus on Children
• Food Innovations
• Interpersonal Communications
• Job Interview
• Leadership
• National Programs in Action
• Nutrition and Wellness
• Professional Presentation
• Public Policy Advocate
• Check the national website for online events
• Check the website for skill events

**FACS National Standards**

1.1.1
Summarize local and global policies, issues, and trends in the workplace, community, and family dynamics that affect individuals and families.

1.1.2
Analyze the effects of social, economic, and technological changes on work and family dynamics.

6.1.1
Analyze family as the basic unit of society.

6.1.2
Analyze the role of family in transmitting societal expectations.

6.1.4
Analyze the role of family in teaching culture and traditions across the life span.

**Task 40**

**Identify strategies for balancing work and family roles.**

**Definition**

Identification should include strategies related to

• use of time
• prioritization of responsibilities
• stress
• health and safety issues
• conflict resolution
• family and work values
• stages of the family and career life cycle.

**Process/Skill Questions**

Thinking

• Why is it important to an individual that the employer understands the significance of balancing work and family roles and responsibilities?
• Why is it important for employees and their families to develop management strategies?
Communication
- When is it appropriate for an employee to communicate personal and family problems to an employer?
- How can one communicate the importance of balancing work and family?

Leadership
- Why is it important to accept leadership roles in the community?
- What skills do individuals need to become leaders?

Management
- What management skills are helpful at different stages of the family life cycle?
- Why are management skills important when balancing work and family roles?

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FACS National Standards

1.1.6
Develop a life plan, including pathways to acquiring the knowledge and skills needed to achieve individual, family, and career goals.

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

Task 41
Describe the interplay between work life and family life.

Definition
Description should include
• the relationship between family goals and principles and work goals and principles
• strategies for sharing responsibilities to manage family and work
• identifying factors that influence family decisions and career decisions
• examining the changing gender-role expectations in family and work life
• identifying support systems that help with the management of family and work life.

Process/Skill Questions
Thinking
• What factors might influence work and family values, goals, and principles?
• How does the REASON model of practical problem-solving help individuals identify choices and consequences of decision making?

Communication
• How can communication skills help a family that has difficulty balancing work and family responsibilities?
• How can individuals communicate the importance of managing responsibilities in the home and the workplace?

Leadership
• What (if any) is the relationship between family members’ incomes and household responsibilities?
• How do leadership roles relate to changing gender-role expectations in family and work life?

Management
• How can conflicts between work and family responsibilities be resolved?
• What changes in the future may require employees to balance work and family differently?

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**FACS National Standards**

1.1.5

Determine goals for life-long learning and leisure opportunities for all family members.

1.1.6

Develop a life plan, including pathways to acquiring the knowledge and skills needed to achieve individual, family, and career goals.

**Task 42**
Explain how social, economic, and technological changes and trends affect work and family dynamics.

Definition
Explanation should include
• interconnectedness of work and family, historically and today
• new products and services that relate to balancing work and family roles
• advantages and disadvantages of having a dual-earner family.

Process/Skill Questions
Thinking
• What products and services would be beneficial in balancing work and family roles?
• How does the increase in dual-earner families affect family roles?

Communication
• How can employees and their families adjust to changes in the workplace?
• How would effective communication influence beliefs and attitudes about work and family responsibilities?

Leadership
• Which leadership skills are important in balancing family and work goals?
• How do technological advancements influence work and family roles and responsibilities?

Management
• How can employees and employers use the REASON model to make decisions?
• How does society and societal issues influence the way individuals manage changes?
• What management strategies should families implement to balance work and family roles?

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FACS National Standards

1.1.2

Analyze the effects of social, economic, and technological changes on work and family dynamics.

**Task 43**

**Apply problem-solving processes to identify solutions to work or family situations.**

**Definition**

Application should include

- clarifying individual and family issues
- identifying reliable information and resources for individual and family problem solving
- creating alternative solutions
- evaluating potential consequences of alternative solutions
- applying the REASON model to identify solutions for work and family situations
- implementing decisions
- evaluating results
- revising the solution when necessary.


**Process/Skill Questions**

**Thinking**

- What factors influence employers and families about problem solving?
- How are problems identified and categorized in families and the workplace?

**Communication**

- How would the REASON model of problem solving be used as a communication tool?
- What are some communication skills that would be helpful in solving problems?

**Leadership**

- What leadership skills are needed to motivate others to solve problems?
- How can leaders implement the steps in the problem-solving process?

**Management**

- What are the steps of the problem-solving process using the REASON model?
- Why is it important to note results when using the REASON model?
FCCLA National Programs and Competitive Events

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FACS National Standards

1.2.1
Analyze potential career choices to determine the knowledge, skills, attitudes, and opportunities associated with each career.

1.2.4
Demonstrate teamwork skills in school, community and workplace settings and with diverse populations.

13.4.3
Apply the roles of decision making and problem solving in reducing and managing conflict.

13.6.1
Apply critical thinking and ethical criteria to evaluate interpersonal relationships.

13.6.2
Apply ethical guidelines when assessing interpersonal issues and situations.

13.6.3
Apply critical thinking and ethical standards when making judgments and taking action.

13.6.4
Demonstrate ethical behavior in family, workplace, and community settings.

13.6.5
Compare the relative merits of opposing points of view regarding current ethical issues.
Analyze how individuals and families make choices to satisfy needs and wants.

**Task 44**

**Evaluate how one’s values influence his/her decision making.**

**Definition**
Evaluation should include
- past experiences
- family belief system
- social influences.

**Process/Skill Questions**

**Thinking**
- What experiences help identify problems at work and in the family?
- What values are part of your family belief system?
- How do your values impact decision making?

**Communication**
- When would it be appropriate to communicate values in the workplace?
- How would you communicate your concern when you feel that your values are being compromised?

**Leadership**
- How should a leader guide others in using their personal values to problem solve?
- What leadership skills would be necessary when solving a problem?

**Management**
- How might personal values interfere when mediating a problem in the workplace?
- How would experiences be relevant to problem solving in the workplace?

**FCCLA National Programs and Competitive Events**

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- Lead

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FACS National Standards

Reasoning for Action Standard – Use reasoning processes, individually and collaboratively, to take responsible action in families, workplaces, and communities.

Creating and Maintaining Healthy Relationships

Task 45

Explain the benefits of establishing and maintaining healthy relationships.

Definition

Explanation should include

- description of various types of relationships
- characteristics of caring, respectful, and responsible relationships
- personal needs and personality traits and their influence on relationships
- the role that stress plays in relationships
- potential benefits of healthy relationships.

Process/Skill Questions

Thinking

- How do healthy relationships benefit all aspects of a person’s life?
- What are ways to create caring, respectful, and responsible relationships?

Communication

- How could a lack of effective communication lead to stress in relationships?
- What are the benefits of healthy relationships in the family and in the workplace?

Leadership

- What leadership skills help create and maintain healthy relationships?
- What personal values contribute to maintaining healthy relationships?

Management

- What resources are available for fostering healthy relationships in the family, workplace, and community?
- What factors in a person’s environment contribute to healthy relationships?

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• The Real You
• The Resilient You

Competitive Event--STAR Events
• Focus on Children
• Interpersonal Communications
• Leadership
• National Programs in Action
• Professional Presentation
• Promote and Publicize FCCLA!
• Public Policy Advocate
• Say Yes to FCS Education
• Teach and Train
• Check the national website for online events
• Check the website for skill events

FACS National Standards
13.1.1

Analyze processes for building and maintaining interpersonal relationships.
13.1.3
Compare physical, emotional, spiritual, and intellectual functioning in stable and unstable relationships.

13.1.4
Analyze factors that contribute to healthy and unhealthy relationships.

13.3.1
Analyze communication styles and their effects on relationships.

6.1.5
Analyze the role of family in developing independence, interdependence, and commitment of family members.

6.2.3
Analyze the effects of empathy for diversity on individuals in family, work, and community settings.

6.2.5
Analyze the effects of globalization and increasing diversity on individuals, families, and society.

**Task 46**
**Identify the situational guidelines that influence behavior in interpersonal relationships.**

**Definition**
Identification should include the effects of
- bullying/harassment
- friendly influences
- consideration of diverse points of view
- cultural norms
- critical thinking
- ethical criteria.

**Process/Skill Questions**
**Thinking**
- What are *ethical criteria*, and how do they relate to the family and the workplace?
- How do situational guidelines determine interpersonal relationships?
Communication
• How can opposing views be used constructively?
• How are ethical criteria determined when establishing relationships in the family, workplace, and community?

Leadership
• How can leadership skills be used to establish ethical criteria?
• What leadership skills help when dealing with opposing views?

Management
• What role does management play in establishing ethical criteria?
• What management skills are needed to eliminate bullying and harassment?

FCCLA National Programs and Competitive Events

Community Service
• Learn
• Serve
• Lead

Families First
• Families Today
• You Me Us
• Meet the Challenge
• Balancing Family & Career
• Parent Practice

Power of One
• A Better You
• Family Ties
• Working on Working
• Take the Lead
• Speak out for FCCLA

STAND Up
• Assess
• Educate
• Advocate

Student Body
• The Healthy You
• The Fit You
• The Real You
• The Resilient You

**Competitive Event--STAR Events**

• Focus on Children
• Interpersonal Communications
• Leadership
• National Programs in Action
• Professional Presentation
• Promote and Publicize FCCLA!
• Teach and Train
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• Check the website for skill events

**FACS National Standards**

13.1 Analyze functions and expectations of various types of relationships.
13.6 Demonstrate standards that guide behavior in interpersonal relationships.

**Task 47**

**Identify conflict-resolution methods.**

**Definition**

Identification should include

- examining the conflict in terms of causes, values, and viewpoints of all involved
- distinguishing the real conflict from the symptoms
- brainstorming all methods
- establishing criteria for evaluating alternatives.

**Process/Skill Questions**

**Thinking**

- Why is it important to examine the values affected in a conflict?
- Why are conflict-resolution methods important?

**Communication**

- How can conflict resolution methods be presented in a non-confrontational manner?
- How might one be able to communicate that they are able to understand all viewpoints of a conflict?

**Leadership**

- How can leaders encourage conflict-resolution alternatives?
• What skills are used to lead the conflict-resolution process?

Management
• What resources should be included in conflict resolution methods?
• Why is it important to consider alternatives to a conflict-resolution method?

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• Meet the Challenge
• Balancing Family & Career
• Parent Practice

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• Family Ties
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STAND Up
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• Advocate

Student Body
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• The Fit You
• The Real You
• The Resilient You

Competitive Event—STAR Events
• Interpersonal Communications
• Leadership
• National Programs in Action
• Parliamentary Procedure
• Professional Presentation
• Public Policy Advocate
• Check the national website for online events
• Check the website for skill events
FACS National Standards

13.4.4
Demonstrate nonviolent strategies that address conflict.

13.4.5
Demonstrate effective responses to harassment.

13.4.6
Assess community resources that support conflict prevention and management.

13.5.7
Demonstrate processes for cooperating, compromising, and collaborating.

Task 48
Evaluate conflict-prevention and management techniques.

Definition
Evaluation should include
- identifying conflict-resolution alternatives
- selecting the most desirable alternative
- testing the alternative to determine its effectiveness
- revising the resolution strategy as necessary
- identifying community resources available.

Process/Skill Questions

Thinking
- What are the desired goals for conflict resolution, beyond ending a conflict?
- How might conflict affect a group’s goals?

Communication
- How does attitude affect conflict and conflict resolution?
- What communication roadblocks may hinder conflict prevention and management?

Leadership
- What is management's role in the prevention of a conflict?
- What skills should a leader possess to prevent the escalation of a conflict?

Management
- What strategies are helpful in resolving conflict?
- What is the value of using various methods of conflict resolution?
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Community Service

- Learn
- Serve
- Lead

Families First

- Families Today
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- Balancing Family & Career
- Parent Practice

Power of One

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**FACS National Standards**

13.4.1
Analyze the origin and development of attitudes and behaviors regarding conflict.

13.4.2
Explain how similarities and differences among people affect conflict prevention and management.

13.4.3
Apply the roles of decision making and problem solving in reducing and managing conflict.

13.4.4
Demonstrate nonviolent strategies that address conflict.

13.4.5
Demonstrate effective responses to harassment.

13.4.6
Assess community resources that support conflict prevention and management.

13.5.7
Demonstrate processes for cooperating, compromising, and collaborating.

**Task 49**

**Identify aspects of mental illness that can affect healthy relationships.**

**Definition**
Identification should include

- symptoms of mental illness
- family dynamics involved in mental illness (e.g., genetics, substance abuse, poor nutrition)
- resources for student and family support.

Teacher resources:

- [Families and Youth Resources, American Academy of Child and Adolescent Psychiatry](https://www.aacap.org/AACAP/Families_and_Youth/Home.aspx)
- [Free Unit Lesson Plans for High School Teachers of Psychology, American Psychological Association](https://www.apa.org/ed/precollege/topss/lessons)

Process/Skill Questions

Thinking
- How can mental illness affect relationships?
- How can substance abuse add to the negative effects of mental illness?

Communication
- Why is it important for human services personnel to provide multilingual services?
- What communication skills support healthy relationships?

Leadership
- What responsibility does a school community have in offering student support for mental illness?
- What resources and support systems are needed to provide care for mental illness?

Management
- Where can someone obtain resources for student or family support?
- What are some obstacles in the delivery of student support? Of family support?

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- Parent Practice

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Managing Resources to Achieve Goals
Task 50
Distinguish between wants and needs.

Definition
Distinction should include
• priorities
• values, morals, and beliefs
• personal ethics and behaviors
• social standards
• Maslow’s hierarchy of needs.

Process/Skill Questions
Thinking
• What are the differences between wants and needs?
• Where do wants and needs overlap?
Communication
- How can one communicate wants and needs to others?
- How can Maslow’s levels of human needs influence the way someone communicates?

Leadership
- Why should a company communicate its values to its employees? To its customers?
- How might your values contribute to success at work?

Management
- What circumstances might make it necessary to re-evaluate a company’s values?
- How might a person’s wants and needs change throughout their lifespan?

FCCLA National Programs and Competitive Events

Career Connection
- My Skills
- My Life
- My Career
- My Plan

Community Service
- Learn
- Serve
- Lead

Families First
- Families Today
- You Me Us
- Meet the Challenge
- Balancing Family & Career
- Parent Practice

Financial Fitness
- Earning
- Spending
- Saving
- Protecting

Power of One
- A Better You
- Family Ties
- Working on Working
• Take the Lead
• Speak out for FCCLA

**STAND Up**

• Assess
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• Advocate

**Student Body**

• The Healthy You
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**Competitive Event--STAR Events**

• Interpersonal Communications
• Leadership
• National Programs in Action
• Professional Presentation
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**FACS National Standards**

1.1.5

Determine goals for life-long learning and leisure opportunities for all family members.

1.3.1

Analyze goals that support individuals and family members in carrying out community and civic responsibilities.

2.1.2

Analyze how individuals and families make choices to satisfy needs and wants.

**Task 51**

**Develop short- and long-term personal goals.**

**Definition**

Developing goals should include
• defining the term goal
• visualizing one’s future
• determining the relationship between goals and success
• identifying resources (e.g., human, financial, environmental, community, material)
• identifying management skills (e.g., time management, task prioritization, project management)
• creating a list of long-term and short-term goals, using the SMART (specific, measurable, achievable, realistic, and time-bound) goal format
• selecting an important long-term goal and writing short-term goals to support it
• defining value and identifying the relationships among values, goals, and behavior
• examining factors that affect goals.

Teacher resource:
Family, Career and Community Leaders of America (FCCLA) Planning Process
(https://fcclaine.org/sites/default/files/Planning%20Process.pdf) and
(https://fcclaine.org/sites/default/files/Planning%20Process%20Description%20Sheets%20FILLABLE.pdf)

Process/Skill Questions

Thinking
• What factors influence your short- and long-term personal goals?
• What are consequences of failing to set goals?

Communication
• How does communicating your goals with others influence your success?
• Why is it important to write short-term goals to support a long-term goal?

Leadership
• How do your values affect your goals?
• How do goals contribute to success?

Management
• What circumstances would make you feel it is necessary to re-evaluate your goals?
• How can using the SMART goal format contribute to success?

FCCLA National Programs and Competitive Events

Career Connection
• My Skills
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• My Career
• My Plan

Community Service
• Learn
• Serve
• Lead

Families First
• Families Today
• You Me Us
• Meet the Challenge
• Balancing Family & Career
• Parent Practice

FACTS (Families Acting for Community Traffic Safety)
• People
• Vehicle
• Roads

Financial Fitness
• Earning
• Spending
• Saving
• Protecting

Power of One
• A Better You
• Family Ties
• Working on Working
• Take the Lead
• Speak out for FCCLA

STAND Up
• Assess
• Educate
• Advocate

Student Body
• The Healthy You
• The Fit You
• The Real You
• The Resilient You

**Competitive Event--STAR Events**

• Interpersonal Communications  
• Leadership  
• National Programs in Action  
• Professional Presentation  
• Promote and Publicize FCCLA!  
• Check the national website for online events  
• Check the website for skill events

**FACS National Standards**

1.1.5  
Determine goals for life-long learning and leisure opportunities for all family members.

1.3.1  
Analyze goals that support individuals and family members in carrying out community and civic responsibilities.

2.1.2  
Analyze how individuals and families make choices to satisfy needs and wants.

**Task 52**

**Use the FCCLA planning process to achieve individual and group goals.**

**Definition**

Use should include

• defining the need for action (stating the problem)  
• stating the goal clearly and specifically, in measurable terms, with a completion date  
• developing an action plan that identifies what needs to be done, who will do it, when and where it will be done, and how it will be accomplished  
• monitoring progress toward the goal  
• evaluating the achievement  
• rewarding the achievement  
• assessing the process to determine opportunities for improvement.

Teacher resource:  
FCCLA Planning Process
Process/Skill Questions

Thinking
- What is the benefit of utilizing the FCCLA planning process to achieve a goal?
- What are the consequences of setting goals that are not clearly stated, not measurable, or that lack a completion date?

Communication
- What communication skills are needed to develop an action plan?
- How can implementing the FCCLA planning process increase communication?

Leadership
- How can leaders motivate others to collaborate to achieve a goal?
- Why is the evaluation (or follow up) after acting upon a plan important?

Management
- What resources are needed to put a plan into action?
- What management techniques will help you utilize the FCCLA planning process to achieve a goal?
- What criteria might be used to evaluate the FCCLA planning process?

FCCLA National Programs and Competitive Events

Career Connection
- My Skills
- My Life
- My Career
- My Plan

Community Service
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- Serve
- Lead

Families First
- Families Today
- You Me Us
- Meet the Challenge
- Balancing Family & Career
- Parent Practice
FACTS (Families Acting for Community Traffic Safety)

- People
- Vehicle
- Roads

Financial Fitness

- Earning
- Spending
- Saving
- Protecting

Power of One

- A Better You
- Family Ties
- Working on Working
- Take the Lead
- Speak out for FCCLA

STAND Up

- Assess
- Educate
- Advocate

Student Body

- The Healthy You
- The Fit You
- The Real You
- The Resilient You

Competitive Event—STAR Events

- Interpersonal Communications
- Leadership
- National Programs in Action
- Professional Presentation
- Promote and Publicize FCCLA!
- Check the national website for online events
- Check the website for skill events

FACS National Standards

1.1.5
Determine goals for life-long learning and leisure opportunities for all family members.

1.1.6

Develop a life plan, including pathways to acquiring the knowledge and skills needed to achieve individual, family, and career goals.

1.3.1

Analyze goals that support individuals and family members in carrying out community and civic responsibilities.

13.5.3

Demonstrate strategies that utilize the strengths and minimize the limitations of team members.

13.5.6

Create strategies to integrate new members into the team.

2.1.1

Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2

Analyze how individuals and families make choices to satisfy needs and wants.

**Investigating Career Development Opportunities**

**Task 53**

**Research career options within the family and consumer sciences (FCS) career clusters/pathways.**

**Definition**

Research should include using valid sources to find information about

- career opportunities and the benefits or disadvantages of chosen occupations
- job descriptions
- working conditions, including salary expectations, requirements for employment, advancement opportunities, and workplace policies that help employees balance work and family life
- training, education, and certification requirements and the costs and benefits of various training options
- workplace trends and needs (e.g., skilled trades).

Teacher Resources:
- O*Net Online, U.S. Department of Labor (https://www.onetonline.org/)
- Virginia Employment Commission (https://www.vec.virginia.gov/)
- Virginia Education Wizard (https://www.vawizard.org/wizard/home)

**Process/Skill Questions**

**Thinking**
- What are the four career pathways within FCS?
- Why is it important to research a variety of interested careers?

**Communication**
- Which communication skills are necessary to gather and evaluate information for career research?
- What resources are available for researching career options? Which are most reliable?

**Leadership**
- What skills can be most effective for career attainment?
- How can networking be used effectively in career selection or attainment?

**Management**
- How can researching a company or career before an interview benefit your chances of getting hired?
- How can career selection affect future goals?

**FCCLA National Programs and Competitive Events**

**Career Connection**
- My Skills
- My Life
- My Career
- My Plan

**Power of One**
- A Better You
- Family Ties
- Working on Working
- Take the Lead
- Speak out for FCCLA

**Competitive Event--STAR Events**
- Entrepreneurship
- Event Management
- Hospitality, Tourism and Recreation
- Interpersonal Communications
• Job Interview
• Leadership
• National Programs in Action
• Professional Presentation
• Promote and Publicize FCCLA!
• Say Yes to FCS Education
• Check the national website for online events
• Check the website for skill events

FACS National Standards

1.1.1
Summarize local and global policies, issues, and trends in the workplace, community, and family dynamics that affect individuals and families.

1.2.2
Demonstrate job seeking and job keeping skills.

1.2.3
Apply communication skills in school, community and workplace settings and with diverse populations.

7.1.3
Summarize education and training requirements and opportunities for career paths in family and human services.

7.1.5
Create an employment portfolio to communicate family and human services knowledge and skills.

Task 54
Set short- and long-term career goals related to career choice.

Definition
Setting goals should include establishing goal statements that reflect the steps in the goal-setting process and an action plan for implementing each goal. Process should also include the time horizon, financial resources needed, and expectations involved in each goal.

Process/Skill Questions

Thinking
• Why is it important to have career goals?
• What might happen if you choose a career that is inconsistent with your goals or desired lifestyle?

Communication
• How can modern technology (e.g., apps, devices) help you track the progress of your goals?
• How can you communicate your short- and long-term career goals to others?

Leadership
• How can your goal-setting process inspire others?
• How will the transferable skills you have gained in FCCLA help you in your career?

Management
• Why should a cost-benefit analysis be considered when making career goals?
• What resources are available to help set short-and long-term career goals?

FCCLA National Programs and Competitive Events

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• My Life
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• My Plan

Financial Fitness
• Earning
• Spending
• Saving
• Protecting

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• A Better You
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Competitive Event--STAR Events
• Interpersonal Communications
• Job Interview
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• Professional Presentation
• Check the national website for online events
Check the website for skill events

**FACS National Standards**

1.1.5
Determine goals for life-long learning and leisure opportunities for all family members.

1.2.2
Demonstrate job seeking and job keeping skills.

1.2.3
Apply communication skills in school, community and workplace settings and with diverse populations.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.5.2
Analyze individual and family roles in the economic system.

2.5.4
Analyze practices that allow families to maintain economic self-sufficiency.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

3.1.2
Analyze opportunities for employment and entrepreneurial endeavors.

3.1.3
Summarize education and training requirements and opportunities for career paths in consumer services.
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.6
Analyze the effect of key lifecycle transitions on financial planning.

7.1.5
Create an employment portfolio to communicate family and human services knowledge and skills.

**Making Responsible Consumer Choices**

**Task 55**

**Evaluate sources of consumer information.**

**Definition**

Evaluation may include

- government or community agencies (e.g., Federal Trade Commission, Consumer Protection Agency)
- consumer-oriented publications (e.g., newspaper articles, Consumer Reports)
- advice from others (e.g., family, friends, experts, sales staff, online reviews)
- point-of-purchase sources (e.g., labels, packages, displays)
- media (e.g., television programs, podcasts, email, websites, social media)
- advertising (e.g., print, television, radio, Internet, social media).

Evaluation should also include answering the following questions for each source identified:

- Why do you find the author or source of information reputable? Believable? If you do not, why not?
- What are the credentials of the author or source of information?
- Where and when was the information published?
- What does the source have to gain by promoting the information?
- How is the information presented? Is it presented in a logical way and supported by valid research?
- How many valid sources support the same information?

**Process/Skill Questions**
Thinking
  • How can you spot a scam on the Internet?

Communication
  • What sources of information do you use to help you decide what to purchase?

Leadership
  • Why are some evaluation tools better than others for determining the credibility of an online source?

Management
  • What steps should one take to ensure a source is reliable?

**FCCLA National Programs and Competitive Events**

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  • A Better You
  • Family Ties
  • Working on Working
  • Take the Lead
  • Speak out for FCCLA

**STAND Up**
  • Assess
  • Educate
  • Advocate

**Competitive Event--STAR Events**
  • Interpersonal Communications
  • National Programs in Action
  • Professional Presentation
  • Public Policy Advocate
  • Check the national website for online events
  • Check the website for skill events

**FACS National Standards**

2.3.3
Apply skills to seek information regarding consumer rights.

2.4.2
Analyze how media and technological advances influence family and consumer decisions.

3.2.6
Analyze the role of media in consumer advocacy.

Task 56

Identify strategies for a planned buying process.

Definition
Identification should include

- explaining the RESPA (research, evaluate, shop, purchase, assert your rights after purchase) system
- explaining comparison-shopping strategies
- explaining how salespeople can help
  - evaluate the pros and cons of sales incentives (e.g., discounts, coupons, rebates, customer cards, special offers)
  - evaluate advantages and disadvantages of purchasing, leasing, and renting
  - negotiate prices or terms
  - address incorrect billing, receipts, or invoices.

Process/Skill Questions

Thinking
- What are the advantages of prices?
- Why are prices an efficient way to allocate goods and services?

Communication
- What do merchants usually do to sell items that are overstocked? What does this tell you about the equilibrium price for the product?

Leadership
- Why might one choose to purchase, lease, or rent a product?

Management
- How might every day prices help buyers make decisions of goods and services they buy?

FCCLA National Programs and Competitive Events

Families First
- Families Today
- You Me Us
- Meet the Challenge
- Balancing Family & Career
- Parent Practice

Financial Fitness
• Earning
• Spending
• Saving
• Protecting

**Power of One**

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**STAND Up**

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**FACS National Standards**

2.1.1

Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2

Analyze how individuals and families make choices to satisfy needs and wants.

**Task 57**

**Describe consumer rights and responsibilities.**

**Definition**

Description should include

• the right to be informed, the right to choose, the right to safety and legal protection, and the right to express dissatisfaction and be heard
• the responsibilities that go along with each right, including record-keeping and retention of records
• the steps for effective consumer action
• the components of consumer protection
  o paper and electronic receipts
  o guarantees
  o warranties
  o purchase agreements
  o laws (e.g., safeguarding credit, privacy, health care)
  o product labeling
  o product recalls
• consumer vigilance regarding
  o fraud, including early fraud detection, identity theft, and credit reporting
  o e-commerce
  o advertisements
• accepting consumer responsibilities
  o energy-saving products or measures
  o environmentally sustainable choices (e.g., recycling, conservation, land use).

Process/Skill Questions
Thinking
• How do consumer protections differ in various countries?

Communication
• How might one learn of a product recall?

Leadership
• What does it mean to be a responsible consumer?

Management
• What basic consumer rights are protected by law?

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FACS National Standards
2.3.1
Analyze state and federal policies and laws providing consumer protection.

2.3.2
Analyze how policies become laws relating to consumer rights.

2.3.3
Apply skills to seek information regarding consumer rights.

2.5.3
Analyze economic effects of laws and regulations that pertain to consumers and providers of services.

3.2.5

Apply strategies to reduce the risk of consumer fraud.

Managing Personal and Family Finances

Task 58

Describe the importance of the fundamental principles of economics on personal finances.

Definition

Description should include

- examining fundamental principles of personal and family economics, including wants vs. needs, scarcity (e.g., of time, space, money), opportunity costs/trade-offs, and supply and demand

- applying economic principles to personal and family finances, including
  - distinguishing between gross and net pay and recognizing the effect of taxes
  - explaining how limited personal financial resources affect the choices people make
  - interpreting the opportunity costs of financial decisions
  - applying a decision-making process to personal financial choices

- analyzing how economic conditions affect the attainment of personal income and goals.

Teacher resources:

- Virginia Council on Economic Education ([https://vcee.org/](https://vcee.org/))
- Virginia Jump$tart Coalition for Personal Financial Literacy ([https://www.jumpstart.org/who-we-are/states/virginia/](https://www.jumpstart.org/who-we-are/states/virginia/))

Process/Skill Questions

Thinking

- What is the relationship between trade-offs and opportunity costs?

Communication

- How does scarcity affect your life?

Leadership
• What is the difference between a durable good and a non-durable good?

Management
• Why must a society face the choices about what, how, and for whom to produce?

FCCLA National Programs and Competitive Events

Career Connection
• My Skills
• My Life
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• My Plan

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Competitive Event--STAR Events
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• National Programs in Action
• Professional Presentation
• Check the national website for online events
• Check the website for skill events

FACS National Standards
2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

2.4.2
Analyze how media and technological advances influence family and consumer decisions.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

**Task 59**

**Evaluate personal banking services.**

**Definition**
Evaluation should include
- assessing personal banking needs
- identifying the products and services offered (e.g., saving, borrowing)
- comparing financial institutions in terms of personal banking needs, including
  - procedures for opening and managing the account
  - interest rates
fees, requirements, and account restrictions (e.g., minimum balance requirements; limits to the number of withdrawals per month)

- record keeping considerations
- customer relations and cybersecurity practices and policies

- describing the borrowing process (e.g., types of loans, interest rates, credit score considerations)
- evaluating credit cards and describing the benefits and disadvantages of credit and credit card debt.

Teacher resources:

- Virginia Council on Economic Education (https://vcee.org/)
- Virginia Jump$tart Coalition for Personal Financial Literacy (https://www.jumpstart.org/who-we-are/states/virginia/)

**Process/Skill Questions**

**Thinking**
- Why is saving important?
- How does one avoid debt?

**Communication**
- What are some best practices related to banking security online?

**Leadership**
- Why is an analysis of wants and needs important to evaluating spending plans?

**Management**
- Why is it important to check online banking balances often?

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**Financial Fitness**
- Earning
- Spending
- Saving
- Protecting

**Power of One**
- A Better You
- Family Ties
- Working on Working
• Take the Lead
• Speak out for FCCLA

**Competitive Event--STAR Events**

• National Programs in Action
• Professional Presentation
• Check the national website for online events
• Check the website for skill events

**FACS National Standards**

2.3.2
Analyze how policies become laws relating to consumer rights.

2.4.3
Assess the use of technology and its effect on quality of life.

2.5.3
Analyze economic effects of laws and regulations that pertain to consumers and providers of services.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.4
Compare investment and savings alternatives.

3.3.5
Examine the effects of risk management strategies on long-term financial planning.

**Task 60**
Identify savings and investment options.

Definition
Identification should include

- defining saving and investing
- discussing the risk-to-reward relationship, rate of return, diversification, and Rule of 72
- investigating and comparing savings and investment options, including
  - after-tax and tax-advantaged personal savings vehicles (e.g., 401k, 403b, and individual retirement account [IRA])
  - stocks
  - bonds
  - savings bonds
  - real estate
  - mutual funds
  - retirement accounts
  - savings accounts
  - certificates of deposit
  - collectibles/valuables
  - money market accounts
  - prepaid college plans
- investigating the purpose of estate planning.

Teacher resources:

- Virginia Council on Economic Education (https://vcee.org/)
- Virginia Jump$tart Coalition for Personal Financial Literacy (https://www.jumpstart.org/who-we-are/states/virginia/)

Process/Skill Questions

Thinking
- How does saving compare to savings?
- Why would an investor want to choose a certificate of deposit over a corporate bond?

Communication
- What do corporate bonds, municipal bonds, and government savings bonds have in common? How do they differ?
Leadership
- How much more would a traditional IRA earn than a basic savings plan?

Management
- What determines the value of a stock?
- What options are available to individuals who wish to invest in stocks?

**FCCLA National Programs and Competitive Events**

**Financial Fitness**
- Earning
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- Saving
- Protecting

**Power of One**
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- Family Ties
- Working on Working
- Take the Lead
- Speak out for FCCLA

**Competitive Event--STAR Events**
- National Programs in Action
- Professional Presentation
- Check the national website for online events
- Check the website for skill events

**FACS National Standards**

2.5.3
Analyze economic effects of laws and regulations that pertain to consumers and providers of services.

2.5.4
Analyze practices that allow families to maintain economic self-sufficiency.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.3
Apply management principles to decisions about insurance for individuals and families.
2.6.4  
Evaluate personal and legal documents related to effective management of individual and family finances.

3.2.4  
Analyze the effects of consumer protection laws on advocacy.

3.2.5  
Apply strategies to reduce the risk of consumer fraud.

3.3.1  
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2  
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.4  
Compare investment and savings alternatives.

3.3.5  
Examine the effects of risk management strategies on long-term financial planning.

3.3.6  
Analyze the effect of key lifecycle transitions on financial planning.

3.3.7  
Explain the role of estate planning in long-term financial planning.

3.3.8  
Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

**Task 61**

**Identify the influence of a credit report.**

**Definition**

Identification should include

- the components of the credit report
- the duration for which the credit report is valid
• methods for improving a credit score
• uses for the credit report
• privacy issues regarding the credit report
• situations in which the credit report might be accessed by others
• those authorized to access the credit report.

Teacher resources:
• Virginia Council on Economic Education (https://vcee.org/)
• Virginia Jump$tart Coalition for Personal Financial Literacy (https://www.jumpstart.org/who-we-are/states/virginia/)

Process/Skill Questions

Thinking
• What is a credit score?
• What do you think causes low and high credit scores?

Communication
• How do lenders interpret a credit report?
• What are the five most important factors affecting credit scores?

Leadership
• How might consumer spending habits affect a credit score?

Management
• What decisions are determined based on a credit report?

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Financial Fitness
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• Family Ties
• Working on Working
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Competitive Event--STAR Events

- Interpersonal Communications
- Leadership
- National Programs in Action
- Professional Presentation
- Public Policy Advocate
- website for online events
- Check the website for skill events

FACS National Standards

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

2.1.4
Apply consumer skills to providing and maintaining clothing.

2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

2.1.6
Summarize information about procuring and maintaining health care to meet the needs of individuals and family members.

2.1.7
Apply consumer skills to decisions about recreation.

2.1.8
Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.

2.4.1
Analyze the types of technology and software programs that affect family and consumer decision-making.

2.4.2
Analyze how media and technological advances influence family and consumer decisions.

2.4.3
Assess the use of technology and its effect on quality of life.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

2.6.3
Apply management principles to decisions about insurance for individuals and families.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.4
Compare investment and savings alternatives.

3.3.6
Analyze the effect of key lifecycle transitions on financial planning.

3.3.7
Explain the role of estate planning in long-term financial planning.

3.3.8
Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

**Task 62**

**Describe identity theft.**

**Definition**

Description should include

- responsibilities and strategies to prevent identity theft
  - keeping personal documents/information safe and private/secure
  - analyzing risks associated with online shopping/online credit card use
  - using identity-theft services
- your rights as a victim of identity theft
- the costs (i.e., financial, time) associated with identity theft.

Teacher resources:

- [Virginia Council on Economic Education](https://vcee.org/)
- [Virginia Jump$tart Coalition for Personal Financial Literacy](https://www.jumpstart.org/who-we-are/states/virginia/)

**Process/Skill Questions**

**Thinking**

- Why should you be aware of your rights if you are a victim of identity theft?
- What are the costs of being a victim of identity theft?

**Communication**

- Why is it important to interact responsibly online and when using credit/debit transactions?

**Leadership**

- What should you do if you suspect your identity has been stolen or you have lost your debit/credit card?

**Management**

- What services can you use to safeguard your identity?

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- Protecting

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- Working on Working
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**Competitive Event--STAR Events**

- Interpersonal Communications
- Leadership
- National Programs in Action
- Professional Presentation
- Public Policy Advocate
- Check the national website for online events
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**Task 63**

**Identify strategies for making decisions about debt.**

**Definition**

Identification should include

- using planning and savings to avoid debt
- identifying debt-to-income ratios
- evaluating choices involving debt
- identifying the consequences of making poor credit decisions
- maintaining a record-keeping system for credit purchases
- ensuring safekeeping of credit cards
- avoiding late-payment and other penalties
- examining debt payment plans
- recognizing warning signs for potential debt or credit issues.

Teacher resources:
- **Virginia Council on Economic Education** ([https://vcee.org/](https://vcee.org/))
- **Virginia Jump$tart Coalition for Personal Financial Literacy** ([https://www.jumpstart.org/who-we-are/states/virginia/](https://www.jumpstart.org/who-we-are/states/virginia/))

**Process/Skill Questions**

**Thinking**
- What skills and strategies can you develop now that will help you avoid debt?
- What is a budget? How does adhering to that budget help avoid fees and penalties?
- What are the factors to consider when deciding whether to make a purchase or wait?

**Communication**
- Why is debt often a source of family stress and conflict?
- Where do you acquire your beliefs and attitudes toward debt?
- What difficulties might family members have if they do not share the same beliefs and values concerning debt?

**Leadership**
- What are the advantages and disadvantages of cash, check, debit card, and credit card as a way to purchase goods and services?
- What ethical roles do businesses play, if any, in encouraging consumers to accrue large debts through extensive use of credit cards? Why or why not?
- What are some effective ways to teach children about debt?

**Management**
- What guidelines should be put in a budget to help control debt?
- What information is needed to set short- and long-term financial goals?
- What are the possible consequences of going deeply into debt?

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• Check the website for skill events

**FACS National Standards**

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.3.1
Analyze state and federal policies and laws providing consumer protection.

2.3.3
Apply skills to seek information regarding consumer rights.

2.4.2
Analyze how media and technological advances influence family and consumer decisions.

2.4.3
Assess the use of technology and its effect on quality of life.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.5.2
Analyze individual and family roles in the economic system.

2.5.4
Analyze practices that allow families to maintain economic self-sufficiency.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.1.1
Explain roles and functions of individuals engaged in consumer service careers.

3.1.3
Summarize education and training requirements and opportunities for career paths in consumer services.

3.2.5
Apply strategies to reduce the risk of consumer fraud.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.8
Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

**Task 64**

**Identify strategies for managing risk.**

**Definition**

Identification should include

- reasons for purchasing or not purchasing insurance
  - avoiding risk
  - minimizing risk
  - assuming risk
  - transferring the risk (e.g., examples of different insurance policies)
- types of insurance
- weighing costs and benefits of different insurance plans.

Teacher resources:
- Virginia Council on Economic Education (https://vcee.org/)
- Virginia Jump$tart Coalition for Personal Financial Literacy (https://www.jumpstart.org/who-we-are/states/virginia/)

Process/Skill Questions

Thinking
- How is financial risk avoidable?
- What are the different types of insurance offered?
- What does it mean to be over-insured? Under-insured?

Communication
- How can you determine your true financial risk when dealing with lending institutions?
- What protects consumers from making poor borrowing decisions?
- How do banks use risk assurance to attract customers?

Leadership
- How do insurance companies profit?
- Why do leaders, entrepreneurs, and business owners take risks?

Management
- What is the relationship between investment and risk?
- What are your suggestions for diversifying your investments?
- What are investments that are considered low-risk during uncertain economic times?

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- Protecting

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**Competitive Event--STAR Events**

• National Programs in Action
• Professional Presentation
• Check the national website for online events
• Check the website for skill events

**FACS National Standards**

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

2.1.4
Apply consumer skills to providing and maintaining clothing.

2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

2.1.6
Summarize information about procuring and maintaining health care to meet the needs of individuals and family members.

2.1.7
Apply consumer skills to decisions about recreation.

2.1.8
Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.

2.4.1
Analyze the types of technology and software programs that affect family and consumer decision-making.

2.4.2
Analyze how media and technological advances influence family and consumer decisions.
2.4.3
Assess the use of technology and its effect on quality of life.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

2.6.3
Apply management principles to decisions about insurance for individuals and families.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.4
Compare investment and savings alternatives.

3.3.5
Examine the effects of risk management strategies on long-term financial planning.

3.3.6
Analyze the effect of key lifecycle transitions on financial planning.

3.3.7
Explain the role of estate planning in long-term financial planning.
Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

**Task 65**

**List legal documents related to home, personal, and family management.**

**Definition**

List should include:
- property documents (e.g., deed to home, car title)
- wills, advance medical directives, and power-of-attorney documents
- investment documents, bank statements
- birth certificates and social security cards
- insurance documents (e.g., policies, household inventory)
- family relationship contracts (e.g., roommate agreement, marriage license, divorce/custody agreements)
- medical records.

**Teacher resources:**
- [Virginia Council on Economic Education](https://vcee.org/)
- [Virginia Jump$tart Coalition for Personal Financial Literacy](https://www.jumpstart.org/who-we-are/states/virginia/)

**Process/Skill Questions**

**Thinking**
- Why should you be aware of legal documents related to home, personal, and family?
- What can happen if legal documents are lost?
- When might you need to access legal documents for your family?

**Communication**
- How can technology help you interpret legal documents?
- How can technology help you create legal documents?
- How could your physical and mental health affect your legal documents?

**Leadership**
- What ethical issues may arise when dealing with legal documents?
- Where are some safe places to keep copies of legal documents?
- When might you contact an attorney for help with legal documents?

Management
- What are the requirements (e.g., age, mental status) for handling different legal documents?
- What criteria should you use to evaluate the credentials of attorneys? What information do you need to select an attorney to handle routine legal documents?

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Families First
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- Meet the Challenge
- Balancing Family & Career
- Parent Practice

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- Protecting

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- Family Ties
- Working on Working
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Competitive Event—STAR Events
- Interpersonal Communications
- National Programs in Action
- Professional Presentation
- Check the national website for online events
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FACS National Standards

2.1.1

Apply time management, organizational, and process skills to prioritize tasks and achieve goals.
2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.5.2
Analyze individual and family roles in the economic system.

2.5.3
Analyze economic effects of laws and regulations that pertain to consumers and providers of services.

2.5.4
Analyze practices that allow families to maintain economic self-sufficiency.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.2.5
Apply strategies to reduce the risk of consumer fraud.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.5

Examine the effects of risk management strategies on long-term financial planning.

**Task 66**

**Develop a spending plan.**

**Definition**

Development should include

- establishing SMART goals
- examining spending plans for a variety of individuals and families with different incomes and obligations
- evaluating a variety of investment opportunities.

Teacher resources:

- [Virginia Council on Economic Education](https://vcee.org/)
- [Virginia Jump$tart Coalition for Personal Financial Literacy](https://www.jumpstart.org/who-we-are/states/virginia/)

**Process/Skill Questions**

**Thinking**

- What are SMART goals?
- What are your long-term financial goals? What skills and strategies can you develop now that will help you achieve these long-term goals?
- Why is it important to be knowledgeable about financial management? What might be the consequences of a failure to understand the concepts of financial management?

**Communication**

- What advances in technology are helping with financial management?
- How can you use communication skills to learn about services offered by financial institutions (e.g., banks, credit unions)?
- How can you use communication skills to learn about investment opportunities?

**Leadership**

- What can establishing and following good spending plan techniques allow you to do?
- Why is it important to be disciplined when following a spending plan?
- How can you influence others to respect your spending plan?
• How much money, as a percentage of income, should you try to save each month?
• What are the benefits of preventing impulse buying/spending?
• Where should you save money?

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• My Life
• My Career
• My Plan

Families First
• Families Today
• You Me Us
• Meet the Challenge
• Balancing Family & Career
• Parent Practice

Financial Fitness
• Earning
• Spending
• Saving
• Protecting

Power of One
• A Better You
• Family Ties
• Working on Working
• Take the Lead
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Competitive Event--STAR Events
• Event Management
• Interpersonal Communications
• National Programs in Action
• Professional Presentation
• Check the national website for online events
• Check the website for skill events

FACS National Standards

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

2.1.4
Apply consumer skills to providing and maintaining clothing.

2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

2.1.6
Summarize information about procuring and maintaining health care to meet the needs of individuals and family members.

2.1.7
Apply consumer skills to decisions about recreation.

2.1.8
Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.

2.4.1
Analyze the types of technology and software programs that affect family and consumer decision-making.

2.4.2
Analyze how media and technological advances influence family and consumer decisions.

2.4.3
Assess the use of technology and its effect on quality of life.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.6.1
Evaluate the need for personal and family financial planning.

2.6.2
Apply financial management principles to individual and family financial practices.

2.6.3
Apply management principles to decisions about insurance for individuals and families.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.4
Compare investment and savings alternatives.

3.3.6
Analyze the effect of key lifecycle transitions on financial planning.

3.3.7
Explain the role of estate planning in long-term financial planning.

3.3.8
Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

Creating and Maintaining a Living Environment

Task 67
Examine rights and responsibilities of homeowners, landlords, and tenants.

Definition
Examination should focus on the rights and responsibilities of all parties as specified in

- the legal contracts
- the municipality’s housing code
- the Fair Housing Act, regarding the prohibition of discrimination in real estate transactions
- the Virginia Residential and Landlord Tenant Act (VRLTA).

**Process/Skill Questions**

**Thinking**

- How are a landlord’s responsibilities similar to, and different from, those of a homeowner?
- What issues are most likely to cause disagreements between landlords and tenants? Between neighbors? Between homeowners and neighborhood associations?
- Where can renters and homeowners get information concerning tenant/landlord responsibilities?
- How are landlords and tenants represented under the Virginia Residential and Landlord Tenant Act of 2011?

**Communication**

- What communication skills are needed to resolve conflict between landlord and tenants?
- What criteria may landlords use to select tenants? What criteria should tenants use to evaluate prospective rental space?
- What is the criteria for taking legal action to resolve differences?

**Leadership**

- What ethical issues may arise during the purchase, sale, or rental of housing?
- What leadership skills can landlords use to satisfy the needs of tenants?

**Management**

- What rights do homeowners and tenants have in common?
- What is the role of a realtor in home ownership or leasing?

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- Take the Lead
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**STAND Up**

- Assess
• Educate
• Advocate

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• Interpersonal Communications
• National Programs in Action
• Professional Presentation
• Public Policy Advocate
• Check the national website for online events
• Check the website for skill events

**FACS National Standards**

2.1.5

Apply consumer skills to decisions about housing, utilities, and furnishings.

**Task 68**

**Compare housing options.**

**Definition**

Comparison should include

• identifying the basic strategies of comparison shopping
• identifying factors to consider when comparing places to live
• validating and using sources of information about housing
• listing advantages and disadvantages of housing options.

**Process/Skill Questions**

**Thinking**

• What are the differences between buying and renting a home (e.g., house, apartment, condo) without research or comparison shopping?
• What are some factors you should consider when determining the type of home you would like to have?

**Communication**

• What communication strategies do agents and landlords use to make their offerings attractive to buyers or renters?
• What skills do you use when you are comparing living spaces?
• What are the most important features you seek in a home?

**Leadership**

• What criteria should be used to evaluate housing options during the home-buying process?
• What leadership skills can help you negotiate an agreement that satisfies both buyer and seller or landlord and tenant?
• What qualities should you look for when selecting a realtor, landlord, or leasing agency?

Management
• How does the economy affect the housing market?
• What is the difference between a buyer’s market and a seller’s market? What shopping strategies should you use if housing is plentiful and the cost is relatively low?
• How do consumers know how much they can afford for housing?

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• Parent Practice

Financial Fitness
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• Saving
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• Working on Working
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**FACS National Standards**

11.2.1
Evaluate the use of elements and principles of design in housing and commercial and residential interiors.

11.2.2
Analyze the psychological impact that the principles and elements of design have on the individual.

11.2.3
Analyze the effects that the principles and elements of design have on aesthetics and function.

11.6.2
Assess client's community, family, and financial resources needed to achieve housing and interior design goals.

2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

**Task 69**

**Explain the home-seeking process.**

**Definition**
Explanation should include

- using professional property location resources (e.g., real estate agent, Internet sources)
- establishing a timeline with realistic expectations
- identifying strategies to save money during the process
- identifying alternative locations
- making informed decisions
- reviewing documents.

**Process/Skill Questions**

**Thinking**

- What are the advantages and disadvantages of home ownership vs. renting?
- What factors might prevent one from obtaining a home loan?
- What factors might prevent one from renting a home?

**Communication**
• What free resources are available to help you find a home?
• Why do most Americans hire a real estate agent to help them buy or sell a home?
• How do you establish a fair price for a home?
• What is the purpose of a home inspection prior to purchase?
• Why do lenders require an appraisal when purchasing a home?

Leadership

• What neighborhood or location issues might influence your desire to purchase or rent a home?
• What are the consequences of buying more house than one can afford?
• What criteria would you use to help you determine a property’s condition?

Management

• What are the risks associated with a mortgage and how can you reduce your risk?
• How is your minimum down payment for a mortgage loan determined?
• What are fair expectations when hiring a real estate agent?
• How does buying a new home differ from buying an existing home?
  • When choosing to rent, how do you determine if you should rent from an individual or a rental agency?

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• Saving
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• Family Ties
• Working on Working
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**FACS National Standards**

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.2
Analyze how individuals and families make choices to satisfy needs and wants.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

2.5.1
Analyze the use of resources in making choices that satisfy needs and wants of individuals and families and communities.

2.5.2
Analyze individual and family roles in the economic system.

2.5.3
Analyze economic effects of laws and regulations that pertain to consumers and providers of services.

2.5.4
Analyze practices that allow families to maintain economic self-sufficiency.

2.6.2
Apply financial management principles to individual and family financial practices.

2.6.4
Evaluate personal and legal documents related to effective management of individual and family finances.

3.2.5
Apply strategies to reduce the risk of consumer fraud.

3.3.1
Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.2
Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.

3.3.3
Analyze the effect of consumer credit on short- and long-term financial planning.

3.3.5
Examine the effects of risk management strategies on long-term financial planning.

Task 70
Outline necessary home-maintenance tasks with regard to resources and abilities.

Definition
Outline should include
- identifying home-maintenance tasks
- determining quality standards for home maintenance
- identifying the responsibilities of renters and landlords with regard to home maintenance
- planning for sharing home-maintenance tasks among family members and others
- evaluating home-maintenance equipment
- completing home-maintenance tasks.

Process/Skill Questions
Thinking
- What factors influence the amount of responsibility that a family member has for home maintenance and cleaning?
- Why is it important to research home-maintenance equipment?
- What are the advantages and disadvantages of renting vs. purchasing home-maintenance equipment?

Communication
- When is it important for family members to share cleaning and maintenance tasks? Why?
- What phrases do manufacturers and sellers of home-maintenance equipment use to make their equipment appealing to buyers?

Leadership
- How can you share household responsibilities and tasks? How can leadership skills help?
• What factors should you consider when determining if the home-maintenance task can be completed on your own or if you should hire someone?

Management
• What steps need to occur if homeowners are unable to repair/maintain their home?
• What factors should one consider when determining who to hire to perform home-maintenance tasks?
• How does a homeowner budget for home maintenance?
  • How can safe storage of appliance warranties assist with home maintenance and efficiency?

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• Spending
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• Protecting

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• Working on Working
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FACS National Standards

2.1.1

Apply time management, organizational, and process skills to prioritize tasks and achieve goals.
2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

5.2.1
Apply environmental services standards and procedures in residential and commercial settings.

5.2.2
Operate cleaning equipment and tools.

5.2.3
Manage use of supplies.

5.2.4
Maintain building interior surfaces, wall coverings, fabrics, furnishings, and floor surfaces.

5.2.6
Analyze energy efficient methods and practices in a variety of geographic and cultural settings.

**Task 71**

**Design a living environment to meet personal, family, and financial needs.**

**Definition**

Design should account for the following needs and suggest ways in which these needs influence housing and furnishing decisions and ways in which living spaces influence human interaction, stress, and well-being:

- Physical needs of shelter and protection from the environment
- Safety needs
- Emotional needs
- Social needs
- Privacy needs
- Self-expression needs
- Self-fulfillment needs
- Budgetary needs

**Process/Skill Questions**

**Thinking**

- Why is housing important to individuals? Families? Society?
- What happens when housing does not meet the needs of individuals and families?
• What could cause an individual’s or family’s housing needs to change?

**Communication**
• Why is it important for families to share responsibilities?
• What happens when different family members have varying approaches for completing household tasks?
• How do you form your attitudes regarding the living environment?
• What elements of design and space allocations need to be justified for home living spaces?

**Leadership**
• How do design plans ensure that family members meet their needs for privacy and self-fulfillment?
• What housing characteristics would support the emotional needs of your family?
• What leadership skills can you use to ensure that housing meets the family’s technology needs?

**Management**
• How much space is needed for social, work, and private activities?
• What management skills do you need to plan housing and furnishing purchases?
• How does a family know when home renovations are required?
• How does a family budget for home renovations and improvements?

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• Family Ties
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11.2.2
Analyze the psychological impact that the principles and elements of design have on the individual.

11.2.3
Analyze the effects that the principles and elements of design have on aesthetics and function.

2.1.5
Apply consumer skills to decisions about housing, utilities, and furnishings.

Obtaining and Maintaining Clothing for Self and Family

Task 72
Identify factors to consider when selecting clothing.

Definition
Identification should include
• the occasion
• clothing style, fad, or fashion
• comfort and fit
• quality of construction
• requirements for cleaning, maintenance, and storage
• cost of purchase and cost per wear.

Process/Skill Questions
Thinking
• What factors should be considered when selecting wardrobe items?
• How is personal image reflected in the clothes people wear?
• Why are clothing choices sometimes a source of conflict in families?
Communication
• What message does clothing selection convey to employers and co-workers? To teachers? To classmates? To friends?
• What criteria do you use when deciding whether your clothing choices are appropriate?
Leadership
• How does your clothing selection enhance your professionalism?
• What happens when your choice of clothing is inappropriate in a particular setting?
Management
• What routine steps can you take to keep your clothing in good condition?
• Why is understanding the care label important in clothing maintenance?

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FACS National Standards

15.3.2
Analyze community resources that provide opportunities related to parenting.
Explain the ways in which fiber, fabric, texture, pattern, and finish can affect visual appearance.

Apply consumer skills to providing and maintaining clothing.

**Task 73**

**Demonstrate clothing maintenance.**

**Definition**

Demonstration may include a description of the types of care needed when maintaining clothing and options for protecting clothing during storage:

- laundering—washing, drying, folding, ironing, steaming, hanging items of apparel
- repairing—attaching buttons, snaps, hooks and eyes; re-stitching split seams; concealing tears and rips; re-sewing zippers; hemming garments
- constructing—using basic machine and hand stitching.

**Process/Skill Questions**

**Thinking**

- What factors may influence a choice to construct clothing for self and family rather than to purchase it?
- What criteria do you use to evaluate clothing maintenance, minor repairs, and basic clothing construction?
- What will happen if you cannot take care of your clothing?

**Communication**

- What communication skills do you need to interpret instructions for performing clothing maintenance, minor repair tasks, and basic clothing construction tasks?
- What special vocabulary terms are associated with these instructions?

**Leadership**

- What career opportunities are available for people who have the skills to perform clothing maintenance, minor repair tasks, and basic clothing construction tasks?
- Can making your own clothes be a sign of independence and initiative? Why or why not?

**Management**

- What management skills are essential to perform clothing maintenance, minor repair tasks, and basic clothing construction tasks?
- What time-management techniques can help you stay efficient in your efforts to make, repair, and maintain clothing?

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16.4.1
Demonstrate professional skills in using traditional and technologically innovative equipment, tools, and supplies in textiles, fashion, and apparel construction, alteration, repair, and recycling.

16.4.3
Use appropriate industry products and materials for cleaning, pressing, and finishing textiles, fashion, and apparel.

16.4.5
Demonstrate basic skills for production, alteration, repair and recycling of textiles, fashion, and apparel.

2.1.1
Apply time management, organizational, and process skills to prioritize tasks and achieve goals.

2.1.4
Apply consumer skills to providing and maintaining clothing.

**Planning, Preparing, and Serving Nutritious Foods**

**Task 74**

**Identify grocery shopping strategies.**

**Definition**

Identification should include

• making a prioritized list of items needed
• planning meals in advance
• selecting from availability of seasonal foods
• reviewing advertisements, coupons, and specials
• assessing cost-to-value for alternative brands and quantities
• assessing cost-to-value for shopping at alternative merchants or stores.

**Process/Skill Questions**

**Thinking**
• Why is it important to plan a food budget?
• Why is it important to create a shopping list before going to the grocery store?

**Communication**
• When is comparison shopping especially important? Less important?

**Leadership**
• Is comparison shopping a consumer responsibility? Why or why not?

**Management**
• What is the biggest challenge when trying to stay within a food budget?
• What consequences may result from not creating a shopping list prior to going to the store?

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• Protecting

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FACS National Standards

14.3.1
Apply current dietary guidelines in planning to meet nutrition and wellness needs.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

Task 75

Evaluate the nutritional information of various foods.

Definition
Evaluation should include

• defining the term nutrient
• identifying functions of the six nutrients in the body
• determining sources of specific nutrients
• identifying nutritional needs throughout the lifecycle and explaining how each nutrient contributes to an individual’s overall health
• identifying nutrient-dense foods
• stating consequences of too much and too little of specific nutrients
• assessing sources of nutrition information
• comparing foods, using the nutrition-facts label, to make good food choices
• analyzing personal eating habits in relation to nutritional foods.

Process/Skill Questions

Thinking
• Why should we be aware of nutrients and their functions?
• What can happen if we are deficient in our nutrients?
• Why should you be concerned that your sources of nutrition information are reliable and reputable?

Communication
• What are our sources of information about nutrients?
• How can we determine if these sources are reliable?
• Why do you think that people tend to believe food-related information without verifying its accuracy? Why not? What are the arguments for and against taking large doses of specific nutrients (for example, vitamins or minerals)?

Leadership
• Why should young adults be concerned about their nutrient intake?
• What is it your responsibility in ensuring that you and your family members receive a sufficient daily dose of essential nutrients?

Management
• What management skills can we use to ensure that our diet includes enough of the right nutrients?
• What resources are available when we need information pertaining to the effects of nutrients on the body?

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FACS National Standards

14.1.5
Analyze legislation and regulations related to nutrition and wellness.

14.2.4
Analyze sources of food and nutrition information, including food labels, related to health and wellness.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

Task 76

Demonstrate food safety and sanitation procedures.

Definition
Demonstration should include
• identifying safety hazards related to kitchen practices
• developing a kitchen safety checklist
• cleaning and sanitization of kitchen, equipment, and tools
• listing rules to use during food storage and preparation to control food bacteria that cause foodborne illness
• examining methods of storing uncooked and cooked food to prevent spoiling and to maintain quality (e.g., Hazard Analysis Critical Control Point [HACCP]).

Teacher resource:

Process/Skill Questions
Thinking
• What procedures are needed to ensure food safety and sanitation?
• What are the four steps to food safety?

Communication
• What can be the consequences of not communicating food safety and sanitation procedures to family members?
Leadership
• How can you set guidelines to follow in regard to food safety and sanitation procedures in your home?
• How can you create a culture that fosters awareness of the importance of food safety?

Management
• What precautions can you use to ensure safe handling of food?
• What criteria assist in following food safety and sanitation procedures?

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• Family Ties
• Working on Working
• Take the Lead
• Speak out for FCCLA

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14.4.1
Analyze conditions and practices that promote safe food handling.

2.1.3
Analyze decisions about providing safe and nutritious food for individuals and families.

9.2.1
Analyze factors that contribute to food borne illness.

**Task 77**

**Identify food-preservation methods.**

**Definition**
Identification should include proper refrigeration, canning, freezing, and curing and drying.

Teacher resource:
[Virginia Cooperative Extension, Virginia Tech](https://ext.vt.edu/offices.html)

**Process/Skill Questions**

**Thinking**
- What are some methods of preserving foods?
- Why is the correct use and understanding of *sell by*, *use by*, and *best by* dates on foods important to food safety?

**Communication**
- What do consumers need to know to evaluate food preservation and processing methods?
- What questions need to be asked to select the appropriate food preservation/processing method?

**Leadership**
- What skills and/or resources are needed for preserving food?
- What criteria can be used for food preservation/processing?

**Management**
- What should the standards be in food preservation/processing?
- What resources influence food preservation and processing?

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FACS National Standards

2.1.3

Analyze decisions about providing safe and nutritious food for individuals and families.

Task 78

Identify preparation techniques for preserving nutritional value in food.

Definition

Identification should include
• interpreting recipe terminology
• identifying food-preparation techniques and cooking processes, including broiling, baking, sautéing, braising, steaming, and microwaving
• explaining how each technique is used
• describing the consequences of using each technique with regard to nutritive value of the food.

Process/Skill Questions

Thinking
• Which of the food-preparation techniques enhances the nutritional value of food?
• Which of the food-preparation techniques would you most likely use at home? Why?
• Why should you be concerned with food-preparation techniques?

Communication
• What factors influence your choice of food-preparation techniques, in addition to preserving nutritive value?
• What factors influence your preferences for certain cooking techniques?
• How can you explain to someone why some cooking techniques are healthier than others?

Leadership
• What are the advantages and disadvantages of each cooking technique?
• How has technology changed the way you prepare food?
• How can you educate your family on the effects that some cooking methods have on the nutritional value of food?

Management
• How can modern cooks modify family recipes to preserve nutritive value of food and, for example, decrease calories, fat, and sodium?
• What information do you need to select the most appropriate food-preparation technique for a particular food?
• What resources are available to help you identify the nutritive value of cooked foods?

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8.5.14 Demonstrate cooking methods that increase nutritional value, lower calorie and fat content, and utilize herbs and spices to enhance flavor.

Task 79
Describe strategies for healthy eating.

Definition
Description should include
- evaluating the health and financial benefits of preparing nutritious meals at home vs. eating out
- identifying eating habits and locations where eating typically occurs outside of the home
- determining factors to consider when choosing a restaurant
- selecting food items that meet nutritional needs and goals
- analyzing diets and their claims
- recognizing the dangers of eating disorders.

Process/Skill Questions

Thinking
- What are the advantages and disadvantages of eating out vs. eating a home-cooked meal?
- How can you select nutritious foods when eating out?
- Why should restaurants be required to include nutritional information on their menus?

Communication
- Where did you acquire your attitudes and behaviors associated with eating out?
- How does eating meals at home affect family relationships and family budget?
- What criteria do you consider when making food to take to a social gathering?

Leadership
- What suggestions would you make to help others choose foods from a restaurant that would meet recommended dietary guidelines?
- Why should restaurants that cater to children and teenagers promote healthy food choices?

Management
- What information do you need to consider when choosing a restaurant?
- What sources of information can you consult when choosing a restaurant? How do you evaluate your sources?
- What management skills can you use to select nutritious foods when eating out?

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14.3.1

Apply current dietary guidelines in planning to meet nutrition and wellness needs.

2.1.3

Analyze decisions about providing safe and nutritious food for individuals and families.

**Task 80**

**Demonstrate the ability to prepare nutritious meals.**

**Definition**

Demonstration should include

• using safety and sanitation practices
• preparing foods according to standard recipes using food preparation methods that preserve nutrition
- preparing foods to meet dietary needs and manage chronic disease
- following a work plan
- following safe operation procedures for the use of kitchen equipment
- implementing safe food preparation methods and procedures.

**Process/Skill Questions**

**Thinking**
- Why is it important to know how to prepare nutritious meals for yourself and your family?
- Which food preparation methods should you use to prepare nutrient-dense foods?
- What are the consequences of preparing meals that fail to preserve nutrients?
- What are common dietary restrictions?

**Communication**
- Which ways do you best communicate your expectations of safely storing and preparing foods?
- How can technology enhance preparation and storage of nutritious foods?
- Why is it important to read the recipe? Where can you find nutritious recipes? Is every recipe on the Internet tested and reliable?
- Why is it important for a family to communicate their individual schedules before meal planning?

**Leadership**
- How do your safety and sanitation procedures reflect upon your leadership qualities?
- How do you respond when equipment is not properly working or is not being used correctly?
- Why should the older generation teach family recipes to the younger generation?

**Management**
- What information do you need to store nutritious foods?
- How do you evaluate the success of the food preparation?
- What management skills are most important to utilize during food preparation?

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• Working on Working
• Take the Lead
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• The Real You
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2.1.3

Analyze decisions about providing safe and nutritious food for individuals and families.

Task 81

Demonstrate the ability to serve nutritious meals.

Definition
Demonstration should include
• practicing portion control
• following guidelines for the different types of meal service
• creating presentation of meal courses (e.g., appetizer, entrée, dessert)
• utilizing tableware and place settings
• following safety and sanitation practices for serving food.

Process/Skill Questions
Thinking
• What factors determine your choices of aesthetically pleasing foods?
• How does table setting affect meal progression?
• How is a buffet table organized?
• What is portion distortion?

Communication
• What resources are available to assist you with serving proper portions?
• How do portions vary by age? How are portion sizes measured and presented in meal service?
• How does meal service reflect the safety and sanitation practices of the food service workers?
• How can families avoid technology disruptions during mealtimes?

Leadership
• How can you serve appropriate meals and snacks when every family or group member likes different foods?
• What information do you use to evaluate meal etiquette?
• How can you teach others about the importance of portion control in a healthy lifestyle?

Management
• What information do you need to serve nutritious foods?
• How do you ensure that foods are safe to consume? Which food safety practices are crucial to follow in serving safe foods?

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• You Me Us
• Meet the Challenge
• Balancing Family & Career
• Parent Practice

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• Family Ties
• Working on Working
• Take the Lead
• Speak out for FCCLA

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9.3.7 Plan menus, applying the exchange system to meet various nutrient needs.

14.3.3 Demonstrate ability to select, store, prepare, and serve nutritious, aesthetically pleasing food and food product.

**Exploring Human Development**

**Task 82**

**Identify principles of human growth and development.**

**Definition**

Identification should include

- anatomy and conception
- fetal development
- stages of the life cycle
- developmental milestones
- cognitive development
- human growth and development theories.

**Process/Skill Questions**

**Thinking**

- What are the phases of the life cycle?
- What influences human growth and development?
- Who are the major developmental theorists?
- What environmental factors influence human growth and development?

**Communication**
• How are the family life cycles represented in individual homes?
• How should family discussions be orchestrated?

Leadership
• What can parents and family members do if developmental milestones are not being met?
• What qualities does an effective parent possess?

Management
• How does the family life cycle relate to human growth and development?
• Which developmental theories are most popular?

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• Check the website for skill events

FACS National Standards

12.1 Analyze physical, emotional, social, moral, and cognitive development.

Task 83
Describe conditions that influence human growth and development.
Definition
Description should include
- birth defects
- disabilities
- poverty
- culture (cultural capital)
- nature vs. nurture
- prenatal care
- nutrition
- lifestyle choices
- parenting styles
- thriving
- maturity level of parents
- resources (e.g., educational, financial)
- infertility
- at-risk pregnancies
- family systems.

Process/Skill Questions
Thinking
- Why do parents need to know about human growth and development?
- What are the parenting practices that support human growth and development throughout the lifespan?
- Why are family health histories important?

Communication
- How do communication strategies support the emotional well-being of children?
- How do we learn about the conditions that influence human growth and development?
- What communication strategies should parents use to function as a parenting team?

Leadership
- What actions can be taken to advocate parenting skills that promote human growth and development?
- How can parents be positive role models for their child(ren)?
- What resources are available for parents?

Management
- What resources are needed to support developmental well-being?
• What is *cultural capital* and how does it affect human growth and development?
• How can parents establish and maintain realistic behavioral expectations for their children?

**FCCLA National Programs and Competitive Events**

**Community Service**
- Learn
- Serve
- Lead

**Families First**
- Families Today
- You Me Us
- Meet the Challenge
- Balancing Family & Career
- Parent Practice

**Power of One**
- A Better You
- Family Ties
- Working on Working
- Take the Lead
- Speak out for FCCLA

**STAND Up**
- Assess
- Educate
- Advocate

**Student Body**
- The Healthy You
- The Fit You
- The Real You
- The Resilient You

**Competitive Event--STAR Events**
- Focus on Children
- Interpersonal Communications
- National Programs in Action
- Nutrition and Wellness
- Professional Presentation
• Public Policy Advocate
• Sports Nutrition
• Check the national website for online events
• Check the website for skill events

**FACS National Standards**

12.2 Analyze conditions that influence human growth and development.

**Task 84**

**Identify roles and responsibilities of caregiving.**

**Definition**

Identification should include

• readiness
• parenting styles
• caring for aging family members
• discipline and management styles
• physical and emotional caretaking
• workplace considerations.

**Process/Skill Questions**

**Thinking**

• What are some roles and responsibilities of caregivers?
• How do parenting styles affect children?
• What factors should caregivers evaluate to determine if caregiving needs are met?

**Communication**

• What criteria should be included in a job description for caregivers?
• What do caregivers need to know to be nurturing caregivers?
• What are the rewards of being a parent?

**Leadership**

• What are parents' responsibilities to their children?
• Why is a child’s need for love considered the most important need?
• Why is moral development important for children?

**Management**

• What situations might cause you to be tasked with caregiving?
• How can parents meet their child’s needs?
• How can caregivers deal with stress?
• What actions can caregivers take to maintain their good health?
FCCLA National Programs and Competitive Events

Families First

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- Balancing Family & Career
- Parent Practice

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Competitive Event--STAR Events

- Focus on Children
- Interpersonal Communications
- National Programs in Action
- Professional Presentation
- Public Policy Advocate
- Check the national website for online events
- Check the website for skill events

FACS National Standards

7.3 Demonstrate professional behaviors, skills, and knowledge in providing family and human services.

Task 85

Identify caregiving practices that maximize human growth and development.

Definition

Identification should include
• stable relationships with partner/spouse
• responsibility of caregiving roles
• access to resources (e.g., early childhood education, adult day services)
• attention to caregiving responsibilities
• identification and reporting of neglect, abuse, or exploitation.

Process/Skill Questions

Thinking
• What qualities should parents expect from a childcare center using developmentally appropriate practices?
• How can parents encourage self-control and self-discipline in their children?
• What promotes bonding? Why is bonding important?

Communication
• How can parents help their children learn language?
• How can parents help their children interact with other children?

Leadership
• How can parents model calmness, problem solving, and willingness to compromise to their children?
• What discipline strategies should parents use to reinforce positive behaviors?
• How can parents screen media content for violence?

Management
• What management skills do parents need so that they can promptly attend to children’s physical, intellectual, social, and emotional needs?
• What developmental characteristics indicate a toddler is ready for toilet training?
• How can parents promote good eating habits with their children?

FCCLA National Programs and Competitive Events

Community Service
• Learn
• Serve
• Lead

Families First
• Families Today
• You Me Us
• Meet the Challenge
• Balancing Family & Career
• Parent Practice
**Power of One**

- A Better You
- Family Ties
- Working on Working
- Take the Lead
- Speak out for FCCLA

**STAND Up**

- Assess
- Educate
- Advocate

**Student Body**

- The Healthy You
- The Fit You
- The Real You
- The Resilient You

**Competitive Event--STAR Events**

- Focus on Children
- Interpersonal Communications
- National Programs in Action
- Professional Presentation
- Public Policy Advocate
- Teach and Train
- Check the national website for online events
- Check the website for skill events

**FACS National Standards**

7.3 Demonstrate professional behaviors, skills, and knowledge in providing family and human services.

**SOL Correlation by Task**

<table>
<thead>
<tr>
<th>Task No.</th>
<th>Task</th>
<th>SOL Correlations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balancing Work and Family</td>
<td>Identify the meaning of work and the meaning of family.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
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<td>40</td>
<td>Identify strategies for balancing work and family roles.</td>
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<td>41</td>
<td>Describe the interplay between work life and family life.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
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<td>42</td>
<td>Explain how social, economic, and technological changes and trends</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
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<td>affect work and family dynamics.</td>
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<td>43</td>
<td>Apply problem-solving processes to identify solutions to work or</td>
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<td>44</td>
<td>Evaluate how one's values influence his/her decision making.</td>
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<td><strong>Creating and Maintaining Healthy Relationships</strong></td>
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<td>45</td>
<td>Explain the benefits of establishing and maintaining healthy</td>
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<td>relationships.</td>
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<td>Identify the situational guidelines that influence behavior in</td>
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<td>Identify conflict-resolution methods.</td>
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<td>Evaluate conflict-prevention and management techniques.</td>
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<td>Identify aspects of mental illness that can affect healthy</td>
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<td><strong>Managing Resources to Achieve Goals</strong></td>
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<td>50</td>
<td>Distinguish between wants and needs.</td>
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<td>51</td>
<td>Develop short- and long-term personal goals.</td>
<td>English: 9.3, 9.5, 9.6, 10.3, 10.5, 10.6, 11.3, 11.5, 11.6,</td>
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<td>12.3, 12.5, 12.6</td>
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<td>Use the FCCLA planning process to achieve individual and group goals.</td>
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<tr>
<td></td>
<td><strong>Investigating Career Development Opportunities</strong></td>
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<tr>
<td>53</td>
<td>Research career options within the family and consumer sciences</td>
<td>English: 9.5, 9.8, 10.5, 10.8, 11.5, 11.8, 12.5, 12.8</td>
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<td>(FCS) career clusters/pathways.</td>
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<td>Set short- and long-term career goals related to career choice.</td>
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<td><strong>Making Responsible Consumer Choices</strong></td>
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<td>Evaluate sources of consumer information.</td>
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<td>Identify strategies for a planned buying process.</td>
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<td>Describe consumer rights and responsibilities.</td>
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<td><strong>Managing Personal and Family Finances</strong></td>
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<td>Describe the importance of the fundamental principles of economics on personal finances.</td>
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<td>Evaluate personal banking services.</td>
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<td>Identify savings and investment options.</td>
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<td>61</td>
<td>Identify the influence of a credit report.</td>
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<td>62</td>
<td>Describe identity theft.</td>
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<td>63</td>
<td>Identify strategies for making decisions about debt.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
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<td>64</td>
<td>Identify strategies for managing risk.</td>
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<tr>
<td>65</td>
<td>List legal documents related to home, personal, and family management.</td>
<td>English: 9.6, 10.6, 11.6, 12.6</td>
</tr>
<tr>
<td>66</td>
<td>Develop a spending plan.</td>
<td>English: 9.1, 10.1, 11.1, 12.1</td>
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<tr>
<td></td>
<td><strong>Creating and Maintaining a Living Environment</strong></td>
<td></td>
</tr>
<tr>
<td>67</td>
<td>Examine rights and responsibilities of homeowners, landlords, and tenants.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
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<td>Govt 7, 8, 9, 14, 15</td>
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<tr>
<td>68</td>
<td>Compare housing options.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>69</td>
<td>Explain the home-seeking process.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
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<td>70</td>
<td>Outline necessary home-maintenance tasks with regard to resources and abilities.</td>
<td>English: 9.6, 10.6, 11.6, 12.6</td>
</tr>
<tr>
<td>71</td>
<td>Design a living environment to meet personal, family, and financial needs.</td>
<td>English: 9.1, 10.1, 11.1, 12.1</td>
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<tr>
<td></td>
<td><strong>Obtaining and Maintaining Clothing for Self and Family</strong></td>
<td></td>
</tr>
<tr>
<td>72</td>
<td>Identify factors to consider when selecting clothing.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>73</td>
<td>Demonstrate clothing maintenance.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
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<tr>
<td></td>
<td><strong>Planning, Preparing, and Serving Nutritious Foods</strong></td>
<td></td>
</tr>
<tr>
<td>74</td>
<td>Identify grocery shopping strategies.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>75</td>
<td>Evaluate the nutritional information of various foods.</td>
<td>English: 9.3, 9.5, 10.3, 10.5, 11.5, 12.3, 12.5</td>
</tr>
<tr>
<td>76</td>
<td>Demonstrate food safety and sanitation procedures.</td>
<td>English: 9.5, 9.6, 10.5, 10.6, 11.5, 11.6, 12.5, 12.6</td>
</tr>
<tr>
<td></td>
<td>Science: BIO.4</td>
<td></td>
</tr>
<tr>
<td>77</td>
<td>Identify food-preservation methods.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>Task No.</td>
<td>Task</td>
<td>SOL Correlations</td>
</tr>
<tr>
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</tr>
<tr>
<td>78</td>
<td>Identify preparation techniques for preserving nutritional value in food.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>79</td>
<td>Describe strategies for healthy eating.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>80</td>
<td>Demonstrate the ability to prepare nutritious meals.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>81</td>
<td>Demonstrate the ability to serve nutritious meals.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
</tbody>
</table>

**Exploring Human Development**

<table>
<thead>
<tr>
<th>Task No.</th>
<th>Task</th>
<th>SOL Correlations</th>
</tr>
</thead>
<tbody>
<tr>
<td>82</td>
<td>Identify principles of human growth and development.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Science: BIO.4</td>
</tr>
<tr>
<td>83</td>
<td>Describe conditions that influence human growth and development.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>History and Social Sciences:</td>
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<td></td>
<td></td>
<td>WG 17</td>
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<tr>
<td></td>
<td></td>
<td>WHII 8, 14</td>
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<td></td>
<td></td>
<td>VUS 8, 14</td>
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<tr>
<td></td>
<td></td>
<td>Govt 14, 15</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Science: BIO.4</td>
</tr>
<tr>
<td>84</td>
<td>Identify roles and responsibilities of caregiving.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
<tr>
<td>85</td>
<td>Identify caregiving practices that maximize human growth and development.</td>
<td>English: 9.5, 10.5, 11.5, 12.5</td>
</tr>
</tbody>
</table>
Appendix: Credentials, Course Sequences, and Career Cluster Information

Industry Credentials: Only apply to 36-week courses

<table>
<thead>
<tr>
<th>Credentials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broad Field Family and Consumer Sciences Assessment</td>
</tr>
<tr>
<td>College and Work Readiness Assessment (CWRA+)</td>
</tr>
<tr>
<td>Leadership Essentials Assessment</td>
</tr>
<tr>
<td>National Career Readiness Certificate Assessment</td>
</tr>
<tr>
<td>Personal and Family Finance Certification Assessment</td>
</tr>
<tr>
<td>Workplace Readiness Skills for the Commonwealth Examination</td>
</tr>
</tbody>
</table>

Concentration Sequences

A combination of this course and those below, equivalent to two 36-week courses, is a concentration sequence. Students wishing to complete a specialization may take additional courses based on their career pathways. A program completer is a student who has met the requirements for a CTE concentration sequence and all other requirements for high school graduation or an approved alternative education program.

<table>
<thead>
<tr>
<th>Concentration Sequences</th>
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</thead>
<tbody>
<tr>
<td>Career, Community and Family Connections (8205/18 weeks)</td>
</tr>
<tr>
<td>Career, Community and Family Connections (8282/36 weeks)</td>
</tr>
<tr>
<td>Child Development and Parenting (8231/18 weeks)</td>
</tr>
<tr>
<td>Child Development and Parenting (8232/36 weeks)</td>
</tr>
<tr>
<td>Culinary Arts I (8275/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Culinary Arts II (8276/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Culinary Arts Specialization (8279/36 weeks)</td>
</tr>
<tr>
<td>Early Childhood, Education, and Services I (8285/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Family and Human Services I (8264/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Family and Human Services II (8265/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Family Relations (8223/18 weeks)</td>
</tr>
<tr>
<td>Family Relations (8225/36 weeks)</td>
</tr>
<tr>
<td>Fashion Careers I (8280/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Fashion Careers II (8281/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>GRADS (Graduation, Reality, and Dual-Role Skills): Family Focus (8277/18 weeks)</td>
</tr>
<tr>
<td>GRADS (Graduation, Reality, and Dual-Role Skills): Family Focus (8278/36 weeks)</td>
</tr>
<tr>
<td>GRADS (Graduation, Reality, and Dual-Role Skills): Work Focus (8213/36 weeks)</td>
</tr>
<tr>
<td>Hospitality, Tourism, and Recreation I (8202/36 weeks, 280 hours)</td>
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<tr>
<td>Hospitality, Tourism, and Recreation II (8203/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Individual Development (8210/36 weeks)</td>
</tr>
<tr>
<td>Individual Development (8209/18 weeks)</td>
</tr>
<tr>
<td>Interior Design I (8295/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Interior Design II (8296/36 weeks, 280 hours)</td>
</tr>
<tr>
<td>Introduction to Culinary Arts (8250/36 weeks)</td>
</tr>
</tbody>
</table>
• Introduction to Culinary Arts (8249/18 weeks)
• Introduction to Early Childhood, Education, and Services (8234/36 weeks)
• Introduction to Early Childhood, Education, and Services (8233/18 weeks)
• Introduction to Family and Human Services (8237/18 weeks)
• Introduction to Family and Human Services (8238/36 weeks)
• Introduction to Fashion Careers (8248/36 weeks)
• Introduction to Fashion Careers (8247/18 weeks)
• Introduction to Hospitality, Tourism, and Recreation (8258/18 weeks)
• Introduction to Hospitality, Tourism, and Recreation (8259/36 weeks)
• Introduction to Interior Design (8255/36 weeks)
• Introduction to Interior Design (8254/18 weeks)
• Life Planning (8227/36 weeks)
• Life Planning (8226/18 weeks)
• Nutrition and Wellness (8229/36 weeks)
• Nutrition and Wellness (8228/18 weeks)

## Career Clusters, Pathways, and Occupations

<table>
<thead>
<tr>
<th>Career Cluster: Human Services</th>
<th>Occupations</th>
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</thead>
<tbody>
<tr>
<td>Pathway</td>
<td></td>
</tr>
<tr>
<td>Consumer Services</td>
<td>Consumer Advocate</td>
</tr>
<tr>
<td></td>
<td>Debt Counselor</td>
</tr>
<tr>
<td>Counseling and Mental Health Services</td>
<td>Social and Human Service Assistant</td>
</tr>
</tbody>
</table>