

Consumer Services

Curriculum Content Frameworks

Please note: All assessment questions will be taken from the knowledge portion of these frameworks.

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Consumer Services

Grade Levels: 11,12

Prerequisite: None

Course Code: 493310

Course Description: Consumer Services is a project based course that introduces applications within a consumer service industry. Students will obtain a broad-based knowledge in consumer products and industry equipment in order to obtain and maintain a profession in consumer services, to allow demonstration of product/equipment features and associated uses, to read and understand current research information to include in presentations to consumers, and to recognize and apply current ethical and legal practices in consumer services. Course content includes using technology to manage various aspects of consumer services to meet consumer expectations and to utilize consumer information and resources.

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Unit 1: Consumer Services Industry

Hours: 15

Terminology: Brick and mortar retailer, Consumer advocate, Consumer affairs, Consumer services, E-commerce, E-tailer, Endorsements, Multichannel retailer, Pure play retailer, Representation

CAREER and TECHNICAL SKILLS What the Student Should be Able to Do			ACADEMIC and WORKPLACE SKILLS What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description	
1.1 Define terms related to Consumer Services Industry	1.1.1 Match terms to definitions	Foundation	Reading	Applies/Understands technical words that pertain to Consumer Information and Resources [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
1.2 Compare different technologies related to the consumer services industry	1.2.1 Discuss anticipated changes in technology in consumer services careers	Foundation	Arithmetic/ Mathematics	Operates technical equipment to reach mathematical conclusions [1.1.30]	
	1.2.2 Interpret research by students of current and future technologies		Reading	Read and follows instructions to operate technical equipment [1.3.19]	
	1.2.3 Identify technology used in consumer services careers (such as financial calculators, cash registers, publishing software, digital camera/video camera, adding machine, scanners, copiers, fax machine, etc.)		Speaking	Participates in conversation, discussion, and group presentation [1.3.19]	
1.3 Discuss E-commerce	1.3.1 Rate several websites based on function and usability (including but not limited to product description, appearance, navigation, account registration, and checkout)	Foundation	Listening	Receives and interprets verbal messages [1.2.8]	
			Writing	Organizes information into an appropriate format [1.6.10]	
		Thinking	Reasoning	Uses logic to draw conclusions from available information [4.5.6]	

CAREER and TECHNICAL SKILLS		ACADEMIC and WORKPLACE SKILLS		
What the Student Should be Able to Do		What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description
1.4 Identify the working environment in consumer services industry	1.4.1 Evaluate a location suitable to offer consumer service safely	Foundation	Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2]
	1.4.2 Incorporate a functional work environment, equipment needs and required utilities for offering consumer services	Personal Management Skills	Organizational Effectiveness	Applies knowledge to implement work-related system or practice [3.3.4]
	1.4.3 Create a plan to implement a welcoming environment	Thinking	Reasoning	Uses logic to draw conclusions from available information [4.5.6]
	1.4.4 Assist teacher in arranging field studies to various consumer service industry sites	Placed on		

Unit 2: Job Preparation

Hours: 25

Terminology: Artifacts, Career plan, Electronic portfolio, Internship, Job shadowing, References, Resume', Traditional portfolio, Transcript

CAREER and TECHNICAL SKILLS What the Student Should be Able to Do		ACADEMIC and WORKPLACE SKILLS What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description
2.1 Define terms related to job preparation	2.1.1 Match terms related to job preparation	Foundation	Reading	Applies/Understands technical words that pertain to Consumer Services [1.3.6]
			Writing	Applies/Uses technical words and concepts [1.6.4]
2.2 Identify careers related to consumer services industry <ul style="list-style-type: none"> •Credit counselors, financial advisors, bankers •Insurance Services •Real Estate •Funeral Services •Customer service representatives, consumer affairs, consumer advocacy •Employee benefits representatives •Elder care services 	2.2.1 Research career interests including employment opportunities, education, training, professional organizations, endorsements, and certifications	Foundation	Reading	Identifies relevant details, facts and specifications [1.3.16]
	2.2.2 Develop an education/career plan		Speaking	Adapts presentation to audience [1.5.1]
	2.2.3 Present career research findings using current technology		Writing	Evaluates written information for appropriateness/content/clarity [1.6.9]
	2.2.4 Assist teacher in securing guest speaker engagements		Personal Management Skills	Career Awareness, Development, and Mobility
				Establishes and implements a plan of action [3.1.5]
				Explores career opportunities [3.1.6]
				Identifies education and training needed to achieve goals [3.1.8]
				Sets well-defined and realistic personal/career goals (short-term and long-term) [3.1.11]

CAREER and TECHNICAL SKILLS What the Student Should be Able to Do			ACADEMIC and WORKPLACE SKILLS What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description	
2.5 Discuss interview protocol	2.5.1 Model appropriate dress, business etiquette and behavior	Foundation Personal Management Skills	Speaking Self-Esteem	Communicates a thought, idea, or fact in spoken form [1.5.5]	
	2.5.2 Role play job interview			Uses verbal language and other cues such as body language appropriate in style, tone, and level of complexity to the audience and the occasion [1.5.14]	
	2.5.3 Record and self-evaluate mock interviews			Creates self-confidence and positive self-image through proper grooming [3.5.3] Develops/Initiates a plan for self-improvement [3.5.4] Presents positive image of personal attitudes and abilities [3.5.7]	
2.6 Identify skills necessary for retaining employment	2.6.1 Identify and demonstrate positive work behaviors and personal qualities needed to be employable	Personal Management Skills	Integrity/ Honesty/ Work Ethics Organizational Effectiveness Self-Esteem	Describes/Explains significance of integrity, honesty, and work ethics [3.2.4]	
	2.6.2 Demonstrate self-discipline, self-worth, positive attitude, and integrity in a work situation			Identifies characteristics desired by organization [3.3.6]	
	2.6.3 Maintain appropriate dress and behavior for the job to contribute to a safe and effective workplace/jobsite			Identifies personality assets [3.5.6] Presents positive images of personal attitudes and abilities [3.5.8]	
2.7 Explore job shadowing experiences	2.7.1 Interview professionals in the field	Foundation Personal Management Skills	Listening Speaking Career Awareness, Development, and Mobility	Evaluates oral information/presentation [1.2.2]	
	2.7.2 Participate in a minimum of two job shadowing experiences			Asks questions to obtain information [1.5.4] Explores career opportunities [3.1.6]	

Unit 3: Entrepreneurship

Hours: 20

Terminology: Business plan, Capital, C-Corporation, Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Operations Officer (COO), Corporation, Entrepreneur, Expense account, Gross income, Gross profit, Inventory control, Liability, Limited Liability Corporation (LLC), Manager, Manufacturing, Market, Marketing plan, Minority Based Enterprise (MBE), Net profit (net income), Partnership, Personnel, Profit and loss statement, Quality control, Retail, S-Corporation, Service business, Shareholder, Sole proprietorship, Stock, Woman Based Enterprise (WBE), Wholesale

CAREER and TECHNICAL SKILLS		ACADEMIC and WORKPLACE SKILLS		
What the Student Should be Able to Do		What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description
3.1 Define terms related to entrepreneurship	3.1.1 Match terms related to entrepreneurship	Foundation	Reading	Applies/Understands technical words that pertain to Consumer Information and Resources [1.3.6]
			Writing	Applies/Uses technical words and concepts [1.6.4]
3.2 Identify types of business ownership	3.2.1 Compare and contrast different business ownership	Foundation	Reading	Draws conclusions from what is read [1.3.12] Uses written resources (books, dictionaries, directories) to obtain factual information [1.3.23]
3.3 Discuss entrepreneurial opportunities in Consumer Services	3.3.1 Identify career requirements, characteristics, and personality traits necessary to be a successful entrepreneur	Foundation	Reading	Identifies relevant details, facts and specifications [1.3.16]
	3.3.2 Complete work value assessments		Speaking	Participates in conversation, discussion, and group presentations [1.5.8]
	3.3.3 Research prominent entrepreneurs	Personal Management Skills	Career Awareness, Development, and Mobility	Analyzes own knowledge, skills, and ability [3.1.2]
			Integrity/ Honesty/ Work Ethics	Describes desirable worker characteristics [3.2.3]

Unit 4: Professional Leadership

Hours: 10

Terminology: Affirmative action, Autocratic leadership style, Democratic leadership style, Diversity, Diversity plan, Equal Employment Opportunity Commission (EEOC), Ethical behaviors, Laissez-faire leadership style, Service learning, Title VII of the Civil Right Act of 1964

CAREER and TECHNICAL SKILLS		ACADEMIC and WORKPLACE SKILLS				
What the Student Should be Able to Do		What the Instruction Should Reinforce				
Knowledge	Application	Skill Group	Skill	Description		
4.1 Define terms related to professional leadership	4.1.1 Match terms related to professional leadership	Foundation	Reading	Applies/Understands technical words that pertain to Professional Leadership [1.3.6]		
			Writing	Applies/Uses technical words and concepts [1.6.4]		
4.2 Classify leadership qualities and roles	4.2.1 Investigate leadership styles •Autocratic •Democratic •Laissez-faire	Foundation	Reading	Applies information and concepts derived from printed materials [1.3.3]		
			Interpersonal Skills	Leadership	Comprehends ideas and concepts related to Professional Leadership [2.4.2]	
			Thinking Skills	Creative Thinking	Identifies new goals and objectives [4.1.8]	
				Decision Making	Demonstrates decision-making skills [4.2.4]	
				Seeing Things in the Mind's Eye	Imagines the flow of work activities from narrative descriptions [4.6.1]	
4.3 Identify ethical business practices	4.3.1 Model ethical behaviors in the relationship with consumer service client/consumer	Interpersonal Skills	Customer Service	Applies human relations skills in real-life situations [2.3.1]		
			Personal Management Skills	Integrity/ Honesty/ Work Ethic	Chooses ethical course of action [3.2.1]	
					Describes/ Explains significance of integrity, honesty, and work ethics [3.2.4]	
					Follows established rules, regulations, and policies [3.2.5]	
4.3.2 Research laws and regulations related to business practices	4.3.3 Explore resource consumption and conservation	4.3.4 Examine legal and interpersonal issues of a multi-cultural workplace				

Unit 5: Consumer Information and Resources

Hours: 28

Terminology: Arbitration, Consumer guides, Fraud, Mutual assent, Opportunity cost, Pharming, Phishing, Ponzi, Scams

CAREER and TECHNICAL SKILLS		ACADEMIC and WORKPLACE SKILLS		
What the Student Should be Able to Do		What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description
5.1 Define terms related to consumer information and resources	5.1.1 Match terms related to consumer information and resources	Foundation	Reading Writing	Applies/Understands technical words that pertain to Consumer Information and Resources [1.3.6] Applies/Uses technical words and concepts [1.6.4]
5.2 Describe consumer product information	5.2.1 Examine features, prices, product information, styles, and performance of consumer goods using print media and electronic media 5.2.2 Create a presentation using examined product information	Foundation Thinking Skills	Mathematics Writing Creative Thinking Knowing How to Learn	Applies addition, subtraction, and division to real-world situations [1.1.1] Organizes information into an appropriate format [1.6.10] Prepares presentation based on subject research, interviews, surveys [4.1.10] Locates appropriate learning resources to acquire or improve knowledge and skills [4.3.3]
5.3 List consumer rights and responsibilities	5.3.1 Interpret consumer rights •Right to safety •Right to choose •Right to be informed •Right to be heard •Right to redress 5.3.2 Interpret consumer responsibilities •To make an informed decision •To treat merchandise with care •To follow product instructions •To pay our debts •To demand reliable products	Foundation Thinking Skills	Reading Decision Making Reasoning	Applies/Understands technical words that pertain to Consumer Information and Resources [1.3.6] Evaluates information/data to make best decision [4.2.5] Uses logic to draw conclusions from available information [4.5.6]

CAREER and TECHNICAL SKILLS What the Student Should be Able to Do			ACADEMIC and WORKPLACE SKILLS What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description	
5.4 Outline aspects of filing and resolving consumer complaints	5.4.1 Discuss the consumers role in resolving complaints	Foundation	Speaking	Participates in conversation, discussion, and group presentations [1.5.8]	
	5.4.2 Identify the industries role in resolving complaints	Interpersonal Skills	Customer Service	Handles criticism, disagreement, or disappointment during a conversation [2.3.5]	
	5.4.3 Demonstrate strategies used to resolve consumer complaints Placed on <ul style="list-style-type: none"> •Listen attentively •Speak courteously •Include consumer in planning •Diffuse consumer anger •Reach an acceptable agreement •Maintain relationship with consumer 			Maintains positive relations with customers [2.3.6]	
	5.4.4 Role play consumer issues and resolve complaints			Recognizes effects of positive/negative attitudes on customers [2.3.7]	
	5.4.5 Write a letter of complaint			Shows initiative and courtesy in meeting and working with customers [2.3.8]	
			Negotiation	Works with customers to satisfy their expectations [2.3.9]	
				Assists in reaching a settlement/conclusion through compromise [2.5.1]	
5.5 Identify issues related to consumer advocacy	5.5.1 Examine the roles of advocacy groups at state and national levels	Foundation	Reading	Comprehends written information and applies it to a task [1.3.8]	
	5.5.2 Analyze the contributions of policy makers to consumer advocacy	Interpersonal Skills	Customer Service	Comprehends ideas and concepts related to Consumer Information & Resources [2.3.2]	
	5.5.3 Investigate the effects of consumer protection laws on advocacy				
	5.5.4 Demonstrate strategies that enable consumers to become advocates				

CAREER and TECHNICAL SKILLS What the Student Should be Able to Do			ACADEMIC and WORKPLACE SKILLS What the Instruction Should Reinforce		
Knowledge	Application	Skill Group	Skill	Description	
5.6 Identify potential consumer fraud	5.6.1 Create multimedia project to inform consumers about protection agencies and their rights related to fraudulent practices	Foundation	Writing	Organizes information into an appropriate format [1.6.10]	
	5.6.2 Plan ways to protect consumers from fraud, deceit or misrepresentation	Interpersonal Skills	Leadership	Helps an individual or group challenge existing procedures, policies, or authority [2.4.7]	
	5.6.3 Apply strategies to reduce the risk of consumer fraud	Personal Management Skills	Integrity/ Honesty/ Work Ethics	Describes/Explains significance of integrity, honesty, and work ethics [3.2.4]	
5.7 Discuss opportunity cost	5.7.1 Recommend best products, plans, or services for customer	Foundation	Speaking	Participates in conversation, discussion, and group presentations [1.5.8]	

Unit 6: Product Research and Development

Hours: 22

Terminology: Advertising, Contracts, Copyrights, Guaranties, Marketing strategies, Patents, Public relations, Warranties

CAREER and TECHNICAL SKILLS What the Student Should be Able to Do		ACADEMIC and WORKPLACE SKILLS What the Instruction Should Reinforce			
Knowledge	Application	Skill Group	Skill	Description	
6.1 Define terms related to product research and development	6.1.1 Match terms related to product research and development	Foundation	Reading	Applies/Understands technical words that pertain to Consumer Information and Resources [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
6.2 Summarize consumer trends and needs	6.2.1 Examine how companies determine consumer needs and follow trends	Foundation	Arithmetic/ Mathematics	Uses quantitative data to construct logical explanations for real world situation [1.1.39]	
	6.2.2 Develop and/or conduct market survey to determine consumer trends and product development needs		Reading	Comprehends written information and applies it to a task [1.3.8]	
	6.2.3 Relate market survey data to consumer decision making	Thinking Skills	Decision Making	Comprehends ideas and concepts related to consumer decision making [4.2.2]	
6.3 Discuss the process of product development and testing	6.3.1 Identify characteristics of quality goods and services	Foundation	Writing	Organizes information into an appropriate format [1.6.10]	
	6.3.2 Examine consumer products and compile product information		Science	Acquires and processes scientific data [1.4.1]	
	6.3.3 Conduct product testing			Applies scientific principles related to product development and testing [1.4.5]	
	6.3.4 Evaluate product safety standards and issues				
	6.3.5 Explain product protection practices •copyrights •guarantees •laws and regulations •patents •product registration •warranties •contracts				

Glossary

Unit 1: Consumer Services Industry

1. Brick and mortar retailer – a business with an actual physical location or storefront rather than a website
2. Consumer advocate – individuals or organizations that offer unbiased information and support to consumers concerning products
3. Consumer affairs – an area of public law that regulates private law relationship between individual consumers and the businesses that sell those goods and services
4. Consumer services – people with careers in consumer services assist individuals with decisions and problems relating to finance, real estate, insurance and consumer goods
5. E-commerce – online business transactions
6. E-tailer – individuals who sell goods and services to consumers electronically
7. Endorsements – consists of a written or spoken statement by a public figure or private individual, which promotes a certain product
8. Multichannel retailer – a retailer that uses traditional means for selling products and uses online channels as well
9. Pure play retailer – stock market jargon for a company that is virtually all devoted to one line of business; retailer that sells primarily on the internet
10. Representation – describes the signs that stand in for and take the place of something else

Unit 2: Job Preparation

1. Artifacts – documents obtained by engaging in educational activities or professional development
2. Career plan – a goal that you desire to achieve in a selected field or occupation with a well thought out plan to get you there
3. Electronic portfolio – an organized collection of projects, photos, and school work in a multimedia format that represents accomplishments
4. Internship – a job, sometimes with pay and sometimes without, that helps you learn a specific tasks and become familiar with a certain industry
5. Job shadowing – spending time on the job with someone
6. References – individuals that provide information regarding an applicant's character
7. Resume' – a summary of your qualifications for a job
8. Traditional portfolio – collection of samples of work that highlights your interests, talents, contributions, and studies; important items to bring to a job interview; paper based
9. Transcript – an official document showing the educational work of a student in a school or college

Unit 3: Entrepreneurship

1. Business plan – a plan that is created to summarize a new business and Placed on the Web: 02/2010
2. Capital – funds necessary for startup and operation of a business
3. C-Corporation – type of business ownership in which shareholders share in the profits, but the company operates as an individual; the company rather than they shareholders is responsible for taxes and lawsuits
4. Chief Executive Officer (CEO) – The individual within the company who is responsible for the activities of the company
5. Chief Financial Officer (CFO) – The individual within the company who is responsible for handling funds, signing checks, keeping financial records and financial planning
6. Chief Operations Officer (COO) – The individual within the company who is responsible for the day-to-day management of the company. This individual may be the president or executive vice-president
7. Corporation – type of business ownership in which the business operates separately from its owners, continuing on after the owners have sold their shares or their interest in the company
8. Entrepreneur – a person who owns and runs his or her own business
9. Expense account – an account enabling an employee to make charges or be reimbursed for business expenses
10. Gross income – amount of revenue prior to any deductions being made
11. Gross profit – amount of sales minus the cost of goods that are sold
12. Inventory control – method of keeping track of all products produced and sold
13. Liability – the debt that is owed by a business
14. Limited Liability Corporation (LLC) – type of business ownership in which the owners share in the profits and taxes, however may not be held personally liable for the debts
15. Manager – the individual who runs the business and oversees the total operation
16. Manufacturing – type of business that makes a product to sell, such as clothing, automobiles, etc.
17. Market – the public arena in which you plan to buy and sell your products or services
18. Marketing plan – strategies for targeting and promoting products and services to your specified market
19. Minority Based Enterprise (MBE) – type of business ownership in which the company is at least 51% minority owned. Minority may be race, ethnicity or gender.
20. Net profit (net income) – amount of revenue remaining after all expenses have been deducted

21. Partnership – type of business ownership in which two or more people agree to pull their funds and talents and share in the profit and losses of the enterprise
22. Personnel – persons who work for an employer, company, or agency
23. Profit and loss statement – a summary of all revenues and expenditures of a company for a specified accounting period
24. Quality control – measures put into place in order to assure that products or services are produced to a consistently high standard of quality
25. Retail – type of business that sells products to consumers
26. S-corporation – Sub Chapter S type of business ownership that has 35 or fewer shareholders and meets the requirements to be taxed as if it were a partnership
27. Service business – type of business that sells a service to consumers
28. Shareholder – individual who owns a share of stock in a corporation, also called a stockholder
29. Sole proprietorship – type of business ownership that consists of an unincorporated business owned by a single individual
30. Stock – shares representing ownership in a corporation that entitles the owner to claim a portion of the corporation's earnings
31. Woman Based Enterprise (WBE) – type of business ownership
32. Wholesale – type of business that sells commodities in large quantities usually for resale

Unit 4: Professional Leadership

1. Affirmative action – a way to achieve equal employment opportunities and to prevent discrimination in the workplace by promoting diversity
2. Autocratic leadership style – leader dominates the power; the leader is authority driven and makes all the decisions
3. Democratic leadership style – the leader shares, is people oriented and is open minded. A democratic leader encourages group involvement, teamwork, and employees to be a part of the decision making process
4. Diversity – all of the ways in which people differ
5. Diversity plan – promotes and enhances diversity within an organization
6. Equal Employment Opportunity Commission (EEOC) – an independent federal agency that enforces federal laws that prohibits job discrimination by providing guidance on affirmative employment programs and by handling workplace discrimination complaints
7. Ethical behaviors – how an organization ensures that all its actions conform to moral and professional principles
8. Laissez-faire leadership style – an absence of leadership allowing the group to go its own way without guidance. Allows employees to have complete freedom to make all decisions with little or no direction
9. Service learning – a teaching method that combines meaningful service to the community through curriculum based learning
10. Title VII of the Civil Right Act of 1964 – bans discrimination in employment against individuals based on race, color, religion, sex, national origin or disability

Unit 5: Consumer Information and Resources

1. Arbitration – process by which the parties to a dispute submit their differences to the judgment of an impartial person or group
2. Consumer guides – publications and websites that are comprehensive buying guides, which offer expert, unbiased reviews on products
3. Fraud – act of deceiving or misrepresentation
4. Mutual assent – legal doctrine that states in every contract each party must agree to the same thing and must know what the other party or parties intend(s)
5. Opportunity costs – the cost of an alternative that must be foregone in order to pursue a certain action. Example, if a gardener decides to grow carrots, his opportunity cost is the alternative crop that might have been grown instead
6. Pharming – bogus website designed to fraudulently acquire personal information
7. Phishing – the practice of luring unsuspecting Internet users to a fake website by using authentic-looking e-mail in an attempt to steal personal information
8. Ponzi – an investment fraud in which the operator promises high financial returns or dividends that are not available through traditional investments
9. Scams – a fraudulent business scheme

Unit 6: Product and Research Development

1. Advertising – a message to persuade consumers to purchase a particular product of service
2. Contracts – a written agreement between two or more parties to supply goods or perform work at a stated price
3. Copyrights – protection and exclusive rights given for a certain period of time to the creator of original works of literacy, dramatic, musical and artistic works
4. Guarantees – an agreement in which a person takes responsibility for payment or fulfilling another person's obligation in case of that person's default
5. Marketing strategies – a process configured by a business to increase sales and achieve a competitive advantage
6. Patents – obtained by an inventor of a product for a fixed period or time that excludes others from making, selling, or using the invention
7. Public relations – management of an organization's relationship with consumers, committees, and other public segments; the business of cultivating public goodwill toward a person, firm, or institution
8. Warranties – a written promise by manufacturer that a product will meet specified standards of performance