

Chapter 122. Texas Essential Knowledge and Skills for Home Economics Education

Subchapter A. Home Economics Foundations, Middle School

Statutory Authority: The provisions of this Subchapter A issued under the Texas Education Code, §28.002, unless otherwise not

§122.1. Implementation of Texas Essential Knowledge and Skills for Home Economics Education, Home Economics Foundations, Middle School.

The provisions of this subchapter shall supersede §75.50(a) of this title (relating to Life Management Skills) beginning September 1, 1998.

Source: The provisions of this §122.1 adopted to be effective September 1, 1998, 22 TexReg 5031.

§122.63. Consumer and Family Economics (One-Half Credit).

- (a) General requirements. This technical course is recommended for students in Grades 10-12.
- (b) Introduction. Consumer and resource management focuses on consumer practices and responsibilities, the management process, decision-making skills, career preparation, and the impact of technology on individual and family life. Individuals utilize acquired knowledge and skills to develop consumer and financial management expertise, occupational competence, and proficiency in managing multiple roles.

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- (c) Knowledge and skills.

- (1) **Management of financial resources.** The student incorporates the management process in financial planning to enhance economic security for individuals and families.

The student is expected to:

- (A) utilize the decision-making process in financial planning and management;
- (B) determine the use of human and nonhuman resources in financial management;
- (C) describe effects of individual and family priorities on financial decisions across the life span; and
- (D) describe effects of cultural, demographic, and societal factors on family financial decisions.

- (2) **Management of financial resources.** The student analyzes family economics throughout the family life cycle.

The student is expected to:

- (A) describe stages of the family life cycle;
- (B) identify financial obligations and opportunities throughout the family life cycle;
- (C) explain the effect of local, national, and global economics on families throughout the family life cycle;
- (D) determine the influences of changing demographics on the family life cycle;

- (E) analyze living costs such as housing, food, and transportation throughout the life cycle; and
- (F) analyze the economic impact of crises on the family.
- (3) **Management of financial resources.** The student determines the impact of technology as a financial management resource.
- The student is expected to:
- (A) describe uses of technology for financial management processes;
- (B) determine the impact of technology on marketing strategies and consumer fraud; and
- (C) summarize uses of technology in communication and information access.
- (4) **Government, the economy, and societal issues.** The student analyzes the role of government in personal and family economics.
- The student is expected to:
- (A) identify local, state, and national government services affecting the consumer;
- (B) assess current laws and the impact on rights and responsibilities of the consumer;
- (C) describe consumer protection policies and practices;
- (D) describe how the consumer is affected by tax laws and the U.S. economy; and
- (E) explain the principle of "opportunity costs" and how it affects family financial decisions.
- (5) **Government, the economy, and societal issues.** The student determines the impact of the U.S. economy on individuals and families.
- The student is expected to:
- (A) summarize effects of the free enterprise system on families;
- (B) analyze how family spending decisions are affected by competition, profit, and supply and demand; and
- (C) determine how technology used in the banking and financial industry impacts the individual and family.
- (6) **Government, the economy, and societal issues.** The student analyzes issues affecting consumers and the U.S. economy.
- The student is expected to:
- (A) discuss the economic impact on consumers of legislation dealing with issues such as global markets, welfare, crime, and immigration; and

- (B) analyze economic rights and responsibilities of individuals and families as consumers.
- (7) **Economic security.** The student assesses factors affecting the production and use of income.
- The student is expected to:
- (A) determine sources of income;
 - (B) describe effects of personal and family priorities and goals on income and financial planning;
 - (C) evaluate the effectiveness of financial planning in reflecting personal and family goals;
 - (D) summarize the effects of external economic influences on spending decisions; and
 - (E) determine the components of effective consumer buying.
- (8) **Economic security.** The student explains the relationship of financial planning to economic security.
- The student is expected to:
- (A) identify components of a budget;
 - (B) explain the functions, types, and services of financial institutions;
 - (C) identify savings and investment opportunities;
 - (D) relate insurance types to individual and family needs;
 - (E) explain the relationship between retirement planning and family financial security;
 - (F) compare sources and costs of credit;
 - (G) describe effective use of credit;
 - (H) develop an effective individual or family budget and record keeping system;
 - (I) utilize technology to examine personal financial management plans; and
 - (J) identify professional financial planning resources.
- (9) **Career preparation.** The student exhibits employability skills transferable to multiple careers.
- The student is expected to:
- (A) determine various careers compatible with personal characteristics, interests, and abilities;
 - (B) demonstrate verbal, nonverbal, written, and electronic communication skills;

- (C) assess interpersonal skills and attitudes appropriate for the workplace;
- (D) describe grooming, dress, and etiquette appropriate for the workplace;
- (E) demonstrate skills, characteristics, and responsibilities of leaders and effective team members;
- (F) analyze transferable financial and business management skills;
- (G) determine continuing education opportunities that enhance career options, career advancement, and lifelong learning; and
- (H) demonstrate effective techniques to secure, maintain, and terminate employment.

(10) **Career preparation.** The student analyzes career choices available in consumer and resource management.

The student is expected to:

- (A) determine employment and entrepreneurial opportunities and preparation requirements in the field of consumer and resource management;
- (B) determine potential income, job availability, and geographical influences of career options;
- (C) determine strategies for managing multiple family, community, and wage-earner roles; and
- (D) utilize short-term and long-term career goals and career information to develop a personal career plan.

(11) **Career preparation.** The student completes a supervised career-connections experience applying knowledge and skills developed in the study of consumer and family economics.

The student is expected to:

- (A) determine home and business applications of knowledge and skills developed in the study of consumer and family economics; and
- (B) utilize a career-connections experience to demonstrate occupational applications of competencies developed in the study of consumer and family economics.

