

**CONSUMER SERVICES**

**20.45100 CONSUMER SERVICES I**  
**20.45200 CONSUMER SERVICES II**

## **ACKNOWLEDGEMENTS**

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The following individuals provided valuable service in the development of Georgia's competency-based curriculum framework for Consumer Services.

### **BUSINESS REVIEW PANEL**

Peter Phillips  
Employer Development Manager  
Dial America Marketing, Inc., and  
President, Georgia Society of Consumer Affairs  
Athens, GA

Gloria C. Berry  
Director, Community & Government  
Relations  
Walton EMC  
Snellville, GA

Bernard Cameron  
Consumer Affairs  
Georgia Public Service Commission  
Atlanta, GA

Patrice G. Dollar, CFP  
Family Financial Management Specialist  
University of Georgia  
Cooperative Extension Service  
Athens, GA

Dr. Marie Wilson  
Associate Director  
Georgia Council on Economic Education  
Atlanta, GA

Suzanne Boaz  
President  
Consumer Credit Counseling Services  
Atlanta, GA

Paul Kappel, Jr.  
Vice President, Education  
Junior Achievement of Georgia, Inc.  
Atlanta, GA

Joyce Flourney  
Director of Complaint Intake and  
Analysis and Mediation  
Governor's Office of Consumer Affairs  
Atlanta, GA

### **EDUCATION REVIEW PANEL**

Brenda Carpenter, Ed.D., NBCT  
Instructor, Family & Consumer Sciences  
Irwin County High School  
Ocilla, GA

Laotha Carswell  
Instructor, Family & Consumer Sciences  
Evans High School  
Evans, GA

Dr. Joan Crews  
Department Head  
Okefenokee Technical College  
Waycross, GA

Sarinda Leverett  
Instructor, Family & Consumer Sciences  
Sumter County High School  
Americus, GA

Lynn Pritchett  
Instructor, Family & Consumer Sciences  
Gilmer County High School  
Ellijay, GA

Dr. Anne Sweaney  
Chairman of Consumer Studies  
University of Georgia  
Athens, GA

Maurine Wright  
Instructor, Family & Consumer Sciences  
Crawford County High School  
Roberta, GA

Dr. Sally Combs  
Program Specialist  
Family and Consumer Science  
Georgia Department of Education  
Atlanta, GA

Audrey Jones  
Instructor, Family & Consumer Sciences  
Cook County High School  
Adel, GA

Kay Powell  
Instructor, Family & Consumer Sciences  
Habersham Central High School  
Mt. Airy, GA

Annette Rogers  
Instructor  
Augusta Technical College  
Augusta, GA

Lenada C Merrick, CFCS  
Technical Consultant  
Family & Consumer Sciences  
Georgia Department of Education

## **CORE EMPLOYABILITY SKILLS**

### **BASIC SKILLS**

1. Locates, understands, and interprets written information in a variety of formats, including such documents as manuals, graphs, reports, and schedules.
2. Communicates thoughts, ideas, information, and messages in writing and technologically, and creates documents such as letters, directions, manuals, reports, graphs, and flowcharts.
3. Performs and applies numerical concepts and calculations, and solves problems by choosing appropriately from a variety of mathematical techniques using mental, manual, and technological methods.
4. Receives, interprets, and responds to verbal and nonverbal messages in a manner appropriate to a given situation.
5. Organizes ideas and communicates orally in a clear, concise, and courteous manner.

### **THINKING SKILLS**

6. Specifies goals, objectives, constraints, and supporting factors.
7. Identifies problems, alternative solutions, consequences of alternative solutions, and uses appropriate techniques to resolve given problems.
8. Implements a plan of action making modifications as needed to achieve stated objectives.
9. Uses effective learning techniques to acquire and apply new knowledge and skills.

### **PERSONAL QUALITIES**

10. Assesses self accurately, sets personal goals, monitors progress, and exhibits self-control.
11. Chooses ethical courses of action.
12. Takes initiative to accomplish tasks in a timely manner.
13. Exerts a high level of effort and perseveres towards goal attainment.
14. Demonstrates adaptability, dependability, and responsibility and such social behaviors as tolerance, honesty, empathy, and courtesy.

### **INTERPERSONAL SKILLS**

15. Participates and interacts as a team member and leader.
16. Shares knowledge and skills with others.
17. Performs effectively in various environments with people of different ages, g  
socio-economic backgrounds, a

18. Works to satisfy customer/client expectations.
19. Uses strategies appropriate to a given situation to prevent and resolve conflicts.

### **RESOURCES**

20. Selects goal-relevant activities, prioritizes them, manages time, and prepares and follows schedules.
21. Uses or prepares budgets, makes projections, keeps records, and makes adjustments to meet objectives.
22. Acquires, stores, allocates, and uses materials and space efficiently.

### **TECHNOLOGY**

23. Prevents, identifies, or solves problems with technical or electronic equipment.
24. Operates and maintains technical equipment and the work environment safely following applicable industry regulations and guidelines.
25. Utilizes a variety of technologies.

### **BUSINESS ASPECTS**

26. Demonstrates understanding of basic economic concepts and how they are applied in business functions and activities.
27. Identifies forms of business ownership.
28. Demonstrates understanding of the scope of a business, its place within an industry, and the interrelationship of its parts.
29. Demonstrates understanding of the individual's role, responsibilities, and relationships in the organizational structure of a business.
30. Maintains safety, health, and environmental standards, and addresses ergonomic concerns.

### **CAREER DEVELOPMENT**

31. Makes potential career decisions based upon interests, abilities, and values and formulates appropriate plans to reach career goals.
32. Demonstrates understanding of the relationship between educational achievement and career planning and how career choices impact family patterns and lifestyle.
33. Demonstrates effective skills for seeking and securing employment.
34. Demonstrates understanding of education and career development as a lifelong learning process which requires preparation for change.

## **20.45100 CONSUMER SERVICES I**

**COURSE DESCRIPTION:** This course introduces the student to the consumer services career field and the examination of career opportunities in consumer education. Areas of study include an awareness of the consumer services industry; external influences on consumer services; an examination of consumer rights and responsibilities; consumer protection; consumer affairs and services; consumer financial planning, consumer credit, and consumer services in energy, environmental, and resource management.

In order to ensure that students master these performance standards, it is recommended that some type of work-based learning component be incorporated into the program. The students could participate in specially organized consumer services projects in the community, be concurrently enrolled in a Consumer Services Co-op/Internship, enrolled in an Internship prior to the completion of the program; or the students could participate in specially designed consumer services projects in a school-based setting.

Competencies for the co-curricular student organization Family, Career and Community Leaders of America (FCCLA) are integral components of both the core employability skills standards and the technical skills standards, and FCCLA activities should be incorporated throughout instructional strategies developed for the course.

### **CONSUMER SERVICES INDUSTRY AWARENESS**

35. Describe the scope of the consumer services industry and distinguish between the major categories of consumer services: consumer education affairs, protection, and communications; financial services; consumer services areas of product development/testing and energy, and environmental and resource management.
36. Identify various types of public, private and not-for-profit organizations, agencies, and/or institutions that provide consumer services and identify their mission.
37. Identify entrepreneurial opportunities for consumer services.
38. Outline the roles and responsibilities of individuals engaged in various types of consumer services careers.
39. Describe the education, training, employment requirements, and skills of entry-level, technical-level, and professional-level consumer services careers.
40. Describe legislative, economic, and social trends that have an impact on careers in the consumer services industry.

### **EXTERNAL INFLUENCES**

41. Identify local, state, national, and international issues that affect consumers.
42. Describe how cultural diversity affects consumer services.
43. Identify the effects of current technology on the ability of customer service agencies to reach a wider customer base.
44. Describe ways in which national and international business trends affect the operations of a consumer services organization.

45. Describe how cultural, economic, and societal influences impact consumer choices.

## **CONSUMER RIGHTS AND RESPONSIBILITIES**

46. Identify eight basic consumer rights.
47. Identify responsibilities consumers must assume for each of the eight rights.
48. Identify community sources of consumer information (Governor's Office of Consumer Affairs, Better Business Bureau) and type of information they provide to help consumers make informed decisions.
49. Identify criteria to use in assessing the accuracy, objectivity, and reliability of different sources of consumer information.
50. Identify the criteria to be used to assess the quality of goods and services (e.g. workmanship, construction techniques, reliability, durability, and product information).
51. Identify examples of propaganda and the impact of advertising on forming consumer opinion.
52. Identify examples of deceptive business practices such as "bait and switch" and "loss leader."

## **CONSUMER PROTECTION**

53. Describe the historical evolution of the consumer movement.
54. Identify local, state, and national governmental agencies that assist consumers and protect consumer interests.
55. Identify different types of regulatory groups at the state and national levels and outline their roles.
56. Identify how advocacy groups such as AARP, Consumer Federation of America, and consumer action panels raise consumer awareness.
57. Describe how business ethics change because of public opinion and discuss the role of ethics in business and the role of government in consumer protection.
58. Explain the statement "caveat emptor."
59. Outline the types of issues, activities, and factors that contribute to the creation of consumer protection laws and regulations.
60. Describe the role of the media as consumer and investigative reporters.
61. Identify and outline the major provisions of national consumer protection laws.
62. Identify employee responsibilities and procedural requirements for complying with laws and regulations and the penalties for failing to comply.
63. Identify agencies that consumers should contact with complaints, such as the Governor's Office of Consumer Affairs, National Fraud Information Center, Federal Trade Commission, and the Bureau of Consumer Protection.
64. Outline the major provisions of the Telemarketing Sales Rule (TSR) and identify consumer rights.
65. Identify consumer programs, information, and services provided by the government, public utilities, resource recovery businesses, and environmental organizations.

## **CONSUMER AFFAIRS AND SERVICES**

66. Explain how customer complaints and feedback affect management decisions and policies.
67. Identify factors that contribute to quality customer relationships.
68. Describe the interaction of consumer service professionals with social service agencies, government agencies, and educators.
69. Identify classifications of customer services.
70. Suggest ways to solve performance problems, quality problems, billing errors, or misunderstandings to satisfy the consumer.
71. Describe deceptive practices and the procedure for educating consumers on how to identify deception and fraud practices.
72. Demonstrate the ability to acquire, use, and record consumer information for the purpose of opening a customer account and for handling a customer complaint.
73. Explain and demonstrate telephone activities unique to customer service.
74. Describe skills necessary for success in customer service such as the realities of the work environment including pace of work and monitoring calls.
75. Identify the major differences between an extended warranty, a service warranty, and a service contract.
76. Describe the relationship of consumer affairs and services to the implementation of management functions.
77. Demonstrate an understanding of basic contractual obligations.
78. Demonstrate empathetic and effective communication skills in customer service relations that are sensitive to individual and cultural differences.

## **CONSUMER FINANCIAL PLANNING**

79. Explain the impact of the United States economic system on personal income, individual and family security, consumer decisions, and the importance of consumer spending to the economy.
80. Identify key life transitions related to financial planning, and the needs of each age group.
81. Describe the components of a financial plan and prepare a spending plan.
82. Examine the components of a financial plan that reflects the distinction between needs and wants, values, goals and economic resources.
83. Identify assets, liabilities, debt, and net worth.
84. Identify the relationship between income, expenditures, and savings.
85. Identify types of financial institutions and the types of financial services provided.
86. Identify types of investment alternatives and their risk vs. return relationship.
87. Calculate and describe the “rule of 72” and “time and value of money.”
88. Identify personal and legal documents consumers should have in order to manage their finances.

## **CONSUMER CREDIT**

89. Define terms such as credit card, debit card, credit rating and credit rating sources, credit score, and the cost of credit.
90. Identify the types and sources of credit.

91. Identify the advantages and disadvantages of using credit.
92. Identify ways to help protect against identify theft.
93. Identify alternative financial services.

## **CONSUMER SERVICES IN ENERGY, ENVIRONMENTAL AND RESOURCE MANAGEMENT**

94. Identify governmental agencies, public utilities, and businesses engaged in environmental protection and resource (recovery) and describe the types of consumer services they provide.
95. Identify factors that impact affect energy efficiency in the home.
96. Identify and explain the Energy Guide and Energy Star labels for appliances and manufactured housing.
97. Identify local and state regulations relating to the conservation of natural resources.
98. Outline behaviors that consumers can use to conserve, preserve, reuse and recycle resources, and reduce waste to maintain the environment.



## **20.45200 CONSUMER SERVICES II**

### **PREREQUISITE: 20.45100 Consumer Services I**

**COURSE DESCRIPTION:** This advanced course in consumer services focuses on the development of skills to enable students to work with consumers in a variety of consumer service settings. Skills are developed in such areas as working with individuals in the exercise of their consumer rights, credit counseling, and in the management of their resources. Students also develop skills in consumer communications and public relations, product testing and demonstration, and consumer advocacy.

In order to ensure that students master these performance standards, it is recommended that some type of work-based learning component be incorporated into the program. The students could participate in specially organized consumer services projects in the community, be concurrently enrolled in a Consumer Services Co-op/Internship, enrolled in an Internship prior to the completion of the program; or the students could participate in specially designed consumer services projects in a school-based setting.

Competencies for the co-curricular student organization Family, Career and Community Leaders of America (FCCLA) are integral components of both the core employability skills standards and the technical skills standards, and FCCLA activities should be incorporated throughout instructional strategies developed for the course.

### **EXERCISING CONSUMER RIGHTS**

35. Recommend strategies for consumers to use when exercising their rights.
36. Identify procedures consumers should follow in filing a specific consumer complaint and/or in exercising their rights in a given consumer situation.
37. Identify a course of action consumers should take if a manufacturer or seller does not solve a consumer problem.
38. Identify reasons that a complaint might not be answered.
39. Identify situations when binding arbitration, small claims court, or filing a lawsuit is needed to resolve a consumer problem.
40. Identify steps consumers should follow if identity theft has occurred.
41. Identify consumer rights regarding illegal credit card use.
42. Identify the impact of consumer protection laws on the cost and quality of goods and services.
43. Identify the cost that shoplifting, employee dishonesty, and the non-ethical use of the return and exchange policy have on consumers.

### **CONSUMER COMMUNICATION/PUBLIC RELATIONS**

44. Identify and evaluate media outlets commonly used to disseminate consumer information.
45. Prepare informational materials on selected products or issues for consumer use.
46. Outline a public relations plan for a selected business or organization that enhances customer relations.

47. Outline a consumer education program that a non-profit consumer advocacy organization could use to educate consumers on selected issues.

## **PRODUCT DEVELOPMENT, TESTING AND DEMONSTRATION**

48. Identify different types of market research.
49. Identify the purpose of market research before a new product or service is developed and introduced.
50. Conduct market research to determine consumer trends and product development needs.
51. Analyze a consumer product.
52. Compare the labeling, packaging, and support material of similar consumer products.
53. Plan and conduct demonstrations that educate consumers on the features, use, and care of selected products
54. Utilize appropriate sales techniques to compare, demonstrate, assist, and advise consumers in the selection of goods and services that meet consumer needs.
55. Identify factors to be considered in consumer product safety.

## **MANAGING CONSUMER RESOURCES**

56. Outline the advantages and disadvantages of finance options that could be presented to consumers in the purchase and lease of an automobile.
57. Contrast the features and costs of different types of property insurance that could be recommended to a consumer.
58. Outline an informational bulletin for consumers comparing the advantages and disadvantages of purchasing, renting, and leasing with the option to buy a home.
59. Contrast the features and costs of different types of home mortgages to recommend to a consumer.
60. Outline insurance needs for homeowners and renters.
61. Contrast the advantages and disadvantages of purchasing, renting, or rent to own contracts for household furnishings and appliances.
62. Outline a presentation for a group of consumers that identifies the advantages and disadvantages of investment and savings alternatives.
63. Determine the effects of risk management strategies on long-term financial planning.
64. Explain the role of estate planning in long-term financial planning.
65. Identify the steps to follow in creating a financial management plan for a consumer.
66. Develop a short-term and long-term financial management plan that reflects the needs, wants, goals, and economic situations of a client.
67. Explain how short-term and long-term financial management plans affect consumer decisions.

## **CONSUMER USE OF CREDIT**

68. Analyze the costs, risks, and benefits of consumer credit.
69. Identify the significance of establishing and maintaining good credit.
70. List warning signals for consumers using credit.
71. Identify different ways consumers can request a lower interest rate on their credit cards.

72. Identify the different types of bankruptcy and explain the cost to consumers, including how it affects a consumer's credit rating.
73. Identify credit reporting companies and outline the types of information they provide.
74. Identify and describe the features of legislation that protect the rights of consumers in relation to credit such as the Fair Credit Reporting Act, Fair Credit Billing Act, Equal Credit Opportunity Act, Consumer Credit Protection Act, and Fair Debt Collection Practices Act.
75. Identify the impact of an individual's credit rating, average monthly credit balance, and minimum monthly payment on long-term financial planning.

### **CONSUMER CREDIT COUNSELING SERVICES**

76. Identify agencies that help manage credit and the criteria consumers should use to select a qualified agency.
77. Establish and define a relationship with the client.
78. Assist clients in understanding needs and issues during a "money crisis."
79. List possible warning signals for consumer credit use.
80. Identify a client's income, debt, assets, and liabilities.
81. Recommend steps for a client to follow in creating a budget to meet individual needs.

### **CONSUMER ADVOCACY**

82. Outline the contributions of legislative and business policy makers to consumer advocacy.
83. Describe the effects of consumer protection laws on advocacy.
84. Identify the role of the media in consumer advocacy.
85. Describe different strategies that individuals can use to become consumer advocates.
86. Describe strategies individuals can use to reduce the risk of consumer fraud.