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Independent, trusted guide to online education for over 22 years! Copyright ©2020 GetEducated.com; Approved colleges, LLC All rights reserved Over the past few months, I have become very interested in teaching education to consumers in high schools, especially since it involves preparing high school students for the challenges they will face in the real world: going to college, paying for college, buying a car, buying a house, dealing with debt, finding a good job, spending less than you earn , balancing the checkbook, managing your money, and so on. I firmly believe that the reason many people find themselves lost financially is that the basic tools needed to know how to manage money they do not learn in childhood. Some children are lucky: they have parents who manage to master the necessary lessons. Other children aren't so lucky and they end up in the real world without a vague idea of how to handle their paycheck - and this often leads to years of confusion as they learn to ride a bike. I should know. My consumer education came even after my school days were done and lessons were learned from mistakes - some big mistakes. I floundered around for years before finally picking up enough pieces of the puzzle to really understand how, as a consumer, I could operate in a company successfully and build up my piece of cake. That's a shame. No student should leave school without the basic knowledge they need to get ahead financially - or at least keep their head above water. With this conviction, I began to dig into the reality of college consumer education. The first thing I have found is that consumer education standards vary greatly from state to state. Some countries have a good programme with mandatory consumer education. Other states offer no consumer education at all. Most states belong somewhere in the middle, with slight demands, but no bone meat for students to really take home solid lessons. The second thing I've found is that the curriculum taught in many classrooms seems almost arbitrary. Here's an example of the goals of the consumer education class taught in Tennessee: 1.0 Students will analyze the interrelation economic systems, consumers, and manufacturers. 2.0 Students will analyze the relationship between the US economic system and consumers. 3.0 Students will integrate the knowledge, skills and processes needed to manage resources into a technologically expanding global economy. 4.0 Students will explore the skills needed to make informed purchases, solve consumer problems and understand ethical consumer issues. 5.0 Students will evaluate financial institutions and demonstrate appropriate financial management strategies. 6.0 Students will explore practices that support the financial security of individuals and families throughout their lives. 7.0 Students will analyse the role of credit in personal and family financial management. 8.0 Students will apply for management personal and family decisions concerning the types of insurance necessary to limit and manage losses. 9.0 Students will integrate the knowledge, skills and practices needed for a career in consumer economics. 10.0 Students will demonstrate the leadership, civic and team skills needed to succeed in the economic role of consumer, producer and citizen. I understand the logic of this basic framework, but much of it does not teach basic consumer education to students. The first three are more suitable for an economics course and the ninth and tenth options are nice, but they don't really help teaching students how to succeed with their own money. My feeling is that such curricula fail students (at least in part). Depending on how the material is taught, very little actual material I would like to propose another curriculum, and I would like you to help me with it by criticizing and offering suggestions. I would eventually body this material into a guide that could be available for download to help high school teachers and other individuals who are interested in teaching the basics of consumer education to their children. What should be taught? I think it's a good idea to start with my old post on everything you've ever really needed to know about personal finance on the back of five business cards. You could really break down this whole curriculum into just four little pieces. Spend less than you earn The introductory part of the curriculum could only focus on this one small element. Show completely visual what happens when you spend more than you earn, spend the same amount you earn (living paycheck on paycheck), and spend less than you earn. Give some real-world examples of everyone by showing the stories of real people in bankruptcy, living paycheck to paycheck, and getting ahead. Earning more This could include areas such as getting ready for work, writing a resume, filling out a job application, and so on. It could also cover the value of going to school, figuring out what you should study (using some good things from what color is your parachute?), and the basics of what to expect in the real world. You could touch on things like passive income, starting a side business, and things like that as well. Spending Less This is where the consumer part of consumer education comes in, covering things like how to spend less in a grocery store and department store than researching a purchase, the amount of cash that you can save by taking these small moves, how to deconstruct the cost of different bills, and so on. Throw spending on a normal life out there and look at how they can be reduced. Deconstruct some ads so they can see how they work. Gap management At the same time, show how these expenses need to be put in the context of your income and where they can be kept. How does a person balance a checkbook? How does a very simple budget evolve? What does a person with left money (not just spend)? How to use it card effectively? What is the value of the savings account? You could even touch investing here just a little bit. For me, these are tools that children need from a consumer education class, and materials like this should be taught in every high school. What elements do you think are important in the curriculum for consumer education in secondary school? What are they not teaching in the schools that should be? I'm interested to hear your thoughts. Physical education teachers have about the same salary as any other teacher in the public school system. The average wage depends on where you work and whether you teach in primary or secondary education. Physical education teachers can also make extra money coaching sports teams, especially at college level. The average high school teacher's salary in the United States was \$53,230 in May 2010, according to the Bureau of Labor Statistics. Elementary P.E. teachers have an average salary of \$51,380 a year, BLS reported. Salaries vary widely in different areas of the country. Pay for high school teachers ranges from less than \$35,020 for the lowest paid 10 percent to more than \$83,230 for the best paid 10 percent. Many physical education teachers supplement their salary with money from a coaching school or local teams. Teachers, whether in primary or secondary schools, all have a minimum bachelor's degree. Physical education teachers generally major in physical education, taking subjects such as kinesiology, exercise physiology and physical education administration. Public school teachers are usually certified by their state; private school teachers may not be required to obtain a teaching certificate. Physical education teachers do more than teach the gym. In many schools, physical education teachers also coach sports teams at school or teach health classes. Gym lessons often include swimming, golf, tennis, archery, basketball, gymnastics, dancing, football or baseball. Physical education teachers must be well versed in various sports and physical activities. Teaching openings generally grow more slowly than many other jobs. The need for high school teachers will increase by seven percent between 2010 and 2020, slower than average, according to bls. The number of jobs for primary school teachers is growing by around 17 per cent over the same period of time, which is roughly average. A master's degree and a willingness to take on extracurricular duties, such as coaching school teams, could increase your chances of being recruited. About the author of Registered Nurse with over 25 years of experience in oncology, work/delivery, neonatal intensive care, infertility and ophthalmology, Sharon Perkins also co-authored and edited numerous health books for the Wiley Dummies series. Perkins also has extensive experience working in home health with medically frail pediatric patients. See More Kids Hate Gym Classes. That truism goes beyond generations. However, the reasons focus – and they do restructuring, if not the complete elimination of physical education programmes. In a new episode of The Idea File, Atlantic staff writer Alia Wong reveals the hidden cost of P.E. and deconstructs its negligible impact on physical proficiency. Deconstructs the way we live, with Atlantic writers

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