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ABSTRACT

The consumer education for adults guide, part of a consumer and homemaking education unit, was developed in a curriculum workshop at Winthrop College in June 1972. It was written in reference to a norm grouping. The concepts presented are: family life cycle, life style, the consumer in the economy, spending plan, consumer credit, financing housing, transportation, health insurance, life insurance, social security, savings and investments, taxes, wills, financial records, consumer's rights and responsibilities, and financial crisis. Under each concept, three columns list behavioral objectives, learning and evaluation experiences, and teaching resources. (AG)

Draft

**CONSUMER EDUCATION CURRICULUM GUIDE
FOR ADULTS**

Prepared by:

**State Department of Education
Office of Vocational Education
Consumer and Homemaking Education Section
Columbia, South Carolina 29201**

In Cooperation With:

**Vocational Education Media Center
Clemson University
Clemson, South Carolina 29631**

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USE OF THE GUIDE

Decisions to be made in the marketplace are becoming increasingly complex and the teaching of consumer education needs to be approached to train the learner to make rational decisions based upon his values, standards, goals and resources and develop a life style that is satisfying to him. It is hoped that this approach to management and consumer education will enhance the quality of home and family life.

This curriculum resource guide in management and consumer education is an attempt to help teachers select content and organize instruction in a sequence that will help learners grasp the basic structure in the area of management and consumer education. The guide was written in reference to a norm grouping and no attempt was made to individualize instruction. Therefore, the individual teacher will need to examine the guide carefully and select and implement the content and learning experiences which meet the needs of the learners in local communities.

The behavioral objectives are written to show the outcomes which should result from successful completion of the learning and evaluation experiences. In this guide the objectives have been written with two components--the behavior and the context or content. Each teacher will need to add the dimensions of conditions in which learning is to occur and the standards of performance to be achieved to make them operational.

A learning experience is that which a learner does to learn and which involves interaction with the external conditions in the learning environment. Thus, the learning experiences were written from the learner's point of view. The teacher will need to identify other experiences that are relevant to the time, place, and needs of the learners as a total group and as individuals.

The resource column suggests teaching materials that could be used in setting up the learning environment for the learners. It is of utmost importance that each teacher examine and select the teaching materials that best fit the needs of the learners in local communities.

The subject matter areas of food and nutrition and textiles and clothing have not been included in this guide. If these two subject matter areas are to be included, a teacher may refer to the specific guide in each of these areas.

CONSUMER EDUCATION FOR ADULTS

RATIONALE

Consumer education (for an adult) is preparation...in the skills, concepts, and understandings...required for everyday living to achieve, within the framework of his own values and goals, maximum satisfaction and utilization of his resources.¹

The present life style of our nation has rapidly changed the family from a producing unit to a consuming unit. Technological changes in the types of goods and services available and sociological changes in the multiple and interchangeable roles of male and female homemakers emphasize the importance of decision-making as families seek stability and mutual satisfaction in the management of their resources. With increased dependence upon paid employment, financial security becomes of paramount importance. Wages and increased financial resources must be used effectively to assure the life style desired at each cycle of family life.

Decisions basic to improving the quality of all family life depend on the adults' abilities to: (a) clarify and evaluate values, standards, and goals; (b) distinguish between wants and needs; (c) identify personal and social resources. Orders of priorities vary because of the demands of changing life cycles as families mature.

"Consumerism" has become a fact of life. Complexities of present-day manufacturing and marketing remove the consumer further from the marketplace--more buying, less home production; more critical decisions, less control. "It is important, therefore, that we grasp the meaning of intelligent consumerism."²

The consumer education program must take into consideration the interests, age and ability levels, and social framework of the group. The unique needs of each group should determine the content and the manner of presentation.

Schools are in a prime position to prepare persons for their consumer roles. Basic and continuing adult education presents many opportunities to prepare, as well as update, adults in their consumer roles. "There is a universal responsibility for schools, as well as businesses and service organizations, to assist the consumer in the marketplace."³

¹State Department of Education, Home Economics Education, Little Rock, Arkansas. Consumer Education--A Guide for Teachers of Home Economics, p. 5.

²Catherine Welsh, "The Impact of Change," Insight-Report on Consumer and Homemaking Education, California State Department of Education, p. 9.

³State Department of Education, Little Rock, Arkansas, op. cit., p. 5.

CONCEPTUAL FRAMEWORK – CONSUMER EDUCATION FOR ADULTS

- I. Family Life Cycle
 - A. Stages
 - B. Characteristics
 - C. Developmental tasks
 - D. Major expenses
 - E. Use of resources
 - F. Relationship to financial management

- II. Life Style
 - A. Definition
 - B. Influential factors
 - C. Relationship to management

- III. The Consumer in the Economy
 - A. Definition
 - B. Family relationship in the economy
 - C. Economy relationship to standard of living

- IV. Spending Plan
 - A. Definition
 - B. Justification
 - C. Forms
 - D. Characteristics
 - E. Use of resources
 - F. Setting up a plan
 - G. Relationship to management
 - H. Personal plan

- V. Consumer Credit
 - A. Definition
 - B. Use
 - C. Types
 - 1. Service credit
 - 2. Sales credit
 - 3. Cash loans
 - D. Costs
 - E. Legislation

- F. Credit ratings
- G. Wise credit practices
- H. Relationship to goals

- VI. Financing a Home
 - A. Housing needs
 - B. Housing variations
 - C. Housing costs
 - D. Selection
 - E. Financing sources
 - F. Property insurance
 - G. Taxes

- VII. Transportation
 - A. Influential factors
 - B. Forms
 - C. Car
 - 1. Care
 - 2. Operational costs
 - D. Responsibilities of car ownership
 - E. Shopping for a car
 - 1. Financing
 - 2. Insurance
 - F. Alternatives to owning a car
 - G. Management of the transportation dollar

- VIII. Health Insurance
 - A. Terminology
 - B. Justification
 - C. Types
 - D. Selection
 - E. Application of management to health insurance

- IX. Life Insurance
 - A. Definition
 - B. Importance

- C. Types
D. Selection
E. Application of management to life insurance
- X. Social Security
A. Purpose
B. Benefits
C. Role of the Social Security Office
D. Provisions
E. Role of the federal government
F. Family security
- XI. Savings and Investments
A. Definitions
B. Justification
C. Steps in beginning a savings program
D. Savings institutions
E. Forms of investments
F. Legislative protection
G. Application of management to savings and investments
- XII. Taxes
A. Types
B. Sources
C. Benefits
D. Records needed
- XIII. Wills
A. Justification
B. Terminology
C. Characteristics
D. Consideration of taxes
E. Relationship to family security
- XIV. Financial Records
A. Purposes
B. Methods
- C. The checking account
1. Types
2. Opening
3. Writing a check
4. Balancing a checkbook
D. Storage of important records
E. Relationship to future planning
F. Deductions
G. Exemptions
H. Needed resources
- XV. Consumer's Rights and Responsibilities
A. The marketplace
1. Definition
2. Characteristics
B. Information
1. The consumer's right
2. The consumer's responsibilities
C. Safety
1. The consumer's right
2. The consumer's responsibilities
D. Choice
1. The consumer's right
2. The consumer's responsibilities
E. Voicing opinions and settling grievances
1. The consumer's right
2. The consumer's responsibilities
- XVI. Financial Crisis
A. Examples
B. Sources of help

OVERALL OBJECTIVES: Show comprehension of the relationship between the family life cycle stages and management of finances.

BEHAVIORAL OBJECTIVES

Identify the stages in the family life cycle.

Describe the characteristics of stages in the family life cycle.

Identify the developmental tasks at the different stages of the family life cycle.

Describe the major expenses at each stage of the family life cycle.

Give examples of resources that are available to families in the different stages of the family life cycle.

LEARNING AND EVALUATION EXPERIENCES

View selected transparency of the family life stages to identify the stages. Discuss the various stages.

List the forms of family life in America that are not accounted for in the family life cycle. Discuss families broken by death, divorce, or separation, and single adults.

View selected transparencies to see the characteristics of each stage. Discuss the characteristics of the various stages.

Listen to the case study to describe the various stages in the life cycle. Discuss and identify characteristics of stages illustrated in the case study.

Draw from a box a slip of paper on which is stated a developmental task. Decide which stage the developmental task fits and pin the slip on the bulletin board by the correct family life stage.

View selected transparency on the major expenses at the various stages. Brainstorm for other expenses not listed on the transparency. Make a list and share information on additional expenses with class and add to the transparency.

Work in groups which represent the various stages and list resources which each stage may possess. Discuss ways the family may utilize these resources to the family's advantage.

TEACHING RESOURCES

Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Life Cycle."

Thal and Holcombe, Your Family and Its Money, pp. 10-16.

Transparencies: Clemson University, Vocational Education Media Center, Consumer Education, "Characteristics of Each Stage."

Bulletin: Texas Tech University, Consumer Education, "The Family Life Cycle of Ted and Norma."

Booklet: Home Economics Publishers, Consumer Study Units, Set 2, p. 40.

Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Major Expenses of Each Stage."

Bratton, Home Management Is..., pp. 110-111.

CONCEPTS: Family Life Cycle

OVERALL OBJECTIVES: Show comprehension of the relationship between the family life cycle stages and management of finances.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Explain the relationship of the stages of the life cycle and financial management.</p>	<p>Refer to the story of "Ted and Norma" and list the resources that are available at the different stages.</p> <p>Listen to a symposium composed of couples representing the various stages to hear their views on characteristics, major expenses, and resources. Write a paper showing how their view coincides with ideas you have gained through previous study.</p> <p>Refer to the story again and explain the relationship between the family life stages and management of finances.</p>	<p>Bulletin: Texas Tech University, <u>Consumer Education</u>, "The Family Life Cycle of Ted and Norma," 11:49.</p> <p>Symposium: Couples representing the stages of the family life cycle.</p> <p>Bulletin: Texas Tech University, <u>Consumer Education</u>, "The Family Life Cycle of Ted and Norma," 11:49.</p>

CONCEPTS: Life Style

OVERALL OBJECTIVES: Show comprehension of the relationship of management to the development of a life style.

BEHAVIORAL OBJECTIVES

Define the term "life style."

Identify the factors that influence a life style.

Describe how the elements of management relate to the development of a life style.

LEARNING AND EVALUATION EXPERIENCES

Participate in a discussion on the meaning of the term "life style."

View a bulletin board with pictures illustrating the various ways people live. Describe how different factors influence a life style.

View a flannel board presentation to see factors that influence a life style.

Recall several current TV serials about people from various occupations with differing life styles. Discuss the factors that influenced their life styles.

Find or bring pictures that illustrate the various factors that influence your life style.

Read a case study or watch a television program and describe how the elements of management related to the given family or individuals.

TEACHING RESOURCES

Bulletin: American Home Economics Association, Consumer and Homemaking Education, "Dynamics of Teaching."

Periodical: "Can you Choose a Life Style?" Penney's Forum, Fall/Winter 1971, p. 18. (Teacher reference).

Dervin, The Spender Syndrome. A Case Study of 68 Families and Their Consumer Problems.

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Show understanding of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "consumer."	Discuss the word "consumer" and compose a definition acceptable to the group.	Levy, <u>et al.</u> . <u>The Consumer in the Marketplace.</u>
Define the term "economy."	Listen to an illustrative lecture on the term "economy." View a bulletin board that shows how the economy functions, and compose a definition acceptable to the group.	Bulletin board to show the system of producing, distributing, and consuming wealth.
Define the term GNP (Gross National Product).	Participate in a brainstorming session and list meanings of letters GNP. Consult newspapers and periodicals to learn the correct definition of GNP. Refer to list and cross out all incorrect definitions or ideas of GNP.	Thal and Holcombe, <u>Your Family and Its Money</u> , p. 48. Current newspapers and news periodicals.
Describes how the GNP reflects the economy.	View charts to see how the GNP reflects the health of the general economy. Discuss how the current economy ranks in terms of current GNP.	Warmke, <u>et al.</u> , <u>Consumer Economic Problems</u> , pp. 304-311, p. 208.
	View a circle graph that shows the Gross National Product for the past year to become aware of the comparative distribution of consumer spending, business investments, and government spending.	Thal and Holcombe, <u>Your Family and Its Money</u> , p. 50.
	Participate in small groups and discuss why an increase in government spending increases the GNP but may not improve economic health.	Booklet: Wood, <u>What Every Woman Should Know About Money</u> , pp. 3-4. Warmke, <u>et al.</u> , <u>Consumer Economic Problems</u> , p. 212, p. 209.

CONCEPTS: The Consumer in the Economy

VERALL OBJECTIVES: Show understanding of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES

Describe how the GNP reflects price changes.

Explain how the family affects the economy.

Identify the roles of consumer and producer and how they are interrelated.

Define the terms "standard of living" and "level of living."

Distinguish between standard of living and level of living.

Explain how our economic system makes possible a high standard of living.

LEARNING AND EVALUATION EXPERIENCES

Respond to a resource person by discussing why an increase or decrease in GNP may affect prices of goods and how purchases of foreign imports affect GNP and prices.

View a chart showing circular flow of money in the economy and discuss how the economy is built around the flow of money.

Listen to illustrated lecture on how decisions of families affect the economy. Discuss the affects.

View selected filmstrips. Identify the elements of producing and consuming and discuss how they are interrelated.

Make a list of goods and services now being consumed, and discuss their interrelationship with consumer and producer.

Listen to case study, "Broke Again," and define "standard of living" and "level of living."

Recall case study, "Broke Again," and discuss how the family's level of living is different from its standard of living.

Give examples of evidence of high standard of living in the present day economy. Discuss how this is possible.

TEACHING RESOURCES

Bulletin: Executive Office of the President, Price Commission, Price Controls and You, Warmke, et al., Consumer Economic Problems, v. 328-331, p. 210.

Thal and Holcombe, Your Family and Its Money.

Warmke, et al., Consumer Economic Problems, p. 327.

Filmstrip: Institute of Life Insurance, Our Role as Consumers.

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

Excerpt: Building, paper, clothes.

Illinois Board of Vocational Education, Teaching Aids for Consumer Homemaking Problems, p. 98 (Teacher reference).

Thal and Holcombe, Your Family and Its Money. (Teacher reference).

Craig, Thresholds to Adult Living, pp. 354-356.

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the term "spending plan."</p>	<p>Participate in a brainstorming session of definition of spending plan. Compare definitions. Choose one acceptable to the group.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money.</u> Barclay and Champion, <u>Teen Guide to Homemaking.</u> McDermott, et al., <u>Homemaking for Teen-Agers, Book II.</u> Levy, et al., <u>The Consumer in the Marketplace.</u></p>
<p>Explain the reasons for having a spending plan.</p>	<p>Respond to short stories of real-life situations by identifying the reasons for having a spending plan. Discuss the reasons for having a spending plan.</p> <p>Listen to a symposium in which a grandmother, a recent graduate, a young mother and a small businessman explain their reasons for having a spending plan.</p>	<p>Pamphlet: <u>Institute of Life Insurance, Making the Most of Your Money</u>, pp. 14-19. Pamphlet: <u>Follett Educational Corporation, The Money You Spend</u>, p. 6. Booklet: <u>Follett Educational Corporation, Just Married.</u></p>
<p>Compare the different forms used for spending plans.</p>	<p>Study samples of spending plans. Compare the various forms. Choose one determined best for your own use.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money.</u></p>
<p>Describe the characteristics of a spending plan.</p>	<p>Listen to an illustrated lecture on the characteristics of a spending plan. List the characteristics.</p>	<p>Booklet: <u>Illinois Board of Vocational Education, Teaching Aids for Consumer and Homemaking Programs, "Planning for Next Year."</u></p>
<p>Explain how the use of resources influence a spending plan.</p>	<p>Listen to a case study and explain how the use of resources influenced the family spending plan.</p>	

GENERAL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Describe the process of setting up a spending plan.	Listen to a person on a limited income discuss ways of extending his money by the use of resources so that he can live within his spending plan.	Levinson, <u>Everything but Money</u> .
Explain the relationship of home management to a spending plan.	Keep record of all the resources used in a 24-hour period. Explain how the use of resources influenced your spending plan. Listen to a book review to see how this family's use of resources influenced their spending plan. Use direct quotes to illustrate the point.	Bulletin board with words and pictures to show the structure of a spending plan.
Apply management procedures in making a personal spending plan.	Listen to an illustrated lecture on how to set up a spending plan. Analyze bulletin board that shows the process of setting up a spending plan. View exhibits that show how a budget can be set up using the following methods: basket, envelope, box, cookie jar. Listen to the record and explain how management will help to make ends meet. Listen to a case study and tell how the spending plan was managed to reach the goals. Study sample spending plans to use as guides in developing a plan. Make a personal spending plan using the management process.	Record: Disneyland Record, <u>Babes in Toyland</u> , "I Can't Do the Summ." Booklet: Fans and Fans, <u>A Challenge of Success</u> , p. 10. Game: <u>Changing Times</u> , Educational Services, "The Budgeting Game." Leaflet: Money Management Institute, <u>Why Money Management</u> , Fall 1971. Periodical: "Managing the Money at Your House," <u>Changing Times</u> , February 1972.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Show comprehension of the role of consumer credit in attaining personal/family goals.

TEACHING RESOURCES	LEARNING AND EVALUATION EXPERIENCES	BEHAVIORAL OBJECTIVES
<p>Bulletin Board: Fortune wheel with credit terms written on wedges of the wheel.</p> <p>Periodical: "Using Credit: Key Words You Need to Know," Changing Times, November 1971, pp. 38-39 (Teacher reference).</p> <p>Booklet: Money Management Institute, <u>It's Your Credit. Manage It Wisely</u> (Teacher reference).</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 124-127 (Teacher reference).</p> <p>Flip chart with pictures of items which may be purchased on credit.</p> <p>Riker and Brisbane, <u>Married Life</u> (Teacher reference).</p> <p>Troelstrup, Arch W., <u>The Consumer in American Society</u>, 4th Ed., pp. 166-177 (Teacher reference).</p> <p>Transparency: Clemson University, Vocational Education Media Center, <u>Consumer Education, "Kinds of Credit Available to the Consumer."</u></p>	<p>View the fortune wheel of credit terms. Recall individual or family experiences in a discussion of what consumer credit is. Develop a definition of the term.</p> <p>View a flip chart. Cite instances where using consumer credit would be an advantage to an individual or to a family.</p> <p>Discuss items bought by families on credit that they could not have bought otherwise.</p> <p>Discuss the advantages of credit in raising our standard of living.</p> <p>Cite instances where using credit would be a disadvantage to a family.</p> <p>Collect and bring to class cartoons showing the disadvantages of credit.</p> <p>Participate in a discussion of "Cash vs. Credit" to illustrate the advantages and disadvantages of using consumer credit.</p> <p>View selected transparency to list the three types of consumer credit.</p>	<p>Define the term consumer credit.</p> <p>State advantages of using consumer credit.</p> <p>State the disadvantages of using consumer credit.</p> <p>List the three types of consumer credit.</p>

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Show comprehension of the role of consumer credit in attaining personal/family goals.

TEACHING RESOURCES

LEARNING AND EVALUATION EXPERIENCES

BEHAVIORAL OBJECTIVES

Brainstorm to list items which you use but do not pay for right away. Classify each of the items as one of the following: service credit, sales credit, or cash loans.

Analyze the classified advertisements in the telephone directory and compile a list of credit sources. List other types of credit used by families in the community.

Bring bills for service credit to determine the costs of the credit and the conditions under which it is used.

View selected filmstrip. Discuss types of sales credit.

Make a list of stores in the community which offer sales credit. Discuss the type of sales credit offered.

Bring to class newspaper advertisements of sales credit. Discuss the type of sales credit offered.

View selected filmstrip and discuss the types of charge accounts.

Discuss the questions asked when a customer applies to a department store credit office for a charge account.

View selected filmstrip. Explain the procedure and requirements to obtain a credit card.

Thal and Holcombe, Your Family and Its Money, pp. 127-133 (Teacher reference).

Bulletin: Homemaking Research Laboratories, Today's Consumer--A Semester Course in Consumer Education, pp. 19-26 (Teacher reference).

Filmstrip: J. C. Penney, Inc., Credit: A Consumer Resource.

Filmstrip: Visual Education Consultants, Inc., Charge It, Please.

Periodical: "Warning Double-check Those Charge Accounts," Changing Times, October 1970 (Teacher reference).

Filmstrip: Guidance Association, Our Credit Economy, Part II.

Compare the types of service credit and the costs.

List types of sales credit.

Explain the types of charge accounts and the conditions for use.

Explain a credit card account and the requirements for obtaining one.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Show comprehension of the role of consumer credit in attaining personal/family goals.

BEHAVIORAL OBJECTIVES

Identify the responsibilities of credit card holders.

LEARNING AND EVALUATION EXPERIENCES

Compile a list of the responsibilities of credit card holders for safekeeping, recording of account numbers, using of the cards by unauthorized persons, overspending, and losing cards.

Listen to a summary of an article on losing a credit card. Discuss ways to notify the company if a card is lost.

Look for magazine or newspaper articles or call a bank to find out about liability for lost cards. Report to class.

Explain installment sales.

Give a definition of installment sales. View selected filmstrip and discuss the aspects of installment credit.

Contrast the definition of installment sales in these two situations: (1) if buying a car, (2) if buying shoes utilizing the lay-away process.

Listen to a selected case study and discuss points to remember when buying on the installment plan.

List sources of cash loans.

Read selected book to list sources of cash loans.

Bring to class newspaper advertisements of cash loans and discuss the types of agencies offering such loans.

TEACHING RESOURCES

Booklet: Cooperative Extension Service of Clemson University, Credit Cards—Thirty Days to Reality (Teacher reference).

Periodical: "If You Lose a Credit Card," Woman's Day, November 1970, p. 22.

Periodical: "Watch Out for the Credit Card Crooks," Changing Times, March 1971, pp. 37-38 (Teacher reference).

Periodical: "Can Congress Stop Those Billing Foul-ups?" Changing Times, June 1972, pp. 13-14.

Filmstrip: Visual Education Consultants, Inc., The Installment Contract.

Booklet: Institute of Life Insurance, Making the Most of Your Money. "Joan Learns About Easy Payment Plans."

Thal and Holcombe, Your Family and Its Money, pp. 133-136.

OVERALL OBJECTIVES: Show comprehension of the role of consumer credit in attaining personal/family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Compare the conditions under which cash loans may be obtained and the costs.</p>	<p>Visit or call lending agencies in the community: a bank, a savings and loan institution, a credit union representative, a life insurance office, a finance company and a pawnshop to get information about the kinds of loans available, the conditions for obtaining a loan, and the costs. Present a summary of the findings to the class.</p>	<p>Periodical: "Ever Use a Pawnshop?" <u>Changing Times</u>, February 1972 (Teacher reference)</p> <p>Periodical: "If You're Asked to Co-sign a Note." <u>Changing Times</u>, March 1972, p. 12 (Teacher reference).</p>
<p>List reasons why using credit costs money.</p>	<p>Listen to a talk and discuss why it costs to charge items or to borrow money.</p>	<p>Resource Person: Credit manager of a department store or a banker to explain why credit costs money.</p>
<p>Explain the requirements of the Truth in Lending Law.</p>	<p>View the selected filmstrip to find out why using credit costs money. Discuss the costs involved.</p> <p>Bring cartoons clipped from newspaper and magazines that illustrate the use of credit and the costs. Share with class.</p>	<p>Filmstrip: Money Management Institute, <u>Be Credit Wise</u>.</p>
<p>State the reasons to shop for credit.</p>	<p>View the selected filmstrip to find out the requirements of the Truth in Lending Law: finance charge and annual percentage rate. List the requirements on the board.</p> <p>Analyze samples of installment sales contracts from local businesses. Discuss how they carry out the requirements of the Truth in Lending Law.</p> <p>View the selected filmstrip to determine reasons for shopping for credit. List reasons on the board.</p>	<p>Filmstrip: Federal Reserve System, <u>Truth in Lending</u>, Or Filmstrip: Guidance Associates, <u>Our Credit Economy</u>, Part I.</p> <p>Samples of a sale contract</p>
		<p>Filmstrip: National Education Association, <u>Getting Credit</u>, Or Filmstrip: Guidance Associates, <u>The Price of Credit</u>, Or Film: Modern Talking Picture Service, <u>The Owl Who Gave a Hoot</u>.</p>

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Show comprehension of the role of consumer credit in attaining personal/family goals.

TEACHING RESOURCES	LEARNING AND EVALUATION EXPERIENCES	BEHAVIORAL OBJECTIVES
<p>Periodical: "Before You Borrow or say 'Charge It...'" <u>Changing Times</u>, January 1972, pp. 33-35.</p>	<p>Select an item which you would like to buy in the near future such as a new car, a color television set, or a new refrigerator. Visit various agencies in the community as a car dealer, a bank, a credit union, a savings and loan association, and a finance company to compare the cost of financing through each agency. Compile a chart from class reports to illustrate the differences in charges obtained by shopping around for credit.</p>	<p>Define the 3 C's which comprise a credit rating.</p>
<p>Transparency: <u>Clemson University, Vocational Education Media Center, Consumer Education Kit, "Bases on Which Credit is Given."</u></p> <p><u>Thal and Holcombe, Your Family and Its Money</u>, pp. 139-141 (Teacher reference).</p>	<p>View the selected transparency to list the bases on which credit is given. Discuss character, capacity, and capital to formulate definitions.</p>	<p>Identify the importance of a good credit rating.</p>
<p>Speaker from <u>Better Business Bureau or Credit Bureau.</u></p>	<p>Listen to a resource person discuss credit and the importance of building and keeping a good credit rating.</p>	<p>Explain how the Fair Credit Reporting Act protects the consumer.</p>
<p>Short Story: <u>deMaupassant, The Necklace.</u></p>	<p>Listen to selected story. Discuss the importance of returning borrowed items in order to maintain a good credit rating.</p>	<p>Identify the importance of a good credit rating.</p>
<p>Film: <u>Modern Talking Picture Service, Inc., Credit.</u></p>	<p>View selected film. Identify the importance of a credit rating.</p>	<p>Discuss experiences where items have been loaned to friends or relatives and the items were not returned. Relate this to their credit ratings.</p>
<p>Periodical: <u>Pascoe, Jean, "Do You Know Your Credit Rating?"</u> <u>Woman's Day</u>, September 1970, p. 66 (Teacher reference).</p>	<p>Discuss the value of building and keeping a good credit rating.</p>	<p>Listen to a summary of the Fair Credit Reporting Act. Identify how the act protects the consumer.</p>
<p>Statute: <u>Fair Credit Reporting Act.</u></p> <p>Periodical: "New Rules that Protect Your Credit Rating," <u>Changing Times</u>, April 1971, pp. 25-28 (Teacher reference).</p>		

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

List the guidelines to follow in the use of credit.

Read selected pamphlet to compile a check list to consider when deciding whether or not to use credit. Discuss with class.

Pamphlet: Money Management Institute, Mind Your Money Series - When You Use Credit.

Explain the consequences of the abuse of credit.

Listen to the case study and discuss the guidelines to follow in the use of credit.

Booklet: National Foundation for Consumer Credit, Inc., Using Our Credit Intelligently (Teacher reference).

Booklet: Beneficial Management Corporation, (Wood) What Every Woman Should Know About Money (Teacher reference).

Periodical: "Getting Out of Debt Without Going Broke," Changing Times, July 1971, pp. 25-28.

Periodical: "Ways to Keep Your Debts Under Control," Reader's Digest, May 1969 (Teacher reference).

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job and Living, "How to Keep from Drowning in Debt" (Teacher reference).

Explain the role of consumer credit in attaining personal and family goals.

Define alternatives if credit is misused: repossession, garnishment, bankruptcy. Find an article in a newspaper or magazine on the abuse of credit. Give a report on the article.

Use a case study on credit buying and explain the role of consumer credit in attaining goals.

Dervin, The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems.

Write a paper and explain how consumer credit has helped you attain a personal or family goal.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show understanding that financing a home requires an assessment of available and future resources.

BEHAVIORAL OBJECTIVES

Identify how housing needs vary among families.

LEARNING AND EVALUATION EXPERIENCES

Listen to a recording and compare the housing needs of the adults being interviewed. Discuss the various needs.

Participate in a discussion and identify family needs, wants, and resources in relation to housing. Consider stage of family cycle, recreation, vocation, ages of children, health, pattern of living, sex of family members, etc.

Discuss the meaning of life styles and the relationship to housing.

List five to ten values you would deem necessary in choosing a home. Rank the values in the order of preference. Share and compare the list of values with the class.

Listen to a case study and discuss changes in family housing needs.

Observe selected transparency and slides to see how fulfillment of housing needs might be achieved in a home.

View selected filmstrip and discuss how homes fulfill housing needs.

Work in groups to identify the housing needs of the various stages of the family life cycle. Discuss: What would be unique considerations for housing for (a) a couple in college, (b) a couple in armed service, (c) a couple whose job demanded frequent change of residence, (d) couple with pre-school children, (e) couple with high school age children, (f) older couple.

List on the chalkboard the kinds of housing available in the community.

View selected transparencies and discuss the variations in kinds and quality of housing needed.

TEACHING RESOURCES

Kit: J. C. Penney Co., The Home: An Environment for Human Growth.
 "Interviews: The Meaning of a Home." Side 2.

Demonstration: "No Magic Formula for Happiness." Pull rabbits from hat as items are discussed.

Thal and Holcombe. Your Family and Its Money, Chapter 8.

Kit: J. C. Penney's, The Home: An Environment For Human Growth. "How Homes Can Meet Our Needs."

Kit: J. C. Penney Co., Homes are for People.

Transparencies: Scholastic Magazines.
 Classrooms: Housing.

Identify variations in the kind and quality of housing.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show understanding that financing a home requires an assessment of available and future resources.

BEHAVIORAL OBJECTIVES

Identify factors to consider when deciding whether to buy or rent a home.

Estimate the amount of money which could be spent on housing.

List factors to consider in the selection of housing.

LEARNING AND EVALUATION EXPERIENCES

Read three selected case studies. Work in small groups to discuss the work sheets in the kit and identify factors relating to the kind and quality of housing desired: Share group work with the entire class.

Listen to a report on the magazine article to identify different kinds of housing.

Discuss the meaning of sub-standard housing.

Participate in an informal debate to consider the factors involved in renting or buying a home. Summarize points made by each group.

View selected transparencies and list advantages and disadvantages of renting and buying a home.

Work in two groups. One to write a tenant's "Bill of Rights" and another to write a similar document for the landlord. Compare the documents.

Discuss guidelines on amount an individual or family may budget for housing. State the rule of thumb used to estimate amount a family can spend on a house.

Listen to a report of a magazine article on selecting an apartment.

TEACHING RESOURCES

Kit: J. C. Penney Co., The Home: An Environment For Human Growth, "Analyzing Housing Needs."

The Kiplinger Washington Editors Inc., 99 New Ideas on Your Money, Job, and Living, "Cooperatives and Condominiums."

Transparencies: Clemson Vocational Education Media Center, Consumer Education Kit, "Thinking About Renting?" (Teacher made on home ownership.)

Thal and Holcombe, Your Family and Its Money, Chapter 8.

Craig, Thresholds to Adult Living.

The Kiplinger Washington Editors Inc., 99 New Ideas on Your Money, Job, and Living, "What Can You Afford to Pay for a House?"

Periodical: "How to Pick an Apartment," Changing Times, April 1971, p. 15.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show understanding that financing a home requires an assessment of available and future resources.

LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Review check lists for houses and for apartments to determine important factors which should be considered in the selection of housing.</p> <p>Discuss factors which influence choices of homes.</p> <p>List steps to take when purchasing a home. Discuss the steps.</p> <p>Develop a bulletin board on the steps to follow when buying a home.</p> <p>Listen to a resource person discuss where loans may be secured and the types of mortgage loans available.</p> <p>Discuss advantages of the different types of loans.</p> <p>Using sample problems, compare the costs of different types of loans. Give reasons for a preference of either a large or a small down payment on a house.</p> <p>Investigate different interest rates of various lending agencies. Explain why one should shop around for a loan.</p> <p>Brainstorm to list factors to consider when financing a home such as kinds of lenders, size of down payment, length of time to pay, the lowest possible interest rate. Discuss factors listed for clarification.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p> <p>Bulletin Board: "Open the Door to Home Ownership," which depicts an attractive home with steps leading up to door.</p> <p>Resource person</p> <p>Booklet: Homemaking Research Laboratories, <u>Consumer Study Units</u>, Set 3.</p> <p>Thal and Holcombe, <u>Your Family and Its Money</u>, Chapter 8.</p>

BEHAVIORAL OBJECTIVES

Identify the steps involved in purchasing a home.

List the sources and types of loans available for financing a home.

Compare the costs of different types of loans in financing a home.

Identify factors to consider when planning the financing of a home.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show understanding that financing a home requires an assessment of available and future resources.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>List reasons for having property insurance.</p>	<p>Discuss selected magazine article and list the items covered in closing costs. Determine the approximate amount needed for a \$20,000 house. Share with the class.</p>	<p>Periodical: "Housing Buying: The Cost of Closing the Deal," <u>Changing Times</u>, November 1971.</p>
<p>Identify types of property insurance.</p>	<p>Work in small groups to list and discuss reasons for having property insurance.</p>	<p>Filmstrip: Insurance Information Institute. <u>Patterns for Protection.</u></p>
<p>State how property tax on a home is paid.</p>	<p>View selected filmstrip and discuss the protection received by having a Home Owner's policy.</p>	<p>Resource person</p>
<p>Explain how resources aid in the financing of a home.</p>	<p>Participate in a discussion to learn how property tax on a home is paid.</p> <p>Listen to a resource person explain how the use of resources helped purchase a home.</p>	

CONCEPTS: Transportation

OVERALL OBJECTIVES: Show comprehension of how to manage the transportation dollar.

TEACHING RESOURCES	LEARNING AND EVALUATION EXPERIENCES	BEHAVIORAL OBJECTIVES
<p>Thal and Holcombe, <u>Your Family and Its Money</u>.</p> <p>Bulletin: <u>Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education</u>. (Teacher reference).</p> <p>Transparency: Teacher prepared depicting various means of transportation as bus, taxi, airplane, bicycle, or motorcycle.</p> <p>Kit: Grolier Educational Corporation, <u>Modern Consumer Education, "The Costs of Running a Car."</u></p> <p>Highway patrolman, driver education teacher, or other resource person.</p> <p>Resources person from dealer, garage, service station, or auto mechanics class.</p> <p>Periodical: "Little Attentions that Keep Your Car Running," <u>Changing Times</u>, February 1972 (Teacher reference).</p> <p>Transparency: <u>Homemaking Research Laboratories, Resource Unit on Consumer Education, "A Car Care Schedule,"</u> p. 118.</p>	<p>Participate in a discussion to identify factors influencing transportation needs. Compile a list of occasions when transportation (other than walking) would be a necessity rather than a convenience.</p> <p>Participate in a discussion of the relationship of one's attitudes toward transportation to one's needs.</p> <p>View selected transparency to list different forms of transportation. Identify common forms of transportation under given conditions.</p> <p>Listen to selected case study. Brainstorm to list factors in the use of a car such as costs of operation, care, driving habits, safety, depreciation, prestige, property taxes, and insurance.</p> <p>Listen to a speaker to learn factors to consider in the safe use of a car.</p> <p>Listen to speaker. Discuss the proper care for a car. Ask questions.</p> <p>View selected transparency. Use it as a guide for setting up a car-care schedule for your own car.</p>	<p>Identify the factors that influence transportation needs.</p> <p>List forms of transportation.</p> <p>Identify factors to consider in the use of a car.</p> <p>Describe the care which should be given a car.</p>

BEHAVIORAL OBJECTIVES

List the costs of operating a car.

LEARNING AND EVALUATION EXPERIENCES

Work in small groups to discuss and compile information on costs for your assigned topic: gas and oil, tire, maintenance, license and inspections, parking fees, depreciation. Share the information with the class.

Divide categories of operating costs into fixed and flexible expenses and list in separate columns on the chalkboard.

Use a sample case to estimate the annual cost of operating a car, and fill in the appropriate columns on the transparency.

TEACHING RESOURCES

That and Holcombe, Your Family and its Money, pp. 170-173.

Troebstrup, Arch W., The Consumer in the American Society: Personal and Family Finance, 4th ed. (Teacher reference).

Booklet: Money Management Institute, Your Automobile Dollar.

Periodical: "Maybe Your Car Needs a Tune-up," Changing Times, January 1971.

Periodical: "What Car Noises Tell You," Better Homes and Gardens, March 1972.

Periodical: "How to Find an Honest Auto Repairman," Family Circle, March 1972.

Booklet: The Kiplinger Editors, 99 New Ideas on Your Money, Job, and Living, "Where to Have the Car Fixed;" "Checked the Front Wheels Lately?" "Still Another New Kind of Tire," p. 56; "Brakes to Make 'Panic Stops' Safer," p. 58.

Transparency: Homemaking Research Laboratories, Teacher Resource Unit on Consumer Education, p. 119.

Periodical: "Money-Saving Tips for Car Owners," Family Circle, April 1972.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Show comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES

List the factors to consider when shopping for a car.

List features which affect the purchase price of a car.

LEARNING AND EVALUATION EXPERIENCES

Listen to the case study. Discuss the story and list the shopping suggestions mentioned in the story.

Examine new car warranties. Compare warranties of different manufacturers to see how coverage differs. Discuss the responsibilities of the dealer, manufacturer and owner.

Recall the development of a spending plan through questions and answers. Determine your financial limit for transportation as a guide for shopping.

View selected transparency to list and rate features which affect the purchase price of a car.

Listen to chosen speaker and compile a list of features which affect the purchase price of a car. List on the chalkboard those features that are essential and those that are non-essential.

TEACHING RESOURCES

Booklet: Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Program, "Jimmy Shops for His First Car."

Booklet: Institute of Life Insurance, Making the Most of Your Money, "A Lesson in Buying Used Cars," pp. 6-13.

Refer to the section on spending plans if this one has not been covered.

Transparency: Changing Times Teacher's Journal, "What Do You Look for in a Car?" January 1972.

Booklet: Home Economics Publishers, Consumer Guide, Student Study Manual (Teacher reference).

Resource person: Car dealer.

Periodical: "The Art of Buying a Car," Changing Times, March 1971, pp. 25-28.

Periodical: "Road Tests of Four 1972 Cars," Changing Times, January 1972, pp. 25-29.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Show comprehension of how to manage the transportation dollar.

LEARNING AND EVALUATION EXPERIENCES

BEHAVIORAL OBJECTIVES

TEACHING RESOURCES

Schoenfeld and Natella. The Consumer and His Dollars.

Levy, et al., The Consumer in the Marketplace, pp. 389-397.

Film: Ford Motor Company, "So You Want to Buy a Good Used Car?"

Booklet: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education (Teacher reference).

Refer to credit section for reference material if credit has not been studied earlier.

Periodical: "How to Pay Less for an Auto Loan," Changing Times.

U.S. News and World Report: Investments Insurance Wills Simplified (Teacher reference).

Transparency: Clemson Vocational Education Media Center, Consumer Kit Series, "Wanted: Financial Security Against."

View selected film. List features to consider if purchasing a used car.

Compile a chart listing the advantages and the disadvantages of new and used cars. Compare with the available money to spend for a car.

Collect a variety of advertisements offering auto loans from newspapers, mail promotion, etc. Share advertisements and compare offers for credit.

Discuss how careful shopping for credit can save money.

Discuss the statement, "If you can't afford insurance, you can't afford a car." to explain the importance of automobile insurance.

Listen to a selected case study and discuss how inadequate insurance can result in economic disaster.

View chosen transparency to see reasons for having car insurance.

State points to consider in financing a car.

Explain the need for automobile insurance.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Show comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the coverages provided by automobile insurance.	View chosen filmstrip, Part I, to gather information on bodily injury coverages. Discuss Part I.	Filmstrip: <u>Insurance Information Institute, Automobile Insurance.</u>
Identify factors which determine the cost of automobile insurance.	View chosen filmstrip, Part II, and gather information on property damage coverage. Discuss Part II. List the coverages provided by automobile insurance.	Filmstrip: <u>Insurance Information Institute, Automobile Insurance.</u>
		Kit: <u>Grolier Educational Corporation, Modern Consumer Education Car Insurance.</u>
		Periodical: "How to Buy Auto Insurance Today," <u>Changing Times</u> , July 1971.
		Thal and Holcombe, <u>Your Family and Its Money.</u>
		<u>U.S. News and World Report: Investments Insurance Wills Simplified.</u>
		Leaflet: <u>Insurance Information Institute, Every Ten Minutes Auto Insurance.</u>
		Levy, et al., <u>The Consumer in the Marketplace.</u>
	Listen to a report on "no-fault insurance." Interview people to secure their views on no-fault insurance. Report opinions to class.	Periodical: "Will 'no-fault' Bring Cheaper, Better Auto Insurance," <u>Changing Times</u> , March 1972.
Identify factors which determine the cost of automobile insurance.	View selected filmstrip, Part III, for information on how the cost of automobile insurance is determined. Discuss the factors.	Filmstrip: <u>Insurance Information Institute, Automobile Insurance.</u>
	Listen to an insurance agent discuss factors that affect the cost of automobile insurance. Ask questions.	Insurance agent.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Identify steps to take if your automobile insurance is cancelled.

List the steps to take in the event of an automobile accident.

List alternatives to owning a car.

Apply management techniques to the purchasing of a car.

Play auto insurance jeopardy to identify factors in the cost of insurance.

Listen to a report on what to do if your automobile insurance is cancelled. Discuss how this could be applied to a personal situation.

Observe flip charts and listen to a talk on the procedure to follow in the event of an automobile accident. Study an accident report to become familiar with the format.

Check the classified section of the telephone directory to explore the possibilities of renting or leasing cars. Share your information with the class.

Solve the following situation: Assume you are going to buy a car. Make a list of the factors which you should consider before purchasing. Determine the size car which would suit your needs. Discuss options which might be considered. Determine the price-range which fits into your spending plan and whether to pay cash or buy on credit. Will you buy a new or used car?

Thal and Holcombe, Your Family and Its Money, Chapter 9.

Leaflet: Insurance Information Institute, Every Ten Minutes - Auto Insurance.

Adaptation of TV show, Jeopardy.

Periodical: "Will Your Car Insurance Be Cancelled?" Better Homes and Gardens, June 1972.

Teacher-made flip chart.

Periodical: "Family Circle Accident Report Card," Family Circle, July 1972.

Thal and Holcombe, Your Family and Its Money, p. 182.

Bulletin: Texas Tech University, Consumer Education, II (Teacher reference).

CONCEPTS: Health Insurance

OVERALL OBJECTIVES: Show ability to apply the management process in purchasing health insurance.

BEHAVIORAL OBJECTIVES

Identify terms used in health insurance.

Explain the reasons for health insurance.

Identify the basic types of health insurance.

LEARNING AND EVALUATION EXPERIENCES

Select a piece of a puzzle from a box on which is written one half of an insurance term. Find the matching piece and work with that person to define these terms: co-insurance, surgical insurance, deductible clause, hospital expense, disability insurance, health insurance, regular medical coverage.

View the transparency and list two major reasons for health insurance.

View the instant slides and listen to the script of three case studies. Identify reasons for having health insurance.

Discuss experiences relating to the cost of hospitalization, common illnesses, nursing homes, etc. which show need for health insurance.

View selected transparency and identify the types of health insurance.

TEACHING RESOURCES

Dictionaries.

Craig, Thresholds to Adult Living.

McDermott, Homemaking for Teenagers, p. 169.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Why Consumers Buy Health Insurance."

Bulletin: Texas Tech University, Consumer Education Curriculum Guide, Part II, p. 168.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Schoenfeld and Natella, The Consumer and His Dollars.

Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Types of Health Insurance."

Craig, Thresholds to Adult Living.

Booklet: Institute of Life Insurance, A Date With Your Future.

GENERAL OBJECTIVES: Show ability to apply the management process in purchasing health insurance.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

List factors to consider in determining health insurance needs.

Apply management procedure to the selection of health insurance.

Listen to a resource person talk on the different basic types of health insurance that are available, and discuss the types.

Participate in a brainstorming session to give ideas which relate to health insurance needs and list factors on the chalkboard.

View selected filmstrip and decide on a health insurance plan for the couple using the management procedures.

Make a health insurance plan for your family.

Kit: Grolier Educational Corporation, Modern Consumer Education, "Health Insurance to Fit Your Needs."

Resource person.

Thal and Holcombe, Your Family and Its Money.

Filmstrip: Institute of Life Insurance, Marriage and Your Money.

OVERALL OBJECTIVES: Show ability to apply the management process in purchasing life insurance.

BEHAVIORAL OBJECTIVES

Define the term "life insurance."

Explain the importance of life insurance to the security of the family.

Identify the types of life insurance.

LEARNING AND EVALUATION EXPERIENCES

Respond to a pre-test on insurance to determine background knowledge in the area of life insurance.

Read the selected story for principle of risk sharing. Establish a definition for life insurance.

View the bulletin board to see the relationship of long-term planning to the security of the family.

View chosen film of a young couple discussing ideas about security.

Discuss articles in the newspapers which relate disasters. Explain the importance of life insurance to the security of the family.

Listen to a resource person discuss and answer questions concerning the different types of life insurance. List the type of life insurance you would need.

TEACHING RESOURCES

Booklet: Institute of Life Insurance, Tips for Teaching Life and Health Insurance.

Booklet: New York Life Insurance Co., What Every Family Should Know About Life Insurance.

Bulletin Board: "A Song of Security by Long Term Planning."

Film: Association Film, To Life With Love.

Newspapers and magazine articles.

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Craig, Thresholds to Adult Living.

Shoenfeld and Natella, The Consumer and His Dollars.

Booklet: Institute of Life Insurance, A Date With Your Future.

Booklet: Consumer Union, The Consumers Union Report on Life Insurance.

Life insurance agent.

CONCEPTS: Life Insurance
GENERAL OBJECTIVES: Show ability to apply the management process in purchasing life insurance.

BEHAVIORAL OBJECTIVES

Identify factors to consider when selecting life insurance.

Apply management procedures to selection of life insurance.

LEARNING AND EVALUATION EXPERIENCES

Listen to case studies of families which illustrate various insurance needs. Discuss these cases as to the factors that needed to be considered when selecting life insurance.

Work in teams with each team representing a different life cycle stage, and discuss the insurance needs of the life cycle.

Use the multi-media kit and apply management procedures to the selection of life insurance.

Play the game to apply management procedures to the selection of life insurance.

TEACHING RESOURCES

Bulletin: Superintendent of Documents, Understanding Life Insurance for the Family.

Grolier Ed. Corp., Modern Consumer Education, "If Anything Happens to Me: A Unit on Life Insurance."

Thal and Holcombe, Your Family and Its Money, Chapter 10.

Pamphlets: Institute of Life Insurance, Decade of Decisions; Tips for Teaching Life and Health Insurance; and Moderns Make Money Behave.

Periodical: "How Much Life Insurance Do You Need?" Changing Times, January 1972.

Kit: Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Style.

Kit: Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Style.

CONCEPTS: Social Security

OVERALL OBJECTIVES: Show understanding of how Social Security contributes to family security.

LEARNING AND EVALUATION EXPERIENCES

BEHAVIORAL OBJECTIVES

Identify the purposes of Social Security.

View selected transparencies to identify the purposes of Social Security.

Listen to a talk by a representative from the Social Security office and identify the purposes of Social Security.

Read selected references for information on the benefit of Social Security or listen to a lecture demonstration on the benefits of Social Security.

View a film on Social Security. Discuss benefits that are provided by Social Security.

Compile a list of times which a person should contact the Social Security office.

Analyze the charts on Medicare. Discuss the provisions of Medicare.

View selected film to describe the provisions provided by Medicare.

Determine when to contact the Social Security office.

Describe the provisions of Medicaid and Medicare.

TEACHING RESOURCES

Transparencies made from packet: U.S. Dept. Health, Education & Welfare, "From Social Security Number to Social Security Benefits" and "History of the Social Security Program." (Contact local Social Security office.)

• Representative of Social Security office.

Bulletin: Consumers Union Report on Life Insurance.

Thal and Holcombe, Your Family and Its Money, Chapter 13.

Booklet: Institute of Life Insurance, A Date with Your Future.

Film: Social Security Administration Office, The Social Security Story.

Chart: Social Security office, charts.

Film: Social Security office, You and Medicare.

CONCEPTS: Social Security

OVERALL OBJECTIVES: Show understanding of how Social Security contributes to family security.

BEHAVIORAL OBJECTIVES

Identify who pays for Social Security and the role of the federal government in Social Security.

Describe how Social Security contributes to family security.

LEARNING AND EVALUATION EXPERIENCES

View the charts which illustrate how Social Security works. Discuss the role of the federal government in providing Social Security.

View the transparency to identify how Social Security is financed.

Describe how Social Security contributes to family's security.

TEACHING RESOURCES

Charts: Dept. of Health, Education and Welfare, Social Security Administration.

Transparency made from leaflets, "Where Money Comes From; Where the Money Goes." (Social Security office).

Thal and Holcombe, Your Family and Its Money, Chapter 10.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the term "saving."</p>	<p>View the transparency to list types of items people save. Discuss and list other items that people may save.</p>	<p>Transparency: <u>Changing Times Education Service, Teaching Consumer Education, "Savings," No. 1.</u></p> <p>Examples: water, natural resources, money, jewels, land.</p> <p>Thal and Holcombe. <u>Your Family and Its Money</u>, p. 209.</p> <p>Bohlman and Bohlman, <u>Investing Your Savings</u>, p. 7.</p> <p>Schoerfeld and Natella, <u>The Consumer and His Dollars</u>.</p>
<p>Define the term "thrift."</p>	<p>Consult reference books and define the term "thrift."</p>	<p>Thal and Holcombe, <u>Your Family and its Money</u>, pp. 208-209.</p>
<p>Explain the relationship between thrift and savings.</p>	<p>View the transparency on the different ways people save money. Discuss additional ways not listed on the transparency.</p>	<p>Transparency: <u>Clemson Vocational Education Media Center, Consumer Education, "Ways People Save."</u></p> <p>Forbes, <u>Mama's Bank Account</u>.</p>
<p>Identify reasons for saving money.</p>	<p>Read selected story to see how Mama saved for her family. Was she thrifty in her form of savings?</p> <p>Make a list of reasons why people save.</p>	<p>Thal and Holcombe, <u>Your Family and Its Money</u>, p. 210.</p>
	<p>View selected transparency and discuss why people save these kinds of things.</p>	<p>Transparency: <u>Changing Times Education Service, Teaching Consumer Education, "Savings," No. 2.</u></p>

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

Work in two groups and have an informal debate on the question: "Save now, enjoy later" vs. "Live it up." Discuss ideas presented in the debate.

Listen to several stories or case studies relating to experience in savings. List their reasons for saving money.

Cite examples of successful citizens in your community or state who have been aided in their success by learning how to save.

Participate in a circular response to question: "What are some roadblocks to saving?" Participate in a brainstorming session and prepare a list of ideas identifying some ways to overcome these roadblocks.

Participate in a discussion on how others have developed techniques to promote saving practices. List techniques on chart.

View selected transparency. Determine savings goals that may be reasonable at each stage.

View selected filmstrip. Relate how the family's goals changed with their changing life cycle.

TEACHING RESOURCES

Booklet: Texas Tech University, Consumer Education, "The Money Tree," pp. 136-138.

Bulletin: Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Programs, p. 47.

Periodical: "You Can Save in Spite of Yourself," Changing Times October 1970, pp. 40-42.

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Tricks to Help You Save," pp. 14-15.

Transparency: Clemson Vocational Education Media Center, Consumer Education, "Family Life Cycle."

Thal and Holcombe, Your Family and Its Money, pp. 12-14.

Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 3-4.

Filmstrip: Institute of Life Insurance, Consumers in Action.

Britton, Personal Finance, p. 265 (Teacher reference).

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify the steps in establishing a savings program.</p> <p>Explain the relationship of short term and long term goals to savings.</p>	<p>Read selected reference on the steps in setting up a savings program. View selected transparency and fill in blanks entitled: "How You Do It," to see the steps in establishing a savings program.</p> <p>Listen to a resource person identify the steps for setting up a savings program.</p> <p>View selected transparency and list examples of short term goals for saving (Christmas, school books, etc.). List examples of long term goals (house, wedding, trip). Discuss the relationship of these goals to general principles of saving in terms of "Why save?"</p>	<p>Transparency: <u>Changing Times Education Service, Teaching Consumer Education, "Saving," No. 5.</u></p> <p>Resource person</p>
<p>List the various types of savings institutions.</p>	<p>View the bulletin board portraying types of things for which people save. Classify them as either short term or long term goals.</p> <p>View selected transparencies and list the various types of savings institutions.</p>	<p>Transparency: <u>Changing Times Education Service, Teaching Consumer Education, "Savings," No. 4.</u></p> <p><u>Thal and Holcombe, Your Family and Its Money, pp. 209-211.</u></p> <p><u>Bohlman and Bohlman, Investing Your Savings, pp. 11-13.</u></p> <p><u>Bulletin: Institute of Life Insurance, A Date With Your Future, pp. 31-33.</u></p> <p>Bulletin board (teacher prepared).</p>
<p>Identify the factors that need to be considered in selecting a savings institution.</p>	<p>Read selected references to identify the factors that need to be considered in selecting a savings institution. Make a list in order of importance at your present stage in the life cycle.</p>	<p>Transparencies: <u>Changing Times Education Service, Teaching Consumer Education, "Saving," Nos. 3 and 6.</u></p> <p><u>Schoenfeld and Natella, The Consumer and His Dollars, pp. 250-256.</u></p> <p><u>Bohlman and Bohlman, Investing Your Savings, pp. 14-15.</u></p>

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 5-11.

Compare the advantages and disadvantages of placing money in various savings institutions.

Conduct a survey to find the savings institutions in the community. Share findings with class.

Read selected references and make lists of advantages and disadvantages of the types of savings institutions listed.

Schoenfeld and Natella, The Consumer and His Dollars, p. 257.

Thal and Holcombe, Your Family and Its Money, pp. 215-219.

Bulletin: Institute of Life Insurance, Your Money and Marriage, p. 25.

Bohlman and Bohlman, Investing Your Savings, pp. 20-22.

U.S. News and World Report: Investments Insurance Wills Simplified, p. 25.

Listen to a symposium composed of representatives from a bank, savings and loan association, and a credit union explain their savings programs. Ask questions to compare the advantages and disadvantages of the various types of institutions available.

Secure pamphlets on the purchase of U.S. Government bonds to see the advantages of saving by this method.

View the chart of the various savings options and compare the safety, rate of return and ease of withdrawal. Identify the one best suited to your present needs.

Bohlman and Bohlman, Investing Your Savings, pp. 22-24.

Bohlman and Bohlman, Investing Your Savings, pp. 20, 23, 28.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Explain why life insurance may be a form of savings.</p>	<p>Examine a life insurance policy's section on cash values. Read references and compare opinions of authors as to the positive and negative values of life insurance as a vehicle for saving.</p>	<p><u>U.S. News and World Report: Investments Insurance Wills Simplified</u>, pp. 109-173. Britton, <u>Personal Finance</u>, p. 321 (Teacher reference). Consumers Union, <u>Life Insurance</u>, pp. 69-84.</p>
<p>State assets to consider before saving by investing.</p>	<p>Read chosen references and periodicals to see what is advised for family security before making investments. Work in small groups and list the assets a person/family should consider before investing. Go into the marketplace and ask resource people in the financial world to see if they agree with your list. Report findings.</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollars</u>, p. 260. Thal and Holcombe, <u>Your Family and Its Money</u>, pp. 219-221. Bulletin: Money Management Institute, <u>Your Savings and Investment Dollar</u>, pp. 24-34.</p>
<p>Define the terms, "securities," "stock," "bond," "mutual funds."</p>	<p>Take the slogan, "Before you invest, investigate," and relate it to the fact investing is a long term goal.</p>	<p>Booklet: The Kiplinger Washington Editors, Inc., <u>99 New Ideas on Your Money, Job, and Living</u>, pp. 24, 32. <u>U.S. News and World Report: Investments Insurance Wills Simplified</u>, pp. 45-86. Brochures from investment companies.</p>
<p>Explain why saving by investment is a long term goal.</p>	<p>Find several charts showing how the long-term effects of compounding interest and inflation have changed the value of a stated investment. Explain why these investments would be of value only for a long-term goal.</p>	<p>Schoenfeld and Natella, <u>The Consumer and His Dollars</u>, pp. 256-262. <u>U.S. News and World Report: Investments Insurance Wills Simplified</u>, pp. 13-19.</p>

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Choose a stock or mutual fund from the financial page of a newspaper. Maintain a daily chart showing changes in price for two weeks. Calculate how much you would have gained or lost if you had invested \$100. Refer to a financial listing to see how much you would have gained or lost if you had bought this one year ago and determine the effect these short term to long term changes in price have on the value of investments.

Describe how real estate is a form of investment.

Listen to a real estate dealer discuss the pros and cons of property and home ownership as a form of investment.

Bohlman, Investing Your Savings, p. 29.

Explain how education is an investment.

Ask a real estate dealer how inflation affects an investment in real estate. Seek his opinion on mobile home vs. conventional house as to investment quality.

U. S. News and World Report: Investments Insurance Wills Simplified, p. 33.

Analyze charts showing average incomes of occupations and years of schooling to see that education is an investment.

Troelstrup, The Consumer in American Society, p. 103 (Teacher reference).

Listen to reports explaining how investing in education may result in higher incomes. List other satisfactions resulting from additional and continuing education.

Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, pp. 33-36.

Describe how legislation protects investors.

Ask a local banker to explain how savings accounts are insured by law.

Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 20-23.

Read selected references on how regulatory agencies protect the saver.

Bohlman and Bohlman, Investing Your Savings, p. 42.

Refer to the previous list of savings institutions to determine which are protected by regulatory agencies.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing savings and investments.

BEHAVIORAL OBJECTIVES

Apply management process to purchasing savings and investments.

LEARNING AND EVALUATION EXPERIENCES

Refer to the steps in making a spending plan and illustrate how to make a suitable savings plan for the following examples:

Mary, a girl of 20 who wishes to save for a nice wedding.

Mr. and Mrs. Newby who need to establish an emergency fund.

Joe, your freshman son, who wants a car when 16.

Use the story, "The Money Tree." Show how management could have applied to Scott's final decision of where he placed his money.

TEACHING RESOURCES

Mosteller, How to Avoid Financial Tangles, pp. 17-28 (Teacher reference).

Booklet: Texas Tech University, Consumer Education, Part II, pp. 136-138.



OVERALL OBJECTIVES: Show comprehension of the relationship of tax outlay to benefits received.

BEHAVIORAL OBJECTIVES

List types of taxes paid by the individual or the family.

Name the sources of taxes.

Identify benefits derived from taxes.

LEARNING AND EVALUATION EXPERIENCES

Brainstorm to list types of taxes paid by the individual or the family.

List taxes currently paid from an average American's income.

Observe flash cards to name sources of taxes.

Observe pictorial flash cards to identify benefits derived from federal taxes.

View a transparency which shows how a dollar in the federal budget is spent to benefit the public.

Observe pictorial flash cards to identify benefits derived from state taxes.

Observe pictorial flash cards to identify benefits derived from local taxes.

Respond to a talk by a resource person explaining how taxes are collected and used.

Participate in a discussion on the goods and services that are available in the community through taxes. Think how life would be if these goods and services were not available.

TEACHING RESOURCES

Flash cards. Examples: individual, corporation, sales, gasoline, excise, property, school, and Social Security taxes.

Pictorial flash cards. Examples: defense, scientific experiments, postal system, Social Security benefits, parks, housing loans, roads, foreign aid.

Craig, Thresholds to Adult Living, p. 297.

Pictorial flash cards. Examples: universities and schools, hospitals, libraries, roads and bridges, parks.

Pictorial flash cards. Examples: police and fire protection, street, roads and sidewalks, street lights, street cleaning, health protection and sanitation, libraries.

Resource person, tax collector.

CONCEPTS: Taxes

OVERALL OBJECTIVES: Show comprehension of the relationship of tax outlay to benefits received.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the records which should be kept by the family.	Listen to an illustrated lecture on vital records for filing an income tax form.	Business education teacher or two young couples.
Practice filling out an income tax return form.	<ul style="list-style-type: none"> Listen to a resource person discuss how to complete an income tax return form. Listen to a case study and practice completing an income tax return form. 	<ul style="list-style-type: none"> Income tax forms. Resource person such as internal revenue representative, certified public accountant or other competent person. Case study.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify reasons for having a legal will.</p>	<p>Listen to case studies to see the importance of having a will. Discuss cases where a will was not made and list reasons for having a will.</p>	<p>Britton, <u>Personal Financing</u>, pp. 390-391 (Teacher reference).</p>
<p>Define the terms used in making a legal will.</p>	<p>Read selected books and compile a list of terms and definitions that are used in making or renewing a will. Discuss terms found in the reading.</p>	<p>Troelstrup, <u>The Consumer in American Society</u>, pp. 488-495 (Teacher reference).</p>
<p>Identify characteristics of a legal will and steps to take when making a will.</p>	<p>Listen to an attorney speak on laws pertaining to wills in South Carolina, characteristics of a will, and steps in making a will.</p>	<p>Craig, <u>Thresholds to Adult Living</u>, 2nd Ed., p. 407.</p>
<p>Practice writing a sample will.</p>	<p>Write a sample will and have lawyer determine if it meets legal requirements.</p>	<p>Warmke, et al., <u>Consumer Economic Problems</u>, p. 579-580 (Teacher reference).</p>
<p>Identify taxes that concern a testator.</p>	<p>Listen to a resource person discuss estate taxes. Have important questions prepared to ask the speaker.</p>	<p>Attorney.</p>
<p>Describe how making a will contributes to family security.</p>	<p>Listen to case studies and discuss how making a will contributes to family security. Discuss personal experiences or experiences of friends which also illustrate the concept that having a will contributes to family security.</p>	<p>Resource person.</p> <p><u>U.S. News and World Report: Investments Insurance Wills Simplified</u>, pp. 190-187.</p>

CONCEPTS: Financial Records

OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

BEHAVIORAL OBJECTIVES

Explain the purposes of keeping a financial record on business-like basis.

Describe methods used in keeping financial records.

Explain the reasons for using a checking account.

Give examples of the types of checking accounts.

Demonstrate procedures in opening a checking account.

LEARNING AND EVALUATION EXPERIENCES

Select a quotation concerning financial records and explain its meaning.

Discuss the benefits of keeping useful financial records. Make a list to summarize the purposes of keeping financial records in a businesslike manner.

Listen to a selected story and explain the effectiveness of Mama's methods of keeping financial records.

Participate in a discussion to exchange ideas on methods of keeping financial records.

Listen to a resource person give the pros and cons of using cash vs. using a check. Discuss the reason given and include additional ones if desired.

Visit several local commercial banks and investigate the types of checking accounts they offer. Present to the class findings on types of checking accounts offered by each bank.

Visit several local banks to investigate procedures used in opening a checking account. List steps that are used and share with the class.

TEACHING RESOURCES

Booklet: Sears, Dept. Store in The Classroom, pp. 16-17.

Bulletin board of quotations on money.

Thal and Holcombe, Your Family and Its Money, pp. 226-227.

Forbes, Mama and Her Bank Account.

Leaflets from local bank.

Resource person such as a banker or retail merchant.

Pamphlets on checking accounts from local banks.

Booklet: American Banking Assoc., Using Bank Services.

Material used in opening a checking account: — application form, deposit slips, etc.

GENERAL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

BEHAVIORAL OBJECTIVES

Write a check in a recommended form.

Demonstrate the balancing of a checkbook against a bank statement.

State additional ways to use banks in keeping important records.

List items that are withheld in the form of payroll deductions.

LEARNING AND EVALUATION EXPERIENCES

View selected transparencies to choose appropriate procedures in writing a check.

Watch an illustration of writing a check correctly.

Practice writing a check in a recommended form. Have it checked by someone for accuracy.

View selected transparency on balancing a checkbook against a bank statement.

Watch a demonstration on balancing a checkbook against the bank statement.

Use a case study or real situation and balance a checkbook against the bank statement.

Study a teacher prepared sheet on bank services and check the services of interest.

Listen to a panel discuss situations that require the use of accurate financial records. Discuss and contribute other situations as a class.

List items that are withheld from paycheck in various types of jobs such as taxes, Social Security retirement, union dues, credit union, United Fund.

TEACHING RESOURCES

Booklet and pamphlets from local bank.

Checks to practice with.

Thal and Holcombe, Your Family and Its Money, pp. 228-229.

Bank statement, cancelled checks, check record book (stubs), cancelled deposit slips.

Thal and Holcombe, Your Family and Its Money, pp. 229-231.

Case study situation.

Sheets with a list of personal record services that may be obtained through a bank.

Resource persons for panel.

Paycheck stubs with deductions.

Retirement statements (copies).

CONCEPTS: Financial Records**OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.**

TEACHING RESOURCES	LEARNING AND EVALUATION EXPERIENCES	
<p>Federal and state tax forms.</p> <p><u>Thal and Holcombe, <i>Your Family and its Money</i>.</u></p>	<p>Examine federal and state income tax forms to see the exemptions that are allowed and make a list of these exemptions. Tell how a record of these withholdings would be helpful to the individual.</p> <p>Make a written list of the resources needed to keep a financial record.</p> <p>Make a list of the situations for which you will need a financial record. Develop an effective method of keeping a financial record for yourself. Organize a financial record to include all of the situations for which you will need this information as a resource.</p>	<p>List exemptions for federal and state income tax purposes.</p> <p>Describe resources needed in keeping financial records.</p> <p>Organize a useful financial record.</p>

INCEPTS: Consumer's Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Define the term "marketplace."</p>	<p>View chosen filmstrip and define the term "marketplace."</p>	<p>Filmstrip: Institute of Life Insurance, <u>The Consumer in the Marketplace.</u></p>
<p>Describe basic characteristics of the marketplace.</p>	<p>View chosen filmstrip and discuss the characteristics of the marketplace.</p>	<p>Filmstrip: Guidance Associates Association, <u>Money Well Spent.</u></p> <p>Schoenfeld and Natella, <u>The Consumer and His Dollar.</u></p>
<p>State information that may be useful to the consumer as he goes into the marketplace to exchange dollars for goods and services.</p>	<p>Respond to the selected recording by relating the cases to personal problems or experiences.</p> <p>Listen to the four basic rights of consumers that have been mentioned many times since 1962. Explain the meaning of each one of these rights.</p>	<p>Kit: Changing Times Educational Service, <u>Consumer Law—Rights and Responsibilities, Recording Part I.</u></p> <p>Bulletin: President's Committee on Consumer Interests, <u>Suggested Guidelines for Consumer Education.</u></p> <p>J. C. Penney Co., <u>Forum, Fall/Winter, 1968.</u></p> <p>Troelstrup, <u>The Consumer in American Society</u> (Teacher reference).</p>
<p>Read or listen to a selected case study to identify the areas where the buyer's right to be informed was violated by misleading advertising, false claims for savings, product quality, guarantee, and terms of sale.</p>	<p>Read or listen to a selected case study to identify the areas where the buyer's right to be informed was violated by misleading advertising, false claims for savings, product quality, guarantee, and terms of sale.</p>	<p>Kit: Changing Times Educational Service, <u>Consumer Law - Rights and Responsibilities, Recording, Part II.</u></p> <p>Kit: Changing Times Educational Service, <u>Consumer Law - Rights and Responsibilities, Unit I, Case Study, "A Freezer Free of Charge...Almost."</u></p>

CONCEPTS: Consumer's Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.

BEHAVIORAL OBJECTIVES

Identify the consumer's responsibility for becoming informed.

Identify consumer information according to its objectivity, usefulness, and source.

Identify the public and private sources of consumer information.

LEARNING AND EVALUATION EXPERIENCES

Study a list showing what is needed information for the marketplace:

1. The seller or manufacturer
2. Terms of sale.
3. The product.

Discuss and identify information that is useful to the consumer as resources of the marketplace are used.

View selected filmstrip and discuss the specific information which can eliminate the need of defense mechanisms used by consumers.

Make a list of the consumer's responsibilities in becoming informed. Share the list with the class to identify and illustrate the consumer's responsibility in becoming informed.

Identify various seals on transparency. List where they are found and what they mean. Use seals such as: American Gas Association, American Institute of Laundering, Underwriters' Laboratory, Inc., USDA, others.

Discuss some products that carry seals. Tell whether they are beneficial to the seller or the consumer. Tell whether the information is biased or objective.

Study labels and leaflets that have information on a product. Tell whether the information is beneficial to the seller or the consumer.

Listen to the teacher give illustrated talk on the various available sources of consumer information. Discuss these sources.

TEACHING RESOURCES

Filmstrip: J. C. Penney Co., Inc., Consumer Defense Mechanisms.

Periodical: "Consumer Responsibility," Penney's Forum, Fall/Winter, 1968.

Kit: Changing Times Educational Service, Consumer Law - Rights and Responsibilities.

Warmke, et al., Consumer Economic Problems (Teacher reference).

Labels and leaflets that give information on different types of products.

Troelstrup, The Consumer in American Society (Teacher reference).

Schoenfeld and Natella, The Consumer and His Dollars.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

List the agencies that help families make consumer choices.

Listen to a resource person speak on public and private sources of consumer information in South Carolina.

Analyze a list of abbreviations commonly used in describing federal agencies to see how many you can identify.

Analyze a display of library publications, periodicals and books which provide information to help consumers make choices in the marketplace. Discuss the information these publications provide.

Explain how agencies help protect families as consumers.

Work in groups and list the agencies that help protect families. Identify a situation where an agency helped a consumer.

List statutes that protect the consumer.

Read selected material on legislation. Underline the sections of the statutes that deal with consumer protection.

Levy, et al., The Consumer in the Marketplace.

Periodical: McHugh, "Consumer Protection Against What?" Journal of Home Economics, May 1972 (Teacher reference).

Pre-Test, Texas Tech University, Consumer Education Curriculum Guide, p. 239.

Public Library, School library.

Troelstrup, Consumer Problems and Personal Finance, Chapters 15, 16, 17.

Warmke, et al., Consumer Economic Problems, Chapter 25.

Wilson and Eyster, Consumer Economic Problems, Chapter 21.

Warmke, et al., Consumer Economic Problems, Chapter 25.

Schoenfeld and Natella, The Consumer and His Dollars, Chapters 2 and 3.

Texas Tech University, Consumer Education Curriculum Guide, Part III, pp. 245-253.

Office Consumer Affairs: Guide to Federal Consumer Services (Teacher reference).

CONCEPTS: Consumer's Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
<p>Identify the media and techniques used in advertising.</p>	<p>View the selected film and discuss the media used for advertising as television, newspapers, circulars, special promotions, coupons, stamps, telephone calls, door-to-door salesmen.</p>	<p>Film: <u>Modern Talking Pictures Service, Charlotte, N. C., The Lasting Medium.</u></p>
<p>Identify purposes of advertising from seller's viewpoint.</p>	<p>View chosen slides and discuss the influence of media on buying.</p>	<p>Slides: <u>Michigan Extension Service, Ads Add Up.</u></p>
<p>State the advantages and disadvantages of advertising from the consumer's point of view.</p>	<p>Poll the class on a product used and give reasons why specific brands were purchased. Discuss whether brand names are a reliable advertising guide.</p>	<p>Bratton, <u>Home Management Is--</u>. Schoenfeld and Natella, <u>The Consumer and His Dollars</u>.</p>
<p>Identify purposes of advertising from seller's viewpoint.</p>	<p>Analyze the "Think Board" - display of various printed advertisements. Identify the advertising technique used in each one.</p>	<p>Samples of all forms of advertising. Warmke, <u>et al., Consumer Economic Problems.</u></p>
<p>State the advantages and disadvantages of advertising from the consumer's point of view.</p>	<p>Bring sample advertisements from newspapers. Read and locate key words designed to influence reader. Identify the advertising technique used.</p>	<p>Bratton, <u>Home Management Is--</u>.</p>
<p>Identify purposes of advertising from seller's viewpoint.</p>	<p>Interview several local merchants who use advertising and determine the values of advertising. Report findings to class.</p>	<p>Warmke, <u>et al., Consumer Economic Problems.</u></p>
<p>State the advantages and disadvantages of advertising from the consumer's point of view.</p>	<p>Analyze advertisement working in groups and discuss such questions as: What kind of information do you as a consumer want in an advertisement? How should this information be made available to the consumer?</p>	<p>Various types of advertisement.</p>
<p>State the advantages and disadvantages of advertising from the consumer's point of view.</p>	<p>Working in teams, make a list of either the advantages or disadvantages of advertising from the consumer's point of view. Share list with class.</p>	<p>Bratton, <u>Home Management Is--</u>. Schoenfeld and Natella, <u>The Consumer and His Dollars</u>.</p>

CONCEPTS: Consumer's Rights and Responsibilities
GENERAL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify types of misleading advertising.	View selected filmstrip and listen to the record. Discuss examples of misleading advertising.	Filmstrip and Record: <u>Guidance Associates, Inc., Buyer Beware.</u>
Develop guidelines for consumers to use in examining advertisements.	Check local newspaper advertisements that appear misleading. Visit the store to see if the advertisements were false or misleading. Report your findings to the class.	Film: <u>Charleston Trident Chamber of Commerce, Too Good to be True.</u>
Give examples of realistic expectations regarding product performance.	View selected film to detect the misleading technique called "bait and switch." Discuss the misleading techniques used in the film.	Warmke, et. al., <u>Consumer Economic Problems.</u>
Distinguish between misuse of product and product failure.	Work in small groups and discuss guidelines that consumers could use in examining advertisements.	Bratton, <u>Home Management Is.</u>
Identify the responsibility for product safety.	Listen to a resource person give an illustrated talk on warranties. Examine copies of warranties or guarantees and underline the points they cover.	Warmke, et. al., <u>Consumer Economic Problems.</u>
	Make a list of items that should be stated on an expressed warranty and on an implied warranty.	Levy, et. al., <u>The Consumer in the Marketplace.</u>
	Visit several stores and list information that is available for performance of a product. Discuss how this information could be useful to the consumer.	
	Participate in small groups to identify "misuse" of a product and "failure" of a product. Discuss ideas developed.	
	Listen to the selected case study and identify the person responsible for the safety of the product. Discuss situations that show individual and joint responsibility for the safety of a product.	Kit: <u>Consumer Education Service, Consumer Law -- Rights and Responsibilities. Case study: "If Only We Had a Warning."</u>

CONCEPTS: Consumer's Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.

BEHAVIORAL OBJECTIVES

Identify the consumer's responsibility for safety.

State situations where the consumer has limitations in making choices.

Explain how buying is choice-making in the marketplace.

LEARNING AND EVALUATION EXPERIENCES

View selected slides to identify the role of a private agency in product safety.

View the selected visual and identify various categories of hazardous household products.

Study several household products as detergents, oven cleaners, furniture polish, etc., to estimate the degree of danger. List the estimated degree of danger on a chart, using the following categories:

1. Labeling — Does it warn of extent of danger — give clear directions for safe use, tell what to do in case of accident.
2. Packaging — Can be opened without difficulty by adults, but not by young children; would attract a child by resemblance of food product?

Discuss responsibilities the consumer must assume for safety.

Read or listen to the selected case study and define the terms "monopoly" and "natural monopoly."

Discuss a situation where the consumer has limitations in making a choice. Discuss why the choice was limited.

View selected transparency to list ways in which buying is choice-making. Discuss which of these are most commonly used in the marketplace.

TEACHING RESOURCES

Slides: Underwriters' Laboratories, Inc., Testing for Public Safety.

Kit: Changing Times Consumer Education Service, Consumer Law — Rights and Responsibilities, "The Awesome Toll."

Periodical: "Consumer Responsibilities," Penney's Forum, Fall/Winter, 1968.

Kit: Changing Times Consumer Education Service, Consumer Law — Rights and Responsibilities, Case Study: "The Night the World Stood Still."

Transparency: Clemson University, Vocational Education Media Center, Consumer Education Kit, "The Seven Way Test of Buyamanship???"

Warmke, et. al., Consumer Economic Problems (Teacher reference).

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Select an item under consideration for purchasing and list the choices to be made in buying the item. Share the list with the class.

List techniques used in making satisfying choices.

View bulletin board on "Directions for shopping." Discuss the techniques involved in making satisfying choices.

Bulletin board: "Directions for Shopping" (Redesign with directional markers; each marker indicates a technique).

State the criteria for an effective shopping plan.

Booklet: Beneficial Management Corporation, (Wood) What Every Woman Should Know About Money, "Techniques of Expert Buying" (Teacher reference).

Booklet: Sears, Roebuck and Co., A Department Store in the Class-Room (Teacher reference).

State the criteria for an effective shopping plan.

Review the advantages of using a spending plan.

Explain how use of a shopping list contributes to an effective shopping plan.

Booklet: Money Management Institute, Your Shopping Dollar (Teacher reference).

Discuss seasonal sales. Explain how anticipated sales can be a part of a shopping plan.

Lewis, et al., Housing and Home Management, (Teacher reference).

CONCEPTS: Consumer's Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.

BEHAVIORAL OBJECTIVES

Define the terms which a shopper should know.

State factors used in judging the quality of an item.

List shopping courtesies which consumers should practice.

Identify laws that regulate the consumer's right to choose.

State responsibilities of the consumer in making choices.

Identify various channels a consumer could follow in attempting to settle a grievance.

LEARNING AND EVALUATION EXPERIENCES

View the bulletin board display on shopping terms: irregulars, seconds, as is, loss leaders, broken lot, damaged, markdown, and special purchase lot. Discuss to share experiences you have had with any conditions to which these terms apply.

Study brochures and magazine articles and state the factors used in judging the quality of an item.

Discuss shopping courtesies which consumers should practice.

Study the teacher-prepared sheets to identify laws that regulate the consumer's right to choose. Study the bulletin board to become acquainted with these laws.

Listen to a report giving a list of the responsibilities of the consumer in making satisfying choices.

Listen to a panel to identify various channels that could be followed in attempting to settle a grievance.

TEACHING RESOURCES

Gawne and Oetke, Dress: The Clothing Textbook, 3rd Ed.

Bulletin board display on shopping terms.

Periodical: Changing Times, "Buy Seconds and Save," February 1972 (Teacher reference).

Current brochures and magazines advertising appliances, furniture, clothing, cars or cosmetics.

Sheet of laws that regulate freedom to choose.

Periodical: "Consumer Responsibility," Pennsey's Forum, Fall/Winter, 1968.

Resource persons from agencies such as Retail Merchants, manufacturers' representative, Chamber of Commerce, Better Business Bureau, State Attorney General.

Periodical: "Got a Gripe—Here's Where to Complain," Changing Times, March 1972.

BEHAVIORAL OBJECTIVES

LEARNING AND EVALUATION EXPERIENCES

TEACHING RESOURCES

Periodical: "They Promise Action on Consumer Complaints," Changing Times, January 1972.

Visit a small claims court and get information on: 1. The procedure a plaintiff must follow to bring a case into court. 2. The filing fee and types of cases the court is prepared to hear. 3. Kinds of orders the court can issue. Report this information to the class. Show how this channel could be used to settle a grievance. Read the information sheet and discuss the suggested procedures for making a complaint.

Participate in a class discussion to share experiences you have had in making complaints.

Identify the consumer's responsibilities in carrying out his right to be heard.

Explain the rights and responsibilities of the consumer as he uses the resources of the marketplace.

Kit: Consumer Law - Rights and Responsibilities, Information Sheet, "How to Complain."

Periodical: Pennsey's Forum, Fall/Winter, 1968.

CONCEPTS: Financial Crises

OVERALL OBJECTIVES: Show comprehension of the sources of help available to families involved in a financial crisis.

BEHAVIORAL OBJECTIVES

Give examples of financial crises.

Identify sources which could be helpful to families in dealing with a financial crisis.

LEARNING AND EVALUATION EXPERIENCES

Participate in a brainstorming session to give ideas on financial crises.

Listen to selected case studies where individuals and families are involved in financial difficulties. Share findings.

Listen to several cases of financial crises that have occurred in real life. Discuss why each case is an example of financial crisis.

Work in groups and find sources of help that are available to families involved in a financial crisis. Make a list.

Draw up a list of sources which could be helpful to individuals or families in dealing with a financial crisis.

TEACHING RESOURCES

Waller and Hill, The Family (Teacher reference).

Booklet: University of Wisconsin, The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems.

Telephone directory. (See listings as Family Service Agencies, banks, finance companies, ministers, attorneys, Salvation Army, extension agents).

Gordon and Lee, Economics for Consumers, pp. 326-329 (Teacher reference).

RESOURCES FOR CONSUMER EDUCATION FOR ADULTS

Books

- Barclay, Marion and Frances Champion. Teen Guide to Homemaking. Dallas, Texas: Webster Division, McGraw-Hill Book Company, 1972.
- Better Business Bureau. Consumer's Buying Guide. New York: A Benjamin Company/Rutledge Book, 1970. --
- Bohlman, Herbert and Edna Bohlman. Investing Your Savings. Chicago: Educational Opportunities Division, Follett Publishing Company, 1968.
- Bratton, Esther. Home Management Is ---. Boston: Ginn and Company, 1969.
- Britton, Virginia. Personal Finance. New York: Van Nostrand Reinhold Company, 1968.
- Craig, Hazel Thompson. Thresholds to Adult Living. Peoria: Charles A. Bennett Company, Inc., 1969.
- deMaupassant, Guy. The Complete Short Stories of deMaupassant, "The Necklace." Kansas City: Halcyon House, 1947.
- Dervin, Brenda. The Spender Syndrome -- Case Studies of 68 Families and Their Consumer Problems. Milwaukee: Center for Consumer Affairs, The University of Wisconsin, University Extension, 600 West Kilbourn Avenue 53203, 1971.
- Forbes, Kathryn Anderson. Mama's Bank Account. New York: Harcourt, Brace and World, 1943.
- Garrett, Pauline. Consumer Housing. Peoria: Charles A. Bennett Company, Inc., 1972.
- Gawne, J. Eleanor and Bess V. Derke. Dress, The Clothing Textbook. Peoria: Charles A. Bennett Company, Inc., 1969.
- Gordon, Leland J. and Stewart M. Lee. Economics for Consumers. New York: Van Nostrand Reinhold Company, 1972.
- Levinson, Sam. Everything but Money. New York: Simon and Schuster Company, 1966.
- Levy, Leon, Robert O. Feldman and Simpson Sasserath. The Consumer in the Marketplace. New York: Pitman Publishing Corporation, 1970.

- McDermott, Irene E., Jeanne L. Norris and Florence W. Nicholas. Homemaking for Teen-Agers, Book 2. Peoria: Charles A. Bennett Company, Inc., 1972.
- Mosteller, Kenneth. How to Avoid Financial Tangles. Great Barrington, Massachusetts: American Institute for Economic Research.
- Riker, Audrey Palm and Holly E. Brisbane. Married Life. Peoria: Charles A. Bennett Company, Inc., 1970.
- Schoenfeld, David and Arthur Natella. The Consumer and His Dollar. Dobbs Ferry, New York: Oceana Publications, Inc., 1970.
- Thal, Helen and Melinda Holcombe. Your Family and Its Money, 2nd ed. New York: Houghton Mifflin Company, 1972. (To be revised 1973).
- Troelstrup, Arch W. The Consumer in American Society, 4th ed. New York: McGraw-Hill Book Company, 1970.
- U. S. News and World Report: Investments Insurance Wills Simplified. Washington, D. C.: U. S. News and World Report, Inc., 1969.
- Waller, Willard W. and Rueben Hill. The Family. New York: Holt, Rinehart and Winston, 1951.
- Warmke, Ronald F.; Eugene D. Wylie; W. Harmon Wilson and Elvin S. Eyster: Consumer Economic Problems, 8th ed. Cincinnati: South Western Publishing Company, 1971.
- Wilson, W. Harmon and Elvin S. Eyster. Consumer Economic Problems, 7th ed. Dallas: South Western Publishing Company, 1966.
- Booklets, Bulletins, Leaflets, Pamphlets:**
- American Home Economics Association. Dynamics of Teaching. 2010 Massachusetts Avenue, N. W., Washington, D. C. 20036.
- Arkansas State Department of Education. Curriculum Guide - Consumer Education for Teachers. Little Rock, Arkansas 72203.
- Consumer Union. The Consumer Union Report on Life Insurance. 256 Washington Street, Mount Vernon, New York 10550.

- Cooperative Extension Service. Clemson University, Clemson, South Carolina 29631.
Credit Cards - Thirty Days to Reality
The Truth in Lending Law
- Credit Union, National Association, Inc. Using Credit Wisely. Box 431, Madison, Wisconsin 53701.
- Executive Office of the President, Price Commission. Price Controls and You. Washington, D. C. 20508.
- Fane, Arthur and Xenia Fane. A Challenge of Success. Ginn and Company, Boston, Massachusetts 02117.
- Follett Educational Corporation. The Money You Spend. New York University Press, New York, New York.
- Follett Publishing Company. Just Married. 1010 W. Washington Boulevard, Chicago, Illinois 60607.
- Home Economics Publishers. Consumer Guide - Student Study Manual. Sheldon, Wisconsin 54766.
- Homemaking Research Laboratories, Tony, Wisconsin 54563.
Today's Consumer - A Semester Course in Consumer Education
Consumer Study Units, Sets 2 and 3
- Illinois Board of Vocational Education and Rehabilitation. Teaching Aids for Consumer and Homemaking Programs. Special Programs Unit, Division of Vocational and Technical Education, 1035 Outer Park Drive, Springfield, Illinois 62796.
- Insurance Information Institute. Every Ten Minutes - Auto Insurance. 110 William Street, New York, New York 10038.
- Institute of Life Insurance. 277 Park Avenue, New York, New York 10017.
A Date with Your Future
Decade of Decision
Making the Most of Your Money
Moderns Make Money Behave
Tips for Teaching Life and Health Insurance
Your Money and Marriage
- Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.
It's Your Credit - Manage it Wisely
MMI-MEMO. Why Money Management
Mind Your Money - When You Shop
Mind Your Money - When You Use Credit
Your Automobile Dollar

Your Housing Dollar
Your Savings and Investment Dollar
Your Shopping Dollar

National Foundation for Consumer Credit, Inc. Using Our Credit Intelligently. 1819 H Street, N. W., Washington, D. C. 20006.

New York Life Insurance Company. What Every Family Should Know about Life Insurance. New York, New York.

Office of the Attorney General. Statute: Fair Credit Reporting Act, 1971. Columbia, South Carolina.

Sears, Roebuck and Company. A Department Store in the Classroom. 7401 Skokie Boulevard, Skokie, Illinois 60076.

Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402.

Guide to Federal Consumer Services

Suggested Guidelines for Consumer Education - Grades K-12

Understanding Life Insurance for the Family
When You Use Credit

Texas Tech University. College of Home Economics, Lubbock, Texas 79409.

Consumer Education Curriculum Guide - Parts I and II

Consumer Education for Families with Limited Income

The American Bankers Association. Using Bank Services. 1120 Connecticut Avenue, N. W., Washington, D. C. 20006.

The Kiplinger Washington Editors, Inc. 99 New Ideas on Your Money, Job, and Living. 1729 H Street, N. W., Washington, D. C. 20006.

Wood, Mercedes. What Every Woman Should Know About Money. Beneficial Management Corporation, Public Relations Director, 200 South Street, Morristown, New Jersey 07960.

Charts

United States Department of Health, Education, and Welfare. Charts and Leaflets for Teaching Social Security. Social Security Administration, Baltimore, Maryland 21235.

Films:

- Association Film. To Life with Love. 600 Grand Avenue, Ridgefield, New Jersey 07657.
- Charleston Trident Chamber of Commerce. Too Good to Be True. P. O. Box 975, Charleston, South Carolina 29402.
- Ford Motor Company. So, You Want to Buy a Good Used Car? Film Library, The American Road, Dearborn, Michigan 48121.
- Modern Talking Picture Service, Inc.. 503 North; College Street, Charlotte, North Carolina 28202.
- Credit
The Lasting Medium
The Owl Who Gave a Hoot
- Social Security Administration Office. (Local Office)
You and Medicare
The Social Security Story

Filmstrips:

- Federal Reserve System. Truth in Lending. Washington, D. C. 20551.
- Guidance Associates. Pleasantville, New York 10570.
Buyer Beware
Money Well Spent
Our Credit Economy, Parts I and II
The Price of Credit
- Institute of Life Insurance. Institute of Life Insurance, 277 Park Avenue, New York, New York 10017.
Consumer Education Series:
"Consumers in Action"
"Consumers in the Marketplace"
"Our Role as Consumers"
Marriage and Your Money
- Insurance Information Institute. 110 William Street, New York, New York 10038.
Automobile Insurance
Patterns for Protection

J. C. Penney Company, Inc. 1301 Avenue of the Americas, New York, New York 10019.
Consumer Defense Mechanism
Credit - A Consumer Resource

Money Management Institute. Be Credit Wise. Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

National Education Association. Getting Credit. 1201 Sixteenth Street, N. W., Washington, D. C. 20036.

Visual Education Consultants, Inc., Box 52, Madison, Wisconsin 53701.
Charge It, Please
The Installment Contract

Games

Changing Times Education Service. The Budgeting Game. 1729 H Street, Northwest, Washington, D. C. 20006.

Kits

Changing Times Education Service, Consumer Law - Rights and Responsibilities. 1729 H Street, Northwest, Washington, D. C. 20006.

Grolier Education Corporation. 845 Third Avenue, New York, New York 10022.

Modern Consumer Education Series:

Car Insurance

Health Insurance to Fit Your Needs

If Anything Happens to Me

The Costs of Running a Car

Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style. 277 Park Avenue, New York, New York 10017.

J. C. Penney Company. Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019.
Homes Are for People

The Home - An Environment for Human Growth

Better Homes and Gardens. Meredith Corporation, 1716 Locust Street, Des Moines, Iowa 50336.
 "What Car Noises Tell You" May 1972.
 "Will Your Car Insurance be Cancelled?" June 1972.

Changing Times. The Kiplinger Washington Editors, Inc., 1729 H Street, Northwest, Washington D. C. 20006.
 "Art of Buying a Car" March 1971.

- "Before You Borrow or Say 'Charge It'" January 1972.
- "Buy 'Seconds' and Save" February 1972.
- "Can Congress Stop Those Billing Foul-ups?" June 1972.
- "Ever Use a Pawnshop?" February 1972.
- "Getting Out of Debt without Going Broke" July 1971.
- "Got a Gripe - Here's How to Complain" March 1970.
- "How to Buy Auto Insurance Today" July 1971.
- "How to Pay Less for an Auto Loan"
- "How Much Life Insurance do You Need?" January 1972.
- "How to Pick an Apartment" April 1971.
- "House Buying - The Cost of Closing the Deal" November 1971.
- "If You're Asked to Co-sign a Note..." March 1972.
- "Little Attention Keep Your Car Running Right" February 1972.
- "Managing the Money at Your House" February 1972.
- "Maybe Your Car Needs a Tune-up" January 1971.
- "New Rules That Protect Your Credit Rating" April 1971.
- "Road Test of Four 1972 Cars" January 1972.
- "They Promise Action on Consumer Complaints" January 1972.
- "Using Credit: Keywords You Need to Know" November 1971.
- "Warning: Double-check Those Charge Accounts" October 1970.
- "Watch Out for the Credit Card Crooks" March 1971.
- "What Do You Look for in a Car" January 1972.
- "Will 'No-Fault' Bring Cheaper, Better Auto Insurance" March 1972.
- "You Can Save in Spite of Yourself" October 1970.

Family Circle, Mattoon, Illinois 61938.

- "Family Circle's Accident Report Card" July 1972.
- "How to Find an Honest Repairman" March 1972.
- "Money Saving Tips for Car Owners" April 1972.

Journal of Home Economics. "Consumer Protection Against What?" American Home Economics Association, 2010 Massachusetts Avenue, Northwest, Washington, D. C. 20036.

Penney's Forum. J. C. Penney Company, Inc., 1301 Avenue of the Americas, New York, New York 10019.

"Can You Choose a Life Style?" Fall/Winter 1971.

"Consumer Responsibilities" Fall/Winter 1968.

Reader's Digest. "Ways to Keep Your Debts Under Control," May 1969. The Reader's Digest Association, Inc., Pleasantville, New York 10570.

Woman's Day. Fawcett Publications, Inc., Fawcett Building, Greenwich, Connecticut 06830.

"Do You Know Your Credit Rating?" September 1970.

"If You Lose a Credit Card" November 1970.

Records:

Disney, Walt. Babes in Toyland: "I Can't Do the Sums." Disneyland Record, 1961.

Slides

Michigan State University Extension Service. Ads Add Up. East Lansing, Michigan 48823.

Underwriters' Laboratories, Inc. Testing for Public Safety. Public Information and Education Services, 207 East Ohio Street, Chicago, Illinois 60611.

Transparencies

Changing Times Education Service, 1729 H Street, Northwest, Washington, D. C. 20006.

Teaching Consumer Education. Numbers 1, 2, 3, 4, 5, 6.

Teachers' Journal. "What Do You Look for in a Car?" January 1972.

Homemaking Laboratories. Teacher Resource Unit on Consumer Education - A Car Care Schedule. Tony, Wisconsin 54563.

Scholastic Magazines. Classrooms: Housing. 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Vocational Education Media Center, Clemson University, Clemson, South Carolina 29631.

Consumer Education:

- "Bases on Which Credit is Given"
- "Characteristics of Each Stage of the Family Life Cycle"
- "Family Life Cycle"
- "Kinds of Credit Available to Consumers"
- "Major Expenses of Each Stage"
- "The Seven Way Test of Buymanship???"
- "Thinking About Renting?"
- "Types of Health Insurance"
- "Why Consumers Buy Health Insurance"
- "Wanted: Financial Security Against"
- "Ways People Save"