

Colorado CTE Course – Scope and Sequence

Course Name	Life Management		Course Details	65 Class Periods- 45 Minutes Each	
			Course = 0.50 Carnegie Unit Credit		
Course Description	Students will develop decision-making skills to become educated consumers with an understanding and academic knowledge of consumer resources and financial organizations. The course focuses on personal and family resources, job and career, personal and family finances, and wellness. (Relevant topics include: independent living, healthy lifestyles, career research and job portfolios, personal financial literacy, investments, credit, insurance, leasing vs. purchasing of autos and homes.)				
Note:	This is a suggested scope and sequence for the course content. The content will work with any textbook or instructional resource. If locally adapted, make sure all essential knowledge and skills are covered.				
SCED Identification #		Schedule calculation based on 60 calendar days of a 90-day semester. Scope and sequence allows for additional time for guest speakers, student presentations, field trips, remediation, or other content topics.			
All courses taught in an approved CTE program must include Essential Skills embedded into the course content. The Essential Skills Framework for this course can be found at https://www.cde.state.co.us/standardsandinstruction/essentialskills The technical standards for Family and Consumer Sciences are found on the National Administrators for Family and Consumer Sciences website at LEADFCS National Standards					
Instructional Unit Topic	Suggested Length of Instruction	CTE or Academic Standard Alignment	Competency / Performance Indicator	Outcome / Measurement	CTSO Integration
Unit 1: Goals and Values	3 Classes (45 minute class periods)	COSE.11.01 (LFMGT) Apply decision making/problem-solving skills as related to personal values and goals. <u>CDE Essential Skills:</u> <u>Personal Skills: A</u> <i>Colorado graduate demonstrates personal skills through self-awareness, initiative and</i>	1.1 Identify values and goals in their personal lives 1.2 Apply decision-making and problem-solving skills as related to personal values and goals 1.3 Set SMART short term and long term goals	SMART Goals: Short Term and Long Term	FCCLA/LifeS marts Knowledge Bowl

		<i>self-direction, personal responsibility and self-management, adaptability and flexibility, and perseverance and resilience</i>	1.4 Understand how values play a role in decision making		
Unit 2: Job Attainment	10 Classes (45 minute class periods)	COSE.20.01 (LFMGT) Analyze career paths within family and community services. COSE.13.02 (LFMGT) Demonstrate transferable and employability skills in school, community and workplace settings. LEADFCS 7.1 Understand career pathways within family and human services LEADFCS 3.1 Analyze Career Paths within consumer services pathways <u>CDE Essential Skills:</u> <u>Professional Skills A</u> <i>Colorado graduate demonstrates professional skills through task and time management, career awareness, information literacy, productivity and accountability, self-advocacy and leadership.</i>	2.1 Identify strategies to use for finding a job during high school 2.2 Successfully complete a job application with the proper information 2.3 Create your own resume that meets the criteria for success 2.4 Create your own cover letter that meets the criteria for success 2.5 Identify the characteristics of an effective interview strategy, including positive and negative responses to questions 2.6 Execute appropriate follow-up after an interview	Job Application Resume Cover Letter Mock Job Interview Interview Follow Up Letter/Email Fill out W-4	FCCLA Career Investigation FCCLA Job Interview

Unit 3: Paying for College	5 Classes (45 minute class periods)	LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan LEADFCS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCS 3.3 Analyze factors in guiding development or long-term financial management plans LEADFCS 7.5 Evaluate services for individuals and families with a variety of conditions that could impact their well-being Demonstrate <u>CDE Essential Skills: Entrepreneurial Skills</u>- A Colorado graduate demonstrates entrepreneurial skills through critical thinking and problem-solving, creativity and innovation, inquiry and analysis, and risk-taking	3.1 Understand common costs associated with college 3.2 Explain the role the FAFSA plays in the financial aid process 3.3 Understand the difference between scholarships and grants 3.4 Find scholarships and grants that they are eligible for 3.5 Identify various strategies they can use to be a responsible borrower 3.6 Identify common challenges college students face when trying to stick to a budget 3.7 Identify steps they can take to prepare for student loan repayment	Apply and Search for Scholarships/Grants Understand/ Fill out the FAFSA How to Repay Student Loans	FCCLA Event Planning
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Unit 4: Checking, Saving, and Investing Basics	9 Classes (45 minute class periods)	LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan LEADFCS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCS 3.3 Analyze factors in guiding development or long-term financial management plans LEADFCS 7.5 Evaluate services for individuals and families with a variety of conditions that could impact their well-being <u>CDE Essential Skills:</u> <u>Entrepreneurial Skills-</u> <i>A Colorado graduate demonstrates entrepreneurial skills through critical thinking and problem-solving, creativity and innovation, inquiry and analysis, and risk-taking</i>	4.1 Understand the variety of ways they can deposit and withdraw funds from their checking account 4.2 Conduct various banking activities, such as write a check, use an ATM, and more 4.3 Understand what the various components of a bank statement mean to interpret where their money goes 4.4 Identify common checking account fees and how to avoid them 4.5 Understand how to "balance a checkbook" and keeping track of spending in your checking account 4.6 Understand fundamentals of saving such as reasons for saving, how much to save, and strategies to enable saving 4.7 Experience simulated challenges of living paycheck to paycheck and why it is important to maintain an emergency fund 4.8 Understand investing basics; and where to access more	How to open a checking and savings account- Bank Guest Speaker Investment Guest Speaker/ Investment or Stock Market Simulation Keep track of spending: balance a checkbook, online banking	
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			information about investing 4.9 Understand retirement basics; and where to access more information about retirement		
Unit 5: Housing	5 Classes (45 minute class periods)	COSE.16.01 (LFMGT) Evaluate client's needs, goals and resources in creating design plans for housing, interiors and furnishings. LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan LEADFCS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCS 3.3 Analyze factors in guiding development or long-term financial management plans LEADFCS 7.5 Evaluate services for individuals	5.1 Explain what "cost of living" means and why it changes depending on location 5.2 Identify important factors to consider when deciding where to live 5.3 Select a city to live in based on their financial situation, values, and other personal preferences 5.4 Analyze a housing rental agreement 5.5 Find an apartment to rent in a city they are interested in living in 5.6 Identify what steps they need to take to find and secure housing 5.7 Explain the advantages and disadvantages of living with roommates 5.8 Create a budget that is tailored to	Analyze a lease Locate housing Budget with Roommates Roommate Agreement and communication	

		and families with a variety of conditions that could impact their well-being <u>CDE Essential Skills:</u> <u>Civic/Interpersonal Skills-</u> <i>A Colorado graduate demonstrates civic/interpersonal skills through collaboration and teamwork, strong communication skills, global and cultural awareness, civic engagement and strong character.</i>	different housemates' needs and preferences 5.9 Create a roommate agreement and understand the benefits of an agreement		
Unit 6: Taxes	5 Classes (45 minute class periods)	LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan LEADFCS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCS 3.3 Analyze factors in guiding development or long-term financial management plans	6.1 Explain where income taxes are collected from and how they provide revenue for public expenses 6.2 Understand the difference between common tax forms 6.3 Calculate your tax due, and understand how tax brackets work for single and married filing jointly 6.4 Understand the purpose of a W-2 form and how to use it to file their taxes 6.5 Complete a tax filing simulation for the 1040 form	Fill out 1040 or related Tax form for current year. Consult tax brackets and determine how much is owed for federal and state taxes Complete a tax simulation using a W-2	

		LEADFCS 7.5 Evaluate services for individuals and families with a variety of conditions that could impact their well-being <u>CDE Essential Skills: Entrepreneurial Skills-</u> <i>A Colorado graduate demonstrates entrepreneurial skills through critical thinking and problem-solving, creativity and innovation, inquiry and analysis, and risk-taking</i>	6.6 Use a W-2 to file Federal and State taxes		
Unit 7: Managing Credit	8 Classes (45 minute class periods)	LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan LEADFCS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCS 3.3 Analyze factors in guiding development or long-term financial management plans	7.1 Explain how credit cards differ from credit cards and how they work in terms of making purchases, managing payments, and avoiding interest charges 7.2 Analyze a credit card statement 7.3 Understand that paying the full balance on time every month is the only way to avoid interest charges 7.4 Review the Schumer Box and credit card agreement to understand key terms before signing up for a credit card	Read credit card agreements/Schumer Boxes Research auto loans; used and new cars Estimate Credit Scores and analyze the impact credit scores can have on loans. Project on ways to avoid Identity Theft and Scams	

		LEADFCS 7.5 Evaluate services for individuals and families with a variety of conditions that could impact their well-being <u>CDE Essential Skills:</u> <u>Entrepreneurial Skills-</u> <i>A Colorado graduate demonstrates entrepreneurial skills through critical thinking and problem-solving, creativity and innovation, inquiry and analysis, and risk-taking</i>	7.5 Understand the main terms of auto loans and how they may impact monthly payment amounts 7.6 Analyze different auto loan offers to determine the best financing terms 7.7 Explain the importance of establishing credit as a method of opening financial opportunity and list ways that teens can begin establishing credit 7.8 Name the components of a credit score and how they're calculated 7.9 Describe how credit score impacts the ability to borrow money and at what rate 7.10 Understand different types of identity theft and how they might occur 7.11 Explain actions to take if they become a victim of identity theft		
Unit 8: Insurance	5 Classes (45 minute class periods)	LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan	8.1 Explain the basics of insurance and how it works 8.2 Identify common types of risks and basic	Read Insurance EOBs Compare Auto Insurance Compare Health coverage	

		LEADFCFS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCFS 3.3 Analyze factors in guiding development or long-term financial management plans LEADFCFS 7.5 Evaluate services for individuals and families with a variety of conditions that could impact their well-being <u>CDE Essential Skills: Entrepreneurial Skills-</u> <i>A Colorado graduate demonstrates entrepreneurial skills through critical thinking and problem-solving, creativity and innovation, inquiry and analysis, and risk-taking</i>	risk management methods 8.3 Identify the factors that influence the costs of homeowners' & auto insurance 8.4 Describe the main types of auto insurance policies and compare state requirements 8.5 Explain a deductible, out-of-pocket expenses, and what insurance will pay for in different situations 8.6 Explain the fundamentals of how health insurance works 8.7 Discuss factors that impact insurance premiums and the relationship between premiums and out-of-pocket expenses		
Unit 9: Nutrition, Wellness, and Life Skills	10 Classes (45 minute class periods)	LEADFCFS 74. Analyze the impact of conditions that could influence the well-being of individuals and families COSE.12.01 (LFMGT) Demonstrate management	9.1 Understand and describe the different areas of wellness 9.2 Understand all aspects of wellness and how they play a role in the well-being of individuals	Wellness Project Life Skills Demonstrations: guest speakers	FCCLA Nutrition and Wellness FCCLA Sports Nutrition

		of individual and family resources such as food, clothing, shelter, healthcare, recreation, transportation, time and human capital. COSE.18.01 (LFMGT) Analyze factors that influence nutrition and wellness practices across the lifespan. <u>CDE Essential Skills:</u> <u>Personal Skills: A</u> <i>Colorado graduate demonstrates personal skills through self-awareness, initiative and self-direction, personal responsibility and self-management, adaptability and flexibility, and perseverance and resilience</i>	9.3 Explain the physical, emotional, social, psychological and spiritual components of individual and family wellness 9.4 Demonstrate nutrition and wellness practices that enhance individual and family well-being 9.5 Analyze the effects of psychological, cultural and social influence on nutrition, and exercise 9.6 Understand portion control and identify recommended portions 9.7 Analyze factors that combat stress 9.8 Research common real-world issues, and ideate ways to fix those issues 9.9 Identify safe practices regarding alcohol consumption and sexual activity 9.10 Practice and participate in simulations of common real-world issues 9.11 Identify safe practices on campus and in college		
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Unit 10: Budgeting	5 Classes (45 minute class periods)	COSE.12.03 (LFMGT) Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan. LEADFCS 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan LEADFCS 2.7 Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security LEADFCS 3.3 Analyze factors in guiding development or long-term financial management plans LEADFCS 7.5 Evaluate services for individuals and families with a variety of conditions that could impact their well-being <u>CDE Essential Skills:</u> <u>Entrepreneurial Skills- A</u> <i>Colorado graduate</i>	10.1 Understand what budgeting is and why it is important 10.2 Identify typical cost categories that are included in an adult budget 10.3 Explain how budgeting can be used to reach their financial goals 10.4 Discuss the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money 10.5 Create a salary-based budget 10.6 Implement a variety of strategies to save money on groceries 10.7 Plan a food budget that takes both groceries and dining out into consideration	Create a budget; incorporate excel/sheets	FCCLA Event Planning
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		<i>demonstrates entrepreneurial skills through critical thinking and problem-solving, creativity and innovation, inquiry and analysis, and risk-taking</i>			
TOTAL	65 Class Periods (45 minutes of Instruction Each Class Period; per CTE Redesign Requirements)	Standards Taken from: LEADFCS 2.0 Consumer and Family Resources LEADFCS 3.0 Consumer Services LEADFCS 7.0 Family and Human Services COCTE STANDARDS (LFMGT) CDE Essential Skills			

Academic Standards Alignment

Colorado CTE courses are required to integrate academic and essential skills into course content. The following academic standards have been identified as aligned to this course and should be integrated throughout instruction.

[CO CTE Academic Standards Resources](#) (Rubrics, integration strategies, etc)

[CDE Colorado Academic Standards Online](#) (Online standards lookup tool)

Reading, Writing, & Communicating

Standard 1: Oral Expression and Listening

- **Prepared Graduate 1:** Collaborate effectively as group members or leaders who listen actively and respectfully; pose thoughtful questions, acknowledge the ideas of others; and contribute ideas to further the group's attainment of an objective.
- **Prepared Graduate 2:** Deliver effective oral presentations for varied audiences and varied purposes.

Standard 2: Reading for All Purposes

- **Prepared Graduate 4:** Read a wide range of informational texts to build knowledge and to better understand the human experience.

Standard 3: Writing and Composition

- **Prepared Graduate 9:** Demonstrate mastery of their own writing process with clear, coherent, and error-free polished products.

Standard 4: Research Inquiry and Design

- **Prepared Graduate 10:** Gather information from a variety of sources; analyze and evaluate its quality and relevance; and use it ethically to answer complex questions.

Note: Mathematics and Science standards will be added in the future. Visit the [Colorado Academic Standards](#) page for the most current version.