

Family and Consumer Sciences
Grades 9-12

Independent Living



The University of the State of New York
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Acknowledgements

Many Family and Consumer Sciences educators from across New York State contributed to the development of the original Independent Living curriculum guide. Since then, many efforts have been made to maintain the integrity of the curriculum guide while updating the accompanying learning experiences. This revision brings Independent Living into alignment with all educational requirements and recommendations at the state and national levels. A special thank you goes to the writing team for their vision in updating this document, as we acknowledge the time, talents, and expertise of all who contributed to the development of this course.

Career and Financial Management Crosswalk Update Team 2020

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Foreword

This publication provides guidance to those responsible for planning, implementing, and assessing the commencement level Family and Consumer Sciences Independent Living course. Independent Living has been designed as an option to fulfill the Careers and Financial Management (CFM) requirement of all New York State Approved Career and Technical Education (CTE) programs (See Appendix A).

Independent Living is a commencement level course that allows students to apply knowledge and skills from all three Family and Consumer Sciences learning strands: Human Services and Family Studies; Food and Nutrition; and, Textiles and Design.

Human Services and Family Studies Learning Strand:

- Lifespan Studies
- Careers in Human Services
- Child Development and Psychology
- Early Childhood Education Program
- Adolescent Psychology
- Parenting
- Gerontology

Food and Nutrition Learning Strand:

- Food and Nutrition CORE
- Food Preparation and Nutrition
- Nutrition, Health and Fitness
- Global and Gourmet Foods
- Commercial Food Program
- Food Science

Textile and Design Learning Strand:

- Clothing and Textiles CORE
- The World of Fashion
- Clothing Production
- Housing and Environment CORE
- Interior Design
- Home Furnishings

Crossing All Strands

- Independent Living

Independent Living can be combined with other courses in these learning strands to create the content for a NYS Approved CTE program (see <http://www.p12.nysed.gov/cte/ctepolicy/>).

NYS Approved CTE programs offer students:

- an opportunity to apply academic concepts to real-world situations;
- preparation for industry-based assessments or certifications;
- the opportunity to earn college credit or advanced standing while still in high school;

- work-based learning opportunities where students demonstrate mastery of skills essential in the workplace;
- an avenue for meeting requirements of the CTE graduation pathway; and
- an opportunity to earn a technical endorsement on their diplomas.

Family and Consumer Sciences courses promote student attainment of the commencement level New York State Learning Standards in Family and Consumer Sciences and New York State Learning Standards in Career Development and Occupational Studies. Family and Consumer Sciences courses are also aligned with the National Family and Consumer Sciences Learning Standards (see <http://www.nasafacs.org/national-standards-and-competencies.html>).

Like all high school CTE courses, Independent Living encourages student application of academic content, acquisition of technical skills, and demonstration of employability skills (life/career abilities). Family and Consumer Sciences education is one of the content areas covered by the Career and Technical Education umbrella. As such, Commissioner's Regulations and NYSED policies developed for CTE programs and students apply to Family and Consumer Sciences.

Message to the Teacher

The Independent Living course is designed to prepare students for the realities and responsibilities of managing all aspects of adulthood: education, career, interpersonal relationships, civic involvement, and financial security. Defining one's lifestyle goals and developing a plan to attain them is the core of this course.

Students live in a rapidly changing and increasingly complex world. Our students are future family, community and career leaders, and citizens. As citizens of tomorrow, they need to be able to synthesize information, utilize prior knowledge, work cooperatively, and apply critical thinking skills as they progress along their divergent paths. As Family and Consumer Sciences teachers our charge is to empower students by engaging them in experiential activities that will guide them into the future.

Curriculum Overview — Independent Living

1. What is Independent Living?

The Independent Living course applies knowledge and skills from all three Family and Consumer Sciences Learning Strands: Human Services and Family Studies, Food and Nutrition, and Textiles and Design. Independent Living is designed as a twenty-week (one semester) course. Independent Living satisfies the Careers and Financial Management requirement for NYS Approved CTE programs in Family and Consumer Sciences.

2. Who can teach the Independent Living?

All Family and Consumer Sciences courses must be taught by a certified Family and Consumer Sciences teacher.

3. How is the Independent Living course organized?

The Independent Living course is divided into four content topics:

- Independent Life Choices (ILC)
- Managing Personal Finances (MPF)
- Consumer Skills (CS)
- Managing Life Essentials (MLE)

Each content topic is introduced with an Essential Question followed by:

- The Standards Connections
- Key Ideas
- A Rationale
- Performance Objectives and Supporting Competencies

Academic skills and employability skills (life/career abilities) are not to be taught separately but rather embedded throughout the course using the focus of essential questions.

4. How does the Independent Living curriculum relate to the Learning Standards?

This course is a vehicle through which the commencement level New York State Learning Standards for Family and Consumer can be attained. It also addresses the New York State Commencement Level Learning Standards for Career and Occupational Studies. Independent Living content topics align with the National Standards for Family and Consumer Sciences.

The Independent Living course has been crosswalked with the Careers and Financial Management course required in all NYS Approved CTE programs. As such, Independent Living satisfies the Career and Financial Management requirement for NYS Approved CTE programs in Family and Consumer Sciences (See Guide for Administrators and School Counselors at <http://www.p12.nysed.gov/cte/policy/>).

5. Why is it important for students to study Independent Living?

The ability to make knowledge-based decisions has become increasingly important as students learn to navigate the demands of adulthood. Independent Living is designed to prepare students for the realities and responsibilities of managing all aspects of their futures: education, career, interpersonal relationships, civic involvement, and financial security.

6. What instructional strategies best support student learning in Independent Living?

The purpose of instructional strategies is to deliver the New York State Learning Standards in Family and Consumer Sciences and Career Development and Occupational Studies. Teachers should develop learning experiences that are aligned with these standards.

Strategies could include, but are not limited to:

- Applied Academics
- Demonstrations
- Experiments
- FCCLA activities
- Group discussions
- Group problem solving
- Interviews
- Laboratory experiences
- Library research
- Multi-age activities
- Projects
- Scenarios
- Shadowing

Appropriate technology should be incorporated into any selected strategy.

It is recommended that the course be delivered within a laboratory setting and involve a minimum of 75% hands-on instruction. Guidelines for laboratory facilities and equipment can be accessed in the Family and Consumer Sciences Facilities Guide at <http://www.p12.nysed.gov/cte/facse/guide.html>.

Providing student access to other school staff (e.g., school counselors, school nurses, librarians, special education teachers, etc.) and community members will strengthen their network of academic and personal support.

7. How can special needs students succeed in Independent Living?

Students with special needs are included in Independent Living. Family and Consumer Sciences educators acknowledge the need to differentiate instruction, recognize multiple intelligences, and maximize the strengths

of varied learning styles to accommodate all students. This can be accomplished through a variety of alternative instructional and assessment strategies. Information on adapting space and equipment for special needs students can be found in the Family and Consumer Sciences Facilities Guide at <http://www.emsc.nysed.gov/cte/facse/fcfacilities.htm>.

8. How can teachers assess student achievement in Independent Living?

Students should be assessed on a regular basis. All students can demonstrate the acquisition of skills learned and apply those to real-world situations through the use of:

- Authentic assessments
- Laboratories
- Tests and quizzes
- Projects
- Math computations
- Public speaking
- Written reflections
- Portfolios

9. How does Family and Consumer Sciences support positive youth development through Family, Career and Community Leaders of America (FCCLA)?

In addition to strong academic achievement, positive youth development is essential in educating youth today. Projects, leadership opportunities, and service learning experiences through Family, Career and Community Leaders of America (FCCLA) enhance the content topics of the Family and Consumer Sciences curricula. Students have the advantage of a practical forum to demonstrate leadership skills in an action-oriented format and have the potential for recognition of their achievement at the local, state, and national levels.

Course: Independent Living

Content Topics:

- A. Independent Life Choices (ILC)**
- B. Managing Personal Finances (MPF)**
- C. Consumer Skills (CS)**
- D. Managing Life Essentials (MLE)**

Appendices

Appendix A - Independent Living/Careers and Financial Management Curriculum
Crosswalk

Appendix B - Learning Experience Template

Appendix C - Compilation of Performance Objectives and Supporting Competencies

A. Independent Life Choices (ILC) *How is my future affected by my personal and career goals, my community involvement and personal relationships?*

Standards Connections

Independent Life Choices supports the NYS Family and Consumer Sciences Learning Standards 1 – Personal Health and Fitness, 2 – A Safe and Healthy Environment and 3 – Resource Management; and NYS Career Development and Occupational Studies Standards 1 – Career Development and 3a – Universal Foundation Skills

Rationale

The purpose of this content topic is to give students the opportunity to consider how their personal and career goals, community involvement, and personal and professional relationships affect their futures. This content topic will provide opportunities for students to apply communication, leadership, management, and thinking skills to the study of Independent Life Choices.

Key Ideas

NYS FACS 1 - Students will have the necessary knowledge and skills to establish and maintain physical fitness, participate in physical activity, and maintain personal health.

NYS FACS 2 - Students will acquire the knowledge and ability necessary to create and maintain a safe and healthy environment.

NYS FACS 3 - Students will understand and be able to manage personal resources of talent, time, energy and money, to make effective decisions in order to balance their obligations to work, family and self. They will know and access community resources.

NYS CDOS 1 - Students will learn about the changing nature of the workplace, the value of work to society, and the connection of work to the achievement of personal goals

NYS CDOS 3a3 - Personal Qualities

NYS CDOS 3a4 - Interpersonal Skills

NYS CDOS 3a6 - Managing Information

NYS CDOS 3a7 - Managing Resources

NYS CDOS 3a8 - Systems

Performance Objectives and Supporting Competencies for Independent Life Choices

Independent Life Choices Performance Objective 1

ILC.1 Analyze available educational and career opportunities to achieve personal goals

ILC.1.1. Determine long range personal goals

ILC.1.2. Apply decision-making skills in the selection of a career option of strong personal interest

ILC.1.3. Analyze the education and/or training and qualifications necessary for a chosen career

- ILC.1.4 Investigate factors associated with long-term success and personal fulfillment in a chosen career
- ILC.1.5 Present materials that demonstrate individual suitability and qualifications for a chosen career

Independent Life Choices Performance Objective 2

ILC.2 Evaluate the reciprocal effects of individual participation in home, community, and work environments

- ILC.2.1. Determine skills that individuals can utilize to support civic engagement in community and work activities
- ILC.2.2. Exhibit ethical behavior in home, school, workplace, and community setting
- ILC.2.3. Demonstrate transferable and employability skills in home, school, community, and workplace settings
- ILC.2.4. Demonstrate teamwork and leadership skills in home, school, community, and workplace
- ILC.2.5. Analyze the relationship of the environment to family and consumer resources
- ILC.2.6. Demonstrate behaviors that conserve, reuse, and recycle resources to the environment

Independent Life Choices Performance Objective 3

ILC.3 Identify interpersonal skills that lead to positive relationships

- ILC.3.1. Analyze the roles and functions of communication in home, school, work, and community settings
- ILC.3.2. Demonstrate standards that guide behavior in interpersonal relationships
- ILC.3.3. Analyze processes for building and maintaining interpersonal relationships
- ILC.3.4. Analyze the functions and expectations of various relationships including, but not limited to peers, dating, and friendships

B. Managing Personal Finances (MPF) *What resources are available to help me manage my finances and reach my personal financial goals?*

Standards Connections

Managing Personal Finances supports the NYS Family and Consumer Sciences Learning Standard 3 – Resource Management; and NYS Career Development and Occupational Studies Standards 2 – Integrated Learning and 3a – Universal Foundation Skills

Rationale

The purpose of this content topic is to give students the opportunity to develop a personal financial plan and investigate financial resources that may be utilized in its implementation and achievement. This content topic will provide opportunities for students to apply communication, leadership, management, and thinking skills to the study of Managing Personal Finances.

Key Ideas

NYS FACS 3 - Students will understand and be able to manage personal resources of talent, time, energy and money, to make effective decisions in order to balance their obligations to work, family and self. They will know and access community resources.

NYS CDOS 2 - Students will use essential academic concepts, facts, and procedures in applications related to life skills and the world of work.

NYS CDOS 3a2 - Thinking Skills

NYS CDOS 3a5 - Technology

NYS CDOS 3a6 - Managing Information

NYS CDOS 3a7 - Managing Resources

NYS CDOS 3a8 - Systems

Performance Objectives and Supporting Competencies for Managing Personal Finances

Managing Personal Finances Objective 1

MPF.1 Determine how using a budget helps discipline individuals to keep spending at a safe level

- MPF.1.1. Use the decision-making process to create a financial plan
- MPF.1.2. Identify various sources of income
- MPF.1.3. Examine the role of income taxes
- MPF.1.4. Identify various types of expenses
- MPF.1.5. Explain the concept and purpose of paying yourself first
- MPF.1.6. Demonstrate how to build a budget
- MPF.1.7. Examine forms of record keeping associated with budgeting and money management

Managing Personal Finances Performance Objective 2

MPF.2 Demonstrate how to use various financial services

- MPF.2.1. Examine the various types of financial service providers
- MPF.2.2. Explain how a savings account works
- MPF.2.3. Practice using a checking account, debit card, and other means of making payments
- MPF.2.4. Explore the features of automated financial services

MFP.2.5. Respond to situations involving identity theft and deceptive practices

Managing Personal Finances Performance Objective 3

MPF.3 Identify strategies for using credit and managing debt

MPF.3.1. Explain what credit is

MPF.3.2. Compare the advantages and disadvantages of using credit

MPF.3.3. Outline the process of applying for credit

MPF.3.4. Explain what a credit history is and why it is important

MPF.3.5. Explain how to manage credit responsibly

C. Consumer Skills (CS) *How will understanding my rights and responsibilities as a consumer help me to make wise purchasing choices and resolve consumer problems?*

Standards Connections

Consumer Skills supports the NYS Family and Consumer Sciences Learning Standard 2 - A Safe and Healthy Environment and 3 – Resource Management; and NYS Career Development and Occupational Studies Standard 3a – Universal Foundation Skills

Rationale

The purpose of this content topic is to give students the opportunity to explore the relationship between sound consumer practices and an understanding of the rights and responsibilities of consumers. Students will identify ways to manage risk and protect against potential identity theft and financial loss. This content topic will provide opportunities for students to apply communication, leadership, management, and thinking skills to the study of Consumer Skills.

Key Ideas

NYS FACS 2 - Students will acquire the knowledge and ability to create and maintain a safe and healthy environment.

NYS FACS 3 - Students will understand and be able to manage personal resources of talent, time, energy and money, to make effective decisions in order to balance their obligations to work, family and self. They will know and access community resources.

NYS CDOS 3a2 - Thinking Skills

NYS CDOS 3a6 - Managing Information

NYS CDOS 3a7 - Managing Resources

NYS CDOS 3a8 - Systems

Performance Objectives and Supporting Competencies for Consumer Skills

Consumer Skills Performance Objective 1

CS.1 Explain the rights and responsibilities of consumers

CS.1.1. Summarize the rights and responsibilities of consumers

CS.1.2. Evaluate the effects of technology on consumer choices and practices

CS.1.3. Identify guidelines to protect consumers against identity theft

Consumer Skills Performance Objective 2

CS.2 Identify resources and strategies that affect consumer choices

CS.2.1. Analyze the use of resources in choices that satisfy needs and wants of individuals

CS.2.2. Identify factors that influence consumer choices

CS.2.3. Investigate factors that influence the cost of goods and services including but not limited to the cost of labor and production

CS.2.4. Demonstrate good consumer behavior in purchasing products or services

CS.2.5. Identify criteria used to compare products and services

Consumer Skills Performance Objective 3

CS.3 Identify ways of resolving consumer problems

CS.3.1. Identify assurances that provide consumers protection against faulty products and services including but not limited to guarantees, warranties, and contracts

CS.3.2. Analyze skills used in resolving consumer problems

CS.3.3. Identify strategies to reduce the risk of consumer fraud

Consumer Skills Performance Objective 4

CS.4 Identify ways to manage risk through the use of insurance

CS.4.1. Identify personal risks that can affect personal well-being and financial stability

CS.4.2. Describe how insurance is used to protect against financial loss

CS.4.3. Explain the features and procedures related to different types of insurance including but not limited to health, homeowner/renter, automobile, and life insurance

D. Managing Life Essentials (MLE) *How do I manage resources such as housing, food, clothing, and transportation in my daily life?*

Standards Connections

Managing Life Essentials supports the NYS Family and Consumer Sciences Learning Standards 1 – Personal Health and Fitness, 2 – A Safe and Healthy Environment and 3 - Resource Management; and NYS Career Development and Occupational Studies Standards 2 – Integrated Learning and 3a – Universal Foundation Skills

Rationale

The purpose of this content topic is to give students the opportunity to acquire knowledge and demonstrate skills necessary for making sound decisions in the management of essentials of daily life: housing, food, clothing, and transportation. This content topic will provide opportunities for students to apply communication, leadership, management, and thinking skills to the study of Managing Life Essentials.

Key Ideas

NYS FACS 1 - Students will have the necessary knowledge and skills to establish and maintain physical fitness, participate in physical activity, and maintain personal health.

NYS FACS 2 - Students will acquire the knowledge and ability necessary to create and maintain a safe and healthy environment.

NYS FACS 3 - Students will understand and be able to manage personal resources of talent, time, energy and money, to make effective decisions in order to balance their obligations to work, family and self. They will know and access community resources.

NYS CDOS 2 - Students will use essential academic concepts, facts, and procedures in applications related to life skills and the world of work.

NYS CDOS 3a2 - Thinking Skills
NYS CDOS 3a3 - Personal Qualities
NYS CDOS 3a7 - Managing Resources

Performance Objectives and Supporting Competencies for Managing Life Essentials

Managing Life Essentials Performance Objective 1

MLE.1 Apply consumer skills to decisions regarding housing

- MLE.1.1. Describe factors that influence housing decisions
- MLE.1.2. Classify different types of housing
- MLE.1.3. Compare the advantages and disadvantages of renting or buying a home
- MLE.1.4. Identify and explore all relevant costs and considerations in furnishing and managing a household
- MLE.1.5. Evaluate leases in terms of protections and restrictions

Managing Life Essentials Performance Objective 2

MLE.2 Apply consumer skills to decisions regarding food

- MLE.2.1. Summarize guidelines that can be used in selecting and preparing safe and nutritious foods including but not limited to the Food Guide Pyramid, Dietary Guidelines, and food labels
- MLE.2.2. Apply consumer skills necessary in acquiring safe and healthy food
- MLE.2.3. Demonstrate knowledge of planning and preparing appropriate menus using meal planning and nutritional principles

Managing Life Essentials Performance Objective 3

MLE.3 Apply consumer skills to decisions regarding clothing selection and care

- MLE.3.1. Summarize guidelines that can be used in clothing selection and care including but not limited to wardrobe planning, care labeling, and laundering procedures
- MLE.3.2. Apply consumer skills necessary in acquiring quality clothing
- MLE.3.3. Practice simple clothing repairs

Managing Life Essentials Performance Objective 4

MLE.4 Apply consumer skills to decisions regarding transportation

- MLE.4.1. Apply consumer skills to acquire and maintain transportation that meet the needs of an individual
- MLE.4.2. Investigate alternatives in transportation and select the most appropriate for needs and lifestyle
- MLE.4.3. Discuss factors to consider when choosing transportation including but not limited to cost, safety, convenience, accessibility, and environment

Appendix A
Independent Living/Career and Financial Management
Curriculum Crosswalk

The full version of the 2018 Career and Financial Management Framework can be found [here](#).

A. Independent Life Choices (ILC)			
ILC.1 Analyze available educational and career opportunities to achieve personal goals	CM.1.1	CM.1.2	CM.1.3
	CM.1.5	CM.2.1	CM.2.2
	CM.3.1	CM.3.3	CM.3.7
	CM.7.1		
ILC.2 Evaluate the reciprocal effects of individual participation in home, community, and work environments	CM.5.1	CM.7.4	
ILC.3 Identify interpersonal skills that lead to positive relationships	CM.5.1	CM.6.1	CM.6.4
	CM.8.1		
B. Managing Personal Finances (MPF)			
MPF.1 Determine how using a budget helps discipline individuals to keep spending at a safe level	FM.1.1	FM.1.2	FM.1.3
	FM.1.4	FM.1.5	FM.8.1
MPF.2 Demonstrate how to use various financial services	FM.2.3	FM.2.4	FM.3.1
MPF.3 Identify strategies for using credit and managing debt	FM.3.2	FM.3.3	FM.3.4
	FM.3.5	FM.4.1	FM.4.2
	FM.4.3		
C. Consumer Skills (CS)			
CS.1 Explain the rights and responsibilities of Consumers	FM.3.7	FM.6.4	
CS.2 Identify resources and strategies that affect consumer choices	FM.6.3		
CS.3 Identify ways of resolving consumer problems	FM.6.4		
CS.4 Identify ways to manage risk through the use of insurance	FM.7.2	FM.7.3	
D. Managing Life Essentials (MLE)			
MLE.1 Apply consumer skills to decisions regarding housing	FM.6.2		
MLE.2 Apply consumer skills to decisions regarding food	FM.6.3		
MLE.3 Apply consumer skills to decisions regarding clothing selection and care	FM.6.3		
MLE.4 Apply consumer skills to decisions regarding transportation	FM.6.1		

Appendix B
FAMILY AND CONSUMER SCIENCES – HIGH SCHOOL COURSES
BEST PRACTICES RUBRIC

Indicators	1 Falls Below Expectations	2 Approaches Expectations	3 Meets Expectations	4 Exceeds Expectations
NYS FACS Learning Standards	Does not connect to NYS FACS Learning Standards.	Has limited evidence of connection to 1 NYS FACS Learning Standard.	Adequate evidence of connection to 1 or more NYS FACS Learning Standards.	Evidence of strong connections to 2 or more NYS FACS Learning Standards
NYS CDOS Learning Standards	Does not connect to NYS CDOS Learning Standards.	Has limited evidence of connection to 1 NYS CDOS Learning Standard.	Adequate evidence of connection to 1 or more NYS CDOS Learning Standard including Standard 3b.	Evidence of strong connections to 2 or more NYS CDOS Learning Standards including Standard 3b.
NYS Academic Learning Standards	Does not connect to NYS academic Learning Standards.	Has limited evidence of connection to 1 NYS academic Learning Standard.	Adequate evidence of connection to 1 or more NYS academic Learning Standard.	Evidence of strong connections to 2 or more NYS academic Learning Standards.
Course Content Topics	Does not relate to Content Topics.	Addresses 1 Content Topic.	Integrates 2 Content Topics.	Integrates 3 or more Content Topics.
Strategy	Instruction is dependent primarily on textbooks, lecture, paper, and pencil. Teacher driven.	Hands-on experiential learning is limited. Minimal student involvement.	Includes 75 percent hands-on experiential learning. Adequate student involvement.	Includes more than 75 percent hands-on experiential learning. Active student engagement. Teacher as facilitator.
Implementation	Does not flow in a logical sequence. Necessary resources would make implementation difficult.	Follows a logical sequence. Most necessary resources may make implementation difficult.	Follows a logical sequence. Some necessary resources may make implementation difficult.	Follows a logical sequence. All necessary resources make implementation easy.
Assessment	Cannot be assessed. Or Assessment not included.	Assessment is vaguely related to objectives and competencies.	Assessment relates to objectives and competencies.	Assessment is directly related to objectives and competencies.

High School FACS Learning Experience Title:
 Educator:
 Length of Lesson: day (minute periods)
 Grade Level(s):

FACS Learning Strand:
 FACS Course:
 Content Topic:
 Date Created:

PLANNING			
Curriculum Goal			
Essential Question(s)			
National Standards			
NYS Standards			
Learning Objectives			
Vocabulary	Academic	Content	
Materials and Resources			
INSTRUCTION	What will the teacher do?	What will the students do?	How much time for each activity?
Pre-assessment			
Do-now/Hook			
Procedure for Instruction/ Learning Activities			
Differentiation			
Closure			
ASSESSMENT			
Academic Skills			
Technical Skills			
Employability Skills (Life/Career Abilities)	See Life/Career Abilities Rubric Tool at https://nyctecenter.org/instruction/life-career-abilities		

Appendix C

INDEPENDENT LIVING PERFORMANCE OBJECTIVES AND SUPPORTING COMPETENCIES

A. Independent Life Choices (ILC)

ILC.1 Analyze available educational and career opportunities to achieve personal goals

- ILC.1.1. Determine long range personal goals
- ILC.1.2. Apply decision-making skills in the selection of a career option of strong personal interest
- ILC.1.3. Analyze the education and/or training and qualifications necessary for a chosen career
- ILC.1.4. Investigate factors associated with long-term success and personal fulfillment in a chosen career
- ILC.1.5. Present materials that demonstrate individual suitability and qualifications for a chosen career

ILC.2 Evaluate the reciprocal effects of individual participation in home, community, and work environments

- ILC.2.1. Determine skills that individuals can utilize to support civic engagement in community and work activities
- ILC.2.2. Exhibit ethical behavior in home, school, workplace, and community setting
- ILC.2.3. Demonstrate transferable and employability skills in home, school, community, and workplace settings
- ILC.2.4. Demonstrate teamwork and leadership skills in home, school, community, and workplace
- ILC.2.5. Analyze the relationship of the environment to family and consumer resources
- ILC.2.6. Demonstrate behaviors that conserve, reuse, and recycle resources to the environment

ILC.3 Identify interpersonal skills that lead to positive relationships

- ILC.3.1. Analyze the roles and functions of communication in home, school, work, and community settings
- ILC.3.2. Demonstrate standards that guide behavior in interpersonal relationships
- ILC.3.3. Analyze processes for building and maintaining interpersonal relationships
- ILC.3.4. Analyze the functions and expectations of various relationships including, but not limited to peers, dating, and friendships

B. Managing Personal Finances (MPF)

MPF.1 Determine how using a budget helps discipline individuals to keep spending at a safe level

- MPF.1.1. Use the decision-making process to create a financial plan
- MPF.1.2. Identify various sources of income
- MPF.1.3. Examine the role of income taxes
- MPF.1.4. Identify various types of expenses
- MPF.1.5. Explain the concept and purpose of paying yourself first
- MPF.1.6. Demonstrate how to build a budget
- MPF.1.7. Examine forms of record keeping associated with budgeting and money management

MPF.2 Demonstrate how to use various financial services

- MPF.2.1. Examine the various types of financial service providers

- MPF.2.2. Explain how a savings account works
- MPF.2.3. Practice using a checking account, debit card, and other means of making payments
- MPF.2.4. Explore the features of automated financial services
- MFP.2.5. Respond to situations involving identity theft and deceptive practices

MPF.3 Identify strategies for using credit and managing debt

- MPF.3.1. Explain what credit is
- MPF.3.2. Compare the advantages and disadvantages of using credit
- MPF.3.3. Outline the process of applying for credit
- MPF.3.4. Explain what a credit history is and why it is important
- MPF.3.5. Explain how to manage credit responsibly

C. Consumer Skills (CS)

CS.1 Explain the rights and responsibilities of consumers

- CS.1.1. Summarize the rights and responsibilities of consumers
- CS.1.2. Evaluate the effects of technology on consumer choices and practices
- CS.1.3. Identify guidelines to protect consumers against identity theft

CS.2 Identify resources and strategies that affect consumer choices

- CS.2.1. Analyze the use of resources in choices that satisfy needs and wants of individuals
- CS.2.2. Identify factors that influence consumer choices
- CS.2.3. Investigate factors that influence the cost of goods and services including but not limited to the cost of labor and production
- CS.2.4. Demonstrate good consumer behavior in purchasing products or services
- CS.2.5. Identify criteria used to compare products and services

CS.3 Identify ways of resolving consumer problems

- CS.3.1. Identify assurances that provide consumers protection against faulty products and services including but not limited to guarantees, warranties, and contracts
- CS.3.2. Analyze skills used in resolving consumer problems
- CS.3.3. Identify strategies to reduce the risk of consumer fraud

CS.4 Identify ways to manage risk through the use of insurance

- CS.4.1. Identify personal risks that can affect personal well-being and financial stability
- CS.4.2. Describe how insurance is used to protect against financial loss
- CS.4.3. Explain the features and procedures related to different types of insurance including but not limited to health, homeowner/renter, automobile, and life insurance

D. Managing Life Essentials (MLE)

MLE.1 Apply consumer skills to decisions regarding housing

- MLE.1.1. Describe factors that influence housing decisions
- MLE.1.2. Classify different types of housing
- MLE.1.3. Compare the advantages and disadvantages of renting or buying a home
- MLE.1.4. Identify and explore all relevant costs and considerations in furnishing and managing a household
- MLE.1.5. Evaluate leases in terms of protections and restrictions

MLE.2 Apply consumer skills to decisions regarding food

MLE.2.1. Summarize guidelines that can be used in selecting and preparing safe and nutritious foods including but not limited to the Food Guide Pyramid, Dietary Guidelines, and food labels

MLE.2.2. Apply consumer skills necessary in acquiring safe and healthy food

MLE.2.3. Demonstrate knowledge of planning and preparing appropriate menus using meal planning and nutritional principles

MLE.4 Apply consumer skills to decisions regarding clothing selection and care

MLE.3.1. Summarize guidelines that can be used in clothing selection and care including but not limited to wardrobe planning, care labeling, and laundering procedures

MLE.3.2. Apply consumer skills necessary in acquiring quality clothing

MLE.3.3. Practice simple clothing repairs

MLE.4 Apply consumer skills to decisions regarding transportation

MLE.4.1. Apply consumer skills to acquire and maintain transportation that meet the needs of an individual

MLE.4.2. Investigate alternatives in transportation and select the most appropriate for needs and lifestyle

MLE.4.3. Discuss factors to consider when choosing transportation including but not limited to cost, safety, convenience, accessibility, and environment