

Family Dynamics

Curriculum Content Frameworks

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

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Curriculum Content Frameworks

Family Dynamics

Grade Levels: 9, 10, 11, 12 Course Code: 493100	Prerequisite: None
Course Description: Family Dynamics focuses on the role of the family in helping individuals reach their highest potential by addressing concerns of the community and global society through national FCCLA programs. Emphasis is given to dynamics of family life, individual development, life relationships, responsible parenting, crisis management, resource management, civic responsibility, healthy living, housing decisions, career planning, and trends affecting families. Upon completion of this course, the student should have an understanding of the impact of the family on an individual's ability to function successfully in an increasingly complex society.	

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Unit 1: Dynamics of Family Life

Hours: 10

Terminology: Blended family, Culture, Emotional development, Extended family, Family, Family life cycle, Foster family, Intellectual development, Legal guardian, Moral development, Nuclear family, Physical development, Role, Single-parent family, Social development

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	
1.1 Define terms related to dynamics of family life	1.1.1 Match terms related to dynamics of family	Foundation	Reading	Applies/Understands technical words that pertain to family life [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
1.2 List types of family structures	1.2.1 Examine types of family structures portrayed in the media	Foundation	Reading	Applies/Understands technical words that pertain to family structures [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
1.3 Describe roles of family members within each type of family structure	1.3.1 Compare and contrast roles of family members within each type of family structure	Foundation	Listening	Listens for content [1.2.3] Listens to follow directions [1.2.6]	
			Reading	Comprehends written information for main ideas [1.3.7]	
			Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
		Interpersonal	Teamwork	Contributes to group with ideas, suggestions, and effort [2.6.2]	
		Thinking	Knowing How to Learn	Applies new knowledge and skills to the dynamics of each type of family structure [4.3.1]	

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	
1.4 State functions of a family	1.4.1 Illustrate functions of a family	Foundation	Reading	Applies/Understands technical words that pertain to the functions of a family [1.3.6]	
			Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
1.5 Describe impact of the family on emotional, intellectual, moral, physical, and social development of its members	1.5.1 Explain the impact of the family on each area of development	Foundation	Listening	Listens for content [1.2.3]	
				Listens to follow directions [1.2.6]	
	1.5.2 Predict consequences on the family if developmental needs are not met		Reading	Comprehends written information for main ideas [1.3.7]	
			Speaking	Organizes ideas and communicates oral messages to listeners [1.5.7]	
		Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]		
		Thinking	Reasoning	See relationship between two or more ideas, objects, or situations [4.5.5]	
1.6 Identify ways families are influenced by their culture	1.6.1 Compare and contrast the cultural differences and similarities of families	Foundation	Reading	Comprehends written information for main ideas [1.3.7]	
			Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]	
			Thinking	Reasoning	See relationship between two or more ideas, objects, or situations [4.5.5]

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
1.7 Name societal issues that affect the family	1.7.1 Investigate ways that family mobility impacts the family	Foundation	Reading	Comprehends written information for main ideas [1.3.7]
	1.7.2 Investigate ways that an aging population impacts the family		Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]
	1.7.3 Investigate ways that self-destructive activities impact the family			
	1.7.4 Investigate ways the media impacts the family			
	1.7.5 Brainstorm additional social issues that impact the family			
1.8 Explain stages of the family life cycle	1.8.1 Match stages of the family life cycle with examples of each	Foundation	Reading	Comprehends written information for main ideas [1.3.7]
			Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]

Unit 2: Individual Development

Hours: 15

Terminology: Acquired traits, Attitude, Character, Dependable, Emotional needs, Empathy, Environment, Esteem, Genetics, Goals, Heredity, Inherited traits, Integrity, Long-term goals, Needs, Physical needs, Respect, Security, Self-actualization, Self-concept, Short-term goals, Trustworthy, Unique, Values

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	
2.1 Define terms related to individual development	2.1.1 Match terms related to individual development	Foundation	Reading	Applies/Understands technical words that pertain to individual development [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
2.2 Describe effects of heredity and environment on the individual	2.2.1 Compare the influence of heredity and environment on the individual	Foundation	Reading	Draws conclusions from what is read [1.3.12]	
	2.2.2 Analyze how inherited and acquired traits make an individual unique		Science	Describes/Explains scientific principles related to individual development [1.4.13]	
	2.2.3 Analyze how sexual identity can be influenced by environment		Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2]	
		Thinking	Reasoning	See relationship between two or more ideas, objects, or situations [4.5.5]	
2.3 Describe Maslow's hierarchy of needs	2.3.1 Determine ways to meet individual needs in each level of Maslow's hierarchy of needs	Foundation	Listening	Receives and interprets verbal messages [1.2.8]	
			Reading	Identifies relevant details, facts and specifications [1.3.16]	
			Science	Describes/Explains scientific principles related to Maslow's hierarchy of needs [1.4.13]	
			Speaking	Speaks in a clear, concise manner [1.5.12]	
			Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
2.4 Identify personal characteristics that communicate a positive impression	2.4.1 Illustrate examples of personal characteristics that communicate a positive impression (including appearance, hygiene, grammar, body language, etc.)	Foundation	Reading	Draws conclusions from what is read [1.3.12]	
			Writing	Summarizes written information [1.6.17]	

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 Explain ways personal appearance influences self-concept	2.5.1 Brainstorm ways to improve self-concept	Foundation Personal Management	Reading Writing Self-Esteem	Draws conclusions from what is read [1.3.12] Presents answers/conclusions in a clear and understandable forms [1.6.13] Comprehends the importance of a positive self-concept [3.5.1]
2.6 Identify influences on values and goals	2.6.1 Compile a list of personal short and long term goals 2.6.2 Predict how values and goals will change	Foundation	Reading Science Writing	Applies/Understands technical words that pertain to values and goals [1.3.6] Describes/Explains scientific principles related to values and goals [1.4.13] Applies/Uses technical words and concepts [1.6.4]
2.7 List positive character traits	2.7.1 Evaluate positive character traits (including respect, integrity, trustworthy, dependable, empathy, etc.)	Foundation Interpersonal Thinking	Reading Teamwork Creative Thinking	Draws conclusions from what is read [1.3.12] Contributes to group with ideas, suggestions, and effort [2.6.2] Demonstrates understanding, friendliness, adaptability, empathy, and politeness in new and ongoing group settings [2.6.3] Forms opinion [4.1.7]

Unit 3: Life Relationships

Hours: 25-30

Terminology: Alimony, Annulment, Child support, Communication, Divorce, Dual career family, Dysfunctional family, Infatuation, Interfaith marriage, Intimacy, Joint custody, Legal separation, Love, Nonverbal communication, Sole custody, Verbal communication, Wedding

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 life relationships	3.1.1 Match terms related to life relationships	Foundation	Reading	Applies/Understands technical words that pertain to life relationships [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
3.2 List types of communication	3.2.1 Demonstrate active listening skills	Foundation	Reading	Comprehends written information for main ideas [1.3.7]	
	3.2.2 Demonstrate positive methods of communication		Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2]	
	3.2.3 Demonstrate barriers to effective communication				
3.3 Identify effects of communication on family	3.3.1 Explain the importance of communication in family relationships	Foundation	Reading	Identifies relevant details, facts and specifications [1.3.16]	
			Writing	Applies/Uses technical words and concepts [1.6.4] Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
3.4 List factors that influence marital success (include age/maturity, realistic attitudes, friendship, etc.)	3.4.1 Distinguish between love, infatuation, and intimacy	Foundation	Reading	Comprehends written specifications and applies them to a task [1.3.9]	
	3.4.2 Examine factors to consider in mate selection			Follows written directions [1.3.13]	
	3.4.3 Discuss issues related to interfaith, racially, and culturally mixed marriages		Speaking	Organizes ideas and communicates oral messages to listeners [1.5.7]	
3.5 Examine aspects of dating	3.5.1 Predict areas of potential trouble for couples in a dating relationship	Thinking	Creative Thinking	Finds new ways of dealing with existing problems/situations [4.1.5]	

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
3.6 Examine aspects of the engagement period	3.6.1 Analyze issues that should be discussed prior to marriage		Foundation	Listening	Comprehends ideas and concepts related the engagement period [1.2.1]
	3.6.2 Predict areas of potential trouble for couples considering marriage			Reading	Comprehends written information for main ideas [1.3.7]
	3.6.3 Justify reasons for breaking an engagement			Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2] Records data [1.6.16]
			Thinking	Creative Thinking	Finds new ways of dealing with existing problems/situations [4.1.5]
				Problem Solving	Demonstrates logical reasoning in reaching a conclusions [4.4.2]
3.7 Describe responsibilities for weddings	3.7.1 Discuss ways to handle common concerns when planning a wedding		Foundation	Arithmetic/ Mathematics	Performs basic computations [1.1.31]
	3.7.2 Describe laws and customs connected to weddings			Reading	Comprehends written information for main ideas [1.3.7]
				Writing	Organizes information into an appropriate format [1.6.10]
3.8 List moral and legal commitments involved in a marriage relationship	3.8.1 Analyze the moral commitments involved in a marriage relationship		Foundation	Reading	Comprehends written information for main ideas [1.3.7]
	3.8.2 Analyze the legal commitments involved in a marriage relationship			Writing	Organizes information into an appropriate formate [1.6.10]
			Thinking	Problem Solving	Recognizes/Defines problem [4.4.8]

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
3.9 State ways the breakup of a marriage affects family members	3.9.1 Summarize the effects of the breakup of a marriage on couples and on their children	Foundation Thinking	Reading Writing Problem Solving	Comprehends written specifications and applies them to a task [1.3.9] Presents answers/conclusions in a clear and understandable form [1.6.13] Recognizes/Defines problem [4.4.8]
3.10 List responsibilities of divorced couples to children and to each other	3.10.1 Explain decisions that must be made when divorce occurs (include custody, division of property, financial support, etc.)	Foundation Thinking	Reading Writing Problem Solving Reasoning	Comprehends written specifications and applies them to a task [1.3.9] Presents answers/conclusions in a clear and understandable form [1.6.13] Recognizes/Defines problem [4.4.8] See relationship between two or more ideas, objects, or situations [4.5.5]
3.11 Identify family relationships during each stage of the family life cycle	3.11.1 Describe the concerns and challenges of each family life cycle stage	Foundation	Arithmetic/ Mathematics Reading Writing	Applies mathematical principles related to family life cycle [1.1.4] Comprehends written information for main ideas [1.3.7] Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]

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
3.12 List characteristics of a functional family	3.12.1 Describe ways to establish and maintain a functional family	Foundation Interpersonal	Listening Reading Writing Teamwork	Listens for content [1.2.3] Listens to follow directions [1.2.6] Comprehends written information and applies it to a task [1.3.8] Organizes information into an appropriate format [1.6.10] Contributes to group with ideas, suggestions, and effort [2.6.2]
3.13 List characteristics of a dysfunctional family	3.13.1 Locate resources available to a dysfunctional family	Foundation	Reading Science	Applies/Understands technical words that pertain to a dysfunctional family [1.3.6] Determines quantities/measurements in English and metric units [1.4.14]
3.14 List activities outside the home that affect individuals and family members	3.14.1 Analyze the effect of scheduled activities on family life	Foundation Thinking	Reading Writing Reasoning	Follows written directions [1.3.13] Analyzes data, summarizes results, and makes conclusions [1.6.2] See relationship between two or more ideas, objects, or situations [4.5.5]
3.15 Name ways to effectively blend employment with family life	3.15.1 Summarize ways in which jobs affect family life, and family life affects jobs	Foundation Personal Management	Reading Writing Career Awareness, Development, and Mobility	Comprehends written information for main ideas [1.3.7] Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6] Analyzes impact of work on individual and family life [3.1.1]

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
3.16 Designate reasons for a dual career family	3.16.1 Evaluate the pros and cons of a dual career family	Foundation	Arithmetic/ Mathematics Reading Writing	Uses basic numerical concepts in practical situations [1.1.32] Draws conclusions from what is read [1.3.12] Presents own opinion in written form in a clear, concise manner [1.6.14]
3.17 List reasons why adult children live with parents	3.17.1 Discuss advantages and disadvantages of adult children living with parents	Foundation Thinking	Reading Writing Decision Making	Comprehends written information for main ideas [1.3.7] Organizes information into an appropriate format [1.6.10] Identifies pros and cons to assist in decision-making process [4.2.7]
3.18 Identify challenges and concerns of aging family members	3.18.1 Research care options for the elderly 3.18.2 Determine ways to protect aging family members from abuse and neglect	Foundation	Listening Reading	Receives and interprets verbal messages [1.2.8] Uses written resources (books, dictionaries, directories) to obtain factual information [1.3.23]
3.19 State ways technology has influenced family life	3.19.1 Explain ways that technology adds convenience to living	Foundation Thinking	Reading Writing Reasoning	Identifies relevant details, facts and specification [1.3.16] Organizes information into an appropriate format [1.6.10] See relationship between two or more ideas, objects, or situations [4.5.5]

Unit 4: Responsible Parenting

Hours: 15-20

Terminology: Behavior, Communication, Consistent, Directed learning, Discipline, Family planning, Guidance, Latch key child, Negative reinforcement, Nurturing, Parenting, Positive reinforcement, Punishment, Self-discipline, Society, Special needs population

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 responsible parenting	4.1.1 Match terms related to responsible parenting	Foundation	Reading	Applies/Understands technical words that pertain to responsible parenting [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
4.2 List factors to consider when determining whether or not to become a parent	4.2.1 Discuss the pros and cons of having children	Foundation	Math	Comprehends a mathematical ideas and concepts related to determine whether or not to become a parent [1.1.13]	
	4.2.2 Discuss the pros and cons of not having children		Reading	Comprehends written information for main ideas [1.3.7]	
	4.2.3 Discuss family planning decisions		Science	Describes/Explains scientific principles related to responsible parenting [1.4.13]	
			Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2]	
	Thinking	Problem Solving	Draws conclusions from observations, evaluates conditions, and gives possible solutions [4.4.5]		
4.3 State ways parenthood affects lifestyle	4.3.1 Predict lifestyle changes that come with having children	Foundation	Reading	Draws conclusions from what is read [1.3.12]	
			Science	Describes/Explains scientific principles related to responsible parenting [1.4.13]	
			Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]	

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
4.4 List parenting options	4.4.1 Explore the process of adoption, foster parenting and infertility treatments	Foundation	Arithmetic/ Mathematics	Performs basic computations [1.1.31]
	4.4.2 Explore financial cost related to parenting options		Reading	Comprehends written information for main ideas [1.3.7]
4.5 State styles of parenting	4.5.1 Compare parenting styles (including authoritarian, permissive, authoritative/democratic)	Foundation	Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]
	4.5.2 Discuss parenting styles portrayed in the media		Reading	Comprehends written information for main ideas [1.3.7]
4.6 Identify ways changes in society affect parents and children	4.6.1 Explore how changes in communication, family structures, media, and mobility have affected parents and children	Foundation	Listening	Listens for long-term contexts [1.2.7]
			Science	Describes/Explains scientific principles related to responsible parenting [1.4.13]
			Writing	Presents own opinion in written form in a clear, concise manner [1.6.14]
		Thinking	Reasoning	See relationship between two or more ideas, objects, or situations [4.5.5]
4.7 Describe the challenges and rewards of parenthood	4.7.1 Compare challenges and rewards of parenthood within each family structure	Foundation	Listening	Evaluates oral information/presentation [1.2.2]
			Reading	Applies information and concepts derived from printed materials [1.3.3]
			Science	Describes/Explains scientific principles related to the challenges and rewards of parenthood [1.4.13]
				Draws conclusions from what is read [1.3.12]

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
4.8 List ways children learn	4.8.1 Illustrate how children learn through imitation, repetition, and directed learning	Foundation	Reading	Comprehends written information for main ideas [1.3.7]
	4.8.2 Demonstrate appropriate table manners for children		Science	Describes/Explains scientific principles related to ways children learn behavior [1.4.13]
			Writing	Organizes information into an appropriate format [1.6.10]
4.9 State guidance techniques that promote responsible, independent behavior in children	4.9.1 Discuss the importance of consistency	Foundation	Listening	Receives and interprets verbal messages [1.2.8]
	4.9.2 Explain why rules should emphasis what the child should do rather than avoid doing		Reading	Comprehends written information and applies it to a task [1.3.8]
	4.9.3 Develop appropriate guidance techniques for children with special needs		Science	Applies knowledge to complete a practical task [1.4.3]
				Describes/Explains scientific principles related to responsible, independent behavior in children [1.4.13]
	Speaking	Speaks in a clear, concise manner [1.5.12]		
		Writing	Presents own opinion in written form in a clear, concise manner [1.6.14]	
		Thinking	Knowing How to Learn	Uses available resources to acquire new skills or improve skills [4.3.4]
4.10 Name effective discipline techniques	4.10.1 Explain when natural consequences are not appropriate	Foundation	Reading	Comprehends written information for main ideas [1.3.7]
	4.10.2 Compare positive and negative reinforcement		Science	Describes/Explains scientific principles related to discipline techniques [1.4.13]
			Writing	Organizes information into an appropriate format [1.6.10]

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
4.11 Identify options for childcare	4.11.1 Compare various types of child care	Foundation Thinking	Reading Decision Making	Comprehends written information for main ideas [1.3.7] Generates options/alternatives [4.2.6]
4.12 List characteristics of quality child care services	4.12.1 Create a checklist to evaluate child care services	Foundation Personal Management Thinking	Listening Reading Speaking Writing Organizational effectiveness Knowing How to Learn	Receives and interprets verbal messages [1.2.8] Comprehends written information for main ideas [1.3.7] Organizes ideas and communicates oral messages to listeners [1.5.7] Evaluates written information for appropriateness/content/clarity [1.6.9] Identifies characteristics desired by organization [3.3.6] Locates appropriate learning resources to acquire or improve knowledge and skills [4.3.3]
4.13 List resources available to assist parents with parenting skills	4.13.1 Compile a list of local resources available to assist parents with parenting skills	Foundation	Reading Writing	Draws conclusions from what is read [1.3.12] Records data [1.6.16]

Unit 5: Crisis Management

Hours: 10

Terminology: Abuse, Cope, Crisis, Defense mechanisms, Denial, Depression, Projection, Rationalization, Stress, Stress management, Substance abuse, Suicide, Violence

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 crisis management	5.1.1 Match terms related to crisis management	Foundation	Reading	Applies/Understands technical words that pertain to crisis management [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
5.2 Identify situations that can cause a crisis	5.2.1 Discuss ways to avoid crisis	Foundation	Listening	Evaluates oral information/presentation [1.2.2]	
	5.2.2 Analyze specific crisis related to stages in the life cycle		Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
	5.2.3 Evaluate types of abuse				
	5.2.4 Research statistics regarding the reported cases of domestic violence				
5.3 List possible reactions to crisis	5.3.1 Categorize reactions as positive or negative	Foundation	Reading	Analyzes and applies what has been read to specific task [1.3.2]	
			Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2]	
		Thinking	Knowing How to Learn	Applies new knowledge and skills to crisis management [4.3.1]	

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
5.8 Name ways a family can support individual members during crisis	5.8.1 Analyze effective ways to assist others in crisis	Foundation	Listening	Listens for content [1.2.3] Listens to follow directions [1.2.6]
			Reading	Comprehends written information for main ideas [1.3.7]
			Science	Describes/Explains scientific principles related to family support during crisis [1.4.13]
		Thinking	Creative Thinking	Finds new ways of dealing with existing problems/situations [4.1.5]

Unit 6: Resource Management

Hours: 20-25

Terminology: Annuities, Assets, Automated Teller Machine, Bank draft, Beneficiary, Budget, Check imaging, Check register, Conspicuous consumption, Consumer, Credit, Credit bureau, Credit history, Credit rating, Credit report, Credit score, Debit card, Estate, Financial plan, Fixed expenses, Flexible expenses, Fraud, Human resources, Identity theft, Impulse buying, Individual Retirement Account, Inflation, Insurance, Interest, Liabilities, Management, Material resources, Reconcile, Spending plan, Will

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
6.1 Define terms related to resource management	6.1.1 Match terms related to resource management	Foundation	Reading	Applies/Understands technical words that pertain to resource management [1.3.6]
			Writing	Applies/Uses technical words and concepts [1.6.4]
6.2 List effective time management techniques	6.2.1 Create a personal time management plan	Foundation	Reading	Comprehends written information for main ideas [1.3.7]
			Science	Describes/Explains scientific principles related to time management techniques [1.4.13]
			Writing	Organizes information into an appropriate format [1.6.10]
6.3 List effective money management techniques	6.3.1 Explain how impulse buying affects money management	Foundation	Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to money management techniques[1.1.13]
			Reading	Comprehends written information for main ideas [1.3.7]
	Science			Describes/Explains scientific principles related to money management techniques [1.4.13]
	6.3.2 Explain how conspicuous consumption affects money management		Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]

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
6.4 Identify steps in developing a spending plan	6.4.1 Create a personal spending plan	Foundation	Arithmetic/ Mathematics	Uses basic numerical concepts in practical situations [1.1.32]
			Reading	Analyzes and applies what has been read to specific task [1.3.2]
			Science	Describes/Explains scientific principles related to developing a personal spending plan [1.4.13]
			Writing	Organizes information into an appropriate format [1.6.10]
		Personal Management	Responsibility	Sets high standards for self in completion of a task [3.4.9]
		Thinking	Knowing How to Learn	Applies new knowledge and skills to a personal spending plan [4.3.1]
6.5 List types of checking accounts and savings plans	6.5.1 Explore types of checking accounts and savings plans	Foundation	Arithmetic/ Mathematics	Applies addition, subtraction, and division to real-world situations [1.1.1]
	6.5.2 Demonstrate check writing, check recording, and reconciliation skills			Comprehends a mathematical ideas and concepts related to checking accounts and savings plans [1.1.13]
			Listening	Listens to follow directions [1.2.6]
			Reading	Applies/Understands technical words that pertain to checking accounts and savings plans [1.3.6]
			Writing	Applies/Uses technical words and concepts [1.6.4]

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
6.6 List types of credit	6.6.1 Explore types of credit	Foundation	Arithmetic/ Mathematics Reading Writing	Comprehends a mathematical ideas and concepts related to types of credit [1.1.13] Applies/Understands technical words that pertain to types of credit [1.3.6] Applies/Uses technical words and concepts
6.7 State advantages and disadvantages of credit	6.7.1 Analyze purchases and services that warrant the use of credit 6.7.2 Research costs of using credit	Foundation Thinking	Arithmetic/ Mathematics Reading Science Writing Decision	Applies addition, subtraction, and division to real-world situations [1.1.1] Draws conclusions from what is read [1.3.12] Follows written direction [1.3.13] Describes/Explains scientific principles related to advantages and disadvantages to credit [1.4.13] Analyzes data, summarizes results, and makes conclusions [1.6.2] Demonstrates decision-making skills [4.2.4]
6.8 List information found on a typical credit report	6.8.1 Explore www.freecreditreport.com website	Foundation	Arithmetic/ Mathematics Reading Writing	Comprehends a mathematical ideas and concepts related to a typical credit report [1.1.13] Draws conclusions from what is read [1.3.12] Analyzes data, summarizes results, and makes conclusions [1.6.2]
6.9 Identify ways to establish and maintain a good credit rating	6.9.1 Explain the importance of having a good credit rating 6.9.2 Discuss the importance of maintaining a good credit rating	Foundation	Arithmetic/ Mathematics Reading Science Writing	Comprehends a mathematical ideas and concepts related to a good credit rating [1.1.13] Identifies relevant details, facts and specifications [1.3.16] Describes/Explains scientific principles related to resource management [1.4.13] Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]

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
6.10 Name factors that influence consumer decision-making	6.10.1 Explore advertising techniques	Foundation	Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to decision-making [1.1.13]
			Reading	Comprehends written information for main ideas [1.3.7]
			Science	Describes/Explains scientific principles related to decision-making [1.4.13]
			Writing	Summarizes written information [1.6.17]
6.11 List efficient shopping techniques	6.11.1 Discuss comparison shopping	Foundation	Arithmetic/ Mathematics	Applies mathematical principles related to shopping techniques [1.1.4]
			Reading	Identifies relevant details, facts and specifications [1.3.16]
			Science	Describes/Explains scientific principles related to shopping techniques [1.4.13]
			Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]
		Thinking	Reasoning	Uses logic to draw conclusions from available information [4.5.6]
6.12 Identify resources available to help individuals and families cope with financial problems	6.12.1 Explore positive and negative choices for families experiencing financial problems	Foundation	Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to financial problems [1.1.13]
			Reading	Analyzes and applies what has been read to specific task [1.3.2]
			Science	Describes/Explains scientific principles related to financial problems [1.4.13]
			Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]
		Thinking	Reasoning	Determines which conclusions are correct when given a set of facts and a set of conclusions [4.5.3]

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
6.13 List types of insurance	6.13.1 Invite guest speaker to explain insurance	Foundation	Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to types of insurance [1.1.13]
	6.13.2 Discuss benefits of insurance coverage			Uses basic numerical concepts in practical situations [1.1.32]
	6.13.3 Explore ways to reduce insurance costs			Reading Applies/Understands technical words that pertain to insurance [1.3.6] Comprehends written information for main ideas [1.3.7]
6.14 Identify ways economic needs change during stages in the family life cycle	6.14.1 Discuss money management strategies during various stages of the family life cycle	Foundation	Arithmetic/ Mathematics	Describes/Explains scientific principles related to insurance [1.4.13]
	6.14.2 Analyze money management strategies for family members with special needs			Writing Applies/Uses technical words and concepts [1.6.4] Summarizes written information [1.6.17]
	6.14.3 Create a family financial plan			Thinking Knowing How to Learn Uses available resources to apply new skills [4.3.6]

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
6.15 List ways to prepare for financial security (include IRA's, Social Security, Retirement Plans, Annuities, etc.)	6.15.1 Explore timing and growth of investments	Foundation	Arithmetic/ Mathematics	Uses basic numerical concepts in practical situations [1.1.32]
			Listening	Comprehends ideas and concepts related to financial security [1.2.1]
			Reading	Comprehends written information for main ideas [1.3.7]
				Comprehends written information and applies it to a task [1.3.8]
			Science	Describes/Explains scientific principles related to financial security [1.4.13]
			Speaking	Speaks in a clear, concise manner [1.5.12]
			Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]
		Thinking	Knowing How to Learn	Uses available resources to apply new skills [4.3.6]

Unit 7: Civic Responsibility

Hours: 5-10

Terminology: Citizen, Ecology, Environment, Natural resources, Patriotism, Responsibility, Rights, Selective service, Tax, Volunteer, Voting

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		
7.1 Define terms related to civic responsibility	7.1.1 Match terms related to civic responsibility	Foundation	Reading	Applies/Understands technical words that pertain to civic responsibility [1.3.6]		
			Writing	Applies/Uses technical words and concepts [1.6.4]		
7.2 Identify rights and responsibilities of citizenship	7.2.1 Examine your rights as a citizen	Foundation	Reading	Comprehends written information for main ideas [1.3.7]		
	7.2.2 Examine your responsibilities as a citizen (including volunteering)	Interpersonal	Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]		
7.3 List citizens' responsibilities toward ecology	7.3.1 Illustrate how an individual can impact the ecology of their community	Foundation	Leadership	Comprehends ideas and concepts related to civic responsibility [2.4.2]		
			Reading	Comprehends written information for main ideas [1.3.7]		
			Science	Analyzes environmental issues (ecology, pollutions, wast management) [1.4.2]		
7.4 List reasons for taxes	7.4.1 Discuss services supported by taxes (including military, education, transportation, health, etc.)	Foundation	Writing	Presents answers/conclusions in a clear and understandale form [1.6.13]		
			Thinking	Reasoning	Uses logic to draw conclusions from available information [4.5.6]	
			Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to reasons for taxes [1.1.13]		
			Reading	Applies information and concepts derived from printed materials [1.3.3]		
				Applies/Understands technical words that pertain to reasons for taxes [1.3.6]		
			Writing	Applies/Uses technical words and concepts [1.6.4]		

Unit 8: Healthy Living

Hours: 5-10

Terminology: Anorexia nervosa, Binge eating disorder, Bulimia, Diet, Dietary Guidelines for Americans, Eating disorder, Fitness, Nutrient, Nutrition facts panel, Nutrition Labeling, Wellness

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
8.1 Define terms related to healthy living	8.1.1 Match terms related to healthy living	Foundation	Reading	Applies/Understands technical words that pertain to healthy living [1.3.6]
			Writing	Applies/Uses technical words and concepts [1.6.4]
8.2 Discuss the Dietary Guidelines for Americans	8.2.1 Explore www.mypyramid.gov	Foundation	Arithmetic/ Mathematics	Applies addition, subtraction, and division to real-world situations [1.1.1]
	8.2.2 Analyze a nutrition facts panel		Reading	Uses graphs/charts/tables to obtain factual information [1.3.21]
	8.2.3 Develop a plan for weight management		Science	Applies knowledge to complete a practical task [1.4.3]
	8.2.4 Develop guidelines for making nutritious food choices when eating out		Writing	Composes and creates documents - letters, manuals, reports, proposals, graphs, flow charts, etc. [1.6.8]
		Thinking	Knowing How to Learn	Applies new knowledge and skills to dietary guidelines [4.3.1]

Unit 9: Housing Decisions

Hours: 5-10

Terminology: Down payment, Family life cycle, Federal Housing Administration (FHA), Group homes, Housing and Urban Development (HUD), Lease, Lessee, Lessor, Mortgage, Public housing, Security deposit, Special needs assistance programs, Sublet, Universal design, Urban renewal, Veterans Administration (VA)

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	
9.1 Define terms related to housing decisions	9.1.1 Match terms related to housing decisions	Foundation	Reading	Applies/Understands technical words that pertain to housing decisions [1.3.6]	
			Writing	Applies/Uses technical words and concepts [1.6.4]	
9.2 State factors to consider when choosing housing to meet the needs of all family members	9.2.1 Use the decision making process to determine housing needs	Foundation	Listening	Listens to follow directions [1.2.6] Receives and interprets verbal messages [1.2.8]	
	9.2.2 Plan housing to accommodate family members with special needs		Reading	Comprehends written information for main ideas [1.3.7]	
			Science	Determines quantities/measurements in English and metric units [1.4.14]	
			Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
	Interpersonal	Teamwork	Contributes to group with ideas, suggestions, and effort [2.6.2]		
	Thinking	Problem Solving	Demonstrates logical reasoning in reaching a conclusion [4.4.2]		
9.3 List government assisted programs to help families meet housing needs	9.3.1 Analyze requirements for each type of government housing program	Foundation	Reading	Identifies relevant details, facts and specifications [1.3.16]	
			Writing	Organizes information into an appropriate format [1.6.10]	

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	
9.4 Identify ways to make a home and neighborhood safe	9.4.1 Develop a safety checklist for each room in the house (kitchen, bathroom, bedroom, storage areas, living area)	Foundation	Reading	Comprehends written information for main ideas [1.3.7]	
	9.4.2 Develop a plan to keep your neighborhood safe		Science	Follows safety guidelines [1.4.15]	
			Writing	Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]	
		Thinking	Creative Thinking	Forms opinion [4.1.7]	
9.5 Determine the amount of money a family can afford to spend on housing	9.5.1 Calculate the amount of money various families can afford to spend on housing	Foundation	Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to housing decisions [1.1.13]	
			Reading	Analyzes and applies what has been read to specific task [1.3.2]	
			Science	Determines quantities/measurements in English and metric units [1.4.14]	
			Writing	Organizes information into an appropriate format [1.6.10]	
		Personal Management	Responsibility	Maintains a high level of concentration in completion of a task [3.4.7]	
		Thinking	Knowing How to Learn	Applies new knowledge and skills to housing decisions [4.3.1]	
9.6 Identify decisions that impact housing choices	9.6.1 Explore housing options	Foundation	Arithmetic/ Mathematics	Comprehends a mathematical ideas and concepts related to housing decisions [1.1.13]	
	9.6.2 Compare resources (such as time, energy, money, skills, and knowledge) involved in renting and buying housing		Reading	Comprehends written information for main ideas [1.3.7]	
	9.6.3 Examine pros and cons of renting and buying housing		Writing	Presents answers/conclusions in a clear and understandable form [1.6.13]	

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
9.7 Examine current housing trends	9.7.1 Predict future housing trends	Foundation	Listening	Listens for long-term contexts [1.2.7]
			Reading	Identifies relevant details, facts and specifications [1.3.16]
			Writing	Summarizes written information [1.6.17]
		Thinking	Seeing Things in the Mind's Eye	Uses senses to perceive current housing trends [4.6.5]

Unit 10: Career Planning

Hours: 10

Terminology: Career, Cover letter, Dual career family, Fringe benefits, Grants, Interview, Job, Job application, Job trend, Loan, References, Resume, Salary, Scholarship, Wages, Work ethic

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
10.1 Define terms related to career planning	10.1.1 Match terms related to career planning	Foundation	Reading	Applies/Understands technical words that pertain to career planning [1.3.6]
			Writing	Applies/Uses technical words and concepts [1.6.4]
10.2 Name factors to consider when choosing a job/career	10.2.1 Compare and contrast differences and similarities of jobs and careers	Foundation	Reading	Comprehends written information for main ideas [1.3.7]
	10.2.2 Analyze job trends		Writing	Summarizes written information [1.6.17]
10.3 Describe effects of career choices on individuals and families	10.3.1 Analyze the effects of career choice on individuals	Foundation	Listening	Evaluates oral information/presentation [1.2.2]
			Reading	Applies/Understands technical words that pertain to career choices [1.3.6]
	10.3.2 Analyze the effects of career choice on families		Writing	Analyzes data, summarizes results, and makes conclusions [1.6.2]
				Summarizes written information [1.6.17]
	Personal Management	Career Awareness, Development, and Mobility	Analyzes impact of work on individual and family life [3.1.1]	
	Thinking	Knowing How to Learn	Uses available resources to acquire new skills or improve skills [4.3.4]	

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
10.4 Identify ways families influence job/career choices	10.4.1 Explain ways family influence job/career choices	Foundation Personal Management Thinking	Reading Writing Career Awareness, Development, and Mobility Creative Thinking	Analyzes and applies what has been read to specific task [1.3.2] Analyzes data, summarizes results, and makes conclusions [1.6.2] Analyzes impact of work on individual and family life [3.1.1] Forms opinions [4.1.7]
10.5 List reasons for job/career changes	10.5.1 Describe the impact of job/career changes on the family	Foundation Personal	Reading Writing Career Awareness, Development, and Mobility	Comprehends written information for main ideas [1.3.7] Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6] Analyzes impact of work on individual and family life [3.1.1]
10.6 Name steps in developing a career plan	10.6.1 Investigate career options 10.6.2 Develop a career plan 10.6.3 Evaluate job trends as it relates to career plan	Foundation	Listening Reading Writing	Listens for long-term contexts [1.2.7] Uses written resources (books, dictionaries, directories) to obtain factual information [1.3.23] Communicates thoughts, ideas, or facts in written form in a clear, concise manner [1.6.6]

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
10.9 Identify employability skills	10.9.1 Construct a résumé 10.9.2 Complete an application 10.9.3 Write a cover letter 10.9.4 Demonstrate job interview skills 10.9.5 Explain work ethics	Foundation	Listening Reading Speaking Writing	Comprehends ideas and concepts related to employability skills [1.2.1] Listens for conversation [1.2.4] Listens to follow directions [1.2.6] Receives and interprets verbal messages [1.2.8] Responds nonverbally to conversation [1.2.9] Adjusts reading strategy to purpose and type of reading (skimming and scanning) [1.3.1] Communicates a thought, idea, or fact in spoken form [1.5.5] Pronounces words correctly [1.5.9] Uses proper voice inflection [1.5.13] 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] Applies rules of grammar, punctuation, capitalization, and spelling [1.6.3] Completes form accurately [1.6.7] Produces neat, legible document from typewriter or computer [1.6.15] Writes/Prints legibly [1.6.24]

Glossary

Unit 1: Dynamics of Family Life

1. Blended family – either or both spouses have been married before and have one or more children from a previous relationship
2. Culture – everything about the way a group of people live
3. Emotional development – a developmental process that refers to the ability to experience, express, and control emotions
4. Extended family – several generations of a family
5. Family – a group of persons joined together by blood, marriage, adoption, or other bonds who are committed to each other and provide emotional support
6. Family life cycle – series of stages through which an average family passes
7. Foster family – provides children with substitute families while their parents are unable to care for them
8. Intellectual development – a developmental process that refers to the growth of the brain and the use of mental skills
9. Legal guardian – a person who has financial and legal responsibility for a child
10. Moral development – developmental process that refers to the ability to know right from wrong
11. Nuclear family – made up of a married couple and their biological or adoptive children
12. Physical development – a developmental process that refers to the physical growth of a person's body, such as height, weight, and internal body systems
13. Role – a way of acting to fulfill certain responsibilities in life, most often taught by family members
14. Single-parent family – occurs as the result of divorce, separation, death, or having children outside of marriage
15. Social development – a developmental process that refers to the way people relate to others around them

Unit 2: Individual Development

1. Acquired traits – a trait that a person develops as a result of his or her environment
2. Attitude – a person's basic outlook on life or a specific topic or issue
3. Character – personal guidelines developed as a part of the socialization process that serves as a person's judge for every situation that he or she faces
4. Dependable – a trait of a person who is reliable or you can put your trust in
5. Emotional needs – needs related to emotions and feelings that must be met in order to live a satisfying life
6. Empathy – the ability to understand what someone else is experiencing
7. Environment – a person's surroundings and everything in them, including both human and non-human factors
8. Esteem – respect and admiration one feels for self and others
9. Genetics – the scientific study of how genes are passed from one generation to another
10. Goals – something a person wants to have or to achieve and is willing to work for
11. Heredity – the sum of all the qualities a person inherits from his or her parents at birth
12. Inherited traits – a trait that is received from a person's parents and other ancestors
13. Integrity – firm adherence to a code of moral values
14. Long-term goals – objectives that will be achieved over a long period of time
15. Needs – something that you have to have in order to live
16. Physical needs – the most basic human needs, including food, water, clothing, shelter, and sleep
17. Respect – to feel or show consideration for others
18. Security– freedom from apprehension; feeling safe and free from dangers
19. Self-actualization – people's need to develop to their full potential and be the best that they can be
20. Self-concept – the mental picture people have of themselves; their opinion about themselves

21. Short-term goals – objectives that will be achieved quickly
22. Trustworthy – being reliable or dependable
23. Unique – one of a kind
- 24 Values – ideas about right and wrong and what is important in your life

Unit 3: Life Relationships

1. Alimony – financial support of an ex-spouse
2. Annulment – a decree stating that a legal marriage never took place because of some prior condition at the time of marriage
3. Child support - payments made by the non-custodial parent for the financial support of the children
4. Communication – process of sending and receiving messages to share thoughts and feelings
5. Divorce – legal action that ends a marriage
6. Dual career family – a family in which both husband and wife are employed outside the home
7. Dysfunctional family – family system in which one or more family members do not fulfill their responsibilities throwing the system out of balance
8. Infatuation – an intense emotional involvement that begins with a sudden strong attraction based on physical appearance or other obvious traits
9. Interfaith marriage – persons of different religions marry each other
10. Intimacy – closeness that develops in a personal relationship
11. Joint custody - parents share all legal rights and responsibilities for the upbringing of the child
12. Legal separation – a legal agreement for the couple to live apart, to divide their property, and to provide for their children
13. Love – the emotion of strong affection that one feels as a result of deeply meaningful and satisfying relationships with other people
14. Nonverbal communication – communication that uses factors other than words, such as gestures, facial expressions, eye contact, and body language
15. Sole custody - one parent has all legal rights and responsibilities for the upbringing of the child
16. Verbal communication – expressing ideas to others by using spoken words
17. Wedding – the act or ceremony of marrying

Unit 4: Responsible Parenting

1. Behavior – a way of acting or responding to a situation
2. Communication – process of sending a receiving messages to share thoughts and feelings
3. Consistent – repeatedly acting the same way
4. Directed learning – learning experiences that are planned with a specific goal in mind
5. Discipline – training that corrects, molds, and perfects one's actions
6. Family planning – a deliberate act of deciding how many children to have and the spacing of years between each child
7. Guidance – help in learning acceptable behavior
8. Latch key child – a child who regularly goes home after school to an empty house or apartment
9. Negative reinforcement – a response that tends to discourage a particular behavior from being repeated
10. Nurturing – providing love, support, attention, and encouragement
11. Parenting – the process of caring for children and helping them grow and learn
12. Positive reinforcement – a response that encourages a particular behavior
13. Punishment – a penalty inflicted on a child for a violation
14. Self-discipline – the ability to direct your own behavior in a responsible way
15. Society – individuals who live in a particular area
16. Special needs population – a group of people identified as needing assistance to compensate for specific disabilities

Unit 5: Crisis Management

1. Abuse – consistent or repeated harmful actions that interfere with normal growth and development; may be classified as mental, physical, or emotional
2. Cope – to use acceptable techniques to overcome difficulties, to solve a problem or adapt to a situation
3. Crisis – an unstable or critical situation in which the outcome will make a decisive difference for better or worse
4. Defense mechanisms – methods people unconsciously use to deal with life situations; used to hide or balance people's feelings and actions
5. Denial – refusing to believe facts
6. Depression – an overwhelming attitude or sadness, discouragement, and hopelessness
7. Projection – blaming other people or things for one's own failures or problems
8. Rationalization – giving excuses for one's failures or weaknesses
9. Stress – physical or psychological tension and strain
10. Stress management – techniques that help a person cope responsibly and comfortably with the pressures of daily life
11. Substance abuse – misuse of drugs that damages an individual's health and ability to function
12. Suicide – the act of taking one's own life
13. Violence – when anyone harms, or threatens to harm, a person's body, feelings or possessions

Unit 6: Resource Management

1. Annuities – an investment in which money is deposited into a special account and used by investment companies to increase the value of the account
2. Assets – items of value that a person owns
3. Automated Teller Machine – technology that allows a bank customer to make deposits and withdrawals electronically 24 hours a day from his or her bank account
4. Bank draft – an automatic withdrawal from a checking account that is authorized by the account holder
5. Beneficiary – a person named in an insurance policy to receive the money from the policy
6. Budget – an orderly program for spending, saving, and investing the money you earn to achieve desired goals. Also called a financial plan or spending plan
7. Check imaging – miniature copies of cancelled checks that are mailed to customers
8. Check register – a record of deposits to and withdrawals from a checking account
9. Conspicuous consumption – buying luxury items in an attempt to increase social status
10. Consumer – a person who uses goods and services
11. Credit – an arrangement that allows consumers to buy goods or services now and pay for them later
12. Credit bureau – a company that operates for profit in the business of accumulating, storing, and distributing credit information
13. Credit history – a record of whether or not a person has paid his or her bills on time in the past
14. Credit rating – an evaluation of a person's credit history
15. Credit report – a report showing all accumulated credit data on an individual; used for granting or denying credit
16. Credit score – a numerical rating based on a person's credit history that represents their credit worthiness
17. Debit card – a card that automatically deducts money from your checking account when it is used for purchases
18. Estate – the sum of all of a person's personal property, including savings, investments, and insurance benefits
19. Financial plan – an orderly program for spending, saving, and investing the money you earn to achieve desired goals
20. Fixed expenses – set costs that must be paid such as rent, insurance, and car payments
21. Flexible Expenses – costs that do not stay the same such as clothes and food
22. Fraud – an act of deceiving or misrepresenting

23. Human resources – what people can offer including knowledge, skills, talents, and energy
24. Identity theft – the illegal use of someone else's personal information
25. Impulse buying – making an unplanned or quick purchase without giving it much thought
26. Individual Retirement Account (IRA) – a special retirement account to which individuals make deposits
27. Inflation – the increased cost of living
28. Insurance – protection against financial loss
29. Interest – the price a borrower pays a creditor for the use of money over a period of time
30. Liabilities – the legal responsibilities for another person's financial costs due to a loss or injury
31. Management – using resources effectively to achieve goals and solve problems
32. Material resources – resources such as money, time, and tools that can be used to achieve
33. Reconcile – the process of matching the bank's records with the checking account balance
34. Spending Plan – a plan for spending money based on a person's income and expenses
35. Will – a legal document that states how a person's property is to be distributed after death

Unit 7: Civic Responsibility

1. Citizen – a person living in a town, city, state, or country that is entitled to certain rights, privileges and protection who should expect certain responsibilities
2. Ecology – the study of the relationship between living things and their environment
3. Environment – a person's surroundings and everything in them, including both human and non-human factors
4. Natural resources – resources that occur in nature, such as air, water, and trees
5. Patriotism – love for one's country
6. Responsibility – an obligation or duty for which a person is held accountable
7. Rights – special privilege, benefit, or personal favor to which one is entitled
8. Selective Service – serving in one of the branches of armed service
9. Tax – a mandatory payment made by an individual or organization to the government for public needs
10. Volunteer – to willingly agree to perform a task or service to others without pay
11. Voting – a formal expression of choice in some matter, often expressed by a written ballot

Unit 8: Healthy Living

1. Anorexia nervosa – a psychological disorder where a person eats very little or refuses to eat as they see themselves overweight even when they are dangerously underweight
2. Binge eating disorder – a person with this disorder binges but does not purge or exercise excessively
3. Bulimia – a person with this disorder repeatedly binges and then purges by vomiting or taking laxatives to prevent weight gain
4. Diet – all the food and drink a person regularly consumes
5. Dietary Guidelines for Americans – a set of guidelines about food choices developed by the United States government
6. Eating disorder – extreme, unhealthy behavior relating to food, eating and weight
7. Fitness – a process of maintaining good physical condition
8. Nutrient – chemical substances in food that help to maintain the body
9. Nutrition facts panel – a special type of food label that includes information about the nutrient and caloric content of food on a per serving basis
10. Nutrition labeling – an analysis of a food product's contributions to an average diet that appears on the product packaging
11. Wellness – the process of acquiring and maintaining physical, mental, emotional, and social health

Unit 9: Housing Decisions

1. Down payment – the initial cash payment paid when buying an item with credit
2. Family life cycle – series of stages through which an average family passes
3. Federal Housing Administration (FHA) – assistance available to qualified families that guarantees the lender the mortgage will be paid
4. Group homes – housing that provides care and/or counseling for individuals with special circumstances
5. Housing and Urban Development (HUD) – a United States government agency that provides funding for housing for the elderly and disabled
6. Lease – a legal document a lessee signs when agreeing to rent housing for specified period of time
7. Lessee – someone who pays rent to use or occupy property owned by someone else
8. Lessor – a person who owns a property and rents it to someone else
9. Mortgage - a long-term home loan
10. Public Housing – housing units designed for low income families who pay rent based on a percentage of their income
11. Security deposit – a fee paid by a renter to cover the cost of any future damage that may be caused to the unit
12. Special needs assistance programs – housing funds granted by states and communities for the homeless
13. Sublet – to move out of a rental unit before the lease is up and rent the unit to someone else while retaining legal responsibility for the lease
14. Universal design – designing interiors and products to accommodate all people with a variety of requirements, needs, and abilities
15. Urban renewal – reviving a run down section of a city
16. Veteran's Administration (VA) – guarantees home loans for veterans who qualify

Unit 10: Career Planning

1. Career – an occupation to which you have made a long term commitment
2. Cover letter – letter sent with a resume to a potential employer
3. Dual career family – a family in which both husband and wife are employed outside the home
4. Fringe benefits – forms of reward for employment beyond salary including health insurance, vacation and holiday time, and retirement plans
5. Grants – a giving of funds for a specific purpose
6. Interview – a formal meeting that is used by an employer to assess the qualification of an applicant
7. Job – a position in which a person works to earn an income
8. Job application – a form in which you supply information about yourself that will help an employer make hiring decision
9. Job trend – a general tendency where the greatest number of employment opportunities are expected to be
10. Loan – borrowing money and agreeing to pay it back, on which interest may be applied
11. References – individuals who provide information regarding an applicant's character
12. Résumé – a summary of your qualifications for a job
13. Salary – money earned on a fixed basis usually by people in management and professional positions
14. Scholarship – money for education that does not have to be paid back
15. Wages – money earned by the hour
16. Work ethic – a personal commitment to doing your very best as part of the workplace team