Area of Study 3.0
Consumer Services

- Family and Consumer Sciences National Standards are outcomes; that is, expectations of what students should know and be able to do upon completion of the course sequence for a pathway/program of study. As curriculum is developed, the national standards should be utilized as indicators of student achievement at the end of the pathway/program of study. Benchmarks should be developed for student achievement in earlier courses. The standards are grouped by Areas of Study, NOT by courses. It is expected that content knowledge and skills from multiple Areas of Study would be utilized when building courses for state or local uses. For example, standards from Area 1-Career, Community and Life Connections, Area 2 Consumer and Family Resources, and Area 12 Human Development, as well as standards from other Areas of Study, might be incorporated into course sequences for the Consumer Services pathway.

**Comprehensive Standard**
Integrate knowledge, skills, and practices needed for a career in consumer services

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<td>3.1 Analyze career paths within consumer service industries.</td>
<td>3.1.1 Explain roles and functions of individuals engaged in consumer service careers.</td>
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<td>3.2 Analyze factors that affect consumer advocacy.</td>
<td>3.1.2 Analyze opportunities for employment and entrepreneurial endeavors.</td>
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<td>3.1.3 Summarize education and training requirements and opportunities for career paths in consumer services.</td>
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<td>3.1.4 Analyze the effects of the consumer service industry on local, state, national, and global economies.</td>
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<td>3.1.5 Create an employment portfolio for use with applying for internships and work-based learning opportunities in consumer service careers.</td>
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<td>3.1.6 Analyze the role of professional organizations in consumer service professions.</td>
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<td>3.2.1 Analyze the role of advocacy groups at state, national, and international levels.</td>
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<td>3.2.2 Evaluate the contributions of policy makers to consumer advocacy.</td>
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<td>3.2.3 Demonstrate strategies that enable consumers to become advocates.</td>
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<td>3.2.5 Apply strategies to reduce the risk of consumer fraud.</td>
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### National Standards for Family and Consumer Sciences Education

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**Area of Study 3.0**

**Consumer Services**

| 3.2.7 | Examine the effects of business and industry policies and procedures on advocacy. |
| 3.2.8 | Analyze the use of educational and promotional materials in consumer advocacy. |

#### 3.3 Analyze factors in developing a long-term financial management plan

| 3.3.1 | Explain the effects of the economy on personal income, individual and family security, and consumer decisions. |
| 3.3.2 | Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources. |
| 3.3.3 | Analyze the effect of consumer credit on short and long-term financial planning |
| 3.3.4 | Compare investment and savings alternatives. |
| 3.3.5 | Examine the effects of risk management strategies on long-term financial planning. |
| 3.3.6 | Analyze the effect of key life cycle transitions on financial planning. |
| 3.3.7 | Explain the role of estate planning in long-term financial planning. |
| 3.3.8 | Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance. |

#### 3.4 Analyze resource consumption for conservation and waste management practices

| 3.4.1 | Investigate sources and types of residential and commercial energy, water policy and usage, waste disposal, and pollution issues. |
| 3.4.2 | Evaluate local, state, and national consumer programs and services (both private and government) to recycle and conserve energy and environmental resources. |
| 3.4.3 | Explore strategies and practices to conserve energy and reduce waste. |
| 3.4.4 | Examine waste management issues. |
| 3.4.5 | Examine roles of government, industry, and family in energy consumption. |

#### 3.5 Demonstrate skills needed for product development, testing, and presentation.

| 3.5.1 | Conduct market research to determine consumer trends and product development needs. |
| 3.5.2 | Design or analyze a consumer product. |
| 3.5.3 | Analyze features, prices, product information, styles, and performance of consumer goods for potential global impact and trade-offs among the components. |
3.5.4 Evaluate a product utilizing valid and reliable testing procedures.
3.5.5 Apply statistical analysis processes to interpret, summarize, and report data from tests.
3.5.6 Evaluate the labeling, packaging, and support materials of consumer goods.
3.5.7 Demonstrate a plan to educate an audience about a new product on the consumer market.
3.5.8 Utilize appropriate marketing and sales techniques to aid consumers in the selection of goods and services that meet consumer needs.