

**Essential Standard:**

- CE.PFL.2 Understand how risk management strategies empower and protect consumers.
  - Concept(s): Risk Management and Insurance, Planning and Money Management, Fraud

**CE.PFL.2.1**

**Explain how consumer protection laws and government regulation contribute to the empowerment of the individual (e.g., consumer credit laws, regulation, FTC-Federal Trade Commission, protection agencies, etc.).**

**Students will understand:**

1. Laws and regulations exist to protect consumers from seller and lender abuses.

**Students will know:**

1. Their rights as a consumer.
2. Examples of basic consumer protections offered to them by state and federal government.
3. Ways that the consumer can learn more about companies and credit services