

| **National Standards for Family and Consumer Sciences Education**Copyright © 2018 Developed by National Association of State Administrators of Family and Consumer Sciences (NASAFACS) |
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| **Area of Study 2.0** |
| **Consumer and Family Resources** |
| **Usage Guidelines*** Family and Consumer Sciences National Standards are outcomes; that is, expectations of what students should know and be able to do upon completion of a sequence of courses in a defined pathway/program of study.
* As state or local curriculum is developed, the national standards should be utilized as indicators of student achievement at the end of the pathway/program of study. Benchmarks should be developed at the state or local level for student achievement in earlier courses.
* The standards are grouped by Areas of Study, NOT by courses or course sequences. It is expected that content knowledge and skills from multiple Areas of Study would be utilized when building courses and course sequences for related Career Pathways for state or local uses. For example, standards from Area 2-Consumer and Family Resources might be incorporated into course sequences for several of the Areas of Study.
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| **Comprehensive Standard**Evaluate management practices related to the human, economic, and environmental resources in a global context. |
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| **Content Standards** | **Competencies** |
| 2.1 | Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital. | 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 |
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| 2.2 | Analyze the relationship between the global environment and family and consumer resources. | 2.2.1 | Analyze individual and family responsibility in relation to the environmental trends and issues. |
| 2.2.2 | Summarize environmental trends and issues affecting families and future generations. |
| 2.2.3 | Demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment. |
| 2.2.4 | Evaluate government regulations for conserving natural resources. |
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| 2.3 | Analyze policies that support consumer rights and responsibilities. | 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. |
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| 2.4 | Evaluate the effects of technology on individual and family resources in a global context. | 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. |
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| 2.5 | Analyze relationships between the economic system and consumer actions in a global context. | 2.5.1 | Analyze the use of resources in making choices that satisfy needs and wants of individuals, 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. |
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| 2.6 | Demonstrate management of financial resources to meet the goals of individuals and families across the life span. | 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. |
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| 2.7 | Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security. | 2.7.1 | Demonstrate management of individual and family finances by applying reliable information and systematic decision making. |
| 2.7.2 | Analyze how education, income, career, and life choices relate to achieving financial goals. |
| 2.7.3 | Manage money effectively by developing financial goals and budgets. |
| 2.7.4 | Manage credit and debt to remain both creditworthy and financially secure. |
| 2.7.5 | Analyze the features of insurance, its role in balancing risk and benefits in financial planning. |
| 2.7.6 | Analyze saving and investing to build long-term financial security and wealth. |