

# Consumer Education

## *Course Description and Supplies*

**Grade Offered:** 12

**Length of Course:** 1 Semester

**Credit:** 0.5

**Prerequisite:** N/A

**Course Textbook:** *Consumer Education & Economics*

**Supplies:** Paper  
Pen/Pencil  
Calculator

### **Course Description:**

This required course will provide the student with an understanding of our economic system and the opportunity to participate more efficiently in it. Three major areas of money management, purchasing, and consumer issues will be subdivided into topics for study. This course is offered each semester.

### **Course Activities:**

Student will be participating in class lecture, independent and cooperative grouping, and group projects.

### **Grading Policy:**

All assignments, tests, and projects are graded using a point system. Points are accumulated throughout the semester and assigned the following weight(s) for a FINAL grade.

### **Final Grade:**

Assignments/Notes	45%
Simulation Program	25%
Tests/Quizzes	30%

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<b>Quarter Total</b>	<b>100%</b>
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1 <sup>st</sup> Quarter	40%
2 <sup>nd</sup> Quarter	40%
Final Exam	20%

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<b>Semester Total</b>	<b>100%</b>
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The grading scale is as follows:

A+ = 97.5-100	B+ = 87.5-89.4	C+ = 77.5-79.4	D+ = 67.5-69.4	F = Below 60%
A = 92.5-97.4	B = 82.5-87.4	C = 72.5-77.4	D = 62.5-67.4	I = Incomplete
A- = 89.5-92.4	B- = 79.5-82.4	C- = 69.5-72.4	D- = 59.5-62.4	

### **Make-up Policy:**

All work is due on the assigned date. If the student has an excused absence, the missed homework is to be handed on the day the student's return to class. It is your responsibility to check the work that you have missed.

Available time spans will vary according to the student's absence.

(Example: 1 day absence = 1 day make-up, 5 days absence = 5 days make-up, etc...)

**Excused Absence** – This is an absence that has been deemed excusable by the school. It is the student's responsibility to make sure that the office records their excused absence.

**Un-excused Absence** – This is an absence that has been deemed un-excusable by the school and no make-up work will be given out.

### **Course Outline:**

<b>Chapter 5</b>	<b>The U.S. Economic System</b>
Section 5.1	Comparing Economic Systems
Section 5.2	Producers and Consumers
Section 5.3	The Government's Role
Section 5.4	Principles of Taxation
<b>Chapter 6</b>	<b>The Health of the Economy</b>
Section 6.1	Economic Ups and Downs
Section 6.2	Deficits and Debt
Section 6.3	Stabilizing the Economy
<b>Chapter 7</b>	<b>Global Economics</b>
Section 7.1	Trades Between Nations
Section 7.2	Trade Restrictions and Agreements
<b>Chapter 8</b>	<b>Income and Taxes</b>
Section 8.1	Examining Pay and Benefits
Section 8.2	Understanding Your Paycheck
Section 8.3	Paying Income Taxes
<b>Chapter 9</b>	<b>Financial Planning</b>
Section 9.1	Looking at Your Finances
Section 9.2	Using Financial Software
Section 9.3	Creating a Budget
Section 9.4	Organizing Your Records

<b>Chapter 10</b>	<b>Banking</b>
Section 10.1	Comparing Financial Institutions
Section 10.2	Banking Electronically
Section 10.3	Managing a Checking Account
Section 10.4	Using Other Payments Methods
<b>Chapter 11</b>	<b>Consumer Credit</b>
Section 11.1	Understanding Credit
Section 11.2	Qualifying for Credit
Section 11.3	Managing Credit Cards
Section 11.4	Using Other Payment Methods
<b>Chapter 12</b>	<b>Savings</b>
Section 12.1	The Role of Saving
Section 12.2	Your Savings Plan
Section 12.3	Earning by Saving
Section 12.4	Saving Options
<b>Chapter 13</b>	<b>Investments</b>
Section 13.1	Investment Strategies
Section 13.2	Retirement Planning
Section 13.3	The Stock Market
Section 13.4	Other Investments
Section 13.5	Estate Planning
<b>Chapter 14</b>	<b>Insurance</b>
Section 14.1	How Insurance Works
Section 14.2	Auto Insurance
Section 14.3	Home Insurance
Section 14.4	Health Insurance
Section 14.5	Life Insurance