

**APPLYING EDUCATIONAL STANDARDS AND
OBJECTIVES TO NCL'S LIFESMARTS PROGRAM**

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Introduction

Today's teachers are challenged by current educational theory and practice to find relevant and meaningful classroom experiences for their students. The LifeSmarts program provides a range of opportunities to meet educational goals and objectives while engaging the enthusiastic interest of students with a motivating quiz game format. The use of LifeSmarts as an instructional tool is particularly timely as states across our nation rediscover and refocus on financial literacy and personal economics as an essential competence in secondary education.

The demands placed upon the busy educator require that teaching tools be easily integrated into existing curricula and flexible enough to adapt to a variety of learning styles and subject areas. In an on-going effort to meet these criteria, LifeSmarts has developed student learning objectives and essential questions to assist the educator using the LifeSmarts program as an instructional component.

In addition the LifeSmarts content areas have been coordinated with national educational standards in applicable academic and technical fields. This document is designed to provide educators with a resource to facilitate developing and planning curricula and/or classroom instruction. Because LifeSmarts programs and sponsors vary from state to state, national education standards have been utilized rather than individual state benchmarks. Not only is the LifeSmarts content instructionally valid, but also the real-life impact of LifeSmarts is also applicable to a wide variety of subject matter currently being taught at the secondary level.

Student Learning Objectives

Educators concerned with process, as well as the content of instruction, will find the LifeSmarts program effective in both areas. If at first glance the LifeSmarts program appears to focus on knowledge or recall, it becomes apparent after working with the program that students begin to integrate the acquisition of new facts with previous knowledge and experience. Students begin to utilize LifeSmarts at school and at home in problem solving, often sharing this information with the peers and adults around them. The objectives outlined here will assist teachers in relating LifeSmarts to both the content areas, higher order thinking skills and the process of integrating and applying that information outside the school setting.

Content Student Learning Objectives

Upon using LifeSmarts as an instructional strategy students will be better able to:

1. Compare and contrast consumer rights and responsibilities in the economy and the marketplace.
2. Identify and understand health and safety issues currently of concern to youth.
3. Relate technology concepts to the purchase and use of electronics.
4. Identify personal financial planning strategies to meet short and long term economic goals.
5. Recognize environmental issues as relevant to consumer concerns and long-term consumer interests.
6. Evaluate claims regarding the effectiveness or worth of consumer goods and services.
7. Resolve consumer problems or issues in the marketplace using knowledge of law and regulatory agencies.

Process Student Learning Objectives

Upon using LifeSmarts as an instructional strategy students will be better able to:

1. Develop criteria to evaluate multiple sources of information for reliability and validity.
2. Acquire research skill to acquire background knowledge and vocabulary in specified (LifeSmarts) content areas.
3. Communicate with peers to develop team strategy for problem solving and competition.

Essential Questions

When using LifeSmarts as a learning strategy, the educator may want to focus on larger goals of the curriculum and not just the isolated content areas. The technique of asking the essential questions as suggested by Grant Wiggins and Jay McTighe in their book, Understanding by Design, requires educators to look at the bigger picture. The focus of global questions gives direction to the instructional process while expecting students to find meaning in the specifics of their learning. One technique used is to pose questions about what students should exit instruction knowing or understanding. This includes formulating questions prior to instruction and activities that are a part of the assessment. Such questions should encourage the learner to combine process and knowledge and to find worth in learning beyond the test and the classroom.

Sample Essential Questions

1. What information does the consumer need to make effective decisions in the current marketplace?
2. What agencies and governmental policies protect the interests of the consumer?
3. How do consumer rights imply consumer responsibilities?

Coordination with National Standards

The concept of national standards, delineated by professional educational associations or interested organizations has provided states, districts and educators with guidelines for the development of educational programs. These national standards attempt to provide consistency, uniform expectations, scope and sequence guidelines, and standardized instructional concepts. Choice of course content in secondary schools ideally has more similarity than difference, no matter where the teaching and learning takes place. LifeSmart meshes with the content and intent of several sets of national standards. The following excerpts address and reflect the subject areas currently using LifeSmarts in an instructional application.

National Standards for Family and Consumer Sciences Education²

2. CONSUMER AND FAMILY RESOURCES

- 2.0 Evaluate management practices related to the human, economic and environmental resources...
- 2.2 Analyze the relationship of the environment to family and consumer resources.
- 2.3 Analyze policies that support consumer rights and responsibilities.
- 2.4 Evaluate the impact of technology on individual and family resources.
- 2.5 Analyze interrelationship between the economic system and consumer actions....

3. CONSUMER SERVICES

- 3.0 Integrate knowledge, skills, and practices required for careers in consumer services...
- 3.2 Analyze factors that impact consumer advocacy.
- 3.3 Analyze factors in developing a long-term financial management plan.
- 3.4 Analyze resource consumption for conservation and waste management practices...

14. NUTRITION AND WELLNESS

- 14.0 Demonstrate nutrition and wellness practices that enhance individual and family well-being....
- 14.2 Evaluate the nutritional needs of individuals and families in relation to health and wellness across the lifespan....
- 14.4 Evaluate factors that affect food safety, from production through consumption.

JumpStart Coalition Standards³

INCOME

Students will be able to:...

- 3. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.

MONEY MANAGEMENT

Students will be able to:...

- 2. Identify the opportunity cost of financial decisions....
- 6. Describe how insurance and other risk-management strategies protect against financial loss....
- 8. Explain how to use money-management tools available from financial institutions....

SPENDING AND CREDIT

Students will be able to:...

- 2. Evaluate information about products and services....
- 8. Describe the rights and responsibilities of buyers and sellers under consumer protections laws.

SAVING AND INVESTING

Students will be able to:...

3. Compare the risk, return, and liquidity of investment alternatives....
5. Explain how different factors affect the rate of return of investments....
7. Explain how agencies that regulate financial markets protect investors.

Business Education Standards Economic & Personal Finance⁴

ECONOMICS...

VII. The Role of Government

Achievement Standard: Analyze the role of government in economic systems, especially the role of government in the U.S. economy....

PERSONAL FINANCE...

II. Earning a Living

Achievement Standard: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process....

IV. Saving and Investing

Achievement Standard: Evaluate savings and investment options to meet short-and long-term goals.

V. Buying Goods and Services

Achievement Standard: Apply a decision making model to maximize consumer satisfaction when buying goods and services....

VII. Using Credit

Achievement Standard: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

VIII. Protecting Against Risk

Achievement Standard: Analyze choices available to consumers for protection against risk and financial loss.

National Educational Technology Standards for Students⁵

1. BASIC OPERATIONS AND CONCEPTS

- Students demonstrate a sound understanding of the nature and operation of technology systems....

3. TECHNOLOGY PRODUCTIVITY TOOLS

- Students use technology tools to enhance learning, increase productivity, and promote creativity....

2. TECHNOLOGY RESEARCH TOOLS

- Students use technology to locate, evaluate, and collect information from a variety of sources....

2. TECHNOLOGY PROBLEM-SOLVING AND DECISION-MAKING TOOLS

- Students use technology resources for solving problems and making informed decisions.
- Students employ technology in the development of strategies for solving problems in the real world.

Conclusion

LifeSmarts is a multifaceted program with a wide variety of instructional applications. Educators who make it a part of their instructional toolbox will realize LifeSmarts benefits their students. The program is motivational and appeals to students from diverse backgrounds and interests. It can give marginal students an opportunity to demonstrate their knowledge in a less than traditional manner. Integrating the concepts and content of the LifeSmarts into existing curricula can be accomplished with ease by selecting the standards and objectives that directly relate to the instructional model used. Students benefit when they discover connections and relationships between the real world and the classroom. LifeSmarts achieves this goal.

Notes

¹Grant Wiggins and Jay McTighe, Understanding by Design (Alexandria:ASCD. 1998).

²National Association of State Administrators of Family and Consumer Sciences, National Standards for Family and Consumer Sciences Education (Decatur: Southern Assoc. of Colleges & Schools,1998) 25-37

³“Personal Finance Standards,” Jumpstart Coalition for Personal Financial Literacy, 12 May 2004 <<http://www.jumpstart.org/guide.html>>

⁴“Business Education Standards-Economics & Personal Finance,” NBEAonline Curriculum Forum, 5 May 2004 <http://www.bbea.org/curriculum/s_econ.html>

⁵International Society for Technology in Education, National Educational Technology Standards for Teachers (Eugene:ISTE, 2002) 308