The major purpose of this study was to develop a resource unit in consumer education. In order to plan this unit, the writer:

1. Reviewed findings in the literature.

2. Discovered, through use of student questionnaires, which concepts were most relevant to senior students at Grants Pass High School, and what suggestions they had for effective presentation of these concepts in the proposed consumer education class. Opinions of 364 Grants Pass High School seniors were tabulated, representing 71 percent of the senior class. The 29 percent not covered by the study included absentees, incomplete forms and forms filled out by transfer students which were not used.

3. Investigated present teaching practices used by 14 Grants Pass High School teachers who had previously indicated teaching
consumer education concepts. Nine of these teachers who
devoted three or more periods to at least one consumer education
concept were interviewed in more depth.

4. Utilized knowledge and experiences of those evaluating the
first draft of the resource unit.

5. Reviewed as many resources as possible within the limits of
time and expediency.

In developing the resource unit, concepts, generalizations,
behavioral outcomes keyed to evaluation techniques and various levels
of the cognitive and affective domains, learning experiences, sug-
gested content and selected resources were identified. The following
major topics were covered:

Performing the Difficult Role of the Consumer in our Economy

The consumer in the economy

Consumer protection

Creating a Satisfying Life with Available Resources

Values, goals and resources

Management of resources

Sharing resources

Consumer credit as a resource

Making Ends Meet

Wise spending of the shopping dollar

Purchasing specific items
Dealing with Emergencies and Planning for each Stage of the Family Life Cycle

Occupational skills and abilities as a source of economic security

Private sources of economic security

Public sources of economic security

The resource unit was reviewed by students and teachers enrolled in classes at Oregon State University and by members of an advisory committee. Revisions were made based on suggestions of the reviewers.

Based on the findings of this study the following major conclusions were made:

1. Most students see the relevancy of consumer education and want it taught in an interesting and effective manner by teachers who can communicate with students and base content on student needs.

2. Grants Pass High School teachers now teaching consumer education concepts see the importance to students but have problems in providing individualized instruction and obtaining up to date resource materials.

3. The homemaking teachers were the only teachers reporting college preparation in consumer education. They reported more student activities, projects and field trips than any other
4. Consumer education concepts at Grants Pass High School are spread out over a wide variety of courses with no coordination. Based on the conclusions and review of literature, the following recommendations were made:

1. Consumer education concepts begin in elementary school and continue through senior high, due to the great amount of student and teacher interest in the subject and its complexity.

2. Consumer education be taught in all subject matter areas where they apply, but the district provide some coordination and offer a capstone course to draw together these concepts and emphasize them.

3. Work be done to improve and update district consumer education resource materials.
Development of a Resource Unit
for Teaching Consumer Education

by

Annette Jane Jacobson

A THESIS
submitted to
Oregon State University

in partial fulfillment of
the requirements for the
degree of
Master of Science

June 1972
ACKNOWLEDGMENT

The writer extends her most sincere appreciation to all who helped make this thesis possible.

A special thanks goes to Miss Sylvia Lee whose untiring guidance throughout the entire course of this study has been an inspiration.

Sincere appreciation is extended to all friends and colleagues who contributed their time and effort toward the ultimate improvement of questionnaires and the resource unit.

To my mother, who gave up three summers to be with us and without whose help the Master's program would never have been attempted, and to my husband and son who sacrificed a great deal, she will always be grateful.
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I. INTRODUCTION

Most philosophies of education say students should be prepared for living effectively in the family unit, practicing good citizenship, and making wise decisions based on sound information. However, education has concentrated on the producer role leaving young people on their own when it comes to using efficiently the resources they have produced and to functioning effectively as a family member.

The 1968 Amendments to the 1963 Vocational Education Act pose a clear mandate for those in home economics to focus on consumer education programs. For the first time a separate title, Consumer and Homemaking Education, calls home economics to perform a specific and vital service to mankind.

Just what the role of home economics will be in developing new approaches to consumer education and what method of implementation will be used to fit the subject into an already crowded curriculum is uncertain. One fact is clear, however, if home economics is to survive as a vital subject matter area and provide leadership for the challenging 70's, the role of home economics in the consumer education movement must be defined, and stimulating new programs must be developed. These programs are likely to be much broader
than before. Limiting consumer education to traditional homemaking classes which still consist primarily of girls grossly ignores the facts of modern day living. All students need to become more knowledgeable about the decision-making process so that they can gain maximum satisfaction from their consumer role and contribute their part to a sound economy.

Need for this Study

In keeping with the challenging new role of home economics in the 70's, a series of seven semester courses has been proposed for Grants Pass High School (Appendix D). These courses will be part of a totally new framework for homemaking education, grades 1-12. A senior class for boys and girls in consumer education is one of the suggested courses.

Because consumer education is complex and concepts are taught in various parts of the high school curriculum, the investigator and administrators of School District #7 felt a need for determining what consumer education concepts were already being taught, what teaching practices were being used, what teacher talents were presently available for enrichment of the proposed course, and what the students themselves thought about the relevancy of consumer education concepts and how these concepts might be presented in a meaningful way to today's youth.
Another need became apparent as numerous curriculum guides were reviewed. The multitude of learning experiences and resource suggestions found in these guides suggested that emphasis had been placed on quantity instead of quality. Instructional objectives were not written in behavioral terms and did not, therefore, provide definite direction for evaluation. Neither were these objectives planned to cover various ability levels as listed in the taxonomy of educational objectives. Ideas for evaluation, if given at all, were few and far between and were sometimes confused with learning activities. These findings suggested a real need for a complete yet somewhat selective resource unit in consumer education based on behavioral outcomes and specific ability levels.

Statement of Problem

The major objectives of this study were to:

1. Investigate present teaching practices used by teachers of consumer education concepts at Grants Pass High School.

2. Investigate the opinions of Grants Pass High School seniors about the relevancy of consumer education concepts and how these concepts might be presented in a meaningful way to today's youth.

3. Develop a resource unit in consumer education.
In order to fulfill the objectives of this study, the writer:

1. Reviewed the literature to discover the possibilities and limitations involved in teaching consumer education.

2. Discovered, through use of teacher questionnaires, what consumer education concepts were already being taught at Grants Pass High School.

3. Discovered, through individual teacher interviews, the depth of coverage given to these concepts and what special teacher talents, if any, were available to help enrich the proposed consumer education course.

4. Discovered, through the use of student questionnaires, which concepts were most relevant to the senior students at Grants Pass High School, and what suggestions they had for the effective presentation of these concepts in the proposed consumer education class.

5. Developed the resource unit, based on findings in the literature, results of student suggestions, knowledge and experience of those evaluating the first draft of the resource unit, and a review by the investigator of as many resources as possible within the limits of time and expediency.
Definition of Terms

Consumer Education - "... the preparation of the individual in the skills, concepts, and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources" (President's Committee on Consumer Education, 1969, n. d.).

Concept - "... refers to an abstract representing the world of objects and events and is a means of organizing them into categories. Concepts have many dimensions and meanings" (American Home Economics Association, 1967, p. 23).

Generalizations - "express an underlying truth, have an element of universality, and usually indicate relationships. Generalizations help give meaning to concepts" (American Home Economics Association, 1967, p. 23-24).

Behavioral Outcome - Statement of an instructional goal describing the behavior that a pupil should be able to exhibit at the termination of some period of instruction (Lindvall, 1967).

Learning Experience - "a purposeful activity that has meaning to students at their developmental level, carried through to completion and evaluated" (Good, 1959, p. 214).

Resource Unit - "a comprehensive collection of suggested learning and teaching activities, procedures, materials, and references
organized around a unifying topic or learner problem, designed to be helpful to teachers in developing their own teaching units appropriate to their respective classes" (Good, 1959, p. 466).

**Limitations**

Limitations of the questionnaires were as follows:

1. Grants Pass High School teachers were the only ones involved in the teacher survey; therefore, the results many not apply to other school districts. Since the same teachers may not remain in Grants Pass for subsequent years, the results will need to be constantly re-evaluated for continued relevance in the Grants Pass School District.

2. The student questionnaire was limited to responses of Grants Pass High School students, and because of social and economic conditions, these responses might change with other students in other areas.

The following limitations existed in the development of the resource unit:

1. Developing a resource unit becomes very subjective. There is no way to test its effectiveness without using it in the field.

2. Because curriculum can be developed in many different ways, the author had to decide on one method and continue using it throughout the resource unit. All recommended variations
could not be included; therefore, the unit will be more useful to some than others.

3. Because of the abundance of materials available in this field, it was impossible for the author to review all of them personally; therefore, some materials and learning activities of value to individual teachers will most likely be omitted from the resource unit. Other omissions will occur because each teacher's choice of learning activities and resources would surely be different.

Assumptions

The following assumptions were used when planning this research study:

1. Fitting consumer education into an established high school curriculum will proceed more smoothly if a study is made of courses and teaching practices already in existence.

2. Students can judge, with some degree of accuracy, the relevance of consumer education concepts to their future lives and can make useful suggestions for incorporating these concepts into a consumer education course.

3. Effective teaching and evaluation require a clear conception of desired learning outcomes and levels of ability the students should achieve.
II. REVIEW OF LITERATURE

The Need for Consumer Education

Forces Behind an Increasing Need

Behind the rapidly acknowledged need for consumer education in our nation's schools, stand two basic forces. One originates from within the school; the other comes from forces outside the school.

From within, comes an urgent need to make curriculums more relevant. Educators have found that consumer education is one way to deal with the fact that the academic curriculum is not reaching the needs of many who study it (Maedke, 1969). For years educators have been pursuing courses that motivate, subject matter that is relevant, and a curriculum oriented to student needs and experiences. Consumer education is not a panacea that will answer all educational problems, but it can provide motivation for students of every ability, social and economic level by introducing them to challenging and beneficial experiences (Mendenhall, 1967).

The second reason behind the rapidly acknowledged need for consumer education comes from outside the framework of the school itself. It stems from problems people face due to today's technological society. With the recent increase in technology, there has come a vast array of new products and materials. These products have
increased in complexity making evaluation and repair of many items next to impossible. The marketplace is more impersonal. This causes great difficulty when trying to determine who is responsible for a problem and what to do about it (President's Committee on Consumer Interests, 1970). The consumer cannot use the marketplace to his greatest satisfaction if he does not know how it operates or how to function within it (Furness, 1968). And, if the marketplace is not used intelligently, then the economy as a whole will suffer (Schoenfeld, 1967).

Because of our rapidly changing technology, persons of every age group, every income, educational and social level need up-to-date meaningful consumer education (Who Needs It? 1970). While it is true that the disadvantaged often suffer more in the marketplace (Meyers, 1970), it is also true that even in affluent circles, there is not enough to reach a specified standard of living, and often more is spent than is earned (Grafton, 1968). Rand, head of New York's Youth Research Institute, estimates that the more than 25 million teens in the U.S. from 13 to 19 have more than $18 billion to spend as they please (Remsberg, 1966). So, whether students are potential high school dropouts, high school graduates or college graduates, they all have common problems that consumer education can help them solve, and many of these problems are "now" problems (Mendenhall, 1967). Mendenhall says that for most students who will marry or look for
jobs after high school, "It is consumer education now or never" (Porter, n.d.). The simple inclusion of students from different socioeconomic levels in a consumer education class can help add meaning to the curriculum. Here is where the urchin from the other side of the tracks can add a richer base to the class than his better dressed classmate (Wilhelms, 1967). The marketplace is real and tough to them and they know by experience what it means to stretch a dollar. The class can learn from them and at the same time enrich their learning.

When analyzing a questionnaire returned by 110 boys and girls who had recently graduated from Grants Pass High School, it became evident that young adults can readily see the need for consumer education. Their comments centered around a concern for learning about jobs and money management. Of the 33 suggested goals, 13 were closely related to consumer education. Seven of the 13 consumer education concepts were rated most helpful by 50 percent or more of the respondents, while only 3 of the remaining 21 homemaking concepts were rated most helpful by this large a percentage (Appendix C).

The School's Responsibility

The need for consumer education is apparent. Just what our nation's schools have been doing to fill this need is an important
question being asked today.

Financial columnist Porter reports "a continuing gap in American education--our failure to provide even a minimum of consumer education in most U. S. high schools" (Porter, n. d.). The Purdue University study on consumer education indicated only a small growth in consumer education courses over the 1960-69 period, reflecting a tendency to integrate the consumer education that is taught into courses already in the conventional crowded high school curriculum (Uhl, 1970). Natella in his article, "A Principal's Case for Consumer Education," states that American consumers are probably less skilled than they were fifty years ago (Natella, 1967).

Why have the schools failed to live up to this obligation? It could be due in part to a large void formed when education decided to focus the majority of its resources upon vocational and cultural training instead of preparation of students for practical everyday living (Schoenfeld, 1967).

Goldhammer's Life Careers Curriculum has great potential for bridging this gap. In order to educate an individual to become a fully capacitated, self-motivated, self-fulfilled contributing member of society, Goldhammer proposes 5 life careers as the framework within which all content of the curriculum is organized. These life careers or life roles are: (1) economic, (2) family, (3) citizenship, (4) avocational, and (5) moral, aesthetic and religious. Because an
individual's ability to produce effectively determines to a large extent how adequately he will perform his other roles, Goldhammer (1971) identifies the vocational role as the central unifying focus. However, if the vocational or economic role were expanded to include both producing and consuming, it would become an even more suitable focal point for the entire curriculum. Using efficiently the resources one produces is just as important to the adequate performance of an individual's roles as is the ability to produce itself.

It would be erroneous to state that schools have completely neglected consumer education during the 19th century. Three periods of consumer unrest have occurred: the early 1900's, the 1930's and the 1960's. During the 1930's, numerous educational programs were developed, but it wasn't until the 1960's that consumer education came of age (Herrmann, 1970). At this time it was discovered that consumer education could motivate students in several different subject matter areas and emphasis was given to consumer education in home economics, economics, health, industrial arts and business education classes as well as in other sections of the curriculum. But, unfortunately, what is everybody's business is frequently nobody's business, and large gaps developed in the program (VanHooft, 1968). Far too long the schools allowed the situation to worsen. New programs and approaches are now being developed, as a direct result of the 1968 Vocational Amendments, to educate the consumer in
competent economic decision-making.

**Consumer Education in the Curriculum**

**Objectives and Scope of Consumer Education**

An effective program of consumer education has many objectives. A consumer education course should not be an outline of the do's and don'ts of shopping, nor should it be a watered down economics course with lots of cliches about consumer problems thrown in (Natella, 1968). Neither should consumer education try to make decisions for the consumer; but rather, it should expose the student to a variety of viewpoints, alternatives and opportunities so that he can make up his own mind (Furness, 1968).

The overall objectives of consumer education mentioned most frequently in the readings are to help the consumer:

1. Manage wisely his personal and family financial affairs.
2. Develop the ability to purchase and use goods and services wisely.
3. Develop rational decision-making techniques.
4. Develop a knowledge of dependable sources of information.
5. Develop an understanding of his wider social and economic responsibilities in our democratic society.
6. Develop a sense of values and goals placed in the proper perspective.
7. Recognize protection offered him by government and private agencies.


When the Purdue study analyzed readings in the field, they found a less than desirable conceptualization of the scope of consumer education. They found it necessary to narrow the definition of consumer education to help define three varieties of consumer education which differ substantially in scope and intent. Type I deals with the consumer's role and his behavior in the private sector of the economy. What to buy, how to shop and make comparisons were typical considerations in this type. Type II deals with consumer purchases from the public sector. Skills and information necessary to make choices between public and private goods are part of Type II consumer education. Type III concerns public rules (legislation, etc.) which influences the behavior and economic performance of the private sector of the economy.

Type I consumer education was found to be the one most emphasized in programs throughout the country. A basic issue in consumer education today is to determine the proper blend of Type I, II, and III (Uhl, 1970).
The Role of Home Economics in Consumer Education

With the passage of the 1968 Amendments to the Vocational Education Act of 1963, the question of the role home economics was to play in the development of these consumer education objectives became very significant (Thal and Guthrie, 1969). For the first time in all vocational education legislation a separate title, Consumer and Homemaking Education, called home economics to a unique and very essential service to mankind (New Focus - New Name, April, 1969).

Harries, in her article, "An Active Role for Home Economists in Consumer Affairs," draws an analogy from a nursery rhyme about little boy blue.

Harries says, "As ... signs of social plague appear among the consumer 'flock,' where are the 'shepherds'? Where are the home economists who have accepted the professional charge of looking after the interests of the consumer? Strangely silent?" (Harries, 1971, p. 24).

Why are home economists "strangely silent"? The contribution home economics has to make in the area of consumer education is truly unique. Other disciplines emphasize different aspects of consumer education. These aspects are necessary and important; however, consumer education, from the home economists' viewpoint, deals with alternatives and their relationship to consumer values and
goals. Consumer education sponsored by business focuses on the consumer, but it is also designed to please the sponsor. Economics, which is not an applied science, does not concern itself with the non-material portions of human life and therefore does not apply basic theory and principles to the well being of individuals and families.

To meet the challenge of home economics in the 70's, new approaches and new student experiences must be developed so that creative programs in consumer education can become an exciting adventure for student and teacher alike (New Focus - New Name, 1969). In order to do this, home economists must identify consumer education with a broader base. No longer can consumer education be considered "buymanship" with a little "budgeting" thrown in. The broader base must include a variety of resources, not just time, energy and money, but human and community resources. The broader base deals with each person's own values and treats everyone as an individual. It considers the buying of services as well as products and the many sophisticated psychological appeals encountered by consumers (What's New About Consumer Education?, 1970).

How can these vast new responsibilities be implemented? Anderson, in his article, "The School's Role in Consumer Education," said that home economics teachers should follow the example of the vocational cluster concept and plan a core curriculum in consumer education for all vocational students. This core program could
include family life education and family financial planning to help students gain the most satisfaction possible from their income and personal resources (Anderson, n.d.).

Thal and Guthrie feel that new insights into consumer motivations and actions should lead to changes in current consumer education practices. One approach would be for teachers to add to what they are already doing thereby including concepts relevant to family life. Another would be to develop a consumer education course based on family-centered problems. Thal and Guthrie feel these approaches in themselves are not sufficient to do the job. Students must also be taught to adapt to change, and teachers themselves must adapt to changes already accepted by students. Teachers must help students understand the American economy and their place as consumers in the economy (Thal and Guthrie, 1969).

Methods of Implementing Consumer Education in the Total Curriculum

Although home economics' role in consumer education is an important one, "to limit consumer education to the homemaking curriculum would reflect a narrow and traditional view" (Anderson, n.d.). There are four basic methods for implementing consumer education into the curriculum.
The Individual Teacher Approach - This approach is direct and comprehensive. It utilizes a course of study taught by one teacher. The problem here is fitting the course into the curriculum as a whole and getting qualified teachers (Schoenfeld, 1967). The individual teacher approach will be most effective if the teacher gains the assistance from teachers of other disciplines and uses community resources (Suggested Guidelines for Consumer Education, Grades K-12, 1970).

The Team Approach - Here, the expert knowledge of several teachers is combined in teaching a single course. This approach is most effective when a coordinator is appointed and adequate time for planning is provided. The nucleus of the team might consist of a full-time business education teacher, home economics teacher, and social studies teacher, with other disciplines supplying contributing personnel (Consumer Education Using the - - -, 1968).

The Interdisciplinary Approach - In this approach consumer education is incorporated into all disciplines already taught in the curriculum (Suggested Guidelines for Consumer Education, Grades K-12, 1970). Although this approach represents the least disruptive approach to the schools, it is also true that what is everybody's business is often nobody's business (Maedke, 1969). On the other side of the coin, there may be so much repetition,
that the students begin to complain of boredom (Consumer Education Committee, 1965). Therefore, in order for this approach to be most effective, it should be supervised by a coordinator to assure that pertinent aspects of consumer education are included in appropriate courses.

The Systems Approach - The most far reaching of all, this approach not only involves the entire school system, but the community and parents. To be most effective it is imperative that the community be involved in planning, implementing and evaluating each stage or a vital contribution will be missing.

The methods described above are not mutually exclusive. One or more of these methods could be used at one time (Suggested Guidelines for Consumer Education, Grades K-12, 1970). Van Hooft (1968) recommended that teachers already teaching consumer education concepts continue to do so, strengthening their teaching with new resource materials. At the same time, he recommended that a separate course in consumer education be offered to students in the twelfth grade, particularly for those who do not take advanced economics. An approach such as this would allow students to see the broad overview as well as the specifics, and learning in other classes would be reinforced (Schoenfeld, 1968).

Some experts disagree with the idea of a single course in consumer education. Anderson (n.d., p. 69) quoted former U. S.
Commissioner of Education Howe as stating in 1966, that:

Constructive thinking about consumer education in major areas of learning such as mathematics, science, and reading should be developed in order to build consumer education into these areas. The proposal of a specific course in consumer education should be avoided; I urge you to find ways to incorporate consumer education into the very materials the students are all studying already. Consumer education should be incorporated directly into the present curricular activity as a 'part and parcel' of the regular interests and activities of the schools.

**Teaching Consumer Education**

**Teacher Qualifications**

There are many types of consumer oriented programs, and they range all the way from baby sitting operations to vital and effective seminars on consumer interests. Here, as in most cases, the teacher makes the difference (Schoenfeld, 1968).

The consumer education teacher must be enthusiastic and interested in teaching the subject matter. She must also be imaginative and creative. She is constantly dealing with a multitude of differing values, attitudes and patterns of behavior, and somehow she must make the discussion practical to all students. She must remain objective, never imposing her own values and views upon the student, but showing him instead that the application of knowledge is an individual concern (Furness, 1968). In order to do this, she must be extra sensitive to what goes on in the learning situation
and aware of the important role of her own personality so that she
does not make puppets of people (The Family As Consumers, 1970).

A major responsibility of any effective teacher is to become
thoroughly informed about her subject. This is particularly true for
the teacher of consumer education due to the complexity of the subject.
She does not need to be as knowledgeable about stocks as a stock
broker; however, she does need to know more than is in the text book
in order to teach at a higher level than pure memory. Sanders (1970,
p. 157) says this regarding a teacher's preparation:

A teacher who knows only one example of the operation of
a difficult principle can use it in instruction but then must
revert to the memory level for evaluation. A teacher who
knows two examples of the operation of a principle can use
one in instruction and one on the interpretation of applica-
tion level in evaluating student progress. A teacher who
knows five examples of the operation of a principle can
both instruct and evaluate student progress on the inter-
pretation or application level. This teacher may find one
of the five examples is best for slow learners and another
for the gifted. The point is that the more knowledge a
teacher has, the better chance he has to fashion learning
on all levels appropriate for his student.

Basic preparation for a teacher of consumer education might
consist of a college level course in consumer education subject matter
and an appropriate methods course which should include extensive
coverage of resource materials (Maedke, 1969). Particularly in
consumer education, preparation should include wide reading in the
field to keep informed of latest developments in areas of consumer
interests (Reich, 1967).
The designing of a consumer education course is crucial. If the course is to be effective, it must be pertinent to changing conditions and problems of consumers (Schoenfeld, 1967). The three basic influences on consumer behavior should be considered when planning a course: psychological, economic and sociological. Equal emphasis should be given to each of these elements (Consumer Education What It Is and What It Is Not, 1969).

Psychological influences are best included by discussing fundamental philosophical questions in relation to specific issues. If an advertiser is guilty of misrepresentation, should the government stop it? Students can begin to develop their own philosophy of life by thinking and arguing about how they want to spend their money and what they want to do with their lives. In this way consumer education can uncover life choices that go much deeper than just thinking about a vocational choice.

Sociological influences are included when students are stimulated to think about social values; what they would like to see for everybody, not just themselves. In doing this, the time-worn question of what a democracy ought to do for its people comes alive. Students can learn about government and responsible citizenship through consumer education. They will probably not learn all they have to know about these areas in consumer education; however, there is something refreshing about looking at government in action, serving
the needs of citizens with citizens influencing the action. Here is a good example of civics on the hoof, and it helps students formulate a philosophy about democratic government.

Through consumer education, students can also be involved in a down-to-earth study of the economic system. Again, this does not mean that an understanding of all the economic principles a student needs to know, especially the abler ones, will come about. It does, however, present a highly motivated functional approach to economics (Wilhelms, 1967).

The Selection of Learning Experiences and Resource Materials

No matter how well the course is designed, the final results will be satisfactory only if learning experiences are tied to practical everyday living.

The marketplace is the most effective learning experience in the study of consumer education. To bring classroom activities to life, students should have the opportunity to visit the department store, supermarket, and places of employment. By doing this they can finally come to the realization that the marketplace is the final teacher of consumer education, and what isn't learned in the classroom may come back to haunt the consumer through costly mistakes later on (Schoenfeld, 1967).
Changing the tempo of the class by introducing a variety of learning experiences during one class period has its merits. It keeps an aura of lively animation in the classroom and helps reach a greater majority of students, since different students are often motivated by different approaches (Variety of Experiences, 1970).

Materials for consumer education classes should be up-to-date, practical and related to student needs. There is no dearth of materials in consumer education. The problem is to sift through the mountain of resources available, selecting the most valuable and reliable. More than one out of five producers and manufacturers are making materials available to schools. A great deal of it is excellent, but others are producing teaching aids that are very biased (Resource Materials, 1970). Margolius (1970) believes teachers are often naive about materials of this type and even when not, do not know where to turn for assistance.

No textbook can do the entire job in consumer education. It can serve only as a reference, for rapidly changing events prevent any one document from having the final word. Schoenfeld (1968) feels the basic tools in the classroom remain the newspaper, the magazine, radio, television, government publications, and ultimately the experiences of students, teachers, friends and relatives.
III. METHOD OF PROCEDURE

Introduction

The major purpose of this study was to develop a resource unit in consumer education based on findings in the literature, suggestions made by Grants Pass High School students on a student questionnaire, knowledge and experience of those evaluating the first draft of the resource unit, and a review by the investigator of as many resources as possible within the limits of time and expediency. The investigator was also interested in learning about present teaching practices and talents of teachers of consumer education concepts at Grants Pass High School.

In connection with a funded project the year before, former Grants Pass High School students were surveyed in order to determine which home economics concepts they considered most meaningful to them from their own experiences after graduation. Some consumer education concepts were included in the list (Appendix C). Grants Pass High School teachers were also surveyed at this time to determine which of the same home economics concepts they included in their courses. Because of a limited number of responses, no summary was prepared.
Review of Literature

In order to develop a background for the study, a review of literature was done. This review investigated the need for consumer education, the possible role of home economists in teaching consumer education concepts, some suggested methods of implementing these concepts into the curriculum, and special requirements for teaching consumer education.

Constructing and Pretesting the Questionnaires

A questionnaire was designed for all teachers at Grants Pass High School that responded in the affirmative to the consumer education concepts listed on a previous instrument asking if they taught any home economics related concepts in their classrooms. The questionnaire for this study listed consumer education concepts exclusively and in much more detail than the first instrument, and, in addition, there was space for each teacher to indicate the number of periods devoted to each concept in the courses they taught.

The questionnaire was sent to 7 members of the School of Home Economics Staff at Oregon State University for review and was also reviewed by 4 homemaking teachers. These people offered comments on clarity and appropriateness of the topics covered. All 11 educators
returned the survey and suggestions were used in revising it (Appendix A).

A questionnaire was then developed that listed the same concepts in more descriptive terms for the senior high school students. Concepts were based upon problems central to family life in an attempt to make them more meaningful to the students. The students were asked to indicate whether the concepts, if included in a senior consumer education class, would be most helpful, somewhat helpful or not helpful to them in their lives after graduation, or whether they did not know how helpful they would be. This questionnaire was pre-tested by the same 7 members of the School of Home Economics Staff at Oregon State University and by 40 students in Homemaking III at Grants Pass High School as to clarity and appropriateness of the consumer education concepts covered. Suggestions were used in the revision of the questionnaire. A section was added asking the students if they remembered studying the concept before at Grants Pass High School and if so, in what course. This information was used to discover if all courses had been investigated that included consumer education concepts for a significant number of students. The revised questionnaire (Appendix A) was pretested by 20 senior students in their senior problems class.
Administering the Questionnaires

The teacher questionnaire was administered to 14 Grants Pass High School teachers who previously indicated they taught some consumer education concepts in their courses. The questionnaires were given out and explained to all the teachers at a special meeting. They were returned by all 14 teachers. Following analysis of responses, the investigator interviewed 9 teachers who indicated that they devoted 3 or more periods to at least 1 consumer education concept on the questionnaire (Appendix B, Table III). Questions were designed to explore in greater depth the emphasis given to consumer education. The interview schedule appears in Appendix A. In order to analyze the answers in more detail, the interviews were recorded. No additional teachers were asked to complete the questionnaires as a result of responses on the student questionnaire. Students indicated that consumer education concepts were taught in a wide variety of additional courses, but a significant number of students did not list any one course.

The student questionnaires were administered to 437 students or 85 percent of the senior class. Questionnaires actually used in the study totaled 364, representing 71 percent of the senior class. The 29 percent not included in the study resulted from absentees, incomplete forms and forms filled out by transfer students which
were not used. A few seniors had responded to the pretesting of the instrument.

**Analysis of Questionnaires**

All 14 (100%) of the questionnaires given to Grants Pass High School teachers were returned. The questionnaires were analyzed to determine which teachers devoted 3 or more periods to at least 1 consumer education concept so that they could be interviewed in more depth (Appendix B, Table III).

The student surveys were analyzed to discover:

1. Which consumer education concepts were considered most helpful by students.

2. Which consumer education concepts were not remembered or not taught to students.

3. What the students felt about the overall value of a consumer education course, its placement in the curriculum and ideas for activities.

**Development of the Resource Unit**

The investigator developed a resource unit consisting of major concepts, sub-concepts, generalizations, behavioral outcomes keyed to evaluation techniques and various levels of the cognitive and affective domains, learning experiences, suggested content and resources.
In developing this resource unit, the investigator used information written on student surveys concerning the relevancy of the concepts and student ideas for activities; special interests and abilities of other teachers in the high school; ideas from an advisory committee; and comments from students and teachers enrolled in courses at Oregon State University.

Review of the Resource Unit

The investigator organized and reorganized the resource unit to the best of her ability before sending it out for review.

The concepts, sub-concepts, generalizations, behavioral outcomes, levels of the cognitive and affective domains, and evaluations were evaluated by students and teachers enrolled in classes at Oregon State University (Appendix A). The unit was sent to 4 students in H Ed 422, Organization and Administration of Homemaking Education, Spring, 1971, and to 8 teachers who had been classmates of the investigator the previous summer in H Ed 507, Seminar, Evaluation of Homemaking Instruction. All 4 students returned the resource unit and 4 (50%) of the teachers returned the unit.

The learning experiences and resources were reviewed by the same people mentioned above and by members of the advisory committee which consisted of 7 businessmen, students and housewives.

Revisions were made based on the suggestions of the reviewers.
IV. ANALYSIS OF DATA

Findings of Student Questionnaires

The author believed student ideas would be beneficial in the development of a resource unit and that the students' response could help determine if teachers who taught consumer education concepts to a significant number of students had been reached in the teacher questionnaires and interviews. To substantiate these beliefs, 437 senior students were asked to indicate: (1) the degree of helpfulness that a knowledge of consumer education concepts would be to them after graduation, (2) if they remembered studying the concept at any time during their career at Grants Pass High School, and if so, in what course or courses, and (3) how much they felt they had learned. Space was left at the bottom of the questionnaire for students to make comments about the value of a consumer education course and give their ideas about the concepts listed and interesting learning activities, field trips or projects.

The questionnaire was distributed in a required senior problems course to 437 seniors the same week. All 437 questionnaires were returned; however, 31 showed no thought (entire pages were left blank or the same answers were checked all the way through) and 42 were transfer students. These were not tabulated. Those questionnaires
used in the study were completed by 193 senior girls and 171 senior boys or 71 percent of the senior class. Of the 30 specific concepts presented for their reaction, 12 were identified as most helpful to know by 50 percent or more of the students (Table I). Table I also indicates what percent felt they had learned nothing or very little about these same concepts while at Grants Pass High School.

The percentage of students identifying concepts as most helpful ranged from a high of 64 percent to a low of 36 percent. When the most helpful and somewhat helpful responses were combined, the range changed to a high of 88 percent and a low of 65 percent, and 4 concepts (market economy, social security, advertising, and values) were raised into the top 12 position. Human resources, natural resources, savings and clothing were the concepts that fell below the top 12 in the second analysis (Appendix B, Table II).

### TABLE I  CONSUMER EDUCATION CONCEPTS - STUDENT EVALUATION

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Most Helpful</th>
<th>Nothing or Not Much</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Insurance</td>
<td>64%</td>
<td>68%</td>
</tr>
<tr>
<td>2. Jobs</td>
<td>63%</td>
<td>56%</td>
</tr>
<tr>
<td>3. Shopping Techniques</td>
<td>59%</td>
<td>62%</td>
</tr>
<tr>
<td>4. Buying Food</td>
<td>58%</td>
<td>52%</td>
</tr>
<tr>
<td>5. Consumer Credit</td>
<td>57%</td>
<td>62%</td>
</tr>
<tr>
<td>6. Investing</td>
<td>57%</td>
<td>52%</td>
</tr>
<tr>
<td>7. Saving</td>
<td>55%</td>
<td>71%</td>
</tr>
<tr>
<td>8. Natural Resources</td>
<td>55%</td>
<td>53%</td>
</tr>
<tr>
<td>9. Taxes</td>
<td>51%</td>
<td>26%</td>
</tr>
<tr>
<td>10. Management of Human Resources</td>
<td>51%</td>
<td>59%</td>
</tr>
<tr>
<td>11. Consumer Protection</td>
<td>51%</td>
<td>65%</td>
</tr>
<tr>
<td>12. Buying Clothing</td>
<td>50%</td>
<td>67%</td>
</tr>
</tbody>
</table>
Very few students listed concepts as being not helpful. Five percent was the highest and was indicated for recreation equipment and development of a personal philosophy about sharing.

The lowest percentage indicating a concept not helpful was 00.67 percent for shopping techniques and buying foods (Appendix B, Table II).

Fifty percent or more of the students felt they had learned a significant amount about only four concepts:

1. Taxes
2. The Market Economy
3. Marketing Techniques that Persuade
4. Rights and Responsibilities of Consumers in a Free Enterprise System

These concepts were learned mainly in the economics classes which are part of the senior problems requirement.

Many other courses were written in by students for each concept, but were not mentioned by a significant number to warrant further study.

**Student Reactions to Proposed Course**

After the statistical information on the concepts was tabulated, student comments were analyzed. Eighty-seven students indicated a marked degree of approval for the proposed course by using such
phrases as: "super-good preparation," "fantastic," "great," "very helpful," "beautifully relevant," "we need it," and "groovy and out of sight." Some of these students wrote longer statements that indicated a marked degree of approval for the course:

1. A study in consumer economics and principles should be an essential part of any high school program. I am happy to see that someone has finally decided to do something about teaching practical economics to an ignorant population. Life would be much easier for many people if they knew how to handle their money and understood government policies concerning welfare, social security, etc.

2. It makes sense to teach kids something that will help them in life; most of the stuff doesn't help.

3. For once we might learn how to live.

4. The concepts most important have not been stressed in our school.

5. I think it would be most helpful, because it would prevent us from making bad mistakes in the future.

Thirty-five indicated approval for the course, although without the enthusiasm expressed by the 87 mentioned previously. These students used such phrases as, "O.K.," "good," and "yes."

Six disapproved of the course saying it was "not good," "boring," and "can learn in everyday life."

Student Concerns

Thirty students were concerned that the course might be boring and would not be taught right. These statements were typical:
1. Boring, but if you could stay awake, might learn something.

2. These can be very boring topics. An instructor that can make it interesting is needed so it won't be such a chore or burden.

3. A good, understanding, easy to talk to teacher is a must for such a course.

4. Need a strict teacher who demands results. Also one who is interesting - teaches with modern methods.

5. Teachers that don't just tell you what to think but help you to learn to question and take on responsibilities.

6. It would be great if the instructor was the type of person who would give you the facts like they were and let you decide what to do about them.

7. More freedom of students - more communication and understanding between student and teacher.

One student was very pessimistic about the whole thing when he flatly stated:

It wouldn't be taught effectively.

---

**Student Comments about Scope, Content and Placement of Course in the Curriculum**

Eight students made comments about the scope and content of the proposed course. Two stated there were too many concepts to study, and one more said it would be "thorough" if all the concepts were taught. Another felt the course should start earlier - that one year wasn't enough. One other said the course should be for juniors as well as seniors. Other statements were:
1. It would be good to touch on each subject and go deeper into ones where there is more need and interest.

2. Seek the wants and needs of your students to insure a better America, not what you feel they should have.

3. Deal with points and problems students are interested in; not just teachers. Let the kid plan, not the teacher.

Thirteen felt the consumer education course should not be a required course. They thought some would like it and others wouldn't.

Twenty students indicated dissatisfaction with the present senior problems classes by stating these classes were boring or that the consumer education course would be a great improvement. One student said, "Modern problems is the most boring class I've sat through. It could be covered in one semester."

Seven students felt the consumer education concepts mentioned on the questionnaire were an extension of what they have in modern problems now and could be substituted for the modern problems requirement.

Student Ideas for Learning Activities and Resources

Thirty-one students wanted more field trips in general. They said:

1. Field trips open people's eyes.

2. Field trips create a relaxed atmosphere that is better for learning.

3. More field trips! In three years of high school, I've been on one field trip.
Twenty-seven additional students listed ideas for specific field trips. These ideas included visits to the circuit court, city council meetings, retail stores, insurance offices, employment office, car dealerships, welfare offices, social security office, unemployment office, chamber of commerce, business college, businesses in which students would like to become involved, and the stock market.

Six students mentioned having more guest speakers in general. Two made specific suggestions - an insurance man and legal authorities.

Three students wanted more projects, two suggested research by groups and individuals and three mentioned using games simulating real situations.

One made a general statement about classroom activities. She said:

A more varied atmosphere in a class program. Give them something that will draw interest and will be rewarding to their partaking in class.

**Findings of Teacher Survey**

Nine of the 14 teachers surveyed indicated 3 or more periods devoted to at least one consumer education concept on the questionnaire (Appendix B, Table III), and were interviewed in more depth to determine the content of the units they taught, what learning experiences and resources were being used, and the personal qualifications
they might have to teach consumer education concepts. No additional teachers were surveyed after reviewing information on the student questionnaires.

The questions asked and recorded on the tape are found in Appendix A.

**Enthusiasm of Respondents for Consumer Education Concepts**

Each of the 9 respondents was interviewed with the aid of a tape recorder and asked if they were enthusiastic about teaching the consumer education concepts listed on the questionnaire. They were also asked to identify why or why not, and if they enjoyed any one area more than the others.

All 9 respondents indicated that they were enthusiastic about consumer education concepts. They liked teaching consumer education, because they felt these concepts were important for the students to know and the students could see their relevancy. Three teachers felt all areas were important and could not identify any one that they liked above all others. The general business teacher preferred record keeping, the two homemaking teachers preferred consumer buying, the consumer math teacher enjoyed bringing in ways that math is related to business problems, the business math teacher liked to emphasize the concept of getting and keeping a job, and the sociology teacher preferred conservation.
Background of Respondents in Consumer Education

Only one of the 9 interviewed had specific training in consumer education. This was one of the homemaking teachers who indicated a summer course in consumer education and a summer workshop in family finance. The other homemaking teacher had a summer workshop in one area of consumer education, insurance. She also indicated that her interest in consumer education led to much reading on the subject which provided a good background.

The other 7 teachers all mentioned preparation in their major and minor fields. Two of these teachers indicated that experience in the business world helped them.

How Consumer Education Was Made Relevant to Students

One of the economics teachers felt his course wasn't relevant to either the college preparatory or the general student. He stated that when he attempted to teach theory, which is needed for those going on to college, he lost the interest of the average student; and when he spent time on the more practical applications, he felt he was slighting the students who needed a background in theory. He said:

It may be difficult to manifest, but I believe that if there's some way to break the course into what you might call a college preparatory course on one hand and either a
consumer or vocational economics course on the other hand, it would be very beneficial. I realize this would give some selectivity to classes, but then I don't see where this is necessarily an evil. We have natural selectivity in our chemistry and physics courses because those are mainly for kids that tend to go on to college. Perhaps the senior problems requirement could be set up on something like a cluster basis where the students had a choice as to which course he could take rather than coming in with the idea, well I have to take this course to graduate. I haven't given too much thought to the courses that might be included in the cluster, but I'd say a course in consumer economics, a course in college preparatory economics which would probably go into a little more theory, a course in sociology, family living and one in ecology could be brought in here.

The other 8 teachers gave more general ideas for making consumer education concepts relevant to student needs. Their answers included the use of more projects, development of the course on the basis of student interests, relation of some concepts to jobs since students find it easy to identify with jobs and elimination of textbooks.

How Individualized Instruction Was Accomplished

Three teachers mentioned specific problems in individualizing instruction and did not indicate any methods they used. Two of these teachers said the problem in individualizing instruction was due to a lack of materials for different levels. The other teacher found individualization difficult because of a lack of time and size of classes.

One teacher simply stated he made little attempt to individualize.
Another teacher said he individualized in giving quizzes and tests, indicating a misunderstanding of the concept. Four teachers said they gave students a choice of activities and projects in an attempt to individualize. One of the homemaking teachers mentioned the use of extended learnings.

It was obvious that individualized instruction was not emphasized by any of these teachers and some were rather vague as to the meaning of the term.

**Learning Experiences and Resources Used**

The consumer math teacher used the text for most of his course, although he did bring in newspaper articles from time to time.

The business math teacher used the text to a great extent, but had an excellent set of overheads, and the students did project papers.

The sociology teacher also relied on the text for most of the course, but students brought in some unusual ads for a project and did reports on conservation.

The two economics teachers indicated extensive use of the text, but mentioned some special projects and speakers. Field trips were not taken and film resources were very poor. Between them, the two teachers mentioned the following learning experiences:

1. Filling out income tax forms.
2. Investing in the stock market with paper money.
3. Looking for ads that increase student wants by appealing to desires.


5. Using resource people such as insurance men, attorneys, and representatives from the social security office and a business school.

Specific resources mentioned by the economics teachers were the Wall Street Journal, Moody's Investor Manual, and newspaper articles.

The two general business teachers mentioned use of the text, but to no great extent due to the type of student taking this class (the one that can't make it anywhere else). Not many films were used and no field trips were taken. One of the teachers stated that he didn't feel the advantages of field trips were worth the time. Between the two, learning experiences mentioned were:

1. Working with a family finance practice set (most successful).

2. Comparing prices and features of five different makes of the same type of appliance (a problem arose when all the students went downtown individually and plagued local businesses).

3. Figuring interest on different kinds of investments.


5. Making up to two reports a week all year for extended learnings,
if the student desired.

6. Keeping a budget for two weeks.

7. Using resource people - insurance men, representatives from the social security office and local finance company.

One general business teacher explained a successful learning experience in more detail:

We formed a class credit union that worked out real well. The students bought shares at 25 cents a share and they charged other students in the class that wanted to borrow money 2 cents per day. At the end, we paid back the amount the students invested plus the dividends and most of them made about 4 cents a share. Before the students could borrow any money, they had to own at least one share just like a regular credit union. They had a time limit of two weeks to pay back the money. There were no problems in collecting, and some students borrowed as much as five dollars. This was about the time of the Christmas formal.

Resources listed by the two general business teachers included catalogues used when talking about advertising, television, Consumers Bulletin, newspaper articles of people in financial trouble, magazines, Institute of Life Insurance materials (particularly "Policies for Protection"), materials from the social security office, manual put out by the Consumer Credit Association, and the family finance practice set from Southwestern Publishing Company mentioned before under learning experiences.

Learning experiences mentioned by the two homemaking teachers were:

1. Evaluation of actual toys and clothes in a child care unit.
2. Forced choice values test and discussion of values.
3. Evaluation of time and energy used in kitchen labs.
4. Extended learning on budgeting.
5. Individual reports on clothing features.
6. Price, quantity and quality comparisons ("this year used green beans - got the cans, weighed contents to see how much liquid and solid we had, taste tested without seeing the brand names").

A particularly successful game was tried from Illinois Teacher for Contemporary Roles, November-December, 1969.

I set up a situation and every day when the students came in they picked up a piece of paper with a situation involving money on it. Students were to make a decision and record what they did. It was fun for them to do and almost every girl in there came out ahead. They'd look forward to it and would say, where are our slips? They'd sit down and try them again . . . no I wouldn't do that; nooooo I don't want to go to the show.

Specific field trips were mentioned by the homemaking teachers:

1. Trips to stores to buy fabric.
2. Trips to see homes (mobile home and one being built).
3. Trips to market when studying foods.
4. Trips to local furniture store.

Resources mentioned by the homemaking teachers were lengthy and they stated if they had been given more time, they could have listed more as each concept was discussed.
Specific resources mentioned by the homemaking students were:

1. Oregon State University pamphlets on foods.
2. Various magazines.
3. Various newspaper articles and ads; Sylvia Porter's column in particular.
4. Filmstrips on clothing, appliances, and how to buy meat (3M).
5. Forecast for Home Economists, for articles on jobs.
7. The Innocent Consumer by Sidney Margolius.
8. Dollars and Cents by Ella Gail.
10. You Are a Consumer of Clothing by Garrett and Metzen.
11. Film from Oregon State on new happenings in housing.
V. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The major purpose of this study was to develop a resource unit for consumer education at Grants Pass High School. To provide a basis for curriculum planning, students and teachers at the high school were questioned to determine what courses were already including consumer education concepts, the depth of this teaching, and student reactions to the suggested consumer education course and its content.

Data Concerning Student Questionnaire

To discover which concepts were most relevant to students, which ones they had studied during their course work at Grants Pass High School, how much they had learned, and what their reactions were to the proposed consumer education class, a questionnaire was distributed to 437 seniors during their senior problems classes. Only 364 questionnaires were used in the study, representing 71 percent of the senior class. The 29 percent not covered resulted from absentees, incomplete forms and forms filled out by transfer students which weren't used.

The concepts considered most helpful by 50 percent or more of the respondents were: insurance, jobs, shopping techniques, buying food, consumer credit, investing, saving, natural resources,
taxes, management of human resources, consumer protection and buying clothing.

A previous questionnaire returned by 110 young adults did not identify as many consumer education goals as this study. However, 7 out of the 13 that were mentioned received a most helpful rating by 50 percent or more of the respondents (Appendix C). The consumer education goals included in these 7 were: 3 related to jobs, 1 related to saving, borrowing and investing, and 3 others, buying food, purchasing insurance, and natural resources.

It is interesting to note that 50 percent of both groups identified jobs, investing, saving, using credit, buying food, and natural resources as being most helpful.

Grants Pass High School students indicated that they did not remember studying most of the consumer education concepts listed on the questionnaire; or, if they did, they learned very little. Only 4 concepts were listed by 50 percent or more of the students as ones that they had learned a lot, or at least some about. These were:

1. Taxes
2. The Market Economy
3. Marketing Techniques that Persuade
4. Rights and Responsibilities of Consumers in a Free Enterprise System

Students indicated learning about the above concepts in their
required economics classes. Students that remembered studying other concepts listed a variety of courses, but a significant number of students did not mention any one course not already covered by the teacher questionnaire. It seems that consumer education concepts are taught so briefly in such a wide variety of courses that students have trouble remembering them at all, and when they do remember studying them, feel they have learned very little.

Student comments indicated that the majority favored a consumer education course but feared that the concepts could become very boring if not taught correctly. Many students were dissatisfied with the senior problems set up at the high school, could see consumer education concepts as a practical extension of what they were already doing, and thought this would be preferable to what they were forced into taking at the present time. The majority of those who discussed the question of a required versus an elective consumer education course favored an elective course. The most popular learning activity was the field trip with many specific suggestions made.

Data Concerning Teacher Questionnaire

To discover what courses included consumer education concepts, a questionnaire was given to 14 teachers who had previously indicated their subject matter area included consumer education. All 14 were returned. Of these, 9 indicated devoting 3 or more
periods to at least one of the concepts on the questionnaire. These teachers were interviewed further with the aid of a tape recorder.

All teachers interviewed were enthusiastic about teaching consumer education concepts, because they felt these concepts were meaningful to students and important for them to know. No one area of consumer education was favored by a significant number of teachers. Those who specified an area of particular interest seemed to choose one they felt most comfortable with, i.e., the homemaking teachers both liked consumer buying; the business teacher preferred record keeping.

Most of the teachers had no specific training in consumer education, but relied on their subject matter background for preparation in teaching consumer education concepts. The homemaking teacher was the only one interviewed who reported having a course in consumer education.

Teachers made consumer education concepts more relevant by giving students a choice of projects, making projects more plentiful, using student interests to develop the course, disposing of textbooks, and relating some concepts to jobs, since students find it easy to relate to jobs.

Problems in individualizing instruction were mentioned such as a lack of resources on different levels, not enough time and classes too large. Most of the teachers interviewed did not emphasize
individualized instruction and some did not fully understand the term. Methods used were offering a variety of student activities and projects and using extended learnings.

Learning experiences, projects and resources were most plentiful in the homemaking classes. The homemaking classes were the only ones that took field trips. The general business classes were next on the most active list for learning experiences, student projects and resources. The other classes made extensive use of the textbook, with fewer student activities and projects. The economics classes mentioned some outside resources and student projects; however, the time devoted to practical application of consumer education concepts was minimal in order to cover economic concepts and theory which was the major objective of the course.

Conclusions

Based on the findings of this study the following conclusions were made:

1. Most Grants Pass High School students see the relevancy of consumer education and feel a class would be helpful if taught in an interesting and effective manner.

2. Although the readings state there is little or no motivation problem with consumer education concepts, students have a real concern that these concepts could be boring. They feel
the teacher of this course should be able to communicate with students and should base content on student needs.

3. Most Grants Pass High School teachers now teaching consumer education concepts see the importance to students and feel student interest can be stimulated.

4. Teachers of consumer education concepts at Grants Pass High School indicated problems in providing individualized instruction and obtaining up to date resource materials.

5. The homemaking teachers at Grants Pass High School were the only teachers identifying college preparation in consumer education, and they reported more use of student activities, projects and field trips than any other discipline.

6. Students and teachers alike feel the senior problems requirement at Grants Pass High School is not doing the job.

7. Grants Pass High School students either failed to remember studying consumer education concepts or reported learning little about them. This may be because concepts are spread out over a wide variety of courses with no coordination.

Recommendations

Based on the conclusions drawn from this study and the review of literature, the following recommendations are made:

1. Consumer education concepts begin in elementary school and
continue through senior high, due to the great amount of student and teacher interest in the subject and its complexity.

2. Consumer education be taught in all subject matter areas where they apply, but the district provide some coordination and offer a capstone course to draw together these concepts and emphasize them.

3. A cluster of semester courses be developed to meet the senior problems requirement at Grants Pass High School, with consumer education one choice.


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APPENDICES
TEACHER QUESTIONNAIRE . . . CONSUMER EDUCATION CONCEPTS

Course Name ___________________________ Grade Level _________
Total No. of Students Enrolled per Yr. _________ Teacher ___________________________

DIRECTIONS: Using a separate sheet of paper for each course you teach, indicate the estimated number of periods you spend on each of the consumer education concepts listed below.

Estimated No. of Periods

I. Consumer Buying
   A. Principles of consumer purchasing (includes factors influencing consumer choices such as motivational and sales promotional devices, advertising; public and private helps for the consumer; price, quality and quantity comparisons)

B. Purchasing specific goods and services
   1. Food
   2. Clothing
   3. Furniture and household furnishings
   4. Appliances
   5. Transportation
   6. Shelter
   7. Professional services (doctor, lawyer, dentist)
   8. Personal services (beauty operator, barber)
   9. Other: (Please identify by circling or writing in other areas) Sports and recreation equipment, toys, reading materials, cosmetics, cleaning products, tools, ______________________________

II. Consumer Credit

III. Wage Earning (includes adjusting to changes in the work world, education and human relationship factors in employment)

IV. Values and Goals (and their influence on the consumer)

V. Management of Resources
   A. Efficient use of resources throughout the family life cycle
   B. Efficient use of specific resources
      1. Time and energy
      2. Money (money management)
      3. Knowledge
      4. Skills and abilities
      5. Attitudes
      6. Shared resources
         a. Taxes
         b. Environmental planning
Teacher Questionnaire

VI. Economic Security

A. Private sources of economic security

1. Saving
2. Investing
3. Buying insurance
   a. Life
   b. Health
   c. Car
   d. Accident
   e. Home

B. Public sources of economic security

1. Social security
2. Government health insurance plans
3. Unemployment compensation
4. State industrial accident insurance

VII. Consumer Rights and Responsibilities

VIII. Consumer Protection

A. Fraudulent and deceptive practices
B. Consumer protection laws

IX. The Consumer's Role in the Economy (includes the effect of economic conditions on consumption of goods and services and the consumer as a vital force in the economy)

X. Please list any additional consumer education concepts you teach that do not appear on this questionnaire.

XI. Should any of the concepts mentioned in the outline above be omitted? If so, list.

XII. Would you be interested in helping develop consumer education concepts and resource materials?
STUDENT QUESTIONNAIRE - CONSUMER EDUCATION CONCEPTS

You have been selected to fill out an important questionnaire which will be used to plan a semester course in consumer education for both boys and girls at Grants Pass High School. This course would be given at the senior level and would concern making consumer decisions at home, at work, and in the community; solving problems of everyday living; and bridging the gap between school and the work world.

ABOUT YOU: Please tell us about yourself:

SEX: Male Female
TRANSFER STUDENT Yes No

The first year after you finish high school you may plan to do several things. Circle those that apply.
A. Go to work
B. Get married
C. Go to business or technical school
D. Go to college
E. Join the military
F. Other (Specify):

ABOUT THE QUESTIONNAIRE:

Below are some consumer education concepts in the form of questions. Please indicate whether you remember studying any of these concepts during your high school career by checking (✓) the appropriate column to the right of each concept. If you remember a name or names of specific courses that helped you explore these concepts, please write these in under the next column. If you don't remember, put a question mark. If you did study the concept, indicate how much you feel you learned through your course work at Grants Pass High School by placing a check (✓) under the appropriate column. In the last column at the far right, indicate by a check (✓) whether you feel a knowledge of each concept would be important for you to know as you go out on your own from high school.

<table>
<thead>
<tr>
<th>CONSUMER CONCEPTS</th>
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<th>If taught effectively, I think this concept would be:</th>
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<tbody>
<tr>
<td>MAKING ENDS MEET</td>
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<tr>
<td>A. How can I get the most for my shopping dollar? (Includes sources of information, how to shop, use and care of purchases.)</td>
<td>Yes</td>
<td>No</td>
<td>Lots</td>
<td>Some</td>
</tr>
</tbody>
</table>
II. CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES
   A. How will values, goals and resources determine the way I will live?
   B. How can I reach my goals in life through good management of resources?
      1. Human (energy, talent, skills, ability, knowledge)
      2. Time (leisure, productive)
      3. Material (money, other assets)
      4. Community (library, schools)
   C. How can sharing resources help make a better life for all?
      1. Where do taxes go
      2. What can I do to help save our natural resources?
      3. How can I develop a personal philosophy about sharing?
   D. How can credit be used wisely?

III. DEALING WITH EMERGENCIES AND PLANNING AHEAD FOR MY FAMILY'S SECURITY
   A. How can I develop occupational skills and abilities so that I can get and keep a good job?
   B. What are some things I can do as an individual to deal with emergencies and plan ahead for my family's security?
      1. What should I consider when buying insurance? (car, life, health, accident, home . . . circle any of significant interest)
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</table>
I remember studying this concept

What I've learned about this concept at G.P. Hi. School

If taught effectively, I think the concept would be:

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<tr>
<th>Yes</th>
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<th>Lots</th>
<th>Some</th>
<th>Not Much</th>
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<th>Somewhat Helpful</th>
<th>Not Helpful</th>
<th>Don't Know</th>
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</table>

C. What are some things the government does to help me overcome emergencies?
1. Social security
2. Federal health insurance plans
3. Unemployment insurance

IV: PERFORMING MY DIFFICULT ROLE AS A CONSUMER IN OUR ECONOMY

A. What is my role as a consumer in our economy?
1. How does our market economy work?
2. What marketing techniques persuade me to buy? (advertising, sales promotion devices)
3. What are my rights and responsibilities as a consumer in a free enterprise system?

B. What protection is available to me as a consumer?
1. What are some fraudulent and deceptive schemes I should watch out for?
2. What are some ways I can protect myself from these schemes?

1. What do you think of a course like this for seniors?

2. Do you have any comments about the concepts listed above or ideas for additional ones?

3. Do you have any suggestions for learning activities, field trips or projects that would be interesting and helpful to you in understanding the concepts listed above?

Thank you for your time and serious consideration given to this survey. Happiness and best of luck to you all in your new life ahead!
TEACHER INTERVIEW QUESTIONS

The questions asked and recorded on tape were as follows:

1. Are you enthusiastic about teaching the consumer education concepts you listed on the previous survey? Can you identify why or why not? Do you enjoy any one area or areas more than others?

2. What special background have you had for teaching consumer education concepts (summer school courses, workshops, work experiences, readings?)

3. How do you make your teaching relevant to student needs?

4. Do you emphasize individualized instruction? If so, how is this accomplished?

5. If you devote three or more periods to one consumer education concept, please indicate:
   a. What types of learning experiences you use to bring out this concept (committee reports, visuals, discussions, buzz groups, case studies, field trips, others)?
   b. What kinds of resources do you use?
      (1) Type of resource (book, film, filmstrip, transparency, pamphlet, cassette tape, magazine, newspaper, radio, television, government publication, student and teacher experiences, resource people, other)?
      (2) Which student or teacher resources (identify which) were especially interesting or realistic to the student or particularly helpful to the teacher?
         (a) Title of the resource
         (b) Source
         (c) Cost, if known
         (d) How used
Letter to Evaluators of Resource Unit

Dear

We were classmates last summer in Dr. Snell's Evaluation Class. Since we all had similar experiences in writing behavioral outcomes and developing teaching units, I hoped you would review the enclosed section of my consumer education resource unit and make suggestions in the margins to be used for revision before final printing. This will be used to partially fulfill requirements for my Masters Degree.

Because this is a resource unit, the behavioral outcomes and suggested evaluations are broad and will need to be filled in by the individual teacher using the unit. The levels of learning do not necessarily progress from lower to higher levels. Do you have any suggestions as to how these levels might be rearranged or improved so that a smoother progression is achieved without getting too specific—or are they all right as they are?

I am also interested in finding out:

1. if the content and learning experiences help the student achieve the desired outcomes.
2. if the learning experiences given cover the content.
3. if each behavioral outcome is keyed to an evaluation technique.
4. if you have suggestions for good resources, evaluation techniques, and/or learning experiences that were not included in my unit.

If you are not able to review this unit between now and the end of May, please drop me a line immediately and return the enclosed section in the self-addressed manila envelope. If you are able to, I would appreciate it very much. Those who review the unit may wish a spiral-bound copy of the entire unrevised edition. (All four sections include: (1) Performing the Difficult Role of the Consumer in the Economy, (2) Making Ends Meet, (3) Planning for Emergencies and Each Stage of the Family Life Cycle, and (4) Creating a Satisfying Life with Available Resources.) Let me know when you send your section back with your suggestions, and I will be glad to mail you one.

Best wishes to you.

Sincerely,

Annette R. Jacobson
Homemaking Teacher
APPENDIX B
### TABLE II  DATA FROM STUDENT QUESTIONNAIRE

<table>
<thead>
<tr>
<th>CONSUMER CONCEPTS</th>
<th>I remember studying this concept</th>
<th>In What Course</th>
<th>What I've learned about this concept at G.P. Hi, School</th>
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<tr>
<td></td>
<td>No Resp. Yes No</td>
<td>Lots Some Much Resp.</td>
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<tr>
<td>I. MAKING ENDS MEET</td>
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<tr>
<td>A. How can I get the most for my shopping dollar?</td>
<td>2.35 41.27 56.38</td>
<td>6.71 29.19 5.37 2.35</td>
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<tr>
<td>(Includes sources of information, how to shop, use and care of purchases.)</td>
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<tr>
<td>B. How can I save money when buying specific items?</td>
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<tr>
<td>1. Food</td>
<td>2.68 41.27 56.04</td>
<td>9.73 25.17 6.38 2.68</td>
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<td>2. Clothing</td>
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<td>3. Housing</td>
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<td>4. Housing</td>
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<tr>
<td>5. Transportation (cars)</td>
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<td>6.71 17.79 4.36 4.36</td>
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<td>6. Appliances</td>
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<tr>
<td>7. Services (doctor, beautician)</td>
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<td>3.36 9.06 5.37 3.36</td>
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<tr>
<td>8. Recreation equipment</td>
<td>7.05 10.74 82.21</td>
<td>3.36 6.71 4.36 3.36</td>
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<td>II. CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES</td>
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<tr>
<td>A. How will values, goals and resources determine the way I will live?</td>
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<td>B. How can I reach my goals in life through good management of resources?</td>
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<tr>
<td>1. Human (energy, talent, skills, ability, knowledge)</td>
<td>1.34 48.66 50.00</td>
<td>14.77 23.15 9.06 3.02</td>
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<td>2. Time (leisure, productive)</td>
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<td>3. Material (money, other assets)</td>
<td>4.03 40.27 52.35</td>
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<tr>
<td>4. Community (library, schools)</td>
<td>7.38 33.89 58.72</td>
<td>9.40 19.13 8.05 4.70</td>
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<td>C. How can sharing resources help make a better life for all?</td>
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<td>1. Where do taxes go?</td>
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<td>21.81 50.00 11.74 2.35</td>
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<td>2. What can I do to help save our natural resources?</td>
<td>4.70 47.65 47.65</td>
<td>15.77 27.85 5.37 3.36</td>
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<td>3. How can I develop a personal philosophy about sharing?</td>
<td>2.35 26.17 71.48</td>
<td>10.07 10.74 6.04 1.68</td>
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<tr>
<td>D. How can credit be used wisely?</td>
<td>2.01 43.49 54.36</td>
<td>11.07 25.83 7.38 1.68</td>
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<tr>
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## Economic Security

### A1 Saving

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### 2 Investing

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### 3 Insurance

- **a. Life**
  - 2
- **b. Health**
  - 2
- **c. Car**
  - 1
- **d. Accident**
  - 2
- **e. Home**
  - 1

### B1 Social Security

- **2 Gov't health ins.**
- **3 Unemployment comp.**
- **4 State Indus. Accid.**

### Consumer Rts. and Resp.

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### Consumer Protection

- **A Fraud and Deception**
  - 1
- **B Cons. Protection Laws**
  - 1

### Cons. Role in Economy

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- **inher-ent in course**
- **covered inci-dentally**
APPENDIX C
FACT SHEET . . .

PROJECT "ABOUT FACE"
GRANTS PASS SURVEY OF RECENT HIGH SCHOOL GRADUATES

THE FACES

Ages: 20-23 Females: 80
Married: 60 Males: 30
Single: 50

Occupations: BOYS
College 9 Service Industry 3
Millworker 6 Auto 2
Armed Forces 4 Food S. 1
Farmer 3 5 Other Occupations Represented

GIRLS
College 23 Bank Teller 3
Housewife 17 Beauty Operator 3
Office 12 Food Services 2
Teacher 8 8 Other Occupations Represented

THE FACES SPEAK

COURSE CREDIBLE

The idea is credible and I commend your courage in initiating such a program.

This class sounds fascinating, and I think many of the ideas presented are excellent.

I thought all the topics listed would be helpful if you had enough time. I think the students are very lucky to have such a course offered.

Sounds like a course every school needs. Will be very interesting and most of all will help young people adjust to the environment outside the authority of parents.

This is a good idea, and I feel that it is about time that this has been introduced. I only wish it had been started earlier.

NOT RELEVANT

This survey deals with topics that are no longer relevant and widens the generation gap. Discuss everyday living . . . Viet Nam, Cambodia, legalized abortion, birth control, campus disorder, the rape of Indian and especially black culture . . . that's what's happening baby . . . WISE UP!

Many at high school age will find many of these subjects stupid, because it doesn't concern them, and many like these will find the class overly silly. Good luck at presenting all this. I hope they take it seriously.
THE BROADER PICTURE

I think the most important thing for students of Grants Pass High School to know is that there is a whole world out there . . . with lots of exciting people and opportunities and they should take advantage of any and every chance to acquaint themselves with them.

One idea I feel that has been omitted is living, working, meeting, etc. with minority groups. Being raised in Grants Pass, I had little connection with members of any minority group until I came to college.

All in all, I think business matters or household planning have a place, but exploring the so-called life-style in this country (and if conclusions from that exploration indicate change, discussing what we can do to change it) is more important and should be kept in perspective throughout the course.

POPULATION . . . ENVIRONMENT . . . SEX EDUCATION

Discussion of family size is important, but it should be related to other things besides world population. The number of children needs to be related to estimated income of the family, housing and feeding and other responsibilities such as higher education.

I feel, as I have indicated, that the most important goals mentioned are population control (family size) and environmental pollution. These are factors that need rapid control for our generation to survive. Having babies starts at high school age for a lot of people, and therefore, the population problem should be emphasized along with sex education.

SOME GOALS IMPOSSIBLE TO TEACH

I think that many of the goals included on this sheet would be impossible to teach in a classroom (the more personal ones). They need to be learned, but I think it can only be done through experience.

I believe "understanding yourself" is important, but I would question first how something like this would be achieved in a classroom.

Many of the topics listed will be helpful. However, experience remains the best teacher.

I feel many of these subjects listed could be taught, but not really learned until the students experience them.
ON JOBS AND MONEY

There should be room for students to learn how to accept the responsibility that goes with a job... being on time, dependability, meeting the public, doing honest work, and so forth. Possibly an internship program whereby the students would have some independence in their life. It's difficult to teach a student the fact of no-workee, no-payee in the classroom where the most disastrous thing that can happen in an F on a report card.

I feel that in my own experience I was not really prepared for the business part of my marriage. Especially trying to find a job and managing the money through the month.

Money management is extremely important for young people. If they start out too far in the hole, chances are they'll still be looking for a way to pay their bills when it is time for retirement. The percentage of individuals who can retire on just social security is almost non-existent.

I think this class should show exactly how much it costs monthly to live; such as rent, utilities, food, clothes, car expense or transportation, and miscellaneous items. It should also tell how much babies cost. I have found that it is very necessary to know how to budget the income and how to buy especially food. There are so many ways to save if we only knew.

Successful management of both money and human relations is so important today that a class with just this in mind would be a benefit by itself.

The reason I checked the last page as things to be omitted is because all these things are in the Home Ec. classes and are already being taught. Those who are interested in these will take that course. Main emphasis should be on JOBS and MONEY MANAGEMENT such as credit cards, car buying, interest rates, etc.

What you might try in conjunction with this new class is a revamping of the Home Economics Department.

It is a good idea this thought class you have going... Hope it works!
80 Females
30 Males
110 Total

GENERAL INFORMATION: Circle appropriate answer, please.

SEX: Male  Female

NUMBER OF CHILDREN: 0 1 2 3 4 5 6

TYPE OF HOUSING: Dorm  Own Home
                 Duplex  Apartment
                 Rent Home  Mobile Home
                 Board and Room  Motel

AGE: 18, 19, 20, 21, ______

List

MARITAL STATUS: Married  Single  Divorced

OCCUPATION: ____________________________

You, as a recent graduate, have been selected to participate in a survey which will be used to plan a new semester course for both boys and girls at Grants Pass High School. This course will be given at the junior or senior level and will concern making wise decisions at home, at work, and in the community; solving problems of every-day living; and bridging the gap between school and the work-world.

DIRECTIONS:

Below are some goals which we have considered for the course. Please (✓) check those which you feel would be the most meaningful to you, from your own experience.

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<td>2. Relating personal qualifications to job requirements</td>
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<td>3. Job hunting techniques</td>
<td>58</td>
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<td>4. Saving, borrowing and investing in today's world</td>
<td>68</td>
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<td>5. Managing your time and energy efficiently</td>
<td>44</td>
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<td>6. Managing leisure time (hobbies)</td>
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<td>7. Purchasing insurance (health, life, accident, car, home, etc.)</td>
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<td>8. Buying new and used cars, trailers, campers, home furnishings, and other major items</td>
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<td>9. Managing your environment (art and the environment and pollution control)</td>
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Choosing community sources of entertainment and activities and entertaining friends

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Getting along with others (friends, co-workers and family)

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Preparing for marriage

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Planning size of families in relation to world population

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Understanding yourself

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Living with older family members

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Understanding how the family is changing, including changing roles of men and women in today's society

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Recognizing responsibilities of each member to the family and to the community

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Understanding and getting along with children

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Entertaining children

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Caring for babies

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Planning and selecting food for good health

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Planning interesting and attractive meals

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Preparing foods

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Buying foods wisely for low cost meals

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Purchasing ready-made clothing intelligently

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Learning what looks best on you

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Caring for and repairing clothing

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Decorating a home or apartment on a limited income

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Finding solutions to storage problems

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Choosing a place to live

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Refinishing or upholstering furniture

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Making something from nothing

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Using and caring for modern equipment in the home

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<td>25</td>
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List below or on the back of this page any other areas which you feel girls and boys in this course should study and/or comment on any of the goals mentioned above.
APPENDIX D
New Courses Implemented in Grants Pass High School  
Homemaking Department, 1971-72

WESTERN CHEFS  
(1 SEM)  
GRADES 11-12  
Co-ed  
Pre-requisite: None

A laboratory course covering basic cooking skills as they apply to outdoor cooking (camping, picnics, barbecues). Students will gain experience in preparing local produce (wild game, fish, etc.), preserving local produce, and using prepared and semi-prepared foods. Fundamentals of nutrition will also be included.

CONTINENTAL COOKING  
(1 SEM)  
GRADES 11-12  
Co-ed  
Pre-requisite: Previous foods course or homemaking

Students will study cultures of other countries and prepare foods native to those countries. Numerous laboratory experiences will also be given in entertaining, and in preparing buffet and holiday meals.

STITCHING THE KNITS  
(1 SEM)  
GRADES 11-12  
Girls  
Pre-requisite: Previous sewing experience

After care and characteristics of stretch fabrics are reviewed, students will construct simple sportswear items using knit fabrics.

BASIC TAILORING  
(1 SEM)  
GRADES 11-12  
Girls  
Pre-requisite: Homemaking I and II

The course will begin with a short study of fabrics and design. Students will then devote the remainder of their time to the design and construction of a tailored garment.

BEGINNING SEWING  
(1 SEM)  
GRADES 10-11-12  
Girls  
Pre-requisite: None  
Credit - No Credit

A beginning course for those who have had little or no sewing experience, students will learn about fabric characteristics and how to buy fabrics. Then they will construct a simple garment using Bishop techniques.

CONSUMER EDUCATION  
(1 SEM)  
GRADE 12  
Co-ed  
Pre-requisite: None

A practical course dealing with consumer problems students will face now and when they leave high school. Problems studied will be based on student suggestions and needs. No textbook. Guest appearances by experts, field trips, filmstrips, cassette tapes, individual projects and up-to-date information from magazines and newspapers will be a vital part of this course.
ENVIRONMENTAL LIVING
Co-ed
Pre-requisite: None

The course begins with an overview of housing in relation to world population problems and harmonious living with the environment; then moves to the areas of planning housing for individual life styles, deciding upon home or apartment living, landscaping, decorating and furnishing living spaces on a limited budget. For the last 4-6 weeks of the course, students will choose creative projects related to their interests in home accessories. Projects could include antiquing, wall hangings, decoupage, making small accessories from discards, etc. Field trips, guest speakers and laboratory experiences are a major part of this course.
RESOURCE UNIT FOR TEACHING
CONSUMER EDUCATION

by
Annette R. Jacobson
INTRODUCTION

This resource unit was developed for a coeducational senior level course in consumer education at Grants Pass High School.

The ideas contained in the unit were gathered from a wide variety of sources, including student and teacher observations, suggestions from advisory committee members and those home economics students and teachers at Oregon State University evaluating the first draft, numerous textbooks, curriculum guides, pamphlets, visual aids, and thoughts of the investigator.

The resource unit was organized to contain generalizations, concepts, sub-concepts, behavioral objectives keyed to learning experiences and evaluation techniques, content and resources. Several behavioral objectives were listed for each concept; however, no attempt was made to identify objectives for every level of the domain. Learning activities were somewhat selective. In many cases, however, more were included than could be used, and individual teachers will need to make choices.

Because several teachers expressed a desire for up-to-date materials relevant to consumer education, suggested resources were included as they pertained to learning experiences within the unit. Some of the books and pamphlets are appropriate for teacher reference while other books and pamphlets, learning kits, films and filmstrips would be more helpful to students in gaining knowledge for application to other classroom activities.
A. Performing the Difficult Role of the Consumer in Our Economy

1. THE CONSUMER IN THE ECONOMY
   a. The market economy
   b. Consumer rights and responsibilities
   c. Marketing techniques designed to promote consumption

2. CONSUMER PROTECTION
   a. Fraudulent and deceptive schemes
   b. Government and private protective agencies

B. Creating a Satisfying Life with Available Resources

1. VALUES, GOALS AND RESOURCES
2. MANAGEMENT OF RESOURCES
   a. Time, energy, skills and abilities
   b. Money (planning for spending)
3. SHARING RESOURCES
   a. Taxes
   b. Natural resources
   c. Public services
   d. Philosophy of sharing
4. CONSUMER CREDIT AS A RESOURCE
   a. Credit and the economy
   b. Use of credit
   c. Forms and sources of credit
   d. Shopping for credit

C. Making Ends Meet

1. WISE SPENDING OF THE SHOPPING DOLLAR
   a. Decision-making process
   b. Needs, wants and standards of satisfaction
   c. Sources of information
   d. Where and when to buy
   e. Use and care of purchases

2. PURCHASING SPECIFIC ITEMS
   a. Housing
   b. Food
   c. Transportation (cars)
   d. Clothing, appliances, furniture, and services

D. Dealing with Emergencies and Planning for Each Stage of the Family Life Cycle

1. OCCUPATIONAL SKILLS AND ABILITIES AS A SOURCE OF ECONOMIC SECURITY
2. PRIVATE SOURCES OF ECONOMIC SECURITY
   a. Insurance
   b. Savings
   c. Investments
3. PUBLIC SOURCES OF ECONOMIC SECURITY
   a. Social security
   b. Federal health insurance plans
   c. Unemployment insurance
PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY
### BEHAVIORAL OUTCOME

1. Shows how he exercised the role of producer and consumer during the week. (C 3.00)

### CONTENT

- Everyone using goods and services is a consumer.
- Most people are also producers.
- Work enables people to make money so that they can obtain goods and services.

### EXPERIENCES

1. Develop and show a cartoon transparency illustrating the many "hats" of the consumer (or make funny hats to model).
2. Discuss how these hats might also give a clue to the producer role of the consumer.
3. Ask how many in the class work. Why do they work? What are some creative things that could be done in high school to help teens obtain more goods and services from the money they earn both now and in the future? (Hopefully, the consumer education class would be mentioned.)

Play tape, "Why Consumer Education?"

### SELECTED RESOURCES

- Transparency idea in Proctor and Gamble's *Home Care*, visual la.
- Cassette tape, "Why Consumer Education?" *Modern Consumer Education*, Grolier.
### CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

**Concept:** The Consumer in the Economy

**Generalization:** A free enterprise system has a number of advantages for the consumer

### BEHAVIORAL OUTCOME

<table>
<thead>
<tr>
<th><strong>CONTENT</strong></th>
<th><strong>BEHAVIORAL OUTCOME</strong></th>
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<tbody>
<tr>
<td>The purpose of an economy is to produce a large quantity of reasonably priced quality goods and services for maximum consumer satisfaction.</td>
<td>1. Distinguishes the differences between a planned economy and a free enterprise system. (C 2. 10)</td>
</tr>
<tr>
<td>Problems arise over what to produce, how much to produce and for whom to produce. Different economic systems solve these problems in different ways.</td>
<td>2. Gives examples of some advantages of a free enterprise system. (C 2. 20)</td>
</tr>
<tr>
<td>Most business in the United States are private and operate on the profit motive. Ideally, consumer demand determines what is produced.</td>
<td>3. Predicts a situation which might arise due to a disadvantage of the free enterprise system. (C 3. 00)</td>
</tr>
<tr>
<td>Although individual freedom of choice is central to our economy, limited government control is necessary for the protection of the individual and society. A free enterprise system benefits from the principles of private property, the profit motive and limited government control.</td>
<td>4. Devises a solution to the situation within the free enterprise system (C 5. 20)</td>
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### CONTENT

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<tr>
<th><strong>CONTENT</strong></th>
<th><strong>EXPERIENCES</strong></th>
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<tbody>
<tr>
<td>1. Develop and show a cartoon transparency showing the purpose of an economy.</td>
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<tr>
<td>2. Play game to show the difference between a planned economy and a free enterprise economy as each goes about solving the problems of how much to produce, what to produce and for whom to produce.</td>
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<tr>
<td>3. Discuss the end results of each kind of system. How was the free enterprise economy benefited by the principles of private property, the profit motive and limited government control? Do problems arise in the actual utilization of these principles?</td>
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</tr>
<tr>
<td>4. Show a hula hoop or other article no longer produced due to lack of consumer demand. Show an antique, visit a museum or invite senior citizens to demonstrate a product no longer made (spinning wheel, etc.). What contributed to its demise?</td>
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</table>

### EVALUATION: What are the differences between a planned economy and a free enterprise system? Can you see any advantages in a free enterprise system? List them. Cite a situation which might arise due to a disadvantage inherent in the system. Give your ideas on how to improve the situation within the system.

### SELECTED RESOURCES

- Field trip to museum or visit by senior citizens.
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Money systems developed due to changing economic conditions.

BEHAVIORAL OUTCOME

1. Explains what money is. (C 2.10)

2. Summarizes the changing economic conditions which led to the end of the barter system and the reliance on money as a medium of exchange. (C 2.20)

CONTENT

Primitive economies used a barter system or exchange of goods to meet the needs of their people.

The Industrial Revolution brought about specialization and the paycheck system, which led to the use of money as a medium of exchange.

Money is anything people will accept as payment for goods and services, in the belief that it can, in turn, be used for payment of other goods and services.

Coin and paper money developed as a need for a convenient, lightweight and universally accepted medium of exchange became apparent.

EXPERIENCES

1. Groups plan role playing situations to illustrate the problems of a barter system. Example: Using cards with pictures of turkeys (could be comical scraggly ones) and actual candles, students could portray situations occurring when a consumer wants to trade his goods for another but finds someone else has been there first with the same product or the person he wants to trade with needs candles instead of turkeys.

2. Discuss: What finally made this barter system impractical? Identify the goods and services sold by a food market, car dealer, and laundry service. Answer questions: Which of these goods and services could you provide for yourself? Which not? Why are we not entirely self sufficient?

3. Brainstorm ideas of instances today where we still swap services (washing dishes, shoveling snow, etc.).

SELECTED RESOURCES


EXPERIENCES

4. Brainstorm names of items that have served as money over the long span of human history (seashells, stones, etc.). Illustrate with stories and transparencies of what primitive cultures used for money. Example: Cartoon transparency of men lifting the great stone wheels used for money in the South Pacific Islands, with women watching to the side. Those were the days when men handled all the money... the women couldn't lift it.

5. Have coin collector visit class, borrow coins or show pictures of old Roman coins. Discuss the reasons why gold became the preferred substance for coins after the Renaissance (least likely to corrode... easily obtainable).

EVALUATION: Explain the statement: "Money is nothing more or less than a convenience." What changing economic conditions finally brought about the end of the barter system and the reliance on money as a medium of exchange?

SELECTED RESOURCES


Local Resource Person: Coin collector.
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: There is a circular flow of money in the economy.

BEHAVIORAL OUTCOME

EXPERIENCES

1. Diagrams the effect of a marked change in teenage saving or spending on the circular flow chart. (C 4. 20)

   CONTENT

   There can be no income without production and the two must balance.

   Business uses land, labor, and machinery to produce goods and services consumers demand. Businesses will then pay an income to workers, landowners and other suppliers of productive services, making it possible for consumers, in turn, to buy the goods and services in the marketplace.

   Individuals and businesses save part of their income and invest those savings in new productive facilities.

   Some purchasing is done all together rather than as individuals, using taxes for payment.

   No economic system runs smoothly all the time. Inflation, deflation, depression, and prosperity are terms used to explain wide swings in the economy.

   1. Have class sit in a circle. Each student identifies himself as a worker, professional or businessman in the community. Give $1000 in play money to one person to spend in the community. Object is to keep the money circulating for a period of time and then find out where it is. Compare this to the flow of money in a real community. What are the limitations of the game?

   2. Illustrate the circular flow of money with a cartoon transparency. Use overlays when pointing out the influence of taxes, savings and investments.

   3. Discuss: How do economic difficulties begin? What is inflation, deflation, depression, recession and prosperity? How is the consumer effected by these ups and downs in the economy? How can the consumer protect himself from swings in the economy? What can the government do?


   SELECTED RESOURCES


Concept: The Consumer in the Economy

Generalization: Circular flow

EXPERIENCES

EVALUATION: Draw a circular flow chart and indicate the effect on the economy if all the girls in the U.S. suddenly decided to buy purple gym shoes.

SELECTED RESOURCES

CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: In a consumer-directed economy, a consumer must recognize his rights and exercise his responsibilities.

BEHAVIORAL OUTCOME

1. Identifies the four conditions which must be met for a consumer-directed economy to exist. (C 1.12)
2. Explains the importance of the consumer in a market economy. (C 2.10)
3. Explains why each condition is necessary. (C 2.20)
4. Identifies consumer rights. (C 1.12)
5. Shows the relationship between consumer rights and responsibilities by giving examples of situations arising when consumers do not exercise their responsibilities. (C 3.00)
6. Follows practices indicative of a responsible consumer. (A 3.30)

CONTENT

Consumers are an important element in our society, for it is their spending and saving that makes the economy work.

In a consumption-directed economy, almost anything would be permitted if it stimulated people to buy.

In a consumer-directed economy, the individual is important and is not treated as simply a buying machine.

In order to have a consumer-directed economy, four conditions must be met:

1. Competition
2. Fairly even distribution of income
3. Public sector that provides services
4. Informed intelligent consumers who know their rights and responsibilities within our economic system.

EXPERIENCES

1. Filmstrip: Consumer Education Series shown so students can better understand the influence of consumers on production of goods and services.
2. Show filmstrip, The Role of Consumers to determine the importance and present status of consumers.
3. Discuss: What is the difference between a consumption-directed and a consumer-directed economy?
4. Discuss the four conditions which must be present for a consumer-directed economy to exist:

   (1) Competition

   What is competition? Why must we have competition? Bring out the benefits of improved products with lower prices. Have students give examples of products whose prices have come down with added competition such as ball point pens from $12.50 to a few dimes, color TVs, etc. What is the role of government in regulating competition? Do we have industries today with little competition? Examples: only 4 automobile manufacturers in the U.S.; only 4 manufacturers produce 85% of all breakfast cereals eaten in the U.S.

SELECTED RESOURCES

Filmstrip: Consumer Education Series, Institute of Life Insurance.

Filmstrip: The Role of Consumers, Joint Council on Economic Education.


Troelstrup, p.7-8.

Troelstrup, p. 9.

Concept: The Consumer in the Economy

Generalization: Consumer-directed economy; Rights and responsibilities

EXPERIENCES

(2) Fairly Even Distribution of Income

See film, The Owl Who Gave a Hoot. Discuss ways people may be disadvantaged (health, education, age, color, personal possessions, etc.). Have each group choose a book or magazine article on social problems for members to read over a period of time. Group reports to class in a unique way (skit, art interpretation, puppets, etc.).

SELECTED RESOURCES

Film: The Owl Who Gave a Hoot. Modern Talking Picture Service.


Child of the Dark - The Diary of Caroline Maria DeJesus. David StClair, translator. 1962.


The Status Seekers, Vance Packard.
Concept: The Consumer in the Economy

Generalization: Consumer-directed economy; Rights and responsibilities

EXPERIENCES

(3) Services by the Public Sector

Discuss services provided by each level of the government: federal, state, county and city. These will be discussed in more detail under "sharing resources" section.

(4) Informed Consumers

See the filmstrip, The Consumer Decides for a review of the consumer's role in the economy and introduction to consumer rights and responsibilities. Show transparency series in Texas Tech to clarify the connection between rights and responsibilities when discussing the filmstrip.

Go over case histories of situations in which consumers and business people have been involved. Discuss who was responsible for the problem and what should be done.

Interview a foreign student and/or someone who has lived in a foreign country to determine consumer rights in other countries.

SELECTED RESOURCES


Transparencies on consumer rights and responsibilities.


EXPERIENCES

To exercise the right to be heard and the responsibility of keeping channels of communication open between consumers, business and government, hold a letter writing session. Write compliments as well as complaints to companies, congressmen, etc. Pin a copy of each letter to the bulletin board and match with answers received. Discuss results.

Have some interested students find out how well informed consumers are today. Devise questions for adults to answer from some suggested in Troelstrup. Students give survey and report results to class. A comparison might be made between adult and teenage knowledge of the same questions.

SELECTED RESOURCES


The Consumer in American Society. Troelstrup, p. 11.
Concept: The Consumer in the Economy

Generalization: Consumer-directed economy; Rights and responsibilities

EXPERIENCES

EVALUATION: Identify four conditions which must exist for a consumer-directed economy to operate. Why is each necessary?

Explain why the consumer is important in our market economy.

Identify the four consumer rights and compose a situation that might occur when the consumer fails to exercise his responsibility related to one of the rights.

RATING SCALE could be given to each student before the course and at the end to measure how well they assume the responsibilities of a consumer.

For Example:

<table>
<thead>
<tr>
<th>Expert</th>
<th>Average</th>
<th>Uninformed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reads labels carefully and knows what to expect of products</td>
<td>Glances at labels</td>
<td>Completely ignores labels</td>
</tr>
</tbody>
</table>
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Marketing is the process of moving goods from producers to consumers.

BEHAVIORAL OUTCOME

1. Demonstrates a knowledge of the functioning of the marketing system (C 3.00)

CONTENT

The purpose of marketing is to make goods available to consumers when and where they want them.

Marketing helps families improve their standard of living.

Middlemen help move products from the producer to the consumer.

Prices in the marketplace are determined by:

1. Cost of production
2. Marketing costs
   transportation
   packaging
   processing
   storing
   advertising
3. Supply and demand

EXPERIENCES

1. Discuss: What are markets? Develop transparency to illustrate that markets are not always retail stores but can be anywhere a buyer and seller meet for the purpose of exchanging goods (front doorstep, telephone).
2. Show filmstrip, Consumers in the Marketplace, to become more familiar with the marketplace, the consumer's role and the forces of supply and demand.
3. Determine how consumer goods are marketed, what middlemen are involved, how marketing has helped improve our standard of living (bring in examples of foods from around the world).
4. Have groups make up a new wacky product such as checkerboard sidewall tires. Research marketing functions and develop plans to market the group's product, including the development of an ad.
5. Groups make reports. Hold a discussion to determine how a price for each product can be set. What influences prices?

SELECTED RESOURCES


Filmstrip: Consumers in the Marketplace. Institute of Life Insurance.
EXPERIENCES

EVALUATION: Suppose you stopped at a roadside stand and bought a bushel of apples for $4.00. At the grocery store, the same bushel of apples would cost $4.60. What purpose of marketing was fulfilled when you stopped at the stand? Why could you buy the fruit there for less than at the grocery store? What marketing costs were eliminated?
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Motivational devices are designed to promote consumption.

BEHAVIORAL OUTCOME

1. Distinguishes the motivational devices in ads that stimulate consumers to purchase. (C 4.10)

CONTENT

Motivations most people hold in common are the desire for:

- physical well being
- creativity
- recognition
- knowledge
- financial gain
- beauty
- recreation

(Student might name others.)


EXPERIENCES

1. Students brainstorm recent purchases and list on transparency. Have them give reasons why they purchased each item.

2. Students help prepare a list of motivational devices on the board. Have them go back over reasons why they purchased the items still listed on the transparency and assign a possible motivation for each.

Example:

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Why</th>
<th>Motivation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dress</td>
<td>To wear to a dance</td>
<td>Beauty Recognition</td>
</tr>
</tbody>
</table>

Note that different motivations may appeal to different people at different times.

3. Discuss the statement: "One man's meat is another man's poison" and how it relates to consumer needs and wants. Are some needs unconscious in the minds of consumers? Could these unconscious needs explain some impulse buying and the satisfactions we sometimes get? Is impulse buying generally as satisfying as planned buying in the long run?

SELECTED RESOURCES


EXPERIENCES

4. Observe and note the type of things advertised at different times of the day and the types of commercials which accompany certain shows such as children's shows. What motivational devices are being used?

5. Write a short paper entitled "Money to Burn" in which you describe a very unsatisfactory or useless item purchased on impulse. Discuss what motivated you to purchase this item.

EVALUATION: Students analyze their group's original ad (done previously) to determine what motivational device was used to stimulate the consumer to buy. Other ads could be shown for the same type of analysis.
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Advertising has an impact on the consumer and the economy.

BEHAVIORAL OUTCOME

1. Explains the impact of advertising on the consumer and the economy. (C 2, 30)

2. Breaks down ads into component parts so that criteria can be established for evaluation. (C 4, 10)

3. Discriminates between good and poor ads. (C 6, 20)

CONTENT

By creating wants, advertising contributes to an expanding economy and stimulates a wide range of products and product improvements.

Consumers should realize that ads disseminate information only as it is related to the buying message; ads can increase prices in many cases (and lower prices in others); and they can stifle competition at the national level.

Advertising may deceive the consumer by using half truths, trickery, and puffery in order to convince or persuade him to buy their brand.

Solutions to control of advertising include government regulation (FTC, FCC, FDA), self regulation, principle of caveat venditor (let the seller beware) and the consumer himself.

EXPERIENCES

1. For interest approach, show laminated drawings and pictures of ads from the beginning of advertising history through the early 1900's. How are ads different today? What is their place in our modern economy?

2. View filmstrip, "And Now a Word from Our Sponsor."

3. Teacher shows and discusses some up to date ads from her collection (Keep current by reading "News Behind the Ads" in Changing Times. Another good reference to help build a collection, The Permissible Lie.

4. Then groups compile a folder of ads containing:
   (1) product differentiation
   (2) words that sound good but say nothing
   (3) an overstatement to tempt the consumer to buy
   (4) a testimonial
   (5) three other ads appealing to the group.

SELECTED RESOURCES

Filmstrip: "And Now a Word from Our Sponsor." Modern Consumer Education, Grolier.
"News Behind the Ads" in every issue of Changing Times.
"The Role of Advertising, "
EXPERIENCES

Have group mark specific facts contained in the ad in red and attention-getting devices and trade puffs in blue. Share findings with class.

5. Talk to representatives of TV, radio and newspapers to find out the cost of commercial advertising. Ask a merchant what his advertising budget is. Why does he feel he must spend this much?

6. Try to find out how much money is spent on a TV commercial at a given time during the day. Do the rates and types of products vary during the day?

7. Bring a stop watch and portable TV to class. Have students time the number of ads appearing in a half hour segment. How much time do consumers spend watching TV ads? (By the time the average student finishes high school he has seen 3,700 hours of commercials.)

8. What effect do TV ads have on the consumer? Is there a solution to the control of advertising?

9. Have students note how many ads they see a day (TV, newspapers, store windows, billboards, etc.). Report to class. Discuss: Do we become immune to advertising?

SELECTED RESOURCES


EXPERIENCES

EVALUATION: Have students select what they consider to be a good ad from several they have not seen before. Why did they choose that ad? What effect does this ad and others like it have on the economy? How do consumers benefit from good ads? How can poor ads adversely affect the consumer?
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Product differentiation through use of brand names promotes the sale of many products.

BEHAVIORAL OUTCOME

1. Estimates the influence of product differentiation and brand names on the consumer. (C 2.10)

CONTENT

Brand names and trademarks are used to distinguish a product and keep it alive in a competitive, expanding market.

Advertising has been very successful in brand name identification.

Often one product is not as different from another as advertisers would have us believe.

EXPERIENCES

1. Show transparency of different trademarks. Ask students to identify the product each is connected with.

2. What is product differentiation? Show ads of various orange juice products. How do the ads play up the different qualities of each brand? Are they really that different? Bring samples to class and test, using codes for identification.

3. Does product differentiation of brand names tend to raise the price of the item? Students research aspirin, vitamin pills, etc., in consumer magazines, ads, and compare prices in shops. Do the brand names cost more? Do the other brands perform just as well?

EVALUATION: Susie Q. uses nationally advertised, "Super Sudzy," for her wash and refuses to try another kind of detergent even though "Ebb Tide" is cheaper and her best friend is satisfied with its performance. Susie feels "Super Sudzy" has special ingredients that make it work better than any other kind of detergent. Is this likely to be the case? Why or why not?

SELECTED RESOURCES


Examples of ads showing product differentiation.

Visits to retail stores, use of consumer magazines and ads.

CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Packaging influences consumer buying.

BEHAVIORAL OUTCOME

1. Explains some advantages and shortcomings of the Fair Packaging Act (C 2.10)
2. Appraises the influence of packaging on the consumer to buy. (C 4.20)
3. Justifies choice of a good example of packaging from the consumer’s viewpoint. (C 6.20)

CONTENT

Packaging that is attractive, colorful, desirable and convenient stimulates the consumer to purchase.

Some packaging may be deceptive: recessed ends, slack filled; irregular measures making comparison difficult; difficulty in reading sizes and ingredients through liquid or cellophane, inconspicuous location, small print, color combination; descriptions such as “giant,” “jumbo” or “super.”

The Fair Packaging and Labeling Act of 1966 became theoretically effective in July, 1967. It requires that packaging and labeling on products in interstate commerce be honest and informative.

EXPERIENCES

1. Discuss the meaning of the following statements: “Never judge a book by its cover.” “The package is a silent salesman.”
2. Ask if anyone has ever purchased an item because of the package. Were they pleased or deceived? What was it about the package that stimulated them to buy? Bring examples.
3. Discuss the Fair Packaging and Labeling Act and what it requires by law on the label of a consumer product.
4. Make a list of the characteristics of good packaging.

EVALUATION: What are some advantages and shortcomings in the Fair Packaging and Labeling Act. Students choose best example of a packaged product from a previously unseen display. Justify choice from the consumer’s viewpoint. What is there about the package that might stimulate the consumer to buy?

SELECTED RESOURCES

CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: The Consumer in the Economy

Generalization: Promotional devices must be evaluated carefully by the consumer.

BEHAVIORAL OUTCOME

1. Appraises the value of a promotional device to the consumer. (C 6. 20)

CONTENT

Some promotional devices offer benefits to consumers if they learn to evaluate them carefully and be selective.

Many stores will sell some items at cost or below cost to attract customers.

Often stores will dispose of unsold seasonal goods at a loss rather than put up with the cost of storing them.

Some promotional devices mislead the consumer.

EXPERIENCES

1. Students bring examples of various promotional devices to class and display on bulletin board for further discussion.

2. Class divides into groups for research on the value of various promotional devices to the consumer.

Sales

Students collect examples of ads on various types of sales. Discuss the nature of the sale and what the consumer needs to know in order to decide upon the true value of the merchandise.

Loss Leaders

Students clip ads of loss leaders at grocery stores for 2 weeks. Analyze the types of goods sold at a loss and estimate the money value to the consumer over a month's time.

SELECTED RESOURCES


Local newspaper ads

Local newspaper ads

Local newspaper ads
EXPERIENCES

Trading Stamps

Committee compares prices at a store giving stamps and one that doesn't. Then they compare the variety and style of merchandise offered in a stamp book with the selection in retail stores. Come to a conclusion about the value of stamps to the consumer. Back it up with readings in the area.

Displays - Store Arrangements

Committee makes a visit to a supermarket and department store to study floor arrangement, displays, free samples, shelf arrangements, bargain prices, the amount of suggestions of salespeople. The group analyzes the effect of these promotional devices on the consumer and backs up findings with readings in the area.

SELECTED RESOURCES

"Stamps Take a Licking."

The Vulnerable Americans.
Gentry. 1966.

The Economics of Trading Stamps.
Fox. 1968.

The Effect of Trading Stamps on Retail Food Prices.
Bromley and Wallace. 1964.

Analysis of Rhode Island University Study of Trading Stamps and Prices. Alexander. 1965. (done for Sperry and Hutchinson and Co.)

"Supermarket Psychology."
EXPERIENCES

Prizes

This group could bring in examples of contests. Discuss: Are all prizes given away as advertised? (See recent FTC complaint against Reader's Digest promotion, etc.) What is done to make the consumer think he has a better chance of winning than he does?

EVALUATION: Students appraise the value to the consumer of one promotional device not reported on by his group, listing pros and cons and predicting the ultimate effect on the consumer's buying habits.

SELECTED RESOURCES

Examples of recent contest promotions received in the mail.
CONTENT

Fraudulent schemes are often successful because they depend upon such human desires as the desire to get something for nothing, the desire to make a fast buck, to stay healthy and to make a "steal."

Even though the consumer obtains some protection from laws and government agencies, his best protection is his own alertness to questionable schemes.

The consumer who takes the time to shop wisely and investigate quality and quantity claims is less likely to be cheated than the uninformed consumer.

When a consumer is deceived or when fraud is suspected, he should report it to the proper authorities.

As the marketplace becomes increasingly complex and impersonal the consumer needs more government protection.

"Quacks" are individuals selling phoney medicines, food products and devices with false promise that they improve health or cure disease.

EXPERIENCES

1. Display on bulletin board colorful consumer education pamphlets from the President's Committee on Consumer Affairs.
2. Listen to tape, "Frauds." Discuss reasons why the fraudulent scheme worked in each case. Would it have been easy to legislate against these schemes?
3. Read, "Fight Back - The Ungentle Art of Self Defense." Discuss what the consumer could have done before and/or after being gyped.
4. Show movie, "Too Good to be True" to give examples of bait advertising. Discuss.
5. Listen to tape, "Quacks and Medical Frauds." Have doctor speak to class on quackery.
6. Have students bring examples of frauds or misleading advertising. Why were the devices effective?
7. Groups make up skits on the basis of situations reviewed in previous experiences or on further exploration in resource books. They could portray a deceived consumer

SELECTED RESOURCES


Cassette tape, "Frauds" from Modern Consumer Education, Grolier.


Movie, "Too Good to be True." Better Business Bureau.

Cassette tape, "Quacks and Medical Frauds" from Modern Consumer Ed., Grolier.


The most serious outcome of quackery is that some people may postpone getting proper medical treatment. or they could portray a situation involving an informed consumer who was not fooled and reported the incident to the proper authorities. The best skit could be chosen for a consumer assembly.

8. As a class, prepare a guide for protecting oneself from fraudulent schemes.

9. Each group receives a statement from The Medicine Show to research and report on. Statement should stimulate a lot of interest and discussion such as:

(1) "No authoritative evidence exists that any cosmetic product will add to an individual's natural beauty or restore youthfulness to aging skin." p. 147.

(2) "The only "cure" for baldness is a hairpiece." p. 172.

(3) "The nation's consumers would be no worse off nutritionally or physically if most of the $400 million spent each year on multiple vitamin products...pills, liquids, single vitamins, multiple vitamins, vitamin-mineral compounds, and so on...were left in their bank accounts." p. 90.
**Concept:** Consumer Protection

**Generalization:** Consumer as own best protection

**EXPERIENCES**

**EVALUATION:** Students analyze various situations for fraudulent or deceptive practices. What is a consumer's best protection against such practices?
CENTRAL PROBLEM: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: Consumer Protection

Generalization: Consumers are protected by legislation and numerous government and private agencies.

BEHAVIORAL OUTCOME

1. Matches activities and commodities with the agency responsible for regulating them. (C 1.12)

2. Converts information on summary sheet to a descriptive report of a specific government or private agency giving the consumer protection (C 2.20)

CONTENT

The United States government has enacted many laws to uphold consumer rights. Consumers can obtain information and protective services from government agencies at the federal, state and local levels. Federal agencies provide the most extensive protection for the consumer. Private agencies also provide protective services.

EXPERIENCES

1. Show transparency listing numerous government protection laws. Use handout sheet to go over major provisions of each bill with students. Which period of time was the most done for the consumer? Why? What do you predict for the next 10 year period?

2. Read excerpts from The Jungle to show the shocking conditions that prompted the passage of the Meat Inspection Act of 1906. What government agency enforces this act? Have interested students report on The Jungle, 100,000,000 Guinea Pigs, Unsafe at Any Speed and others that spearheaded important consumer legislation. Someone might do a report on Ralph Nader, the modern consumer crusader.

3. Students read story illustrating all the things they might do in one day which are affected by government services.

SELECTED RESOURCES


1000,000,000 Guinea Pigs. Kallet and Schlink. 1933.


EXPERIENCES

4. Have a pre-test to see how many federal consumer protection agencies the students can identify by the initials. Brainstorm state, local and private agencies that might provide protection for the consumer.

5. Students work in pairs to investigate private and government protective agencies. They report on why the agency was formed, its purposes, responsibilities and publications. Information could be presented in skit form or as a radio or TV interview. The reports could be illustrated with bulletin boards, posters, or filmstrips. Publications could be sent for and arranged in a display or on a bulletin board. A collection could be made of all newspaper articles pertaining to each agency and preserved in plastic sheets in a ring notebook for all students to browse through at any time. As reports are given, information could be recorded by other students on summary sheet.

SELECTED RESOURCES

Filmstrip, Inspection for your Protection, USDA (No C-157)
Photo Lab Inc. 2825 Georgia Ave., NW, Washington, D.C.

"Pre-Test on Federal Agencies Abbreviations." Consumer Education, Part II. Texas Tech. p. 239.

The Consumer and His Dollars, Schoenfeld. pp. 15-35.

Concept: Consumer Protection

Generalization: Protection through legislation and government and private agencies.

EXPERIENCES

EVALUATION: Match federal agencies with each of the following activities or commodities they are responsible for:

Example:
- Meat traveling across state lines... FDA
- Radio broadcasting... FCC
- Misleading advertising... FTC
- Use of mail for fraudulent schemes...
- U. S. Post Office

Using information on summary sheet, write a descriptive report on a government or private agency (other than the one you reported on) that provides protection for the consumer.
CENTRAL THEME: PERFORMING THE DIFFICULT ROLE OF THE CONSUMER IN OUR ECONOMY

Concept: Consumer Protection

Generalization: A responsible consumer citizen has a knowledge of the laws that protect him and the agencies that defend his legal rights.

BEHAVIORAL OUTCOME

1. Lists various agencies that help a consumer defend his legal rights. (C 1.12)
2. Distinguishes between contracts that are enforceable and those that are not. (C 4.10)
3. Points out things the consumer failed to do before signing a contract in given situations. (C4.10)

CONTENT

A contract is an agreement between two parties that creates rights and obligations that can be enforced in a court of law.

For a contract to be enforced by law there must be:
(1) Mutual assent ... both parties must agree.
(2) Consideration ... something of value involved.
(3) Competency ... both parties must be competent.
(4) Legality and form ... the agreement must be lawful.
(5) Some contracts must be in writing.

Before signing a contract a consumer should read the fine print, initial all changes, leave no spaces blank, insist on a signed copy, be sure everything is understood or if in doubt get advice from a lawyer, be sure all the seller's promises are down in writing.

EXPERIENCES

1. Students put on the play, The Signature, to point out the value of a signature and the significance of a contract.
2. Read Programmed learning booklet, "Contracts." Discuss circumstances which must be present in order for a contract to be enforceable and what a consumer should do before signing a contract. Refer to pamphlet on bulletin board, "Be Sure Before you Sign."
3. Discuss Mrs. Bates reluctance to obtain a lawyer in The Signature. Why was she so reluctant? Who qualifies for legal aid? Investigate possibilities of getting legal aid in the local community. What other agencies could a consumer go to in order to clarify his rights and obligations?

EVALUATION: What agencies might help the consumer define his legal rights? Students review various situations involving contracts. Determine whether contracts were enforceable and whether the consumer failed to do what he should have before signing.

SELECTED RESOURCES


Programmed learning booklet, "Contracts" from Modern Consumer Education, Grolier.
A lawyer is not the consumer's only defender of legal rights. There is also the Better Business Bureau, legal aid societies, small claims court, city or county attorney, and state attorney general.
CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Values, Goals and Resources

Generalization: Values, goals and available resources affect consumer philosophy and practices.

**BEHAVIORAL OUTCOME**

1. Identifies a family's values and goals from a given situation. (C 4.10)
2. Outlines resources the family could use to reach their goals. (C 4.20)
3. Explains how these resources might be expected to change at different stages in the family's life cycle. (C 4.20)

**CONTENT**

**VALUES**

Values are convictions held about all that is important, beautiful and good. Values are influenced by mass media, culture, advertising, technology and available resources. The order a family or individual ranks values may change. All people do not value the same things. Values influence goals.

Goals are specific objectives an individual works to accomplish either immediately or over a long period of time. If goals are actively set, they can give direction and motivation, changing the course of a person's life. Goals are related to the availability and/or scarcity of resources and the consumer's use of them. Resources are the things and people by which we reach our goals.

**EXPERIENCES**

1. Brainstorm definition of values and goals.
2. Students look at teenage puppets from Penneys and try to decide what values they hold. Then they listen to a description of the actual values to see if their answers were the same. Is it possible to tell in some cases a person's values by what he looks like? Explain.
3. For extra credit, students choose a book or story they would like to read. Decide what values the person in the book held. What could have influenced these values? How did these values relate to the person's life style? Make a report to the class. (Have librarian select other titles.)
4. Discuss how an individual's values might affect their behavior in public, with friends, at school.

**SELECTED RESOURCES**

Financing a New Partnership kit or How to Furnish a First Home. J. C. Penney.
Diary of a Young Girl
Ann Frank.
Fifth Chinese Daughter
Jade Snow Wong.
Concept: Values, Goals and Resources

Generalization: Values, goals and resources as they affect consumer philosophy and practices.

<table>
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<tr>
<th>CONTENT</th>
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<tr>
<td>Resources are limited and vary with the family life cycle. Resources include: energy, time, knowledge, material goods, money, health and community facilities, natural resources, personal resources, transportation.</td>
<td>5. Discuss areas in which people's values differ (social, political, moral, intellectual, spiritual, economic). What are some differences and reasons for them? Should people impose their values on others? Have committee do outside research and give a debate on America's new value system, good or bad. Discussion could follow on what to do in times of changing values.</td>
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6. Students take forced choice values test to determine values they consider important.

7. Read story of Esther Strom, who still values her pride, but because she no longer has a goal in life says, "Now there doesn't seem to be anything left." Story could be read while showing slides of old people and young alike looking dejected with no goals or purpose in life.

SELECTED RESOURCES


EXPERIENCES

8. Discuss stages in the family life cycle by reading the story, "The Family Life Cycle of Ted and Norma" and showing transparency illustrating each stage. How would different values affect the setting of goals at each stage? What are important goals many families set at different stages? Which are long term and which are short term?

9. How could the lack of resources affect the setting of goals? What are resources? Discuss the scarcity of resources as they might occur at each stage of the family life cycle and the effect this might have upon the realization of certain goals. Show a cartoon of Charlie Brown. Discuss the limited resources he has for his baseball team. Does this keep him from reaching his goal?

10. On the bulletin board place a picture of a hypothetical person. Show the goals he wants to reach and the sub goals and resources needed to attain the major goals. Evaluate alternate routes he could take in light of his resources. Show how this process leads to self-actualization.

SELECTED RESOURCES


Concept: Values, Goals and Resources

Generalization: Values, goals and resources as they affect consumer philosophy and practices

EXPERIENCES

11. Compose a situation similar to the one in Teaching Consumer Education and Financial Planning. An eccentric aunt dies and leaves a conglomeration of things she bought and didn't need such as one framed picture entitled "The Cows Return," 10 cases of dog food, 6 tulip bulbs, etc. Divide into groups and make plans for better utilization of these resources. Report to class how the group plans to get something out of them.

12. Play Life Style Game to show the influence of values, goals and resources on a person's life style.

EVALUATION: From a family's case history, identify possible values and goals. Suggest some resources they could use in reaching their goals. How might these resources be expected to change as the family enters each of the remaining stages of the family life cycle?

SELECTED RESOURCES


Life Style Game. Western Publishing Co.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Reaching Goals Through Management of Resources

Generalization: Efficient management of resources helps individuals and families reach goals.

**BEHAVIORAL OUTCOME**

1. **Identifies, from a given situation, inefficient use of resources.** (C 4.10)

2. **Devises ways of managing these resources more efficiently.** (C 5.00)

3. **Predicts how this process could help the family in the situation reach their goals.** (C 3.00)

**CONTENT**

1. The management process includes: planning, controlling and evaluating.

2. The management process can help you save time and energy.

3. The management process can help you utilize your skills and abilities to better advantage.

**EXPERIENCES**

1. Read excerpts from *Cheaper by the Dozen*. Discuss management methods used to save time and energy.

2. Each group chooses one task for a time and motion analysis. Report results to class. For example: stacking dishes for washing; labeling like items for identification, etc.

3. Discuss changes in responsibilities when the mother works outside the home. Could the family help the mother by operating as a small economy, analyzing the skills and abilities of each member and deciding upon a new division of labor according to who is best qualified to do this job?

4. Create a bulletin board around the question: "How do you spend your leisure time?" Have resource people demonstrate spare time hobbies that have proven to be profitable both psychologically and money wise. How have specialized skills and abilities contributed to this success? Show newspaper article about Appalachian women making patchwork clothes.

**SELECTED RESOURCES**

- *Cheaper by the Dozen*. Gilbreth.
- Local resource people showing their hobbies.
Concept: Teaching Goals Through Management of Resources

Generalization: Efficient management of resources

EXPERIENCES

EVALUATION: Find examples of poor use of resources in the given situations. How could these resources be used to better advantage? How would this process help the family reach their goals?

Example: When Mary gets home from work every evening she visits with her best friend. She never can manage to have dinner ready when John arrives.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Reaching Goals Through Management of Resources

Sub-Concept: Planning for Spending

Generalization: Many factors influence financial planning.

BEHAVIORAL OUTCOME

1. Identifies values and goals as reflected by a couple's spending plan. (C 4.10)
2. Points out other influences on this couple's spending plan. (C 4.10)

CONTENT

Values and goals affect the way consumers spend their money. Other factors include level of income, basic needs and wants, family and friends, type of community, personal taste, fads and fashion, conspicuous consumption (keeping up with the Jones), daily needs (job, school).

EXPERIENCES

1. Distribute $50 in play money. Students plan ways they would spend it, listing items in order of priority. Teacher redistributes unsigned lists and students evaluate the anonymous papers for the values and goals reflected by the desired items. Discuss.

2. Read story in Changing Times. What were the family's values and goals. How were resources used to obtain these goals?

3. Play bulletin board game in Penney's kit showing how personalities, values and goals are reflected in spending plans.

4. Develop posters to show how families in different income groups spend their money. Discuss: Is it possible for a family with a small income to budget? Invite a caseworker to speak on factors influencing spending and what is being done to help families live within their incomes.

EVALUATION: Read the story of Steve and Kathy. Analyze their spending plan. How does it reflect their values and goals? What were some other influences on the way they decided to spend their money?

CONTENT
A plan for spending helps individuals organize limited resources to achieve maximum satisfaction from dollars available.
Planning for spending helps prevent impulse buying.
Money management includes realistic thinking about sources of income and where and how it will be spent.
A budget is a plan to help people live within their incomes.

EXPERIENCES
1. Students take word association test. Analyze answers and discuss those with negative associations.
2. Show transparency, "Advantages of Planned Spending."
3. Show movie, Budgeting to point out the need for financial planning.
4. Play Record 1, Side 2, Cut 3 of Penney's Decision-making for Consumers, to illustrate impulse buying. Does planned spending help prevent impulse buying? Do you always have to feel guilty about impulse buying?
5. Read story, "My Husband and I Never Argue About Money." What was this couple's spending plan? What family tensions can develop when there isn't a spending plan?

SELECTED RESOURCES
Movie, Budgeting. Bailey Films.
Decision Making for Consumers kit. J. C. Penney.
EXPERIENCES

6. Analyze the stages of the family life cycle and point out those stages that involve particular efforts in financial planning.

   (1) Costs of rearing a child

   (2) Costs of college or vocational education for children.

   (3) Retirement

   (4) Death

Have students read programmed learning book, "Die Now, Pay Later."

7. What are some problems families face when they have no plan for spending? Listen to record included in The Spender Syndrome. Discuss planned spending as a solution to the problems. Groups dramatize case histories found in the book. Bring out discussion of garnishment, bankruptcy.

SELECTED RESOURCES

"Costs of Rearing a Child," Poster set from J. Weston Walch, Publisher.
The Spender Syndrome. Univ. of Wisconsin.
Concept: Reaching Goals Through Management of Resources

Sub-Concept: Planning for Spending

Generalization: Need for financial planning

EXPERIENCES

EVALUATION: Students compose an original story about someone in financial trouble. Outline a financial plan that would help this person out of their difficulty.
CONTENT

The management process of planning, controlling and evaluating is used when making a budget.

Planning includes figuring current income, looking over past spending patterns, and listing, in order of priorities, items to be included in the budget.

Controlling includes trying the budget out and keeping records so that the last step, evaluating, can be accomplished.

A budget must be flexible so that it covers needs and adapts to changing conditions.

If saving is a goal, this money should be set aside first.

A budget doesn't have to be written down once a pattern is set.

If other members of the family are included in the budget, they should be consulted before its preparation.

EXPERIENCES

1. Review basic factors to consider when setting up a spending plan by discussing the poster series, "Budgeting" by Walch. Show how the management process is used when making a budget.

2. Reread the story of Steve and Kathy. Using the "in-basket, out-basket" technique, have students develop a spending plan to cope with some of the unexpected expenditures all families face.

EVALUATION: Present students with a different situation about a teenager. Have them make a realistic spending plan for him. Explain how the management process was applied to this situation.

SELECTED RESOURCES


CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Reaching Goals Through Management of Resources

Sub-Concept: Planning for Spending

Generalization: It is to the consumer's advantage to use banking services intelligently.

BEHAVIORAL OUTCOME

1. Predicts consequences of improperly kept records. (C 2.30)

2. Discovers a mistake in a checking account balance, reconciling the bank statement. (C 3.00)

3. Identifies the best type of checking account for each given situation. (C 4.20)

CONTENT

A negotiable instrument is a written promise or request to pay a stated sum of money.

Negotiable instruments include checks and promissory notes. They are used instead of cash for the safety and convenience of the persons transacting business.

A commercial bank issues a bank statement to depositors which is a record of deposits, charges against deposits and the balance of the checking account.

There are different types of checking accounts. No matter what type of account is used, it must be reconciled with the bank statement.

The law makes a distinction between unintentionally overdrawing an account with intent to defraud.

If an account is overdrawn or if a check is drawn against a non-existent account with intent to defraud, it is considered a misdemeanor. Forgery is a felony.

EXPERIENCES

1. Discuss the importance of negotiable instruments to the convenient exchange of goods and services. Read comic book, "The Story of Checks." What are some implications of a "cashless society" predicted for the future?

2. Make a bulletin board showing examples of notes and new specimen checks from local banks. Write SAMPLE across the face of these instruments so they cannot be negotiable. Use as an introduction to a discussion of the cost of these checks and the various types of checking accounts available.

3. Using the "in-basket, out-basket" technique, have students write checks for amounts instructed on "check books" that have been run off on a duplicating machine. This could be done for a number of days at the beginning of the period. Duplicate a copy of a bank statement and have each student reconcile the account. Stress the importance of this for accurate record keeping.

SELECTED RESOURCES

"The Story of Checks," comic book by the Federal Reserve Bank of N. Y.


Local bank

Concept: Reaching Goals Through Management of Resources
Sub-Concept: Planning for Spending
Generalization: Using banking services intelligently

CONTENT

Forgery is fraudulently changing an instrument or disposing of a forged instrument.

EXPERIENCES

4. Discuss the distinction between over-drawing a checking account due to carelessness or error and one made with the intent to defraud.

5. Show transparency illustrating how a check can be changed and what a consumer can do to prevent this.

EVALUATION: What might be some consequences of keeping inaccurate records?

Have students find a mistake in a checking account balance and reconcile the bank statement.

Match type of checking account best for each situation:

Example. . .

(1) High school person with limited funds and an average balance of $60 per month.

SELECTED RESOURCES


CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Sharing Resources

Generalization: Sharing resources help consumers pay for public, personal and family services.

BEHAVIORAL OUTCOME

1. Helps community solve an environmental problem. (A 2.2)

2. Write original story to illustrate what breakdown would occur in services if people no longer shared resources. (C 5.00)

CONTENT

Through the sharing of many types of resources, non-governmental agencies provide economic aid to our society.

Through the sharing of financial resources, the government provides certain economic benefits to society.

Natural resources must be shared and used intelligently for the benefit of all.

EXPERIENCES

1. Plan a bulletin board around cartoons about taxes and other forms of sharing. Back each cartoon with bright colored circles of construction paper and surround with a cluster of Alfred E. Newman faces clipped from back issues of Mad magazine.

2. Brainstorm ways Americans share their resources, other than through the payment of taxes.

3. Have a panel discussion on sharing for a better community with representatives from the Junior Chamber of Commerce, civic clubs, and the United Fund present. Discuss: How do families make choices about their contributions to these worthwhile causes?

4. Develop a brief history of social and economic conditions that preceded the beginning of federal and state taxes.

5. Invite a legislator to explain to the class the uses made of federal and state taxes and/or examine a recent budget submitted by the President of the U.S. How is the money divided? What goals and values does it reflect?

SELECTED RESOURCES

Back issues of Mad Magazine


Local community resource people from civic and fund raising organizations.

Concept: Sharing Resources

Generalization: Paying for public, personal and family services

EXPERIENCES

6. Brainstorm ways local taxes are used. Interview the superintendent to find out how taxes are used to finance schools. What is the cost per pupil? What could students do to help reduce costs (prevention of littering, vandalism in school and public buildings). How does this apply to all consumers? Make posters to convey this idea to other students in the school.

7. How does the government encourage local home building through the use of taxes (interest and taxes are deductible from federal income taxes). In England, home owners are penalized and must declare as income the rent they didn’t have to pay because they own their own homes.

8. Students divide into groups to study environmental problems of their choosing. Report findings to class. How can sharing natural resources benefit all Americans?

EVALUATION: Students choose an environmental problem of concern to them. Those with enough interest, plan and execute a project for the community.

Write an original story about a mythical country trying to operate without local, state or national taxes. What breakdown of services would occur at each level? What problems would result?

SELECTED RESOURCES

Local superintendent of public schools.


Since Silent Spring. Frank Graham, Jr.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Sharing Resources

Generalization: Developing a personal philosophy of sharing helps consumers make choices.

BEHAVIORAL OUTCOME

1. Organizes his own philosophy of sharing based on his value system. (A 5.2)

CONTENT

To facilitate making choices, consumers should develop a personal philosophy about sharing based on their value system.

EXPERIENCES

1. Discuss why consumers are often very interested in legislation aimed at raising taxes and then show comparatively little interest in legislation aimed at distributing this tax revenue.

2. Discuss the statement of Oliver Wendell Holmes, "I like to pay taxes. With them I buy civilization."

3. Make a list on a transparency of all student fund raising activities class can think of: add community, state and nationally organized drives. If one family gave small amounts to each drive, how much would their cost of sharing be? Why is it important to develop a philosophy of sharing?

4. Visit a program (cultural or educational) planned for the disadvantaged to observe federal tax dollars at work (Head Start, etc.). Or have an ESEA representative come to class and discuss special educational programs operating in the district financed by tax money. Discuss ways of sharing yourself as a resource in some government programs such as Vista.

EVALUATION: Think seriously about your own personal value system (review results of forced choice values test taken previously). Write a few statements concerning your philosophy of sharing based upon your value system.

SELECTED RESOURCES

1. Discuss why consumers are often very interested in legislation aimed at raising taxes and then show comparatively little interest in legislation aimed at distributing this tax revenue.

2. Discuss the statement of Oliver Wendell Holmes, "I like to pay taxes. With them I buy civilization."

3. Make a list on a transparency of all student fund raising activities class can think of: add community, state and nationally organized drives. If one family gave small amounts to each drive, how much would their cost of sharing be? Why is it important to develop a philosophy of sharing?

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EVALUATION: Think seriously about your own personal value system (review results of forced choice values test taken previously). Write a few statements concerning your philosophy of sharing based upon your value system.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: **Consumer Credit**

Generalization: Consumer credit is a very important part of the American economy.

**BEHAVIORAL OUTCOME**

1. Appraises the influence of credit on the national economy. (C 4. 20)

**CONTENT**

Credit, if used wisely, creates new spending power which encourages the manufacture of goods, helps individuals and families buy material possessions and helps raise the general standard of living.

The federal government regulates the availability of credit.

**EXPERIENCES**

1. To introduce the unit on consumer credit, show the film, *The Tiniest Giant*, after preparing students to look for answers to questions listed in the teacher's guide.

2. Discuss the role of the Federal Reserve System in regulating the amount of credit available. What economic conditions cause a fluctuation in credit availability? How does the Federal Reserve System affect money and credit?

3. Illustrate how much credit is actually used in the U. S. by showing poster from the National Consumer Finance Association.

**EVALUATION**: Give your reactions to the statement, "Installment buying has been the basis for the success of the American economy." Support your reactions with reasons.

**SELECTED RESOURCES**

- Poster, "How Much Consumer Credit is Used." National Consumer Finance Association.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Consumer Credit

Generalization: Use of consumer credit depends upon attitudes.

BEHAVIORAL OUTCOME

1. Predicts the effect of attitudes on the use or non-use of credit.
(C 2.30)

CONTENT

Attitudes affect a person's use or non-use of credit.

People use credit for a variety of reasons: for convenience, meeting unexpected expenses, purchase of major items, payment of accumulated debts, savings on special purchases, major long term expenses (health, college, etc.)

EXPERIENCES

1. Students debate the question whether a person should pay cash or buy on credit

2. Bring out in discussion that the individual situation has much to do with making a decision about the use of credit. Discuss who uses credit and why. Show posters.

3. Show Part I of filmstrip, "Credit, a Consumer Resource," illustrating many different attitudes about credit.

4. Review case study of a young girl who uses credit. Class discusses their opinions about her use of credit. Have students jot down their feelings on a worksheet.

5. Present students with Worksheet #2, giving them more factual information about the case (her take home pay, fixed expenses and money owed)... See if students want to revise their previous opinions.

EVALUATION: Student is presented with a number of statements about credit. He predicts whether the person who made the statement is likely to use credit or not, giving reasons for his predictions.

SELECTED RESOURCES

Posters, "Who Uses Credit?" and "Why do People Use Credit?"
National Consumer Finance Association.


Credit, A Consumer Resource.
Kit from J. C. Penney.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Consumer Credit

Generalization: Credit comes in many different forms and from many different sources.

BEHAVIORAL OUTCOME

1. Predicts which form and source of credit is best for a given situation. (C 3.00)

CONTENT

Credit comes in different forms:

(1) Service

(2) Sales

   a. Regular 30 day charge
   b. Revolving charge
   c. Installment sales
   d. Retail bank card

(3) Cash loans

There are many sources of credit: banks, credit unions, sales and personal finance companies, merchants, pawn shops, credit card organizations, life insurance companies, illegal lenders.

The cost of credit varies with each kind of lending institution.

EXPERIENCES

1. View one or more of the filmstrips at the right to help students identify different forms and sources of credit, its cost and the distinguishing features of lending agencies.

2. Discuss the retail bank card (and credit companies such as the Diner's Club). What is their function? Why is this business profitable? Bring out some of the hazards of the unsolicited credit card.

3. Discuss how charge accounts are different from installment sales. What types of charge accounts are available? What factors influence the cost of this type of credit? Show film, "Retail Credit Buying."

4. To better understand the operation and costs of installment credit, students complete programed learning booklet, "Taking Out a Loan," Part I and II, or view film, "Installment Buying."

SELECTED RESOURCES

Filmstrip, "Credit, A Consumer Resource," Part II (What is Credit?). Penney's Kit.

Filmstrip, Charge It, Please. Visual Education Consultants.

Filmstrip, Credit Sources. Visual Education Consultant.


"How to Choose and Use Retail Credit." Hidden Value Series. Sears. 1971.

Film, Retail Credit Buying. Bailey Films.


Film, Installment Buying. Bailey Films.
Concept: Consumer Credit

Generalization: Forms and sources of credit.

EXPERIENCES

EVALUATION: Students answer questions about forms and sources of credit best for a given situation. (See Case Study #2, Worksheet #1 in Penney's Credit, A Consumer Resource Kit.)
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Consumer Credit

Generalization: Shopping for credit is as important as shopping for other goods and services.

BEHAVIORAL OUTCOME

1. Explains the benefits of the Uniform Consumer Credit Code and the Truth in Lending Law to the consumer as well as its weaknesses. (C 2.20)

2. Describes what affect goals, alternatives and available information might have upon credit decisions in given situations. (C 6.10)

3. Justifies extension or rejection of credit in a given situation. (C 6.20)

CONTENT

In order to shop intelligently for credit, it is necessary for the consumer to consider goals, alternatives and all available information about sources and costs of credit.

Merchants investigate potential borrowers because credit involves trust on the merchants part that the loan will be repaid.

In order for a consumer to obtain credit, he must have "character," "capacity" and "capital."

Recent federal and state legislation has been passed to help consumers shop more intelligently for credit.

EXPERIENCES

1. View filmstrip, "Credit, A Consumer Resource," Part III (Shopping for Credit). Discuss: What are some considerations in shopping for credit (goals, alternatives, information available to shop intelligently)? Why are some low income people sometimes forced to shop for credit at local stores charging high rates of interest or loan sharks and illegal lenders?

2. Since credit costs are an important part of shopping for credit, complete programmed learning book, "Figuring Credit Charges."

3. Discuss federal and state regulations of credit. What is the Truth in Lending Law? How does this make the job of shopping for credit easier? What is the Uniform Consumer Credit Code pending in many state legislatures? How would the consumer be helped if this law were passed? What are its weaknesses?

SELECTED RESOURCES


Programmed learning booklet "Figuring Credit Charges." Modern Consumer Education. Grolier.


EXPERIENCES

4. Have a panel of merchants representing different kinds of lending agencies come to class. Plan for the discussion of true annual rates charged by each company and how these rates are established, the maximum amount that can be borrowed, maximum time limit of repayment, methods of repayment, and conditions, penalties and restrictions. Find out what each company looks for in a credit applicant, what is involved in the credit investigation, whether an individual's credit rating can be improved by moving to a different town, what percent of their accounts represent bad debts and what effect this has on the cost of loans to others?

SELECTED RESOURCES


Panel of local merchants representing several kinds of lending agencies.
EXPERIENCES

5. With the help of the guests above, role play credit application situations. Determine whether the applicant has the 3 C's of credit and will get the loan. Have class fill out a credit application.

EVALUATION: (1) Your state passes the Uniform Consumer Credit Code. What are the benefits to you, the consumer? What are some of its weaknesses? What are benefits and weaknesses of the Truth in Lending Law? (2) Present a case study such as Case Study #3, in Penneys, Credit, A Consumer Resource Kit. Have students evaluate this couple's goals and alternatives as to their effect on the credit decision. Was it a wise decision? What information would have helped them make a better decision? (3) From a completed credit application and additional information supplied by a hypothetical credit check, have each student act as a credit manager and determine whether the applicant should receive credit. Give reasons for the decision.
CENTRAL PROBLEM: CREATING A SATISFYING LIFE WITH AVAILABLE RESOURCES

Concept: Consumer Credit

Generalization: Credit is a resource to be managed wisely.

BEHAVIORAL OUTCOME

1. Summarizes some frequent problems of users of credit and the reasons why people get themselves into these problems. (C 2.20)

2. Shows how three safety measurements can establish the amount of credit a family can manage. (C3.00)

CONTENT

Credit is sometimes overused due to the relative ease in obtaining it. Some consumers lack an understanding of credit. Some consumers use up all their extra money for credit payments. Credit cards make the problem of overuse of credit more pronounced. Unwise use of credit can result in serious money problems and finally bankruptcy. Some guidelines can be established for consumer use of credit.

EXPERIENCES

1. Show film, The Wise Use of Credit and/or filmstrip, You Take the Credit. (You Take the Credit is newer and won a Gold Medal at the 1969 International Film and TV Festival of New York. It deals specifically with the role of consumer credit in personal and family money management, while the movie takes a more general approach.)

2. Listen to tape, "Problems of Buying on Credit."

3. Review cases in The Spender Syndrome connected with the unwise use of credit. What caused the problems?

4. Have a lawyer speak on garnishment of wages and bankruptcy. Also discuss what a debtor can do if he can't meet his responsibilities.

5. Have students list some guidelines that could be used to decide how much credit a person could afford.

SELECTED RESOURCES


Filmstrip, You Take the Credit. National Consumer Finance Association.

Cassette tape, "Problems of Buying on Credit." Modern Consumer Education, Grolier.

The Spender Syndrome. University of Wisconsin.

Local lawyer as resource person.

Concept: Consumer Credit

Generalization: Credit is a resource to be managed wisely.

EXPERIENCES

6. Discuss: Who is it that overloads their credit accounts? Is it just the poor that misuse credit?

EVALUATION: What are some of the most frequent problems people have in using credit? What causes these problems?

Sally and Jim have a take home pay of $4800. 75% of this, or $3600, is spent on food, clothing, shelter, and taxes. The balance of $1200 is discretionary income. Determine the range of manageable debts by using the three credit safety measurements.


SELECTED RESOURCES


CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most from Your Shopping Dollar

Generalization: Purchasing power is increased by the intelligent use of the decision-making process.

BEHAVIORAL OUTCOME

1. Explains how the use of the decision-making process makes problem solving easier. (C 2.20)

2. Uses the decision-making process to solve a problem situation and increase purchasing power. (C 3.00)

CONTENT

The decision-making process is complex with several factors influencing choices.

The decision-making process includes facing the problem, seeking and weighing alternatives, selecting one alternative and accepting responsibility to live with the decision.

The decision-making process is an important method of increasing purchasing power.

EXPERIENCES

1. Discuss: What benefits do consumers receive from better decision-making? Could this process increase purchasing power?

2. Listen to the introduction to decision-making on the record in Penney's kit (record 1, Side 1). Put up bulletin board cut outs from kit as the decision-making process is discussed.

3. Read story, "How to Get a Cat Out of a Tree" for a humorous look at the decision-making process of weighing alternative solutions.

4. Show transparency of the decision-making process from Penney's kit. Fill in the steps Ann Marie took when looking for a wig to clarify this process (see teacher's pamphlet with the kit).

5. Discuss: When should the consumer spend a lot of time in searching for information (when the cost of searching is low, on high priced items, when there is a large variation in price, etc.)

SELECTED RESOURCES


Record in Decision-Making for Consumers Kit. J. C. Penney.


Concept: Getting the Most from Your Shopping Dollar

Generalization: Decision-making process increases purchasing power.

EXPERIENCES

6. Play Record 1, Side 2 in Penney's kit (a playette involving many consumer decisions such as what to buy, when and where, etc.). Have students make independent decisions and compare. What factors could have influenced the different decisions made?

7. Show transparency to clarify influences of values and other factors on decision-making.

8. Students read story, "Honeymoon or House" and answer suggested questions.

EVALUATION: Recall a recent decision you made when purchasing an item at the store. Apply the decision-making process to the problem. Work through each step. How did (or could have) the application of the decision-making process make the solving of this problem easier?

How did you, or how could you have utilized the decision-making process to increase your purchasing power?

SELECTED RESOURCES

Record in Decision-Making for Consumers Kit, J. C. Penney.


CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Generalization: A wise consumer plans for the spending of his shopping dollar, taking into consideration needs, wants and established priorities.

BEHAVIORAL OUTCOME

1. Analyses own list of priorities to determine needs and wants and possible influences upon them. (C 4.20)

2. Identifies his satisfaction or dissatisfaction with own priority list. (A 4.1)

CONTENT

EXPERIENCES

1. Discuss the difference between needs and wants.

2. Show transparency of Maslow's Hierarchy of Needs, illustrating basic needs we all have.

3. Put pictures up on bulletin board similar to those in Penney's Forum. Have students decide which items they would select, given a particular situation. Have students answer question suggested in Penney's Forum about their selections to clarify the difference between needs and wants and how they influence decisions.

4. Show filmstrip, Our Role as a Consumer, to determine what external forces contribute to a person's needs and wants and how needs and wants are related to the role of consumer.

5. Discuss: How might needs and wants differ in different families? How would needs and wants vary with the family life cycle? Do needs and wants of disadvantaged Americans differ from those of

SELECTED RESOURCES

Your Family and Its Money. Thal and Holcombe. pp. 31-41.


Filmstrip, Our Role as a Consumer. Institute of Life Insurance.

Concept: Getting the Most From Your Shopping Dollar

EXPERIENCES

other economic groups? What would be the effect of an overload of wants? Why is it hard to balance our wants with available resources?

6. Have each student plan the use of a $1000 windfall. List items they would purchase in order of priorities. Share lists with class. Discuss: Were mostly necessities or luxury items listed? Was much money saved or invested? Were items accurately priced?

EVALUATION: Each student analyzes his priority list, determining which items were needs and which were wants. What were some of the influences that caused you to list the items you did and in the order of priorities decided upon. After thinking it over, are you still satisfied with your list? If not, how would you change it and why?

SELECTED RESOURCES

CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Generalization: A wise consumer sets standards for maximum satisfaction.

BEHAVIORAL OUTCOME

1. Sets own standards for maximum satisfaction. (A 3.2)

2. Appraises ability of certain goods to meet the standards set. (C 6.10)

CONTENT

Before buying, a consumer should evaluate goods to see if they measure up to his standards.

A consumer should get satisfaction from the use of goods and services.

Utility is the ability of a good or service to satisfy.

EXPERIENCES

1. Discuss the meaning of the word, utility.

2. Have each student compose a list of standards he would set in order to get the most utility from goods and services. Compare the lists for common factors. They might include: durability, style appropriate to needs, good workmanship, quality materials, availability of reliable service, enjoyment of ownership.

EVALUATION: Have students evaluate the standards they set before to determine if any changes need to be made. Then show them an ad of a roomful of furniture on sale. Have the students determine whether this furniture would meet their standards.

SELECTED RESOURCES

Local newspaper ad
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Generalization: Gathering information from a wide variety of sources helps consumers make intelligent buying decisions.

BEHAVIORAL OUTCOME

1. Appraises labels for their effectiveness as a source of information. (C 6.20)

2. Appraises an additional source of consumer information as to its effectiveness. (C 6.20)

CONTENT

A consumer who studies, compares and evaluates information from a number of sources is more likely to make intelligent, satisfying buying decisions.

If salespeople know their product and are straightforward, they can supply valuable information to the consumer.

Some salesmen use persuasive techniques to influence consumers to purchase items they don't need or want.

A label can be a good source of consumer information if it indicates quality, standards and grades and includes a description of the goods.

EXPERIENCES

1. Review the decision-making process. Where does "information" fit in?

2. Brainstorm sources of information to the consumer (family, friends, salespeople, labels, magazines, consumer publications). Have examples of each.

3. Listen to tape, "How to Deal with Salesmen." Discuss. How much information can the salesman usually supply the consumer? How reliable is it? Do stores provide any training programs for employees? Give examples you know of illustrating helpful information obtained from salesmen.

4. Role play, "Julie Meets a Salesman" or one of the situations on the tape.

5. Show filmstrip, "Language of Labels" to determine qualities of an informative label.

6. Read pamphlet, "Look for that Label." Discuss laws that regulate information on fur and textile labels. See slides and filmstrip mentioned to the right for additional resources.

SELECTED RESOURCES

Cassette tape, "How to Deal with Salesmen." Modern Consumer Education, Grolier.


Filmstrip, "Language of Labels." Modern Consumer Education. Grolier.

EXPERIENCES

7. Divide into groups and have each group choose a cooperative or professional agency that supplies information to consumers such as Consumers Union, Consumers Research, American Medical Association, local co-op or cooperative movement in general. Gather information for reports and answer such questions as: What services do these agencies render? What are some of their publications? What information is given in their publications? Is advertising permitted in these publications? Why or why not?

For those reporting on Consumers Union and Consumers Research, answer the questions: How do manufacturers feel about these companies? What influences their attitudes? These groups might decide to test an item for the class using procedures similar to those used by Consumers Union and Consumers Research. Girls might be interested in doing cosmetics; boys, shaving lotion or foods.

SELECTED RESOURCES

Slides, "The Law Behind the Label." Food and Drug Administration.


Various leaflets from The Cooperative League.


Concept: Getting the Most From Your Shopping Dollar
Generalization: Sources of Information

EXPERIENCES

EVALUATION: Evaluate a number of different labels for their effectiveness in supplying consumer information. What information was supplied? What else could have been added? Which was the best label?

Choose an agency that provides the consumer with information (one you did not report on) and evaluate its effectiveness. What services and publications does the organization provide? How effective are they?

SELECTED RESOURCES

Package of 30 hang tags and labels available in Smart Spending kit from Olcott Forward, Inc.
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Generalization: A wise consumer considers where to buy.

BEHAVIORAL OUTCOME

1. Predicts factors that would influence a consumer's choice of where to shop in a given situation. (C 3.00)

2. Predicts the type of retail establishment that would provide the best facilities and services for consumers with various shopping problems. (C 3.00)

CONTENT

EXPERIENCES

1. View filmstrip, "Umpteen Ways People Shop." Discuss some possible advantages and disadvantages of different ways to shop.

2. Listen to the tape, "It is the Policy of this Store."

3. Have each group choose a way of shopping to research. Discuss types of shopping facilities and services available such as physical plant, credit and approval privileges, etc. Where possible, have groups visit retail establishment and use check sheet to report findings.

4. Other groups research methods of shopping. For example, mail order. Discuss advantages and disadvantages. How do catalog prices compare with prices in retail stores? If different, why? Are return privileges permitted? Are mail order items as described in the catalog? Can you find information on wearing, caring and use of items in a catalog? Is this information as readily available in a place of business?

SELECTED RESOURCES


Cassette tape, "It is the Policy of This Store." Modern Consumer Education. Grolier.


Check Sheet in Consumer Education, Part II. Texas Tech. p. 189.

A Department Store in the Classroom. Sears.

Programmed learning booklet, "Coupons and Catalogs - Buying by Mail." Modern Consumer Education. Grolier.

Examples of mail order catalogs.
Concept: Getting the Most From Your Shopping Dollar

Generalization: Where to buy

EXPERIENCES

5. Have students make a cost, quality and quantity comparison. This could be done by evaluating different brands of mixed nuts; or in conjunction with homemaking students compare pizzas from a grocery store (boxed, frozen, freshly made from the bakery, etc.) with those made from scratch at home and those bought at the pizza parlor.

6. Discuss some things to remember when shopping sales.

7. Quiz representatives from local retail stores about their policies on sales and what time of the year special sales are held.

EVALUATION: Suppose on a cost, quality and quantity comparison you decided the best place to get a pizza was at the pizza parlor. What would be some other considerations that might change your mind and make you decide not to go there?

Choose the retail establishment with the best facilities and services to help the consumers below with their shopping problems.

SELECTED RESOURCES


Representatives from local retail stores as resource people.

EXPERIENCES

EVALUATION:

Example:

Deloris Dinwinkle is sick with the flu but must buy her best friend a birthday present. She should shop at a:

a. discount store.
b. department store.
c. mail order house.
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Generalization: Proper use and care of purchases help the consumer obtain maximum satisfaction.

<table>
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<tr>
<th>BEHAVIORAL OUTCOME</th>
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<tr>
<td>1. Writes an original story about an unfortunate occurrence due to improper use or care of a purchase. (C 5.00)</td>
<td>Proper use and care of products will help the consumer gain full satisfaction from his purchases and may help avoid costly and embarrassing service calls.</td>
<td>1. Have a gas or electric company representative discuss proper use and care of appliances. Have use and care booklets for students to review. Representative should give examples of complaints she has answered only to find it was the improper use of the appliance that was causing the trouble.</td>
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<td>2. Students think of examples where care and maintenance can prolong the life of an item, thus releasing money to be used for other purposes. Investigate prices of the same model, make and year of cars on a used car lot. Does the condition of the car have something to do with the difference in prices?</td>
<td>Use and care booklets on appliances.</td>
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</tbody>
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EVALUATION: Write an original story about a disaster occurring due to improper use and care of a purchase.
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Sub-concept: Housing

Generalization: Housing needs differ according to family values and stages in the family life cycle.

BEHAVIORAL OUTCOME

1. Appraises family housing needs in relation to values and the family life cycle. (C 6.10)

CONTENT

Different types of housing facilities have advantages and disadvantages depending on personal and family values, life style and where the family is on the family life cycle.

There are hidden costs in owning a home.

Financing a home requires an evaluation of available and future resources and a commitment of these resources.

EXPERIENCES

1. Develop transparency showing how the consumer dollar is spent in order to determine the major categories of spending.

2. Discuss: How do housing needs change with each stage of the family life cycle? What are some of the new types of housing? What should the consumer consider when choosing housing (values, stage in family life cycle, costs in relation to income, location, house plan to fit needs, etc.)? What is public housing? Who is eligible?

3. Read programmed learning book, "A Home of Your Own." Discuss costs of financing a home and other costs such as insurance, taxes, etc.

4. Listen to tape, "In Need of Repair"... Discuss hidden costs of home ownership (repairs and upkeep, problems in choosing a good repair man and evaluating the job when it is finished).

5. Students complete programmed learning booklet, "You and Your Landlord." Listen to tape, "A Place to Rent." What are some of the situations that come up when renting?

SELECTED RESOURCES

Housing Design and Family Values. John P. Dean.

Houses are For People: A Study of Home Buyer Motivation. Cornell University Housing Center. Pub. #3.

Homes are For People Kit. J. C. Penney.


Cassette tape, "In Need of Repair." Modern Consumer Education, Grolier.

**Concept:** Getting the Most From Your Shopping Dollar

**Sub-concept:** Housing

**Generalization:** Family values, stages in family life cycle affect housing needs.

**EXPERIENCES**

Whose responsibility is it to find solutions to these situations?

6. Real estate agent speaks on things to look for when buying or renting a place to live.

7. Visit several types of living quarters suited for different stages in the family life cycle. Have students evaluate the suitability of each type of shelter by using the check sheet found in their Student Record Books.

**EVALUATION:** Provide students with case histories of families including needs, interests, resources, stage in the family life cycle, etc. Provide three alternative housing plans for each case history. Have students choose the best housing alternative for each family and give reasons for their choice.

**SELECTED RESOURCES**

- Local real estate agent as resource person.
- Field trip to different types of housing.
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar.

Sub-Concept: Food

Generalization: A well planned food budget helps save time, energy, and money; improves nutrition; and adds to the enjoyment of eating.

BEHAVIORAL OUTCOME

1. Explains the importance of planning ahead when buying food. (C 2.20)
2. Demonstrates ability to read labels. (C 3.00)
3. Demonstrates ability to figure best buys by comparing price, quality and quantity. (C 3.00)

CONTENT

If the food dollar is managed wisely, the family can get greater enjoyment from the food eaten, better nutrition, and save money.

Planning in advance will save time, energy and money.

On the average, families spend 24% of their disposable income on food, but the exact amount depends on individual family needs and values placed on food.

A family food budget should be flexible and a few simple records kept.

Wise food shoppers read ads and labels, ask questions, compare prices, sizes and quality and try out different foods.

Impulse buying is a luxury expense.

EXPERIENCES

1. View slides, Be A Better Shopper. Introduction includes a section on how values influence the amount of money that is spent on food.
2. Do suggested games and activities in the guide book accompanying the slides to clarify methods of saving money when shopping for foods (size, price and brand comparison, keeping records, reading labels). Discuss the advantages of planning ahead when buying food.
3. Discuss: What are some non-essential foods (foods that do not contribute their share of nutritional benefits)? How often are these bought on impulse?
4. If further work is needed, do programmed learning books, "Best Food Buys," for methods of comparison shopping and "Food Planning" for elements of good nutrition, good money management and budgeting.

SELECTED RESOURCES

Be a Better Shopper.
Cornell University.

Programmed learning booklets, "Best Food Buys" and "Food Planning."
Modern Consumer Education, Grolier.
EXPERIENCES

5. Each group plans a nutritious and economical meal, doing actual price, quality and quantity comparisons at the grocery store. The best dinner might be prepared in conjunction with a home-making class and served to the winning group.

EVALUATION: Susan buys the major portion of her groceries once a week according to a previously determined menu plan and market order. Helen buys her groceries each day with relatively little planning. Which method of shopping is likely to produce the best results? What are the advantages of this method?

Students complete labeling quiz and the labeling and standards game included in the guidebook to the slide series, Be A Better Shopper.

Provide students with problems in price, quality and quantity comparison (or see problems in workbook . . . Grolier's Modern Consumer Education).

SELECTED RESOURCES

Field trip to grocery store.
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Sub-Concept: Transportation (automobiles)

Generalization: There are many considerations other than price to remember when purchasing a car.

BEHAVIORAL OUTCOME

1. Gives examples of ways to evaluate the condition of a used car. (C 2.10)
2. Explains the relationship between regular care, operating costs and depreciation. (C 2.20)
3. Predicts costs, other than payments, connected with owning a car. (C 3.00)
4. Selects the type of car insurance that would cover various situations. (C 3.00)

CONTENT

Decision to buy a new or used car depends upon an individual's economic resources, his personal likes and dislikes, and his status in the community.

Each person anticipating the purchase of a car should investigate the advantages and disadvantages of purchasing a new or used car.

New cars depreciate about 50% in value during the first two years; used cars, less.

A consumer must be more knowledgeable to purchase a used car than a new one, as defects may be hidden.

With exception of depreciation, fixed costs cannot be materially decreased after a car has been purchased.

Depreciation and operating costs can be decreased through good maintenance.

Comparative shopping for car insurance may result in decreased cost and/or better coverage.

EXPERIENCES

1. Brainstorm some things a consumer should consider when buying a car (other than price).
2. Discuss: What are some advantages and disadvantages of buying new and used cars? What might make a person decide to buy a new or used car? What factors influence a young person's desire to own a car?
3. Listen to tape, "Buying a New Car."
4. Discuss new car warranties and what they cover.
5. Read programmed learning booklet, "Checking Out a Used Car."
6. Students take a trip to a car agency. Talk to a salesman about buying new and used cars. Discuss both the dealer's and buyer's responsibilities. Use list in Student Record Books to check out a car.

SELECTED RESOURCES


Cassette tape, "Buying A New Car." Modern Consumer Education, Grolier.

Programmed learning booklet, "Checking Out a Used Car." Modern Consumer Education, Grolier.

Field trip to car agency.

Student Record Books, Modern Consumer Education, Grolier.

Concept: Getting the Most From Your Shopping Dollar

Sub-Concept: Transportation (automobiles)

Generalization: Considerations in purchasing a car

CONTENT
Careless drivers are mainly responsible for the high premium rates charged.

EXPERIENCES
7. Complete programmed learning booklet, "The Costs of Running a Car."

8. Have service station attendant or owner of a truck tell of a perpetual car program which will add to the value of the car through less maintenance. How to buy tires and make tires last longer could be discussed by a tire dealer.

EVALUATION: Dave and Mary are looking at used cars. From knowledge obtained on your trip to the automobile dealership, give them some advice so that they can better judge the condition of a used car.

Explain the statement, "There is a relationship between regular car care, operating costs and depreciation."

George is in high school and makes $15.00 a week on a job after school. If he buys a used car, the payments would be $45.00 a month. George's dad says he must take care of all car expenses. Is his income sufficient? Why or why not?

Choose the type of car insurance that would cover the following situations: Example: A tree fell on Carl's automobile during a recent windstrom. Which type of insurance would cover his loss? (A) Comprehensive, (B) Collision, (C) Liability.
CENTRAL PROBLEM: MAKING ENDS MEET

Concept: Getting the Most From Your Shopping Dollar

Generalization: Comparison shopping is wise when shopping for special features in automobiles, clothing, appliances, furniture and services.

BEHAVIORAL OUTCOME

1. Summarizes points to look for when shopping for a specific item. (C 2. 20)

CONTENT

A consumer does a better job of comparing automobile values if he is knowledgeable about special features.

EXPERIENCES

1. Students choose an area of interest for special reports.

Automobiles (Special Features)

A group could do some further study on the purchase of automobiles by researching the following special features:

- body types, engines, transmissions,
- brakes, steering, extra equipment,
- safety features.

Make a report to the class by using charts, transparencies, bulletin boards for illustrations.

Clothing

Proper clothing fit is necessary for comfort, style, and durability.

Fabric and workmanship should be checked for long lasting performance.

It is better to avoid extremes in style as fashion tends to change rapidly.

EXPERIENCES

Group studying the purchase of clothing could complete the programmed learning booklets, "Suit Yourself" and "Ready to Wear" as background information.

The group could then research the function of clothing as a status symbol and discuss the importance of style in planning and making clothing purchases. When reporting to the class, they might arrange to bring in a selection of mod clothing for boys to show the influence of fashion on men's clothing. They could discuss the

SELECTED RESOURCES

"Your Automobile Dollar." Money Management Series.
Household Finance.

Programmed learning booklets, "Suit Yourself" and "Ready to Wear." Modern Consumer Education, Grolier.

You are a Consumer of Clothing. Garrett and Metzen, 1967.
Concept: Getting the Most From Your Shopping Dollar

Generalization: Special features in automobiles, clothing, appliances, furniture and services.

CONTENT

EXPERIENCES

advisability of avoiding extremes in style if they are concerned with long life of the garment. Clothing cartoons from Smart Spending might be worked into the report.

The group could run off copies of points to remember when evaluating the quality of ready-made clothing. They might provide a selection of boy's shirts and girl's blouses from various price levels. With the price tags off, their classmates could judge the item which seemed to have the most favorable points. Compare the selection to actual cost. Was there a relationship between the cost and quality?

Additional work might be done on labeling and wardrobe inventory by the use of transparencies and bulletin boards. Proper fit and style for the individual could be mentioned.

SELECTED RESOURCES

Filmstrip 1, frames 14-20, Smart Spending. Olcott Forward, Inc.


Appliances

Personal recommendations, comparison shopping and product rating magazines can aid the consumer when making appliance decisions.


Concept: Getting the Most From Your Shopping Dollar

Generalization: Special features in automobiles, clothing, appliances, furniture and services.

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<tr>
<th>CONTENT</th>
<th>EXPERIENCES</th>
<th>SELECTED RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warrantees or guarantees and quality of service should also be considered.</td>
<td>Group could arrange for a trip to the home economics room for a cost comparison (purchasing, installing and using) gas, electric and electronic ranges. An electronic range demonstration might be given by the homemaking teacher.</td>
<td>Homemaking teacher as a resource person.</td>
</tr>
</tbody>
</table>
| | Clever cartoons from *Smart Spending* could be shown during the report to show common problems consumers face in buying appliances. | Filmstrip 2, frames 1-12  
*Smart Spending*, Olcott Forward, Inc. |
| | Group could survey the major appliance market to determine types of appliances available and their cost. They could compare prices of various brands of the same appliance with similar features. Have them look into costs of operation, service, and warranties or guarantees. When reporting to class, group could discuss their comparison findings, construction features and care of the appliance. Students could use personal recommendations and information in product rating magazines to aid in decision-making. Report best buy to class. | *Annual Report of the National Home Appliance Conference.*  
"Your Equipment Dollar."
*Money Management Series*, Household Finance Corp.  
"How to Select Major Home Appliances." *Hidden Values Series*, Sears. |
| Choose furniture from a reputable dealer. | Group reads "Furniture," a programmed learning booklet. | Programmed learning booklet,  
"Furniture."
*Modern Consumer Education*, Grolier. |
Concept: Getting the Most From Your Shopping Dollar

Generalization: Special features in automobiles, clothing, appliances, furniture and services

CONTENT

Make sure the furniture you choose fits your needs and lifestyle.

Because well constructed furniture lasts longer, it is necessary to know what constitutes quality features in home furnishings.

EXPERIENCES

Students do further research. They choose an article to use for a price-quality comparison, using the check lists in Sears, Hidden Values Series to evaluate quality. Students look for similar features in the articles they are comparing, for the same article will not be available in different stores.

When giving final report, transparencies and bulletin boards could be used to illustrate quality features in wood and upholstered furniture. Plastic furniture could also be discussed.

Students could also show pictures of different styles of furniture and let the class brainstorm the life style of persons choosing each.

Services

Group introduces topic with cartoon filmstrip from Smart Spending.

Then they could review guidelines to buying services and develop a chart illustrating these guidelines.

SELECTED RESOURCES

"How to Select Furniture." Hidden Values Series. Sears. p. 9 and 16.

"Let's Talk About Furniture, Quality and Construction." Kroehler.

"Let's Talk About Upholstery Fabrics." Kroehler.


"Let's Talk About Furniture Styling." Kroehler.


Concept: Getting the Most From Your Shopping Dollar

Generalization: Special features in automobiles, clothing, appliances, furniture and services.

EXPERIENCES

Group might role play a situation involving the use of services such as the ones suggested in Smart Spending or they might portray pleasant and unpleasant experiences with the class analyzing the situation to determine what was done right and what could have improved the situation.

A panel of representatives, one from each service area, could be invited to class to discuss ways consumers could help the service person give more efficient service.

EVALUATION: Choose a product or service you might need to purchase in the near future (not an item your group reported on). Summarize the general points you should consider in order to make a good buy.

SELECTED RESOURCES

Scripts in Smart Spending. Olcott Forward, Inc.

Panel of local service representatives as resource people.
DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE
CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Occupational Skills and Abilities

Generalization: The best guarantee of economic security is a consumer's own occupational skills and abilities.

BEHAVIORAL OUTCOME

1. Identifies qualities in an employee that would make him eligible for a promotion. (C 4.10)

CONTENT

Economic security depends to a great extent on work skills.

Work skills are based on a sound education.

Technology affects the availability of jobs and changes are occurring rapidly.

Ability to get along with others is necessary for vocational adjustment.

A worker must "produce" in order for business to prosper and the economy to run smoothly.

EXPERIENCES

1. Display cartoons about family work situations on the bulletin board. What are some of the attitudes of the students about work? Discuss: Why is it important for every worker to "produce" on the job?

2. Look at a transparency showing family economic problems and protection. Show how job skills figure into most methods of protection.

3. Brainstorm jobs that existed 50-100 years ago that are no longer in existence. What changes have occurred in other jobs over this period of time (housing, transportation, etc.)? How has technology contributed to these changes? What are the prospects for the future?

4. Discuss: What role does education and/or job training play in a person's ability to earn an income throughout his lifetime?

5. Have a panel of businessmen discuss training and educational programs available for their employees and why they are important. Have them also discuss: "the most frequent causes of employee termination."

SELECTED RESOURCES

It's all in the family.
Stanley and Janice Berenstein.
1971 Engagement Calendar.


Panel of businessmen as resource people.
Concept: Occupational Skills and Abilities

Generalization: The best guarantee of economic security is a consumer's own occupational skills and abilities.

EXPERIENCES

EVALUATION: Analyze the profiles of three hypothetical employees. Assume the role of an employer and choose one for a significant promotion. Give reasons why you made your choice.
CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Private Sources of Security

Sub-Concept: Insurance

Generalization: Various types of insurance provide economic security.

BEHAVIORAL OUTCOME

1. Summarizes major hazards families face and the role of insurance in providing protection against these hazards.
   (C 2. 20)

CONTENT

1. Read story, "Life is a Risky Business." Identify dangers and decide upon types of insurance needed. Should one insure against small risks or one that would cause great loss?

2. Look over, again, the transparency showing the economic security problems facing Americans. Circle the places where insurance is indicated as a protection. What part does insurance play in reducing these hazards?

3. To illustrate the principle of sharing the risk, dump a large pile of pennies out on the desk. Tell the students that each penny represents insurance payments from students in the school. Show that in case of a claim, the maximum amount that can be paid out is 1¢ times the number of students. Using this as a basis for discussion, ask what happens when claims exceed money available. Can insurance companies invest policy holder's money to earn more money for paying claims?

EVALUATION: What are some major hazards families face? How can insurance provide security for families?

SELECTED RESOURCES


CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Private Sources of Security  Sub Concept: Life Insurance

Generalization: Forms, sources and cost of life insurance vary.

**BEHAVIORAL OUTCOME**

1. Appraises case histories and interprets insurance needs. (C 6, 20)

**CONTENT**

Different forms of life insurance are available to meet specific individual needs.

Most common forms are term, ordinary life, limited payment life, and endowment.

Insurance costs vary and comparative shopping is wise.

Different sources of life insurance should be investigated before making a final decision.

**EXPERIENCES**

1. Show movie, *Time... And A Place to Grow* to illustrate the need for life (and health) insurance. Have students relate untimely deaths occurring in young families and resulting difficulties.

2. Complete programmed learning booklet, "If Anything Happens to Me - A Unit of Life Insurance."

3. Plan bulletin board to illustrate various forms of life insurance and the range of premium rates for each type. Does the range of rates indicate a wide enough spread to make it advisable to shop for life insurance?

4. Discuss sources of life insurance (stock companies, mutual companies, government, group, door to door salesmen, insurance agent, company agent). Are some sources less expensive than others?

5. Review the section, How to Figure Your Life Insurance Needs in programmed learning booklet above.

**SELECTED RESOURCES**

Movie, *Time... And a Place to Grow*. Institute of Life Insurance and Health Insurance Institute.

Programmed learning booklet, "If Anything Happens to Me - A Unit on Life Insurance."

Modern Consumer Education Grolier.
Concept: Private Sources of Security

Sub-Concept: Life Insurance

Generalization: Forms, sources and costs

EXPERIENCES

6. See filmstrip, Consumers in Action, to show how goals should be evaluated in relation to the future. How did insurance influence their decision-making? What other factors were important? What changes may need to be made in this couple's insurance program? What will influence these decisions? How would the stages of the family life cycle influence insurance needs? Who needs life insurance (mother, children)? What benefits do children receive in later life, having had insurance as a child? Do most families carry enough insurance? Is insurance purchased for an investment? Is this wise?

7. Work in groups to recommend insurance for couples described in Penney's, Financing a New Partnership. Groups may report to class by performing skits or presenting information on a bulletin board.

EVALUATION: Present case histories of various families. Have students determine the best form of insurance for each case. (Some case histories may be found in Policies for Protection, Institute of Life Insurance... also 6 Insurance Problem cards in Smart Spending, Olcott Forward, Inc.)

SELECTED RESOURCES

Filmstrip, Consumers in Action. Institute of Life Insurance.

Financing a New Partnership. J. C. Penney.
CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Private Sources of Economic Security

Sub-Concept: Life Insurance

Generalization: Major provisions of an insurance policy should be understood by consumers.

BEHAVIORAL OUTCOME

1. Differentiates between insurance policies that are enforceable and those that are not. (C 4.10)

CONTENT

An insurance policy is a contract between the insurer (insurance company) and the person buying the policy (usually the insured).

An insurance policy remains in force as long as premiums are paid and no misrepresentations were made when the policy was taken out.

An insurance application requires information on age, health, occupation and name of beneficiary.

Special features of policies include waiver of premium, dividends, accidental death benefits.

EXPERIENCES

1. Have group give play, "$100,000 or Nothing." Class decides whether the lady should receive the insurance settlement. (Was the class surprised when told the results?)

2. Have insurance representative come to class to answer questions about policies, information required on applications and the term, insurable interest. (He might watch the play and be there to help in the discussion.)

EVALUATION: Students review various situations and, using knowledge of major provisions of policies and information required on an insurance application, determines whether the policy was in force or not.

SELECTED RESOURCES


Insurance representative as resource person.
CONTENT

It is important for today's families to have health insurance.

There are a number of different types of health insurance: hospital insurance, surgical insurance, regular medical insurance, major medical insurance and disability insurance.

It is wise to study types of insurance in relation to health needs and investigate companies offering health insurance, as coverage and reliability of companies differ.

EXPERIENCES

1. To illustrate the importance of having health insurance, show filmstrip, Dollars for Health.
2. Complete programmed learning booklet, "Health Insurance to Fit Your Needs,"
3. Discuss: What are advantages of having health insurance? What are the basic types of health insurance? Which kind would have been best for each case in the filmstrip? Should health insurance cover all medical needs or only serious illnesses and accidents? What factors should be considered when deciding? Where can an individual get health insurance protection? What are some of the differences that might occur in policies?
4. What is disability insurance? How can this provide family security?
5. If students at school are covered by accident insurance, a school administrator might discuss why this insurance is a good idea. Review the coverage this policy includes. Discuss the meaning of the deductible clause.

SELECTED RESOURCES


Programmed learning booklet, "Health Insurance to Fit Your Needs." Modern Consumer Education, Grolier.


Concept: Private Sources of Economic Security

Sub-Concept: Health Insurance

Generalization: Rising medical costs make health insurance necessary for economic security.

EXPERIENCES

EVALUATION: Students analyze emergencies and determine which form of health insurance would give the best protection.

Which emergencies would be most likely to happen or most serious to a young growing family? What is the role of the consumer in determining the type of protection he should have?
**CENTRAL PROBLEM:** DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE IN THE FAMILY LIFE CYCLE

**Concept:** Private Sources of Economic Security

**Sub-Concept:** Health Services

**Generalization:** Care in the selection of health services and drugs can add to a family's economic security.

### BEHAVIORAL OUTCOME

<table>
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<th>CONTENT</th>
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<tr>
<td>There are various sources of medical care and each varies in cost, availability, methods of payment and type of care given.</td>
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</tbody>
</table>

### EXPERIENCES

1. Summarizes ways a consumer can add to a family's economic security by carefully selecting health services and drugs.  
   (C 2. 20)

   - **CONTENT**
     - Health care can be obtained quickly in an emergency if you know what to do.
     - Prescription and over the counter drugs differ.
     - Advertising affects the cost of drugs.
     - The cost of drugs can be reduced by buying only what is needed and comparing prices in different stores.

   - **EXPERIENCES**
     - Listen to tape, "Regular Health Care."
     - Listen to tape, "Medical Help Fast."
     - Assign a group the job of finding out what emergency facilities the local community has.
     - Complete programmed learning booklet, "Your Medicine Shelf."
     - Divide into groups and each take a different over the counter drug like aspirin or a vitamin tablet (Vit C). Compare prices in discount stores, drug stores, and hospital pharmacies to check costs per 100 tablets. Report to class. What effect did advertising have on the cost?

   - **EVALUATION:** What are some ways to save money when shopping for health services and drugs?

### SELECTED RESOURCES

- Cassette tape, "Regular Health Care." Modern Consumer Education, Grolier.
- Programmed learning booklet, "Your Medicine Shelf." Modern Consumer Education, Grolier.
CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Private Sources of Economic Security

Sub-Concept: Saving

Generalization: Systematic savings provide economic security for the individual, his family and the economy.

BEHAVIORAL OUTCOME

1. Summarizes some possible influences on the habit of saving. (C 2.20)
2. Explains how saving things other than money can release more funds for savings accounts. (C 2.20)
3. Explains the combined effect of individual savings on the national economy. (C 2.30)
4. Distinguishes sources of hidden savings. (4.10)

CONTENT

Planning for family security includes a systematic savings program based on realistic short and long term needs. Savings help families to achieve goals. Many factors influence the habit of saving. Savings can take the form of other things besides money. Savings institutions loan and invest the savings of individuals thus making them grow and benefiting the entire economy.

EXPERIENCES

1. Write 10-15 quotes about saving on brightly colored construction paper. Give them to students and have them tell what the saying means to them. Invite others to add to the list. Soon the bulletin board will be covered with the brightly colored sayings, both humorous and serious.
2. Discuss the different attitudes expressed in class. How could these attitudes influence the habit of saving? How would other personal characteristics and the amount of income influence saving? Should everyone save a part of their income? Is it possible for a very low income family to save?

Why Save?

1. Discuss: What are some of the short term and long term needs that might require saving? How do these relate to stages in the family life cycle? What is the importance of savings to the family's economic security? How do savings contribute to the nation's economy?

SELECTED RESOURCES

Examples of sayings from Resource Kit for Teaching Consumer Education, Folder of Saving, Changing Times Education Service.


EXPERIENCES

1. Circle on the economic security transparency used previously the different ways consumers save . . . as an individual, as an employee, as citizens.

2. Discuss: Is the consumer forced by law to save on some occasions? Why should this happen in a free country? Can some expenditures be considered savings? What? Can other things besides money be saved (show cartoon about using the last drop of toothpaste)? How does this add to family economic security?

EVALUATION: John and Jean are having trouble saving any money. What are some factors that might influence a person's ability to save?

What are some things, other than money, they might save, thus releasing more funds for their savings account?

What would happen to the economy if all the Johns and Jeans in the U. S. suddenly decided to keep their savings buried in the back yard?

John and Jean own their own home, both work and are paying $18.80 per month for an endowment insurance policy. What are some ways John and Jean are saving that they may not recognize?
CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Private Sources of Economic Security

Sub-Concept: Saving

Generalization: Wise consumers shop around for the best institution in which to keep their savings.

BEHAVIORAL OUTCOME

1. Defends the concept of systematic savings. (C 2. 20)
2. Selects the best place for individuals with differing goals to save. (C 6. 20)

CONTENT

The consumer should put safety of principle first when choosing a place to save, although liquidity, purpose and earnings should also be taken into consideration.

It is wise to place money in financial institutions which carry federal insurance on depositor's accounts.

Systematic savings, even if small, will grow rapidly into substantial amounts.

Compound interest increases the value of savings faster than simple interest.

If possible, money should remain in a savings account until the end of each interest period.

It is wise to shop around for the financial institution that pays the most interest on savings account deposits.

EXPERIENCES

1. Brainstorm places to save . . . banks, savings and loan associations, credit unions, savings bonds. Read story, "The Money Tree." What were the disadvantages of keeping money in this manner? Give examples of people losing large sums of money and other valuables kept at home. What should be the prime consideration when saving money? Discuss other considerations (liquidity, purpose and earnings).

2. Read article in Changing Times to become aware of different methods of computing earnings on savings accounts.

3. Have class determine the average earnings of a young married couple and set a realistic amount they might be able to save. Groups then research rates of interest and methods of compounding interest at different savings institutions. Each group computes how much would have been accumulated at the end of 10 years. Compare the differences. What are the benefits of shopping around for good interest rates? What are the end results of small systematic savings? Why is it so hard for people to save? Should savings be put away after the paycheck is spent for needs and wants or before?

SELECTED RESOURCES


Concept: Private Sources of Economic Security

Sub-Concept: Saving

Generalization: Shop around for a place to save.

EXPERIENCES

4. Have a panel or representatives from a savings and loan association, a credit union, and a bank discuss their savings programs. The banker could be asked questions about savings bonds and about Christmas accounts. Is any interest paid on Christmas accounts? If not, why is this method of saving advantageous for some people?

EVALUATION: John and Jean finally managed to save $2.00 a week. Is it worthwhile for them to save such a small amount? Why or why not?

Choose the best place for the following people to save:

Example: John and Jean, who want the most interest they can get along with safety of principle.

a. Bank
b. Credit Union
c. Savings Bonds

Example: Mary, who is afraid of weakening and drawing her money out.

a. Savings Bonds
b. Bank
c. Savings and Loan Association

SELECTED RESOURCES

Local representatives from a savings and loan association, a credit union and a bank as resource people.
CENTRAL PROBLEM: DEALING WITH EMERGENCIES AND PLANNING FOR EACH STAGE OF THE FAMILY LIFE CYCLE

Concept: Private Sources of Economic Security

Sub-Concept: Investing

Generalization: Investors should follow basic guidelines for greater returns.

BEHAVIORAL OUTCOME

1. Concludes the best investment opportunity possible in relation to guidelines for investing and the objectives of the person involved. (C 6, 20)

CONTENT

Before beginning an investment program, an individual should have cash reserves and insurance.

There are many different types of investment opportunities.

Safety of capital is the primary concern of a wise investor.

A reasonable price and return is also a concern of an investor.

Experienced investors purchase securities in several companies and make a number of different types of investments.

Investing includes investigating facts and risks and avoiding particularly hazardous ventures.

Speculating involves greater risk in an attempt to get a greater return.

Gambling involves the greatest risk with no investigation of financial quality of the investment.

EXPERIENCES

1. Brainstorm forms of investing.

2. Class sees movie, *How to Invest and Why*.

3. Have class put together a list of guidelines for investing. Does the saying, "Don't put all your eggs in one basket" have any application here?

4. Class brings newspaper and magazine ads and articles concerning investments to class. These could be used as a basis for discussing the differences between investing, speculating and gambling. Articles on investing in franchises could be read. Have students relate examples of good or poor investments that they know of.

SELECTED RESOURCES


Newspaper and magazine ads and articles about investing.

Concept: Private Sources of Economic Security
Sub-Concept: Investing
Generalization: Basic guidelines for investors

EXPERIENCES

5. See movie, Lady and the Stock Exchange, as background for discussing the workings of the stock market.

6. Have a panel of three investment specialists come to class. One might represent the management of a new company in town and could answer questions in relation to raising capital for a new business venture. A stock broker and real estate broker could discuss investment opportunities in their field.

EVALUATION: Review the situations described below and identify the best investment opportunity for the person involved:

Example: George wants to make an investment that will grow fairly rapidly and yet remain relatively safe and easy to get to in case of emergencies. He should invest in a:

a. prospective gold mine
b. real estate in a fast growing area
c. common stock in a proven and rapidly growing industry.

SELECTED RESOURCES


Local investment specialists as resource people.
BEHAVIORAL OUTCOME

1. Summarizes the basic provisions of social security, Medicare and Medicaid. (C 2.20)

CONTENT

Social security provides only a small retirement income and is not meant to be the sole support of aging families.

Social security also provides income to survivors or dependents of deceased or disabled workers.

Medicare only applies to those 65 and older while Medicaid applies to anyone who is unable to pay.

Persons interested in receiving the benefits of Medicare must apply to the Social Security Administration, as payments are not automatic.

Not all medical expenses are covered by Medicare, so supplemental health insurance policies are recommended.

To be eligible for Medicaid, you must prove that costs of medical services exceed the family's assets and apply at the local welfare department.

EXPERIENCES

1. Show the transparency on economic security (used at the beginning of the unit) to point out government programs that help citizens solve economic problems.

2. Discuss economic changes that led to the adoption of social security. Divide the class into groups and have each prepare a budget for an aging couple living on the husband's social security benefits. What problems would they have? Is social security meant to be the only source of retirement income? If enough examples can be found, groups might make up budgets for actual people read about in the newspapers, such as Mrs. Jean Rosenstein who lives on $87.00 per month.

3. What other benefits does social security provide besides retirement income? Show film, The Long Haul, to dramatize the application of social security disability insurance protection.

4. Show slides, Health Insurance for the Aged, to explain provisions of the Medicare program. Discuss the differences between Medicare and Medicaid. What assets must be considered when determining eligibility for Medicaid?

SELECTED RESOURCES


Slides, Health Insurance for the Aged. Social Security Administration.
Unemployment insurance is a federal-state insurance program which provides some income if a person is laid off or loses his job. The employer usually pays the full cost. Benefits are paid if an employee quits for a "good cause."

EXPERIENCES

5. Students relate cases where unemployment insurance payments have helped families of workers laid off jobs. Was there a waiting period for benefits? Can an employee obtain benefits if he quits a job?

EVALUATION: Explain the basic differences between Medicare and Medicaid. What are some of the benefits of social security?