

Middle School Family and Consumer Sciences
Essential Curriculum
2010-2011

Grade 7

UNIT I: Food and Nutrition

Goal 1. The student will demonstrate the ability to apply kitchen safety procedures and sanitation techniques at home, at school and at future work and living environments.

Objectives-The student will be able to:

- a. Identify potential food hazards as well as the sources, types, and symptoms of food borne illness.
- b. Describe and demonstrate safe food handling to prevent cross-contamination.
- c. Outline correct temperatures and methods for heating, reheating, serving, cooling, storage, and thawing of foods.
- d. Review proper dishwashing, sanitizing, rinsing and drying techniques.
- e. Review the correct usage and storage of lab cleaning chemicals and supplies.

Goal 2. The student will demonstrate the use of nutrition information and resources to determine healthy food choices.

Objectives-The student will be able to:

- a. Identify the essential nutrients and give examples of nutrient dense foods including raw fruits and vegetables, low-fat dairy, whole grains and lean proteins.
- b. List the major food sources of essential vitamins and minerals and explain the benefits of consuming adequate amounts of these nutrients through a balanced diet.
- c. Discuss the importance of water to the body and describe how to prevent dehydration.
- d. Explain the terms “variety” and “moderation” as related to daily food choices.
- e. Discuss the importance of a balanced diet that limits the intake of and percentage of calories from foods and beverages containing fats, sodium, and added sugars.
- f. Apply knowledge of nutrition to select restaurant menu items that are more nutrient dense while being lower in fat, sodium, and added sugars.
- g. Create guidelines for making healthful selections from salad bars.

- h. Identify sources of protein and explain the relationship of protein intake to a balanced diet.
- i. Give examples of lean proteins, complete proteins and incomplete proteins.
- j. Identify and explain the purpose of each component of the USDA nutrition facts label.
- k. Plan healthy meals by reading and interpreting food labels to compare nutritive values of similar foods.
- l. Analyze special claims on food labels for accuracy and validity.

Goal 3. The student will apply principles of resource management to maintaining a healthy, balanced diet.

Objectives—The student will be able to:

- a. Describe the potential impact of time and monetary constraints on dietary quality.
- b. Use comparison shopping strategies to plan budgeted meals and snacks.
- c. Discuss the relationship between food costs and food choices (e.g., dining out, convenience foods).
- d. Explain how food labels, unit pricing, open dating, and government grading are used in food shopping.

Goal 4: The student will apply knowledge of nutrition and skills in food preparation, kitchen management, safety, and sanitation in the preparation of healthy entrees and snacks.

Objectives—The student will be able to:

- a. Describe and demonstrate dry heat methods for cooking foods including baking, roasting, and broiling.
- b. Describe and demonstrate moist heat methods for cooking foods including steaming, boiling, and simmering.
- c. Identify and demonstrate ways to fit a variety of fruits and vegetables into meals and snacks.
- c. Discuss and demonstrate preparation methods to preserve the most nutrients in fruits and vegetables (e.g., microwaving, steaming, baking, simmering).
- d. Describe and demonstrate how to select, store, wash and prepare fresh fruits and vegetables.
- e. Identify Chef/French, paring, bread knives, and other cutting tools (e.g., microplane, grater, and peeler) and demonstrate the safe and proper usage of each.
- f. Explore a variety of cooked and raw fruits and vegetables in order to broaden his/her palate.

Goal 5. The student will describe the scientific principles related to the function of ingredients and the preparation of food.

Objectives-The student will be able to:

- a. Discuss different functions of eggs in recipes including binding, thickening, coating, leavening, and emulsifying.
- b. Describe the role of fats and oils in cooking and baking.
- c. List leavening agents and glutens and describe their function in baking.
- d. Compare and contrast sweeteners used in cooking and baking.
- e. Explain the chemical and physical changes to foods that occur during cooking.

Goal 6. The student will examine career options with an emphasis on those in the food services and hospitality industries.

Objectives-The student will be able to:

- a. Outline the employment outlook, entry level requirements, average salaries, and promotional ladder for food and nutrition careers in the government, business and industry, media, education, and health care sectors.
- b. Outline the employment outlook, entry level requirements, average salaries, and promotional ladder for hospitality careers including those in travel and tourism, hotels and resorts, recreation and leisure, and entertainment segments.
- c. Explore HCPSS Career Academies with an emphasis on Culinary, Hotel and Restaurant Management, Child Development and Teacher Academy programs.

UNIT II: Financial Literacy

Goal 1. The student will analyze the financial choices that people make based on available resources, needs, and wants for goods and services.

Objectives-The student will be able to:

- a. Predict the consequences of making financial decisions.
- b. Describe the opportunity cost of financial decisions made by individuals.
- c. Predict the financial outcomes in an applied decision-making process.
- d. Explain the concept of financial obligations, such as promissory notes and contracts.
- e. Describe the legal and ethical factors involved in making personal financial decisions.

Goal 2. The student will analyze attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work including the impact on relationships.

Objectives-The student will be able to:

- a. Compare factors that affect personal financial decisions and actions.
- b. Connect the role of philanthropy, volunteer service, and charities to community development and quality of life.
- c. Examine individual differences in decisions made as a consumer.

Goal 3. The student will integrate and apply financial knowledge, attitudes, and skills.

Objectives-The student will be able to:

- a. Develop and apply financial literacy vocabulary.
- b. Develop an informed and responsible action to resolve personal financial literacy questions and issues.
- c. Describe methods to achieve personal financial goals.
- d. Differentiate between responsible and irresponsible financial decisions.

Goal 4. The student will compare different types of markets.

Objectives-The student will be able to:

- a. Compare at least three markets that sell similar goods and services and explain how factors, such as cost, material quality and durability affect consumer decisions.
- b. Identify fees associated with markets that are not face-to-face such as shipping and handling.

Goal 5. The student will analyze the economic impacts of government, business, and consumer financial decisions.

Objectives-The student will be able to:

- a. Form hypotheses regarding the impact of the global economy on personal financial planning.
- b. Predict the consequences of personal consumer decisions and action on the global economy and the environment.
- c. Describe the impacts of business, government, and consumer financial decisions on the individual, family and community.

Goal 6. The student will examine the relationships among education, skills, career choices, economic decisions, and income.

Objectives-The student will be able to:

- a. Describe how interests, skills, career choices, and economic conditions affect education choices.
- b. Describe how education choices affect income and the return on investment.
- c. Describe the unique characteristics of both a job and a career, including entrepreneurship.
- d. Compare the benefits and trade-offs of a variety of careers including personal satisfaction.
- e. Describe the relationship of personal characteristics to a career choice.

Goal 7. The student will explain sources of income

Objectives-The student will be able to:

- a. Identify potential sources of income.
- b. Describe factors affecting income.

Goal 8. The student will analyze the relationship among income, spending decisions, and lifestyle.

Objectives-The student will be able to:

- a. Examine how income affects choices and spending decisions.
- b. Examine how spending decisions may impact career choices, such as saving for college or getting a job.

Goal 9. The student will explain how taxes and employee benefits relate to disposable income.

Objectives-The student will be able to:

- a. Describe concepts associated with taxes, employee benefits, and income.
- b. Identify taxable income and employee benefits.
- c. Relate employee benefits to income.
- d. Identify college financing options such as federal student aid.

Goal 10. The student will demonstrate the ability to use money management skills and strategies.

Objectives-The student will be able to:

- a. Determine the feasibility of a spending plan based on a set of criteria.

- b. Prepare a spending plan for various applications, such as personal, family, business, and entrepreneurship.
- c. Formulate and compare money management choices that enable individuals to progress toward stated financial goals.

Goal 11. The student will describe the services of financial institutions.

Objectives-The student will be able to:

- a. Explain and select appropriate financial institutions to assist with meeting various personal financial needs and goals.
- b. Describe various financial products and services and an appropriate use of each.

Goal 12. The student will develop financial goals based on personal values.

Objectives-The student will be able to:

- a. Analyze and discuss the long-range impact of setting personal financial goals.
- b. Develop a plan to secure funding for a future event.

Goal 13. The student will explain the purposes and responsibilities related to taxation.

Objectives-The student will be able to:

- a. Explain the purpose of existing forms of taxation at the federal, state, and local levels.
- b. Describe how government's tax policies affect individuals, families and communities.
- c. Identify reasons to comply with personal tax obligations and the consequences of not doing so.
- d. Describe ways consumers can influence the use of public funds.

Goal 14. The student will explain that contracts are binding agreements.

Objectives-The student will be able to:

- a. Explain why contracts are used.
- b. Identify conditions that must be met when entering into contracts.
- c. Identify factors to consider when entering into a contract, such as interest rates, credit score, reputation, and/or references of involved parties.

Goal 15. The student will explain how to use debt beneficially.

Objectives-The student will be able to:

- a. List the purposes of debt.
- b. Examine how debt can be used to establish credit.

Goal 16. The student will compare the advantages and disadvantages of credit products and services.

Objectives-The student will be able to:

- a. Analyze information about credit products and services.
- b. Explain the difference between short-and long-term loans with regards to interest.
- c. Describe predatory lending practices.

Goal 17. The student will identify and compare sources of credit.

Objectives-The student will be able to:

- a. Explain credit terminology.
- b. List sources of consumer credit.
- c. Explain strategies used to manage credit and debt.

Goal 18. The student will use numeracy skills to calculate the cost of borrowing.

Objectives-The student will be able to:

- a. Compare and compute application of interest and compound interest.
- b. Compute the amount of interest paid over time when using credit.
- c. Calculate the cost of borrowing for various amounts and types of purchases.

Goal 19. The student will identify and evaluate interest rates, fees, and other charges.

Objectives-The student will be able to:

- a. Differentiate between a credit and a debit card.
- b. Compare advantages and disadvantages of various payment methods and options including the Automated Clearing House.
- c. Describe the purpose of a mortgage.

Goal 20. The student will compare credit scores and reports.

Objectives-The student will be able to:

- a. Link character, capacity, and capital with creditworthiness.
- b. Explain the factors that impact a credit report.

- c. Describe a credit report; explain what a credit score is and the factors affecting a credit score.
- d. Identify ways to prevent or manage credit problems.

Goal 21. The student will explain the consequences of not meeting credit obligations.

Objective-The student will be able to:

- a. Identify the consequences of not meeting credit obligations, such as late fees, acquiring loans, paying higher interest rates, and bankruptcy.

Goal 22. The student will align appropriate financial services and products to specified goals.

Objectives-The student will be able to:

- a. Determine an investment strategy's time horizon based on a specified goal.
- b. Differentiate between various investment options, such as certificates of deposit, stocks, mutual funds, and bonds, and compare their current returns.
- c. Determine the fees of various financial accounts and products.

Goal 23. The student will apply strategies for creating wealth and building assets.

Objectives-The student will be able to:

- a. Distinguish between financial practices of the banked and unbanked.
- b. Explain how financial institutions protect consumers' money.
- c. Apply the "Rule of 72" to a financial decision.
- d. Apply the principle of "Pay Yourself First" to realistic scenarios.
- e. Distinguish between income and wealth.

Goal 24. The student will describe the relationships between saving and investing.

Objectives-The student will be able to:

- a. Differentiate between income and investment growth.
- b. Compare reasons for saving and reasons for investing.
- c. Identify sources of investment products, such as banks, investment companies, financial planners.

Goal 25. The student will analyze how supply and demand affect stock market price changes.

Objectives-The student will be able to:

- a. Explain the concept of supply and demand.
- b. Explain the economic principle of supply and demand as it relates to the stock market.

Goal 26. The student will apply the decision-making process to financial decisions related to planning, saving, and investing.

Objectives-The student will be able to:

- a. Examine how spending plans are used to realize financial goals.
- b. Examine how saving strategies differ between a spending plan and an investment plan.

Goal 27. The student will examine strategies that protect income and wealth.

Objectives-The student will be able to:

- a. Identify circumstances that impact income and wealth.
- b. Describe forms of financial risk and risk tolerance.
- c. Recognize forms of protection against financial loss.

Goal 28. The student will examine the need for and value of various types of insurance (such as health, property, life, disability, and liability) within the life cycle.

Objectives-The student will be able to:

- a. Describe the need for and value of different types of insurance.
- b. Identify factors to consider when determining the amount of protection needed.
- c. Identify strategies to lower insurance costs.
- d. Describe ways for protecting current and future personal assets against financial loss.

Goal 29. The student will investigate the purposes, strategies, and effects of various business practices, including sales techniques.

Objectives-The student will be able to:

- a. Compare and contrast advertising for opinion versus fact.
- b. Examine business practices that affect the consumer.
- c. Explain the characteristics of an informed consumer.

Goal 30. The student will differentiate sources of consumer protection and assistance, including public institutions and private organizations (professionals, publications, and internet).

Objectives-The student will be able to:

- a. Examine how consumers fall victim to fraud and methods for protection against fraudulent activities.
- b. Identify situations that put consumers in financial risk, such as sharing account information, identity theft, and co-signing on loans.
- c. Explain the need to keep certain types of information secure and private.
- d. Distinguish between the rights and responsibilities of buyers and sellers under consumer protection laws.
- e. List actions to take to dispute a claim.