

# Consumer Services II

Consumer Services II is a one-credit course. The prerequisite for this course is Consumer Services I. The course includes content that helps students learn ways to provide services to consumers and focuses on the relationship with the client. Major topics are types of advocacy services, protection laws for consumers, consumer educational and promotional materials, consumer fraud, investment options for clients, risk management, consumer credit ratings, fraudulent practices, financial management planning, product analysis and testing, sales techniques, real estate services when buying and selling a home, property value assessment, home financing options, and transportation options and costs.

Career and technical student organizations are integral, cocurricular components of each career and technical education course. These organizations serve as a means to enhance classroom instruction while helping students develop leadership abilities, expand workplace-readiness skills, and broaden opportunities for personal and professional growth.

## Advocate Services

Students will:

1. Determine types of advocate services available to individuals and families.  
Examples: children, advisory council, disability, senior adult, parental, spousal, family, consumer
2. Evaluate contributions of policy makers that affect manufacturers' guidelines on advocacy.
3. Assess strategies that enable consumers to become advocates.
4. Analyze effects of protection laws for consumers in the marketplace.
  - Examples: Consumer Product Safety Commission (CPSC), National Safety Council (NSC)
5. Critique educational and promotional materials used by consumer advocates.
6. Determine strategies to reduce the risk of consumer fraud in the marketplace.

## Financial Services

7. Analyze investment strategies used by a personal financial planner.
  - Creating a retirement and an estate plan
  - Explaining benefits and risks of the stock market
8. Evaluate types of insurance available to individuals and families.

9. Explain how to maintain a good credit rating.
  - Identifying information needed for a credit report
  - Classifying the three main credit reporting agencies
  - Interpreting a credit score
  - Analyzing consequences of bad credit
  - Identifying ways to avoid identity theft
10. Determine types of deceptive and fraudulent practices associated with financial transactions, including pyramid schemers, medical fraud, deceptive infomercials, and Internet and telemarketing fraud.
11. Determine financial resources to meet needs and wants of individuals and families in the various stages of the life span.
12. Describe the use of technology in managing resources, purchasing products, and obtaining consumer information on goods and services.

## Product Development and Marketing

13. Compare features of products to determine product effectiveness.  
Examples: household products, vehicles, technological products, food
14. Compare sales techniques used in marketing products.
  - Testing products to determine product effectiveness  
Examples: stain removal products, paper products
15. Apply statistical analysis to interpret, summarize, and analyze consumer data.  
Examples: Statistical Analysis Software (SAS), Statistical Package for the Social Sciences (SPSS), Analysis of Variance (ANOVA), t-test

## Real Estate Services

16. Determine transactions and procedures used by real estate agents or brokers to provide services to consumers.
17. Determine procedures used to assess property value.
18. Describe costs a homeowner incurs when purchasing or selling a home.  
Examples: closing cost, property survey, insurance, escrow accounts, homeowner insurance, maintenance fees, property taxes, homeowner association fees

## Transportation Services

19. Determine transportation choices and costs available to consumers.