













Seminole Community College  
 English Language Studies Department  
 Florida Adult ESOL Standards  
 May 11 – July 30, 2009

<b>CONSUMER EDUCATION</b>					
<b>FOUNDATIONS</b>	<b>LOW BEGINNING</b>	<b>HIGH BEGINNING</b>	<b>LOW INTERMEDIATE</b>	<b>HIGH INTERMEDIATE</b>	<b>ADVANCED</b>
1.04.01  Identify cardinal and ordinal numbers.	2.04.01 Use cardinal and ordinal numbers to count and show sequence.	3.04.01 Read and write cardinal and ordinal numbers.	4.04.01 Match numbers with amounts of items or US coins and currency.	5.04.01 Use numbers to perform various computational procedures	6.04.01 Perform various computational procedures to solve real life problems.
1.04.02  Interpret prices of basic goods and services, including: dollar and cents symbols, and the decimal point.	2.04.02  Identify measurement concepts for packaging and labeling.	3.04.02 Calculate savings when buying on sale or with coupons.	4.04.02 Compare various methods used to purchase goods and services.	5.04.02 Read and discuss simple guarantees, warranties, and procedures to return goods.	6.04.02 Compare/contrast various types of extended warranties, guarantees, insurance policies.
1.04.03 Recognize basic US clothing sizes, including: S, M, L, XL.	2.04.03  Identify clothing, labels, including: size, laundry instructions, and prices.	3.04.03  Simulate the process of placing merchandise on layaway.	4.04.03 Compare prices in sales ads, including: clothing, appliances, and cars.	5.04.03 Describe several advantages of comparative shopping.	6.04.03 Compare and contrast advertisements, labels, and charts to select goods and services.
1.04.04 Identify types of housing.	2.04.04 Interpret classified ads, signs, advertisement for available housing, including abbreviations.	3.04.04  Identify various means of securing housing and filling out rental agreements.	4.04.04  Calculate housing costs, including: rent, mortgage payments, utilities, housing association, and maintenance fees.	5.04.04 Describe various types of housing documents, including: rental agreements, contracts, renter/landlord rights and responsibilities.	6.04.04 Interpret a lease rental agreement in different housing types.
1.04.05 Recognize basic utilities common in the US, including: electricity, gas, water, telephone, cable.	2.04.05 Identify steps to access basic utility services, including: water, gas, electric, telephone, cable.	3.04.05 Simulate a procedure to report the need for household repairs.	4.04.05 Write a basic consumer related complaint.	5.04.05 Interpret tenant and landlord rights.	6.04.05 Identify ways to achieve the goal of purchasing your own home, including: mortgages, investments and loans.
1.04.06  Recognize U.S. currency, symbols and prices.	2.04.06  Count money, using US coins and currency.	3.04.06 Read and write money amounts with US coins and currency.	4.04.06 Estimate the amount of change from different amounts of currency and/or discounts.	5.04.06 Compare price and/or quality to identify best buys for purchases.	6.04.06 Compare and contrast prices of merchandise and housing in your local area and elsewhere using the Internet.

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1.04.07  Complete a sample personal check or a money order.	2.04.07  Identify various methods to purchase goods and services; writing a check; using a debit card or credit card; paying cash.	3.04.07 Identify common banking terms and services.  <i>VOCABULARY</i> <i>savings and checking accounts, 24 hour teller services, drive through window, withdrawal, deposit, ATM</i>	4.04.07 Discuss the use of an ATM machine and recognize the importance of keeping number codes secure.	5.04.07 Discuss procedures for borrowing money from a bank.	6.04.07 Explain the use of banking terms, including: balance, transfers, loan, and service fees.
1.04.08 Recognize various types of credit cards and their purposes.	2.04.08 Fill out a credit application.	3.04.08 Give examples of the use/abuse of credit cards.	4.04.08 Discuss credit related terms, including: identity theft, credit report, and credit rating score.	5.04.08 Identify budget-planning strategies.	6.04.08 Develop a personal budget showing income, savings and expenditures.
1.04.09 Recognize various types of stores, including: supermarket, department stores, boutiques, and hardware stores.	2.04.09  Ask and follow directions for locating merchandise or department in a store or mall.	3.04.09 Use catalogues, order forms or lay-away to simulate the purchase of merchandise.	4.04.09 Discuss different methods of purchasing merchandise or services, including: phone, in-store, and the Internet.	5.04.09 Compare and contrast several methods to purchase merchandise and services.	6.04.09 Discuss consumer protection resources.