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ABSTRACT

The Consumer Education project aims to teach consumers to spend their money more wisely. Through school district teachers and administrators, the project hopes to reach students and their families. Services offered by the Consumer Affairs Education Services staff include workshops for teachers and parents, support for individual teachers and facilities through liaison staff members, materials from and the use of the resources center, newsletter, teacher guides, and the initiation of independent study programs. Of the seven objectives measured, all were met. Requests for materials were responded to, teachers were actively encouraged to integrate consumer education into their regular curricula, and a competency guide was developed, distributed, and evaluated. Also, new curricular materials were evaluated and parents, businesses, and governmental agencies were included in project activities. The objective not measured dealt with assessing student knowledge of consumer issues. Lack of an appropriate instrument was responsible for this; however, an instrument is currently being developed to assess student knowledge in consumer education. (Author)

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CONSUMER EDUCATION
THIRD-YEAR FINAL REPORT

Report Number 7614

Report Prepared by
William F. Haggett

FEDERAL EVALUATION RESOURCE SERVICES
OFFICE OF RESEARCH AND EVALUATION

THE SCHOOL DISTRICT OF PHILADELPHIA

July 1975

TM 004: 900

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ABSTRACT

The Consumer Education project aims to teach consumers to spend their money more wisely. Through School District teachers and administrators, they hope to reach students and their families. Services offered by the Consumer Affairs Education Services staff included workshops for teachers and parents, support for individual teachers and faculties through liaison staff members, materials from and the use of the resource center, newsletters, teacher guides, and the initiation of independent study programs. Of the seven objectives measured, all were met. Requests for materials were responded to, teachers were actively encouraged to integrate consumer education into their regular curricula, and a competency guide was developed, distributed, and evaluated. Also, new curricular materials were evaluated and parents, businesses, and governmental agencies were included in project activities. The objective not measured dealt with assessing student knowledge of consumer issues. Lack of an appropriate instrument was responsible for this; however, an instrument is currently being developed to assess student knowledge in consumer education.

CONSUMER EDUCATION

The Consumer Education (CE) project is designed to teach consumers to spend their money wisely. The project sponsors teacher training sessions, parent workshops, and provides support for teachers (grades K-12) through the liaison staff members.

THE PROJECT

RATIONALE

In 1971, Philadelphia had no means of helping citizens develop basic consumer skills. The School District, in daily contact with a quarter-million students, was in the best position to teach the skills. At a time when "relevance" was an important issue in education, the CE project presented an interesting way to improve basic skills.

The Consumer Affairs Education Services (CAES) staff listed seven needs as the basis of the CE project:

1. Students at all grade levels need basic information to become competent consumers.
2. Teachers and administrators need materials to teach consumer-education topics.
3. Teachers need help to implement consumer-education courses and integrate consumer-education topics into other curricular areas.
4. The CAES staff needs an assessment of teachers' knowledge and attitudes to conduct appropriate conferences and workshops.
5. Teachers need evaluations of consumer-education materials to select the best available for classroom use.
6. Students need to talk with community members who can help

them become better consumers.

7. Teachers need a list of basic consumer competencies for elementary students.

EXPECTED OUTCOMES

It is expected that teachers throughout the School District will become familiar with current topics in consumer education. Also, it is expected that these teachers will pass this information along to their students, thus enabling them to become better consumers.

MODE OF OPERATION

The major thrust of the project is staff development for system teachers in the use of consumer education, both as a separate subject area and as a tool in the teaching language arts, social studies, science, and mathematics. Staff development takes the form of one of the five types of conferences and/or workshops used (see Table 1).

Support is provided to individual teachers and faculties by two liaison staff members. The elementary school-services liaison coordinates activities in all elementary schools; the secondary school-services liaison works with middle, junior high, and senior high schools.

A centrally located Resource Room has been developed by the CAES staff. Available to teachers for inspection and short-term loan are current materials in the field. These materials include audio-visual materials, bibliographies, reference materials, and lesson plans arranged by content area.

The year's main focus has been on the education of the child and his family, helping them cope with modern urban society. In response

to this, parent workshops were sponsored and held at the city-wide, district, and school levels.

PREVIOUS FINDINGS

The 1973-1974 evaluation concentrated on determining elementary teachers' attitudes toward teaching consumer education. Results reveal that teachers were willing to spend time teaching consumer education and that the information presented to them by CAES was applicable to their classes.

THE 1974-1975 EVALUATION

The current year's evaluation of the Consumer Education project focused on the progress toward the project's stated objectives. Again, teacher satisfaction was looked at (measured by questionnaires administered after workshops and conferences).

IMPLEMENTATION

The initial contact made with School District was in early November at the Awareness Day conference. Teachers, administrators, and community members attended on a voluntary, nonpaid basis. Participants were shown CE materials and told of the services available to them throughout the year. Six workshops were held at the conference; each participant attended two workshops.

A resource room, located at the Stevens School, was operational for the first time this year. The full-time resource librarian assembles, prepares, and distributes various consumer related materials. Teachers were able to obtain bibliographies, guides to audio-visual aids, actual audio-visual materials (for short term-loan), and other reference materials from the resource room. A file of lesson plans arranged by content area was also available.

The resource librarian developed the CAES Newsletter, which keeps persons throughout the School District informed of CE activities. Included are information for classroom teachers (e.g., how to get curricular materials), general information about CE, and articles by teachers and students about consumer topics in their classrooms. The Newsletter is distributed to teachers, librarians, all School District principals, various

community agencies, the Pennsylvania Department of Education, and the Food and Drug Administration.

Two liaison staff members provide support to individual teachers and faculties. The elementary school-services liaison regularly visited elementary schools to introduce concepts and materials to the faculty, and also visited individual classes to help teachers plan CE units. The secondary school-services liaison plans curriculum policy, programs, and materials for secondary schools, and offers support and guidance in CE implementation. She served as a liaison between the community and CAES in developing innovative programs. Both train School District employees, and have developed and evaluated CE materials.

A multidisciplinary (team-teaching) component has been implemented at high schools throughout the city. Groups of teachers work together to teach subjects such as business, career education, typing, and consumer education. The component is divided into two formats. In one format, students are taught all four subjects by the entire team, learning the subject areas as presented from different perspectives. In the second format, students have different teachers for each subject. The secondary school-services liaison selects and coordinates content materials in the multidisciplinary curriculum programs.

The CAES staff has published teacher guides and student workbooks to promote competencies for grades K-4. Because materials were designed to be integrated into the social studies curriculum, each level does focus on the student and a part of his world. For example, the kindergarten guide and workbook focus on the student and his family; the fourth grade materials deal with the student and the community. The guide was

distributed to 97 teachers in March. Follow-up questionnaires and interviews were used to evaluate the usefulness of the materials.

The CAES staff worked with classroom teachers and reading specialists in evaluating consumer materials. The staff evaluated movies, kits, tapes, slides, filmstrips, recordings, textbooks, and other commercial and locally-developed items for all grades. The staff made recommendations on the usefulness and appropriateness of the materials. #

To move toward achieving the overall goal of the 1974-1975 school year (the education of the child and his family), a new staff member was added. She planned monthly city-wide meetings to give parents consumer-management training, coordinated a citywide consumer fair for students, parents, and school employees. In addition, she arranged district Home and School Council workshops, coordinated target school consumer fairs, conducted a parental needs assessment (see Appendix E), and served as editor for Consumer Clues.

The Coordinator of Independent Study, another new staff member, trained teachers to manage personalized units in consumer education. The coordinator conducted teacher-training sessions in individual schools and at in-service workshops. She developed ways of integrating CE with other curricular areas, helped teachers develop their own CE units, gave advice to local college students working in independent study programs, and taught students at the alternative Parkway School.

ATTAINMENT OF OBJECTIVES

Objective 1: To provide teachers and administrators with consumer education materials which are useful to the individual schools.

This objective was attained. Materials from the resource room have been sent to schools throughout the city and to some suburban school systems. Materials were sent in response to requests. Based on records maintained by the resource librarian, 85% of the middle, junior, senior, and vocational-technical schools and 45% of the elementary schools have been served. In addition, over 200 requests by out-of-system schools were answered. Resource room materials are available for inspection and short-term loan. Bibliographies, newsletters, and subject lesson plans are also available.

Objective 2: To encourage teachers in all grades to voluntarily integrate consumer education materials with their regular school curricula.

This objective was attained. The evaluators' first large-scale contact with teachers and administrators was at the Awareness Day conference. A questionnaire was distributed to evaluate the effectiveness of the conference. Questions dealing with the teachers' attitudes and their willingness to implement consumer education were included. Results (Appendix A) showed that participants believed the conference was well planned, that it succeeded in providing useful information, and that 95% of the participants would like to spend more time teaching consumer education.

A follow-up questionnaire was sent to all teachers who participated in the conference (see Appendix B). The purpose of the questionnaire was to determine teachers' perceptions of the conference one month later, as well as to see if conference participants were teaching consumer education more frequently. Respondents reported they were spending about the same amount of time teaching consumer education now as before the

conference. However, more topics were being covered and different approaches were being employed.

Objective 3: To promote and support a multidisciplinary program in consumer education for senior high schools.

This objective was attained. The secondary school liaison has worked extensively in senior high schools to implement this component. She has shown teachers how to select and coordinate materials for the multidisciplinary programs.

Objective 4: To assess the knowledge level and attitudes of elementary teachers who are potential users of the Consumer Education curricula.

This objective was attained. An instrument was developed to measure teachers' knowledge and attitudes in consumer education. The first draft (Appendix C) involves the FDA. Revisions will be made, based on the item analysis results following the administration.

The assessment of these teachers' attitudes is an extension of the field study undertaken in the previous year's evaluation effort. Since different methods were employed in obtaining similar information, results of both efforts will be compared.

Objective 5: To develop and field-test the Elementary Consumer Competency Curriculum Guide.

This objective was attained. The guide was developed by the CAES staff. The guide was written for 5 grade levels and included both teacher and student workbooks. Guides were administered to 97 teachers in April for use in their classrooms. An evaluation was performed; results of the field study are presented in Appendix D. Revisions based on the results of the field study will be made. Distribution is scheduled for the 1975-1976 school year.

Objective 6: To increase students' knowledge and awareness in the area of consumer education.

This objective was not applicable to this year's evaluation because no acceptable method of measuring knowledge in the area exists. An instrument was developed to measure students' knowledge, habits, and opinions in the area of consumer education. A draft of the instrument was administered to two groups of middle school students in February. One group had completed a semester of Consumer Education; the other was about to begin the same course. The instrument and the results are presented in Appendix E. The instrument will be revised and is scheduled for wider use during the 1975-1976 school year.

The project evaluator has visited 14 classes to determine the types of Consumer Education being taught to the students. Based on these observations, students are being familiarized with consumer education material, and are obtaining a greater knowledge of the area. Wider use of the above mentioned instrument will document this.

Objective 7: To review and evaluate commercial, national, and locally-developed curricula in Consumer Education.

This objective was obtained. The CAES staff, working with teachers and reading specialists, evaluated Consumer Education materials developed commercially, nationally, and locally. A standardized form was used to continually add new, useful items to the availability list of the School District. In addition, the CAES developed and used their own form in their evaluations. Since committee members came from different backgrounds, the materials were evaluated from various viewpoints.

Objective 8: To promote interaction of students with parents, the business community, and government.

This objective was attained. Adding a Home and School Coordinator and an Independent Study Coordinator, CAES has spread its sphere of influence. The Home and School Coordinator educates parents in consumer issues through consumer fairs, workshops, and a newsletter. At functions coordinated by this staff member, parents and students take active roles.

The Independent Study Coordinator initiated components that involve students with local businesses. In addition, some local banks have developed innovative programs to involve students in their work. The Food and Drug Administration has made its functions known to students throughout the city by sponsoring a two-day citywide fair, teacher workshops and assembly programs. Also, other government agencies (Federal Trade Commission, Bureau of Consumer Protection, and Department of Justice) have participated in parent and student workshops.

SUMMARY AND CONCLUSIONS

The Consumer Education project is designed to teach consumers to spend their money wisely. As such, they sponsor teacher training sessions, parent workshops, and provide support for teachers (grades K-12) through the liaison staff members.

The current year's evaluation focused on the progress toward the project's stated objectives. Requests for consumer education materials from teachers and administrators were responded to. Eighty-five percent of the middle, junior, senior, and vocational-technical schools, 40% of the elementary schools, and over 200 out-of-system schools were contacted during the 1974-1975 school year. Teachers were encouraged to integrate consumer education into their regular curricula. Staff support was given to city high schools for multidisciplinary programs. Work has begun on an instrument to measure teacher knowledge of consumer education. The Elementary Consumer Competency Guide was developed, distributed, and evaluated. New curricular materials have been evaluated. The project has involved parents, businesses, and governmental agencies in their activities.

One objective was not able to be measured due to the lack of an acceptable method of assessing student knowledge of consumer issues. An instrument was developed and was administered on a small scale. Revisions of the instrument will be made and wider use is planned for the 1975-1976 school year.

One aspect of the project that should be stressed is that the teachers voluntarily participate in the project activities. Since

Consumer Education is not a required curriculum area, student involvement is a result of teachers' willingness to cover it. This indicates two things: first the relevance of the area, and second, the dramatic and dynamic effects the CAES has had on teachers throughout the city.

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TABLE 1

DESCRIPTION OF THE FIVE TYPES OF STAFF DEVELOPMENT WORKSHOPS USED

Title	Description
Awareness Level Conference	<p>Single day conferences held on Saturdays at local hotels for teachers and administrators throughout the School District. The goal is to acquaint them with existing programs, the potential for teaching consumer education at all grade levels, the application of various teaching strategies, content and availability of the CAES Resource Room. Format consists of two sessions of six concurrent workshops, a luncheon, and a prominent guest speaker.</p>
Substantive Level Workshops	<p>Single day conferences for teachers from the School District, area parochial and private schools, and suburban systems. Held in conjunction with the Food and Drug Administration. Format similar to above, except that all workshops are given by experts from the F.D.A. who discuss consumer and F.D.A. related problems. Luncheon and speaker included.</p>
School Workshops	<p>Two hour presentations made to every level and type of school in the system. Each is designed the varying needs of the particular situation (e.g., Faculty/Parent presentations at elementary schools, faculty meetings, cabinet/principal or small teacher group meetings).</p>
Parent Workshops	<p>City-wide monthly workshops for parents and Home and School representatives. Format consists of two-hour morning sessions centrally located, dealing with areas of consumerism in the community. District and Individual Home and School meetings are scheduled on request. Area(s) discussed are specially arranged to meet the needs in the individual situation.</p>

TABLE 1

DESCRIPTION OF THE FIVE TYPES OF STAFF DEVELOPMENT WORKSHOPS USED

Title	Description
In-Service Courses	<p>Courses offered for School District personnel for In-service and Masters equivalency credits. Course length and structure depends on number of credits given. Course topics include: Overview of Consumer Education, Independent Studies in Consumer Education, Nutrition; Consumer Law; Independent Study for Alternative Teachers. Courses are taught by CAES staff.</p>



Appendix A.

Summary of Fourth Consumer Education
Awareness Conference - November 2, 1974
Summary of "Banking Is" Workshop

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
TITLE 3 EVALUATION

Please check () the appropriate blanks.

Position: Teacher _____ Principal _____ Other _____
Specify

What level students do you work with?

Elementary _____ Middle _____ Junior High _____ Senior High _____

Vocational Technical _____ Other _____
Specify

What number district do you work in? _____

DIRECTIONS: Please answer each item. If any item is NOT APPROPRIATE to you, write "NA". Thank you for your cooperation.

1. Were today's activities well planned?

2. Were today's activities informative?

3. Rank each activity's worth to you.

(1 - most useful; 3 - least useful)

Luncheon speaker _____ Material tables _____ Break-up sessions _____

4. Which workshops did you attend?

10:00 - 10:45 _____

11:00 - 11:45 _____

5. How useful was each workshop?

10:00 - 10:45 _____

11:00 - 11:45 _____

6. Did you know much about consumer education before today?

7. Normally, how much time do you spend each week teaching consumer education?

8. If you could, would you spend more time teaching consumer education?

9. Check which consumer services you might try this year.

Presentations to your faculty

Presentations to faculty-parent organizations (e.g., Home and School)

Presentations to your school's cabinet

Independent studies program

Visits to the resource center

10. List some of the ways you might use information you've gotten today.

11. Would you be interested in attending an in-service teacher-training program in consumer education?

12. If you've attended past Consumer Education Days, how did today compare with them?

13. List any suggestions or recommendations you may have to make the workshops more beneficial.

2. Were today's activities informative? Yes - 114
No - 0

Comments: "many new ideas;" "excellent;" "splendid - I appreciate your efforts;" "literature and displays very informative."

As evidenced by the complete agreement of all those responding, the day's activities were successful in relaying useful information to the participants.

3. Rank each activity's worth to you.
(1 - most useful; 3 - least useful)
Luncheon speaker 1.39
Break sessions 1.42
Material tables 1.74

The purpose of this item was to rank the usefulness of each of the three major activities. All three activities rated high and each should be considered as an integral part of the day's activities.

4. Which workshops did you attend?

10:00-10:45 _____

11:00-11:45 _____

5. How useful was each workshop?

10:00-10:45 _____

11:00-11:45 _____

NOTE: The responses of these two items will be combined. Each workshop given along with representative comments will be listed.

- 1) "The Potential for Teaching Consumer Education in the Elementary Curriculum." - Michelle Chaplin

Attendance: 25

Responses: positive - 20 negative - 0

Comments: "Found resources excellent;" "very useful although rushed;" "am impressed by the Lowell team;" "good - especially for classroom activities;" "informative;" "power-packed;" "great - although pushed for time;" "informative and helpful."

- 2) "Banking is A Teaching Approach to Consumer Needs" - Mary B. Agnew

Attendance: 25

Responses: positive - 16 negative - 6

Comments: "gave me greater outlook for future plans;" "useful in that it presented more sophisticated materials than had been previously available;" "unfortunate program is only for secondary level;" "very helpful and most useful;" "program shows potential."

- 3) "Programming Consumer Education at the Secondary Level"
Naomi Satchell

Attendance: 20

Responses: positive - 14 negative - 1

Comments: "very informative;" "excellent and very informative program;" "too general;" "especially liked the two speakers;" "gathered information on books and films at the secondary level that I can use later;" "program offered many practical ways of organizing a school program;" "because of this session, I plan to visit the Lea School."

- 4) "Teaching Consumer Law and Protection"
Irving Pllack

Attendance: 34

Responses: positive - 27 negative - 2

Comments: "very useful - several good points made;" "excellent - wish there was more time;" "good idea having students participate;" "informative and well-planned;" "one of the best workshops;" "informative, since I didn't know this was being taught;" "extremely useful and relevant information;" "good opportunity to be exposed to actual classroom technique."

- 5) "Independent Study: How to Help Students Initiate, Contract For, and Self-direct Projects in Consumerism"
Susan Karol

Attendance: 33

Responses: positive - 16 negative - 5

Comments: "excellent - stimulated useful ideas;" "speaker was fantastic - personable, knowledgeable, and quite helpful;" "unfortunately, too advanced for my level;" "provided useful suggestions and orientations which can be adapted to my present situation;" "too generalized to be useful;" "I appreciated the feeling of encouragement I had for my feeble attempts, but I also got much for the coming year;" "intend to seek out additional ideas and projects on independent study;" "could have had written information available;" "excellent, new ideas."

- 6) "Resource Materials in Consumer Education"
Edna Brooks

Attendance: 36

Responses: positive - 22 negative - 5

Comments: "useful in my present situation;" "materials were greatly informative;" "updating of available resources is most essential, Ms. Brooks does an excellent job;" "at second session, needed more demonstration of resources;" "good chance to see and examine materials and order them for classes;" "excellent as a source for pin-pointing the sources and best materials for school programs;" "presentation very useful;" "excellent and informative."

9) Film presentation - Selected Consumer Education Films

Attendance: 30

Responses: positive - 17 negative - 5

Comments: "introduced me to new films;" "very informative;" "would have appreciated an introduction to the sessions;" "gave me a chance to see films not readily available for previewing;" "WHO NEEDS IT" should be more widely distributed;" "sessions needed more structure;" "sorry more was not said about available films (where, when, from who)" "a picture is worth 1,000 words."

6. Did you know much about consumer education before today? YES - 62 NO - 10

Comments: "what a question! I don't know how to answer that!" "yes, but not in terms recognized as relevant by my students;" "a little;" "yes, but I'm always eager to learn more;" "yes, but I didn't have access to the large assortment of materials;" "some as a result of past workshops;" "not as much as I know now;" "after today, I realize how much I don't know."

Judging from the 86% who answered "YES" to this question, it seems as though the participants, at least in their own eyes, are conversant in this area. This might be kept in mind when planning for further meetings.

7. Normally, how much time do you spend each week teaching consumer education?

<u>Hours</u>	<u>Number</u>	<u>Percentage</u>
0	16	24%
1	11	16%
2	10	15%
3	6	9%
4	3	5%
5	6	9%
6-10	7	10%
11-15	2	3%
More than 15	6	9%
	<u>67</u>	<u>100%</u>

Comments: "I teach it as an integral part of all units in my Home Economics classes;" "try to integrate it with everything - math, current events, art projects;" "attempt to integrate it with the existing curriculum."

8. If you could, would you spend more time teaching consumer education. YES 69 NO 4

Comments: "If I find my students would be interested in this area."

9. Check which consumer services you might try this year.

Presentations to your faculty 38
Presentations to faculty - parent organizations (e.g., Home-School) -25
Presentations to your school's cabinet - 8
Independent studies program 50
Visits to the resource center 67

10. List some of the ways you might use information you've gotten today.

- at Home-School meetings, ITB classes
- sharing it with fellow teachers and administrators
- involving students, faculty, and parents in projects
- building a bibliography and guide for resources
- find a way to introduce information to RE classes
- borrow films for assembly presentations
- use resources and independent study program
- try to integrate it into present curriculum
- Home-School workshop
- make purpose of program known
- develop a CE center in my class
- initiate field trips, discuss TV advertising
- get class to write "a play" for an assembly program
- use materials to get to "turned off" reading students
- bulletin boards
- be a resource person in my neighborhood and for senior citizens
- teacher orientation
- individual family consumerism
- look into developing Spanish lessons on the subject
- "You'd be surprised!"

11. Would you be interested in attending an in-service teacher-training program in consumer education? YES - 57 NO - 6

Comments: "if credit were given;" "if held in District 8 area;" "am presently attending."

Since 90% of the respondents answered YES, in-service programs are of interest and would presumably be well attended if time, place, and other arrangements could be worked out.

12. If you've attended past Consumer Education Days, how did today compare with them?

Responses: positive - 19 negative - 3

Comments: "this year better organized;" "hard to improve on present format which had a good mixture of workshops and social gatherings;" "superior;" "excellent;" "air conditioning too cold;" "today's was superior to any other;" "enjoyed smaller group discussions better;" "able to ask questions and get them answered;" "speakers were wonderful;" "a lot of information disseminated today;" "best one yet;" "more informative - materially and factually."

13. List any suggestions or recommendations you may have to make the workshops more beneficial.

- compile a list of speakers available for class service
- have an opportunity to use materials on display
- have a chance to see more workshops
- continue to have challenging speakers such as Coleman
- strive for more teacher participation
- more concrete ideas for primary grades
- actual instruction in CE methods
- make bibliography of books, materials, etc. available by grade
- invite consumer "student" advocates
- keep Marriott and small groups
- include insurance material on program
- more "in-action" use of kits and resources
- give teachers time to verbalize their CE problems
- need for more question-and-answer time
- have order forms for materials available
- start on time
- have more signs for places, times

Judging from an overall look at the responses, the workshop was a success in almost every respect. The break-up sessions, material tables, and luncheon speaker were all seen as very beneficial and it was suggested that each be kept as part of the program. The general tone of comments of the entire day were very positive -- or as one respondent put it: "Today was excellent, which seems to be the way of life with the CAES staff."

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
TITLE 3 EVALUATION

"BANKING IS" WORKSHOP - REACTION SHEET
Ms. Mary B. Agnew - Leader
Assistant Vice-President
Fidelity Bank

OPTIONAL: Name _____ School _____ Grade _____

1. Would the "Banking Is" materials be adequate for your students? (e.g., level of difficulty, content, interest level)

2. Are there any aspects of banking you feel should be added or dropped from the "Banking Is" kit?

3. Is it possible for Fidelity Bank to help you adapt this program to your situation?

4. What are some of the ways a bank might make your students more aware of its functions and services?

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
TITLE 3 EVALUATION SERVICES

SUMMARY OF "BANKING IS" WORKSHOP

Ms. Mary B. Agnew

1. Would the "Banking Is" materials be adequate for your students? (e.g., level of difficulty, content, interest level)

The responses to this item seem to indicate that, in the eyes of the respondents, the "Banking Is" materials are adequate for students at all levels of secondary schools. There was a desire on the part of some that the materials be adapted for use by younger students, especially those in the upper elementary and junior high grades.

2. Are there any aspects of banking you feel should be added or dropped from the "Banking Is" kit?

Among the suggestions offered by the respondents were:

- the history of early banking.
- investment programs for young adults and for young adult families.
- joint checking with parents for car loans, college loans, etc.

3. Is it possible for the Fidelity Bank to help you adapt this program to your situation?

Possible services that may be offered by the bank are:

- providing speakers on banking topics, both to speak to students and to answer their related questions.
- provide the booklets and study guides for entire classes.
- provide a speaker familiar with applying for college loans.

4. What are some of the ways a bank might make your students more aware of its functions and services?

Suggestions offered included:

- bulletin board materials.
- representatives to visit classes.
- provide films (e.g., how money saved grows).
- encourage savings at an early age.
- provide students with information about job opportunities.
- encourage trips by students to banks.
- make speakers available to speak on banking related topics.

The suggestions and comments offered by the respondents indicate that they feel the "Banking Is" materials are worthwhile. Most feel that the kit, as is, would be useful in teaching such a unit to their students. Some teachers at the elementary level indicated that they would be interested in the kit if it were to be adapted to the elementary level. There was some concern that the materials wouldn't be readily available to them, but expressed the hope that it would be able to be worked out.

Appendix B

Summary of Consumer Affairs Education

Services Follow-Up Questionnaire

THE SCHOOL DISTRICT OF PHILADELPHIA
BOARD OF EDUCATION
21st STREET SOUTH OF THE PARKWAY
19103

MATTHEW W. COSTANZO
Superintendent of Schools

MICHAEL H. KEAN
Executive Director
Research and Evaluation

STEPHEN H. DAVIDOFF
Assistant Director
Title I Evaluation Services
(215) 448-3741

December 2, 1974

Dear Teacher:

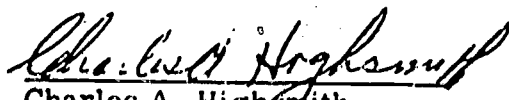
We are interested in your thoughts concerning the recently held Consumer Education Awareness Day at the Marriott. The evaluation forms that you completed provided us with a wealth of information that will enable us to serve you better in the near future. Presently, we are interested with your thoughts and comments, now that a month's time has elapsed. Your cooperation, therefore, is requested in filling out the enclosed questionnaire. Judging from your past cooperation, we hope for 100% return!

The completed questionnaire can be returned to us by means of "the pony." Simply place the completed form in the enclosed envelope and return it to us.

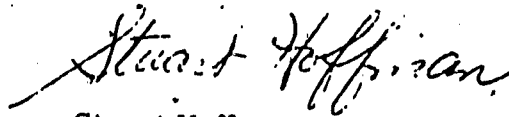
If you have any questions or problems, feel free to call us at 448-3736. We would appreciate your completing and returning the questionnaire as soon as possible. We would like all of the forms by Friday, December 13, 1974.

Thank you, again, for your time, cooperation, and patience.

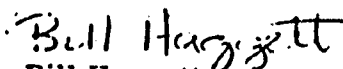
Sincerely,



Charles A. Highsmith
Office of Field Operations



Stuart Hoffman
Research Assistant



Bill Haggett
Research Intern

SH/rrd

Enclosure

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
TITLE III EVALUATION SERVICES

SUMMARY OF CONSUMER AFFAIRS EDUCATION SERVICES,
FOLLOW-UP QUESTIONNAIRE

A Follow-Up Questionnaire was sent to all teachers who participated in the Consumer Affairs Education Services' Fourth Consumer Awareness Day. The purpose of this questionnaire was to determine the teachers' perceptions of the conference after one month's time had elapsed. Also, we were interested in determining how much of the information, if any, presented at the conference was being put to use. An offer was made by the CAES staff to go out and visit teachers who so desired to see Consumer Education actually being taught throughout the city.

Forty-one of the 106 participants contacted (40%) responded to the questionnaire.

1. Prior to the Consumer Education Awareness Day at the Marriott, what consumer-related activities went on in your classroom? (The responses are listed below in the frequency, from high to low, of their appearance.)

comparison shopping, banking, film strips and discussion, price awareness, advertising, student reports, food labeling, food marketing, discussions of inflation and recession, brand name awareness, credit, money investment and management, clothes shopping food and nutrition, relating consumer education to home economics, and business education classes

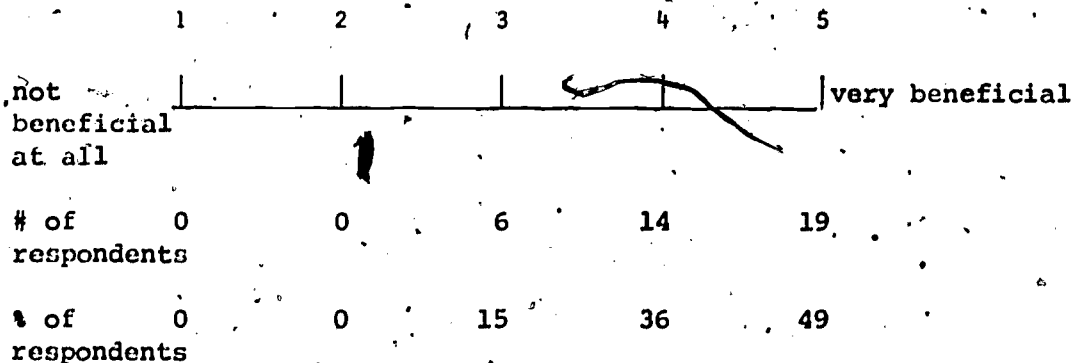
2. What consumer-related activities go on in your classroom now? (the responses are listed below in the frequency, from high to low, of their appearance.)

current events and newspaper articles related to Consumer

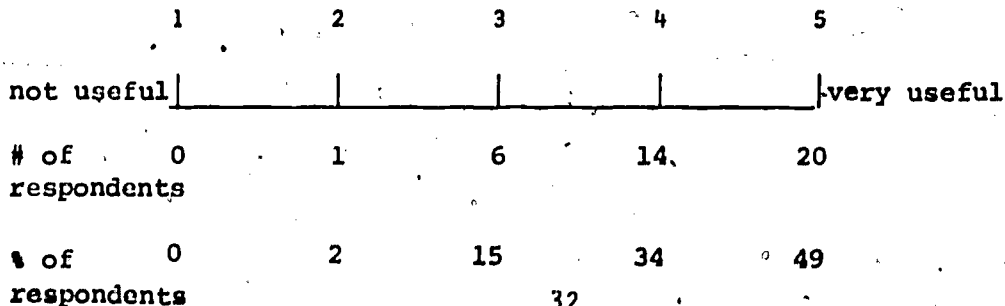
Education, advertising techniques, independent study, fraud, credit, shopping trips, price surveys, comparison shopping, Consumer Education awareness program, Consumer Education buttons, consumer law, meal planning, family management, parent group awareness program, Consumer Education incorporated into reading program, Consumer Education mini-course, development of curriculum guide, posters and bulletin boards, consumer buying and responsibility, banking, label recognition, outside speakers.

Many of the respondents noted that most of the topics they deal with remained the same. However, many felt they could do a more complete job with the ideas, resources, and references presented at the conference.

3. Looking back, how beneficial was the Consumer Education Awareness Day at the Marriott?



4. How informative was the conference (the workshops, luncheon speaker, and material tables) for your particular needs?



Nine respondents indicated that they would welcome a visit by the CAES staff to view the work they were doing. All were contacted by the staff.

Appendix C

Consumer Education Project Questionnaire

Draft

DRAFT

CONSUMER EDUCATION PROJECT QUESTIONNAIRE

1. The Food and Drug Administration (FDA) operates at what level of government?

- A. City
- B. Federal
- C. State
- D. County

2. Approximately how much food does the average American eat each year?

- A. 500 lbs.
- B. 1500 lbs.
- C. 2250 lbs.
- D. 7500 lbs.

3. If one germ is left at room temperature for seven hours, how many germs would be produced?

- A. 1,000
- B. 10,000
- C. 20,000
- D. 2,000,000

4. Which product's labels should you always read?

- A. Cosmetics
- B. Foods
- C. Drugs
- D. All of the above

5. Who makes the laws the FDA enforces?

- A. The President
- B. City Councils
- C. U. S. Congress
- D. State Legislatures

6. When are vitamins not necessary as dietary supplements?

- A. When a woman is not pregnant
- B. When someone is an infant
- C. When someone eats a balanced diet
- D. When someone is over 65

7. Why does the FDA require cosmetic companies to list all ingredients on their labels?
- A. So you won't be fooled by advertizing
 - B. So you won't buy something you're allergic to
 - C. To help companies sell their products
 - D. To help consumers figure the unit price.
8. How does the FDA check the safety and effectiveness of new prescription drugs?
- A. Asks the Better Business Bureau to certify their findings
 - B. Asks ten doctors to sign a statement
 - C. Surveys 1,000 doctors by telephone
 - D. Tests the drugs on animals and humans
9. Since 1925, approximately how many botulism deaths have resulted from home canning?
- A. 57
 - B. 150
 - C. 275
 - D. 700
10. Where is salmonella usually found?
- A. Fresh fruits
 - B. Milk and cheese
 - C. Meats and poultry
 - D. Canned vegetables
11. How should you kill salmonella on kitchen utensils?
- A. Wash utensils in soap and hot water
 - B. Wipe them thoroughly
 - C. Hold them over a flame
 - D. Always throw away infected utensils
12. How should a person report a health hazard to the FDA?
- A. Write or phone the FDA
 - B. Write or phone your congressman
 - C. Write or phone your mayor
 - D. All of the above
13. How many employees are there in the FDA nationwide?
- A. 6,000
 - B. 60,000
 - C. 600,000
 - D. 6,000,000

14. Which FDA office is nearest you?
- A. Washington, D. C.
 - B. New York City, N. Y.
 - C. Harrisburg, PA
 - D. Philadelphia, PA
15. What precautions should an elderly person take if he cannot read a product's label?
- A. Use a small quantity of the product
 - B. Use the product only as a last resort
 - C. Ask someone to read the label for him
 - D. All of the above
16. What sweetener was taken off the market because it produces cancer?
- A. Aspartame
 - B. Saccharin
 - C. Refined sugar
 - D. Cyclamates
17. Which of the following does the Department of Agriculture inspect?
- A. Milk and cheese products
 - B. Meats and poultry
 - C. Fruits
 - D. Vegetables
18. What should a swollen can of food in a supermarket mean to a consumer?
- A. The can is made of aluminum
 - B. The can was packed too tightly
 - C. The product is contaminated
 - D. Nothing, as long as there are no dents
19. What agency regulates toys, appliances, and cleaning fluids?
- A. Federal Trade Commission
 - B. U.S. Department of Weights and Measures
 - C. Product Safety Commission
 - D. Federal Communications Commission
20. How many college science courses do you need to become an FDA inspector?
- A. 2
 - B. 5
 - C. 10
 - D. 15

21. How does the FDA control radiation in X-ray machines, television sets, and microwave ovens?

- A. By limiting production of X-ray devices
- B. By setting manufacturing standards
- C. By telling citizens about risks
- D. This is not FDA's responsibility

22. What is a benefit of nutrition labels?

- A. They let you know all the ingredients
- B. They let you compare different products
- C. They let you compare different sizes of the same product
- D. None of the above

Appendix D
Early Consumer Competency Guide
Results of Field Study

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
FEDERAL RESOURCE EVALUATION SERVICES

Early Consumer Competencies Guide - Field Study

During April, 1975, 97 School District teachers were provided with a copy of the Early Consumer Competency Guide for the purpose of field testing. These teachers had volunteered to test the guide while attending various Consumer Education workshops. They were given instructions for use and asked to either fill out a questionnaire or to be interviewed.

The list of teachers was divided into three groups; two received questionnaires and the other interviewed. Group I received the questionnaire along with the guide. Group II received the questionnaire at the end of the testing period. Group III was notified about the interview at the end of the testing period. The purpose for these groups was to see if any difference in information obtained from the participants occurred. This issue will be dealt with in the summary section.

The Questionnaires

Eleven questionnaires were completed and returned to the evaluator. The individual responses for each question are summarized below.

1. Approximately how many hours each week did you use the materials?

<u>Number of Hours</u>	<u>Responses</u>
0	2
1	3
2	3
3	1

2. Which level(s) of materials did you use?

<u>Level</u>	<u>Responses</u>
K	3
1	4
2	2
3	3
4	1

3. Briefly describe how you used the materials. (The responses are ordered in the frequency of their appearance from high to low.)

- students made their own workshops and copied the instructions
- materials discussed verbally
- separate pages duplicated
- materials displayed
- blank sheets, oral instructions, and discussion

4. What was your opinion of the materials? (The responses are ordered in the frequency of their appearance from high to low.)

- ideas and presentations good
- levels K and 1 not necessary
- creative, meaningful for children
- classes enjoyed them
- children at K level get frustrated ("I can't") when asked to draw what they like to do
- more fact/opinion work needed
- would have liked to reproduce entire materials but had time and paper problems
- some materials in level 1 too advanced
- required too much preparation
- worked at home with parents
- some level 3 materials too advanced
- terms related to money good
- valuable in helping children make choices (learning differences in likes and dislikes)
- material or resources and the interview too difficult
- helps develop math concepts and self-awareness
- useful in any kind of community (flexibility and continuity)
- not enough time allowed for a fair evaluation

5. What are your recommendations for improving the materials? (The responses are ordered in the frequency of their appearance from high to low.)

- large discussion pictures would be useful
- more materials should be sent
- should be brightened up for children (color adds appeal)
- level 1 should consist of guide books for teachers - not work books for students
- program should be extended to other parts of the curriculum such as art, reading, social studies, affective education, math

- catchy charts would be useful
- comic book format could be used - preferably take-home
- materials should have three holes for keeping together in a loose-leaf binder
- not enough development of the concept
- more emphasis on products (things)
- terms, levels, and grades should be interchangeable
- services (such as parks, libraries, playgrounds, hospitals, schools, etc.) should be highlighted.

The Interviews

Interviews were conducted with three School District teachers. Like those teachers completing the questionnaire, these people were asked general questions about the materials as well as for comments about specific pages in the level(s) they were familiar with. The responses to general questions are summarized below; the specific comments were tabulated by level and forwarded to the CAES staff for their use in the revision of the materials.

All three teachers felt the materials very worthwhile. They seemed enthusiastic about teaching the contents to their classes and were grateful for the assistance provided by the materials. Two teachers felt the materials did a good job of providing ways of integrating the content area into the regular curriculum areas. One major drawback cited was the amount of preparation time on the part of the teachers. The teacher that did mention this did admit that her knowledge in the field was limited and this may account for her long preparation.

The importance of dealing with the pupils' communities was mentioned. Some of the terms included were thought to be foreign to some students. To remedy this, a suggestion was made that some spaces be left in the worksheets to be filled in by the teacher with familiar terms to the students. Brightening up the materials was thought to be a priority. More student appeal would be

evident if the materials were in color.

Overall, the reactions were positive. The teachers felt the materials worthwhile, should be more widely distributed (although earlier in the school year), and that on-going evaluations should be carried out.

Summary and Conclusions

Ninety-seven teachers were sent a copy of the Early Consumer Competency Guide in April for field testing purposes. All were requested to evaluate the guide, either by questionnaire or by interview. Eleven teachers completed questionnaires and three were interviewed.

The results indicate that the guide is worthwhile and efforts to improve it should be continued. Teachers felt: (a) the guide should be professionally printed, (b) the ideas and their presentation were good, (c) the materials were creative and meaningful to the children, and (d) more copies of the materials should be made available to classroom teachers.

The original 97 teachers were divided into three groups for the purpose of comparing different methods of obtaining the evaluation results. Two groups were asked to complete questionnaires; the third was asked to be interviewed. Since only 14 teachers responded overall, no valid conclusions can be drawn. One interesting point, however, is that only one of the 11 questionnaires returned was from a teacher in the group that received the evaluation questionnaire with the guide.

Further evaluations are necessary to determine the effectiveness of the materials on an ongoing basis. Pre- and posttesting lends itself to this situation. Teachers should be kept in close contact with, so that problems, weaknesses as well as strengths can be easily ascertained.

Appendix E
Consumer Education Instrument
Summary of Field Study

CONSUMER EDUCATION INSTRUMENT

As a measure of objective 4, a Consumer Education instrument was developed. This instrument was designed to assess the consumer knowledge, habits, and opinions of students in junior and early senior high school. Aided by questions and suggestions from Age of Adaptation¹, the Office of Research and Evaluation developed this instrument. A copy of the instrument follows.

Students enrolled in the Consumer Education course at Baldi Middle School served as subjects in the field test of the instrument. The administration of the test occurred in late January 1975, when one group of students was finished with the course and the other about to begin. The September to January group included 249 students; the January to June group included 307 students. Data from both groups are displayed in Tables 1 and 2. Comparisons between the groups were not made. Pre data were not available for one group; post data were not available for the other.

With the responses of the 556 students, an item analysis was performed on the instrument. Summary data are presented in Table 3. These results indicate that of the 18 items on consumer knowledge and opinion, 10 had sufficient correlations with the total test scores. The 7 items dealing with consumer habits were not weighted, and were not included in this analysis. The 8 items found to be inadequate will be revised. Further development of this instrument is scheduled for the 1975-1976 school year. Samples from different schools and grade levels will be used.

¹Campbell, Sally R. Consumer Education in an Age of Adaptation. Chicago: Sears, Roebuck and Co., 1971.

TABLE 1

SUMMARY DATA FOR SEPTEMBER TO JANUARY CLASSES
CONSUMER EDUCATION INSTRUMENT

Class Code	Mean Number of Correct Responses	Standard Deviation
S1	7.11	4.42
S2	10.56	3.04
S3	11.55	1.45
S4	10.26	2.67
S5	9.32	2.68
S6	10.57	2.53
S7	8.22	4.35
S8	9.83	3.58
S9	<u>11.90</u>	<u>2.90</u>
TOTAL	9.92	3.08

TABLE 2

SUMMARY DATA FOR JANUARY TO JUNE CLASSES
CONSUMER EDUCATION INSTRUMENT

Class Code	Mean Number of Correct Responses	Standard Deviation
J1	8.58	2.51
J2	6.70	2.89
J3	10.48	2.76
J4	8.5	2.56
J5	11.06	2.46
J6	11.29	1.74
J7	8.53	2.56
J8	11.75	2.20
J9	9.28	3.47
J10	<u>10.43</u>	<u>3.05</u>
TOTAL	9.36	2.23

TABLE 3

SUMMARY DATA - ALL CLASSES
CONSUMER EDUCATION INSTRUMENT

Number of Subjects	556
Mean Score	9.47
Standard Deviation	3.73
High Score	17*
Low Score	-2**

*The maximum score is 18. Items 1-6 and Item 10 had no correct answers; they were included to assess consumer habits.

**A negative score is possible due to the weights assigned on items 7-16.

Appendix F

Summary of Consumer Interest Survey

Summary of Parent Questionnaire

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
TITLE III EVALUATION

SUMMARY OF CONSUMER INTEREST SURVEY

The Consumer Affairs Education Services administered a consumer interest survey to teachers, principals, and parents throughout the city of Philadelphia. The purpose of this survey was to determine the areas of interest in consumer related affairs, so that appropriate workshops and services could be offered.

The areas of interest of each group will be listed from those mentioned most as being important to those mentioned least. Those areas mentioned by none of the respondents will be omitted from the list. The numbers in parenthesis refer to the number of respondents who listed that particular area as one of interest.

District 1

respondents: 13 (parents, 12; teachers, 1)

Areas of interest: Shopping skills (11), appliances and furniture (10), advertising (9), metric system (9), food (8), utilities (8), banking (7), budgeting and money management (7), insurance (7), pollution (6), agencies (5), wills (5), automobiles (4), clothing (4), credit (3), housing (2).

District 2

respondents: 24 (parents, 22; principal 1, SCC-1)

Areas of interest: agencies (14), shopping skills (11), insurance (10), utilities (9), automobiles (9), banking (9), budgeting and money management (9), housing (9), advertising (8), appliances and furniture (8), credit (8), food (8), metric system (7), wills (7), pollution (5), clothing (3), health care (3).

District 3

No respondents

District 4

respondents: 3 (parents, 3).

Areas of interest: credit (3), food (3), health care (3), utilities (3), metric system (2), shopping skills (2), wills (2), advertising (2), agencies (2), appliances and furniture (2), banking (2), budgeting and money management (2), clothing (2), insurance (2), automobiles (1), housing (1).

District 5

respondents: 9 (parents - 7, principals -2).

Areas of interest: insurance (6), food (5), shopping skills (5), wills (5), utilities (4), appliances and furniture (4), banking (4), budgeting (4), health care (4), advertising (3), agencies (3), clothing (3), credit (3), housing (3), metric systems (3), pollution (2), automobiles (1).

District 6

respondents: 1 (parents - 1).

Areas of interest: credit (1), food (1), health care (1), insurance (1), metric system (1), pollution (1), shopping skills (1), utilities (1).

District 7

respondents: 7 (parents -7).

Areas of interest: shopping skills (6), utilities (6), advertising (5), agencies (5), appliances and furniture (5), budgeting and money management (4), food (4), pollution (4), metric system (3), banking (2), health care (1).

District 8

respondents: 3 (parents - 3).

Areas of interest: advertising (2), appliances and furniture (2), automobiles (2), clothing (2), food (2), metric system (2), agencies (1), banking (1), budgeting (1), credit (1), health care (1), housing (1), insurance (1), pollution (1), shopping skills (1), utilities (1), wills (1).

Principals (all districts)

respondents: 8

Areas of interest: shopping skills (6), utilities (5), agencies (5), advertising (4), appliances and furniture (4), budgeting and money management (4), food (4), health care (4), housing (4), wills (4), metric system (3), insurance (3), automobiles (2), banking (2), clothing (2), credit (1), pollution (1).

Follow-Through Parents

respondents: 12 (parents - 11, principals - 1).

Areas of interest: budgeting and money management (9), credit (7), health care (7), utilities (7), wills (7), appliances and furniture (6), clothing (6), agencies (5), automobiles (5), food (5), insurance (5), shopping skills (5), advertising (4), housing (4), banking (3), metric system (3), pollution (3).

Patterson School Parents

respondents: 83

Areas of interest: food (42), shopping skills (40), budgeting (40), appliances and furniture (31), metric system (29), wills (29), utilities (26), advertising (25), agencies (24), health care (23), pollution (23), insurance (22), banking (21), automobiles (19), credit (19), clothing (14), housing (14).

Others

respondents: 13 (SCC - 10, Social Services - 1, teachers - 2).

Areas of interest: appliances and furniture (10), advertising (8), automobiles (8), food (8), health care (8), shopping skills (8), wills (7), utilities (7), budgeting and money management (6), credit (6), housing (6), insurance (6), banking (5), agencies (4), clothing and accessories (4), metric system (4), pollution (2).

THE SCHOOL DISTRICT OF PHILADELPHIA
 OFFICE OF RESEARCH AND EVALUATION
 FEDERAL EVALUATION RESOURCE SERVICES

SUMMARY OF PARENT QUESTIONNAIRE

The questionnaire summarized below was administered to parents, school-community coordinators, Home and School representatives, and some teachers. Three copies of the questionnaire were sent to each school throughout the school district. The principals were asked to distribute the forms to parents and request them to return them to the project evaluator. Sixty-seven forms were completed and returned.

The following is the breakdown of the respondents:

Parents	10
Teacher	15
Home and School member or officer	15
School-Community Coordinator	21
Other (Social Service Coordinator, School Vice Principal, Administrative Asst.)	<u>6</u>
	67

Each question is mentioned separately; the responses follow.

MEETINGS:

1. STRETCH YOUR FOOD DOLLAR - SAVE MONEY AND CUT YOUR OWN MEAT

Did you attend this meeting? Yes: 40 No: 20

Rate this meeting: Excellent: 18 Good: 16 Fair: 2 Poor: 2

2. THE ENERGY CRISIS AND YOUR POCKETBOOK

Did you attend this meeting? Yes: 18 No: 35

Rate this meeting: Excellent: 4 Good: 8 Fair: 4 Poor: 2

3. EVERYTHING YOU ALWAYS WANTED TO KNOW ABOUT HOME REPAIRS

Did you attend this meeting? Yes: 15 No: 36

Rate this meeting: Excellent: 7 Good: 3 Fair: 4 Poor: 1

4. RIPPED OFF AND WHAT TO DO ABOUT IT

Did you attend this meeting? Yes: 21 No: 33

Rate this meeting: Excellent: 7 Good: 9 Fair: 3 Poor: 2

5. GOVERNMENT AGENCIES - HOW THEY WORK FOR THE CONSUMER

Did you attend this meeting? Yes: 20 No: 31

Rate this meeting: Excellent: 11 Good: 4 Fair: 3 Poor: 0

6. If you have any comments about any of the meetings, here's the place to list them. You might want to comment on such things as the meetings' format, subject matter, speakers, and location.

(Responses are listed in frequency of their appearance from high to low.)

- different locations
- parking was a problem
- meetings were informative
- speakers good
- briefer speeches - more question time needed
- spread meetings over several months
- more food meetings
- well organized
- get more active audience participation
- begin meetings promptly - evening meetings

7. For next year, should there be more or fewer meetings than this year? Check the appropriate blank.

More: 23 Same: 18 Fewer: 3 None: 0

8. Are there any additional topics you would like covered at a meeting? If so, list them here.

(Responses are listed in frequency of their appearance from high to low.)

- insurance
- home buying
- more women oriented topics
- more "HOW TO" meetings.
- food purchasing
- medicines
- business and consumer fraud
- bait and switch
- health hazards of smoking

9. During the 1974-1975 school year, the CAES staff published three (3) issues of CONSUMER CLUES.

How many copies of CONSUMER CLUES did you receive?

<u>No copies</u>	<u>1 copy</u>	<u>2 copies</u>	<u>3 copies</u>
18	2	6	22

Comments or reactions to CONSUMER CLUES.

Excellent	3
Very good	2
Good	6
Informative	4
Interesting	1
Dull plots	1

10. Do you have any areas where the Consumer Education staff could provide additional services? If so, here's the place to list them.

- schools should offer better education on price comparison
- more notices of meetings
- publish a "Consumer Clues" book
- child care for meetings
- Consumer Clues in Spanish
- balanced meal planning instruction
- more male representation