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## ABSTRACT

The history of and case for public school consumer education is made in the document's opening chapters; a literature review reveals emphasis on need and program implementation, with very little emphasis on criteria for program evaluation. Standards and a rating scale developed by the author to evaluate and compare consumer education programs and curriculum guides are presented and subsequently applied to several programs and guides; the criteria are based on the author's personal experience and on recommendations from experts as expressed in the literature. Consumer education programs are evaluated in four areas: implementation, involvement, pupil exposure, and instructional program. Curriculum guides are rated according to their implementation suggestions, rationale and general objectives, content, and resource materials. The standards require meaningful ideas that are broad enough to be used in a variety of situations, as well as specific content and resources. The selected consumer education programs evaluated with reference to the criteria are Lincoln High School, in Yonkers, New York, and the Westborough and Newburyport, Massachusetts, public schools. Only partial use of the instrument was made, as the evaluations were based only on written program descriptions. The curriculum guides evaluated are the New York Department of Education's and the President's Committee Guidelines. (Author/AJ)

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DEVELOPMENT OF CRITERIA FOR EVALUATING CONSUMER  
EDUCATION PROGRAMS AND CURRICULUM MATERIALS

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# CHAPTER I

## INTRODUCTION

Consumer education is in its second round of interest and concern to educators. The first round, in the 30's and the 40's, was not only more forceful in the schools, but was also accompanied by a powerful consumer movement in society. It had its roots far back before the Depression with the Food and Drug Act of 1906. Women's organizations were involved in the reform agitation with emphasis on informative labeling and selling. Consumers Research and Consumers Union came on the scene to test products and publish facts. The economic debacle of the Depression led to the widespread questioning of just about everything in the business and economic system.<sup>1</sup>

Inevitably the consumer education programs of that time included much of the current concerns with emphasis on economics. This was partly due to the feeling that understanding the economic system could possibly prevent another serious depression. However, much disagreement prevailed over just what kind of economic study would be most useful to high school students. E.M. Hunt of Columbia University and G.D. Baker of N.Y.U. both felt that knowledge which could help consumers spend money wisely was valid consumer education on the secondary level.<sup>2</sup> Pro-

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<sup>1</sup>Wilhelms, Fred T. "Key to Many Doors" Bulletin of NASSP October, 1967 p. 7.

<sup>2</sup>Prehn, Edward C. "Varied Approaches to Consumer Economics" Bulletin of NASSP October, 1967 p. 36

professional economists were ". . . appalled by the lack of attention given in the high school courses to models, structure, and the analytical tools of the economist." <sup>3</sup> Little thought was given to the possibility of integrating economics with consumer problems.

Consumer education programs of the of the post-depression years reflected the feeling of the time. Since incomes were low, the emphasis seemed to be on finding the best buy for the least money. Frugality was emphasized and young people were taught that they really did not need all those things they wanted. Budgeting was assumed to mean holding down expenditures. "Consumer education was not supposed to encourage anyone to buy anything." <sup>4</sup>

" Operating from 1942 to 1948, the Consumer Education Study, financed by the National Better Business Bureau and sponsored by the National Association of Secondary School Principals, moved rapidly to create a more positive mindset." <sup>5</sup> It was felt that by this time the consumers' problems lay at the choice-making level rather than in the field of buymanship. "It stressed a positive constructive set of attitudes and emphasized a philosophical approach to the quality of personal and social goals." <sup>6</sup> They published a series of booklets for

<sup>3</sup> Ibid. p. 37

<sup>4</sup>Op. cit. Wilhelms p. 10

<sup>5</sup>Ibid. p. 11

<sup>6</sup>Briggs, Thomas. "Preface" Bulletin of the NASSP October, 1967 p. 1

consumer education in the secondary schools. The Association included the following statement in its "Ten Imperative Needs of Youth":

All youth need to know how to purchase and use goods and services intelligently, understand both the values received by the consumer and the economic consequences of their act.

However, consumer education programs were not to become a permanent part of the high school curriculum. Traditional courses and "requirements" made it difficult for the high school student to fit an elective in an already tight schedule. The life-personal problem approach came under attack especially with the advent of Sputnik. The high school curriculum turned to purely intellectual education centered upon "the disciplines".

"Consumer education was too practical and too earthy . . . so the shift was to a more nearly pure economics, taught as a science with major emphasis on generalization and principles." <sup>8</sup> Some consumer education programs survived, but most of them went by the board.

President Kennedy's message to Congress in 1962 and the establishment of the Consumer Advisory Council ushered in the second round of interest and concern for the consumer. It generated renewed activity in the areas of consumer protection and consumer information. Consumer protection has been evidenced in legislation at both the state and federal levels. Some of

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<sup>7</sup>Consumer Education Committee. Consumer Education in Lincoln High School. Consumers Union p. 11

<sup>8</sup>Op. cit. Wilhelms p. 12

the federal legislation enacted included: Truth in Lending Act, Fair Packaging and Labeling Act, Automobile Information Act, and Wholesome Meat Act.<sup>9</sup>

Massachusetts acquired the reputation for having one of the most consumer-oriented legislature in the country. Much of the consumer protection action has been the result of pressures from the Massachusetts Consumers' Council. This Council was established in 1963, and was the first such statutory body of its type in the United States. One of its main objectives was to insist that the consumer receives fair, honest, treatment and full information.<sup>10</sup>

In 1964, President Johnson remodeled the consumers voice in the federal government by appointing a special assistant to the President for Consumer Affairs. In his "Message on Consumer Interests" he recommended 10 major consumer legislation items and directed the President's Committee for Consumer Interests to "further stimulate consumer education in the nations schools."<sup>11</sup>

Some educators were very willing to assume responsibility for producing informed consumers. The National Education Association expressed this view in 1963:

Schools should accept responsibility for teaching economics in a well-planned kindergarten through grade 12 sequence. Students need to understand our economy, their

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<sup>9</sup>Uhl, J.N. and others. Survey and Evaluation of Consumer Education in the United States

<sup>10</sup>"The Consumer Advocate" Consumers Council, Commonwealth of Massachusetts

<sup>11</sup>Op. cit. Uhl p. 44



relationship to it as consumers and workers, and the contributions they can make to the nation's economic growth. The school also fulfills an important role in helping students learn to make more intelligent choices. <sup>12</sup>

The school administrator who is willing to accept this responsibility for producing informed consumers, is then faced with the problem of how to include it within the curriculum; who should be responsible for planning, developing, and teaching it; and what should be included. The President's Committee on Consumer Interests provided some assistance in the development of consumer education programs by compiling a booklet on Suggested Guidelines for Consumer Education Grades K-12. Some states developed curriculum guides for consumer education and a number of schools started pilot projects in consumer education.

A hodge podge of approaches, programs and guidelines resulted. Some attempt will be made in this paper to develop criteria for evaluating consumer education programs and curriculum guides. The criteria used will result from a survey of the literature and from personal experience.

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<sup>12</sup>Op. cit. Consumer Education Committee p. 13

## CHAPTER II

### REVIEW OF LITERATURE

The need for consumer education has been expressed by many people both in the public and private sector of the economic community. Virginia Knauer, the Special Assistant to the President for Consumer Affairs, in introducing the Suggested Guidelines for Consumer Education advocated consumer education for every young person. "Because of the technological changes, complexity of the marketplace, and the difficulties in the evaluating and discriminating among the myriad of goods and services, it has become more important and obvious that our students need to become knowledgeable consumers".<sup>1</sup>

The consumer today is faced with a greater choice in the marketplace than at any time in history. This can often result in confusion and perplexities. Products are more complex and frequently hard to evaluate. In addition, the population is more mobile and there is less opportunity to know the firm with which one is trading. As the marketplace expands the atmosphere becomes more impersonal and it may be difficult to determine who is responsible for a problem or to know where to get help. All of these emphasize the need for knowledgeable consumers.

Consumer education should also be a positive force against unethical and fraudulent practices. Losses as a result of these are in the billions of dollars. The food

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<sup>1</sup>President's Committee on Consumer Interests Suggested Guidelines for Consumer Education K-12 p. 1

and Drug Administration estimates that 1 billion is spent annually on worthless quack devices, drugs, food and cosmetics. In a survey by the Arthritis and Rheumatism Foundation, it was disclosed that 300 million was spent per year on worthless remedies. The Council of Better Business Bureaus states that in recent years the most complaints involved magazines subscription sales, with fraudulent home repairs and improvements second and appliance repairs third.<sup>2</sup>

"Massive education is needed to help consumers understand their rights, avoid pitfalls in credit buying, resist psychological pressure of the door to door salesman and evaluate shoddy merchandise" according to Harriet Van Tassel<sup>3</sup>

The public schools, who are given the main role of providing education in our society, have failed in the consumer area as evidenced by the fact that the number of high school graduates has risen sharply since the early part of the century, but there has not been a corresponding increase in the competency of consumption. American consumers are as unskilled today as they were 50 years ago.<sup>4</sup>

The challenge today is to provide the consumers with better information than the advertising agencies. These groups have constantly bombarded the public with their own brands of consumer training. "The T.V. screen becomes the classroom and the commercials are the curriculum, and the

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<sup>2</sup>Ibid p. 13

<sup>3</sup>Van Tassel, Harriet "Consumer Protection Begins With Education" AUA Journal Feb. 1970 p. 38-41

<sup>4</sup>Natella, Arthur "A Principal's Case for Consumer Education" Bulletin of NASSP p. 42

basic purpose of advertising is to sell, not to tell us all we need to know."<sup>5</sup>

J.N. Uhl sees consumer education as one alternative institutional technique for solving consumer problems. The reason that it has not been stressed is that no comparable effort has been made to calculate the value of consumer education over one's lifetime. The returns to consumer education are small, but cumulative and often more psychic than monetary and much less visible than the returns to vocational education.

At this time he sees consumer education in a supportive role to consumer legislation and the competitive market processes. It has not reached its potential because this interaction of consumer education, protection and market competition is not understood. A main function of consumer education is to identify the technical and pecuniary interdependencies of consumers in the marketplace and to assist them in dealing with and accommodating these.<sup>6</sup>

#### YOUTH AS CONSUMERS

Today's Teenagers are a powerful influence on the national economy. Teens are estimated to be spending from \$21- 25 billion dollars per year, not including the necessities normally supplied by their families. They also influence the over all spending of the entire family.

Some authorities estimate that Today's Teenagers spend

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<sup>5</sup>Council for Economic Education Teaching Consumer Education and Financial Planning

<sup>6</sup>Uhl, J. N. Economics of Consumer Protection p. 110-111

an average of \$775 per year and as many as 30-35% have their own charge accounts. The real figures are likely to be much higher. The ages between 13 to 19 form a most impressionable era in the lives of young people, and merchants make full use of this fact in vying for their business. Advertising is directed their way, and brand-name loyalties and patterns of spending will continue into adulthood.<sup>7</sup>

The DHE-NEA publication Youth and Money states that "... market estimate shows the pocket money of junior high and high school students has increased almost 300 percent since 1945."<sup>8</sup> They purchase many durable goods--radios, phonographs, tape recorders, televisions, typewriters, and even automobiles. Teen-age girls "... though they comprise only 11 percent of the female population ... account for 23 percent of all cosmetic and toilet goods sales (or \$450 million worth each year)."<sup>9</sup> "The boys spend \$120 million a year on such items as hair cream, mouthwash, and deodorant."<sup>10</sup> This age group is also extremely fashion conscious--even the boys with the recent advent of important innovations in men's clothing. The girls "... take home 20 percent of all women's clothes sold."<sup>11</sup> And in addition to having their own money to spend "... experts calculate that they influence

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<sup>7</sup>Rice, Ann S. "Where Are We in Consumer Education?"  
What's New in Home Economics p. 35

<sup>8</sup>Paolucci, Beatrice + Helen Tahl. Youth and Money pp. 5

<sup>9</sup>Ibid p.4

<sup>10</sup>"The Teenage T.D." Time

<sup>11</sup>Ibid

... the purchase of up to \$30 billion more a year."<sup>12</sup>

A Trade publication Printers' Ink addressed advertisers with a special report on the great potential of the youth market stressing 1) the amount of money teenagers have to spend and the relative freedom allowed them in spending it 2) the influence over family income and eagerness to try new products, and 3) the necessity for national brands to create brand loyalties prior to early marriage which they feel is peak time for acquisition of durables.<sup>13</sup>

Tomorrow these same young people will be even more important consumers as heads of families. Without training not all of them can become informed, conscientious and skilled buyers of goods and services they will need. "Almost two-thirds of all Americans, because of the increasing ratio of those under 25 years of age, have had no experience with widespread depressions, with a stock market collapse, or with catastrophic unemployment."<sup>14</sup> Many of our youth are growing up in an era of easy credit where going into debt is an accepted way of life. "Too few young Americans realize that governmental power to produce prosperity or prevent depressions are limited. Too many families find themselves gripped by a cycle where rising wages are never sufficient to meet rising costs for food, lodging, and debt, to say

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<sup>12</sup>Ibid

<sup>13</sup>"Special Report" Printers Ink

<sup>14</sup>New York State Department of Education Consumer Education: Materials for An Elective Course pp. 3

nothing of further education or saving."<sup>15</sup> Wage increases can also lead to incurring more debt, rather than paying off existing debt.

### PURPOSES OF CONSUMER EDUCATION

Clarifying the goal or purpose of consumer education will vary within each school system and with each educator. Some broad purposes are expressed in the Suggested Guidelines for Consumer Education:

The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system.<sup>16</sup>

According to the New York state curriculum guide, education for consumers should prepare youth and adults for competent and effective utilization of value system. "If we are to enjoy an economy in which the consumer may truly be king, he should be able to cast his economic vote intelligently for all those producers who can best satisfy his wants and needs."<sup>17</sup>

The development of values is considered an important aspect of consumer education. Precaution should be exercised by the teacher to insure that values are not imposed for no individual should, under the guides of education, attempt to dictate for others choices which are based on his own sub-

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<sup>15</sup>Ibid pp. 4

<sup>16</sup>Presidents Committes on Consumer Interests Suggested Guidelines for Consumer Education k-12 pp. 1

<sup>17</sup>op. cit. New York State pp. 4



jective system of values.<sup>18</sup>

Arthur Natella, principal of Lincoln High School, and a pioneer in consumer education, criticizes the schools for accomplishing only part of the job. "We teach a person how to earn his livelihood, but we fall short of showing him how to best utilize his income when he goes to spend or save it."<sup>19</sup> He states that the purpose of the program at the Lincoln High School is to expose the consumer to all the possible alternatives and opportunities. Then the individual consumer can rightfully be expected to assume full responsibility for making his decision on the basis of his needs, and the product or service that will best meet his needs.

Another educator feels that our schools are not turning out very good "choosers". As chief of the New York Bureau of Secondary Curriculum Development, Gordon Van Hooft, admits that there is much evidence to indicate poor decision making on the part of individuals and groups. Consumer education should offer the exposure to many alternatives and opportunities, which should enter into the decision and the student will need to identify these values for himself.<sup>20</sup>

It is not always easy to make the concept of values clear and definite, because we actually live on one level and dream on another. The dream level constantly influences the real level, especially in the development of values.

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<sup>18</sup>Presidents Committee on Consumer Interests "Consumer Education - What it is and What it is Not." pp. 1

<sup>19</sup>New York State Education Department The New Approach To Consumer Education pp. 2

<sup>20</sup>Ibid pp. 5



Helen Thal deals with this problem in teaching consumer education and broadens its scope to include style and quality of life.<sup>21</sup>

Betty Furness in an address to the first New York Consumer Education Workshop dealt with the value issue. She said that good basic education should enable a person to establish priorities between needs and wants.<sup>22</sup> Consumer education was defined as "the preparation for the art of everyday living which enables an individual regardless of age or income to make intelligent choices based on knowledge and information."<sup>23</sup>

Decision making is an important part of consumer education according to noted authority, David Schoenfeld. All consumers are faced with the fact that resources are limited and the economic problem of scarcity. Whether they realize it or not, being a consumer involves many decisions. "It is estimated that in every twenty-four hour period an average American is bombarded knowingly or otherwise with some 1,500 commercial messages."<sup>24</sup> Each message requires a response--a decision--even if it is simply the choice to ignore it. If the decision is to buy, then the consumer is faced with a host of further decisions: When should he buy?

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<sup>21</sup>Thal, Helen "Consumer Education Dynamics of Teaching"  
Journal of Home Economics p. 763

<sup>22</sup>op. cit. New York State Education Department p. 23

<sup>23</sup>Ibid p. 25

<sup>24</sup>Schoenfeld, David The Consumer and His Dollars p. vii

Where should he buy? How should he pay for it? Consumer education can help make, or at least provide information so the consumer will have a greater number of alternatives of action.

Consumer education should not tell a person what to buy or how to spend his money, rather it should ... "develop an awareness and an alertness to the importance of making wise consumer decisions. Such prudent action will not only lead to increased benefits to the individual American, but will, in the final analysis, result in perpetuation and improvement of our nation's free enterprise system. Producers will become more responsive if knowledgeable choices are made, and the nation's economy will reap additional dividends through an increase of healthy competition for the consumer's dollar."<sup>25</sup>

Helen Thal views the consumer problem as one of making choices rather than acquiring information about products and these choices would be made based on long term goals, which are concerned with the total quality of life, rather than with immediate consumer choices.<sup>26</sup> This broader aspect represents a new approach to consumer education and through homemaker interviews five problem areas were identified:

- How to make ends meet
- How to create a satisfying life with available resources
- What decisions have to be made and when

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<sup>25</sup>Ibid p. viii.

<sup>26</sup>op. cit. Thal p. 764

- How to cope with crisis
- How to bridge the stages in the life cycle

These would constitute the basis for the program and all could be related to consumer education. They also relate to a personal life style and the teacher has the responsibility to have students engage in consumer activities that will enhance their life style and enrich the quality of their lives.<sup>27</sup>

Fred Wilhelms expresses the feelings of many when he states that consumer education is a curricular medium of amazing versatility. He feels that it can have great value to the general or terminal student and/or the disadvantaged. "These youngsters tend to think concretely and to react better if you keep coming at them by way of gutsy realities. They may learn more philosophy that way--- and reach toward higher aspirations and values---than they ever could if you started with the lofty stuff. They may learn more economics than they could in an economics class, more civics and they could in a civics class. And their images of themselves and of the opportunities ahead of them may grow faster than they could in even the best climate of abstractions."<sup>28</sup>

Whatever the academic talent of the high school student however, be it college oriented or otherwise, consumer education programs have been found to be more effective if they are relevant to the student's life. This is education that

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<sup>27</sup>Ibid p. 767

<sup>28</sup>Wilhelms, Fred T. "Key To Many Doors" Bulletin of NASSP pp. 3

they can use now; it has immediate application---and it will still be effective in the future if it is not offered as a "how-to" course, but follows a path toward the goal established by the Consumer Education Study: "The ability to think straight about what one wants---on the basis of a developed sense of values---and to translate that thought into reasonable consistent action is the highest goal for the consumer."<sup>29</sup>

### HOME ECONOMICS and CONSUMER EDUCATION

"Making the consumer more effective in the market is the focus of the ideal total home economics program, and it should definitely be the goal of all consumer economics courses."<sup>30</sup> Since home economics embodies the many facets of home and family living, it provides an excellent environment for consumer education. The family's shift from a producing to a consuming unit has increased the need for consumer information and money management.

Ann Rice views consumer education as the most exciting thing that has hit home economics because it is forcing the productionists in the profession to refocus their teaching on a consumer-oriented, now generation curriculum. Production ceased to be the major function of the family more than 30 years ago, yet the home making curriculum in the average high school today is primarily oriented toward

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<sup>29</sup>Ibid pp. 8

<sup>30</sup>Canoyer, Helen "For the Consumer What Break Throughs"  
Journal of Home Economics p. 125

production.<sup>31</sup>

Some home economists are concerned that the profession is not meeting the challenge of consumer education. A series of editorials in What's New in Home Economics expressed this concern. One editorial stated that "..... if we aren't careful, we may lose a precious part of our professional responsibility, especially in the school system."<sup>32</sup> J. Mack Tenney, general sales manager of Kelvinator Division of American Motors Corporation, said that "..... home economics should build a bridge of communications between the consumer and her management."<sup>33</sup> And Philip Lesly, president of his own public relations agency wrote that ".... home economics--the necessary field for conveying new information to the homemakers of today and tomorrow--is decreasing in public appreciation. Its image still smacks of egg beaters and clothing dummies."<sup>34</sup> Clearly, this is a challenge to home economists, especially those involved in the education of our future citizens.

Money management has long been a part of home economics curriculum, but still often centers on budgeting and deals with banking, credit, insurance and related areas as unattached topics with little relation to the family as a total structure. These are important parts of consumer

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<sup>31</sup>Rice, Ann "Where Are We In Consumer Education" What's New in Home Economics p. 34

<sup>32</sup>Editorial What's New in Home Economics pp. 8

<sup>33</sup>Are We Meeting One of ur Responsibilities" What's New in Home Economics p. 18

<sup>34</sup>"Home Economics Is Losing Out In The Space Age" What's New in Home Economics p. 25-26

education, but to become effective consumers students must also become aware of their values and goals and how they affect their decisions as consumers.<sup>35</sup> Another "... important aspect of consumer education is helping students become aware of and to use reliable sources of information.<sup>36</sup> All areas of home economics lend themselves readily to the integration of this aspect into present curriculum.

Consumer Education was tied to home economics through the 1968 Vocational Education Amendments renaming the field Consumer and Homemaking Education and requiring that the curriculum be changed or lose federal funds.<sup>37</sup> Home Economists in the office of Education view Part F of this Act as one of the greatest challenges to home economics educators since the passage of the first federal support for vocational education. Members of Congress recognized that the home economics programs in the schools can help individuals and families cope with the complex problems of today's world. Quotes from a number of them are included in the December, 1969, Journal of Home Economics.<sup>38</sup>

Consumer education has always been a part of the home economics curriculum, but sometimes it was so integrated that neither teachers or students recognized it as consumer education. To meet the demands of today and the requirements

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<sup>35</sup>Samples, Merna The Teaching of Consumer Education pp. 4

<sup>36</sup>Ibid pp. 6

<sup>37</sup>op. cit. Rice What's New in Home Economics p. 34

<sup>38</sup>Hurt, Mary and M. Alexander "New Challenges For Home Economics Educators" p. 771-772

of Part F. of the Vocational Admendments, consumer education must be expanded in scope and made visible as part of the home economics program. Units on consumer education need to be expanded as part of comprehensive home economics courses as well as being made available as separate course offerings.<sup>39</sup>

Some home economics teachers feel some what inadequate in the consumer area, because of a lack of background in the field. To remedy this, the profession has sponsored several workshops to assist the teachers in this area. The results of a workshop at the University of Illinois were published in the Nov.-Dec. 1969 Issue of Illinois Teacher for Contemporary Roles under the sub-title of "Relevance-in Consumer Education." Objectives were developed and supported by a variety of creative learning activties. Following the American Home Economics Association Annual Meeting in Boston a 2 day conference on Innovations on Consumer Education was held. The main activity was small group work sessions to develop Home Economics Learning Packages in the area of consumer education. These packages contain components for learner self-instruction, and are constructed in such a way that the individual learner may proceed at his own pace by selecting from among alternative resource materials and activities.<sup>40</sup> Completed HELP

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<sup>39</sup>Ibid p. 773

<sup>40</sup>Shear, Twyla and Elizabeth Ray "Home Economics Learning Packages" Journal of Home Economics p. 14



packets are screened and made available to teachers through the AHEA.

### CONSUMER EDUCATION PROGRAMS

Stimulated by Federal action and local interest in consumer education on the part of parents, students and community leaders in several states and cities have focused their attention on consumer education in the schools. In 1968 Illinois passed a law requiring that certain concepts in consumer education be included in the programs of all high school students. New York State has also encouraged the introduction of consumer education courses and units into the high school curriculum on a voluntary and elective basis. In a number of other states, consumer education is being discussed in the legislatures and departments of education. Cities such as Memphis, Tenn., Yonkers, N.Y. and Norfolk, Va., have developed pioneering consumer education programs in their schools.<sup>41</sup>

One of the first programs was established at the Lincoln High School in Yonkers. It was established through the efforts of a noted consumer educator, David Schoenfeld, and a consumer oriented principal, Arthur Natella. A comprehensive interdisciplinary approach to consumer education was pursued that resulted in two separate elective courses for students, special school assemblies on consumer topics,

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<sup>41</sup>Uhl, Joseph. "Consumer Education-Everybody Needs It"  
American Education p. 14



and an integration of consumer education into the subject matter of all related courses.<sup>42</sup>

In 1967, a team of writers-consultants developed a curriculum guide for the New York State Department of Education to be used as a resource for schools interested in implementing a consumer education program. The consumer education which involves Team Teaching and Team planning with as many of the faculty involved as possible.<sup>43</sup>

This curriculum guide was introduced to educators at a special conference held in the Lincoln High School. Various members of the New York Department of Education expressed their views on consumer education. Several of these have been quoted elsewhere in this paper. The proceedings were published and made available to interested teachers and administrators. At this conference Gordon Van Hooft, the chief of the N.Y. Bureau of Secondary Curriculum Development issued the following statement: "Consumer Education is one step in revitalizing the curriculum. We see a need for more and better consumer education at all levels. It will be up to the public to provide the needed support for this type of offering in the curriculum. We do hope the result will contribute to a better informed citizenry and consumers who are able to operate effectively and wisely in the marketplace."<sup>44</sup>

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<sup>42</sup>Consumer Education Committes Consumer Education

<sup>43</sup>op. cit. New York State Department of Education p. viii

<sup>44</sup>op. cit. New York State Department of Education The New Approach To Consumer Education pp. 9

New York City developed a separate course of study with the help of interested people in education, industry, government and consumer organizations. This emphasised a separate course at the senior high level and was made available to all secondary schools in the city. The high school principals made the decision whether or not to offer the course and in March, 1968, twelve high schools were offering the course. A course of study was also developed along with lessons plans and suggested scope for integrating consumer education at the elementary level. This idea was more widely received, because it was easier to fit into the daily program. At the time of the N.Y. consumer education conference, eighty elementary schools were using the syllabus to provide consumer information to the students. In Illinois, guidelines were developed by the Department of Public Instruction to assist teachers in implementing a consumer education program. Summer workshops have been held at the University of Illinois and the ideas useful in teaching consumer education were reported in the Illinois Teacher for Contemporary Roles. No report or evaluation of these programs is available at this time.

Arlington County Schools in Virginia has set up a short course called "Spending Money Wisely" offered without credit to senior high students already enrolled in study halls. Some areas included in this course are the value of good advertising, the need for consumer education, analyzing personal money management, developing a usable

personal spending plan, wise use of consumer credit, economizing, good buying practices, and consumer protection.<sup>45</sup>

The home economics department in the Rochester, New York schools developed a Family Economics course centering around the following five concepts: 1) Advertising and the Consumer, 2) Buying goods and Services, 3) Consumer Rights and Responsibilities, 4) Financial Planning, and 5) Financial and Business Institutions and Their Services.<sup>46</sup>

A number of consumer education programs and resources for teachers were developed and implemented through the use of Part F funds from the 1968 Vocational Admendments. New Jersey has used these funds to set up a center for Consumer Education Services in Edison, New Jersey. This center purchases and reviews consumer education materials and provides assistance to educators in planning consumer education programs. In February 1972, the center sponsored an all Eastern Consumer Education Conference which was attended by 450 educators from 15 states.

Two school systems in Massachusetts have developed and published information on their consumer education programs. They are in Newburyport and Westboro. Both involve K-12 programs and were developed through cooperation of teachers, students, and community participants.

The Newburyport plan was the result of a National Leadership Conference on Consumer Education at the Univer-

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<sup>45</sup>Department of Home Economics Innovations in Home Economics  
p. 26

<sup>46</sup>"How A Teacher Instructs Young Consumers" What's New  
in Home Economics p. 19-21

sity of Maryland in July, 1966. It is a joint venture by the Massachusetts Department of Education and Newburyport schools. Teachers were trained in summer workshops at the University of Maryland and through in-service training at the school. This training included subject-matter enrichment in content areas of consumer education; improvement of instruction through classroom methods and techniques. A guide was developed which incorporated ideas for including consumer education into the total curriculum.<sup>47</sup> This system-wide use of the guide is being implemented during the 1971-72 school year.

The Westboro plan was similar in purpose to Newburyport but was financed from PL90-576 funds and co-ordinated by the Framingham State College. The project director is a home economist and the in-service training is conducted under the Home Economics Division, at the Framingham State College. This project included surveys of the community to assess the physical, economic and human resources, a survey to secure data on consumer needs and problems of parents, and the involvement of students. Use of this information and the involvement of teachers resulted in a K-12 Planning Guide for implementing consumer education in the school system.<sup>48</sup>

#### PURDUE CONSUMER EDUCATION STUDY

One very noteworthy study on consumer education programs

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<sup>47</sup>The Newburyport, Massachusetts Plan For Consumer Education  
p. 11

<sup>48</sup>Planning Guide For Consumer Education pp. 1

has been conducted by Joseph Uhl and associates at Purdue University. This research was supported by a grant from the U. S. Office of Education with the purpose of identifying the many public and private institutions contributing to the national consumer education effort, to evaluate the effectiveness of these programs, and to make recommendations for improvement of the educational needs of consumers in the 1970's.<sup>49</sup>

The study revolved around two related surveys: a national sample of consumer education programs in secondary schools and a survey of consumer education programs by business, commercial associations, cooperatives, unions, etc. Frequently these programs relied on the schools to disseminate their educational materials.

Several areas in the curriculum were vehicles for consumer education. The greatest percentage was found in the home economics, business education and social studies departments. Each of these approached it some what differently with home economics emphasizing buying and income management, social studies focusing on consumers law, credit and advertising. Consumer education was also found to be included to a lesser degree in these areas: driver education, industrial arts, mathmetics, health, science and English.<sup>50</sup>

This 666 page study provides a much needed insight into what is going on in the field. Some of the findings and recommendations will be quoted later in the paper. One key

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<sup>49</sup>Uhl, J.N. and others Survey and Evaluation of Consumer Education Programs in the United States. p. 40-55

<sup>50</sup>Ibid 78-81

recommendation is the proposal for a national policy promoting a lifespan approach to the education of the consumer. This would start at the kindergarten level, continue through the secondary school and evolve into comprehensive adult consumer education programs.

## CHAPTER III

## STATEMENT OF THE PROBLEM

The case for consumer education has been made in the preceding chapters with the public schools allocated the large part of the responsibility. The emphasis in the current literature centers upon the need for consumer education and on ways to implement programs into the public schools. There is very little emphasis on standards or criteria for evaluating a program. Only one research study was found relating to this area. This study was very broad and the recommendations were somewhat general.

An attempt will be made in this paper to develop standards that could be used in evaluating consumer education programs and curriculum guides. This criteria will then be used to rate or evaluate several programs and guides. A type of rating scale will be devised to enable a comparison of programs or guides.

Four considerations will be evaluated relating to consumer education programs. These are the implementation, involvement, pupil exposure and instructional program. The criteria for each of these will be based upon personal experiences and recommendations from experts in the field as expressed in the literature.

Curriculum guides will be rated according to their implementation suggestions, rational and general objectives, content, and resource materials. They should have meaningful ideas that are broad enough to be used in a variety of situations, but with specific content and resources.



Selected programs and guides will be rated according to the proposed criteria. A five point rating scale will be used. With an accounting made for each rating. There will be some difficulty in finding identical information about each program and for this reason some of the ratings may vary. Information on each program will be obtained by reading about the program description in the literature. A much better application of the criteria would be to visit each school and interview the staff involved in the consumer education program. Since this is not possible a partial or incomplete use of the instrument will be made based on information available through the written description in the literature.

Curriculum guides also vary in content and form. This makes comparison difficult. The attempt to evaluation them will be incomplete, because of this inconsistency, but a rating of the individual parts should still be useful.

There is a need for more guides and materials to assist educators in planning consumer education. This concern was expressed in a recent newsletter from the center for Consumer Education Services. "Although consumer education is a relative new area of concern to most educators today, interest in this important aspect of education is increasing rapidly at all levels of education, both formal and informal. The need to equip individuals to function effectively in today's complex marketplace is recognized, but effective assistance in terms of guidance and materials for administrators and teachers alike has been lacking."<sup>1</sup>

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<sup>1</sup>"The Need" Newsletter No. 1 June, 1971 p. 1



## CHAPTER IV

### CRITERIA FOR EVALUATING PROGRAMS

#### IMPLEMENTATION

The implementation of a consumer education program centers around who will be responsible for the program. There are a number of methods that could be employed. They are not mutually exclusive and several may be used simultaneously.

There are three that will be considered. They are: Individual Teacher Approach, which focuses on the development of a course taught by one educator: Team Approach, which suggest the combining of the expertise of several teachers for teaching a course: Interdisciplinary Approach, which stresses incorporating consumer education into all courses.

David Schoenfeld suggests that the simplest organizational technique for implementing a program would be to incorporate units on consumer education into existing courses in related areas.<sup>1</sup> A math class may work on problems of credit, interest rates and banking. A science class could analyze the ingredients, uses, and labels of foods, drugs and cosmetics. A English class may discuss the meanings and of words and the effects of advertising, etc.

In the Purdue study it was found that the interdisciplinary approach was the most common technique for schools to integrate

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<sup>1</sup>Schoenfeld, David "The Why and How of Consumer Education"  
Bulletin of the NASSP p. 29

consumer education whenever it has a natural affinity. Although this results in the greatest degree of curriculum enrichment, problems of coordination and pupil exposure occur. The study found that curriculum integration largely results in an uncoordinated and unbalanced consumer education program for the student.<sup>2</sup>

The more direct and comprehensive approach is the separate course in consumer education. The difficulty here lies in incorporating a new course into the curriculum, as well as obtaining teachers for the course. The Purdue study recommended a capstone, senior-level course in consumer education for integrating the various consumer concepts and information covered less intensively in other courses and curriculum areas.<sup>3</sup> One of the main limitations of the development of consumer education is the lack of qualified teachers. This was pointed out as the main hinderance by the Purdue study. "As an interdisciplinary area of instruction typically interwoven throughout the curriculum, consumer education will require creative, well-trained, and highly motivated teachers. The future development of professional consumer educators will await the stimulus of the community and administrator recognition of consumer education efforts, and teachers' colleges will need to assume responsibility for training qualified consumer education teachers."<sup>4</sup>

One way to overcome the expertise of anyone individual

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<sup>2</sup>Uhl, Joseph "Consumer-Education-Everybody Needs It" American Education p. 16

<sup>3</sup>Ibid p. 16

<sup>4</sup>Uhl, J.N. and others Survey and Evaluation of Consumer Education Programs in the United States p. 99

would be to use a team teaching approach of teaching the separate course. This is recommended by a number of educators. The three areas that could contribute the most to the team approach would be home economics, social studies and business. A business educator states that "it is naive to assume that anyone discipline can handle the whole job of consumer education. Just as there must be cooperation among public agencies which serve the consumer, so must the departments in the school cooperate to do the job".<sup>5</sup>

The Director of the New York Division of Occupational Education proposed that several classes in Consumer Education be scheduled at the same time. Three or four interested teachers representing several disciplines would team teach these classes and could use small group and large group instruction.<sup>6</sup>

The following scale will be used to rated the implementation of consumer education programs.

- 5- Most comprehensive approach with a separate course in consumer education at the high school level that is team taught by qualified teachers, plus a K-12 coordinate effort to integrate consumer education into all related courses. Use of teacher inservice training to assist with the coordination.
- 4- Including a separate course at the high school level that is offered by one department (preferable home economics) with a K-12 emphasis on incorporating consumer education into all appropriate disciplines. Some coordination of this effort.
- 3- Either a separate course or a coordinated K-12 Program in consumer education.

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<sup>5</sup>Daughtrey, Anne "Contributions of Business Education" Bulletin of the NASSP p. 51

<sup>6</sup>New York State Education Department The New Approach To Consumer Education p. 43

- 2- A secondary interdisciplinary effort to incorporate consumer education into related areas, with some coordination.
- 1- A secondary interdisciplinary approach in which each department approaches it individually with little coordination of effort.

### INVOLVEMENT

To be truly effective, a relevant consumer education program must involve administrators, teachers, students and the community in the planning, implementation, and evaluation stages. Initially the school officials must recognize that consumer education is important for all students at all levels of the educational process. The administrators should be involved in coordinating a program starting in kindergarten and continuing throughout the students' school experience. They should then recruit teachers who are interested in developing the program and are willing to enroll in teacher-training courses or workshops. These teachers should represent as many grade levels and disciplines as possible.<sup>7</sup>

Student representation and participation should be encourage and sought in the planning of the program. They should also be involved in the evaluation. Students should also serve on the planning committee along with teachers, administrators, and community representatives. A questionnaire could be developed to pole the entire student body concerning consumer problems, buying practices,

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<sup>7</sup>President's Committee on Consumer Interests Suggested Guidelines for Consumer Education pp. 8

motives, attitudes and needs.<sup>8</sup>

Another important and positive force is the input available from the community. Both David Schoenfeld<sup>9</sup> and Joseph Uhl<sup>10</sup> emphasize the importance of including the resources of the community in the planning and implementation of a consumer education program. In the planning stages, there might be several evening meetings open to teachers, students, parents, counselors, business men, and representatives of other community institution, such as city officials, local consumer leaders and the press. At these meetings, the need for consumer education can be emphasized and wide spread support solicited. Some forms of support could include:<sup>11</sup>

- Parents agreeing to reinforce at home the consumer education taking place in the classroom
- Parents offering to provide assistance on field trips
- Public libraries and local press agreeing to coorelate some of their activities with the school's consumer education program
- Voluntary consumer groups developing a list of speakers, literature, and other references for student and teacher use
- Business men arranging for store and factory visits for students
- Community leaders pledging support for the program and assisting with field trips, speakers, and educational materials

An advisory committee consisting of parents and com-

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<sup>8</sup>Rice, Ann "The Four C's of Consumer Education" What's New in Home Economics p. 17

<sup>9</sup>op. cit. Schoenfeld p. 30

<sup>10</sup>op. cit. Uhl, Joseph p. 17

<sup>11</sup>op. cit. President's Committee on Consumer Interests p. 9

munity leaders is required for any consumer education program funded with PL 90-576 money. These committee members must be listed on the application. This committee can be most helpful in setting guidelines and suggesting curriculum.

The rating scale for involvement is as follows:

- 5- Full participation of administrators, teachers, students and the community through the following:
  - open meetings for all interested persons
  - community survey to access resources available
  - administrator involvement in coordinating K-12 program and facilitating teacher involvement
  - teacher participation in inservice training
  - student questionnaire to determine needs
  - planning committee involving teachers, students and community personnel
- 4- All of the above except the open meetings and community survey.
- 3- Involvement would include training and workshops for teachers, planning committee consisting of teachers, students and community resource persons and administrator cooperation.
- 2- Teachers and students would jointly plan the program. Teachers would work together in planning committees.
- 1- The total input would involve only the teacher, who would plan the course, implement, and evaluate it.

#### PUPIL EXPOSURE

When should the student be exposed to consumer education? There are a number of viewpoints regarding this question, but the majority suggest that consumer education should begin when money values are being developed. These would start in early elementary school. Children learn

at a very early age that money can buy satisfactions; they can use money to satisfy their wants; and money demands attention.<sup>12</sup>

The open, free atmosphere of the elementary classroom is an ideal setting for children to learn to make decisions and build values. It is also easier to incorporate consumer education into the curriculum at this level than at the secondary level, where departmentalized areas make it more difficult to fit in new learning.

The preface to the Newburyport program states "each student, from the kindergarten level through high school graduation into young adulthood, is a consumer in his own right, and as such, has a growing amount of money to spend. But, regardless of the amount, each has needs and wants dictated by his personal values... It is a function of the school to assist the student to identify his needs, as they reflect his value system...."<sup>13</sup>

One of the important considerations in the selection of a pilot school for consumer education was pupil exposure to the program. Uppermost in the minds of the educators, was the desire to find a process by which consumer education could become a meaningful network of experiences for boys and girls from kindergarten through graduation from high school. They believed that the single course approach left too many things to be desired. Unless mandated for every student, it was unlikely that even a

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<sup>12</sup>Council for Economic Education Teaching Consumer Education and Financial Planning p. 10

<sup>13</sup>Newburyport Massachusetts Plan For Consumer Education pp. 4



majority of students would enroll in such a course. There is evidence to show that a single course is very effective, but only a small number of the total school population receive the necessary exposure. In Newburyport they did not want to leave it to chance that all students would or could take a course were it offered. Another problem would be the problem of adding this course to the curriculum and finding time for it in the daily schedule.

The plan for Newburyport was based on two principles (1) that consumer education should be for all students at all stages of their school experience .... (2) that to be truly effective it should include elements from outside the education community.<sup>14</sup>

Consumer education is basically an interdisciplinary subject and relates to a number of subject areas. The main disadvantage of this approach is the "hit or miss" that may occur and the student may not see the whole picture. Very careful coordination is required to prevent this from happening. This would require inservice workshops by all teachers involved and special curriculum coordination to make sure all important aspects were included.

Another approach is to offer a separate course in consumer education at the secondary level. This course could serve to reinforce the learning, that may be included in the interdisciplinary approach and could give a broad overview as well as specifics. Special considerations involving each of these methods is discussed under Implementation.

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<sup>14</sup>Ibid pp. 6



The main concern with this area is the availability of consumer education to the student. A well coordinated interdisciplinary approach would insure that all students would be exposed to this topic. In addition to this a comprehensive program should include a separate course at the secondary level. This course would be most effective if it was team taught by teachers of home economics, business and social studies. Either this course should be required of all students (a practice which is not looked upon very favorably) or it could be taken to fulfill a requirement in social studies. The latter would be the recommended approach for insuring a large enrollment.

At the first N. Y. Consumer Education Conference, the chief of the N. Y. Bureau of Social Studies recommended that the separate course be offered in the schools as a social studies elective, because it would attract more students than if offered in the Business or Home Economics Departments.<sup>15</sup> Team teaching was recommended to insure a broad base for the course. This policy was advocated for the schools which resulted in a different curriculum pattern as reported in the Purdue Study. In New York State, 90% of the schools included consumer education in the social studies department as compared to 64% in the other states.<sup>16</sup>

As a supplement to the interdisciplinary approach and a

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<sup>15</sup>op. cit. New York State Education Department p. 40

<sup>16</sup>Uhl, Joseph and others p. 65

separate course, the school could hold special assemblies for all students on issues relating to consumer concerns. This approach was used at Lincoln High School with an excellent response by students.

One unique idea for involving home economists in elementary consumer education was reported in What's New in Home Economics. In Michigan, high school students prepared lessons on consumer education topics and shared them with elementary students. Also recommended if elementary teachers were not open to receiving the high school students as teachers, would be for the home economics teacher to plan and share lessons on simple consumer concepts. Suggestions and ideas were presented on the following topics: Smart shopping, Making Decisions in the Supermarket, Advertising, Protecting Old Mother Earth.<sup>17</sup>

Ratings for pupil exposure will be based on the following scale:

- 5 - Broadest exposure of a quality interdisciplinary program, K-12, to insure all important aspects to be included - separate elective courses at secondary level that can be scheduled by a large group of students - special assemblies for the entire school on consumer related topics.
- 4 - Same as No. 5 except no emphasis on school assemblies
- 3 - Emphasis only at the secondary level with an interdisciplinary coordinated program and a separate elective course or a K-12 coordinated program with no separate course.
- 2 - A separate course on consumer education offered by one department.

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<sup>17</sup>Brady, Jane "Consumer Education ....K-12" What's New In Home Economics p. 34-36

- 1 - Consumer education integrated with appropriate courses at the teachers disgression. No coordinated effort.

### INSTRUCTIONAL PROGRAM

A great temptation in planning an instructional program is to focus on content and topics to be covered. In this type of program the learner and what he should be able to do when he finishes the course gets pushed into the background. To counteract this type of curriculum planning, the instructional objective approach was developed and is accepted as the basis of curriculum development by most educators. An instructional objective describes an intended outcome rather than a summary of content. The teacher must decide what changes he wants to see in the students ability to perform as a result of his course. These changes in behavior are based on the students development of concepts, understandings, and skills as well as attitudes.

An instructional program should reflect a teacher - student learning partnership in which both are active participants. The teacher should be cognizant of the climate he creates in the classroom and be innovative in developing meaningful teaching and learning experiences. David Schoenfeld states that one ingredient in a vital, meaningful consumer education program is the ability of the teacher to make the discussion practical, and to make every individual aware of the importance of this to his everyday living.<sup>18</sup>

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<sup>18</sup>Brady, Jane "Consumer Education...K-12" What's New In Home Economics p. 34-36

One point mentioned earlier was the lack of teachers with a qualified background in consumer education. Since so much of the success of the program depends upon the teacher, the school system should provide for inservice training for teachers in consumer education, or provide interested teachers with the opportunity of attending workshops or conferences in the field. A team of teachers with this background could then develop curriculum materials that could be used by all the teachers in the school system. It is important that each school system develop their own guidelines and curriculum materials taking into considerations the needs of the students in the school and the economic climate of the community.

Some guidelines might be useful in determining what to include in a consumer education program. The views of several experts in the field can be helpful in making this decision. One of these is Ann Rice who stresses the difference between consumer understanding and consumer information. The teacher needs consumer understanding. "The job of the teacher is not to supply answers, but to make available the tools..... the objective of consumer education is to enable the student to look at himself and see what he wants out of life and how he can most effectively attain the satisfactions he desires from the use of his resources."<sup>19</sup>

Dr. Rice is more specific in another article in which she states that consumer begins with decision-making, values, and goals and includes the following:<sup>20</sup>

- Management of resources - economic, time, energy and human skills

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<sup>19</sup>Rice, Ann "The Four C's of Consumer Education" What's New In Home Economics p. 18

<sup>20</sup>Rice, Ann "Where Are We In Consumer Education" What's New In Home Economics p. 35

- Appreciation for work and its place in the economy
- Consumer technology - principles of purchasing
- Building economic security
- Right and responsibilities of consumers
- Costs of feeding a family, buying and operating a car buying or renting housing.
- Costs of welfare, social security and taxes
- Banking, budgeting, borrowing
- Frauds and how to avoid them

Sally Campbell of the Money Management Institute sees consumer education as a matter of teaching people to use money effectively and groups all concepts, generalizations, and factual information under five broad areas:<sup>21</sup>

1. Values and goals
2. Shopping skills
3. Long range plans for financial security
4. Use of economic resources - cash, credit, savings, insurance, investments
5. Consumer rights and responsibilities as related to personal needs, business community and national economy

The educators just quoted were both home economists and were viewing consumer education from that point of view. If consumer education is to be included in a K-12 program, a much broader view must be taken. In the Guidelines for Consumer Education K-12, four interrelated areas are suggested:<sup>22</sup>

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<sup>21</sup>Campbell, Sally "Teaching Consumer Education" Forecast For Home Economics p. 26

<sup>22</sup>op. cit. Presidents Committee on Consumer Interests p.19-32

1. The Consumer as an individual
  - a. Personal values, goals and resources
  - b. Sources of aid for individuals
  - c. Political Citizenship
2. The Consumer as a member of society
  - a. Role of consumer in the economic system
  - b. Effects of the marketplace on the consumer
  - c. Effects of family life, community life, political institutions, social support and public support
3. The Consumer's alternatives in the marketplace
  - a. Making choices concerning the following: food, clothing, housing, transportation, health care, furnishings, equipment, banking, savings, credit buying, insurance investments, leisure time, estates, wills, trusts.
4. The Consumers' rights and responsibilities

A more narrow view of consumer education is taken by Gorson Van Hooft as he described the content outline found in the New York Curriculum guide. This guide is geared toward a separate elective course and contains seven basic units for all students on:<sup>23</sup>

- General Principles of Consumer Purchasing
- Purchasing Food, Clothing, Furniture and Appliances
- Purchasing and Maintaining an Automobile
- Housing: Apartment Rental and Purchasing a Home
- Short Term Consumer Credit
- Budgeting and Money Management
- Fraud, Quackery and Deception

Additional units to meet special needs or interests are:

- Banking and Savings

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<sup>23</sup>Campbell, Sally "New York State Department of Education"  
Forecast For Home Economics pp. 9

- Investments
- Life and Health Insurance
- Security Programs
- Consumer Law

The Purdue study analyzed consumer education curriculum and found that there were difficulties in achieving a balanced treatment of consumer problems, issues, and concepts when it was integrated throughout the curriculum. It was found in the schools that were surveyed that consumer education was more concerned with private than public consumer choices, generally provides a more comprehensive treatment of consumer products than services, tends to emphasize short-range consumer purchases than long range investments in education and health, and emphasized the solution of consumer problems by the market rather than through regulation or consumer action.<sup>24</sup>

The content should consist of a balance of short term and long term goals for the student. A background of the economic system is needed in order to understand its influence on the current marketplace and consumer purchases. The role of the political system and legislation also has a direct influence on the consumer, as does the community resources. Another important aspect involves decision making as it is affected by values, goals, and motivational devices.. An integrated program should be a mixture of both theory and practical application, which is based on the

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<sup>24</sup>Uhl, Joseph American Education p. 16



students need and interests at each level.

Adequate funds and resources should be available to the teacher of consumer education. These should assist him in providing a variety of relevant learning experiences for the students. In order to avoid duplication, where there are several schools using similar materials, central cataloging and storage should be utilized. A school-wide consumer education resource center could be developed to provide coordination in curriculum and materials. Inservice training for teachers would serve to get them acquainted with the materials and how to use them.

The following considerations will be involved in rating the instructional program in consumer education:

- 5 - The use of a teacher, student, community developed curriculum guide with detailed suggestions based on a broad content, supplemented with a well equipped resource center of consumer education materials. Teachers will have received training to facilitate their teaching of this subject. A coordinator works with both elementary and secondary teachers to insure that all areas are included and the guide is being used.
- 4 - Use of all items as stated for a five rating except there is no resource center.
- 3 - K-12 curriculum guide developed mainly by a team of specially trained teachers. Inservice training was voluntary with loose coordination.
- 2 - Program only in effect at the secondary level. Curriculum guide developed by the teachers involved in the program.
- 1 - Voluntary inclusion of consumer education at the discretion of each teacher.

## CHAPTER V

## CRITERIA FOR EVALUATING CURRICULUM GUIDES

Curriculum guides have been developed by a number of state departments of education and other agencies to assist teachers in planning and implementing a consumer education program. These are usually developed by a team of educators and follow a varied format. An attempt will be made to draw up criteria for an ideal guide and rate several guides using this criteria. A three point rating scale will be used.

As indicated previously, most teachers feel inadequate in the consumer area because of a lack of formal training in this field. For this reason good materials to assist in curriculum development are more necessary in this area than in any other discipline. Reference has been made by several people in the consumer area to the need for more relevant materials. Dr. William Johnson, director of the New Jersey Center for Consumer Education Services, states that "although the need to equip individuals to function effectively as consumers in today's complex society is recognized, effective assistance in terms of guidance and materials for administrators and teachers alike has been lacking." <sup>1</sup>

Betty Furness, when she was the special assistant to President Johnson for consumer affairs, indicated the need

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<sup>1</sup>Johnson, William. "The Need" Newsletter # 1 Center For Consumer Education Services June, 1971 p. 1

for more materials that are current, practical, and easily related to the student group.<sup>2</sup> Curriculum guides have in part been developed to fulfil this need.

### IMPLEMENTATION SUGGESTIONS

Several approaches can be used concerning the implementation of a consumer education program. Specific suggestions are made in Chapter V. Since each school has its own specific set of circumstances and problems, it is important to provide a variety of alternative plans for implementation that take into account this individualization. The suggestions in the guide could be evaluated to find the plan that is best suited to the needs of the school.

The more suggestions made in the guide, the more useful it would be. The scope should be broad to include K-12 approach and specific recommendations should be included on how to achieve an interdisciplinary approach to consumer education. Justification for this can be found in Chapter V.

Rating for the implementation suggestions made in a guide will be according to the following scale:

- 3 - Minimum of four alternative plans - K-12 Scope - interdisciplinary suggestions
- 2 - Suggestions for a minimum of two alternative plans for implementation with some interdisciplinary assistance
- 1 - Only a one-plan approach with limited implementation suggestions.

The guide should indicate some rationale for the study of consumer education. This would be useful for the teacher who would need some ideas on how to sell the program to administrators, students or parents. Included in the rationale should be some justification on the need for consumer education and the purpose of the program. These areas have been elaborated upon in Chapter II.

A concept is the major idea to be learned.<sup>3</sup> These are a most important component of a curriculum. Some guides classify these as understandings or generalizations, but they refer to the same thing. The objectives and learning activities are derived from the concepts.

The main focus of the curriculum is illustrated in the concepts. They should be broad in nature and incorporate all the content areas. Suggested content for a program is discussed in pages 40 - 43. This should be reflected in the concepts, with emphasis both on the theoretical and practical.

Upon completion of the unit or course, the concepts should remain with the student. These should be repeated or reinforced through out the course to make for more effective learning. The concepts should be broad and focus on the major learnings that are within the scope of the learning ability of the student. Too many small fragmented concepts could become confusing and result in poor learning.

The rating scale for this area is as follows:

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<sup>3</sup>Shear, T. and E. Ray. "Home Economics Learning Packages" Journal Of Home Economics December, 1969 p. 769

- 3 - Effective rational with broad concepts encompassing a wide scope of content areas
- 2 - Limited rational and concepts with limited scope or numerous fragmented concepts.
- 1 - No rational and concepts of limited scope

### OBJECTIVES

The definition and purpose of an instructional objective was introduced on page 39. The foundation of the curriculum is based on the objectives. These are statements of performance or behavior expected from the learners during, or at the end of the unit or course.

There are two main types of objectives. One is global or general which is stated in broad terms and encompasses the long range goal for the student. These objectives may be stated as outcomes or general goals for the student. An entire course may only have a dozen or less general objectives.

The second type of objective is the instructional or behavioral type. These are precise statements of observable verbal or nonverbal performance behaviors that the student will be expected to perform as evidence that he has learned the concept or processes set forth.<sup>4</sup>

Educational objectives are provided to direct both teacher and student toward specific ends. They show what the learner should be able to do as a result of participation in the consumer education program. When stated in behavioral terms they serve

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<sup>4</sup>Ibid

as a guide for the planning and evaluation of the curriculum, the selection of learning activities, the choice of teaching methods and the selection of evaluation devices.<sup>5</sup>

Objectives in the curriculum guide represent optimum achievement levels and should be critically reviewed and revised, modified and adapted, by the teacher to meet the teaching situation and the needs of the students. A great variety of objectives should be included to provide a broad basis for the selection and adaptation.

A classification system of objectives has been developed by Benjamin Bloom. In his Taxonomy of Educational Objectives six different levels of difficulty were identified, each representing a higher level of functioning ability. For the cognitive domain the classifications are 1- knowledge, 2- comprehension, 3- application, 4- analysis, 5- syntheses, 6- evaluation.<sup>6</sup>

The cognitive domain was the first one classified and is mainly concerned with intellectual abilities and the development of thought processes. The affective domain concerns emotional development and is related to interests, attitudes, values, and goals. The psychomotor is the third domain and is concerned with motor activities and skills.

An ideal curriculum will contain objectives in a variety of levels and difficulty for the student. Most of the objectives

<sup>5</sup>Campbell, Sally Consumer Education in An Age of Adaptation 1971 p. 9

<sup>6</sup>Bloom, Benjamin and others Taxonomy of Educational Objectives

in a consumer education course would relate to the cognitive or affective domain. A good curriculum guide should include objectives that are clearly stated in behavioral terms and follow a variety of classifications.

Objectives in the curriculum guides will be rated according to this scale:

- 3 - Contains both broad and specific objectives that are stated in behavioral terms and involve a variety of difficulty levels in both the cognitive and affective domains.
- 2 - Little distinction between general and specific objectives. Not all objectives are stated in behavioral terms and little emphasis on difficulty levels.
- 1 - Objectives are hard to recognize or are poorly defined.

### LEARNING ACTIVITIES

The learning activities are what the student does to achieve the objectives. These include not only the sensory experiences the learner may have with the resource materials, but also include field trips, interviews, role playing, group discussion, simulation, and other activities both in and outside the classroom. These activities are usually planned by the teacher, but whenever possible should include input from the student.

In order to make the learning interesting, a variety of activities should take place. It is most desirable to provide the students with a choice of activities. Since each student is an individual and learns at a different rate and in a dif-



ferent manner, the choice of activities would allow for this individualization.

The emphasis on variety in learning activities is stressed in several periodicals aimed at the home economics teacher. Nancy Campbell in Forecast stresses activities that provide information about the students attitudes and feelings. These are most important in consumer education. Some of these suggestions include key word association games, opinion polls, questionnaires, case studies and problem situations.<sup>7</sup>

Ann Rice in What's New suggests activities to stimulate thinking. They are aimed at making consumer education vital, vigorous, and valuable. These activities include study tours, resource speakers, student panels, and symposia, case problems, simulated stock purchase projects, and group simulation games.<sup>8</sup>

Two issues of Illinois Teacher have also been devoted to learning activities in consumer education. The Nov.-Dec., 1969 issue presented the ideas that resulted from a consumer education workshop. The emphasis was on Relevance in Consumer Education. The Sept.-Oct., 1971 issue contained simulations and games in consumer education.

A good curriculum guide should provide the teacher with a great variety of ideas on learning activities. These activities should relate to a broad range of objectives in many aspects

<sup>7</sup>Campbell, Sally "Teaching Consumer Education" Forecast for Home Economics January; 1969 p. 27

<sup>8</sup>Rice, Ann "The Four C's of Consumer Education" What's New in Home Economics March, 1971 p. 16-17

of consumer education. The suggestions should relate both to group and individual activities. From this variety of suggested activities, the teacher can choose those best suited to the students and available resources.

A rating scale for learning activities would be:

- 3 - Great variety of learning activities coorelated to objectives. Included are both group and individual activities on a broad range of consumer topics.
- 2 - A variety of learning activities are included with limited coorelation to objectives.
- 1 - A limited number of activities are listed.

## RESOURCE MATERIALS

Materials are necessary for both the student and the teacher. The teacher needs them to assist her in planning the learning activities and the students use the materials to accomplish the learning activities. The search for background materials can be an endless project for the teacher. There is always some thing new, something better, or something different. A curriculum guide can be a valuable resource in listing commercially available materials and in providing suggestions for teacher developed resources.

Suggested materials should be multidimensional including real objects to see and manipulate; books, pamphlets, news articles etc. to read; transparencies, films, and filmstrips to view; and recordings and tapes to listen to. They should range in complexity and preferable be available commercially with the source indicated in the guide.

The resources should be coorelated to the learning activities that require their use. A comprehensive guide will give examples of some resources such as case histories, situation problems, check lists, etc. that can be used by the teacher.

This area of the curriculum guide will be evaluated according to the following scale:

- 3 - Comprehensive listing of a variety of resource materials for both the teacher and student. Specific resources are listed for each learning activity with a bibliography including the source:
- 2 - Good listing of resource materials with limited examples.
- 1 - Limited number of materials included.

## CHAPTER VI

## EVALUATION OF CONSUMER EDUCATION PROGRAMS

Lincoln High School, Yonkers, N.Y.

<u>Item</u>	<u>Score</u>
Implementation	5
Involvement	3
Pupil Exposure	5
Instructional Program	4

Rational for the ratings:

Implementation - Lincoln High School offers two courses at the high school level, a year-long elective course for non-academic students, and a semester course for the higher ability students. These courses are given social studies credit. In service training is provided for other teachers to enable them to integrate consumer education into other disciplines and grades.

Involvement - Involved in the planning were mainly teachers and administrators. A planning committee composed of the principal, two English teachers, Mr. Schoenfeld, who acted as coordinator and one teacher from the commercial, home economics, industrial arts, science and math departments worked on ways to implement a consumer education program. The Yonkers Board of Education later offered an in-service professional course for all teachers in the school. The parents and students registered enthusiasm for the course, but were not directly involved in the initial planning. There was little effort to include the community in the planning..

Pupil Exposure - A broad exposure is provided for the pupils through the incorporation of consumer education information by all teachers, K-12, whenever relevant. Two courses may be elected in the high school and in 1971, 240 students were enrolled in these consumer education courses. A team of three teachers teach the courses. Special assemblies are held throughout the year on consumer related topics.

Instructional Program - Less information was available on this area. It was indicated that a consumer education committee worked on the program and presumably some type of curriculum guide resulted, but a copy was not available. None of the information indicated that a consumer education resource center was a part of the program. In a letter from Principal Natella he stated that there was not as much interdisciplinary interest because of staffing difficulties as there had been earlier in the program. A list of topic included in the courses indicated a broad content. Teachers should be well prepared for teaching consumer education through the in-service training program. This would have to be continued with new staff and to up-date the program.

Westborough Public Schools, Westborough, Mass.

<u>Item</u>	<u>Score</u>
Implementation	3
Involvement	5
Pupil Exposure	3
Instructional Program	4

### Rational for the ratings:

Implementation - The interdisciplinary approach is used entirely at Westborough. This is a K-12 effort with emphasis on special training for teachers to enable them to integrate consumer education information into all subject areas. No separate course in consumer education is offered by any department.

Involvement - A very comprehensive effort was made to involve administrators, teachers, students, and the community in a total united approach to consumer education. A study of the community was made and there was much interest shown and valuable information received from the people in the Westborough community. Students were involved in the planning committees along with faculty and administrators. Summer workshops and in-service training programs were conducted by the project director in cooperation with the Framingham State College.

Pupil Exposure - Pupils are exposed to consumer education through a K-12 integrated approach with teachers incorporating relevant information into their courses whenever feasible. A guide was developed to assist them with this integration and they had access to workshops and in-service training. No separate courses are offered in consumer education, nor are there special assemblies on consumer related topics.

Instructional Program - A curriculum guide was developed by a team of teachers with input from the students and the community. Teachers have received training to assist them in using the guide and in becoming informed in the consumer area. The guide lists

a very good collection of resources, however; the content areas tend to be narrow especially in Grades 9-12. Only the following areas are covered in the guide: Making consumer choices, Values and goals in consumer decisions, Consumer Credit, Advertising. Broadening of the content areas would improve the quality of the program.

Newburyport Public Schools, Newburyport, Mass.

<u>Item</u>	<u>Score</u>
Implementation	3
Involvement	3
Pupil Exposure	3
Instructional Program	4

Rational for the ratings:

Implementation - Similar to Westborough, the effort at Newburyport has been a K-12 coordinated effort. Teachers are given special instruction on how to integrate consumer education into their regular instructional program. No special courses in consumer education are offered for the students.

Involvement - Most of the involvement has been related to the staff and administration. Outside resource people have assisted the teachers through workshops and other training programs in developing a curriculum guide. Students have been involved to a limited extent and serve on some of the planning committees. The administrators have been very cooperative in coordinating the program and assisting with the teacher training.



Pupil Exposure - Students receive consumer information through their regular classes. This effort is coordinated and the use of the guide should provide for continuity and coordination. There are no special assemblies or separate courses on consumer education.

Instructional Program - A comprehensive guide is the focus of the consumer education program. This guide offers suggestion to teachers at all levels in incorporating consumer education into their classes. An excellent teacher training program has been organized with full support from the administration. Competent outside resource personnel have been involved in training the teachers and providing direction in the development of the guide. The guide is very comprehensive and divided into three levels with the format the same for each level. The content areas include: Planning, Buying, Borrowing, Protecting, Savings and Investments, Taxes. No information was received concerning the existence of a resource center or the extent of available teacher and student resources.

## CHAPTER VII

## EVALUATION OF CURRICULUM GUIDES

New York Department of Education  
Curriculum Guide

<u>Item</u>	<u>Score</u>
Implementation Suggestions	2
Rational and Concepts	2
Objectives	1
Learning Activities	2
Resource Materials	3

Rational for ratings:

Implementation Suggestions - Two suggestions for implementing a consumer education program are mentioned. Most emphasis is placed on an elective course offered at the senior high level that involves a team of teachers from several disciplines. Some mention is made of incorporating consumer education materials into established courses with a few examples. Only briefly is a K-12 program mentioned. It is stated that the elective course could serve as a capstone to sequential experiences in the economic area offered over the twelve year school experience.

Rational and Concepts - Limited rational is included in a brief discussion on the need for consumer education. General statements are made concerning the need with little specific information or statistics. Numerous concepts and understandings are listed to accompany the learnings and activities. There are so many of these that it would be very difficult for any student to retain them all at the end of the course. Fewer well-

defined concepts would provide a much better focus for both the student and teacher. All concepts are mainly applicable to the senior high level. Elementary or junior high teachers would not find this guide too helpful.

Objectives - The objectives are hard to recognize and are not emphasized in this guide. Seven identifiable objectives are stated as outcomes in the Introduction. These could be considered as global objectives, but they do not encompass all the main areas included in the guide. There are no instructional or behavioral objectives. The focus is instead on student learnings or content, rather than student performance.

Learning Activities - A great variety of pupil and teacher activities are provided. These, however; are not geared to objectives. The content areas are listed on page 42 with the comment that it is narrow in scope. Noticeably missing are areas such as: Values and Goals, Consumer in the Economic System, Effects of the Marketplace, Societal Influences, Consumer Protection and Responsibilities. Most of the content emphasis is on consumer choices.

Resource Materials - An excellent listing of resources is included in the guide. The learning activities are supplemented by specific reference to a resource with the page number indicated. All materials are listed alphabetically in the bibliography with a source indicated for each. There is a very complete listing of books, pamphlets, periodicals, films, filmstrips, and recordings.

President's Committee on Consumer Interests  
SUGGESTED GUIDELINES FOR CONSUMER EDUCATION K-12

<u>Item</u>	<u>Score</u>
Implementation Suggestions	3
Rational and Concepts	2
Objectives	2
Learning Activities	1
Resource Materials	1

Rational for ratings:

Implementation Suggestions - Four alternative methods for implementing a consumer education program are given along with specific recommendations on each plan. These are very well defined and provide a good basis for selecting a method to implement in any given school system. Advantages and disadvantages are stated along with precautions and suggestions to insure success.

Rational and Concepts - An excellent rational for consumer education is substantiated in the first chapter on: Consumer Education, the Imperative Need. Some of this information was quoted in Chapter II under need and purposes of consumer education. There is little reference to any broad concepts or generalizations. None are stated in the guide. The focus of the guide is more on content than concepts.

Objectives - Mention is made concerning the function and purpose of instructional objectives and examples are provided. These examples are stated in behavioral terms. Only a few examples are given and these are limited in scope. The purpose of this guide is different from the previous one and for this

reason it is less complete. It is intended to be used mainly to provide a format from which the teacher would develop her own specific ideas to use with the students.

Learning Activities - These are limited in scope and are only used as examples. Only one activity is given for each of the four levels in eight subject areas. These eight areas do not include as broad a range of content as should be included in a comprehensive consumer education program. A listing of additional content areas is included in outline form.

Resource Materials - A sampling of textbooks and manuals are listed as instructional resources.. These are supplemented by providing sources of information and materials, along with a brief description of the agency or source. This listing is comprehensive and would be a good source for obtaining information. However, the mention of specific resources is limited.

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