

Middle School Family and Consumer Sciences
Essential Curriculum
2010-2011

Grade 8

UNIT I: Food and Nutrition

Goal 1. The student will examine how to generate food choices to meet individual and family nutritional needs and preferences.

Objectives-The student will be able to:

- a. Discuss the short and long term benefits and risks associated with eating choices.
- b. Establish criteria for making food choices to meet important health and lifestyle outcomes.
- c. Create guidelines for making healthier eating choices at fast food and quick serve restaurants.
- d. Research current children's and teen's health issues related to nutrition and food choice.
- e. Analyze a record of his/her diet in order to evaluate food choices and potential health outcomes.
- f. Compare nutrition needs through the life cycle.
- g. Analyze meal plans and recipes to meet special dietary needs and restrictions including, but not limited to, food allergies, diabetes, high blood pressure, and cultural and religious requirements.
- h. Explain how to create a vegetarian eating plan with balanced nutrition and food variety.

Goal 2. The student will examine the relationship between food and culture.

Objectives-The student will be able to:

- a. Explain how culture affects food choice and preparation.
- b. Examine modified food pyramids built around foods from a range of cultures including, but not limited to, Asian, Mediterranean, and Native American.
- c. Compare and contrast global cuisines.
- d. Examine how the features of geographic and cultural regions, including climate, social systems, religious practices, and physical geography, influence food choice, food customs, and food staples.
- e. Prepare and serve traditional foods from a range of cultural/ethnic regions, demonstrating knowledge of global cuisines and food customs.
- f. Explore traditional foods from a range of cultural/ethnic regions in order to broaden his/her palate.

Goal 3. The student will apply knowledge of nutrition and skills in food preparation, kitchen management, safety and sanitation in the preparation of healthy and appealing meals and snacks.

Objectives-The student will be able to:

- a. Describe and demonstrate recipe terms and techniques related to cutting, mixing, and cooking ingredients.
- b. Describe and demonstrate methods of cooking foods including use of fats (e.g., pan frying/searing, sautéing, and stir frying).
- c. Select the dry, moist or combination cooking method best suited to specific foods and desired outcomes.
- d. Describe and demonstrate how to use herbs, spices, and other flavorings to enhance taste.
- e. Describe and demonstrate presentation techniques including variety, plating and garnishing to enhance visual appeal of meals.
- f. Apply knowledge of knife safety and handling in the demonstration of basic knife cuts including chop, cube, dice, julienne, and mince.
- g. Create and use a team work plan and schedule to prepare a complete meal.
- h. Describe and demonstrate the “clean as you cook” method of kitchen management.
- i. Practice proper sanitary procedures when working in the food lab.
- j. Review proper dishwashing, sanitizing, rinsing and drying techniques.
- k. Review the correct usage and storage of lab cleaning chemicals and supplies.
- l. Modify recipes to meet nutrition outcomes including reduction in fats, sugars, and sodium and increases in fiber, calcium, and nutrients.

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.