

DOCUMENT RESUME

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TITLE Distributive Education Resource Supplement to the Consumer Education Curriculum Guide for Ohio.
INSTITUTION Ohio State Dept. of Education, Columbus. Div. of Vocational Education.

PUB DATE 71

NOTE 58p.; For the Consumer Education Curriculum Guide for Ohio K-12, see ED 066 354

EDRS PRICE MF-\$0.83 HC-\$3.50 Plus Postage

DESCRIPTORS Community Resources; Concept Teaching; *Consumer Economics; *Consumer Education; *Curriculum Guides; *Distributive Education; Learning Activities; Resource Guides; *Secondary Education; Teacher Developed Materials

IDENTIFIERS Ohio

ABSTRACT

The activities contained in the guide are designed to supplement the distributive education curriculum with information that will prepare the student to become a more informed, skillful employee and help the marketing career oriented student better visualize his customer's buying problems. Four overall objectives are stated. The guide is organized in five sections, each dealing with one of the following basic concepts: (1) multiple roles of the individual, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, and (5) community resources. Each section begins with a graphic representation of the basic concept covered. Several objectives are included for each section. For each objective within a section, a table is presented which lists concepts, suggested learning and evaluation experiences, suggested resources, and a generalization about the objective. The guide also includes an eight-page list of sources of free and inexpensive materials (books, pamphlets, kits, periodicals, filmstrips, and films) for consumer education. Names of the members of Ohio's State Advisory Committee on Consumer Economic Education and of the committee of educators, developers of the guide, are listed. (Author/MS)

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The activities contained in the guide are designed to supplement the distributive education curriculum with information that will prepare the student to become a more informed, skillful employee and help the marketing-career oriented student better visualize his customer's buying problems. Four overall objectives are stated. The guide is organized in five sections, each dealing with one of the following basic concepts: (1) multiple roles of the individual, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, and (5) community resources. Each section begins with a graphic representation of the basic concept covered. Several objectives are included for each section. For each objective within a section, a table is presented which lists concepts, suggested learning and evaluation experiences, suggested resources, and a generalization about the objective. The guide also includes an eight-page list of sources of free and inexpensive materials (books, pamphlets, kits, periodicals, filmstrips, and films) for consumer education. Names of the members of Ohio's State Advisory Committee on Consumer Economic Education and of the committee of educators, developers of the guide, are listed. (Author/MS)

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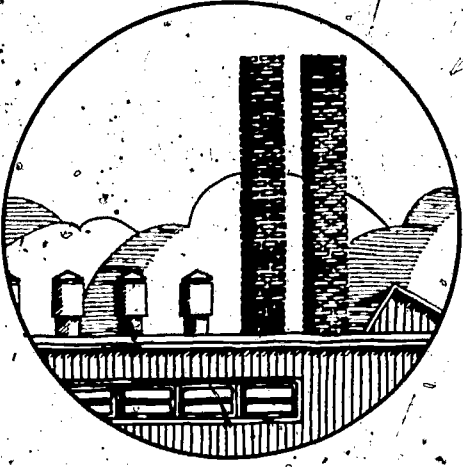
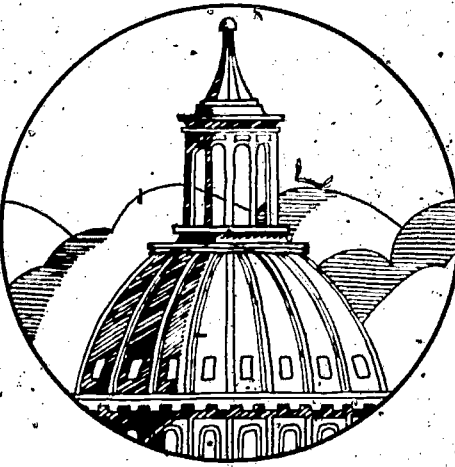
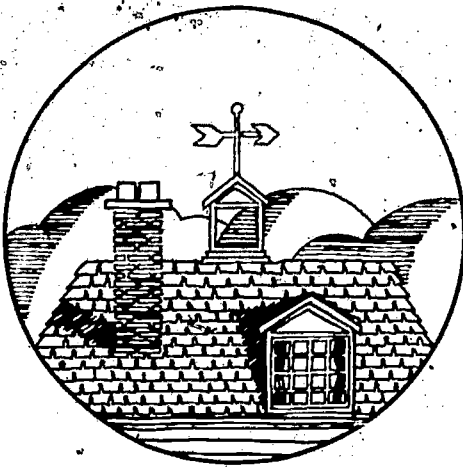
TO

CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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VOCATIONAL EDUCATION DIVISION
STATE DEPARTMENT OF EDUCATION
COLUMBUS, OHIO

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DISTRIBUTIVE EDUCATION RESOURCE SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

Ohio State Board of Education



1971

Dr. Martin W. Essex, Superintendent of Public Instruction, Ohio Department of Education

Dr. Franklin B. Walter, Deputy Superintendent, Ohio Department of Education

Dr. Byrl R. Shoemaker, Director of Vocational Education, Ohio Department of Education

Mrs. Sonia M. Cole, Assistant Director of Vocational Education, Home Economics Section, Ohio Department of Education

Dr. Bernard C. Nye, Assistant Director of Vocational Education, Distributive Education Section, Ohio Department of Education

FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12*. More than eighty teachers and teacher educators, representing nine different subject areas attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education, Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements, Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics, Mr. Dennis Luper, Consumer Economic Education Supervisor, Vocational Education Division, and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions.

Mr. Sam Blaskey, Office of Consumer Affairs, Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education & Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Grolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

**Ohio's
Advisory Committee on
Consumer Economic Education**

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advise and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

STATE ADVISORY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

Committee Members

| | |
|--------------------|---|
| Paul R. Boso | Public Relations, Household Finance Corporation |
| Roger Downing | Executive Secretary, Ohio Consumer Loan Association |
| Mrs. Betty Du Boux | Vice President of District Directors, Parent Teachers Association |
| Mrs. Jean Duston | League of Women Voters |
| Loren Giblin | Superintendent, Hubbard Exempted Village Schools |
| Fred Goare | Superintendent, Elida Local Schools |
| Ella Green | (IMPACT), Program for Disadvantaged Girls, Cleveland City Schools |
| Dr. Mearl Guthrie | Chairman of Business Education, Bowling Green State University |
| George Hammond | Consultant in Consumer and Governmental Affairs, Columbus |
| Solomon Harge | Executive Director, Cleveland Consumer Protection Association |
| Earl E. Hogan | Superintendent, Mount Vernon City Schools |
| Byron Hollinger | Director of School Relations, Ohio Council on Economic Education |
| Harry Imboden | Executive Vice President, Dayton Retail Merchants Association |
| Karl M. Kahler | Governmental Affairs Director, Ohio State Council of Retail Merchants |
| Mrs. Helen Malone | Supervisor of Social Studies, Canton City Schools |
| Harry Moore | County Superintendent, Clermont County Schools |
| Philip Rohr | Public Relations, J. C. Penney Company |
| Jasper M. Rowland | Akron Better Business Bureau |
| Clyde Scott | Assistant Superintendent, Lorain City Schools |
| Ira C. Thompson | Comptroller, AFL-CIO |
| Frank Wagner | Director of Education, Ohio Credit Union League |
| Thomas F. Webb | Director of Curriculum, Middletown City Schools |
| Joe Young | Assistant Superintendent, Mad River Local Schools |

State Department Staff Task Force on Consumer Education

| | |
|-------------------------|---|
| Mr. C. William Phillips | Chairman—Coordinator, Education Professions Development Act |
| Mrs. Sonia Cole | Assistant Director for Home Economics, Division of Vocational Education |
| Mr. Robert B. Gates | Supervisor, Industrial Arts |
| Mr. Robert H. Koon | Supervisor, Research, Survey, Evaluation and Exemplary Programs |
| Mr. Byron Walker | Supervisor, Social Studies and Humanities |
| Mr. J. E. Brown | Consultant—Director, Division of Elementary and Secondary Education |

INTRODUCTION

One of the indisputable facts of today is that we have more money than ever before. But, as consumers, we all share a common problem too, we must learn to live within our incomes. By doing so the consumer may be confronted with a multitude of problems and decisions. Yet the consumer must not lose sight of the fact that he may very well be the most important element in our economy.

Today's consumer, in essence, controls the marketplace. The consumer's decision to buy or not to buy goods and services . . . when and where to buy . . . how to buy (whether cash or credit) confirms his importance in a consumer oriented economy.

The success of America's free enterprise system and economic freedom depends on the consumer's knowledge of the market, its goods and services and his earnest effort to be right.

American business operates on the principle that the customer is always right and the distributive education student is exposed to that principle. But is the customer always right?

It is hoped the instructor will implement the consumer economic guidelines as they may apply to his distributive education curriculum. These guidelines were developed with the State of Ohio Two Year Program of Study in mind.

Thus, if effectively employed the guidelines should supplement the distributive education curriculum with information that will prepare the student to become a more informed, skillful employee and help the marketing career oriented student better visualize his customers' buying problems.

Chairman

Thomas Hephner
Materials Consultant
Distributive Education
Ohio Department of Education
Vocational Education Division

Committee Members

William E. Bishop
Sam Guarino
Charles Johnston
Gordon Lemmon
Paul Lewis

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CONSUMER EDUCATION DISTRIBUTIVE EDUCATION

OVERALL OBJECTIVES

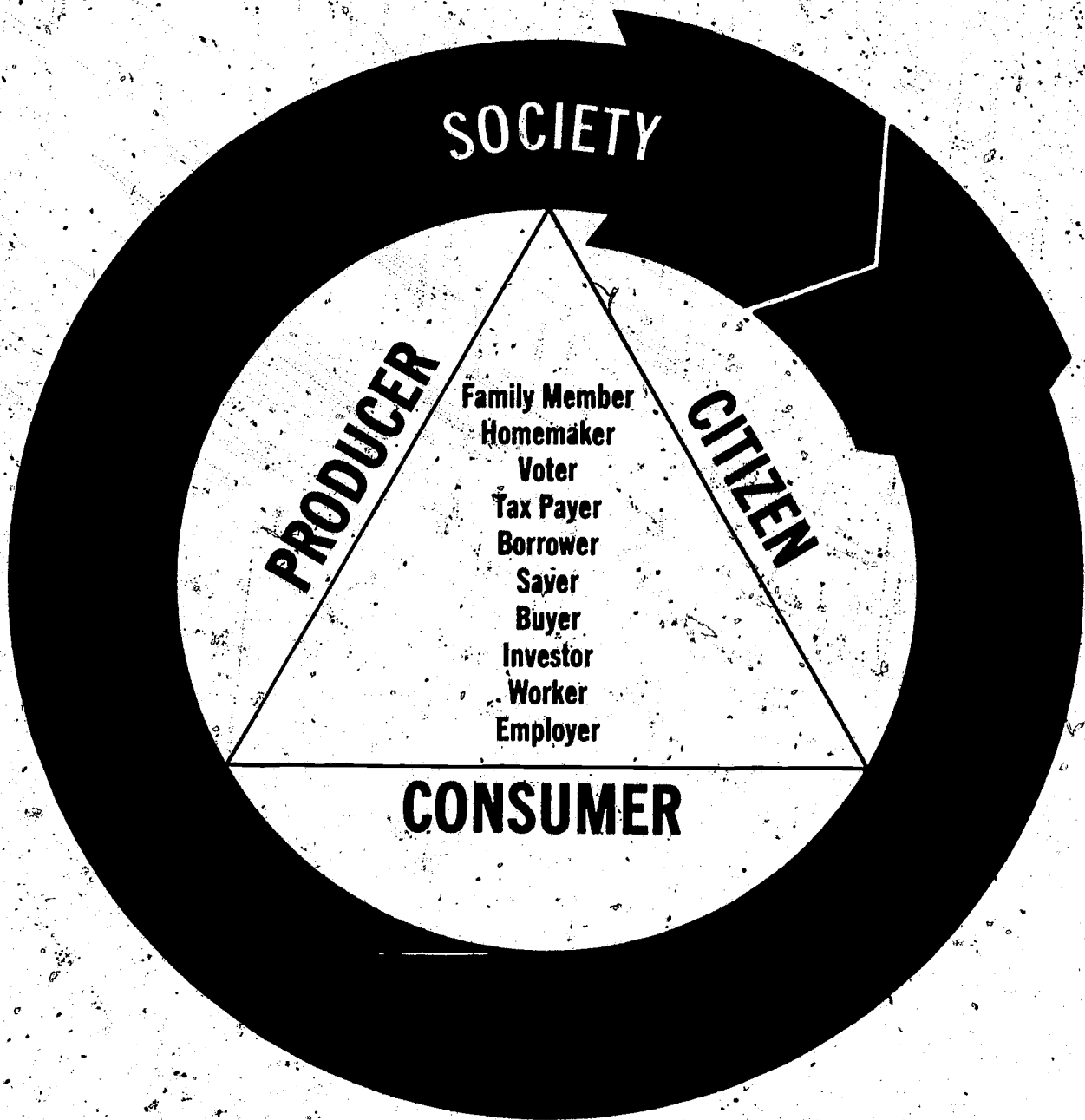
. . . . To provide information that will better enable the students' to identify and establish their values and goals as they relate to economic competence.

. . . . To supplement the distributive education curriculum with information that will prepare the student to become a more informed, skillful consumer.

. . . . To help the marketing career oriented student better visualize his customers' buying problems.

. . . . To make the student aware that all consumer alternatives can be a sophisticated decision-making process.

MULTIPLE ROLES OF THE INDIVIDUAL



ROLES, RIGHTS & RESPONSIBILITIES OF THE CONSUMER

OBJECTIVE: The student understands that as a consumer there will be basic roles that he must play in our society.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|-------------------------|---|---|
| ROLES IN SOCIETY | | |
| Worker | | <i>Consumer Economic Problems, Wilson, Eyster</i> |
| Reasons for working | Discuss in class various reasons for holding a job. | Have the vocational counselor discuss the importance of having some plan for the future. Discuss work skills needed in the job each student would like to have in the future. |
| Satisfaction | Have each student list his job and how much he earns and why he or she likes or dislikes the work. | |
| Buy goods and services | Have the students list what they would like to be doing in the future and why they want to change from their present job. | Have the vocational counselor discuss the present day job market and how often a person must develop new skills to cope with changes in our business world. |
| | | "Job Facts," Assoc. of Manufacturers |
| | | "How to Get a Better Job," Austin Marshal |

GENERALIZATION:

As the student grows his needs and wants will change through the various life stages, along with his earning power. As a worker he will have to change his skill to meet the occupational needs of the economy.



ROLES, RIGHTS & RESPONSIBILITIES OF THE CONSUMER

OBJECTIVE: The student understands that as he earns a wage he will have certain basic decisions. In order to make these decisions he must understand what his choices will be.

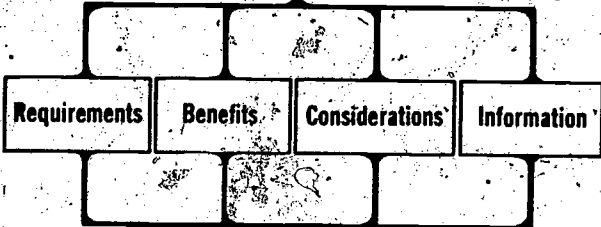
| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|-----------------------------|---|--|
| CONSUMER | List various ways that a consumer will have to use his income. | "Problems of American Society," <i>The Consumer</i> Gerald Leinwand |
| SPENDING | Forego the opportunity of using purchasing power later or retaining his earnings. | National Consumer Finance Association pamphlets. |
| BORROWING | Give up chance to spend money later to consume now. List places to borrow money. | See unit on credit. |
| SAVINGS | Consume less at present to consume more at a later date. List ways to save. | See unit on investment. |
| INVESTMENT | Sacrifice the present use of income to increase future income. | |
| | In all of the various decisions one will have to make, discuss some of the advantages and disadvantages of each decision. | Outside speakers could be used in these areas or cover these areas when other units are discussed. |
| | List some of the fixed types of expenditures, what each one should have and how will these be handled. | |
| CITIZEN OR COLLECTIVE GROUP | People can band together to spend money. | Use breakdown of local government funds and how they get their money. |
| | List on black board various ways that a group uses its money or resources to get more buying power or saving. | |
| | Discuss: As a citizen we have some control on how our local government will spend its money through tax levies and bond issues. | |

GENERALIZATION:

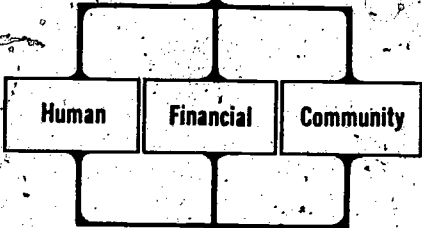
Through the use of the democratic process we as citizens spend money. In some cases we can control the use of this money. As groups we can band together and gain an increase in our purchasing power.

INCOME PROCUREMENT

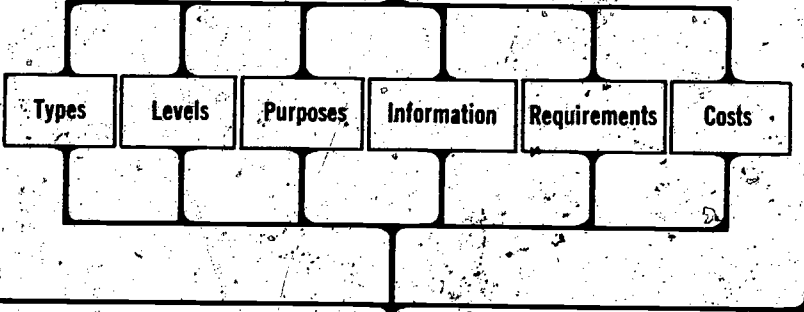
VOCATIONAL CHOICES



RESOURCES



CONTINUOUS EDUCATION



Total Effects on Individual, Family Community and Society

INCOME PROCUREMENT

OBJECTIVE: To help the student realize the true value of his individual resources.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|---|
| <p>UNDERSTANDING PERSONAL WEALTH</p> <p>Wealth as a Personal Resource</p> <p style="padding-left: 20px;">Intangible</p> <p style="padding-left: 40px;">Talent or skill Knowledge Energy Health</p> <p style="padding-left: 20px;">Tangible</p> <p style="padding-left: 40px;">Land</p> <p style="padding-left: 40px;">Stocks and bonds</p> <p style="padding-left: 40px;">Personal possessions</p> <p style="padding-left: 40px;">Savings</p> <p>Income as a Result of Production—A Resource</p> <p style="padding-left: 20px;">The more you produce the greater are your resources.</p> | <p>Introduce through filmstrip, "The Role of the Consumer."</p> <p>Individual student project: Have each student make a study of his personal wealth. First have each list his intangible assets. The instructor or class can affix an imaginary value to the intangible assets discussed and have the student evaluate each one they possess on a scale from 0 to the value set. Second, list the tangible assets and list the true value of each. Then figure the present pay per year based on the net amount. Total up the value and prepare a report. This should help each student realize the dollar and cents value of their present resources.</p> <p>Discuss: Why does an actor or a personality get a large sum of money for a personal appearance.</p> <p>Compare the tangible and intangible assets earned in two different occupations.</p> | <p>Association—Sterling Films</p> <p>Wilson—Eyster, <i>Consumer Economic Problems</i>—6th ed.</p> <p>"The Money World as Seen by a Young Modern" pamphlet, University of Missouri</p> <p>"Present Value of Estimated Lifetime Earnings," pamphlet, Bureau of Census, Washington, D.C.</p> |

GENERALIZATION:

To understand personal financial management, every individual must start with an understanding of his personal value.

The sources of personal wealth must be explored and evaluated in determining personal value.

CONSUMER BEHAVIOR DETERMINANTS



MATERIAL
RESOURCES
HUMAN



VALUES/GOALS



DECISION
MAKING
PHILOSOPHY



CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: Point out to the student that the consumer is being manipulated in the marketplace today.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---------------|---|---|
| "MANIPULATED" | Discuss what the word means. Discuss the present day advertising and how the mass media functions in persuading people to buy merchandise. Do we allow things to influence the consumer that should be covered by laws? Consumer protection laws. Discuss various local, state and federal agencies. | <i>The Innocent Consumer vs. the Exploiters</i> , Signey Margolius See Advertising Unit. "Problems of American Society," <i>The Consumer</i> , Washington Square Press Filmstrip — "Exploited Generation," Guidance Associates |

GENERALIZATION:

As a consumer takes his place in society he is subject to manipulation. He must become aware of the choices he can make to help prevent these pitfalls.

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student understands that the basic reasons or motives that impell a person to spend his resources are interrelated.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--------------------------|--|--|
| BUYING MOTIVES | | |
| Fundamental | Food, shelter, clothing. | Teaching Consumer Education and Financial Planning |
| Safety or Security | All of these basic reasons for buying are found in the unit on salesmanship and should be discussed from the consumer viewpoint. | |
| Comfort or Well Being | | |
| Status of Belonging | Select an item and have the class decide what reasons might be used to purchase it. | |
| Recreation and enjoyment | Have the students make a list of items purchased in the last few days and the reason or reasons they purchased it. | |
| Desire for Knowledge | Have students bring in newspapers and do some shopping and identify reasons for wanting to buy certain items. | Local newspaper. |
| Financial Gain | | |
| Social Relationships | | |
| PLANNING | | |
| | The concept of spending wisely and planning should be stressed. To make a wise decision one must use the following steps in purchasing large or small: | <i>Changing Times</i> |
| | 1. Identify item needed. | <i>Consumer Reports</i> |
| | 2. Analyze resources. | Newspaper |
| | a. Study alternatives | Magazines |
| | b. Seek information on product | |
| | 3. Make decisions. | Manufacturers information |
| | 4. Evaluate results. | |

Go through the local newspaper and do some comparison shopping. Use *Consumer Reports* and show that the most expensive is not always rated the best.

GENERALIZATION:

Buying motives can not always be separated and many times are related. A consumer may purchase goods or services with conscious or subconscious motives prevailing.

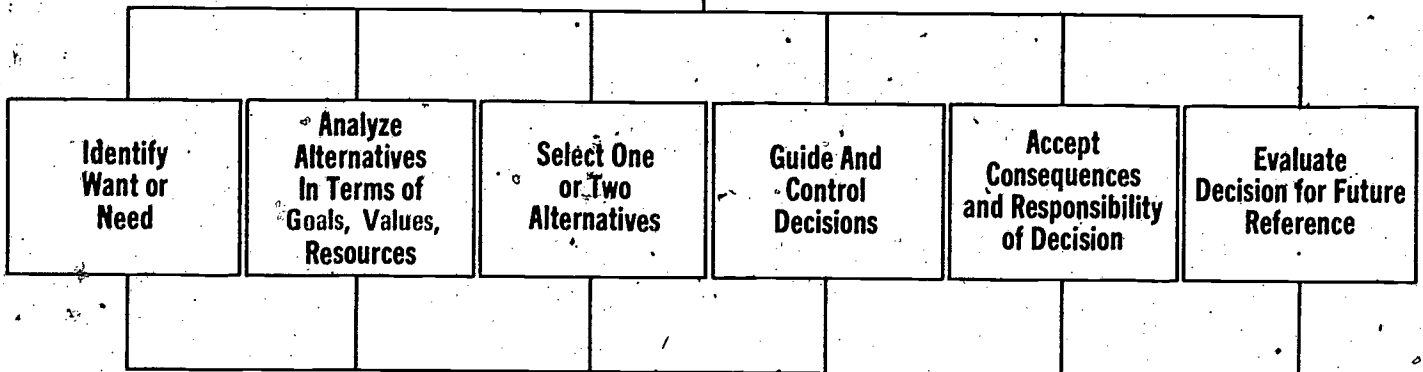
As a consumer's status and life style change buying motives in most cases, will remain the same. Resources available to spend will also increase as a person passes through various life stages.

The student will become an intelligent buyer and make the proper decisions through the use of every day material available to them.

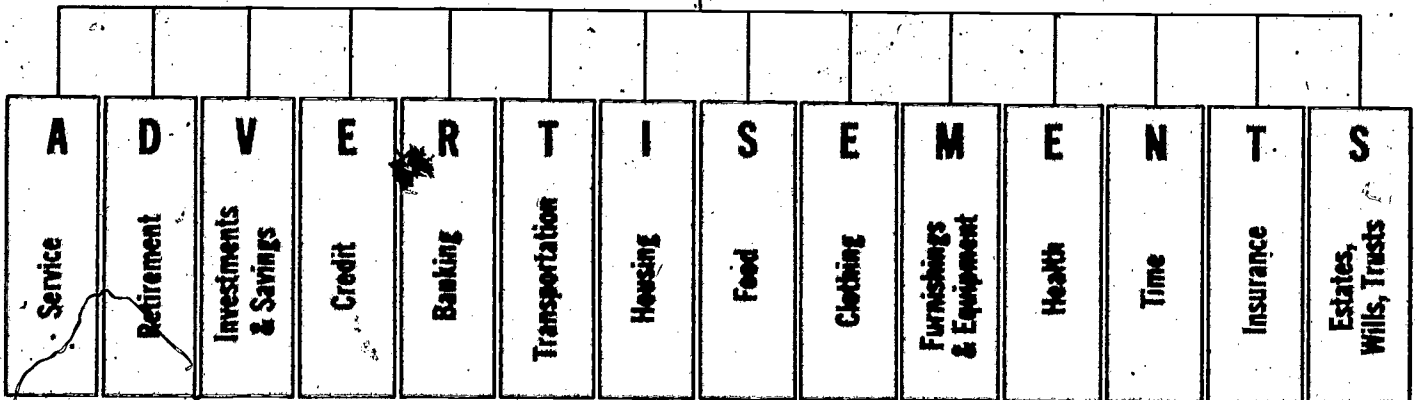
The student should use his limited income resources to the best of his ability.

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS



FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS



CONSUMER ALTERNATIVES

OBJECTIVE: To make the student aware of personal money management through budgeting and financial control.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|--|
| WHY A FINANCIAL PLAN | Introduce with the movie <i>Personal Financial Planning</i> . | National Consumer Finance Association |
| Meeting Everyday | | |
| Food, clothing, shelter | | |
| Attaining Future Goals. | Filmstrip: "Consumers in Action." | Association—Sterling Films |
| Short range | | |
| Vacations New car New furniture etc. | Discuss: How do short-term and long term goals affect a spending plan? | <i>The Consumer in the Marketplace</i> , Levy, Feldman, Sasserath |
| Long range | | |
| New home College Education etc. | | "A One Week Teaching Unit on Consumer Finances," National Consumers Financial Association. |
| Preparation for the Unexpected | | <i>Consumer Economic Problems</i> , Wyllie, Wilson, Eyster. |
| Hospital and doctor bills Time off work | | |
| DEVELOPING A FINANCIAL PLAN | Have each member in the class explain in writing what they would do if they received an unexpected gift of \$500. Would the use differ if they had earned it? | Booklet: "Personal Money Management," American Bankers Association. |
| Spending Plan | | |
| What is it? | | |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---------|---|---------------------|
|---------|---|---------------------|

What will it do?

- Help you live within your income
- Provide financial records
- Help save money
- Help achieve personal goals

Film: *Manage Your Money*, American Bankers Association

Characteristics of a Workable Spending Plan

Have the class set up and carry out a survey to discover how the members of the student body spend their money.

Planning

- Determine goals
- Estimate income
- Estimate expenses
- Determine priorities

Have each student think of something they would like to buy or do after graduation and prepare a spending plan to assure themselves the money.

"Changing Times Kits for Teaching Consumer Education."

What to include

- Food expense
- Housing expense
- Savings
- Insurance
- Clothing
- Personal Needs
- Education
- Recreation
- Miscellaneous expenses

Have each student set up a spending plan for six weeks based on his present earnings. Expand the plan to one year.

Speaker from local bank or insurance office versed on family financial planning.

Local bank or insurance agent.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---------|---|---------------------|
|---------|---|---------------------|

Setting Up a Workable Spending Plan

Based on individual or family situation
Daily, monthly or yearly plan

GENERALIZATION:

Some form of organized financial plan, on an individual or family basis, is essential to attaining short or long-term financial goals.

CONSUMER ALTERNATIVES

OBJECTIVE: To help the student understand his alternatives to spending by making him aware of personal savings and investment plans.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|--|---|
| <p>NOT ALL MONEY MUST BE SPENT</p> <p>Let Money Work for You</p> <p>Savings Program Investments</p> | | <p><i>The Consumer in the Marketplace</i>, Levy, Feldman, Sasserth</p> |
| <p>WHY A SAVINGS PROGRAM</p> <p>Future Needs</p> <p>Car Clothes Vacation</p> <p>Emergencies</p> <p>Hospital Car repairs Loss of job</p> <p>Unexpected Opportunities</p> <p>Investment Good buy</p> <p>Earning Interest</p> <p>Piece of Mind</p> <p>Protection of Money</p> | <p>Speaker from local bank to speak on the subject—<i>Why Save</i>.</p> <p>Discuss: The advantage and disadvantages of saving.</p> <p>Divide the class into groups to investigate the different saving institutions and report to the class on such features as safety, convenience, rate of interest and how figured, and any other special features.</p> | <p>Local banker.</p> <p>"Changing Times Kits for Teaching Consumer Education"</p> |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---------|---|---------------------|
|---------|---|---------------------|

METHODS OF SAVING

Banks

Savings account in Mutual Savings Bank

Discuss the reasons why a person might prefer placing his savings in a bank rather than U.S. Savings Bonds or a Credit Union.

Film: *Harvey Dilemma*, Modern Talking Pictures

Pamphlet: "U.S. Savings Bonds," Supt. of Documents, Washington, D.C.

Savings or checking commercial bank.

Time deposits in savings or commercial bank.

Christmas club

Savings and Loan Associations

Credit Unions

U.S. Savings Bonds

Life Insurance

Methods should suit situation and individual

Income

Reasons for saving

"Where People Keep Their Savings and Why," *Changing Times*, 1964.

INVESTMENTS

Sources of Investment

Stocks

Have a stock salesman or broker speak to class on stocks and bonds.

Local stock salesman.

Preferred Common

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|--|---|
| Bonds | | |
| Corporate Municipal | | |
| Mutual funds | Speaker to talk on Mutual Funds. | Mutual Funds salesman. |
| Closed-end Open-end Investment co. | | |
| Other invest- ments | Real estate salesman to speak on investing in property. | Local real estate broker. |
| Real estate Business | | |
| Speculating | Divide class into groups to investigate and report on where they would save or invest \$10,000 for a five-year period. | <i>What Everybody Ought to Know About This Stock and Bond Business</i> , Merrill, Lynch, Pierce, Fenner & Smith, Inc. |
| Short-term gain as against long-term gain. | | |
| Sources and methods should suit the situation of the individual | Have class play the stocks and bonds game. | <i>Stocks and Bonds game</i> , 3M Company |
| Income of individual Short or long- range goals | | |

GENERALIZATION:

- Students should know the differences between different types of saving institutions and their services to the consumer.
- Saving and investment plans should be meaningful to be effective.

CONSUMER ALTERNATIVES

OBJECTIVE: To help the student realize the need for protection against the uncertainties of life.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|--|---|
| EXAMINE THE UNCERTAINTIES | | "Policies for Protection," Institute of Life and Health Insurance |
| What Do You Have to Lose? | | |
| Income Personal Property Health Life | <i>Film: Time and A Place to Grow</i> | Association Films, New York, or Modern Talking Films, New York |
| Loss of Income | | |
| Lay off Accident | | <i>The Consumer and His Dollars</i> , Schoenfeld— Natella |
| Loss of Personal Property | Discuss the question: What disastrous things could happen to you today? Try to classify them into specific areas and place a monetary value to each. | <i>Consumer Economic Problems</i> —8th.ed. Warmke, Wyllie, Wilson, Eyster |
| Fire Theft Act of God Accident | | |
| Loss of Health | From a local insurance agent collect information regarding unusual claims and cases he has faced. | |
| Accident Disease | | |
| Loss of Life | | |
| LOSSES CANNOT BE ELIMINATED | | |
| Protection in case of loss is necessary | | |

GENERALIZATION:

Students must realize the risks involved in life and earning a living.

CONSUMER ALTERNATIVES

OBJECTIVE: To make the student aware of the methods and forms of protection available.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|---|--|
| <p>METHODS OF PROTECTION</p> <p>Personal Savings and Investments</p> <p>Protection paid for exclusively by the individual</p> <p>Insurance</p> <p>Sharing the cost of protection by all policy holders</p> | <p>Discuss the difference between personal savings and investments and insurance as a protection against risks. Have a panel discussion of the pros and cons of each.</p> | <p><i>Consumer Economic Problems</i>—8th ed. Warmke, Wyllie, Wilson, Eyster.</p> <p>“Policies for Protection,” Institute of Life and Health Insurance.</p> |
| <p>INSURANCE PROTECTION</p> <p>Basic Insurance Terms (See appendix this unit.)</p> <p>Basic classifications</p> <p>Risks to persons</p> <p>Accident</p> <p>Death</p> <p>Sickness</p> <p>Disability</p> <p>Old age</p> <p>Loss of employment</p> <p>Property risks</p> <p>Fire</p> <p>Theft</p> <p>Vandalism</p> | <p>Film: <i>Protection for People</i></p> | <p>Association Films</p> <p>“Fire—Safety and Prevention,” “Disasters,” “Burglary and You,” “Are You Protected” National Research Bureau, Inc.</p> <p><i>Life Insurance Fact Book</i>—Institute of Life Insurance</p> |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|---|
| Natural disasters Defective legal titles Transportation | | |
| Forms of Insurance Life insurance Ordinary Limited payment Term Endowment | Have a local insurance agent speak on the different types of risks and the proper insurance to have for protection. | Local insurance agent. <i>Pay Now, Die Later</i> James Gollin |
| Accident and health insurance Fire insurance Theft insurance Liability insurance Automobile insurance | Divide class into groups to investigate types of insurance. Have them report to the class such information as costs, coverage, how they operate, how and when to make claims, etc. Filmstrip: "Dollars for Security" | Institute of Life Insurance |
| Bodily injury Property damage Uninsured motorist Comprehensive Fire and theft Collision Medical payment Towing | | <i>Decade of Decision</i> , Institute of Life Insurance FTC— <i>Pitfalls to Watch for in Mail Order Insurance Policies</i> |
| Title insurance Inland marine insurance Credit insurance | | |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|--|
| <p>Social Insurance</p> <p>Insurance instigated by some governmental agency</p> | <p>Investigate the state law pertaining to Workmen's Compensation.</p> | <p>Social Security Adm.- "Teachers Social Security Kit Folder"</p> |
| <p>Social Security Unemployment insurance Medicare and medicaid Workmen's Compensation Disability insurance</p> | <p>Local person from Social Security office to talk on the use of social security for the individual.</p> <p>Same could be done in all areas of social insurance.</p> | <p>Local Social Security office.</p> |

GENERALIZATION:

- Students should be aware of the other methods of risk protection besides insurance.
- The different types of insurance should be studied thoroughly to be sure the individual's specific needs are being met.
- The workings of the different kinds of social insurance should be known and what protection they offer the young adult as well as the old.

APPENDIX

BASIG INSURANCE TERMS

1. Insured—the person or group who purchase and are protected.
2. Policy—a form of contract between the insurance company and the insured.
3. Premium—amount of money paid for the insurance.
4. Beneficiary—the person named to receive the proceeds.
5. Grace period—period of time given to pay the premium before the policy lapses.
6. Face amount—the amount stated on the face of the policy that will be paid to the beneficiary.
7. Agent—a person who sells insurance.
8. Cash value—the amount of money a person receives if he gives up the policy.
9. Dividend—a payment to a policyholder with a participating policy.
10. Claim—the formal notice to the insurance company requesting payment.
11. Right of conversion—the right of the policyholder to surrender a term policy and receive in exchange a more permanent form of insurance.

CONSUMER ALTERNATIVES

OBJECTIVE: To provide the student with information which will enable him to better select food products that meet his needs and income.

To list techniques that will help make the best use of money allocated for food items.

To show how "where you shop" may affect the value of your food dollar.

To expose the student to the advantages of money management in food purchasing.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|----------------------------|---|--|
| FOOD | Discuss these factors as they may apply to food purchases. | "Your Food Dollar" Household Finance (HFC) Corporation, Chicago, Ill., 1968, Free |
| A Need | | |
| Daily investment | | |
| Satisfies hunger | | Filmstrip—"Spending Your Food Dollars" HFC, \$1.75. |
| Promotes Health | | |
| Buying Factors | | |
| The way we live | Compare suburban food buying habits with city or rural habits. | |
| Where we live | | |
| Income | Survey or research income as it relates to food buying. | |
| Population | Discuss supply and demand as it affects price. | |
| Size of family and age | | |
| Season | Discuss season as it relates to food price. | |
| Health and dietary needs | Time affects preparation and shopping. | |
| Time | Money affects quality and quantity. | |
| Money | Skill in planning affects product and its size, shopping list, etc. | |
| Skill in planning | Debate pro and con of a food spending plan. | Filmstrip—"Directing Your Dollars" Life Ins. Inst., 488 Madison Ave., N.Y., N.Y. \$3.00. |
| The Spending Plan (Budget) | Have students ask parents amount of income spent on food items. (Ans. should be between 15-30%*.) | |

* Confirm 15-30% for your area.

With approximately 15-30% of total income spent on food . . . the consumers ability to realize factors affecting his food dollar are of essence.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|---|
| The Shopping List | Do not include non-food supermarket items such as magazines, cigarettes, cosmetics, clothing, etc. | "Consumers Buying Guide" Better Business Bureau |
| Quantities | Keep in mind family size and storage space. Quantity buying (3/\$1.00) may help stretch the food dollar. | |
| Brands | Have each student select five supermarket items and compare prices of "house" or private brands vs. well known brands. | |
| Comparison shopping | Use the newspapers as a means of comparing "specials." | |
| Shopping Location | Discuss location as it may affect food prices. | |
| Neighborhood | May be expensive depending on competition. | |
| Specialty (Delicatessen) | Usually expensive (special food and diets). | |
| Supermarkets | Offers variety at lower prices. | |
| Cooperatives | Least expensive but difficult to find. Students may wish to compare prices at the above locations. | |
| The Services | Prepare a written report on how the listed services might increase or decrease the price of food items | "How to Shop Wisely" Montgomery |
| Cleanliness Variety Personnel Efficiency Refunds Coupons Trading stamps Quantity discounts Delivery Credit | or Select a panel of students to debate the advantages or disadvantages of shopping for food items at stores with one or more services. Eg. Resolved: Trading stamps do increase the price of food products. | |
| The Time to Buy | | |
| Time of Day | Research indicates the shopper buys more impulsively before lunch and before dinner on an empty stomach. | "Hidden Persuaders" Vance Packard |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---------|---|---------------------|
|---------|---|---------------------|

The day

Many specials are offered on Mondays and weekends.

Month or season

Many food items are less expensive when in season.

Gather 12 monthly issues of **CHANGING TIMES** for the most current year. Have students compile a list of best food buys for the entire month.

CONSUMER ALTERNATIVES

OBJECTIVE: To provide students with information enabling them to make better use of time, energy and money.

To provide students with information that will help them increase their buying skills, thus their buying capacity.

To provide students with product information enabling them to obtain more quality for the dollar.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|---|---|
| CLOTHING | | |
| A Need | | "Your Clothing Dollar" (HFC) |
| Physical need Emotional need | Discuss clothing as a want vs. a need. | Filmstrip—"Your Ward-rob and You" (HFC) \$1.75. |
| Buying Motives | | See <i>Buying Motives in Retailing: Principles and Practices</i> text, Gregg. |
| The way we live (physical) Where we live (physical) Season of the year | Ask class for other factors. | |
| The Resources | Time Money Skill in planning | |
| The Spending Plan | Have students arrive at a percentage of weekly or monthly income they spend on clothing. (Ans. should be between 10-20%)* | Movie "Personal Money Management"—Association Films. |
| Spend only the allotted amount Buy only the items needed | | |
| The Label | Have students or groups discuss and collect seals, labels and tags. | "Know Your Merchandise," Wingate, McGraw Hill, 1964, N.Y. |
| Permanent Press | PP—Needs no ironing. | |
| Drip-Dry | May need some ironing. | |

* Confirm your area

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--------------------------|--|---|
| Crease resistance | May wrinkle slightly. | |
| Colorfast | Retains color throughout life of garment with little change. (No garment is completely colorfast.) | |
| Preshrunk | Eliminates excessive shrinkage. | |
| Spot and stain repellent | Should not absorb liquids (Scotchguard, etc.). | |
| Fibers | Assign committees to study and present a complete unit on one or more fabrics. | "Textile Topics," Periodical, Celanese Fibers Marketing Co., Fifth Ave., N.Y., N.Y. |
| Natural | | |
| Cotton | Inexpensive, durable but subject to shrinkage and wrinkles easily. | |
| Linen | Crisp appearance, strong but wrinkles easily. | |
| Silk | Very strong, luxurious appearance, good wrinkle resistance, expensive. | |
| Wool | Soft, strong, durable, good wrinkle resistance. | Film—"Facts About Fabrics," E.I. DuPont Co., Wilmington, Del. |
| Synthetic | | |
| Acetate | Silk-like, good wrinkle resistance, inexpensive. | |
| Acrylic | Wool-like, wrinkle resistant. | |
| Glass | Strong, nonabsorbent fibers, sunlight may weaken easily. | |
| Modacrylic | May resemble fur or human hair, durable, nonflammable. | |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|--|---|
| Nylon | Very strong, non-shrinking, lightweight, cannot be exposed to high heat. | |
| Olefin | Lightweight, wax-like, sheds water, colorfast. | |
| Polyester | Strong, very wrinkle resistant, no shrinkage. | |
| Rayon | Inexpensive, absorbent, wrinkles easily. | |
| Spandex | Lightweight, elastic, stain resistant. | |
| Shopping Skills | Allow students to list and discuss the shopping skills they have acquired. | "Managing Your Clothing Dollar" Money Management Inst., (HFC) \$1.50. |
| <ul style="list-style-type: none"> Buy quality best for you Shop in reputable stores Plan your wardrobe Keep a sale calendar Anticipate your needs Check fit before buying Learn about care and wear | Discuss: Fashion as it influences the spending plan. | |

GENERALIZATION:

Price can be an indicator of quality but it is not always advisable to judge clothing quality by price alone.

The choice of clothing will most likely be influenced a great deal by fashion trends in your area.



CONSUMER ALTERNATIVES

OBJECTIVE: To provide the student with specific knowledge which will enable him to select an automobile in the immediate future.

To help the student investigate the most important factors in the purchase of an automobile.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|---|
| <p>AUTOMOBILE</p> <p>Consider Factors Before Choice</p> <p>Need Work Pleasure Status and importance of Prestige Price and terms of financing Ownership and operation costs Future trade in value</p> | <p>Is usually referred to as a want rather than a need.</p> <p>Have students discuss the need for an automobile.</p> <p>Discuss: How important is status and fashion? Can your standard of living afford the latest model car.</p> | <p>"The Buying Guide Issue of Consumer Reports," Consumer Union</p> <p>See Appendix Runz & Co. available at AAA in quantities</p> |
| <p>Alternatives, Options</p> <p>Engines</p> <p>Transmission size</p> <p>Radio</p> | <p>Students may wish to list size of the car, uses, maintenance, speed, etc. and decide on size of engine (4, 6, or 8 cylinders).</p> <p>Consider purchase costs, resale value, operating costs (automatic and standard).</p> <p>None or AM, AM-FM, Stereo tapedeck, etc.</p> | <p>"Consumers Buying Guide"—Better Business Bureau</p> |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES. | SUGGESTED RESOURCES |
|------------------------|--|---|
| Brakes | Standard, power, disc. | "Your Automobile Dollar" (HFC) |
| Steering | Standard, power. | |
| Tires | Black, whitewall, red stripe, radial, etc. | |
| Roof | Standard, convertible, hardtop, vinyl. | |
| Other options | <p>Power seats, power windows.</p> <p>Have students list other options available.</p> <p>Choose a new model car and inquire about price at three different car agencies. Report the price variations to the class.</p> | |
| New Car vs. Used Car | <p>Make a list of at least ten reasons why you would buy a new car. Then make a list of at least ten reasons why you would rather buy a used car.</p> | |
| The Dealer | <p>Student evaluation of the dealer may be quite beneficial. Have the student list factors to be considered such as:</p> <ul style="list-style-type: none"> Well established Advertising Service facilities Etc. | |
| Financing | <p>Have students shop for credit costs and compare true, actual interest.</p> | Refer to credit unit |
| Insurance | <p>Discuss with students type of coverage:</p> <ul style="list-style-type: none"> Liability Comprehensive Collision Medical Uninsured Motorist Towing | <p>Invite a guest from insurance industry.</p> <p>See Appendix for costs.</p> |
| Shopping for Insurance | <p>Give students fixed factors and have each find his own insurance. Discuss premium differences with class:</p> <p>Eg. Year of car, style, engine, size, \$100 deductible, \$50,000-\$100,000 liability, \$1,000 medical, etc.</p> | |

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--------------------------|---|--|
| OTHER CONSUMER PURCHASES | <p>Select other popular items students may wish to shop for, such as:</p> <ul style="list-style-type: none"> Stereos Tape Recorders Furniture Cosmetics Records Appliances <p>Allow students to select items and shop for them collecting all pertinent data available such as price, warranties, reputation, financing, etc., and have them report their findings.</p> | <p>"Get Your Money's Worth" Toyer</p> <p>Filmstrip—"You The Shopper" (HFC) \$1.75</p> <p>Filmstrip "Your Money's Worth in Shopping" (HFC) \$1.75</p> <p>Pamphlet—"Planning Ahead for the Buying of Major Equipment" U.S. Dept. of Agriculture, D.C. Free</p> |

GENERALIZATION:

A thorough investigation should be undertaken before buying a car. The above particulars are by no means exhaustive.

DETAILS OF CAR COSTS

Following is a breakdown of the national figures computed by Runzheimer and Company for a 1971 Chevrolet, eight cylinder, four door hardtop equipped with standard accessories: radio, automatic transmission and power steering.

Variable Costs

| | |
|------------------------|---------------|
| Gasoline and oil | 2.96 cents |
| Maintenance | .73 cents |
| Tires | .56 cents |
| | 4.25 cents |
| | per Mile (at |
| | an average of |
| | 10,000 miles |
| | per year) |

Fixed Costs

| | <i>Annually</i> |
|--|------------------------------|
| Fire and theft insurance | \$ 62.00 |
| \$100 Deductible collision | \$ 125.00 |
| Property damage and liability (\$100/\$300/\$25M) | \$ 175.00 |
| License and registration | \$ 25.00 |
| Depreciation | \$ 738.00 |
| | \$1,125.00 or \$3.08 per day |
| | \$ 3.08 per day |
| | 365 1 year |
| | \$1,125.00 |
| | 425.00 |
| | \$1550.00 or 15.5¢ |
| | per mile for one year |

Source: AAA

CONSUMER ALTERNATIVES

OBJECTIVE: The student will have a comprehension of consumer credit, how it functions, and how it affects him.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--------------------------------|--|---|
| ROLE OF CONSUMER CREDIT | Collect newspaper ads and direct mail pieces to show wide solicitation for consumers to use credit. | <i>Operation 90</i> (CUNA—Film) |
| Wide use of Credit | | |
| Credit Cards | | |
| Borrowing Cash | | <i>The Wise Use of Credit</i> , Association Films, Inc. |
| CASH VS. CREDIT BUYING | Have speaker from bank or consumer loan company explain the different types and kinds of consumer credit. | <i>Consumer Economic Problems</i> , Warmke, Wyler, Wilson, & Eyster. |
| Cash Discounts | | <i>The Consumer and His Dollars</i> , Shoenfeld & Natella. |
| Hidden Costs of Credit | Have students shop different stores for same item. Compare cash price and price if consumer charged under various types of credit. | |
| Interest Rates | | |

GENERALIZATION:

- Credit is important to the overall functioning of the economy.
- Does credit raise prices on all merchandise?
- How does the cost of credit affect all consumers?
- How has credit contributed to the nation's high standard of living?

CONSUMER ALTERNATIVES

OBJECTIVE: The student is knowledgeable in the application for and the uses of credit for future purchases and/or cash borrowing.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|---|--|
| CREDIT APPLICATION FORMS Three C's of Credit Fair Credit Reporting Act | Have credit manager or counselor come to class to explain the three c's and credit applications. | <i>The Consumer in the Marketplace</i> , Levy, Feldman, Sasserth |
| TYPES OF CREDIT Non-Installment Installment Mortgage | Collect credit applications for various types of credit and explain the prudent uses of each type. | <i>Consumer Credit</i> Fetterman "Those Charge Anything, Anywhere Credit Cards"— <i>Changing Times</i> , March, 1970. |
| CREDIT CARDS Company only National International | | |
| CASH LOANS Banks Consumer Loan Companies Credit Unions Insurance Companies Pawnshops | Have students investigate costs and availability of borrowing \$600 for one year from various agencies. | "Your Money Matters and You Take the Credit"—Filmstrip Ohio Consumer Loan Association <i>Borrowing—A Resource Kit for Teaching Consumer Education—Changing Times Education Service.</i> |

GENERALIZATION:

Different types of credit purchases or cash borrowing may allow consumers to arrive at better and cheaper costs on individual purchases.

CONSUMER ALTERNATIVES

OBJECTIVE: The student recognizes principles, rights, and responsibilities involved in credit ratings, credit problems, and credit counseling for consumers.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES. |
|---------------------------------|---|--|
| CREDIT RATINGS | Have credit bureau representative report to class on credit ratings and collection procedures. | <i>The Innocent Consumer vs. the Exploiters</i> , Margolius |
| Credit Bureaus | | |
| Collection Agencies | | |
| CREDIT PIT-FALLS | Role playing—a high pressure salesman and customer in situations portraying unscrupulous merchants and schemes. | "Don't Get Garnisheed" Pamphlet—Labor and Industrial Relations Center. |
| Rackets | | |
| Loan Sharks | Have a panel consisting of a lawyer, Clerk of Courts, Better Business Bureau representative and a debt counselor discuss garnishee. | |
| Garnishee of Wages | | |
| CREDIT COUNSELING | | "Family Credit Counseling," pamphlet Family Service Association of America |
| Court Trusteeship | | |
| Public Counselors | | |
| Consumer Protective Association | | |
| Private Counselors | | |
| BANKRUPTCY | | <i>Credit—Man's Confidence in Man</i> —Film, Modern Talking Pictures, Inc. |
| PATTERN FOR FUTURE | | |

GENERALIZATION:

All offers of "free" merchandise are not valid.

Beware of "phony contests."

An understanding of "bait and switch," "referral discount" schemes, "fear-sell" tactics, and other shady practices that consumers fall victim to is an integral part of consumer education.

COMMUNITY RESOURCES

**SUPPLEMENTAL
INCOME SERVICES**

**PROTECTIVE
SERVICES**

Local

State

Federal

Local

State

Federal

PUBLIC AND/OR PRIVATE

COMMUNITY RESOURCES

OBJECTIVE: The student should be knowledgeable of the local, state and national governments' role in controlling product deception and outright product fraud.

The student should be made aware of the procedures necessary to make use of the protective agencies available to him.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|---|--|
| CONSUMER AID AND PROTECTION | | |
| Deception | Search newspapers for items showing the government's role in ferreting out product deception. | Local newspapers. |
| Fraud | Discuss: "You have just won," and "Your money cheerfully refunded" frauds. | "Consumer Education" West Virginia Retailing Assoc. (D.E. Lab.). |
| Advertising Labels | Have class discuss recent legislation that would be related to this topic. | Ralph Nader car manufacturer reports. <i>Consumer Economic Problems, Warmke, et. al.</i> "Don't You Believe It," Pyramid Publishers, 1966. <i>Consumer and His Dollar, (Chapter 15), Schoenfeld</i> <i>Changing Times, Kiplinger</i> |
| Protective Business Agencies | Have one in-depth research project on one agency that works to control product deception. | Filmstrip—"Learning from Labels," Evaporated Milk Assoc. Free. |
| Better Business Bureau License Dept. Police Postal Protection | <ol style="list-style-type: none"> 1. Price (Truth in Lending law) 2. Advertising (cigarettes) 3. Labeling (Labeling act) <p>Secure a packet of labels to show what labels contents show.</p> <p>Ask employer how truth in advertising and labeling affects him.</p> | "Five Common Frauds and How to Avoid Them" Readers Digest, Dec. 1967. |

GENERALIZATION:

All three levels of government are working to protect individuals from opportunists and unscrupulous manufacturers.

The government must enact laws that will affect all manufacturers in order to place sales safeguards on items sold.

Due to the large number of people in our country; the government must act as our protector. This area of public protection is now recognized as important. Most public and private agencies are working to protect their area of endeavor to avoid public condemnation.

COMMUNITY RESOURCES

OBJECTIVE: The student should recognize that our government agencies (national, state and local) are concerned with safeguarding the consumer's rights.
 The student must acknowledge his role as a consumer and seller and know how to react accordingly.
 The student should be able to understand and react to product claims in a proper manner and know how to research these claims for truth.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|--|---|
| GOVERNMENTS ATTEMPT TO IMPROVE COMPETITION AND LOWER PRICES Regulatory Acts National State Local Private Industry Consumer report Underwriters Laboratory Good Housekeeping Parents Magazine | Have students divide the class and each division research one agency from all levels that aid consumers. Report to class on findings. Have a speaker from the Better Business Bureau speak on consumer protection. Ask a lawyer to speak on consumer protection (ex: legal aid society). Take two ads from the local newspaper and figure unit price on like items. Question: Why are prices different? Are these ads proper? Is the consumer being deceived by fraudulent ads? Local businessman to speak on pricing policies of his industry. | Better Business Bureau, local speaker. Local lawyer. "Those One-sided Credit Laws"— <i>Consumer Report</i> , March, 1966. <i>Consumer Economic Problems</i> (chapt. 25), Warmke <i>Consumer Teaching Kit</i> "The Marketplace" Area businessman. |

GENERALIZATION:

We should impress upon the student that the consumer does have some protection at all levels of government.
 We must show the student the pattern to be followed by the consumers if these governmental agencies are be consumer protectors.
 These agencies will possibly stop their operation if the consumers are not aware of their value.

COMMUNITY RESOURCES

OBJECTIVE: The student should recognize that most reputable manufacturers try to regulate their industries.

Each student should be aware of the support most manufacturers give to private testing associations.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|--|---|--|
| SELF-REGULATION AND QUALITY CONTROL | Prepare a list of some of the laws of your state that were passed to protect the Consumer. | <i>Consumer Economic Problems</i> (Chapt. 15 and 26). Warmke, et al. |
| National Association | Ask each of your students to select five items they would find at their work station and examine the possible testing that might have gone into these products. | Local work station. |
| Consumer Union | | |
| Good Housekeeping | Have students build a display window on customer protection theme. | Trade Association Directory (D.E. Lab). |
| Parents Magazine | Read some of Ralph Nader's findings on products and industries and report on their impact on the economy. | Newspapers for Nader's reports and comments. |
| American Gas Assoc. | | |
| American Medical Association | | |
| American Dental Association | | |

GENERALIZATION:

Students should recognize that there are many private and governmental agencies testing products for their protection.

Private citizen groups can and should prod all government agencies for necessary regulatory legislation.

Students must be aware that these agencies are relatively small and can advise but rarely stop many improper practices.

COMMUNITY RESOURCES

OBJECTIVE: To allow the student the opportunity to be knowledgeable of the work of the consumer organizations.

To allow the student the opportunity to be knowledgeable of the working of consumer information centers.

To give students patterns of investigation used by these organizations.

To show why and how consumer reports can aid in buying items.

| CONCEPT | SUGGESTED LEARNING AND EVALUATION EXPERIENCES | SUGGESTED RESOURCES |
|---|---|--|
| CONSUMER-ORGANIZATIONS AND INFORMATION Background Consumer Voice Consumer Legislation | Influence of "Muckrakers" on Consumer legislation. Examine many of the early food manufacturer conditions that affect consumer health. Discuss: Early consumer legislation (ex. 1938 Food & Drug Act) and how consumer was to be protected. New position of consumer is now in operation. Have students research HEW, Consumer Department. Speaker on new consumer action in 1970's. | <i>Consumer and His Dollar</i> , (chapt. 2 & 3), Schoenfeld <i>Consumer Economics</i> (Part 25 & 26): Wilhelms, et al. Speaker Soloman Harge |

GENERALIZATION:

Student should be aware of the conditions existing before the consumer was considered.

The student should be aware of the recent legal changes that are being considered.

The student should be aware of the ways consumers may still be deceived in various sales techniques.

SOURCES OF FREE AND INEXPENSIVE MATERIALS

The following represents a few of the myriad sources of free or inexpensive materials. The titles are not given here because the list is constantly changing. It is suggested that the coordinator write to these sources, telling them of his particular need and asking for a current list of available material. This should be done on school stationery and the return address should be that of the school for the best service on such requests.

The coordinator should also talk with the chairman of the social science department and request that pertinent mailings be made available to him. A periodic scanning of various education magazines, especially those directed toward the area of the social sciences, will often yield new and useful sources of materials.

Bibliographies of Materials

"Educator's Guide to Free Films," \$9.50

"Educators Guide to Free Filmstrips," \$7.00

"Educator's Guide to Free Tapes, Scripts, and Transcriptions," \$6.75

All three are available from Educator's Progress Service, Randolph, Wisconsin 53956.

"Visual Aids for Business and Economic Education," Southwestern Monographs, Southwestern Publishing Co., Cincinnati, Ohio 45227

Distributive Education Materials Lab, 1885 Neil Avenue (115 Townshend Hall), Columbus, Ohio 43210.

INSTRUCTIONAL RESOURCES FOR DISTRIBUTIVE EDUCATION

1. **AFL-CIO: Department of Publications**
Pamphlet Division
815 Sixteenth Street, N.W.
Washington, D.C. 2006
2. **American Council on Consumer Interest**
Columbia, Missouri 65201
3. **American Home Economics Association**
1600 Twentieth Street, N.W.
Washington, D.C. 20009
4. **Association of Better Business Bureau**
Chrysler Building
New York, New York 10017
5. **Association of Stock Exchange Firms**
120 Broadway
New York, New York 10005
6. **Attorney General of Ohio**
State House Annex
Columbus, Ohio 43215
7. **Automobile Manufacturers Association, Inc.**
Educational Services Director
320 New Center Building
Detroit, Michigan 48202
8. **The Brookings Institute**
1775 Massachusetts Avenue, N.W.
Washington, D.C. 20036
9. **Chamber of Commerce of the United States**
1615 H Street, N.W.
Washington, D.C. 20006
10. **The Chase Manhattan Bank Money System**
Rockefeller Center
1254 Avenue of the Americas at 50th Street
New York, New York 10020
11. **Committee for Economic Development**
Publications Division
477 Madison Avenue
New York, New York 10022
12. **Consumers League of Ohio**
940 Engineers Building
Cleveland, Ohio 44114

INDUSTRIAL RESOURCES FOR DISTRIBUTIVE EDUCATION

13. Consumer Report
Consumer Union
Education Service Bureau
Mt. Vernon, New York 10550
14. Continental Illinois National Bank and Trust Company of Chicago
Family Financial Education Program
Chicago, Illinois
15. Council for Family Financial Education
Twin Towers
Silver Spring, Maryland 20910
16. Council of Better Business Bureau, Inc.
Pamphlet Series
845 Third Avenue
New York, New York 10022
17. Council on Consumer Information
156 Gwynn Hall, University of Missouri
Columbia, Missouri 65201
18. Croft Educational Services, Inc.
100 Garfield Avenue
New London, Connecticut 06320
19. Curriculum Resources, Inc.
1515 West Lake Street
Minneapolis, Minnesota 55408
20. CUNA International (Credit Unions)
Public Relations Department
Madison, Wisconsin 53701
21. Education Service Bureau
Consumers Union
Mount Vernon, New York 10550
22. Dow Jones and Company, Inc.
Educational Service Bureau
P.O. Box 300
Princeton, New Jersey 08540
23. E. I. DuPont de Nemours and Co.
Public Relations Department
Wilmington, Delaware 19898
24. Federal Reserve Bank of:

Atlanta
109 Marietta Street 30303

Chicago
P.O. Box 834 60690

Cleveland
East 6th Street and Superior Avenue 44101

Minneapolis
73 South Fifth Street 55440

New York
33 Liberty Street 10045

Philadelphia
925 Chestnut Street 19101

Richmond
9th and Franklin Streets 23213

St. Louis
P.O. Box 442 63166

These banks have varied offerings and periodical materials.

25. Health Insurance Institute
Educational Division
488 Madison Avenue
New York, New York 1002
26. Insurance Information Institute
Educational Division
110 William Street
New York, New York 10038
27. Internal Revenue Service
Teaching Taxes Coordinator
P.O. Box 1818
Cincinnati, Ohio 45201
28. Joint Council on Economic Education
1212 Avenue of the Americas
New York, New York 10036
29. National Association of Food Chains
1725 Eye Street, N.W.
Washington, D.C. 20006
30. National Committee for Education in Family Finance
227 Park Avenue
New York, New York 10017
31. National Education Association
Department of Home Economics
1201 Sixteenth Street, N.W.
Washington, D.C. 20006

32. National Foundation for Consumer Credit
1411 K Street, N.W.
Washington, D.C. 20036
33. National Industrial Conference Board, Inc.
845 Third Avenue
New York, New York 10022.
34. National Research Bureau, Inc.
Employee Relations Bureau Corp.
221 North LaSalle Street
Chicago, Illinois 60601
35. New York Stock Exchange
11 Wall Street
New York, New York 10005
36. Ohio AFL-CIO
271 East Street Street
Columbus, Ohio 43215
37. Ohio Council on Economic Education
Ohio University
Athens, Ohio 45701
38. Public Affairs Pamphlets
381 Park Avenue, South
New York, New York 10016
39. Realtors National Foundation, Inc.
1300 Connecticut Avenue
Washington, D.C. 20036
40. Republic Steel Corporation
Public Affairs Department
1025 Republic Building
P.O. Box 6778
Cleveland, Ohio 44101
41. Sears, Roebuck and Company
Consumer Information Services, Department 703
303 East Ohio Street
Chicago, Illinois 60611
42. Service Center for the Teachers of History
Department 470
60 Fifth Avenue
New York, New York 10011
43. Southwestern Monographs
Southwestern Publishing Co.
Cincinnati, Ohio 45227

44. Tax Foundation, Inc.
50 Rockefeller Plaza
New York, New York 10020
45. The Twentieth Century Fund
411 East 70th Street
New York, New York 10021
46. United States Department of Health, Education and Welfare
Social Security Administration
Baltimore, Maryland 21235
47. The University of Chicago
Industrial Relations Center
1225 East 60th Street
Chicago, Illinois 60637

BOOKS

- Better Business Bureau, 112 E. 10th Street, Kansas City, Missouri: *Consumers Buying Guide*.
- Black, Hillel. *Buy Now, Pay Later*. New York: Pocket Books, Inc.
- Casper, Jean. *Dark Side of the Marketplace*. New York: Trident Press
- Council for Family Financial Education. *Teaching Consumer Education and Financial Planning*. Silver Springs, Maryland
- Gollin, James. *Pay Now, Die Later*. New York: Random House, 1966.
- Gordon, Lee. *Economics for Consumers*. New York: American Book Co., 1967.
- Hamilton. *The Consumer in Our Economy*. Boston: Houghton Mifflin Co., 1962.
- Leinwand, Gerold. *The Consumer*. New York: Washington Square Press, 1970.
- Levy, Feldman, Sasserth. *The Consumer in the Marketplace*. New York: Pitman Publishing Corp., 1970.
- Margolius, Sidney. *The Innocent Consumer vs. the Exploiters*. New York: Trident Press, 1967.
- Marshal, Austin. *How to Get a Better Job*. New York: Meredith Press, 1964.
- Packard, Vance. *The Status Seekers*. New York: McKay.
- Schoenfeld, Natella. *The Consumer and His Dollars*. Dobbs Ferry, New York: Oceana Publications, Inc., 1970.
- Springer, John L. *Consumer Swindlers and How to Avoid Them*. New York: Award Books.
- Warmke, Wyllie, Wilson, Eyster. *Consumer Economic Problems*. Cincinnati, Ohio: South-Western Publishing Company, 1970.
- Whorton, Don. *Five Common Frauds and How to Avoid Them*. Pleasantville, New York: Readers Digest, 1967.
- Wilhelms, Heimerl, Jelley. *Consumer Economics*. New York: McGraw-Hill, 1966.
- Wingate. *Know Your Merchandise*. New York: McGraw-Hill, 1964.

PAMPHLETS

- American Bankers Association, Banking Education Committee, 90 Park Avenue, New York, New York 10016. "Personal Money Management."
- Bureau of Census, Washington, D.C. 20233. "Present Value of Estimated Lifetime Earnings."
- Family Service Association of America, 44 E. 23rd Street, New York, New York 10010. "Family Credit Counseling."
- Fasfeld, Daniel R. "Don't Get Garnisheed." Labor and Industrial Relations Center, Michigan State University, East Lansing, Michigan 48823. \$.25
- Federal Trade Commission, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580. "Pitfalls to Watch for in Mail Order Insurance Policies."
- Household Finance Corp., Chicago, Illinois. "Your Food Dollar." "Your Clothing Dollar." "Managing Your Clothing Dollar." "Your Automobile Dollar."
- Institute of Life Insurance, 277 Park Avenue, New York, New York 10017. "Policies for Protection." "Life Insurance Fact Book." "Decade of Decision."
- Merrill Lynch, Pierce, Fenner and Smith, Inc., P.O. Box 333, Wall Street Station, New York, New York, 10005. "What Everybody Ought to Know About the Stock and Bond Business."
- National Association of Manufacturers, 277 Park Avenue, New York, New York. "Job Facts."
- National Consumer Finance Corp, 7000—16th Street, NW, Washington, D.C. 20036. "Basic Principles in Family and Credit Management."
- National Research Bureau, Inc., Employee Relations Bureau Corp., 221 North LaSalle Street, Chicago, Illinois 60601. "Fire—Safety and Prevention; Disaster; Burglary and You; Are You Protected?"
- Pyramid Publications, 444 Madison Avenue, New York, New York. "Don't You Believe It."
- Superintendent of Documents, Washington, D.C. 20233. "U.S. Savings Bonds."
- U.S. Department of Agriculture, Washington, D.C. "Planning Ahead for the Buying of Major Equipment."
- University of Connecticut, Publications Room, Box U-35, Storrs, Conn. 06268. "Consumer Credit."
- University of Missouri, Cooperative Extension Service, Columbia, Missouri, 65201. "The Money World as Seen by a Young Modern."

CONSUMER EDUCATION KITS

- Changing Times. *A Resource Kit for Teaching Consumer Education*. 1729 H Street NW, Washington, D.C. 20006.
- Grolier Education Corp. *Modern Consumer Education*. 845 Third Avenue, New York, New York 10022.
- National Consumer Finance Association. *A One Week Teaching Unit on Consumer Finance*. 1000 Sixteenth Street, NW, Washington, D.C. 20036.
- Olcott Forward, Inc. *Smart Spending*. 234 N. Central Avenue, Hartsdale, New York 10530.
- Social Security Administration. *Teachers Social Security Kit Folder*. Office of Information, Baltimore, Maryland 21235.

PERIODICALS

- Changing Times, The Kiplinger Magazine*. 1729 H Street, NW, Washington, D.C.
- Readers Digest*, "Five Common Frauds and How to Avoid Them." Pleasantville, New York, December, 1967.
- Textile Topics*. Celanese Fibers Marketing Co., Fifth Avenue, New York, New York.

FILMSTRIPS

Association—Sterling Films, 600 Grand Avenue, Ridgefield, New Jersey.

- "The Role of the Consumer"
- "Consumers in Action".

Guidance Associates, New Jersey. "Exploited Generation."

Household Finance (H.F.C.) Corporation, Prudential Plaza, Chicago, Ill.

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| "Spending Your Food Dollar" | \$1.75 |
| "Your Wardrobe and You" | \$1.75 |
| "Managing Your Clothing Dollar" | \$1.75 |
| "Your Automobile Dollar" | \$1.75 |
| "You the Shopper" | \$1.75 |
| "Your Money's Worth in Shopping" | \$1.75 |

Institute of Life Insurance, 277 Park Avenue, New York, New York. "Dollars for Security."

Ohio Consumers Loan Association, 79 E. State Street, Columbus, Ohio.

- "Your Money Matters"
- "You Take the Credit"

FILMS

American Banking Association, Banking Education Comm., 90 Park Avenue, New York, New York 10016. *Managing Your Money.*

Association Films Inc., 600 Madison Avenue, New York, New York 10022. *Personal Money Management. The Wise Use of Credit.*

Association—Sterling Films, 600 Grand Avenue, Ridgefield, New Jersey.
Time and a Place to Grow.
Protection for People

E. I. Dupont Company, Wilmington, Delaware. *Facts About Fabrics.*

Modern Talking Films, Inc., 3 East 54th Street, New York, New York 10022.
Harvey Dilemma.
Credit—Man's Confidence in Man.

National Consumer Finance Association, 1000—16th Street NW, Washington, D.C. 20036. *Personal Financial Planning.*