

# Consumer and Family Resources: Grades 9-12

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. [2.1.1](#)
- 2 Analyze how individuals and families make choices to satisfy needs and wants. [2.1.2](#)
- 3 Analyze decisions about providing safe and nutritious food for individuals and families. [2.1.3](#)
- 4 Apply consumer skills to providing and maintaining clothing. [2.1.4](#)
- 5 Apply consumer skills to decisions about housing, utilities, and furnishings. [2.1.5](#)
- 6 Summarize information about procuring and maintaining health care to meet the needs of individuals and family members. [2.1.6](#)
- 7 Apply consumer skills to decisions about recreation. [2.1.7](#)
- 8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members. [2.1.8](#)

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. [2.2.1](#)
- 2 Summarize environmental trends and issues affecting families and future generations. [2.2.2](#)
- 3 Demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment. [2.2.3](#)
- 4 Evaluate government regulations for conserving natural resources. [2.2.4](#)

Analyze policies that support consumer rights and responsibilities. [2.3](#)

- 1 Analyze state and federal policies and laws providing consumer protection. [2.3.1](#)
- 2 Analyze how policies become laws relating to consumer rights. [2.3.2](#)
- 3 Apply skills to seek information regarding consumer rights. [2.3.3](#)

**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.** 2.4.1
- 2 Analyze how media and technological advances influence family and consumer decisions.** 2.4.2
- 3 Assess the use of technology and its effect on quality of life.** 2.4.3

**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.** 2.5.1
- 2 Analyze individual and family roles in the economic system.** 2.5.2
- 3 Analyze economic effects of laws and regulations that pertain to consumers and providers of services.** 2.5.3
- 4 Analyze practices that allow families to maintain economic self-sufficiency.** 2.5.4

**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.** 2.6.1
- 2 Apply financial management principles to individual and family financial practices.** 2.6.2
- 3 Apply management principles to decisions about insurance for individuals and families.** 2.6.3
- 4 Evaluate personal and legal documents related to effective management of individual and family finances.** 2.6.4

**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.** 2.7.1
- 2 Analyze how education, income, career, and life choices relate to achieving financial goals.** 2.7.2
- 3 Manage money effectively by developing financial goals and budgets.** 2.7.3
- 4 Manage credit and debt to remain both creditworthy and financially secure.** 2.7.4
- 5 Analyze the features of insurance, its role in balancing risk and benefits in financial planning.** 2.7.5
- 6 Analyze saving and investing to build long-term financial security and wealth.** 2.7.6