

## DESE Model Curriculum

GRADE LEVEL/UNIT TITLE: 11-12/Discuss Consumer Law

Course Code: 034321

### **COURSE INTRODUCTION:**

Instruction in this area addresses laws affecting both businesses and families. As laws emanate from different governmental and judicial entities, students must have a basic understanding of the law and the foundation of the legal system. The impact of international business and technology has created an additional demand for students to include this course in their academic preparation.

This course is designed to acquaint students with the basic legal principles relevant to their roles as citizens, consumers, and employees through a mixture of personal, business, and consumer law. The content includes the basic characteristics of the American system of free enterprise, rights of private property, basic elements of contracts, employer-employee relations, landlords and tenants, individual rights, wills and estates, family and juvenile justice law, and community property.

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| <b>UNIT DESCRIPTION:</b> Students will learn about their rights and responsibilities as consumers.   |  | <b>SUGGESTED UNIT TIMELINE: 1 WEEK</b> |    |  |            |          |
|--|--|--|----|--|------------|----------|
| <b>CLASS PERIOD (min.): 50 MINUTES</b>   |  |  |    |  |            |          |
| <b>ESSENTIAL QUESTIONS:</b>  |  |  |    |  |            |          |
| <ol style="list-style-type: none"> <li>1. Who is going to protect me when I am shopping?</li> <li>2. I cannot pay! What do I do?</li> <li>3. Do I have to have car insurance?</li> <li>4. Can my landlord really do that?</li> </ol> |  |  |    |  |            |          |
|  |  |  |    |  |            |          |
| ESSENTIAL MEASURABLE LEARNING OBJECTIVES   | CCSS LEARNING GOALS<br>(Anchor Standards/Clusters) | CROSSWALK TO STANDARDS                 |    |  |            |          |
|  |  | GLEs/CLEs                              | PS | CCSS   | NBEA       | DOK      |
| <ol style="list-style-type: none"> <li>1. Identify rights and responsibilities of consumers e.g. false advertising, telemarketing, product liability, etc.</li> </ol>  |  |  |    | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5 | BLII.C.3.3 | <b>1</b> |

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|---|--|--|--|--|--------------------------|----------|
|   |  |  |  | L11-12.1<br>L11-12.2<br>L11-12.6   |                          |          |
| 2. Describe laws and agencies that provide consumer protection  |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6 | BLII.C.3.2<br>BLII.C.3.5 | <b>3</b> |
| 3. Differentiate when to apply the law of sales under the Uniform Commercial Code, versus dealing with a non-merchant |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9   | BLII.B.3.2               | <b>3</b> |

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|  |  |  |  |  |  |   |
|--|--|--|--|--|--|---|
|  |  |  |  | W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6   |  |   |
| 4. Distinguish between a sale of goods and other transactions relating to goods    |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6 | BLII.B.3.1<br>BLII.B.4.1               | 2 |
| 5. Describe different types of bankruptcy and identify reasons for bankruptcy laws |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1  | BLVI.D.3.1<br>BLVI.D.3.2<br>BLVI.D.3.3 | 3 |

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|--|--|--|--|---|--|----------|
|  |  |  |  | RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6 | BLVI.D.3.4<br>BLVI.D.3.5<br>BLVI.D.4.1 |          |
| 6. Describe characteristics of a bailment and responsibilities of parties involved |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4           | BLV.A.3.4                              | <b>3</b> |

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|  |  |  |  | SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6  |                        |          |
| 7. Describe rights and responsibilities of owning a car e.g. insurance, warranties and financing |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6 | BLVI.B.3.3             | <b>3</b> |
| 8. Compare rights and responsibilities of landlords and tenants                                  |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8  | BLV.B.3.5<br>BLV.B.4.4 | <b>3</b> |

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|---|--|--|--|--|------------------------|----------|
|   |  |  |  | RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6  |                        |          |
| 9. Describe legal aspects of a real estate transaction                            |  |  |  | RI11-12.1<br>RI11-12.7<br>RH11-12.1<br>RH11-12.2<br>RH11-12.3<br>RH11-12.4<br>RH11-12.5<br>RH11-12.7<br>RH11-12.8<br>RH11-12.9<br>W11-12.4<br>W11-12.6<br>W11-12.7<br>SL11-12.1<br>SL11-12.2<br>SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6 | BLV.B.3.3<br>BLV.B.4.2 | <b>3</b> |
| 10. Describe purpose and types of various negotiable instruments (e.g. commercial |  |  |  | RI11-12.1<br>RI11-12.7   | BLVI.A.3.1             | <b>3</b> |

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|---|--|--|--|-------------------|-----------------|
| <p>paper, checks, certificates of deposit, etc.)</p>  |  |  | <p>RH11-12.1<br/>RH11-12.2<br/>RH11-12.3<br/>RH11-12.4<br/>RH11-12.5<br/>RH11-12.7<br/>RH11-12.8<br/>RH11-12.9<br/>W11-12.4<br/>W11-12.6<br/>W11-12.7<br/>SL11-12.1<br/>SL11-12.2<br/>SL11-12.4<br/>SL11-12.5<br/>L11-12.1<br/>L11-12.2<br/>L11-12.6</p> |                   |                 |
| <p>11. Identify legislation that regulates consumer credit and provides consumer protection</p> |  |  | <p>RI11-12.1<br/>RI11-12.7<br/>RH11-12.1<br/>RH11-12.2<br/>RH11-12.3<br/>RH11-12.4<br/>RH11-12.5<br/>RH11-12.7<br/>RH11-12.8<br/>RH11-12.9<br/>W11-12.4<br/>W11-12.6<br/>W11-12.7<br/>SL11-12.1<br/>SL11-12.2</p>  | <p>BLII.C.3.1</p> | <p><b>1</b></p> |

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|---|--|--|--|--|--|--|
|   |  |  |  | SL11-12.4<br>SL11-12.5<br>L11-12.1<br>L11-12.2<br>L11-12.6 |  |  |
| <p><b>ASSESSMENT DESCRIPTIONS*:</b> (Write a brief overview here. Identify Formative/Summative. Actual assessments will be accessed by a link to PDF file or Word doc. )</p> <p>Consumer Law Test (summative)</p> <p>Personal Property Test (summative)</p> <p>Renting and Owning a Home Test (summative)</p> <p>Consumer Law and Contracts case studies (formative)</p> <p>Consumer Law and Contracts worksheet (formative)</p> <p>Consumer Law concept review (formative)</p> <p>Personal Property and Bailments case studies (formative)</p> <p>Personal Property Concept Review (formative)</p> <p>Renting or Owning a Home Case Studies (formative)</p> <p><b>*Attach Unit Summative Assessment, including Scoring Guides/Scoring Keys/Alignment Codes and DOK Levels for all items. Label each assessment according to the unit descriptions above ( i.e., Grade Level/Course Title/Course Code, Unit #.)</b></p> |  |  |  |  |  |  |
| <b>Obj. #</b>   | <b>INSTRUCTIONAL STRATEGIES (research-based):</b> (Teacher Methods)  |  |  |  |  |  |
| 1, 2, 3, 4, 7   | 1. Cooperative learning, student research; Follow lesson plan on Consumer and Housing Law-“So you want to buy a car—What do you need to know?” |  |  |  |  |  |
| 2, 8, 9, 10   | 2. Independent learning activity regarding Landlord Tenant Laws in Missouri  |  |  |  |  |  |

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|   |   |
|---|---|
| 1, 2, 3,<br>4, 5,<br>10, 11                                     | 3. PowerPoint on Consumer Debt; Lesson plan on Consumer Debt (guided practice, cooperative learning); Lesson plan “Know Your Consumer Rights” (guided practice, cooperative learning) |
| 2, 5, 6,<br>7, 11   | 4. Independent learning; guided practice on personal property & bailments.  |
| 1, 2, 8,<br>9   | 5. Renting or owning a home concept review (guided practice) and worksheets (independent learning)  |
| <b>Obj. #</b>   | <b>INSTRUCTIONAL ACTIVITIES: (What Students Do)</b>   |
| 1, 2, 3,<br>4, 7  | 1. Consumer Law Review & Lesson plan on Consumer and Housing Law-“So you want to buy a car—What do you need to know?”   |
| 2, 8, 9,<br>10  | 2. Landlord Tenant Laws in Missouri   |
| 1, 2, 3,<br>4, 5,<br>10, 11                                     | 3. Student notes on powerpoint presentation for consumer debt; class participation in Consumer Debt lesson plan and “Know Your Consumer Rights”                                       |
| 2, 5, 6,<br>7, 11   | 4. Personal Property and Bailments Worksheet ; Personal Property Review   |
| 1, 2, 8,<br>9   | 5. Renting or Owning a Home Concept Review and worksheets.  |
| <b>UNIT RESOURCES: (include internet addresses for linking)</b> |   |