
Managing Personal and Family Resources, Grade 11, College Preparation

(HIR3C)

This course explores how to use human, material, and community resources effectively, and how to make informed choices with respect to clothing purchases, finance, food and nutrition, housing, and transportation. Students will learn about the dynamics of human interaction; how to make responsible choices in their transition to postsecondary education and careers; and strategies to enable them to manage time, talent, and money effectively. This course also introduces students to skills used in researching and investigating resource management.

Prerequisite: None

Self and Others

Overall Expectations

By the end of this course, students will:

- identify the personal resources necessary to make a smooth transition from adolescence to adulthood;
- demonstrate an understanding of the dynamics of human interaction and communication with others;
- demonstrate an understanding of the challenges involved in human interaction.

Specific Expectations

Making the Transition to Adulthood

By the end of this course, students will:

- demonstrate an understanding of the need for greater responsibility, maturity, and independence as part of the transition from adolescence to adulthood;
- categorize the knowledge and skills required for making the transition;
- demonstrate an understanding of how to apply the required knowledge and skills to build on personal strengths and address personal areas of weakness during the transition;
- describe skills that are required in the workplace (e.g., academic, personal resource management, teamwork);
- demonstrate an understanding of the importance of projecting an appropriate image in their role as adults, and of the ways in which choice of clothing can project an image suitable to a particular role or function (e.g., clothes for work, uniforms, clothes for special occasions).

Interacting With Others

By the end of this course, students will:

- identify the various types of interactions in which they are involved (e.g., peer, parent–child, intergenerational, employer–employee);
- analyse the characteristics of healthy relationships (e.g., open communication, trust, empathy, acceptance of differences) and of various types of interactions (e.g., functional, personal);
- identify ways to improve the quality of interpersonal relations (e.g., spending time together, listening, sharing ideas and beliefs).

Communicating With Others

By the end of this course, students will:

- identify the components of spoken communication (e.g., choice of vocabulary, tone of voice, volume, speech rhythm);
- identify the components of non-verbal communication (e.g., body language, eye contact, personal space, image projection);
- describe techniques for communicating effectively (e.g., active listening, maintaining open body language, taking turns in conversation, expressing anger appropriately);

- identify instances of the three basic styles of communication: passive, aggressive, assertive;
- demonstrate an understanding of the role of “I messages” in communicating with others.

***Understanding the Challenges
in Human Interaction***

By the end of this course, students will:

- analyse what leads to challenging personal interactions (e.g., jealousy, perceived unfair treatment, bullying) and how they are manifested in personal relationships, the workplace, and the marketplace (e.g., name-calling, exclusion, displays of temper);
- analyse the effects of living and working in a threatening environment;
- demonstrate an understanding and correct use of techniques for dealing with conflict;
- explain strategies for coping with issues relating to personal and public safety.

Personal and Social Responsibilities

Overall Expectations

By the end of this course, students will:

- demonstrate an understanding of models of formal decision making;
- identify the principles of and techniques required for effective management of personal and family resources (e.g., time, money, talent);
- analyse the role that responsible consumerism plays in independent and family living.

Specific Expectations

Understanding Models of Decision Making

By the end of this course, students will:

- evaluate the effectiveness of some common approaches to decision making (e.g., acting on impulse, adopting a laissez-faire attitude, flipping a coin, weighing alternatives);
- evaluate the process of using a decision-making model to make specific personal choices (e.g., what furniture to buy, where to live, what occupations to explore in the future).

Managing Resources

By the end of this course, students will:

- identify the different types of resources (e.g., human, material, community) available to individuals and families;
- analyse how personal goals and priorities, personal needs and wants, and cultural influences affect the use of time, talent, and money;
- demonstrate an understanding of the money-management techniques required for independent living (e.g., budgeting and using credit in order to buy a car; covering the cost of appropriate housing; purchasing food, clothing, and other necessities of life);
- demonstrate an understanding of the relationship between a family's income, expenses, cash flow, net worth, and personal goals, drawing on information from a case study;

- demonstrate an understanding of the management skills involved in the wise use of family resources (e.g., budgeting for, planning, preparing, and serving balanced family meals within a given set of time, money, and equipment constraints).

Becoming a Responsible Consumer

By the end of this course, students will:

- analyse how advertising and other influences affect the individual's choices in the marketplace;
- explain the process of making wise consumer decisions (e.g., comparison shopping, reading labels, checking warranties) for a variety of purposes (e.g., purchasing food and clothing, choosing housing or modes of transportation);
- use a variety of print and electronic sources and telecommunications tools as aids in investigating a specific product or comparing products;
- investigate a variety of retail shopping opportunities (e.g., telemarketing, home shopping channels, buying clubs, catalogue shopping, bulk purchasing, outlet shopping, Internet shopping, shopping for second-hand goods);
- plan for a specific major purchase (e.g., refrigerator, computer, entertainment system), using wise consumer techniques.

Preparing for the Challenges of the Future

Overall Expectations

By the end of this course, students will:

- identify and describe occupations for which they are well suited, taking into account their personal resources;
- demonstrate an understanding of how traditional forms of employment compare with various alternative forms;
- analyse how families are affected by global disparities in wealth and resources.

Specific Expectations

Exploring Occupational Opportunities

By the end of this course, students will:

- analyse the personal criteria (e.g., interests, skills, talents) to be considered when selecting educational and occupational paths;
- outline a career path linked to their personal occupational aspirations;
- identify occupations related to personal and family finance (e.g., financial adviser, credit counsellor, stockbroker, banker).

Comparing Traditional and Alternative Forms of Employment

By the end of this course, students will:

- identify the costs associated with being gainfully employed (e.g., the cost of clothing, safety equipment, tools, transportation, food, child care, taxes);
- describe various alternatives to traditional forms of work (e.g., freelancing, working out of the home, volunteering, temporary work, part-time work, “flex hours”, working at more than one job);

- summarize the usual benefits that employers offer (e.g., health insurance, life insurance, pensions, paid vacations) and the additional financial planning involved for those who choose self-employment or contract and part-time positions;
- analyse the implications for individuals and families of non-traditional forms of work (e.g., more responsibility for time management, overhead costs for equipment and services).

Understanding Global Resources

By the end of this course, students will:

- identify resources that influence the wealth or poverty of communities and nations (e.g., natural resources, agricultural yield, education);
- explain the impact that the availability of these resources has on family life.

Social Structures

Overall Expectations

By the end of this course, students will:

- identify and describe the major expenses of individuals and families throughout the stages of life;
- explain the effects of economic and business trends on the family;
- identify the options and services available to individuals and families for managing resources;
- demonstrate an understanding of the rights and responsibilities of employers and employees.

Specific Expectations

Expenses Throughout the Life Cycle

By the end of this course, students will:

- identify the major expenses of individuals and families throughout the life cycle (e.g., housing, clothing, food, transportation, education, child care, recreation);
- analyse how different lifestyles (e.g., those of single people, childless couples, dual-earner families, single-parent families, retired people) affect spending patterns;
- explain how being employed affects the personal resources of teenagers (e.g., time to study; time to spend on family or extracurricular activities; amount of disposable family income);
- predict, on the basis of a case study, the costs associated with a specific life event (e.g., getting married, going to college or university, moving into a place of one's own).

Economics and the Family

By the end of this course, students will:

- analyse the ways in which economic factors (e.g., interest rates, consumer price index, inflation, unemployment rates, fluctuations in the value of the dollar) affect the family;
- describe the impact that employment-related trends and events (e.g., long strikes; layoffs due to downsizing, plant closures, or out-sourcing; promotions) have on family finances and family relationships;

- investigate and analyse the spending patterns of various socio-economic classes as documented by Statistics Canada;
- determine how demographic changes (e.g., those associated with the aging of the baby-boomers) affect the production of goods and services;
- devise, conduct, and analyse the results of a survey exploring differing attitudes of families towards various aspects of money management and family finances (e.g., towards buying on credit, borrowing, saving, investing, owning or renting property);
- evaluate the costs and implications for families of buying on credit (e.g., credit cards, bank loans, mortgages) and assess the benefits of alternative approaches.

Resources in the Community

By the end of this course, students will:

- investigate community resources that are available to assist individuals and families (e.g., stress-management or financial counselling, occupational therapy, community college courses);
- describe the types of financial services (e.g., savings and chequing accounts, credit, investment) available at various institutions in the community (e.g., banks, credit unions, finance companies, trust companies).

Rights and Responsibilities in the Workplace

By the end of this course, students will:

- identify some of the rights and responsibilities of both employers and employees;
- identify factors that contribute to, and government regulations that control, occupational health and safety (e.g., employees' knowledge of safety procedures; employers' responsibility to provide safety equipment required under the Occupational Health and Safety Act);
- identify legislation that governs labour relations and unions in the workplace.

Research and Inquiry Skills

Overall Expectations

By the end of this course, students will:

- use appropriate social science research methods in the investigation of issues relating to the management of personal and family resources;
- effectively use a variety of print and electronic sources and telecommunications tools to research information;
- correctly use terminology associated with the management of personal and family resources;
- communicate the results of their inquiries effectively.

Specific Expectations

Using Research Methodology

By the end of this course, students will:

- demonstrate an understanding of the steps involved in a social science research investigation (e.g., framing a research question, developing a thesis, preparing a literature review, conducting primary research, critically analysing all research and evaluating the results);
- correctly use terminology related to managing personal and family resources (e.g., *resources, interpersonal communication, decision making, demographics, budgeting, spending patterns, consumerism*);
- demonstrate the effective use of data-collection skills and methods, including surveys, questionnaires, and interviews;
- compile information from a variety of primary research sources (e.g., interviews, personal observations, statistics, original documents) and secondary sources (e.g., journal articles, articles on the Internet, CD-ROM reference resources, and documentary videos).

Organizing and Analysing Information

By the end of this course, students will:

- distinguish between key and supporting issues in formulating questions to be researched;
- summarize and interpret articles on managing personal and family resources found in newspapers, magazines, and selected print research sources;
- differentiate between research evidence and opinion;
- evaluate print and electronic research sources for relevance, bias, accuracy, validity, and authority.

Communicating Results

By the end of this course, students will:

- report on information and key ideas collected in their research, and document the sources accurately, using correct forms of citation;
- effectively communicate the results of their inquiries, using a variety of methods and forms (e.g., graphs, charts, diagrams, oral presentations, written reports, newspaper-style articles, videos).