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ABSTRACT

The guide presents consumer concepts and generalizations related to five instructional areas of the home economics program: clothing and textiles, foods and nutrition, housing and home furnishing, human development and family relations, and management of finances, resources, and services. Each of the five instructional areas includes: (1) performance objectives (for middle school/junior high school, high school, and community college/adult levels) corresponding to concepts for 14 areas of consumer education, (2) instructional strategies (learning sequences for the various levels which include objectives, activities, student evaluation procedures, instructional materials, and resource lists), (3) suggested learning experiences for individual or group projects listed according to educational levels, and (4) a supplementary resources list. The guide also contains materials on course design for use in developing consumer education programs and suggestions for learning experiences to promote outreach to school and community. A 14-page section lists professional resources, instructional resources, and selected sources of consumer information and assistance. Thirty-two pages of drawings to be used with overhead projectors to illustrate specific learning strategies conclude the guide. (Author/MS)

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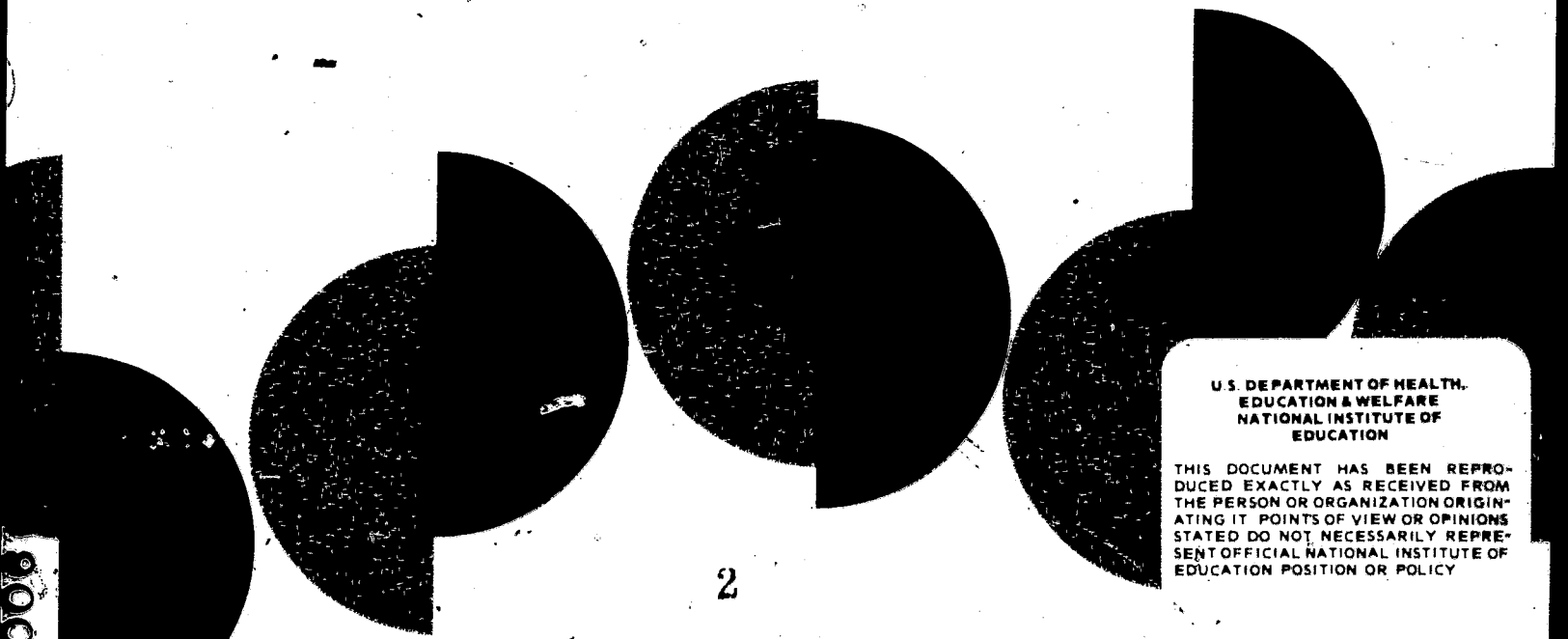
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consumer and home-making education



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Foreword

The eighth recommendation of the California Commission for Reform of Intermediate and Secondary Education (RISE) calls for us to emphasize throughout the curriculum of our schools "social concepts that reflect present and future needs and concerns," and the commission identified consumer education as one of those needs and concerns:

Instruction should acquaint learners with the processes used in producing and distributing goods and services. Learners should be taught how to discriminate among the many persuasions, products, and services in the consumer marketplace and how to determine their value. Instruction should also be directed toward developing the functional skills needed to manage income, negotiate business matters, and adopt the attitudes and practices of a wise consumer.

Although this publication, *Instructional Patterns for Consumer and Homemaking Education*, was not prepared in direct response to the RISE commission's recommendation, it does suggest the objectives, strategies, and learning experiences needed for meeting the intent of that recommendation. Along with its companion document, *Curriculum Design for Consumer Education*, this publication explores the economic-psychological-sociological questions related to the purchasing and consuming of goods. However, in a much broader sense, the two publications provide the framework for teaching consumer education in these times when the decisions in the marketplace, the community, and the home are so critical to our way of life—to our survival as a society. As one of the documents points out, "Recognizing that the choices of each of us have an impact on the lives of all can help us become more responsible citizens."

As educators, we must help our students understand that we share a world that each day becomes smaller than it was the day before. It becomes smaller because it must house more people, feed more people, share with them its wealth. It becomes smaller because its resources become fewer in number and because the waste from its inhabitants becomes a greater burden than it was yesterday. The world becomes smaller because distances continue to be reduced by a mankind that inhabits the land, by a mankind that establishes values for the resources of that land.

We must also help our students understand that we set values each day—for the air we breathe, the water we drink, the food—and the oil—we buy in the marketplace, and we set values for a generation to come. Today, in fact, we are deciding by our very actions or our failure to act whether another generation will come or not. It will matter little to teach these students how to extract the last bit of oil from shale if we then use the oil to feed voracious engines that burn dry in the race for a faster life-style.

It is our goal in consumer education to help students improve their roles as allocators of resources and as purchasers-consumers of the world's products—to help them achieve satisfying life-styles that are in harmony with their world. And that education must begin as early as possible. This publication outlines a curriculum for consumer and homemaking education from the early years through the community college, and the curriculum was developed with this goal in mind: "So that constructive and responsible attitudes and an understanding of the means of achieving a satisfying life-style can be developed, the concepts on which such attitudes and understanding are based must be taught from early childhood."

As consumers in today's marketplace, our students must understand what alternatives are available to them, what the choices mean, what the consequences of their actions will

be—not only in personal terms but also in terms of the effect on the larger world society. The choices are clear, and there seems to be time for our students to be taught how to make choices that will help them (and us) emerge from the crises of these times and reach a better tomorrow.



Superintendent of Public Instruction

Preface

The Innovative Curricula in Consumer Education (INCINCE) project was designed to assist school district personnel to initiate, improve, and expand consumer education programs in the California public schools. The project comprised three phases: Phase I involved the development of consumer education concepts and generalizations which identified the information that individuals need to be knowledgeable and competent consumers. Materials were developed which are interdisciplinary in nature and which can be utilized in kindergarten through adult education programs. The State Department of Education published that material in 1974 in *Curriculum Design for Consumer Education, Kindergarten Through Grade Fourteen*. The *Curriculum Design* may be purchased from the Publications Distribution Unit, State Department of Education.

In Phase 2 of the project, the *Curriculum Design* was used as the basis for program development. The concepts and generalizations were related to the five instructional areas of the home economics program: child development and family relations; clothing and textiles; foods and nutrition; housing, equipment, and furnishings; and management of resources. Instructional materials were developed for use at the junior high school, senior high school, community college, and adult education levels. Materials include content organizers, learning experiences, evaluation instruments, and selected resources. All of the materials were field tested in selected schools and then revised or modified as necessary. They are included in this publication, *Instructional Patterns for Consumer and Homemaking Education*.

Phase 3 of the project involved the piloting and field testing of the instructional patterns throughout all revisions. A booklet will be available soon on the model demonstration sites and the school communities which they serve.

This project was developed by the Bureau of Homemaking Education with the idea that all teachers who could profit from the use of the materials would adapt them to their special needs and utilize them to improve the consumer competence of the students they serve.

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Instructional Patterns for Consumer and Homemaking Education

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Consumer Emphasis/Clothing and Textiles

Performance Objectives for the Consumer Emphasis

Instructional Strategies

Clothes for You

• Label Readers

Decisions! Decisions!

A Reflection of Myself

Comparison Shopping

When a Bargain Is a Bargain

The Right to Know

What Is Important to You

You and the Care Label

Suggested Learning Experiences

Ecology Bulletin Board

Instructional Resources

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer</p> <p>LIFE-STYLES</p> <p>Interpret ways in which the life-styles of individuals and families reflect differences and similarities in values, goals, and use of resources to meet clothing wants and needs.</p> <p>Demonstrate understanding of the influence of social, cultural, and economic factors on choice of clothing.</p> <p>Analyze ways in which accurate perception of personal values, goals, and resources contribute to freedom of choice among alternatives in achieving clothing goals.</p> <p>Appraise constraints encountered in achieving clothing goals.</p> <p>AVAILABLE CONSUMER RESOURCES</p> <p>Relate the accurate perception, development, and utilization of resources to the potential for achieving clothing goals.</p> <p>Appraise resources available to individuals and families to satisfy clothing needs and wants.</p> <p>Analyze the effect of availability and nature of resources on the range of choices available in achieving clothing goals.</p> <p>Relate the ability to perceive and manage resources to satisfactions and goal achievement in clothing.</p>	<p>Use available resources to become the kind of person you want to be.</p> <hr/> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Relate self-image to the way in which one dresses. Identify ways in which clothes reflect personal interests.</p> <p>Evaluate the influence friends have on the way in which one dresses.</p> <p>Relate personal values to clothing goals.</p> <p>Trace ethnic origins of current fashions.</p> <p>Examine problems that may be encountered in expressing one's self through clothing.</p> <p>Accept differences in clothing values and goals of peers.</p> <p>Identify resources available for meeting personal clothing needs.</p> <p>Demonstrate ways in which available clothing resources can be substituted for more limited ones in achieving goals.</p> <p>Relate the use of one resource for clothing to the effect it has on the use of other resources.</p> <p>Analyze ways in which the use of personal and family resources can extend clothing choices.</p> <p>Relate the cost of using a resource for grooming and clothing to what must be given up because of its use.</p> <p>Consider the effect of the use of family resources for clothing on other family members.</p>

Performance Objectives for the Consumer Emphasis

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Examine ways in which clothing reflects personal life-style.

Examine ways in which life-style influences dress. Evaluate the influence of various social groups on personal clothing and grooming.

Clarify the personal image they wish to project through clothing and grooming.

Explore cultural traditions which have influenced their personal clothing and grooming attitudes.

Analyze cultural, social, and economic factors which influence their choice of clothing.

Analyze ways in which clothing values and goals may change at various stages of the life cycle.

Examine the degree to which values and goals related to clothing are consistent with personal values and goals in other aspects of their lives.

Examine ways in which patterns of work and leisure affect clothing values and goals of individuals and families.

Relate the individual's desire to participate in the dominant culture of society to the manner of dress.

Evaluate the influence that mass media has had on personal or family clothing and grooming values.

Accept difference in clothing values and goals expressed by other individuals and families in the community.

Develop alternatives to some of the constraints individuals and families may encounter in meeting clothing goals.

Analyze constraints imposed by type of employment on self-expression through clothing.

Analyze reasons why it might be important for children to dress in a fashion similar to that of their peers.

Formulate creative ways of dealing with some of the constraints faced in achieving personal clothing goals.

Accurately assess resources available to meet clothing wants and needs.

Assess accurately the resources available for achieving individual and family clothing goals.

Contrast ways in which accurate perception of resources may enhance or limit the potential for achieving clothing goals.

Analyze ways in which accurate perception of resources enhances opportunities for achieving personal and family clothing goals.

Demonstrate how different forms and combinations of resources may be used to produce similar satisfactions in meeting clothing needs.

Substitute available resources for limited ones in meeting personal and family clothing needs.

Analyze ways in which he or she could substitute available clothing resources for more limited ones.

Relate availability and use of resources for clothing needs and wants to the allocation of resources to other individual and family goals.

Develop personal resources to extend options in achieving clothing goals.

Develop personal resources to extend opportunities for meeting individual and family clothing needs.

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>AVAILABLE CONSUMER RESOURCES (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>DECISION MAKING IN THE USE OF CONSUMER RESOURCES</p> <p>Analyze ways in which decisions regarding the use of resources for clothing are affected by the life-style of individuals and families.</p> <p>Relate competition among wants to the necessity for decision making in the allocation of limited resources for clothing.</p> <p>Analyze the effect of interdependence and inter-relationship of decisions in the use of resources in achievement of clothing goals.</p> <p>Consider the effects of decisions regarding the use of resources for clothing on society and the environment as well as on personal and family satisfaction.</p>	<p>Illustrate ways in which decisions related to clothing reflect personal values, interests, and activities.</p> <p>Examine the influence of peers on decisions regarding clothing.</p> <p>Analyze the effects of advertising appeals on clothing choices.</p> <p>Differentiate between clothing needs and wants.</p> <p>Explore the alternatives available in making decisions regarding clothing.</p> <p>Trace the consequences of one decision regarding use of clothing resources on other choices.</p> <p>Identify effects of decisions regarding the purchase and use of certain clothing or grooming products on the environment.</p> <p>Consider the effects of decisions regarding clothing on other family members.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

- Weigh the cost of using resources for present clothing wants and needs in terms of resources no longer available for long-term goals.
- Relate effective use of resources to the achievement of clothing goals.
- Weigh the effect of their use of resources for clothing on other family members.

- Explore the use of family and community resources to extend opportunities for achieving clothing goals.
- Relate effective management of resources to flexibility in achieving clothing goals.
- Evaluate the use of limited resources to meet individual and clothing needs.

- Examine ways in which decisions related to clothing reflect the life-style of the individual.
- Examine ways in which decisions regarding the use of resources enhance or limit the individual's potential for achieving clothing goals.
- Examine social and economic factors which influence clothing decisions.
- Establish priority of clothing wants and needs in relation to value, goals, activities, and resources.
- Analyze how current clothing choices may be dependent upon a preceding clothing choice.
- Examine the limitations placed on future choices by present decisions regarding the use of clothing resources.
- Defend the generalization that instinct, emotion, and reason play significant roles in making intelligent clothing decisions.
- Consider the needs of other family members when making clothing decisions which require substantial use of resources.
- Question clothing and grooming choices and practices which deplete scarce natural resources.

- Analyze ways in which the life-style of an individual or family may affect decisions regarding the use of available resources for clothing.
- Relate the availability of resources to the range of clothing choice.
- Balance the roles of emotion and reason in making clothing decisions.
- Assign priorities in clothing needs and wants in relation to individual and family values, goals, and resources.
- Analyze the effect of immediate clothing decisions on future clothing goals of family members.
- Harmonize needs and wants of individual family members in relation to family goals.
- Modify the decision-making process according to the nature of the clothing choice, the individual involved, and the resources to be used.
- Consider the effect of major clothing decisions on related clothing choices of family members.
- Predict changes in decisions in the use of clothing resources in succeeding stages of the life cycle.
- Examine consumer decisions related to grooming appliances and aids which deplete limited natural resources.



Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace</p> <p>CONSUMER EARNING</p> <p>Relate career choice to clothing requirements of individuals.</p> <p>Relate source and level of income to the amount of time and money available to achieve clothing goals.</p> <p>CONSUMER SPENDING</p> <p>Relate decisions regarding the use of income to the allocation of resources to achieve clothing goals of individuals and families.</p> <p>Relate accurate perception and utilization of available resources to the ability to achieve clothing goals.</p> <p>Evaluate clothing plans to flexibility and effectiveness in the use of resources to meet individual needs and preferences.</p> <p>CONSUMER SAVING</p> <p>Relate the use of savings to the accomplishment of clothing goals.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Assess personal abilities and skills which can be used to earn money for clothing and grooming needs.</p> <p>Identify source and amount of personal income that could be used for clothing.</p> <p>Relate personal clothing expenditures to the family clothing budget.</p> <p>Compare clothing needs and resources available during vacation and school months.</p> <p>Identify resources available to meet clothing needs and wants.</p> <p>Develop a clothing plan in accordance with personal needs and resources.</p> <p>Explore the substitution of personal time or skill for money in developing a spending plan for clothing and grooming.</p> <p>Adapt personal clothing expenditures to needs of other family members.</p> <p>Explore ways of saving for a future clothing or grooming purchase.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Relate job requirements concerning appearance and appropriate dress to the range of choice in making clothing decisions.

Identify the relationship of level of income to money available for clothing needs and wants.

Explore career opportunities in the clothing industry.

At the community college and adult levels, learners will be able to:

Analyze ways in which career choice determines clothing needs.

Assess the effect of the source and level of income on time and money available to meet individual and family clothing needs.

Correlate the personal clothing budget with the total spending plan.

Illustrate ways in which an individual's spending pattern affects the ability to satisfy clothing needs and wants.

Design a personal spending plan for clothing that reflects values, goals, interests, activities, and income.

Plan alternative uses of personal time, abilities, and skills to extend resources available for implementing a clothing plan.

Identify elements of an effective clothing plan.

Anticipate changes in clothing needs and resources in planning long-term goals.

Evaluate the spending plan in relation to personal satisfactions received from the accomplishment of goals.

Relate individual and family clothing plans to the total budget.

Examine ways in which clothing goals of the individual or family may be affected by spending patterns as well as money available.

Weigh clothing needs of individual-family members in establishing priorities in use of resources.

Project changes in the clothing budget for succeeding stages of the life cycle.

Assess personal, family, and community resources that can be used to implement the clothing plan.

Evaluate spending plans for clothing for flexibility in meeting changing needs and conditions of family members.

Develop for future clothing needs a savings plan based on personal values, goals, and resources.

Examine ways in which savings can be used during sales to extend resources available for clothing wants and needs.

Relate the use of savings to the ability to meet unexpected clothing emergencies or opportunities.

Develop a savings plan to meet predictable clothing needs of family members.

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p> <p>CONSUMER BORROWING</p> <p>Relate the use of consumer credit to the purchasing power of the consumer at a given time. Appraise (evaluate) forms of credit available for meeting clothing needs of consumers. Analyze the cost of credit to consumers. Interpret legal responsibilities and obligations of consumers and creditors in credit transactions.</p> <p>CONSUMER BUYING</p> <p>Appraise clothing purchases to determine whether they accurately reflect the life-style of the individual or family. Analyze factors that influence consumer decisions in buying clothing. Relate discrimination in choices of clothing products and services to increased satisfaction and improved use of consumer resources. Analyze the effects of technological developments in textiles and clothing and changes in marketing practices on selection and care of clothing.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Explore ways of extending clothing resources through borrowing.</p> <p>Project possible risks involved in borrowing or lending clothing or grooming equipment.</p> <p>Explore the advantages and disadvantages of using lay-away plans for clothing purchases.</p> <p>Formulate guides for borrowers and lenders of clothing.</p> <p>Analyze recent clothing purchases to determine whether they accurately reflect values, goals, wants, needs, or desired life-style.</p> <p>Assess recent clothing purchases to see whether they reflect personal wants and interests.</p> <p>Contrast the influence of family expectations and peer pressure in clothing choices.</p> <p>Analyze the effects of advertising appeals on wants related to clothing and grooming products.</p> <p>Compare the amount of money spent for clothes with the amount spent for grooming equipment and products.</p> <p>Interpret information given on tags and labels of fabrics, clothing, or grooming products.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

<p>Use available resources to shape a desired life-style.</p>	<p>Use available resources to create and maintain an environment for living.</p>
<p><i>At the high school level, learners will be able to:</i></p> <ul style="list-style-type: none"> Analyze ways in which consumer credit can offer opportunities to extend resources for clothing at critical times. Consider the limitation put on future clothing choices by using credit for present clothing purchases. Compare sources of credit for clothing in relation to cost, availability, and convenience. Analyze the true cost of using consumer credit for clothes in terms of increased cost of the item, commitment of future income, and satisfactions derived from the purchase. Identify some of the possible consequences of misuse of consumer credit for clothes. Cite provisions in state and federal laws that protect consumers in the use of credit. Explore alternatives to the use of credit by reordering priorities and reassessing resources. 	<p><i>At the community college and adult levels, learners will be able to:</i></p> <ul style="list-style-type: none"> Analyze ways in which consumer credit could be used effectively to achieve clothing goals and maintain a desired life-style. Consider consequences resulting from the misuse of credit or inability to meet credit obligations. Assess the special services offered to charge customers by department stores and specialty clothing shops. Evaluate sources of credit available for clothing or sewing equipment. Analyze the cost of using consumer credit for clothing in relation to increased cost and alternative goods and services that could have been purchased. Assess legal responsibilities and obligations incurred in credit transactions. Identify major federal and state laws that protect consumers in the use of credit. Explore alternatives to the use of credit for clothing through reordering goals and priorities and creative utilization of available resources.
<ul style="list-style-type: none"> Justify recent clothing choices in relation to personal values, goals, and resources. Identify clothing services available to consumers. Analyze physical, social, and emotional needs which influence clothing purchases. Evaluate clothing and grooming advertisements in terms of reliability, accuracy, and psychological appeal. Evaluate the various types of retail clothing stores to determine which most nearly meets personal needs in various situations. 	<ul style="list-style-type: none"> Analyze clothing buying patterns to determine whether they accurately reflect the life-style of the individual or family. Evaluate the use of clothing services in relation to individual and family requirements. Assess the influence of availability of resources on clothing decisions. Identify factors that influence selection of shopping facilities for clothing and textiles.

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER BUYING (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Compare prices, merchandise, and services offered in discount stores, specialty shops, and department stores.</p> <p>Use comparison shopping to explore alternatives available in choosing a garment or textile fabric.</p> <p>Develop buying guides that would be of assistance in future clothing purchases.</p> <p>Relate care of clothing and grooming purchases to satisfaction derived from their use.</p> <p>Describe a responsible, courteous, and ethical manner of shopping.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Evaluate time and effort expended in comparison shopping for clothes in terms of the garment to be purchased, the amount of money involved, and the enjoyment derived from shopping as a leisure-time activity.

Evaluate alternative methods of paying for clothing purchases.

Analyze the effects of technological development in textiles on purchase and care of clothing.

Evaluate the intended use of the item in selecting type, quality, and price of garments.

In securing clothing and clothing services, explore alternatives which are available through community thrift shops, swap meets, garage sales, manufacturer outlets, or home sewing.

At the community college and adult levels, learners will be able to:

Judge the value of comparison shopping in terms of nature and cost of the garment or service and the personal responsibilities of the consumer.

Relate advertising and comparison shopping to one's knowledge of fashion trends and availability of merchandise.

Relate the intended use of a purchase to acceptable qualities of clothing and textiles.

Identify criteria to look for when purchasing major sewing equipment, clothing care, or grooming appliances.

Assess ways of exchanging clothing and clothing services among family members and friends that provide satisfactions and extend consumer resources.

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community</p> <p>THE CONSUMER AND THE ECONOMY</p> <p>Analyze the interaction of consumption patterns, the clothing industry, and government on the clothing and textile market.</p> <p>Analyze the effect of competition among producers and sellers on the quality and prices of clothing and textiles available to consumers.</p> <p>Analyze the effects of government regulations and policies on the clothing and textile market.</p> <p>COMMUNITY SERVICES</p> <p>Assess the value of community services provided through public and volunteer sources in meeting needs of individuals and families in the community.</p> <p>CONSUMER RIGHTS AND PROTECTION</p> <p>Relate the complexity and variety of products and services in the market to the increased need for protection of consumer rights.</p> <p>Analyze factors that extend or limit the rights of clothing consumers.</p> <p>Interpret the role of government agencies and regulations in consumer protection in the area of textile and grooming products.</p> <p>Evaluate avenues of recourse available to the consumer</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways in which teen-age clothing choices affect the kinds and prices of products on the market.</p> <p>Identify ways in which teen-agers may act as both producer and consumer of clothing.</p> <p>Evaluate the features affecting the price of an item of clothing when first introduced on the market and when that item becomes available in many stores.</p> <p>Identify services and organizations in the community that assist individuals and families with clothing problems.</p> <p>Identify ways to assist community volunteer programs which provide clothing and clothing services.</p> <p>Identify instances in which the right to choose products has been restricted by sales practices. Assess the value of care labeling to the consumer. Identify ways in which consumers' rights to information on clothing and textiles are protected. Accept responsibility to become an informed consumer. Consider possible health hazards of grooming products.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

<p>Use available resources to shape a desired life-style.</p>	<p>Use available resources to create and maintain an environment for living.</p>
<p><i>At the high school level, learners will be able to:</i></p> <ul style="list-style-type: none"> Assess the influence of the youth culture on clothing marketing practices and kinds of merchandise available in the marketplace. Examine the influence of methods of production and distribution of textiles and clothing on cost, quality, and diversity of clothing and textiles available to consumers. Illustrate how competition acts as a control on clothing and textile quality and price. Examine effects of raw material shortages on the type, quantity, and price of textiles and clothing. 	<p><i>At the community college and adult levels, learners will be able to:</i></p> <ul style="list-style-type: none"> Analyze the influence of consumers' life-styles and consumption patterns on variety, quality, and price of clothing in the market. Relate consumer demand to the availability, quality, and prices of clothing and textile products and services. Analyze ways in which consumer acceptance or rejection of fashion trends can affect the clothing industry. Relate the import-export policies of the government to the cost and availability of clothing and textiles.
<ul style="list-style-type: none"> Survey the community to identify volunteer programs which assist individuals and families in the community. Identify personal clothing skills which may be used to assist community programs. 	<ul style="list-style-type: none"> Relate the use of community services which provide clothing to a family's ability to cope during times of financial crisis. Assess the availability and effectiveness of community services related to clothing. Assess ways to contribute personal clothing skills to educational or social programs in the community.
<ul style="list-style-type: none"> Analyze government policies and the practices of the fashion industry which limit the clothing and textile consumers' right to choose from products at competitive prices. Evaluate information on labels and hang tags of clothing and textiles. 	<ul style="list-style-type: none"> Communicate preferences and concerns related to clothing and grooming products and services to sellers and manufacturers. Evaluate the reliability and accessibility of sources of consumer information on clothing and grooming products and services. Relate concerted action of consumers to improved standards and increased information on clothing and grooming products.

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER RIGHTS AND PROTECTION (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Use grooming products and equipment in accordance with directions and intended use.</p> <p>Examine ways in which the Food and Drug Administration protects consumers when they are buying cosmetics.</p> <p>Identify acceptable procedures for returning unwanted merchandise to retailers.</p>
<p>CONSUMER PROTECTION AND THE LAW</p> <p>Relate the complexity in the marketplace to the clothing consumer's need for understanding the law and the avenues of recourse available.</p>	<p>Identify information required by law on clothing and cosmetics.</p> <p>Analyze their legal rights when using the lay-away plan for clothing purchases.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Summarize ways in which misleading advertising, inadequate labeling, and deceptive packaging restrict the consumers' right to full and accurate information on grooming products and equipment.

Identify governmental agencies which enforce laws protecting consumers of cosmetics, clothing, and textiles from false, misleading, and deceptive advertising and packaging.

Investigate the protection offered to consumers under the Flammable Fabrics Act.

Examine provisions of the Flammable Fabrics Act. Evaluate the effectiveness of performance standards established for clothing products and services.

Examine willingness to pay more for safe cosmetics and grooming products.

Exercise his or her consumer right to be heard by communicating needs, preferences, and satisfactions to the fashion industry and local retail stores.

Examine government agencies and trade associations that establish standards of performance for textile fabrics.

Report instances of deceptive, fraudulent, or unfair practices to the proper authorities.

Exercise a consumer right to redress of grievances by returning unsatisfactory merchandise to the store.

Protect consumer interests by dealing with reputable dealers in clothing and grooming products and services.

Utilize avenues of recourse available in the community to solve a consumer grievance relating to the purchase, use, and care of clothing and textiles.

Identify ways in which a warranty may enhance rights of consumers when purchasing sewing or grooming equipment.

Analyze the rights and obligations of both buyer and seller of a credit contract when purchasing a sewing machine or grooming equipment.

Identify the rights and obligations of consumers in using credit for clothing or grooming purchases.

Evaluate the effectiveness of using the small claims court as an avenue of recourse for consumers of clothing and grooming products and services.

Examine the effects of the Flammable Fabrics Act on clothing.

Examine contracts for sewing machines, modeling schools, or weight reduction programs to determine whether they are legally binding.

Identify the procedures for using the small claims court as an avenue of recourse for a consumer complaint on clothing products or services.

Clothing and Textiles

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE ENVIRONMENT</p> <p>Analyze the impact of grooming and clothing consumption patterns of individuals and families on the environment.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Assess the effects of individual clothing and grooming choices and practices on problems of waste disposal and conservation of energy.</p> <p>Identify ways in which plastic bags and excessive packaging contribute to problems of waste disposal and consumption of natural resources.</p>
<p>THE CONSUMER AND THE MEDIA</p> <p>Interpret the impact of mass media and advertising on clothing consumption patterns of individuals and families.</p>	<p>Examine the unifying effect of the media on teen-age fashions and grooming.</p> <p>Analyze the appeals used in clothing and grooming advertisements directed toward teen-agers.</p> <p>Assess personal response to clothing and grooming advertisements.</p> <p>Evaluate the reliability and accuracy of information provided through advertising.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Analyze the collective effects of clothing and personal grooming products on the environment and depletion of resources.

Contrast the effects of grooming and clothing consumption patterns of different life-styles on conservation of resources and waste disposal.

Relate recycling of clothing to waste disposal and conservation of resources.

Evaluate the products and equipment used in the care of clothing in terms of their effects on the environment and energy requirements.

Debate clothing and grooming choices and practices which are harmful to the environment and which deplete scarce national resources.

Identify in the community facilities for the recycling of discarded clothing.

Clarify adjustments in clothing and grooming practices which will conserve scarce resources or preserve the environment.

Weigh personal standards, preferences, and convenience against values of conserving resources and improving the environment.

Analyze ways in which self-awareness can act as a balance to the influence of clothing and grooming advertising.

Assess ways in which mass advertising, merchandising, and franchising have affected clothing consumption and buying patterns of individuals and families.

Interpret some of the social and psychological appeals of cosmetic and grooming advertisements.

Use advertising as a source of buying information, awareness of fashion trends, and knowledge of what is available in the marketplace.

Assess personal motivation and buying habits that are affected by clothing and grooming advertisements.

Evaluate information provided through the media and advertising to determine accuracy and reliability.

Analyze the marketing research techniques and merchandising strategies used in clothing and grooming advertising.

Instructional Strategy Junior High School Level

CLOTHES FOR YOU—A learning sequence designed to assist students in planning clothing purchases

Objectives

Given a specific amount of money, students will be able to coordinate a wardrobe that reflects personal values, interests, and activities. They will be able to:

- Combine four clothing choices to make five outfits.
- Relate clothing choices to personal values, interests, and activities.
- Assess the effect that one choice of clothing has on other clothing selections.

Generalizations

Decisions in the use of resources to meet clothing needs reflect differences in life-styles of individuals.

- Clothing choices reflect personal values, interests, and activities.
- Decisions on the use of clothing resources are interrelated.

Teachers can use the following activities to teach about the importance of planning clothing purchases.

- Give each student an amount of play money (adapt the amount to the student group) and teen fashion catalogs or magazines from which to shop for clothing for a wardrobe. Each student will do the following:
 - Buy four separate items of clothing that can be combined into five outfits (pants, tops, shirts, and so forth).
 - Cut out pictures of the garments selected.
 - Include information about color, fabric, and price.
 - Compare choices with a friend.
 - Make a label or hang tag for the garments.
- Have the students discuss the shopping experience with a friend.
 - Did you plan your purchases, or did you just buy what you liked?
 - How did you decide what to buy?

Did you have enough money to buy exactly what you wanted?

What trade-offs did you make? Why?

Which cost the most? The least?

Were your choices similar or different?

- Have the students consider their choices:
 - What did you buy?
 - Where will you wear them?
 - Can you combine the separates to make five outfits you would wear?
 - How many of your choices fit into your present wardrobe?
 - Which of the outfits would you wear most often? Why?
 - What accessories will you need to complete your "look"?
- Have the students explore reasons for their choices.
 - Why did you choose these particular garments?
 - Are you happy with your choices?

What did you choose first?
 How did it affect your other choices?
 Would you change something if you could have your money back?
 Are there times you can return or exchange purchases?
 If you could buy one more item, what would you buy? Why?
 Why are these choices right for you?

- Have the students compare their selections from the catalog with similar garments in two stores where they shop for clothing. Compare the following:

Style features
 Fabric
 Price

- Have students identify personal clothing goals:

Immediate goal
 Long-range goal

- Have the students assess resources available with which to achieve goals:

Money
 Personal resources
 Family resources

- Have the students explore ways of extending resources for immediate and long-term goals, such as:

Develop shopping abilities.
 Increase sewing skills.
 Earn money to buy clothes.
 Improve skills in caring for clothes.

Evaluation

- Have the students develop guidelines for planning a clothing purchase:

Identify needs and wants.

Consider activities, interests, and present wardrobe.

Decide how much you have to spend.

Look for things that go-together.

Shop for the best buy for you.

Choose clothes that you like and that feel good.

Resources

Catalogs and magazines.

Play money.

"Selecting Teen Fashions," Sears Information Services, Sears, Roebuck and Co.

Young Fashion Forecast (filmstrip). Sears, Roebuck and Co., Consumer Information Services, Department 703, 303 East Ohio Street, Chicago, IL 60611.

Instructional Strategy Middle and Junior High School Levels

LABEL READERS—A learning sequence designed to increase awareness of values of following instructions on permanent care labels

Objectives

Students will be able to accurately interpret and use information on care labels to increase their satisfaction with clothing. They will be able to:

- List legal requirements for care labels on clothing and fabrics.
- Identify care instructions provided on a specific permanent care label.
- Ask for care labels when buying fabrics.
- Follow instructions on care labels.

Generalizations

The appearance and life of a garment is dependent upon the care it receives.

- Permanent care labels provide instructions for acceptable care of the garment or fabric.
- Permanent labels that provide instructions for the care of clothing and textiles are required by law.

Teachers may use the following activities to teach about care labels:

- Display a garment currently popular with students and ask the following:
 - Would you like to own one?
 - If it belonged to you, how would you take care of it?
 - What could happen if you didn't give it the right care?
 - Can you tell what care it needs by just looking at it?
 - What do you need to know to keep it "like new"?
- Explore consumer information protection provided by care labels. Students will do the following:
 - Discuss the need for information on the care of fabrics.
 - Review regulations of the Federal Trade Commission regarding permanent care labels for clothing and yardage.

Locate the care label in a garment.

Examine care labels for ready-to-wear garments and those for fabrics.

Discuss how to obtain a care label when buying fabric.

- Use a "pocket pacer" to assist students in reading and interpreting instructions on care labels. Distribute a care label, a "pocket pacer," and Clues for Label Readers with clue sheet to each student. (Dittoed copies of labels may be used if real labels are not available.)

Students will select clues from the information on the label and record the clues on the clue sheet. Assign "5" points for correct choices and "0" points for incorrect ones.

Students will rate themselves as label readers.

- Distribute brief descriptions of situations or cartoon sequences that help to relate the use of information on care labels to the appearance of clothes and the satisfaction of the wearer:

Jan rated 15 points as a label reader. When she washed her sweater, she looked for the

Care label and followed directions carefully. Even after ten washings, her sweater looks like new.

Sue rated 30 points as a label reader, but she tossed her new wool sweater in the washer with hot water and then put it in the dryer. When she took it out, it was the right size for her little sister.

Have the students discuss the situations:

What is the difference between the two girls?
Is it enough to know what the care label says?
What else is necessary?

Is it harder to learn what you should do or to do it?

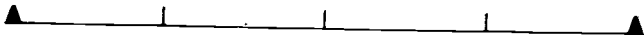
What other factors contribute to care of clothing?

Evaluation

- Have the students compare themselves with Jan and Sue and rate themselves as a "caretaker" of clothes.

Careless
Sue

Careful
Jan



- Students will consider what they need to do to move closer to Jan's end of the continuum.

Use the information on your label to select the correct clues to care labeling:

Pull the inserted clue sheet and select your clue to care labels.

Record your choice on the clue sheet.

Pull the clue sheet again to discover the points earned for each clue.

Rate yourself as a label reader.

Resources

Clothing and Fabric Care Labeling. (pamphlet #036A). Consumer Product Information Center, Public Documents Distribution Center, Pueblo, CO 81008.

Garments for display.

Permanent Care Label (filmstrip and record). J.C. Penney Co., Educational Relations, 1301 Avenue of the Americas, New York, NY 10019.

Pocket pacer and care labels.

Vanderhoff, Margil. *Clothes: Part of Your World*. Boston: Ginn and Co., n.d.

Contracts Resources: On Guard! A Guide for the Consumer Pages 1-13	
1. When signing a contract, make sure all promises made to you verbally are _____	1. In writing
2. If all blanks in a contract are not filled in, you should _____ so the dealer can't fill in the blank spaces at a later date.	2. Draw a circle with a line thru it "O"
3. If you buy a used car "as is" or "with all faults" who is responsible for the defects in the automobile?	3. You are.
4. Why is it important to make installment payments on time? _____ _____	4. The car may be repossessed by the seller and after selling the car, he may sue you for the money you still owe on the contract.
5. What types of charges or costs are required to be disclosed in a retail installment contract? 1. _____ 3. _____ 2. _____ 4. _____	5. Cash price, insurance costs, finance charges, annual percentage rate
6. Any payment in a contract which is more than twice the regular installment payment is a "_____"	6. "Balloon payment"
7. Contracts are commonly assigned or sold to banks or finance companies. (true-false) _____	7. True
8. If you find your revolving charge account statement is not correct, what should you do? _____ _____	

POCKET PACER

(The questions used in the sample pocket pacer relate to contracts. However, teachers can use the pocket pacer to help students study any area of consumer education.)

Instructions for Using Pocket Pacer

1. Pull the insert page up to reveal the first question.
2. Read the question and write your answer in the space provided.
3. Raise the insert and check your answer with that given in the answer column at the right.
4. If your answer is correct, continue to the next question; if wrong, correct your answer.
5. Continue through the series of questions.

CLUE SHEET FOR LABEL READERS

Rate yourself as a label reader:

Clues	Points
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
Total	_____

If you scored:

25-30 points, your clothes must be glad they belong to you

15-20 points, your clothes may be looking for help

5-10 points, your clothes may want to leave home

CLUES FOR LABEL READERS

1. The care label should be:

- a. Read and used a. +5
b. Ignored b. 0

2. The care label is in the garment because:

- a. The manufacturer wants it there. a. 0
b. The law requires it. b. +5

3. The care label should be:

- a. Removed before washing a. 0
b. Left in garment until it wears out b. +5

4. This garment should be:

- a. Washed in hot water a. _____
b. Washed in cold water b. _____
c. Dry cleaned c. _____

5. This garment should be:

- a. Hung on line to dry a. _____
b. Tumbled dry b. _____
c. Dried flat c. _____

6. This garment should be pressed:

- a. With a hot iron a. _____
b. With a warm iron b. _____
c. Not at all c. _____

Instructional Strategy Junior and Senior High School Levels

DECISIONS! DECISIONS!¹—An instructional strategy designed to help students to apply the decision-making process to buying fabric

Objectives

Students will be able to examine the decision-making process in relation to buying fabric.

Appraise potential purchases on the basis of personal values, income, and intended use, as well as quality and price.

Relate accurate interpretation and use of product information to increased consumer satisfaction.

Generalizations

Consumer buying ability contributes to making informed buying decisions based on personal needs, wants, goals, and resources.

Buying goods and services requires decision making.

Collecting and studying information before buying contributes to more effective decisions.

Teachers may use the following activities to teach about the importance of informed decision making.

- Distribute the instrument "Select-a-Fabric" to help students examine personal values related to fabric selection.

From a collection of fabric swatches, have students select five fabrics that they are attracted to or that they would buy on "impulse."

Have the students evaluate their choices in terms of their responses on the "Select-a-Fabric" form.

Which choices were consistent with the values expressed?

Where were they not consistent?

Relate fabric selection to personal needs, wants, goals, and resources.

Take a new look at "Select-a-Fabric," and revise responses, if necessary.

- Organize a fabric shopping spree to explore a fabric buying situation using the decision-making process.

Display patterns, pattern books, fabric swatches, and catalogs.

Assign each student a fixed amount of money to be spent on pattern and fabric.

Students "buy" a pattern and fabric using the "Fabric Check" instrument.

- Discuss and evaluate information obtained on the "Fabric Check" instrument.

What type of fabric did you choose? Why?

Is it consistent with your values?

What problems or frustrations did you encounter while shopping?

Did you read the label or bolt information?

Why or why not?

What additional information would have helped you make the selection? Where would you get the information?

- Read the label or bolt information for the particular fabric chosen:

Write the information on the back of the "Fabric Check" instrument.

¹This strategy was developed by Sandy Pleuler, Arroyo High School, El Monte Union High School District.

- What type of label or bolt information would you find helpful when actually purchasing fabric?

List and discuss labeling information required by law.

Evaluation

- Assign the actual purchase of fabric for a project; give the students a list of recommended stores.

Students will complete the instrument "Bolt Broadcast" or "What did the label tell you?" after purchasing the fabric.

Students will rate their selections with values identified on the "Select-a-Fabric" continuum.

Resources

- "Bolt Broadcast" instrument (page 27)
- "Fabric Check" instrument (page 27)
- Fabric swatches and catalogs with fabric sections that include buying information
- Patterns and pattern books that meet class requirements and that feature buying information
- "Select-a-Fabric" continuum (page 26)

SELECT-A-FABRIC

Type of garment:

Intended use:

"Look" you want to achieve:

Rate your values concerning fabric selection by placing an X at a point on the scale that represents your choice.

TEXTURE

Soft

Crisp

COLOR

Light

Dark

Bright

Subdued-neutral

CARE

Dry clean

Hand wash

Machine wash

FINISH

Wrinkles

No wrinkles

WEAVE

Closely woven

Loosely woven

EASE OF SEWING

Easy: solid color;
closely woven

Difficult: plaid,
one-way design,
loosely woven

COST PER YARD

Less than \$1

\$5 or more

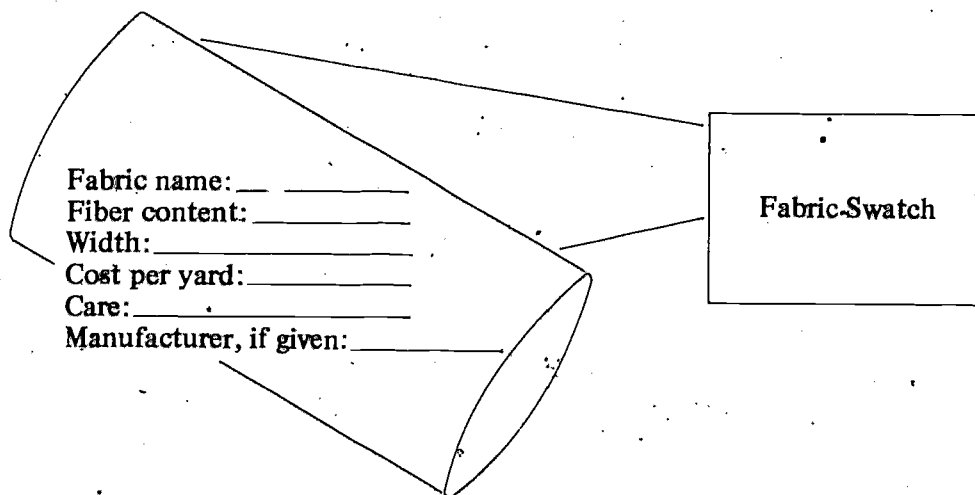
Using the above information, write a summary of the qualities you will consider when buying fabric for this project.

FABRIC CHECK

Check no.: _____	Amount: _____
Date.: _____	To: _____
Pattern name: _____	Price: _____
Pattern number: _____	Pattern view: _____
Fabric needed is:	
36" wide _____ yds.	@ _____
45" wide _____ yds.	@ _____
60" wide _____ yds.	@ _____
Interfacing/lining/underlining _____ wide _____ yds.	@ _____
Notions (thread, zipper, trim, and so forth) needed	Total cost _____

Name: _____	Check no.: _____
Class: _____	
Period: _____	
Pay to the order of _____ \$ _____	
_____ Dollars	
_____ High School Bank	
Signed _____	

**Bolt Broadcast
or
What did the label tell you?**



Instructional Strategy High School Level

A REFLECTION OF MYSELF—An instructional strategy designed to help high school students explore ways in which clothing choices express the life-style of the individual

Objectives

Students will be able to examine ways in which clothing reflects personal life-style. They will be able to do the following:

- Identify personal values expressed through clothing choices.
- Assess factors that influence satisfactions from clothing choices.
- Clarify the personal image they wish to project through clothing.

Generalizations

Cultural, social, and economic factors influence the life-styles of individuals and families.

- Clothing reflects social attitudes and values.
- Clothing is related to group identification and acceptance.
- Clothing reflects the individual's self-concept.

Teachers may use the following activities to teach students about the effects of clothing choices.

- Use the instrument "Clothes That Never Go Places" for students to investigate their experiences with unsatisfactory clothing choices. Students will individually evaluate their experiences with clothes.

Have you had some of these experiences?

Can mistakes in choices highlight what we really want from our clothing?

Which mistakes are most critical for you?

Why did you make some of these choices?

Students will share their experiences in small groups.

Are there similarities in problems?

Which mistakes are made most frequently?

- Interpret student responses in relation to personal values.

Identify clothing values expressed in student responses such as the following:

- Personal identity
- Approval—belonging
- Comfort—convenience
- Economy—fashion

Students will rank the values expressed in order of importance to themselves.

Students will relate the information gained to personal values and patterns of living. They will respond to the following questions:

What personal values are reflected in your responses?

What do your responses say about your activities and interests?

What constraints does the type of job you have impose on self-expression through clothing?

- Have each student complete a personal analysis of the responses to discover strengths and weaknesses as a consumer. Ask each to do the following:

Look for a pattern in your responses.

In which category do you find the following:

Greatest number of items checked "frequently"

Greatest number of items checked "seldom"

Consider the categories in which you made fewest or no errors.

Decide how you avoided mistakes.

Share your competencies with the class.

Investigate areas in which the most mistakes happened.

Consider reasons for errors.

Identify three things you could do to improve your clothing choices.

- Have the students consider factors that make clothes acceptable and enjoyable. Ask them to do the following:

Examine your personal wardrobe and put together a complete outfit that says "Me"—the way I like to look."

List the items you chose.

Analyze why you like them.

Think about why you bought them.

Define why this really expresses "Me."

Evaluation

- Use the analysis of errors on clothing choices and the successes of the favorite outfit as a guide to planning.

Consult fashion magazines, catalogs, and clothing advertisements in newspapers or your favorite shops.

Select a basic wardrobe that expresses your personal values and life-style.

Resources

Clothing Communicates (#83660) (Filmstrip and record) Educational Relations, J. C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019.

Concepts and Generalizations. American Home Economics Association, 2012 Massachusetts Ave., N., Washington, DC 20036.

Paolucci, Beatrice, Theodora Faiola, and Patricia Thompson, *Personal Perspectives* (Chapter 12). New York: Webster Division, McGraw Hill Book Co., 1973.

Simon, Sidney B., et al. *Values Clarification: Handbook of Practical Strategies for Teachers and Students* (Strategy #64, Clothes and Values). New York: Hart Publishing Co., Inc., 1972.

Strum, Mary Mark, et al. *Guide to Modern Clothing*. New York: Webster Division, McGraw Hill Book Co., 1973.

CLOTHES THAT NEVER GO PLACES

Have you ever had the following experiences with your clothes? Put a check in the column that expresses your feelings: S—seldom; O—occasionally; F—frequently.

S	O	F	Feeling or experience
			It makes me feel ugly, fat, skinny, dumpy, or too tall.
			It makes me look freaky.
			It isn't right for the places where I go.
			I am allergic to the fabric, and it causes a rash.
			It doesn't help me create the "image" or "life-style" that I want to project.
			My boss won't let me wear it to work.
			It costs too much to dry clean and will fall apart if I wash it.
			It must be ironed and I don't have time.
			My friends will laugh at me if I wear it.
			It makes me stumble when I have to run from class to class.
			The sleeves don't fit right—I can't raise my arm.
			It takes too much time to put on after physical education.
			My boyfriend doesn't like it.
			My mother thinks it isn't decent and won't let me wear it.
			A girl at school that I can't stand has one just like it.
			The buttons, zipper, and snaps keep coming open.
			It looks like something my mother would wear.
			It's just not "in."
			It doesn't make me feel good—"no psychic value."
			I bought it on sale and don't have anything to go with it.

Instructional Strategy High School and Community College Levels

COMPARISON SHOPPING—A learning sequence designed to assist students in exploring alternatives before making clothing decisions

Objectives

Students will be able to evaluate time and effort expended in comparison shopping for clothing in relation to the garment to be purchased, the resources available, and enjoyment of the shopping experience. They will be able to do the following:

- Compare sales policies, services, and accessibility of shopping facilities available in the community.
- Formulate criteria for the selection of shopping facilities to meet personal requirements.
- Identify alternatives available in meeting identified clothing needs.
- Assess effectiveness of comparison shopping in achieving clothing goals.

Generalizations

- Comparison shopping is one way of securing the best value in meeting identified needs and wants.
- Retail sales outlets differ in sales policies, merchandising methods, services, and prices to meet requirements of consumers.
- Consideration of alternatives available in the marketplace to meet identified needs may contribute to increased satisfactions from clothing choices.
- Accessibility and convenience of shopping facilities, nature and cost of the purchase, as well as resources available to the consumer determine the effectiveness of comparison shopping for clothing.

Teachers may use the following activities to teach about the importance of exploring alternatives before making clothing choices.

Situation

Susan Smith, a young woman who attends community college and who has a part-time job as a typist, needs a coat that can be worn to school and work. After looking at her wardrobe and examining her budget, she decided that she could spend \$35 for the coat. She would like a navy blue, double-breasted, three-quarter-length style she saw in her favorite fashion magazine. Since her clothing budget is limited, she would prefer to have a coat that could be washed or cleaned at the neighborhood coin-op cleaners. Where will she shop, and how will she decide which coat to buy?

- Have the students investigate the alternatives available to Susan in shopping for her coat in the community. View the filmstrip *Umpteen Ways People Shop*, or brainstorm facilities available locally.
- List the possible alternatives on the chalkboard, overhead transparencies, or chart paper:
 - Department store
 - Specialty shop
 - Discount store
 - Factory outlet
 - Thrift shop
 - Mail order catalog
 - Street vendor
 - Swap meet
- Organize the students into teams or groups to investigate the availability of each type of

facility in the community. The groups will do the following:

Use newspaper advertisements, telephone directory, personal experience, or an actual community survey.

Report the findings to the class, using the check sheet "Where Can You Buy It?"

Compile the findings of the groups regarding the characteristics of the various facilities.

Include the following:

Types of merchandise

Range in prices

Types of services

Shopping environment

Using information gathered by the groups, develop a chart to provide a profile of shopping alternatives available in the community.

Have the students explore their shopping preferences. Ask the following questions:

Where did you make your last clothing purchase?

Why did you choose that particular store?

Do you shop there frequently?

Are there advantages in having a favorite shop?

What factors influence your choice of a place to shop?

- Have the students do comparison shopping for Susan's coat.

Working individually or in groups, students will explore the alternatives available to Susan, using the shopping situations that represent those available in the community.

They will report the results of the comparison shopping experience to the class, including the following:

What priorities were established?

Which coat did you buy?

Were you able to get exactly what you wanted?

What trade-offs were necessary?

Which priorities did you consider most important?

What considerations influenced your decisions?

Would you be willing to accept that alternative for yourself?

Where did you shop for the coat?

Why did you choose those places?

What special problems might the choice of certain facilities present?

Evaluation

- Students will be able to assess the value of comparison shopping for clothing. Each will summarize factors that would influence the extent of comparison shopping he is willing to do for an item of clothing. Factors might include the following:

Importance of the garment to you

Cost of the garment and amount of money available

Amount of time and energy involved

Availability and location of facilities

Interest in shopping

Satisfaction derived from use of the garment

Resources

Modern Consumer Education. (Module 6—"It Is the Policy of This Store," and "Ways to Shop") New York: Grolier Education Corp., 845 Third Ave., New York, NY 10022.

Paolucci, Beatrice, Theodora Faiola, and Patricia Thompson. *Personal Perspectives* (Chapter 15). New York: Webster Division, McGraw-Hill Book Co., 1973.

"Shopping Facilities," *Your Shopping Dollar*. Chicago: Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601, 1972.

Strum, Mary Mark, and Others. *Guide to Modern Clothing* (Third edition). New York: Webster Division, McGraw-Hill Book Co., 1973.

What Are Your Alternatives?

Where Can You Buy It? (check sheet)

Your Clothing Dollar. Chicago: Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601, 1972.

WHAT ARE YOUR ALTERNATIVES?

While shopping at the department store, Sue found a coat that met her requirements of color, style, fit, and care, but its price was \$43, more than she planned to spend for the coat. However, she has a charge account and this would allow her time to earn the extra \$8 to pay for the coat.

A specialty shop in the shopping center had a beautiful double-breasted corduroy coat in her size priced at \$33. Sue looked carefully at the construction details, noting that the coat should wear well. The only drawback was the color, which was gold.

A discount store across town had a large selection of coats. Sue was able to find a poplin "Rain-Shine" coat priced at \$20 which was the right size, color, and style, but the construction did not meet her standards. The button holes were raveling, and the lining sagged below the hemline in the back.

In a booth at a week-end swap meet, Sue saw a used suede cloth coat which was similar to the one she wanted, but there was a dark stain on the sleeve. The price was \$15. The swap meet was scheduled to close in two hours, so a decision had to be made immediately.

The suede cloth coat pictured in the catalog looked perfect and it cost only \$34. She read the description and discovered the coat required professional dry cleaning. She was also concerned about the fit of the coat, since she could not try it on before purchase. However, the catalog said merchandise could be returned for a refund within five days.

The same coat that Sue had found in the Department Store was available at the Factory Outlet Store for half price. She could hardly believe her eyes, a \$43 coat marked \$21.50. She looked at the tag which read "Irregular." After carefully examining the coat, the only defect she could find was a poorly stitched back seam.

The Thrift Store happened to have a navy blue coat in Sue's size. The fabric was in good condition, but Sue felt that the worn lining would need to be replaced. The \$10 price tag was tempting.

Ed, the street vendor, had coats today. Sue saw a navy blue suede coat in her size. It fit well and looked very expensive. The price tag read \$15. She wanted time to think about the purchase, but Ed said that the coat might not be available tomorrow.

WHERE CAN YOU BUY IT?

Types of facilities in the community. Check the type of shopping facility selected for study.

Department store _____
 Specialty shop _____
 Discount store _____

Mail-order _____
 Swap meet _____
 Factory outlet _____

Thrift store _____
 Street vendor _____
 Other _____

In the blanks at the left, rate the services offered by the selected shopping facility from 1 to 5, with "1" being the most desirable and "5" the least desirable.

Merchandise

____ Variety

____ Quality

____ Price range

____ Brand names

Shopping environment

____ Desirable location

____ Proximity to other
stores

____ Sales staff

____ Shopping hours

____ Parking

Store policies

____ Credit plans

____ Major credit cards

____ Lay-away

____ Approvals

____ Returns

____ Refunds

____ Sales

____ Preferred customers

____ Promotional practices

Customer services

____ Delivery

____ Alteration

____ Repair

____ Gift wrapping

____ Check cashing

____ Mailing

____ Telephone orders

____ Advisers

____ Other services

Instructional Strategy High School and Community College Levels

WHEN IS A BARGAIN A BARGAIN?—A learning sequence designed to assist students to shop selectively for sale merchandise

Objectives

Students will develop guidelines for effective use of clothing sales to extend resources. They will be able to:

Identify merchandising techniques and promotional practices used by retail stores to stimulate consumer buying.

Examine ways of extending clothing resources by intelligent use of special sales.

Assess the limitations on future clothing choices by present purchases.

Generalizations

Retail outlets differ in merchandising techniques and promotional practices used to stimulate consumer buying.

Making discriminating clothing choices during a sale may help to extend resources in achieving an overall wardrobe plan.

Limitations on future clothing choices may result from decisions in the use of resources for present clothing purchases.

Teachers may use the following activities to teach about shopping for sale merchandise.

- Arrange a display or collage of sale advertisements and catalogs on the bulletin board.

Use the statement "I bought it on sale" on overhead transparency or on the chalkboard as the basis for a discussion of sale shopping. Ask the following questions:

Do you ever shop at sales?

What have you bought recently on sale?

Was it a success or a disappointment?

How does one become a successful sale shopper?

- Divide the class into groups and provide each group with a newspaper advertisement or sale brochure, an overhead transparency, or sheet of newsprint.

Within five minutes students will try to locate and record on the transparency or newsprint those words in the advertisement that indicate

the type of sale or promotion; e.g., "month-end," "clearance sale," "back-to-school," "pre-inventory," and "anniversary."

Share the findings with the class. Use the overhead projector or bulletin board.

Categorize the sales according to type.

Discuss the purposes of the various types.

Compare features of each type.

Differentiate between advertisements for regular and sale merchandise.

Examine the advertisements for special services offered to preferred customers. Include the following:

Courtesy days for charge customers

Special mailings

Sales limited to charge customers

- Have each student select one sale advertisement of particular interest and examine the content and compare the "buys" offered.

What items are featured in the advertisements?

What facts are given about the items?
Why are these items on sale?

Fad on the way out
End-of-season clearance
Special purchase
Leader items
Seconds or damaged goods
Buyer's mistake

How much are the items reduced?
When do mark-down sales usually occur?

- Develop a "Sales Calendar" to provide information about the best time during the year to buy particular items. Include the following:

Clearance sales
Promotions
Special sales

- Analyze advantages and disadvantages of "shopping the sales." Consider the following:

Contribution to wardrobe plan
Is it something you really need or want?
When will you be able to use it?
Is it a fad that is going out?
Will it fit into your wardrobe?

Restrictions imposed by sales
No return or refunds
Accept merchandise "as is"
Time pressures in shopping
Crowded conditions

Use of available resources
Is the price right?
Do you have the money for it?

Will it limit money for clothes for the new season?

Will using your savings mean you can buy more or better for less?

When would it be wise to use credit to extend buying power?

Evaluation

Students will "buy" a garment from the sales advertisements and justify the choice in terms of the following:

Wardrobe plan
Cost
Use of resources
Personal satisfaction

Resources

Bargain Hunters. Home Economics Learning Package (HELP) # 1003. American Home Economics Association, 2010 Massachusetts Avenue, N.W., Washington, DC 20036.

Garret, Pauline, and Edward Netzer. *You Are a Consumer.* Boston: Ginn and Co., 1972.

Manning, Mary Beth. "No Shoes for Tammy," *Illinois Teacher for Contemporary Roles*, Nov.-Dec., 1971.

Strum, Mary Mark, and Others. *Guide to Modern Clothing* (Third edition). New York: Webster Division, McGraw-Hill Book Co., 1973.

"Shopping the Sales," *CO-ED*, January, 1973.

Your Shopping Dollar. Chicago: Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601, 1972.

Instructional Strategy High School and Community College Levels

THE RIGHT TO KNOW—A learning sequence designed to help high school and community college students to investigate consumer information provided by retailers and wholesalers

Objectives

Students will be able to interpret consumer information provided on hang tags and labels of clothing, textiles, and fabrics. They will be able to do the following:

- List information provided on labels and tags.
- Identify legal requirements on textile labeling.
- Evaluate the accuracy and usefulness of information in making consumer decisions.

Generalizations

The consumer has the right to full and accurate information as a basis for making informed consumer decisions.

- Accurate interpretation and use of information on hang tags and labels tends to increase consumer satisfaction.
- Governmental agencies enforce laws and regulations that protect the consumers of clothing and textiles.

Teachers can use the following activities to teach about consumer information provided by retailers and wholesalers:

- Present an exhibit or collage of labels and hang tags from ready-to-wear garments and textile fabrics.
 - Discuss the variety and complexity of fibers, finishes, and fabrics included in the display.
 - Identify the need for complete and accurate information in making decisions on the purchase and care of clothing.
 - Discuss hang tags and labels as sources of information.
- Organize the class into teams or groups to conduct a search for information provided by manufacturers and retailers. Use a ready-to-wear garment or a set of labels from a garment.
 - Locate and record information on the "Label Information Check List" (page 39).
 - How many items were included on your labels?

- Which items were located by all groups?
- Which items were most frequently missing?
- Analyze information provided on the labels:
 - Which items would help the consumer to decide whether or not to buy the garment?
 - What percent of the items do you consider promotional?
 - What assurances of quality or performance are given?
 - Why would consumers want to know the conditions under which it was produced?
- Consult resources for information regarding the legal requirements for labeling of clothing and textile fabrics.
 - Locate items of information required by law.
 - Identify provisions of the Textile Fiber Products Identification Act of 1960.
 - Assess the importance to consumers of the Permanent Care Labeling Rule.
 - Investigate the effectiveness of flammable fabrics legislation.

Evaluation

Evaluate the information provided in relation to:

- Consumer satisfaction
- Knowledge on which to make a decision
- Social responsibility of consumers
- Adequacy of information on labels

Resources

Clothing and Fabric Care Labeling (#036A). Consumer Product Information Center, Public Documents Distribution Center, Pueblo, CO 81008.

Fiber and Fabrics (#038A). Consumer Product Information Center, Public Documents Distribution Center, Pueblo, CO 81008.

"Label Information" (check list).

"Shopper's Master Key," *Fabric Keynotes*. Madison, Wis.: Visual Education Consultants, Inc., Box 52, Madison, WI 53701 (Filmstrip, \$7.95).

Strum, Mary Mark, and Others. *Guide to Modern Clothing* (Third edition) (Chapter 6). New York: Webster Division, McGraw-Hill Book Co., 1973.

Textile Handbook. Washington, D.C.: American Home Economics Association, 2010 Massachusetts Ave., N.W., Washington, DC 20036, 1970 (\$2).

Vanderhoff, Margil, Lavena Franch, and Lucille Campbell. *Textiles for Homes and People*. (Chapter 15). Boston: Ginn and Co., 1973.

LABEL INFORMATION

Check List

Examine hang tags and labels on an article of clothing and record the information provided to the consumer.

Category	Label	Information
	Brand name or trade mark	
	Name of retailer	
	Manufacturer or distributor	
	Where produced	
	Conditions of production	
	Performance standards	
	Price	
	Size	
	Quality	
	Slogan or product name	
	Fabric construction	
	Fabric finishes	
	Safety features	
	Fiber content	
	Seal of approval	
	Guarantee or warranty	
	Care instruction	

Record the information given on the label in "Information" column.

Categorize each item of information in the first column.

Use the letter "D" to identify items that help the consumer to purchase and care for the garment.

Use a "P" for all items that you consider promotional.

Use the letter "Q" for those items that provide some information about *quality*.

Use an "M" for information on where or how it was *made*.

Instructional Strategy Community College Level

YOU AND THE CARE LABEL—An instructional strategy designed to help community college students investigate the effectiveness of care labeling instructions

Objectives

Students will be able to evaluate the effectiveness of manufacturers' instructions for care that are provided on permanent care labels.

Identify care information required by the Permanent Care Labeling Act.

Analyze one specific effect resulting from incorrect care of a fabric.

Assume consumer responsibility for care and performance of textile fabrics.

Teachers may use the following activities to teach about care labeling:

- Display large swatches of fabrics that show the result of correct and incorrect care:
 - Use bleach on a fabric that requires "no bleach."
 - Machine wash a fabric that requires "dry clean only."
 - Machine dry a fabric that calls for "drip dry" care.
- Discuss problems of care and maintenance of modern textile fabrics.
- Analyze the Permanent Care Labeling Act regulations:
 - Identify requirements in the Act.
 - Examine care labels, and list on transparencies or chalkboard the care information provided.

Generalizations

The consumer has the right to full and accurate information as the basis for making informed decisions.

Accurate interpretation and use of information on tags and labels tends to increase consumer satisfaction with the money spent on a product.

Incorrect application or failure to use care labeling instructions may result in less than satisfactory performance of fabrics.

The consumer has the responsibility for following instructions on care labels and for reporting unsatisfactory performance of textile fabrics.

Interpret what the brief instructions mean to the consumer.

Develop a chart of interpretations of the care instructions.

- Examine the effectiveness of care labeling in the care of a variety of textile fabrics:

Provide teams or individual students with packets of three squares of one fabric with a care label and fabric content.

Label each sample with a letter and the number of the research team and test.

Test the samples with designated care procedures:

One set is reserved as the control group.

One set is cared for in accordance with care instructions on the label.

One set is cared for with a method other than that specified in the care instructions.

Evaluate the results of the test:

Compare results with the control sample and the one cared for in accordance with label instructions.

Identify the changes in the fabrics.

Investigate reasons for the changes or why no noticeable change occurred.

Report findings to the class.

Assess the adequacy of care labeling:

What factors affect the care of the garment?

What is the function of a care label?

What information is required by law to be on labels and hang tags?

How adequate is the information provided?

What additional information would be helpful?

Display the results of the experiment on a bulletin board or display case.

Evaluation

- Students will be able to identify consumer responsibilities in:

Following care instructions

Reporting unsatisfactory performance of fabrics

- Students will write a sample letter to a company whose product did not perform satisfactorily.

Resources

About Care and Textile Performance. Fabrics Division, Educational Division, Eastman Chemical Products, Inc., 200 Wilcox Dr., Kingsport, TN 37662.

Clothing and Fabric Care Labeling (pamphlet, #036A). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1972.

Consumer Care Guide to Apparel. Consumer Affairs Committee, American Apparel Manufacturers Association, Inc., 2000 K St., N.W., Washington, DC 20006.

Fibers and Fabrics (pamphlet, #038A). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1970.

Guide to Permanent Care Labeling. Consumer and Retail Information Department, Celanese Fibers Marketing Co., 525 Fifth Ave., New York, NY 10136.

Permanent Care Labels (filmstrip and record). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019, 1973 (\$4.25; free rental from local stores).

Instructional Strategy

WHAT IS IMPORTANT TO YOU?¹ —A value-clarification sequence designed to help students identify values which influence clothing decisions

Objective

Students will be able to examine the degree to which values related to clothing selection are consistent with values in other aspects of personal life.

Generalization

Values serve as guides in choosing from among alternative courses of action.

Assume that all of the following choices are possible for you and that you must make choices. Rank your choices in order from 1 to 3, with "1" being the most important to you and "3" the least important.

If you had \$50 to spend for a coat, would you:

- Spend it all for a coat like your friend has?
- Buy a cheaper coat and save part of the money?
- Look for the most attractive coat you can find for that amount of money?

In choosing the coat, would you look for:

- The latest fashion?
- One that is right for you?
- One that will last several years?

In selecting clothes for school, would you:

- Look for things to go with clothes you have?
- Wait to see what everyone is buying?
- Choose clothes that look-like you?

When you buy clothes, do you:

- Look for the newest fashions?
- Check the price tags first?
- Look for your best color?

Is your greatest problem in buying clothes:

- Not being sure it is right?
- Getting your money's worth?
- Finding clothes that look well on you?

Are your choices in clothes influenced by:

- Cost and upkeep?
- The way it feels and looks?
- The latest fashion trend?

What causes you to be unhappy with a clothing purchase?

- It didn't look right on you.
- It cost too much.
- Your family and friends didn't like it.

If you were buying a scarf or tie, would you:

- Buy one for a special outfit?
- Buy the one that costs less?
- Look for one advertised in *Seventeen*?

¹This is a modification of a strategy included in "Evaluation Handbook for Teachers of Consumer and Homemaking Education," California State University, Long Beach (unpublished manuscript).

Do you usually buy clothes:

- When everyone is buying something new?
- When you see something that appeals to you?
- When you need them and have the money?

When a new fashion comes in, do you:

- Like to be one of the first to wear it?
- See how it looks on you?
- Wait for it to go on sale?

Do you like to buy your clothes at:

- Discount stores?
- Specialty shops?

- Large department stores?

If you were buying a sweater, would you choose:

- One that is machine washable?
- A beautiful wool or cashmere?
- For fashion and color?

When you shop for clothes, do you:

- Look for a particular brand name?
- Look for color and fabric?
- Look at the price tag and care label?

Would you choose for the "big dance affair" of the year:

- A smashing outfit to impress your friends?
- An inexpensive outfit for one evening's use?

- A beautiful outfit regardless of cost?

What statement would you like your clothes to make about you?

- Attractive
- Expensive
- Fashionable

Review your responses and tally them according to the values reflected in the choices:

- Social
- Economic
- Aesthetic

Examine the individual responses.

Where do the greatest number of most important responses fall?

Check your least important choices.

Does there appear to be a pattern in your choices?

Are there some exceptions?

How do you account for them?

Summarize learnings by completing the following statements:

- I learned that I
- I was surprised that I
- I wish that I
- I am glad that I

Identify other aspects of your life which reflect these same values.

Suggested Learning Experiences

The activities included in this section can be used as individual or group projects.

Junior High School Level

The exercises in this section are designed for students at the junior high school level.

The Advertisement Said

This exercise is designed to help students analyze appeals used in advertisements for grooming products directed toward teen-agers.

- Play a word-association game by asking students to write down the first thing they think of in response to flash cards. Flash cards might include the names of such grooming products as the following:

Breath freshener
Deodorant
Shampoo
Soap
Toothpaste

Take a poll of student responses to check similarities. Discuss ways in which advertising influenced their responses.

- Distribute copies of teen magazines to students and ask everyone to look through the advertisements and find a grooming product they would like to have.

Discuss their choices. Have the students do the following:

Identify reasons for choosing the product.
List the features of the advertisements that attracted their attention.
Compare the techniques used in the advertisements.
Classify the techniques used in relation to their appeal to young buyers.

- Have the students work in groups to collect advertisements for products popular with their age group. Use the advertisements to create collages illustrating the types of appeals used to influence buying.

Have the students identify ways in which the Food and Drug Administration protects consumers when buying cosmetics.

- Display advertisements for selected grooming aids with the products' labels and containers. Have the students do the following:

List the facts about the product given in the advertisement.

Compare the information in the advertisement with that given on the label or container.

Investigate FDA regulations relating to cosmetic labeling.

Assess ways in which 1975 FDA regulations will protect the consumers.

Search

This exercise is designed to help students assess the value of care labeling to the consumer.

- Have the students find three garments in their wardrobes with care labels that require different care. Have each student do the following:

Identify the garment.

List the care instructions.

Compare the care required for each garment.

Consider reasons for differences in care.

Have the students bring problem garments to class or describe the difficulty:

Diagnose the problem.

Did it have a care label?

Did you follow directions?

What can you do about it?

Organize a bulletin board illustrating instructions provided by care labels.

Recycle

This exercise is designed to help students identify ways in which recycling of clothing extends resources.

- Have the students organize a recycling clinic for "tired" clothes:

Bring to class Levi's or other garments which are no longer wearable.

Use decorative stitching and fabric scraps to renew the garments.

Make accessories from usable parts of the garments.

- Ask students to find places in the community that collect used clothing:

Who operates them?

What do they do with the clothing?

Family Resources

This exercise is designed to help students consider the effect of the use of family resources for clothing for individuals on other family members.

Sue's family has \$50 to spend for clothing this month. Sue bought for school an outfit that cost \$25; mother was planning to have a permanent; Tim needs new jeans and shoes for school; and father wants a new sweater.

- Have the students discuss the situation in groups of four, with each student assuming the role of a family member. The discussions should answer the following questions:

Will the family be able to meet everyone's needs and wants?

What effect will Sue's purchase have on the wants and needs of the others?

How do the other family members feel about it?

What alternatives are open to them?

What would you do about it?

High School Level

The exercises in this section are designed for students at the high school level.

Clothing Decisions

This exercise is designed to help students investigate, through library research, interviews, and observation, factors that influence clothing patterns of individuals: social and peer group, cultural or family background, education and occupation, mass media and advertising, and personal values and goals.

- Have the students relate job requirements concerning appearance and appropriate dress to the range of choice in making clothing decisions.

Interview three former students who work at different occupations to discover the following:

How have their jobs changed their wardrobe requirements?

How much of each wardrobe is determined by the work?

What proportion of their clothing budgets can be spent for clothes for recreation and for social activities?

Compare clothing requirements for different types of jobs:

Restraints imposed on one's self-expression through clothing

Proportion of clothing budget used for clothes for work

Special clothing, such as uniforms

- Have the students formulate plans for dealing with constraints imposed on clothing choices.

Shopping Skills

Teachers may use the consumer education kit, *About the Marketplace*, produced by Proctor and Gamble, for students to explore effective consumer techniques related to purchasing cosmetics and grooming aides.

Clothing Reflects Life-Style

This exercise is designed to help students examine ways in which clothing reflects the life-style of the individual.

- Have students collect pictures of people that illustrate a variety of patterns of dress and speculate on the life-styles of the individuals pictured.

Personality

Values

Interests and activities

Social or work relationships

Have them compare interpretations.

- Have the students justify their interpretations of life-styles expressed by clothing.

"White Elephant" Fair

This exercise is designed to help students relate the recycling of clothing to conservation and extension of resources.

- Organize a "White Elephant" day. Have the students do the following:

Set up booths in the classroom to suggest a fair or bazaar.

Bring an article of clothing they dislike or never wear.

Auction, sell, or trade their "misfits." They may want to use the "sales pitch" or "appeal" that trapped them into buying the various items.

Explore reasons why things that one person discards may appeal to someone else.

Justify their own purchases.

Arrange to have unsold items taken to community recycling centers.

Community College and Adult Education

The exercises included in this section are designed for students at the community college and adult levels.

Textile Information

This exercise is designed to help students identify sources of reliable consumer information related to clothing and textile products.

- Have the students do the following:

Report on concerns related to the selection and maintenance of items of clothing in their wardrobes.

Select five problems of general interest to investigate.

Arrange a tele-lecture with the Sears Textile Testing Laboratory during which they can discuss the problems with the experts.

Compile a list of sources in the community where information about textile products may be obtained by consumers.

Develop criteria for the selection of reliable sources of consumer information.

Assess the reliability, objectivity, and availability of information available to consumers.

Avenues of Recourse

This exercise is designed to help students utilize avenues of recourse available in the community.

- Have the students bring to class garments which have been unsatisfactory and then do the following:

Assess the causes for dissatisfaction.

Examine avenues of recourse.

Explore alternative avenues of complaint.

Assess the effectiveness of the recourses available.

Use appropriate procedures in seeking recourse.

Consumer Decisions

This exercise is designed to help students evaluate factors that influence consumers' buying decisions.

- Have the students work individually or in groups to compare features of similar garments at four price levels.

Examine the garments and record the following for each:

Appearance

Price

Fabric

Brand name

Care instructions

Examine construction features, using a class-developed checklist.

Decide which garment they would purchase.

Would you like to have it for your wardrobe?

Where would you wear it?

How often would you use it?

Does price always determine quality?

What would be the most important consideration for you when buying such a garment?

Advertising and Buying Motivations

This exercise is designed to help students examine advertising appeals and techniques to assess effects on personal motivations.

- Have groups of students examine a variety of fashion, special interest, women's, and general reading magazines and determine to what clientele each magazine is directed.

Age or maturity level

Economic status

Special interest group

Ethnic or cultural groups

Have the students do the following:

Analyze advertising content:

Proportion devoted to advertising

Proportion of advertising devoted to fashion, cosmetics, and personal appearance

Proportion devoted to articles and other features

Compare the techniques used in relation to the following:

Audience

Types of appeals

Subscription price

Evaluate the advertising in relation to the following:

- Impact of their consumer choices
- Reliability and accuracy of information
- Effectiveness of appeals

Independent Study Opportunities

The following activities can be used as independent study assignments:

- Shop in three different stores for a garment you expect to buy. Compare the stores with regard to the following:

- Variety of merchandise available
- Range in quality and price

- Investigate alternatives in shopping for a garment, and evaluate the effectiveness of the following:

- Advertisements in newspapers or fashion magazines
- Telephone shopping
- Catalog shopping
- Door-to-door sales

- Comparison shop for clothing services available in the community.

- Identify types of services available.
- Compare services provided.
- Consider quality, cost, and convenience.
- Investigate policies concerning complaints, adjustments, and guarantees.
- Relate services to personal requirements and standards.

- Evaluate information available to the consumer of clothing and textile fabrics.

- Sources of information
- Reliability and objectivity
- Accessibility to consumer

- Evaluate alternative methods of paying for clothing purchases, and consider situations in which you would be willing to do the following:

Save for a period of time for a clothing purchase.

Use savings for clothing.

Pay cash for clothing.

Use credit for clothing.

- Investigate the kinds of credit available for clothing purchases:

- Types of accounts
- Age requirements for credit
- Interest or carrying charges
- Advantages and disadvantages of the plans

Weigh the advantages and disadvantages of methods of payment in terms of the following:

- Personal satisfaction
- Convenience
- Real cost of the item
- Effect of use of resources on future choices

- Investigate the variety of promotional practices that are designed to encourage consumer buying in stores in the community

- Fashion shows
- Sale tables and display
- Gift offers
- Sale specials
- Midnight sales
- Sidewalk sales

- Contrast the promotional practices of local department stores, specialty shops, and discount houses.

- Analyze ways in which clothing is a cue in forming impressions of others.

View a favorite television program, and analyze ways in which clothes are used to define the roles of two characters in the story.

Consider what cues you would like your clothes to give about you.

ECOLOGY BULLETIN BOARD¹

Student groups may research the ecology of various fibers and fabrics, and change the bulletin board to illustrate the cycle for both natural and man-made fabrics. Two smaller bulletin boards could be developed to contrast the ecological cycle of natural and synthetic fabrics.

Resources for assembling the bulletin board:

- | | |
|------------------|---|
| Linen - | The Belgian Linen Association
280 Madison Avenue
New York, NY 10016
Flax fibers with large photographs and booklet (free) |
| Cotton - | National Cotton Council Producers Institute
1918 North Parkway
Memphis, TN 39118
Actual fibers from plant to yarn to fabric samples (free) |
| Wool - | Wool Education Center
200 Clayton Street
Denver, CO 80206
Actual samples from fiber to fabric (free) |
| Man-made fiber - | Celanese Fibers Company
522 Fifth Avenue
New York, NY 10036
Fibers in the plastic stage to fabrics with booklet (free) |
| Supplies - | Plastic bags of soil
Coal or crude oil samples
Chips of wood (acetate)
Sand (glass fibers)
Pictures |

The Ecology Bulletin Board could also be adapted to focus attention on the ecology of other consumer products:

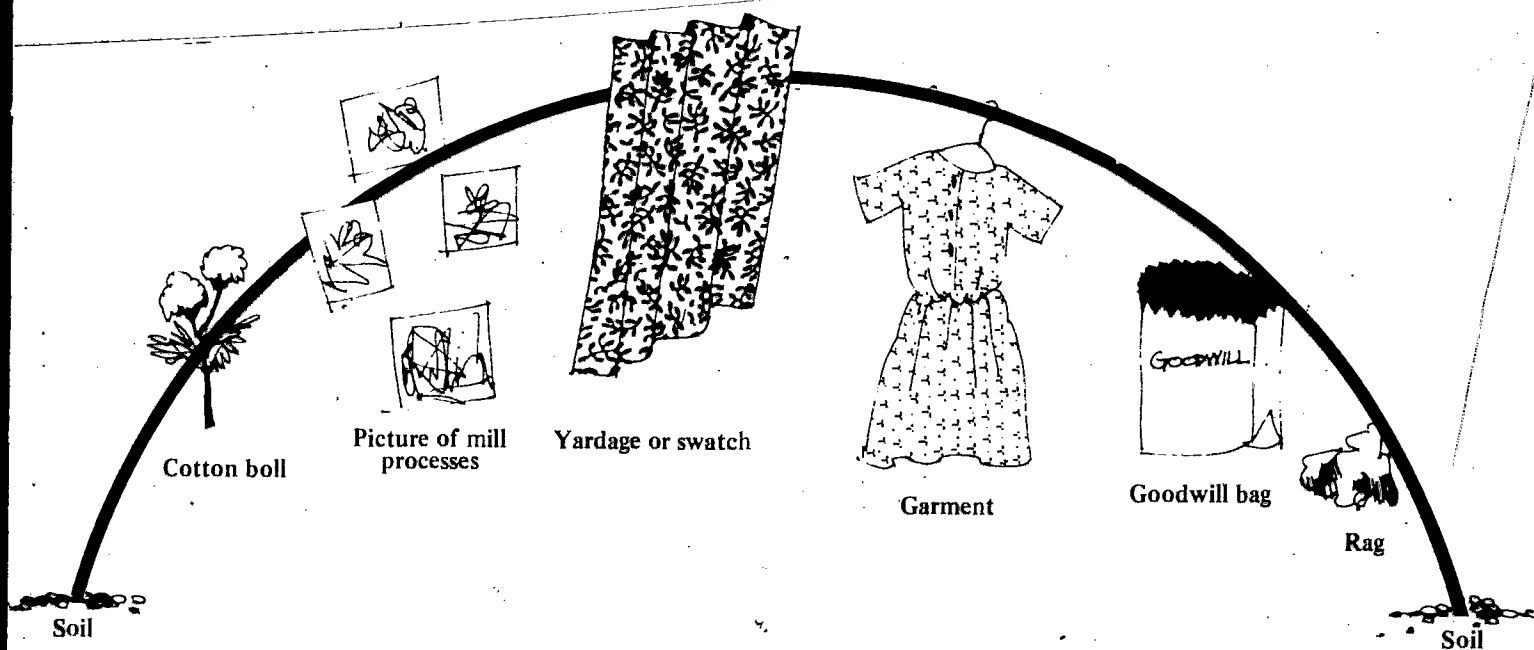
- Food products
- Product packages and containers
- Home appliances and furnishings

¹Created by Norma Zerbe, Consumer and Homemaking Department, Patrick Henry High School, San Diego City Unified School District.

THE ECOLOGY OF A DRESS

Cotton

(Student groups should change board from cotton to wool, linen, polyester, glass, rayon, and so forth.)



(You can add items that your space allows, such as *recycling* the dress for the student before giving it away, or notions, yarns, picture of a department store, and so forth. The circle can be the earth. For a long narrow bulletin board you might tie the board together with footprints.)

Supplementary Resources

- ~~About the Marketplaces~~ (filmstrips, student leaflets, teacher guide). Professional Services Division, Procter and Gamble Co., P.O. Box 14465—Department I, Cincinnati, OH 45214.
- "Accent on Clothing," *Illinois Teacher of Home Economics*, July/August, 1971 (351 Education Building, University of Illinois, Urbana, IL 61801).
- Advertising Kit* (filmstrip, record, and leaflets). Procter and Gamble Co., P.O. Box 14465—Department I, Cincinnati, OH 45214, 1973 (\$7).
- Bargain Hunters* (Home Economics Learning Package #1003). American Home Economics Association, 2010 Massachusetts Ave., N.W., Washington, DC 20035 (\$2).
- "Buying Clothing" (filmstrip). *Consumer's World: It's Your Decision*. Coronet Instructional Media, 85 East South Water St., Chicago, IL 60601.
- "Clothing" (filmstrip, Part II, #1, of *Consumer Education Series*). Hanna Barbera Productions, Inc., AIMS Instructional Media Services, P.O. Box 1010, Hollywood, CA 90028 (4 filmstrips, \$60).
- Clothing Communicates* (filmstrip and record #83660). Educational Relations, J.C. Penney Company, Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$6; or free loan from local J.C. Penney store).
- Davis, Martha J., and M. Yvonne Peeler. *Lessons in Living*. Lexington, Maine: Ginn and Company, 1970.
- Drury, Treasa. *Savvy Shopper*. Los Angeles: J.P. Tarcher, Inc., 1974.
- Ecology of a Dress Bulletin Board
- "Finding What's Right for You" (#2), "Putting It Together So It Works" (#5), "Doing It All on a Budget" (#6), *Looking Great on a Shoestring* (filmstrips and cassettes). Eye Gate House, 146-01 Archer Ave., Jamaica, NY 11435, 1972 (\$3.50 each).
- Fabric Flammability and Safety in the Home Kit*. Textile Industry Product Safety Committee, 1750 Pennsylvania Ave., N.W., Suite 420, Washington, DC 20006.
- Fabric Flammability: What the Consumer Should Know* (pamphlet). Textile Industry Product Safety Committee, 1750 Pennsylvania Ave., N.W., Suite 420, Washington, DC 20006.
- Flammable Fabrics* (pamphlet #047C). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1974.
- Garrett, Pauline, and Edward John Metzen. *You Are a Consumer*. Boston: Ginn and Company, 1972.
- Guide to Permanent Care Labelling*. Consumer and Retail Information Department, Celanese Fibers Marketing Co., 525 Fifth Ave., New York, NY 10136.
- Kefgen, Mary, and Phyllis Tauchie-Specht. *Individuality in Clothing: Selection and Personal Appearance*. New York: Macmillan Company, 1971.
- Let's Go Shopping*. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006.
- Look for That Label* (pamphlet, #039A). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1971.
- Luckhardt, Mildred. *Everybody Guesses*. Lexington, Maine: Ginn and Company, 1974.
- Maxi Wardrobe at Mini Cost* (Home Economics Learning Package #1034). American Home Economics Association, 2010 Massachusetts Ave., N.W., Washington, DC 20036.

McJimsey, Harriet T. *Art and Fashion in Clothing Selection*. Ames, Iowa: Iowa State University Press, 1973.

Reading the Labels on Apparel and Household Textiles (pamphlet #048C). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1974.

"Smart Kids Read Clothing-Care Labels" (chart). American Textile Manufacturer's Institute, Inc., 1501 Johnston Bldg., Charlotte, NC 28202 (free).

Stabile, Toni. *Cosmetics: The Great American Skin Game*. New York: Ballantine Books, 1973.

"The Textile Scene" (Kit C, filmstrip and transparency). Celanese Fibers Marketing Co., 525 Fifth Ave., New York, NY 10136.

Torbet, Laura. *Clothing Liberation*. New York: Praeger Publishers, 1973.

You and the Textile Scene. Consumer and Retail Information Department, Celanese Fibers Marketing Co., 525 Fifth Ave., New York, NY 10136.

Young Fashion Forecast (filmstrip). Consumer Information Services, Sears, Roebuck and Company, Association-Sterling Films, Inc., agents for Sears Consumer Information Services, 512 Burlington Ave., La Grange, IL 60525 (\$2.50 set).

Your Wardrobe Recycled (transparencies). Star Consumer Sewing Department, American Thread, Department YWR, P.O. Box 3326, Stamford, CT 06905.

Consumer Emphasis/Foods and Nutrition

Performance Objectives for the Consumer Emphasis

Instructional Strategies

Brown Bag Polluters

You Have a Right

A Few of My Favorite Things

Food Technology and Decision Making

Power House

The Resources You Have

Are You Buying Good Nutrition or Only Groceries?

Nutrition and Ecology

Suggested Learning Experiences

Instructional Resources

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer</p> <p>LIFE-STYLES</p> <p>Relate kinds of foods used, methods of preparation, and manner of services to differences in life-styles of individuals and families.</p> <p>Evaluate the role of family food customs in preserving and transmitting cultural, ethnic, and religious traditions.</p> <p>Interpret ways in which a desire to participate in the dominant culture may modify food patterns.</p> <p>AVAILABLE CONSUMER RESOURCES</p> <p>Relate the accurate perception and creative use of food resources to the ability to meet social, psychological, and physiological needs.</p> <p>Analyze the effect of availability and nature of resources on the range of choices available to meet individual and family food needs.</p> <p>Relate the ability to manage resources to satisfaction and goal achievement in foods.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways in which personal interests and activities influence food choices.</p> <p>Trace ethnic and cultural origins of foods popular with teenagers.</p> <p>Examine the influence of peers on personal food choices.</p> <p>Identify ways in which their food preferences have modified family food patterns.</p> <p>Assess the effects of work schedules and recreational activities of family members on family food customs.</p> <p>Describe ways in which their families express cultural and ethnic food customs during holidays and family celebrations.</p> <p>Identify resources available for meeting personal food needs away from home.</p> <p>Demonstrate the development and use of personal capabilities to expand resources available to meet food needs.</p> <p>Analyze ways in which available resources can be substituted for more limited ones in meeting individual food needs.</p> <p>Relate the cost of using personal spending money for snacks and lunches to what must be given up because of its use.</p>

Performance Objectives for the Consumer Emphasis

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

Explore ways in which food selection and service can express a desired life-style.

Analyze ways in which food customs and patterns of eating reflect family background, ethnic and cultural origin, and religious tradition.

Analyze modifications they have made in their eating patterns because of social relationships.

Interpret the effects of current trends toward the use of natural and unprocessed foods on food patterns of individuals.

Discover ways in which to fulfill nutritional needs within the pattern of peer group food preferences.

Assess the effect of patterns of work and leisure on the kinds of foods used, method of preparation, and manner of service.

Examine ways in which future goals and responsibilities may alter present food patterns.

Experiment with food patterns that represent a variety of cultural traditions and ethnic backgrounds.

Evaluate personal resources available to meet immediate personal or family food needs.

Relate changing social and economic conditions to the availability and use of food resources.

Consider the cost of using resources for present food wants and needs in terms of resources no longer available for other longer-term goals.

Analyze ways in which the food service industry can extend options available in meeting food needs of individuals and families.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

Examine ways in which the life-styles of families are reflected in food customs and manner of service.

Assess the ways in which family or individual social needs are met through food selection and service.

Analyze the value of family food customs and patterns of eating in transmitting the cultural, ethnic, and religious heritage.

Consider modifications in family food practices that may be required by the desire to participate in the dominant culture of the community.

Project possible changes in food choices and manner of service at various stages of the life cycle.

Identify changes in family food patterns they have made because of patterns of work and leisure.

Evaluate the effectiveness of food patterns in maintaining a desired life-style.

Weigh the impact of developments in food technology on life-styles of individuals and families.

Assess accurately the resources available for meeting the social, psychological, and physiological food needs of the family.

Investigate family and community resources available to extend opportunities for achieving food and nutrition goals.

Substitute available resources for more limited ones when meeting individual or family food needs.

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>AVAILABLE CONSUMER RESOURCES (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>DECISION MAKING IN THE USE OF CONSUMER RESOURCES</p> <p>Analyze ways in which decisions regarding the use of resources for food are affected by the life-style of individuals and families.</p> <p>Relate competition among wants to the necessity for decision making in the allocation of limited resources for food.</p> <p>Consider the effects of decisions regarding the use of resources for food on society and the environment as well as on personal and family satisfaction.</p>	<p>Examine ways in which food-related decisions reflect personal values, interests, and activities.</p> <p>Analyze the effects of advertising on food choices.</p> <p>Consider the influence of peers on food and nutrition decisions.</p> <p>Differentiate between food preferences and sound nutrition information as a basis for food selection.</p> <p>Identify alternatives available in making food choices.</p> <p>Explore the environmental effects of decisions regarding purchase and use of certain foods and their containers.</p> <p>Consider the effects of food decisions on other family members.</p> <p>Identify changes willingly made in food choices to achieve a particular goal.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

Demonstrate ways in which different forms and combinations of resources may be used to produce similar satisfactions in meeting individual food needs.

Develop personal resources to extend options in achieving food and nutrition goals.

Examine ways in which food-related decisions reflect the life-style of the individual.

Contrast ways in which decisions regarding the use of resources may enhance or limit potential for achieving satisfactions in meeting food needs.

Explore ways in which social and cultural factors influence decisions in allocation of resources for food.

Question consumer choices and practices in relation to foods and containers which have harmful effects on the environment.

When making decisions in the allocation of food resources, weigh the importance of meeting social and psychological needs with the necessity of meeting nutritional needs.

Assess trends in the food service industry which extend options available to individuals and families in meeting food needs.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

Examine ways in which different forms or combinations of resources may produce similar satisfactions in meeting food needs.

Use available community resources to extend opportunities to meet social and psychological food needs.

Weigh the cost of using resources for food in terms of what must be given up because of its use.

Use creatively available food resources to express the life-style he or she wishes to maintain.

Analyze ways in which individual and family decisions regarding the use of resources for food may enhance or limit the potential for achieving a desired life-style.

Examine cultural and social factors which influence decisions in food selection, preparation, and service.

Develop methods of teaching young children basic decision-making techniques to diminish the impact of television food commercials designed to increase wants.

Relate modification of the decision-making process to the importance of the choice and the amount of resources to be used in meeting food needs.

Adapt food patterns to accommodate changing social and economic conditions.

Analyze ways in which developments in food technology increase options in the use of resources for meeting food needs.

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Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
The Consumer (cont.)	Use available resources to become the kind of person you want to be.
DECISION MAKING IN THE USE OF CONSUMER RESOURCES (cont.)	<i>At the middle school and junior high school levels, learners will be able to:</i>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Relate decisions in the use of resources for home preparation and service of food to the value placed on food, the resources available, and the personal satisfactions derived from food preparation.

Harmonize conflicting nutritional needs and food preferences of family members with budget limitations.

Explore consumer decisions related to food, household care products, and their containers which pollute the environment.

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER EARNING</p> <p>Relate occupation and level of living to food practices of individuals and families.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Assess skills and personal characteristics which can be developed to earn money for individual food wants or needs.</p> <p>Identify sources and amounts of personal income that could be used for food.</p>
<p>CONSUMER SPENDING</p> <p>Analyze ways in which food budgets of individuals and families reflect differences in life-styles and available resources.</p> <p>Evaluate food plans for flexibility and effective use of resources in meeting individual and family needs and preferences.</p> <p>Analyze the effect of the pattern of spending for food on the level of living of individuals and families.</p>	<p>Assess resources available to meet personal needs and wants.</p> <p>Identify the food needs of each member of the family.</p> <p>Adapt personal food wants to needs and wants of other family members.</p> <p>Compare the cost and satisfaction of foods eaten out with similar ones prepared at home.</p> <p>Explore the substitution of personal time or skill for money in developing a spending plan for food.</p>
<p>CONSUMER SAVING</p> <p>Relate the use of adjusted eating patterns to saving for a specific goal.</p>	<p>Explore ways of saving on food expenditures to finance another personal or family goal.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Relate career opportunities in the food service industry to their personal values, interests, aptitudes, and abilities.

Project changes in eating patterns required if one is working at a job after school and in the evenings.

Relate the food budget to the total spending plan of an individual or a family.

Illustrate ways in which an individual's spending pattern affects the ability to satisfy food wants and needs.

Design a week's food plan for the first "on-their-own" year that reflects values, goals, interests, activities, and income.

Plan alternative uses of personal time, abilities, and skills to extend resources available for achieving food goals.

Develop a food plan which would meet nutritional, social, and emotional needs of apartment mates who are from different cultural backgrounds.

Examine ways in which food expenditures could be reduced to achieve a specific goal.

At the community college and adult levels, learners will be able to:

Relate the level of one's income to the range of choices one has in meeting individual and family food needs.

Plan alternative ways in which a young working mother might meet the food needs of her family and still maintain a full-time job.

Analyze the changes a family would need to make in patterns of eating when members of the family have different work schedules.

Analyze ways in which food budgets vary with the size and composition of the family, the value placed on food, and the resources available.

Compare the costs of alternative methods of meeting family food needs.

Assess personal, family, and community resources that can be used to meet family food needs.

Plan ways of meeting nutritional, social, and psychological needs of individuals or families within culturally accepted food patterns and budget limitations.

Investigate some of the ways in which a family on a limited income might save for a specific goal by adjusting its eating patterns and still fulfilling its nutritional requirements.

Assess the value of savings in meeting family food needs during illness or unemployment.

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p> <p>CONSUMER BORROWING</p> <p>Relate the use of consumer credit to the purchasing power of the consumer at a given time. Interpret legal responsibilities and obligations of consumers and creditors in credit transactions.</p> <p>CONSUMER BUYING</p> <p>Relate food buying patterns to life-styles of individuals and families.</p> <p>Analyze influences that affect buying decisions related to food.</p> <p>Relate discrimination in choices of food products and services to increased satisfaction and improved use of consumer resources.</p> <p>Relate recognition and utilization of available alternatives in meeting food and equipment needs to satisfaction and extension of resources.</p> <p>Relate technological developments in food processing and marketing to the necessity for extended consumer information and assistance.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways of extending food and equipment resources through borrowing.</p> <p>Explore possible risks to those who borrow or lend food resources and equipment.</p> <p>Formulate guidelines for those who borrow or lend food resources and equipment.</p> <p>Assess recent personal food purchases to determine whether they reflect wants and needs.</p> <p>Contrast the influence of family food patterns and peer pressure on food choices.</p> <p>Analyze the effects of advertising on snack choices.</p> <p>Evaluate food advertisements for items used by their families in terms of reliability and accuracy.</p> <p>Compare personal spending for basic-four food items with the amount spent for low-nutrition extras.</p> <p>Act in a responsible, courteous, and ethical manner while shopping.</p> <p>Interpret information given on food labels.</p> <p>Organize the family's shopping list in accordance with the organization of the store to save time, energy, and food damage and to minimize impulse buying.</p> <p>Investigate the feasibility of a family "backyard" garden.</p> <p>Identify local sources of lower-cost foods.</p> <p>Develop marketing skills which extend resources.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
<p><i>At the high school level, learners will be able to:</i></p> <ul style="list-style-type: none"> Analyze options offered by use of major credit cards in meeting food needs at a given time. Examine the true cost of using consumer credit for food in terms of increased cost of the item, commitment of future income, and satisfactions derived from the purchase. Assess possible consequences in the misuse of credit cards for eating out. <ul style="list-style-type: none"> Examine food buying patterns to determine if they accurately reflect personal values, wants, needs, and life-style. Analyze the physical, social, and psychological needs or preferences which influence food services purchased by individuals and families. Illustrate in patterns of living the changes that have resulted in increased buying of food services by individuals and families. Relate the planning of food purchases and use of a shopping list to increased satisfaction from the products and services chosen. Compare amount of money spent for food with amount spent for non-edible items. Compare prices, quality, and services of a conventional food market with those of an organic or health food store. Relate the current controversy over organic and health food versus chemically grown and processed foods to the increased need for reliable buying information. 	<p><i>At the community college and adult levels, learners will be able to:</i></p> <ul style="list-style-type: none"> Relate effective use of credit cards for dining out in maintaining a desired life-style. Identify alternatives to the use of credit for food and equipment possible through the reordering of goals and priorities and the creative utilization of available resources. Evaluate sources and cost of credit available for food and preparation and storage of food. Consider the consequences of misuse of credit or the inability to meet credit obligations. Identify the major federal and state credit laws that protect the consumers. <ul style="list-style-type: none"> Analyze food buying patterns to determine whether they accurately reflect the life-style of the individual or family. Assess the usefulness of using food ads to plan the following week's menu. Defend spontaneous food purchases in terms of the psychological satisfaction gained. Relate new technological developments in food processing and marketing and the wide variety of food products available to the increased necessity for careful selection in meeting nutritional needs of family members. Analyze the advantages and disadvantages of comparison shopping for food. Compare the value received from advertised bulk food sales with similar products purchased as supermarket specials. Evaluate various food markets in terms of sales policies, merchandising services, promotional practices, quality, and prices of products.

Foods and Nutrition

The Consumer in the Marketplace (cont.)

Use available resources to become the kind of person you want to be.

CONSUMER BUYING (cont.)

At the middle school and junior high school levels, learners will be able to:

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

- Weigh the consequences of his or her food buying practices on the environment and the economy.
- Explore ways individuals and families might meet some of their food needs other than buying goods, services, and equipment.
- Identify flexible small appliances and kitchen tools which would allow basic food preparation with minimal expense and storage requirements.

At the community college and adult levels, learners will be able to:

- Identify criteria for appliances and other equipment related to food preparation and services.
- Relate the intended use of an appliance to acceptable standards of food quality.
- Compare the cost, quality, and satisfaction derived from eating out with that of a similar meal prepared at home.
- Assess ways of exchanging goods, services, and equipment with family members and friends to provide increased satisfaction and to extend consumer resources.

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE ECONOMY</p> <p>Analyze the interaction of consumption patterns, food production and processing methods, and government regulations on the food market.</p> <p>Analyze the effect of competition among farmers, processors, and sellers on the quality and prices of foods available to consumers.</p> <p>Analyze the effects of government regulations and policies on the food/nutrition market.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways in which teen-age buying practices affect the kinds and prices of products in the market.</p> <p>Compare the kinds and prices of food products sold in their neighborhood with those of an area having a different ethnic or cultural environment.</p> <p>Contrast the cost and quality of different forms of food products available to consumers.</p> <p>Compare the cost and quality of a similar product at various fast-food-service firms, and suggest reasons for the differences or similarities.</p>
<p>COMMUNITY SERVICES</p> <p>Assess the value of community services provided through public and volunteer sources in extending resources of individuals and families in the community.</p>	<p>Identify volunteer programs in the community to which individuals or families could go to meet food needs during times of crisis.</p> <p>Contribute time and talents to volunteer programs in the community.</p>
<p>CONSUMER RIGHTS AND PROTECTION</p> <p>Relate the complexity and variety of food products and services in the market to increased needs for protection of consumer rights.</p>	<p>Identify those factors that limit the right to choose in making selections in the school lunch.</p> <p>Assess the value of information provided on food package labels.</p> <p>Compare the appearance, size, net weight, and price of packages of a food product.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

Relate the cost of food products to supply and demand, economic conditions, and marketing procedures.

Analyze several marketing costs that influence prices of food products.

Analyze ways in which competition can act as a control on quality and prices of food products and services.

Determine which food products are covered by governmental regulations which influence prices.

Analyze ways in which government policies affect the price and quality of food available to consumers.

Examine the contribution that ethnic and cultural associations make in maintaining cultural food patterns.

Summarize ways in which food assistance programs can help individuals and families in meeting their food needs.

Investigate community programs in which persons might volunteer skills and knowledge of food and nutrition.

Evaluate the contribution of consumer food cooperatives to consumer groups in the community.

Contrast the range of choices available in food markets in various areas of the community.

Evaluate the adequacy and reliability of information provided on food package labels.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

Relate consumer choices to types, quality, and amount of food products and services offered in the marketplace.

Analyze ways in which consumer acceptance or rejection of new food products can affect the food industry.

Relate the import-export policies of government to the cost and availability of certain food items.

Analyze the effects of the current trend toward natural unprocessed foods on the food industry.

Project the possible effects of the consumer food-cooperative movement on the food industry.

Analyze ways in which use of community services can offer more opportunities for individuals and families to extend their resources for food.

Assess the effectiveness of food assistance programs funded by the Department of Agriculture in meeting needs of particular groups in the community.

Support the various community volunteer groups that assist individuals and families with special food needs.

Investigate the advantages and disadvantages of various types of consumer food cooperatives operating in the community.

Analyze factors in the community which limit the consumers right to choose from among a variety of food products and services:

Communicate preferences and concerns related to food products, services, and equipment to sellers and manufacturers.

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER RIGHTS AND PROTECTION (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Investigate the laws that protect the health of individuals when they are eating at fast-food-service places.</p>
<p>CONSUMER PROTECTION AND THE LAW</p> <p>Relate complexity in the marketplace to consumers' need for understanding the law and the avenues of recourse available.</p>	<p>Identify the information required by law to be on food products.</p> <p>Examine the obligation of the seller to provide food fit for human consumption and of the buyer to pay for items ordered or consumed.</p>
<p>THE CONSUMER AND THE ENVIRONMENT</p> <p>Analyze the impact of food consumption and patterns of individuals and families on the environment.</p>	<p>Consider the effects on the environment when making food choices.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

<p>Use available resources to shape a desired life-style.</p>	<p>Use available resources to create and maintain an environment for living.</p>
<p><i>At the high school level, learners will be able to:</i></p> <ul style="list-style-type: none"> Analyze food packaging and labeling practices which may be misleading to consumers. Identify government agencies that are charged with enforcing the provisions of the Fair Packaging and Labeling Act. Investigate state and local regulations related to the inspection of food handling operations and food handlers. Exercise the consumer's right to be heard by registering complaints and reporting violations to the appropriate authorities. <p>Identify ways in which a warranty may enhance or limit the rights of consumers when they purchase equipment for food preparation or storage.</p> <p>Explain the rights and obligations of consumers in using credit for food services or equipment purchases.</p> <p>Examine the procedures for using the small claims court as a recourse for resolving a consumer complaint about food services, products, or equipment.</p> <p>Investigate the procedure by which consumers may cancel door-to-door sales contracts and the legal limitations involved.</p> <p>Examine ways in which the food consumption patterns of individuals and families affect the environment.</p>	<p><i>At the community college and adult levels, learners will be able to:</i></p> <ul style="list-style-type: none"> Evaluate sources of consumer information related to food products, services, and equipment for reliability and adequacy. Assess the usefulness of provisions of current and proposed legislation on food labeling and packaging to the consumer. Evaluate the effectiveness of governmental regulations and standards of safety and wholesomeness of food products. Support public and private consumer groups that represent the concerns of consumers. <p>Analyze the rights and obligations of both buyer and seller under a credit contract for the purchase of bulk food or equipment.</p> <p>Investigate the legal rights and responsibilities of both parties when leasing or renting equipment for food preparation or storage.</p> <p>Evaluate the effectiveness of using small claims court as an avenue of recourse for suits regarding food products, services, or equipment.</p> <p>Develop techniques for dealing with door-to-door sales people and cancelling such contracts when necessary.</p> <p>Report cases of fraud to the appropriate licensing bureau and to the district attorney for legal action.</p> <p>Contrast the effects of food consumption, preservation, and preparation of different life-styles on the conservation of resources and waste disposal.</p>

Foods and Nutrition

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE ENVIRONMENT (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify in their peer groups food-related practices which could be modified to reduce problems of waste disposal, conservation of energy, and depletion of scarce resources.</p> <p>Dispose of personal and family food-related waste in ways which lead to maximum recycling and minimum litter.</p> <p>Participate in neighborhood or school clean-up and recycling activities to improve the environment.</p>
<p>THE CONSUMER AND THE MEDIA</p> <p>Interpret the impact of mass media and advertising on the food consumption patterns of individuals and families.</p>	<p>Contrast the influence of the media with that of family cultural patterns on the teen-ager's eating habits.</p> <p>Identify advertising appeals for food products that are directed toward teen-agers.</p> <p>Analyze personal response to food advertisements.</p> <p>Evaluate the accuracy of food and nutrition information provided through advertising.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Analyze the effect of high levels of food consumption and planned obsolescence of appliances on the depletion of limited natural resources.

Investigate community recycling programs for food containers, kitchen appliances, and equipment. Analyze the effect of various methods of packaging of convenience foods on the waste disposal problem and depletion of natural resources.

Volunteer to work in community recycling centers. Compare cost in power usage of appliances used for food preparation and preservation.

Support research and development in processing, packaging, and marketing of food products to reduce pollution and conserve resources.

Classify appliances used for food preparation and preservation as "essential to existence" or "luxuries" in accordance with different life-styles.

Weigh personal standards, preferences, and convenience against values of conserving resources and improving the environment.

Clarify adjustments in food practices they are willing to make to conserve scarce resources and preserve the environment.

Project change in food packaging and marketing practices resulting from the energy crisis.

Analyze the effect of take-out food services on waste disposal problems and depletion of natural resources.

Weigh the cost of using pesticides and chemical fertilizers against the need to provide food for an increasing population.

Analyze ways in which mass merchandising and franchising of food have promoted uniformity of eating patterns in our country.

Analyze the effect of media on individual and family food patterns.

Assess personal eating patterns and food buying habits that are affected by advertising appeals and techniques.

Relate trends toward self-service in food markets to increased power of advertising as a source of premarket information.

Analyze the use of marketing research techniques and merchandising methods in food and nutrition advertising.

Examine ways in which public service advertising might serve as a means of improving consumers' diets nutritionally.

Evaluate the qualifications and accuracy of information provided by food and nutrition "experts" who reach the public through mass media.

Evaluate the contribution that the mass media makes in warning the public of hazardous food products.

Assess changes in food advertising in response to current interest in natural-food products.

Use advertising as a source of information about prices and products available in the marketplace.

Instructional Strategy Middle School and Junior High School Levels

BROWN-BAG POLLUTERS—An instructional sequence designed for middle school and junior high school students to explore ways in which they can share in the solution of pollution problems on the school campus.

Objectives

Students will be able to identify for their classmates food-related practices which could be modified to reduce pollution problems on campus. They will be able to:

- Identify lunch-time practices that create litter.
- Assess the effect of their personal food practices on the school environment.
- Propose ways of reducing litter caused by food practices.

Generalizations

Individual consumer choices and practices contribute to the collective problems of litter on the school campus.

- Consumers can help to improve the environment through individual and group action.
- Personal values and standards of consumer activity affect the quality of the environment.

Teachers can use the following activities to teach about pollution.

- Arrange a class tour of the school campus following the lunch hour to observe the amount and kinds of litter left by students. Organize buzz groups to discuss and identify problems of pollution, and ask the following questions:
 - What did you see on the tour?
 - Where did the litter come from?
 - Who are the polluters?
 - Who cleans it up?
 - What can we do to help?
- Organize student research teams to investigate the types and causes of pollution on campus. Have the students do the following:
 - Take pictures of the lunch area after the lunch period.
 - Divide the area into sections and assign a section to each team.
 - Clean up each section.
 - Sort and classify the litter.
 - Take pictures of each type of waste collected.

Take pictures of the area following the clean-up.

Analyze the collection of waste products.

What causes most of the litter?

What happens to it after it is cleaned up?

Which items could be returned or recycled?

Which are most easily disposed of? Which are not degradable?

What would help to keep the area clean?

- Investigate the sack lunch as a source of litter.
- Have all class members bring sack lunches for one day.

Display or take pictures of the food and containers before lunch and the discarded food and packaging after eating.

Assess the percent of the sack lunches that becomes waste.

Consider ways of reducing the waste from sack lunches.

Organize a contest among class members to develop the most waste-free sack lunch.

Identify criteria for selection; include nutrition, flavor, variety, and packaging.

Display and photograph lunches selected by the class that meet the criteria.

- Develop a "Waste Slimmer's Guide for Brown Baggers." Include the following:

Ways of reducing food leftovers.

Ways of reducing waste from packaging of lunches.

Ways of disposing of waste products to prevent litter.

- Arrange a visual display or report of the project where all students can see it.

Display pictures of the lunch area before and after clean-up.

Display pictures of the sack lunches featuring those selected as the best.

Distribute copies of "Waste Slimmers Guide" to other classes.

Evaluation

Have each student examine his or her personal commitment to a clean campus by completing the following questionnaire:

I would be willing to:

- Always use the trash containers.
- Collect food containers for return or recycling.
- Carry a reusable lunch box.
- Use returnable containers.
- Help organize a campus clean-up project.

Resources

Caillett, Greg, Paulette Setzer, and Milton Love. *Everyman's Guide to Ecological Living*. New York: Macmillan Company, 1970.

Killeen, Jacqueline. *Living Well with Shortages*. San Francisco: One Hundred One Productions.

Peck, Leilani. *Focus on Food*. New York: Webster Division, McGraw-Hill Book Company, 1974.

Swatek, Paul. *User's Guide to the Protection of the Environment*. New York: Ballantine Books, Inc., 1970.

Instructional Strategy Middle School and Junior High School Levels

YOU HAVE A RIGHT—A learning sequence designed to help middle school and junior high school students explore consumer's rights and responsibilities in food purchasing

Objectives

Students will be able to assess the value of information provided on food labels to the consumers. They will do the following:

- Identify types of information on food labels.
- Investigate government regulations of food labeling and packaging.
- Assess the value of labeling to consumers in selecting food products.

Generalizations

The consumer has the right to full and accurate information in making informed consumer decisions.

- Information on labels and packages assist consumers in evaluating food products.
- Government agencies enforce regulations that protect consumers from inadequate and misleading labeling and packaging.

Teachers may use the following activities to teach about consumers' rights and responsibilities.

- Arrange displays of packages, containers, and labels of fresh, frozen, canned, and packaged foods in several areas of the room.

- Divide the class into groups of four to search for clues for food buying.
 - Have each group select a label from each of the four types of food products.

Using the work sheet, "Label Clues for Consumers" (page 76), students will identify the information available on the labels selected.

- In groups, students will compare the label information.

- What information did you find?
- What information is on all four labels?
- What information did you find on only one or two?
- Which type had the most information? Which type had the least?
- How are the ingredients listed?
- Why is it important to check the label before buying?

Report findings to the class.

- Have students investigate government regulation of packaging and labeling.

Consult resources to find out what is required on labels.

Put an "R" after each of the items on your list that is required by law.

Are there special regulations for certain types of food?

How does the information protect the consumer?

Are there state and local regulations for some products?

Have students examine other information found on the labels:

Are there special coded markings?

How do these help the consumer?

What is "nutritional" labeling?

Did you find any products without nutritional labels?

Have the students assess the value of labels in buying foods:

Which information is of most help in choosing and using food products?

Select labels that provide the best clues for consumers.

Construct a mobile of the labels selected by the class.

Evaluation

Students will use the information on the labels of a variety of snack foods, such as soft drinks, fruit drinks, fruit juice, cereal, and snacks to compare the following:

Cost per unit of content

Principal ingredients

Food value

Have the students decide which foods they consider to be the best buys.

Resources

Containers, packages, and labels.

Davis, Martha J., and M. Yvonne Peeler. *Lessons in Living* (Unit 1, Topic 4). Boston: Ginn and Company, 1970.

Federal Food Standards (pamphlet). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1972.

Food Labeling Revolution (pamphlet #092C). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1974.

Label Logic (film). AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028 (purchase, \$230; rental, \$25).

Peck, Leilani, and Others. *Focus on Food* (Ch. 23). New York: Webster Division, McGraw-Hill Book Company, 1974.

Pines, Wayne L. "Consumer Safety Offices: FDA's Front Line," *FDA Consumer*, November, 1973, p. 4.

Read the Label Before You Buy (Home Economics Learning Package #1048). American Home Economics Association, 2010 Massachusetts Ave., N.W., Washington, DC 20036, 1973 (\$2).

LABEL CLUES FOR CONSUMERS

Information	Fresh food	Frozen food	Canned foods	Packaged products
Name of food				
Brand name				
Net quantity of contents				
Ingredients				
Variety, style, and packing medium				
Size of product				
Artificial color, flavor, or preservatives				
Picture of product				
Size or maturity				
Date label				
Number of servings				
Recipes				
Grade				
Name and address of packer or distributor				
Nutrition information				
Other information				

Write the name of the food product in the appropriate column.
 Check each item of information you find for each food product.
 Place an "R" after each item of information that is required by law.

Instructional Strategy High School Level

A FEW OF MY FAVORITE THINGS—An instructional strategy designed to help high school students explore the relationship of food patterns to life-styles of individuals and families

Objectives

Students will be able to analyze ways in which food preferences and eating patterns reflect family background and cultural and ethnic customs. They will be able to:

- Identify differences and similarities in food preferences of class members.
- Assess factors that influence food preferences.

Generalizations

Cultural traditions, ethnic background, family beliefs, and customs are reflected in life-styles of individuals.

Kinds of foods eaten, methods of preparation, and manner in which they are served reflect differences in life-styles of individuals and families.

Teachers can use the following activities to teach about the relationship of food patterns and life-styles.

- Distribute the instrument, "Twenty Foods I Like" (page 79), to help students explore factors related to food preferences. Students will list and classify their favorite foods.
- Organize students into groups to compare and discuss their individual findings. One member of each group will report to the class the similarities and differences in food choices, including the following:

- Favorite food of each member
- Three foods not listed by more than one member of the group

- Three foods listed by most of the group
- Three foods usually eaten away from home
- Three foods enjoyed at home

- Foods used by families for special occasions

Have the students analyze reasons for differences and similarities in food choices, including the following:

- Family food patterns
- Social relationships
- Personal food preferences

- Have students consider changes in food preferences. Ask the following questions:

Which foods would not have been on your list last year?

Where did you first try the new foods?

Do your family or friends like foods you do not like?

Have your choices affected the food patterns of your family and your friends?

What causes changes in food preferences?

- Individually or in teams, students will explore factors that influence food patterns. They will do the following:

- Trace regional, ethnic, or cultural sources of special holiday food customs of their families.

- Investigate the influence of philosophies of life and religious beliefs on food patterns of individuals in the community.

- Explore the effect of the variety of ethnic, cultural, and regional foods available through the food service industry on food patterns of individuals in the community.

- Using the ten priority foods, student groups will explore considerations in food buying:

Which foods do they buy in the market?
 Where can the foods be purchased?
 In what forms are they available?
 Which form takes the most time to prepare?
 Which form requires the most skill?
 Which costs the most; and which costs the least?
 What information is provided to the consumer?

- Consider the foods they would choose to "buy" in relation to the following:

Amount of money available
 Time available for preparation
 Skill in food preparation
 Occasion for which it is to be used

- Using the individual lists of "Twenty Foods I Like," have the students take a new look at food preferences in terms of priorities for food study. Ask them to do the following:

Identify those you can prepare.
 List ten foods you would like to learn to prepare.
 Identify those you would serve to friends.
 Identify five foods that you think everyone should be able to prepare.

- Have student groups review the lists and consider individual and group priorities. Ask them to do the following:

Summarize the group's preferences.
 Establish class priorities.

Consider nutritional quality.
 Consider foods not included.

- Summarize findings and plan laboratory experiences related to priorities in food preferences.

Evaluation

Students will analyze ways in which their food patterns reflect their life-styles, including the following:

Cultural, ethnic, or regional background
 Family food patterns
 Peer group eating habits
 Patterns of work and leisure
 Personal and family responsibilities

Resources

- Cote, Patricia. *People, Food, and Science*. Boston: Ginn and Company, 1972.
- Ethnic Heritage: A Living Mosaic (filmstrip and cassette). Education and Consumer Relations Department, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019, 1973 (\$4.60).
- Peck, Leilani, and Others. *Focus on Food* (Unit III). New York: Webster Division, McGraw-Hill Book Company, 1973.
- Paolucci, Beatrice, Theodora Faiola, and Patricia Thompson. *Personal Perspectives*. New York: Webster Division, McGraw-Hill Book Company, 1973.

TWENTY FOODS I LIKE¹

List twenty of your favorite foods:

Favorite foods	I	II	III	IV	V	VI
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						
17.						
18.						
19.						
20.						

Classify your favorite foods by checking in the appropriate column:

- I. Foods you usually eat at home
- II. Foods you usually eat away from home
- III. Your *five* most favorite foods
- IV. Foods your family uses for special occasions
- V. Foods you eat frequently
- VI. Foods you have learned to like in the past year

¹Adapted and reprinted by permission of Hart Publishing Company, Inc., from its copyrighted volume *Values Clarification: A Handbook of Practical Strategies for Teachers and Students*

Instructional Strategy High School Level

FOOD TECHNOLOGY AND DECISION MAKING—A learning sequence designed to help students at the high school level explore the effects of technology on life-styles of individuals and families

Objectives

Students will be able to weigh the impact of developments in food technology on life-styles of individuals and families. They will be able to do the following:

Identify the effects of food technology on variety and forms of food available.

Analyze ways in which developments in food technology increase options in the use of resources for meeting food needs.

Generalizations

Developments in food technology affect the food patterns and life-styles of individuals and families.

Technological developments in food processing and marketing increase the necessity for reasoned choices by consumers.

Developments in food technology extend options in meeting food needs.

Teachers can use the following activities to teach about the effects of technology on life-styles of individuals and families.

- Distribute the "Menu for the Year 2000" (page 82) to students.

Organize the students in small groups to eat and discuss the implications of this type of food pattern for the future. Ask the following questions:

Would you like to have all of your meals this way?

Do you think it could happen?

Are there instances of this type of food pattern today?

- What effects would this type of food pattern have on the following:

Family relationships

Leisure time

Social relationships

Housing design and equipment

Food marketing practices

- Have the students explore alternatives made available by technological advancements in the food industry.

Display various forms in which food may be purchased—fresh, canned, frozen, dehydrated, freeze-dried, convenience, take-out, and so forth.

Cover or remove the display, and ask students to list from memory the food forms that were displayed.

Prepare and distribute "Scrambled Food Forms." Have the students unscramble the words:

HEFSR (fresh)

NDACNE (canned)

ZOFNER (frozen)

EFEREZ-RDIDE (freeze-dried)

ICENNEOCVNE SDOFO (convenience foods)

When the students have unscrambled the food forms, have them list ten foods that could be

purchased in three or more forms. Ask the following questions:

- How many of these food forms have you used?
- Which ones are used most frequently? Which are used least frequently?

Organize students into small groups. Have each group select and prepare one food in various market forms. Recruit a panel to taste the food and to do the following:

- Compare the appearance and flavor, the time and skill required for preparation, and the cost of each product.

- Evaluate the nutritional content of each product.

- Consider the factors that might determine which product is used.

Have the students investigate availability of specialized food products in the community.

Have the students assess the impact of the "Menu for the Year 2000" on their lives. Ask the following questions:

- How is food important to you?

- What changes would that pattern of food make?

- What do you see as advantages and disadvantages of such a pattern?

- What would you not be willing to accept?

Have the students consider some countervailing forces to technological development, including the following:

- Concern with natural and unprocessed foods
- Increased interest in food preparation by both men and women

- Return to simpler life-styles

- View the filmstrips, *Food for Thought*, and discuss the impact of food on life-styles of individuals and families.

Evaluation

Students will be able to utilize developments in food technology in meeting food needs of individuals.

Backpacking Barry and his friend Weakling Willie are going to the mountains for a week-

end. They must carry all equipment, food, and other necessities for their two-day excursion. They must consider the following:

- Total weight of supplies and equipment (Backpacking Barry can carry a maximum of 35 pounds and Weakling Willie can carry 20 pounds.)

- Essential equipment and supplies (sleeping bag, important camping equipment, camp stove, and food supplies)

- Water (They will have access to pure water at the campsite but must carry a half gallon of water for hiking.)

- Food spoilage (They will not have refrigeration.)

Working in small groups, students will help Barry and Willie plan their food needs for the trip. They will do the following:

- Plan nutritious and satisfying meals.

- Use market forms of food that best meet the above considerations.

- Make a shopping list and compute cost of food supplies.

- Select one meal to prepare and to evaluate.

- Discuss the solutions offered by the various groups.

- Compare the cost and acceptability of the items on the market with regular market forms of the food.

Resources

Cote, Patricia. *People, Food, and Science* (Ch. 22). Boston: Ginn and Company, 1972.

Food for Thought: An Inquiry Approach to Human Liberation (filmstrip and cassette). Youth Education Inc., 10 East 40th Street, New York, NY 10016, 1973 (\$12.50).

Medved, Eva. *World of Food*. Boston: Ginn and Company, 1973.

"Menu for the Year 2000"

Peck, Leilani, and Others. *Focus on Food* (Ch. 3 and 4). New York: Webster Division, McGraw-Hill Book Company, 1974.

MENU FOR THE YEAR 2000¹

As students enter the classroom, distribute packaged meals consisting of colored candies including:

Round Yellow Nugget
Long Brown Log
Orange Triangle
Green Gelatin
Silver Rectangle
Round Ball
White and Red Oval

In view of technological developments in food processing and changes in the food patterns and life-styles of individuals and families, the following menu may be one which you and your family will eat in the year 2000:

Round Yellow Nugget + 2 oz. water = Grapefruit Juice
Brown Log + 3 oz. water = Hard Roll and Butter
Orange Triangle + 1 oz. water = Creamed Corn
Green Gelatin + 4 oz. Water = Tossed Green Salad
Silver Rectangle + 3 oz. water = Baked Meat Loaf
Round Ball = Chocolate Layer Cake (take at own discretion)
White and Red Oval = After-dinner Mint

(Adjust contents and directions in packages to types of candies available.)

¹Adapted from a strategy by Nancy Graham and Margaret Barkley, Arizona State University, Tempe, Arizona

Instructional Strategy High School and Community College Levels

POWERHOUSE¹—A learning sequence designed for high school or community college students to examine food choices and practices related to energy consumption

Objectives

Students will question consumer choices and practices in relation to food preparation and energy consumption. They will do the following:

Compute energy requirements and cost of operation of ten appliances used frequently.

Clarify personal values related to conservation of energy.

Examine practices in food selection and preparation which conserve energy.

Generalizations

Individuals and families may need to restrict the purchase and use of certain consumer products to conserve limited energy supplies.

Different appliances require different amounts of energy.

The consumption of energy is influenced by an individual's value structure.

Responsible consumers weigh alternatives in the use of limited energy supplies.

Teachers may use the following activities to teach about food choices and energy consumption.

- Students will investigate the use of electricity in their homes by completing the questionnaire, "How Many Ways Do You Put Electricity to Work?" By a show of hands, determine the following:

Greatest number of appliances available to a student.

Least number of appliances available to a student

Appliances used most often by students

Have the students determine the energy requirement and cost of operation of appliances. Use the Appliance Profile, "Watts Become Dollars."

Check the local utility company for the electric rate for the area.

Compute the cost per year of operating the ten appliances used most.

Compare operating costs.

Identify personal preferences related to conservation of energy.

List 13 of your favorite electrical appliances. You are asked to reduce the use of electricity.

Draw a line through three items you can do without.

Circle three that you cannot live without.

Consider the following decisions:

Why did you decide to give up those three?
Why were the three you kept important to you?

What kinds of things are easy to give up?

What other things would you give up to keep your three choices?

If you had to cut your use of electricity by one-half, how would you prefer to do it?

Check the average usage of your family and cut it in half?

Where will you reduce consumption?

What will you keep at present levels?

What will you eliminate?

Analyze the role of values in choice making:

Discuss the factors that influence personal values.

Relate values to the choices that individuals make.

Clarify personal values that influenced their choices.

Use the "Powerhouse Value Clarification Activity" (page 90) to examine the reasons for buying and not buying.

Identify the values that influenced their choice on the "What's Your Choice" worksheets.

Consider the effects of various proposals for conserving limited energy supplies.

If your community is required to reduce the use of energy, which procedure would you favor?

___ Require everyone to reduce energy use equally.

___ Limit the hours of service for certain activities.

___ Increase the cost to curtail use.

___ Eliminate certain use entirely.

___ Have "brown outs" on a rotating basis.

Tally the votes of the class.

Discuss degree of agreement and disagreement.

Consider the effects of the vote on various members of the community.

Evaluation

Students will assess the relationship of methods of food preparation to energy use. They will do the following:

Compare the energy required for different food preparation methods.

Plan and prepare energy saving meals that meet nutritional requirements.

Resources

Appliance Profile

How Many Ways Do You Put Electricity to Work?

Insights into Consumerism: Electricity, the Individual, and the Energy Crisis. Educational Relations, J.C. Penney Company, Inc., 1301 Avenue of the Americas, New York, NY 10019, 1974 (\$1.70).

Powerhouse Value Clarification Activity

"Value Clarification," *Forum*. Spring/Summer, 1972, p. 5 (publication of the J.C. Penney Company, Inc.).

Watts Become Dollars (page 86)

"What's Your Choice" worksheet (page 89)

**APPLIANCE PROFILE
AVERAGE ELECTRICAL ENERGY USE
OF SELECTED ELECTRICAL APPLIANCES**

The cost, in energy and in dollars of your electrical appliance usage, may be estimated by the following formulas:

$$\text{Wattage rate} \times \text{hours of use} \div \text{by 1,000} = \text{KW hrs.}$$

$$\text{KW hrs} \times \text{electric rate} = \text{cost of usage}$$

Item	Average wattage	Average hours per year	Est. Kw-hr. used per year	Item	Average wattage	Average hours per year	Est. Kw-hr. used per year
FOOD PREPARATION				Water heater	2,475	1,705	4,219
Blender	386	39	15	Water heater (quick recovery)	4,474	1,075	4,811
Broiler	1,436	70	100	COMFORT CONDITIONING			
Carving knife	92	87	8	Air cleaner	50	4,320	216
Coffee maker	894	119	106	Air conditioner (room)	860	1,000	860
Deep fryer	1,448	57	83	Blanket	177	831	147
Dishwasher	1,201	302	363	Dehumidifier	257	1,467	377
Egg cooker	516	27	14	Fan (attic)	370	786	291
Frypan	1,196	155	186	Fan (circulating)	88	489	43
Hot plate	1,257	72	90	Fan (rollaway)	171	807	138
Mixer	127	102	13	Fan (window)	200	850	170
Oven, microwave	1,450	131	190	Heater (portable)	1,322	133	176
Range with oven	12,200	96	1,175	Heating pad	65	154	10
Range with self-cleaning oven	12,200	99	1,205	Humidifier	177	921	163
Roaster	1,333	154	205	HEALTH AND BEAUTY			
Sandwich grill	1,161	28	33	Hair dryer	750	51	38
Toaster	1,146	34	39	Heat lamp (infrared)	250	52	13
Trash compactor	400	125	50	Shaver	14	129	1.8
Waffle iron	1,116	20	22	Sun lamp	279	57	16
Waste disposer	445	67	30	Toothbrush	7	71	0.5
FOOD PRESERVATION				Vibrator	40	50	2
Freezer (15 cu. ft.)	341	3,504	1,195	HOME ENTERTAINMENT			
Freezer (frostless, 15 cu. ft.)	440	4,002	1,761	Radio	71	1,211	86
Refrigerator (12 cu. ft.)	241	3,021	728	Radio/record player	109	1,000	109
Refrigerator (frostless, 12 cu. ft.)	321	3,791	1,217	Black and white TV	108	2,186	236
Refrigerator/freezer (14 cu. ft.)	326	3,488	1,137	Color TV (tube)	300	2,200	660
Refrigerator/freezer (frostless, 14 cu. ft.)	615	2,974	1,829	Color TV (solid state)	250	2,200	550
LAUNDRY				HOUSEWARES			
Clothes dryer	4,856	205	993	Clock	2	8,760	17
Iron (hand)	1,008	143	144	Floor polisher	305	49	15
Washing machine (automatic)	512	201	103	Sewing machine	75	147	11
Washing machine (non-automatic)	286	266	76	Vacuum cleaner	630	73	46

Wattage rate is given on serial plate of appliance; thermostatically controlled units cycle on and off. Estimates of "hours of use" are based on the time the heat element is "on" and will be less than actual switch-on time.

Name _____
 Date _____
 Period _____

WATTS BECOME DOLLARS

Item	Estimated KWH used per year x	Current price per KWH =	Cost per year =	Days in a year =	Estimated cost per day
Example: Freezer, 15 cu. ft.	1,195 KWH	.04	\$14.80	365	\$.13
1.				365	
2.				365	
3.				365	
4.				365	
5.				365	
6.				365	
7.				365	
8.				365	
9.				365	
10.				365	
11.				365	
12.				365	
Totals					

SHOPPING CART SURVEY

Keep a record of everything your family buys at the grocery store for the next week. Enter each item and its approximate cost in the proper column.

Meat and meat substitutes	Cost	Fruits and vegetables	Cost	Dairy	Cost	Breads and cereals	Cost	Other foods	Cost	Nonfood items	Cost
Totals											

HOW MANY WAYS DO YOU PUT ELECTRICITY TO WORK?

Test your standard of electric living. Place a check mark (✓) beside each electric convenience at your command in your home. Place an (X) beside the 10 electric conveniences you use most often.

- | | | |
|---|---|---|
| <input type="checkbox"/> Air conditioner | <input type="checkbox"/> Hair clippers | <input type="checkbox"/> Portable mixer |
| <input type="checkbox"/> Automatic lawn sprinkler | <input type="checkbox"/> Hair dryer | <input type="checkbox"/> Portable oven |
| <input type="checkbox"/> Automatic sauce-pan | <input type="checkbox"/> Hand iron | <input type="checkbox"/> Power tools |
| <input type="checkbox"/> Automatic skillet | <input type="checkbox"/> Heat lamp | <input type="checkbox"/> Projector |
| <input type="checkbox"/> Bed covering | <input type="checkbox"/> Heating pad | <input type="checkbox"/> Radio |
| <input type="checkbox"/> Blender | <input type="checkbox"/> Hobby equipment | <input type="checkbox"/> Range |
| <input type="checkbox"/> Bottle warmer | <input type="checkbox"/> Hot tray | <input type="checkbox"/> Refrigerator |
| <input type="checkbox"/> Broom | <input type="checkbox"/> Ice cream freezer | <input type="checkbox"/> Rotisserie |
| <input type="checkbox"/> Can opener | <input type="checkbox"/> Ice crusher | <input type="checkbox"/> Sewing machine |
| <input type="checkbox"/> Casserole | <input type="checkbox"/> Ice maker | <input type="checkbox"/> Shaver |
| <input type="checkbox"/> Central vacuum | <input type="checkbox"/> Ironer | <input type="checkbox"/> Shoe shiner |
| <input type="checkbox"/> Charcoal lighter | <input type="checkbox"/> Juice extractor | <input type="checkbox"/> Space heater |
| <input type="checkbox"/> Clock | <input type="checkbox"/> Knife | <input type="checkbox"/> Stereo |
| <input type="checkbox"/> Clock-radio | <input type="checkbox"/> Knife sharpener | <input type="checkbox"/> Sterilizer |
| <input type="checkbox"/> Clothes brush | <input type="checkbox"/> Lamps | <input type="checkbox"/> Structural lighting |
| <input type="checkbox"/> Clothes dryer | <input type="checkbox"/> Lawn mower | <input type="checkbox"/> Tape recorder |
| <input type="checkbox"/> Clothes washer | <input type="checkbox"/> Manicure | <input type="checkbox"/> Tea kettle |
| <input type="checkbox"/> Coffee-maker | <input type="checkbox"/> Massager | <input type="checkbox"/> Television |
| <input type="checkbox"/> Deep-fat fryer | <input type="checkbox"/> Meat grinder | <input type="checkbox"/> Timers |
| <input type="checkbox"/> Dehumidifier | <input type="checkbox"/> Night light | <input type="checkbox"/> Toaster |
| <input type="checkbox"/> Dimmers | <input type="checkbox"/> Outdoor lighting | <input type="checkbox"/> Toothbrush |
| <input type="checkbox"/> Dishwasher | <input type="checkbox"/> Ozone lamp | <input type="checkbox"/> Trash compactor |
| <input type="checkbox"/> Egg cooker | <input type="checkbox"/> Phonograph | <input type="checkbox"/> Vacuum |
| <input type="checkbox"/> Electronic range | <input type="checkbox"/> Pool filter | <input type="checkbox"/> Vaporizer |
| <input type="checkbox"/> Fan | <input type="checkbox"/> Pool heater | <input type="checkbox"/> Vibrator |
| <input type="checkbox"/> Food mixer | <input type="checkbox"/> Pop corn popper | <input type="checkbox"/> Waffle baker |
| <input type="checkbox"/> Food waste disposer | <input type="checkbox"/> Portable broiler | <input type="checkbox"/> Wall and ceiling lamps |
| <input type="checkbox"/> Freezer | <input type="checkbox"/> Portable electric barbeque | <input type="checkbox"/> Water heater |
| <input type="checkbox"/> Furnace motor | <input type="checkbox"/> Portable electric clothes | <input type="checkbox"/> Waxer-polisher |
| <input type="checkbox"/> Garage door opener | <input type="checkbox"/> dryer | |
| <input type="checkbox"/> Griddle | <input type="checkbox"/> Portable heater | |

WHAT'S YOUR CHOICE?

What was your choice?

What influenced your choice?

POWERHOUSE VALUE CLARIFICATION ACTIVITY

Prepare from five to ten 5" x 7" cards printed with the names of appliances the class will discuss.

Prepare and distribute the following to each student:

Two blue 4" x 6" cards on each of which is printed one of the following statements:

- I will buy it.
- I would not buy it.

Sixteen pink 3" x 5" cards on each of which is printed one of the following values:

- It uses too much energy.
- I would rather have another appliance that would do more jobs.
- The cost is too great.
- The time it saves is worth the electricity used.
- I don't need an appliance to do the job.
- I need it.
- My friend has one.
- I don't have room for it.
- It fits my life-style.
- If people don't buy it, other people will lose their jobs.
- I have used one.
- My family will use it.
- It was advertised on television.
- I should conserve energy.
- I couldn't be happy without it.
- It will last a long time.

Display the appliance cards one at a time and discuss the use of the appliance, the energy required to operate the appliance, and operating cost. Students make their decisions to buy or not to buy by selecting the value cards that would influence their decision and placing them under the appropriate blue card.

I WOULD BUY IT.

I WOULDN'T BUY IT.

Instructional Strategy High School and Community College Levels

THE RESOURCES YOU HAVE—A learning sequence designed to help students explore factors that influence the use of resources in meeting food needs

Objectives

The students will analyze ways in which food budgets of individuals reflect differences in life-styles and available resources. They will do the following:

- Assess resources that are available to meet food needs.
- Formulate a plan for meeting food needs within predetermined budget limitations.
- Relate food plans to life-styles of individuals or families.
- Weigh the effect of modifications in patterns of living on the use of resources.

Generalizations

Decisions in the use of resources affect and are affected by the life-styles of individuals and families.

Resources available for meeting personal and family food needs include personal capacities, available goods and services, and purchasing power.

Availability of resources limits or extends the range of choices.

Patterns of work and leisure affect the kinds of foods used, methods of preparation, and the manner in which they are served.

The desire to participate in the dominant culture of the society may require modification of an individual's eating patterns.

Dual roles affect family food patterns and life-styles.

Teachers may use the following activities to teach about the use of resources in meeting food needs.

- Present to the students case studies of individuals and families that have different life-styles and different available resources.
- Organize the students into groups to work out food plans for the families in the case studies. Have the students do the following:
 - Identify major aspects of the life-style presented for each individual or family.
 - Assess all of the available resources.
 - Identify the reasons for limitations on the range of choices.

Make a plan of the use of the food budget for a week which recognizes the life-style and budget limitations.

Describe how the plan was designed to fit each particular situation.

Evaluation

Students will consider ways of adapting a food plan to meet changing conditions. Give each group a card which describes a change in some aspect of the pattern of living. Have them do the following:

Propose changes in the food plan to meet the new situation.

Discuss the adjustments with the total class:

In which cases are adjustments in the budget more difficult to make?

In which cases may the change have a long-term effect?

Which of the adjustments are minor and transitory?

Modifications in life situations:

- Angie and Connie have invited their boyfriends to dinner on Saturday.
- Walter's younger brother has come to stay with him to go to school.

- Sue, eight months pregnant, has stopped working and can no longer drive the car.

- Sara Carson's new assignment requires a three-week training session in another city.

- Two of the children Helen cares for will go to school in the fall. Consequently, the family income will be reduced by \$10 a week.

CASE STUDIES

Angie and Connie. Angie Sanchez and Connie Schwartz graduated from high school two years ago and now work as secretaries. The two girls got acquainted on the bus going to and from work and decided they would like to share an apartment. Last month they moved into their apartment; and, while it's fun to be on their own, the expenses have been a little higher than either girl had expected. Each girl has taken a serious look at her budget and has decided that more economy is in order—at least until she gets a raise. For the time being, \$10 a week is the maximum each can afford for all three meals a day. Neither has had much experience in food preparation.

Angie's family food patterns include many economical ways of stretching meat with rice and beans, which are less expensive. Connie's family background, on the other hand, includes an eating pattern that stresses lots of meat and rich desserts. Since her family moved to Southern California, Connie has learned to appreciate Mexican food—but not every day! Neither girl has a car, but a large open-air market, which features many good bargains, is just a few blocks from work; and the bus stops right in front. There is also a small grocery store a block from their apartment, but prices are high and quality is often poor. The apartment refrigerator is a major concern because the freezer compartment is very small and not cold enough to store meat for more than a week or keep ice cream hard.

Walter. Walter Chen is a twenty-eight-year-old bachelor who spent his childhood in Hong Kong but came to the United States to attend college. He liked it here and decided to stay after graduation. His job as a draftsman for a major aerospace firm pays about \$200 a week, after deductions. An elderly lady he knows asked him to move into an

upstairs room of her home because she is afraid to live alone. He cooks on a two-burner hot plate and uses a shelf in her refrigerator. Walter's rent is only \$25 a month.

Although his small room is reminiscent of his early days in Hong Kong, Walter has adopted many American values. He likes hamburgers, as well as Chinese food. He also enjoys fine restaurants. He is buying a luxury car; and he is sending some money to his younger brothers and sisters in Hong Kong. Walter has about \$40 a week to spend for *all* of his food needs. He eats out about two evenings a week in fairly expensive restaurants and usually takes a date with him on one of those evenings.

Sam and Sue. Sam and Sue just moved from their first apartment into a small rented house. Sam has a steady job as an appliance repairman. They are saving as much as possible for the down payment on their own home. Sue has just changed jobs. While she loved her work as a nursery school aide, the salary and tips she makes as a waitress will make the savings account grow faster.

Sue likes to cook in her spare time and has many food preparation skills. Sam is an outdoors person. The backyard of their rented house is sunny and fairly large. After trying to match a limited food budget with rising food costs, they planted a garden. Sue uses their small car for food shopping at the supermarket on her day off. By making full use of the food they grow and Sue's shopping skills, \$15 a week at the market is enough to feed them very well.

The Carsons. The Carsons recently moved into a new home. Max is a successful attorney, and Sarah recently became assistant branch manager at the bank where she has worked for five years. Their daughter Ann is a high school sophomore; Jimmy,

their son, is in the sixth grade. They could afford to hire someone to help at home, but the Carsons prefer to manage their home together. Weekdays are rushed, but Ann usually has dinner started by the time her mother gets home. On weekends Sarah often prepares double quantities of special dishes so she will have some to freeze for use later. Max and Jimmy also specialize in Saturday morning breakfasts for the family and friends. Including dinner at a local restaurant about once a week, the Carsons spend about \$70 a week for their food needs.

Helen. Helen is raising her five children alone; their father died last year. The expenses of his illness took most of the insurance, so she tries to manage on social security benefits and the money

she earns by taking care of three preschool children.

The family budget allows a maximum of \$45 a week for food, including the value of food stamps. Providing enough nourishing food for her two sons (fifteen and sixteen years of age) and three daughters (nine, ten, and thirteen years of age) is a constant challenge. Helen takes care of the three preschool children in her home, so she has time to prepare less expensive foods that require longer preparation. She takes advantage of low-cost food outlets in her community. It is not convenient to shop very often, because she must take the three young children with her.

(Food budgets and incomes will need to be adjusted for the community.)

Instructional Strategy Community College and Adult Levels

ARE YOU BUYING GOOD NUTRITION OR ONLY GROCERIES?—A
learning sequence designed for students of community college and adult
education levels to assess shopping skills of consumers

Objectives

Students will be able to relate discrimination in choices of food products to increased satisfaction in meeting nutritional needs within the food budget. They will do the following:

- Compare costs of alternative methods of meeting family nutritional needs.
- Identify advantages and disadvantages of comparison shopping for food.
- Examine cultural and ethnic factors which influence food selection.
- Identify in food shopping skills which can be improved.

Generalizations

Discrimination is required in the selection of foods that contribute a balance of nutrients to the daily diet and at the same time are within food budgets, provide for family traditions, and observe individual preferences.

- The amount of money spent on food does not guarantee good nutrition.
- Cultural, ethnic, and social factors influence food preferences and selections.

Teachers may use the following activities to teach about the importance of good nutrition.

- Invite a panel of students or homemakers to discuss the proportion of the family income that is appropriately spent on food.
- Present two grocery lists or two shopping bags representing \$20 worth of groceries purchased by two families that are similar in cultural and ethnic background and composition.

Have the students examine the food choices of the two families and then do the following:

- Compare the types and amounts of food purchased.
- Contrast the nutritional content of the two groups in relation to the cost.
- Examine the shopping lists of the two families and categorize the food into the basic four food groups.

What proportion of the food dollar is spent on each group?

Which food group accounts for the greatest expenditures? Which group accounts for the least expenditure?

How much was spent on empty calories?

Where could savings have been made in types or forms of foods purchased?

Have the students consider ways in which the nutritional content of the food could be improved at no additional cost. Have them do the following:

Use current food advertisements from the newspaper to complete a cost comparison of food protein.

Suggest possible substitutions for more expensive protein sources and for other items on the list.

Use the food advertisements to shop for basic items on the market list at three different stores. What, if any, are the savings?

- Have the students assess the cultural and economic factors which influence buying:

Do any of the choices on the lists reflect cultural or ethnic food preferences?

Revise the lists for a family that has a different cultural or ethnic background.

Revise the market list for a family on welfare.
Analyze the nutritional content of the revisions.

Evaluation

Have the students survey the contents of their own shopping carts for a one-week period and do the following:

Record each item purchased in the proper space on the form, "Shopping-Cart Survey."

Analyze the content of the cart.

Figure the cost of each food group.

Which group required the least expenditures?

What percent of the total cost is nonfood items?

How could you improve your family's diet?

How could you reduce the food costs?

How could you improve shopping procedures?

Resources

"Cost Comparisons of Protein Foods" (page 96).

Drury, Treesa. *Savvy Shopper*. Los Angeles: J.P. Tarcher, Inc., 1974.

"Shopping Cart Survey" (page 87).

Your Money's Worth in Foods (pamphlet #101C).
Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1974 (\$0.50).

COST COMPARISONS OF PROTEIN FOODS

Food	Protein food			Protein content		
	Quality	Purchase unit	Cost	Grams per purchase unit	Grams per serving	Cost per serving
Milk (whole)	Complete	1 qt.		34	9	
Skim-milk powder	Complete	1 lb.		160	9	
Cheese	Complete	1 lb.		114	7	
Eggs	Complete	1 doz.		72	6	
Beans	Incomplete	1 lb.		97	1	
Beef	Complete	1 lb.		63	17	
Pork-ham	Complete	1 lb.		70	16	
Other.						



INGREDIENT LABELING

Obtain the following information at the grocery store.

Beverage item	Name	Brand	Ingredients	Cost	Cost per serving
Canned					
1. Juice					
2. Juice					
1. Fruit drink					
2. Fruit drink					
1. Fruit punch					
2. Fruit punch					
Refrigerated					
1.					
2.					
Frozen concentrate (Figure cost per serving with water added.)					
1. Lemonade					
2. Punch					
3. Juice					

Which of these products would you consider to be better sources of nutrition?

Instructional Strategy Community College Level

NUTRITION AND ECOLOGY—A learning sequence designed to help community college students investigate methods for conserving scarce food resources.

Objectives

After examining the requirements for good nutrition and the problems of ecology, students will be able to relate the necessity for reliable nutritional information to the effective conservation of scarce food sources. They will be able to:

- Identify potential scarcity of food sources.
- Analyze nutritional adequacy of a variety of nonmeat diets.
- Clarify their willingness to adjust personal diets to conserve scarce food sources.

Generalizations

Individuals and families may need to restrict the use of certain food products to conserve scarce resources.

- Reliable nutritional information is essential in planning diets to conserve limited sources of protein.
- Personal food preferences may need to be considered in relation to the food needs of society.

Teachers may use the following exercises to teach about nutrition and ecology.

- Organize a panel consisting of a food scientist, a nutritionist, and an environmental specialist to discuss immediate and long-range problems arising from a scarcity of protein food sources.
- Contrast American food consumption patterns with those of other countries. Include the following:
 - Levels of consumption
 - Levels and types of protein
 - Differences in basic food sources
- Have the students explore possible substitutes for present protein sources:
 - Nonanimal sources
 - New food sources
 - Synthetic foods
- Analyze the adequacy of the protein content of various food sources. Using colored blocks to represent essential amino acids, illustrate the following:

Complete proteins present in certain food groups

Incomplete proteins in food groups

Combinations of foods to supplement the incomplete proteins

Have the students assess the adequacy of the nonmeat diets of various cultural groups. Have them do the following:

- Assess adequacy of protein content.
- Suggest ways of improving the quality of protein content.
- Check calorie content.
- Assess the adequacy of vitamins and minerals.
- Suggest ways of improving the quality of the diets.

- Have the students identify in their own cultural food patterns the plant foods that have equal nutritional quality. Have them do the following:
 - Prepare nonmeat dishes from plant foods used by the cultural groups studied and from their own food patterns.
 - Compare the taste and nutritional quality of the dishes.

- Have individuals or groups investigate available alternatives in meeting protein requirements:

Nonmeat diets of various ethnic, cultural, and religious groups in the community

Synthetic protein foods now in the market.

New food sources of protein

Effect of American protein consumption on people from other countries

Evaluation

Students will be able to do the following:

Evaluate the protein content of three nonmeat diets.

Recommend additions or changes that are acceptable to the persons involved.

Assess their own willingness to adjust dietary practices. Have the students complete the following exercises:

Rank in order from 1 to 5, with 1 being the most acceptable and 5 the least acceptable, adjustments you would be willing to make to reduce your consumption of scarce food sources of protein:

_____ I would plan a meatless day once a week.

_____ I would continue my present food pattern.

_____ I would eliminate all animal products from my diet.

_____ I would substitute nuts and vegetable proteins for part of the meat in my diet.

_____ I would use only synthetic protein foods.

Resources

Can We Eat Well for Less? (pamphlet). National Dairy Council, 111 North Canal St., Chicago, IL 60606, 1973 (\$.12).

McWilliams, Margaret. *Food Fundamentals* (Second edition). New York: John Wiley and Sons, Inc., 1974.

Stare, Fred, and Margaret McWilliams. *Living Nutrition*. New York: John Wiley and Sons, Inc., 1973.

Suggested Learning Experiences

The activities included in this section can be used as individual or group projects.

Junior High School Level

The learning experiences suggested in this section are designed for students at the junior high school level.

Your Right to Safety

This exercise is designed to help students investigate the ways in which the consumer's right to a safe food supply is protected.

- Have the students conduct a "Bacteria Garden Experiment" (page 104) on food contamination:

Relate the results observed to the need for standards of cleanliness and care in food preparation and storage in the home and in food markets.

Investigate ways in which the regulations of the Food and Drug Administration and the Department of Agriculture protect the consumer.

Explore state and local regulations that protect consumers when they are eating in fast-food service facilities.

What Can You Do?

This activity is designed to help students exercise consumers' right to register complaints:

- Divide the class into small groups to research channels of recourse available to the consumer in situations such as the following:

You bought a quart of milk that was sour.

You wanted to know the calorie count of tortillas.

You found a hair in your salad at a restaurant.

You discovered there were fewer paper napkins than the number printed on the package.

You found that the "use" date had passed for the packaged biscuits on the market shelves.

Have the students share a personal consumer complaint with the class and discuss avenues of recourse that might be used. Report results of actions taken.

Garbage Game

This activity is designed to teach students about household waste and what to do about that waste.

- Have the students use the "Garbage Game"¹ to determine household waste and how to reduce that waste.

Relate the items of household waste included in the game to items wasted in their homes. Identify ways in which they could help in reducing the waste products.

Know Your Supermarket²

This exercise is designed to help students develop personal skills in food buying to extend resources.

- Set up a classroom supermarket, using food models, pictures, food packages, and containers. Students make a market list of 20 food items they buy in the market. They will try to locate all the items as quickly as possible. Time the students, and declare a winner.

Analyze the problems encountered in locating the items.

Have the students reorganize their lists so that items can be located without retracing steps and wasting time.

- Divide the class into two teams:

Give each team a list of 50 items commonly sold in supermarkets.

Give each team 10 minutes to identify the section in which the items can be located. The team with the most right answers wins the game.

High School Level

The activities in this section are designed for students at the high school level.

¹"The Garbage Game" (jigsaw puzzle ecology game). Educational Ventures, Inc., 209 Court Street, Middletown, CT 06457.

²From a strategy by Bonnie Jenuinc, Carpenteria Junior High School, Carpenteria Unified School District.

Are You Buying Nutrition?

- Have the students design a one-week food plan which fulfills recommended daily allowance (RDA) requirements and reflects personal food preferences. Assess the nutritional quality of those food choices.

List five favorite foods:

Use the food value chart to determine the major nutrients of each food.

Consult the "Recommended Daily Allowance" chart to compute personal RDA requirements.

Evaluate the contribution of each food to individual RDA requirements.

Have the students compile a list of all the foods they eat over a period of three days and do the following:

Categorize each item according to its food group.

Assess each food's contribution to RDA requirements.

Identify possible reasons for any nutritional deficiencies.

Compute the approximate cost of the groups; and compare that cost to nutritional value.

Evaluate personal food practices in relation to nutrition and cost.

- Have the students consider their increasing responsibility for personal food patterns and then complete the following exercise:

You have \$_____ to pay for all of your food for one week, including snacks. Make a meal plan that fulfills the following:

Is nutritionally adequate

Includes personal food preferences

Meets individual protein and energy requirements

Return, Recycle, and Reuse

This activity is designed to help students examine ways in which food consumption practices have an effect on the environment.

- Have the students identify ways of conserving scarce resources and reducing waste-disposal problems in the homemaking department:

Keep an account of waste disposal in the homemaking department for a week.

Classify the waste products according to "throwaway," "returnable," "recyclable," and "reusable."

- What represents the greatest amount of waste?

Which items are most difficult to dispose of? What scarce resources are represented in the trash?

How could the amount of waste be reduced?

What substitutions would need to be made to reduce waste?

Smart Shopper

This activity is designated to help students develop guidelines for effective food shopping to save time and stretch the food dollar.

- Show the film *Buyer Beware*, and use Classroom Aid I as a discussion guide.

Have the students work in groups to conduct the "Grocery Store Survey" and "Supermarket Field Study." Use Classroom Aids 3 and 4.

- Have each student prepare ten suggestions for the wise food shopper.

Have small groups compare individual suggestions and work out a composite list.

Check the validity of the suggestions with food marketing resources, and report findings of the groups to the class.

Compare group lists, and develop a class list of suggestions.

- Have the class develop a brochure, "The Smart Food Shopper":

Distribute the brochure to FHA members and parent groups in the community.

Use it in the consumer resource center.

Include it in the department consumer newsletter.

Independent or Group Inquiry Projects

Individuals or groups of students may complete the following activities:

- Relate excessive packaging of food products to the problems of waste disposal. Have the students do the following:

Collect packages from a variety of fresh, frozen, and canned food products.

List disposable containers used for those products.

Compare packaging of the various products. Consider which are necessary and which are excessive.

Suggest ways of reducing waste products.

- Analyze the effects of the fast-food-service industry on waste disposal problems and depletion of scarce resources.

Survey at least two fast-food-service facilities in the community:

Identify types of food served.

Itemize or collect sample materials and containers used in the food service.

Determine the number of persons served in a stated period of time.

Observe the effectiveness of waste disposal systems.

Inquire about the cost of waste disposal.

Assess the environmental impact of the facilities in relation to the following:

Pollution of environment

Use of scarce resources

- Relate the current controversy of organic or health foods versus chemically grown and processed foods to the increased need for reliable consumer information.

Identify aspects of the controversy to be investigated.

Select a food or food group to investigate.

Identify what you want to know.

Determine how you can find out about it.

Collect data for your study:

Consult resource materials.

Visit health food stores and regular markets.

Talk with the manager of the health food store.

Interview a nutrition specialist or biochemist.

Check the information given on labels.

Evaluate your data.

Assess the accuracy and reliability of claims made in advertising.

Analyze sources of information for accuracy and objectivity.

Compare products grown organically and chemically, for appearance, flavor, nutrition, and cost.

Weigh the evidence and formulate conclusions in relation to the following:

Nutritional values, flavor, and cost of foods

Availability of food for an increasing population

High School or Community College Levels

The exercises in this section are designed for students at the high school or community college levels.

- Have the students investigate the contribution of food cooperatives to various groups in the community.

Develop a simulated consumer cooperative to buy food for class groups:

The class chooses a cooperative manager who receives orders from the groups, compiles the master market list, and orders the food.

Each group of students selects a member to submit the group's order to the manager and to assist in filling and distributing orders to the groups.

Operate the cooperative for a period of time:

Establish guides for food items to be purchased through the cooperative.

Develop the procedure whereby group buyers place their orders with the cooperative manager.

Organize the procedures for compiling the master list and ordering the food.

Group buyers meet with the manager to collect their purchases and compute costs.

Compute cost of meals and determine savings effected through participation in the food cooperative.

Consider the effect that extending membership to other classes would have on savings.

Assess factors involved in cooperative food buying, including the following:

Limitations in the variety of products that can be ordered

Time and effort involved

Savings on specific items

Number of participants needed to make the cooperative economically advantageous

Investigate types of consumer food cooperatives.

Survey the community to identify the types of cooperatives operating in the area.

Invite a representative of a food cooperative to discuss the following:

Types of cooperatives

Purposes of cooperative buying
Individual participation

Differentiate between small consumer cooperatives and large commercial cooperatives.

Interview members of cooperatives to determine the advantages and problems of membership.

Investigate other forms of cooperative buying, such as buying clubs.

Community College and Adult Education

The exercises in this section are designed for students at the community college and adult levels.

Community Services

- Have the students analyze ways in which the use of community services offers opportunities for families to extend resources for food.

Assess the effectiveness of government-subsidized food programs that are available in the community:

Who is eligible for the programs?

How do they operate?

What are the funding agencies?

How effective are the programs in meeting the needs of particular groups?

Investigate volunteer programs that are designed to assist in meeting food needs:

For whom are they planned?

Who sponsors the project?

How are the programs funded?

In what ways could you assist or support such programs?

What Are the Alternatives?

- Have the students plan alternative ways in which a young mother could meet the food needs of her family and hold a full-time job.

Have the students work in teams to develop a plan that takes into consideration the following:

Family values and standards related to food

Food budget related to income

Meal planning and preparation

Marketing procedures

Available food services

Compare and assess the effectiveness of the plans in meeting food needs.

The Right to Choose

- Have the students analyze factors in the community which limit or enhance the consumers' right to choose from among a variety of food products.

Survey two separate areas of the community to compare and contrast the number and types of markets in the neighborhood. Consider the following:

Variety, quality, and prices of selected foods

Consumer services provided

Promotional practices

Distance consumers must travel to have a choice among markets

Consider restrictions which availability or cost of transportation and inconvenience in shopping impose on the consumers.

Propose ways in which the right of choice of consumers could be extended:

Neighborhood carpools to supermarkets

Community sponsored jitney service to market areas

Extended public transportation

Relocation of markets to low-income areas

Organization of consumer cooperatives

What would you be willing to do to help?

BACTERIA GARDEN EXPERIMENT

Materials needed:

1. Petri dishes and covers (three for this experiment)
2. Sterile toothpicks
3. Food source
 - a. Carrot slice
 - b. Potato slice

When preparing gardens for bacteria, care must be taken to keep everything clean. Wash the food slices thoroughly, and wash and dry the dishes and covers. Place the slices of food in the bottom of the petri dishes and cover the dishes. Mark each petri dish with tape and magic marker: "1," "2," and "3."

Put three covered petri dishes in a 250°–300° F. oven for one hour. This process should kill all unwanted bacteria. Place several toothpicks in a pan and put it in the oven.

When the petri dishes have cooled, place them on the table. **DO NOT RAISE THE COVERS** until you are ready to plant them.

Petri dish 1

Secure bacteria from one of the sources listed below. Touch a sterile toothpick to the selected source then quickly raise the cover of the petri dish and rub the end of the toothpick over the food. Replace the cover as quickly as possible to prevent unwanted molds or germs from entering the "garden." Place the petri dish in a warm, dark place for several days, and watch the garden develop. **DO NOT LIFT THE COVER.** Check daily!

Suggested sources of bacteria:

- | | |
|------------------------|--------------|
| Coughing | Hair |
| Decaying fruit | Inside mouth |
| Decaying tooth | Money |
| Dirt under fingernails | Rug |
| Garbage can | Sneezing |

Petri dish 2

Prepare petri dish 2 exactly as 1, but do not put in the bacteria. Place it beside dish 1.

Petri dish 3

Prepare petri dish exactly as 1, but place the dish in the cold refrigerator. Use the table below to note the progress of the experiment.

Date	Petri dish 1	Petri dish 2	Petri dish 3

Variations in this experiment can include the following:

1. Use different foods.
2. Place dish 3 in a *hot* area.
3. Place dish 3 in direct sunlight.
4. Bake dish 3 without covering it and let moisture out; place it with dishes 1 and 2.

Supplementary Resources

- A Chemical Feast* (film). Benchmark Films, Inc., 145 S. Scarborough Road, Briarcliff Manor, NY 10510 (purchase, \$165; rental, \$20).
- American Association of University Women, *If You Want to Save Your Environment—Start at Home*. Palo Alto, Calif.: Peninsula Press, Inc., 1970.
- Brand Names and Labeling Games* (film). Benchmark Films, Inc., 145 S. Scarborough Road, Briarcliff Manor, NY 10510 (purchase, \$145; rental, \$20).
- Buyer Beware* (film). Bureau of Homemaking Education; available through film libraries of the county superintendents offices and SHARE Resource Center (available in English and Spanish).
- Buying in a Supermarket* (film). AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028 (purchase, \$20; rental, \$20).
- Cross, Jennifer. *The Supermarket Trap*. Bloomington, Ind.: Indiana University Press, 1970.
- Darnay, A., and W. E. Franklin. *The Role of Packaging in Solid Waste Disposal Management 1966-1976*. Public Health Service Publication #1855, Government Printing Office, Superintendent of Documents, Washington, DC 20402, 1966.
- Deceptive Selling Practices* (filmstrip and cassette). Association of Home Appliance Manufacturers, 20 N. Wacker Dr., Chicago, IL 60606, 1970.
- Deciding* (film). Centron Educational Films, 1621 W. Ninth St., P.O. Box 697, Lawrence, KS 66044 (purchase, \$195).
- Drury, Treesa. *Savvy Shopper*. Los Angeles: J.P. Tarcher, Inc., 1974.
- Food* (filmstrip and cassette; Part I, "Management," Consumer Education Series; Hanna Barbera Productions, Inc.). AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028 (one of four filmstrips, \$68).
- Food Additives* (pamphlet). Manufacturing Chemists Association, 1825 Connecticut Ave., N.W., Washington, DC 20009 (free).
- "Food Cooperatives," *Marketplace*. Spring, 1974, Vol. 2, No. 4, Bureau of Homemaking Education, University of California, Consumer and Homemaking Education, 1003 Wilshire Blvd., Santa Monica, CA 90401.
- Food Labeling: Understanding What You Eat* (film). Journal Films, Inc., 909 West Diversey Pkwy., Chicago, IL 60614, 1973 (purchase, \$145; rental, \$22).
- "The Garbage Game" (jigsaw-puzzle game). Education Ventures, Inc., 209 Court St., Middletown, CT 06457 (\$17).
- "Get Your Money's Worth from Protein," *Illinois Teacher*. Vol. XVII, No. 3, January-February, 1974.
- How the Consumer Can Report to the Food and Drug Administration* (pamphlet #058C). Consumer Information, Public Documentary Distribution Center, Pueblo, CO 81009, 1974.
- Jelley, Herbert M., and Robert Herrmann. *The American Consumer: Issues and Decisions*. New York: Gregg Division, McGraw-Hill Book Company, 1973.
- Let's Go Shopping* (Situation III, "Supermarket Maze"; filmstrip and record). Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006 (\$39).
- Making the Best Buy in Foods* (film). Journal Films, Inc., 909 West Diversey Pkwy., Chicago, IL 60614 (rental, \$22).

Margolis, Sidney. *Health Foods: Facts and Fakes*. (pamphlet #48). Public Affairs Committee, 381 Park Avenue South, New York, NY 10016.

McWilliams, Margaret. *Food Fundamentals* (Second edition). New York: John Wiley and Sons, Inc., 1974.

National Food Situation (pamphlet). National Economic Analysis Division, Economic Research Service, U.S. Department of Agriculture, Washington, DC 20250 (free).

Nutritional Labeling Terms You Should Know (pamphlet #086C). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1973.

Nutritional Quackery (film). AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028 (rental, \$25).

Nutritive Value of Common Foods in Percent of RDA and U.S. RDA. Department of Vocational Education, College of Education, University of Arkansas, Fayetteville, AR 72701 (\$2).

Peck, Leilani, and Others. *Focus on Food*. New York: Webster Division, McGraw-Hill Book Company, 1974.

Poriss, Martin. *How to Live Cheap But Good: A Primer for People with High Tastes and Low Income*. New York: McGraw-Hill Book Company, 1971.

Recycling and the Consumer (pamphlet #076C). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009 (free).

Smart Shopping (Part 7, "Grocery Shopping"). Olcott Forward, Inc., 234 North Central Ave., Hartsdale, NY 10530, 1970 (\$65).

Spending Your Food Dollars. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, (\$1.75).

Waste Not, Want Not (poster #5502-0094). U.S. Environmental Protection Agency, Government Printing Office, Superintendent of Documents, Washington, DC 20402, 1972 (\$1.15).

We Want You to Know About Labels on Food, #73-2043; and *We Want You to Know About Nutrition Labels on Food*, #1712-00190. Food and Drug Administration, Government Printing Office, Superintendent of Documents, Washington, DC 20402, 1973-74 (free).

Wiese, Alice. "Fill Your Grocery Cart with Nutrition" (game). Division of Home Economics Education, University of Illinois, Urbana, IL 61801, 1973 (\$6.95).

Your Food Dollar. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972 (\$.35).

Consumer Emphasis/Housing and Home Furnishings

**Performance Objectives for the Consumer Emphasis
Instructional Strategies**

The Real Thing

It's Your Neighborhood

The Question Is...

Do Your Own Thing

Shopping for Credit

To Recycle or Not

Counting the Costs

You and Space

Suggested Learning Experiences

Instructional Resources

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer</p> <p>LIFE-STYLES</p> <p>Relate housing choices to the life-styles and quality of living of individuals and families.</p> <p>Analyze the factors that influence housing patterns of individuals and family.</p> <p>Examine constraints encountered in creating and maintaining an environment for living.</p> <p>AVAILABLE CONSUMER RESOURCES</p> <p>Relate the accurate perception and utilization of resources to the potential of an individual or family for achieving a desired living environment.</p> <p>Analyze the effect of availability and kinds of resources on the range of choices in achieving a desired living environment.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Analyze ways in which the immediate living space reflects the personal identity of the owner.</p> <p>Clarify cultural and family values that are expressed in homes.</p> <p>Relate living arrangements to activities, interests, and patterns of relationships of family members.</p> <p>Identify ways in which the home satisfies physical, social, and emotional needs of family members.</p> <p>Identify resources available for creating and maintaining personal living space.</p> <p>Develop personal abilities that extend limited resources in achieving housing goals.</p> <p>Identify in the community resources that increase options in securing furnishings and equipment.</p>

Performance Objectives for the Consumer Emphasis

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Explore ways in which home or living accommodations offer opportunity for individuals and families to express themselves.
- Appraise the contribution of personal living space to social, emotional, and physical well-being.
- Analyze the effect of social and cultural values and customs of the community on personal living arrangements.
- Analyze ways in which the accurate perception of values, goals, and resources can give individuals and families freedom to choose from among various alternatives in creating an environment for living.
- Predict changes in patterns of living that may affect housing choices in the future.
- Identify the factors in living arrangements that may offer constraints in achieving a desired life-style.
- Examine ways in which employment, recreational activities, and interests affect housing patterns of individuals and families.

- Analyze resources available for achieving personal housing goals.
- Describe how the creative extension of resources can offer more options in meeting housing needs.
- Explore ways in which the development and use of personal abilities can extend opportunities for creating a desired environment for living.
- Examine the cost of using resources for immediate needs and wants in terms of long-range housing goals.

Use available resources to create and maintain an environment for living.

At the community-college and adult levels, learners will be able to:

- Analyze ways in which homes reflect the life-styles of the individuals and families occupying them.
 - Examine how aesthetic and social values of individuals are reflected in the way they create and maintain a home.
 - Relate social customs of different ethnic or cultural groups to housing needs.
 - Predict the changes in housing requirements, values, and resources at various stages of the life cycle and in different situations.
 - Assess the effects of individual and family mobility on housing choices.
 - Examine the effects of source and level of income on the life-styles and living arrangements of families.
 - Identify constraints individuals and families may encounter in creating a desired living environment.
-
- Defend the premise that housing is a major resource in achieving a desired life-style.
 - Evaluate resources available for meeting housing requirements of individuals and families.
 - Illustrate how different forms and combinations of resources may be used to produce similar satisfactions in meeting housing wants and needs.
 - Weigh the cost of using resources for housing in terms of what an individual may have to give up because of that use.
 - Use the personal talents and skills of family members to expand resources available for creating a home environment.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer (cont.)</p> <p>DECISION MAKING IN THE USE OF CONSUMER RESOURCES</p> <p>Relate the nature of decisions regarding the allocation of resources for housing to the life-style and level of living of individuals and families.</p> <p>Analyze the factors that influence decisions in the use of resources for housing, furnishings, and equipment.</p> <p>Consider the interdependence and interrelationship of decisions regarding the use of resources for the achievement of housing goals.</p> <p>Examine the effects of decisions regarding the use of housing resources on personal and family satisfactions and on the community and the environment.</p>	<p>Use available resources to become the kind of person you want to be.</p> <hr/> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Illustrate ways in which decisions regarding furnishings for living space reflect personal interests, activities, and values.</p> <p>Consider the alternatives and possible consequences involved in making decisions regarding furnishings and equipment.</p> <p>Weigh the cost of an individual's consumer decision to other family members.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Illustrate how housing choices of individuals and families reflect differences in values and life-style.

Relate the life-style and desired level of living to the use of resources for housing.

Predict changes in housing choices at future stages of the life cycle.

Analyze social, cultural, and economic factors that influence housing decisions.

Analyze ways in which patterns of work and leisure of individuals and families influence housing decisions.

Analyze the effects of employment patterns of homemakers on the housing decisions of families.

Examine the constraints the lack of public transportation might place on housing decisions.

Evaluate the effect of housing decisions on other decisions of the family.

Establish housing priorities in relation to values, goals, and available resources.

Evaluate housing alternatives in relation to changing social and economic conditions and different stages of the life cycle.

Apply the decision-making process to the problems related to locating and furnishing living space.

Create a living environment that enhances personal enjoyment and psychological satisfaction derived from consumer choices.

Defend the right to create a living environment that expresses one's individuality.

Consider the effects of housing decisions on family members, the community, and the environment.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace</p> <p>CONSUMER EARNING</p> <p>Relate types of occupation to income, level of living, and housing arrangements of individuals and families.</p> <p>Relate the real income of individuals and families to their ability to achieve a desired pattern of living.</p> <p>Weigh the psychic income derived from the home environment.</p> <p>CONSUMER SPENDING</p> <p>Relate decisions regarding the use of resources for housing to the achievement of a desired life-style.</p> <p>Relate the accurate perception, use, and development of available resources to the ability to achieve desired housing goals.</p> <p>Relate housing expenditures to a total financial plan.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify the sources of money income that are available for furnishing personal living space.</p> <p>Explore personal abilities that might be used to earn money for furnishings and equipment.</p> <p>Contribute to the real income of the family by performing services in the home.</p> <p>Describe things they enjoy about their homes.</p> <p>Plan expenditure of personal funds to achieve a specific goal.</p> <p>Assess personal spending patterns in relation to their goals.</p> <p>Identify ways of extending personal resources.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Examine the influence that job location would have on housing choice.

Relate the types of occupations, income, and level of living to housing requirements of individuals and families.

Relate career choice to resources available for housing.

Analyze the effects of changing employment patterns on housing arrangements of individuals and families.

Explore possible changes they could make in their housing situation to save resources for further training or education for career advancement.

Assess the availability of community resources that enhance potential for achieving housing goals.

Assess the effect of employment patterns and levels of income on resources available for meeting housing needs.

Assess the contribution of money spent for home furnishings and equipment to the real income of the family.

Weigh psychic satisfactions received from the use of income for housing.

Defend the use of income for housing on the basis of psychic satisfaction derived from the home environment.

Examine various occupations related to housing in terms of personal values, interests, aptitudes, and abilities.

Identify housing-related jobs available to teenagers on a part-time basis.

Develop a plan to meet housing needs that is based on personal values, goals, and present or future income.

Explore ways in which an effective plan for use of housing resources reflects differences in the values, goals, needs, and wants of individuals and families.

Analyze the costs involved in maintaining a home.

Analyze factors that influence the amount of money spent for housing.

Relate expenditures for housing to the total spending plan of the individual.

Evaluate priorities and possible alternatives available in planning the housing budget.

Identify the ways in which an individual's ability to meet housing needs may be affected more by the pattern of spending than by the amount of income.

Appraise housing expenditures in terms of the total financial plan.

Relate the use of a spending plan to personal satisfaction received from accomplishing housing goals.

Project the housing needs and expenditures for succeeding stages of the life cycle in developing long-term goals.

Project the changes in housing expenditures that may be required to meet future needs, goals, and responsibilities.

Identify personal, family, and community resources which may extend opportunities for achieving housing goals.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER SAVING</p> <p>Evaluate the role of savings and investment programs in achieving long-term housing goals. Analyze the adequacy of housing insurance programs in relation to coverage of major risks.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Plan a personal savings program to achieve a particular goal.</p>
<p>CONSUMER BORROWING</p> <p>Relate the effective use of consumer credit as an economic resource to the satisfaction of present and future housing needs. Evaluate the various sources and forms of credit available for financing the purchase of a house. Analyze the cost of credit in relation to degree of risk, type of credit agreement, and the type of purchase. Analyze the rights and obligations of consumers in credit transactions related to housing. Evaluate the effectiveness of credit in raising the level of living standards of individuals and families. Analyze the legal regulations of home financing that protect the consumer. Evaluate the alternatives to the use of credit in meeting housing needs.</p>	<p>Assess the advantages and disadvantages of borrowing furnishings for their living areas. Explore sources for borrowing or exchanging furnishings and equipment. Analyze the advantages and disadvantages of using lay-away plans for purchases of furnishings or equipment.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

- Develop savings or investment plans to accomplish future housing goals that reflect life-styles.
- Analyze the reasons why spending for a home and durable household goods might be considered an investment.
- Relate the savings of consumers to the ability of Americans at various income levels to become homeowners.

- Relate present savings and investment programs to the achievement of future housing goals.
- Relate the use of savings plans to availability of funds for anticipated housing expenses, unexpected emergencies or opportunities, and the accomplishment of housing goals.
- Identify major risks for which homeowners need to be insured.
- Analyze the factors that determine the amount and kind of housing insurance coverage a family needs.
- Analyze ways in which the collective savings and investments of consumers extend opportunities for home ownership to families at various income levels.

- Relate consumer credit and borrowing to one's ability to satisfy present housing wants and needs with future income.
- Compare different forms of credit available for the purchase of home furnishings.
- Assess the importance of establishing credit before it is really needed for major housing purchases.
- Analyze how a credit rating is determined and the effect it has on one's ability to buy home furnishings on credit.
- Plan the use of credit in terms of present and future housing goals, needs, wants, expenses, and income.
- Consider the limitations put on future housing choices when future income is committed for credit-purchases.

- Evaluate the use of credit as an economic resource in achieving housing goals.
- Analyze procedures for financing a home.
- Compare the sources and types of financing that are available to home buyers.
- Appraise the value of comparison shopping for credit to finance a home.
- Describe situations in which the use of future income to satisfy present housing and furnishing wants and needs might be a wise use of credit.
- Relate the optimum use of credit for housing and furnishings to the various stages of the life cycle.
- Analyze true interest rate, method of payment, and services offered when selecting credit to be used for housing and home furnishings.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER BORROWING (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>CONSUMER BUYING</p> <p>Relate decisions regarding the selection of housing and home furnishings to the life-style of the individual or family.</p> <p>Analyze the effect of increasing sophistication, complexity and variety of home furnishings, and equipment on buying decisions.</p> <p>Evaluate influences that affect decisions regarding choices of goods and services related to housing and equipment.</p> <p>Appraise the effect of consumer practices on the utilization of resources and the functioning of the market.</p> <p>Evaluate the sources of consumer information and assistance in selecting housing and home furnishings.</p> <p>Evaluate the effectiveness of alternatives to buying in extending resources for housing and home furnishings and equipment.</p>	<p>Analyze the factors that affect their decisions regarding choice of furnishings for their living space.</p> <p>Select items for personal living space that reflect their values, interests, and activities.</p> <p>Shop comparatively for purchases that are important to them.</p> <p>Explore alternative sources for acquiring items for their living space.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Identify important items to look for before signing a credit contract.
- Project the consequences of failure to meet credit payments for home furnishings.
- Explore alternatives to the use of credit made possible through the reordering of priorities and the creative use of available resources for home furnishings.

- Analyze ways in which buying decisions related to housing and home furnishings reflect personal values and patterns of living.
- Evaluate alternatives available to them in securing housing.
- Analyze the factors that influence choice of housing.
- Plan housing and home furnishings purchases to receive the greatest satisfaction for resources spent.
- Assess the value of warranties and seals of approval.
- Defend spontaneous buying of some home furnishings in terms of the psychological satisfactions gained from them.
- Appraise potential purchases of housing and home furnishings on the basis of values, income, and intended use as well as quality and price.
- Investigate alternatives in securing housing goods and services.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

- Analyze the legal complications and eventual consequences of home buyers failing to make mortgage payments.
- Identify public and private agencies available in the community to assist consumers with financial problems.
- Investigate the laws regulating housing loans.
- Explore alternatives to the use of credit possible through reordering of goals and priorities and creative utilization of available resources for housing.

- Relate the selection and furnishing of a home to the values, goals, and resources of the family.
- Relate the complexity of the real estate market to the need for accurate and reliable information when buying housing.
- Assess ways in which the specialization of services related to housing and maintenance require discrimination in selecting those that best serve the needs of individuals and families.
- Illustrate in patterns of living changes that have resulted in increased use of services for buying and maintaining a home.
- Analyze the importance of considering social, physical, and psychological needs and preferences of family members when choosing housing and furnishings.
- Identify the sources of professional help available in the community for prospective home buyers.
- Evaluate the housing market in the community before making major housing decisions.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
The Consumer in the Marketplace (cont.)	Use available resources to become the kind of person you want to be.
CONSUMER BUYING (cont.)	<i>At the middle school and junior high school levels, learners will be able to:</i>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

- Compare the rental cost of home furnishings with the purchase cost for similar items.
- Compare available rental housing with housing for sale in the community.
- Examine the ways in which individuals and families can develop skill in home decorating and repair as an alternative to buying those services.

At the community college and adult levels, learners will be able to:

- Evaluate home repair and maintenance services available in the community.
- Analyze the dangers of impulse buying of a home or major items of home furnishing.
- Assess the importance of community services, recreational and educational facilities, and public transportation when choosing a place to live.
- Investigate alternatives available in the community for securing home furnishings, equipment, and services.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE ECONOMY</p> <p>Interpret the relationship of economic conditions to ways in which individuals and families can meet housing needs.</p> <p>Relate fluctuations in the economy to housing availability and cost.</p> <p>Interpret the effect of the demand for additional social services on homeowners and renters of the community.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Explore the effects of their influence on family buying decisions on the home furnishing and equipment industry.</p> <p>Identify personal consumer choices in home furnishings and equipment which conflict with the need to conserve limited resources.</p>
<p>COMMUNITY SERVICES</p> <p>Relate the availability and quality of community services provided by public and volunteer groups to the quality of living of individuals and families.</p> <p>Evaluate the types and costs of "housing" services provided by governmental agencies.</p> <p>Assess the impact of volunteer agencies and organizations on housing problems in the community.</p>	<p>Identify community services and facilities that may supplement home resources.</p> <p>Identify public services that contribute to the livability of homes and neighborhoods.</p> <p>Explore community services and facilities provided by volunteer groups that improve the neighborhood.</p> <p>Investigate ways in which teen-agers might provide volunteer services to improve the appearance of the community.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Examine ways in which fluctuations in the economy affect available housing in the community. Relate consumer demands to the kind of housing and home furnishing available.

Analyze the effect of government policies on the consumer's ability to meet housing needs and wants.

Examine ways in which competition acts as a control on quality and price of housing and home furnishing.

Relate the cost of housing to supply and demand as well as to the economic conditions.

Examine ways in which economic growth associated with large housing developments may conflict with social and ecological values of society.

Weigh the social and ecological costs of using limited resources for mass housing production.

Assess the effect of renters or homeowners' associations as a countervailing force to other power groups in the economy.

Assess the contribution of community services to the level and pattern of living of individuals.

Identify services provided to homeowners and renters by volunteer groups and city, state, and federal governmental agencies.

Analyze the housing benefits provided to all citizens through the use of tax money.

Identify housing and community environment services that cannot be acquired effectively or economically by individuals.

At the community college and adult levels, learners will be able to:

Identify the economic factors which influence the types, quality, and quantity of housing available.

Relate fluctuation in the economy to the consumer's ability to obtain home financing at a particular time.

Identify government policies which influence the housing choices available to consumers.

Examine the economic factors that influence housing costs.

Analyze the effect of government regulation of credit and financial institutions on the consumers' ability to achieve housing wants and needs.

Examine the effects of economic conditions and technological developments in materials and construction on the housing industry.

Relate the interaction of supply and demand to the availability and price of housing and home furnishings.

Relate public demand for additional social benefits and community services to increased property taxes.

Relate the type and quality of services provided by public and volunteer agencies to the quality of living in the community.

Assess ways in which an increase in the community services can increase the value of housing.

Identify in the community housing services that can be provided for all people through taxes.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p> <p>COMMUNITY SERVICES (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>CONSUMER RIGHTS AND PROTECTION</p> <p>Relate the technological development in housing, home furnishings, and equipment products on the market to the increased need for consumer protection.</p> <p>Evaluate the effectiveness of government agencies and consumer organizations in protecting the rights of homeowners and renters.</p> <p>Analyze the effectiveness of avenues of recourse available to consumers.</p>	<p>Follow manufacturers' directions for the use and care of furnishings and equipment.</p> <p>Examine safety and performance standards for equipment and furnishings.</p> <p>Compare information on labels and seals.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Weigh the advantages and disadvantages of (1) providing parks and recreation through taxes for public use; and (2) the increasing trend in housing developments of providing recreational areas that are collectively owned and maintained by homeowners for their use.

Relate the property tax rate to the extent and cost of services provided, the available tax base, and the policies of local government.

Illustrate ways in which the kinds of public and volunteer services available in a community can affect the desirability of housing in that area.

Examine the personal benefits that individuals and families receive when they volunteer services which improve the community environment.

Identify in the community volunteer services that provide assistance and information to newcomers to the community.

Explore those volunteer services and programs that have improved the quality of housing of particular groups and the community environment.

Analyze ways in which individuals and families can influence decisions regarding the kinds and quality of services provided in the community.

Relate the range of housing choices available to consumer effectiveness in communicating needs and preferences to the housing industry and government agencies.

Analyze business practices and government policies which influence a homeowner's or renter's right to choose from a variety of alternatives at fair and competitive prices.

Identify business practices and government regulations that limit the consumer's right to choice in household equipment.

Examine the protection and assistance offered to home buyers by the Federal Housing Administration.

Evaluate the accuracy and reliability of various sources of information regarding home furnishings and equipment.

Identify instances of fraudulent practices and deceptive advertising involving homeowners in the community.

Investigate the renters' organizations which aid consumers in exercising their rights as renters.

Analyze ways in which consumer protection agencies and consumer organizations assist renters and homeowners with legal problems.

Investigate safety and performance standards established for home furnishings and equipment.

Summarize the major federal, state, and local laws which safeguard the rights of home renters and buyers.

Relate the use-and-care directions on home furnishings and equipment items to consumers' satisfaction with those items.

Investigate avenues of recourse available to consumers of housing or home furnishings and equipment.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER PROTECTION AND THE LAW</p> <p>Relate the knowledge and assertion of legal rights to the exercise of consumer's rights.</p> <p>Interpret the consumer's rights and obligations in buying a home and in foreclosure proceedings.</p> <p>Analyze the rights and responsibilities in landlord and tenant relationships.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways in which warranties on products protect the rights of consumers.</p> <p>Identify that information which is required by law to be on the labels and seals for home furnishing and equipment products.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Explore the rights and obligations of landlord and tenant under the laws governing landlord-tenant relationships.

Investigate the legal rights and obligations related to property purchased by the family.

Analyze the legal rights and obligations of both buyer and creditor in sales contracts for household equipment and furnishings.

Investigate the legal safeguards provided to consumers in home solicitation sales contracts by the three day cooling-off period. (Civil Code sections 1689.5, 1689.6, 1689.7, and 1689.9)

Analyze the effects of building codes and zoning restrictions on housing in the community.

Investigate legal recourse available to the consumer in the repossession of household equipment or furnishings.

Identify the legal services that are available to consumers in the community.

Define procedures for using the small claims court as an avenue of recourse in problems relating to housing.

At the community college and adult levels, learners will be able to:

Project possible consequences to homeowners of failure to understand and exercise their legal rights.

Examine the provisions of the laws relating to marriage and family to determine legal rights and obligations involved in property purchased by the family.

Evaluate the recourse provided for homeowners in new subdivisions by legislation making the lender responsible for defects in the property.

Differentiate between buyers' rights to property provided by a deed and those provided by a contractual interest in the property.

Analyze the obligations of consumers to honor a contract for home maintenance or remodeling in which fraud, deception, or misrepresentation was used to induce them to sign the contract.

Analyze the legal rights and obligations of homeowners when faced with foreclosure.

Examine the alternatives to bankruptcy in seeking a solution to financial problems.

Identify defenses provided by federal laws to safeguard the consumer's home or other property against execution of a judgment.

Assess the need for legal assistance in initiating court action or responding to a summons or complaint.

Evaluate the effectiveness of the small claims court as an avenue of recourse for resolving consumer problems.

Identify the legal services available to homeowners and renters in the community.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE ENVIRONMENT</p> <p>Relate the quality of community environment to the values, standards, and living patterns of individuals and families.</p> <p>Evaluate the impact of second-home communities and recreational developments on resources and the environment.</p> <p>Analyze the impact of standards relating to use and maintenance of public and private property on the environment of the community.</p> <p>Evaluate the effectiveness of community action groups in improving the neighborhood.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify the factors that affect the appearance of the neighborhood.</p> <p>Assess the responsibility of their age group for specific pollution problems in their neighborhood.</p> <p>Examine the effects of misuse and defacement of schools, public facilities, or private property in the community.</p> <p>Examine ways in which individuals can help to save energy in the home.</p>
<p>THE CONSUMER AND THE MEDIA</p> <p>Interpret the effect of the social and economic housing standards presented through the media on the consumption patterns and housing preferences of individuals and families.</p>	<p>Assess ways in which the media has influenced ideas of housing and home furnishings.</p> <p>Evaluate the social and emotional appeals for home furnishings and equipment directed toward their age group.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Analyze the effects of individual housing choices on the environment of the community.

Relate the life-style and the ways in which families in a community meet their housing needs to the effects that the life-style and those activities have on the community environment.

Analyze the environmental impact of second homes and travel homes on recreational areas.

Identify housing and home furnishing materials that may need to be conserved.

Analyze the energy requirements of a variety of household appliances.

Use resources available in the community for recycling unused household equipment and furnishings.

Identify ways in which individuals, families, and groups can work to improve the community environment.

Examine those practices of the housing industry which alter the environment and deplete limited natural resources.

Explore the advantages and disadvantages of recycling older buildings in the community.

Assess the impact that standards of utilization in maintenance of private and public property have on the environment of the community.

Consider ways in which personal housing needs, convenience, and preference may conflict with the more general values of preserving the environment.

Illustrate ways in which proposals to regulate housing developments to protect the environment may produce conflicts of interest in the community.

Relate the recycling of furniture and household equipment to the conservation of resources and reduction of waste disposal problems.

Project the effects on the appearance of the total community if every household worked to improve its own immediate environment.

Analyze the impact that housing renewal projects have on communities.

Cooperate with community action groups to preserve the environment.

Relate the housing patterns presented in television programming and advertising to the life-styles and resources of the families depicted.

Evaluate the influence of media programming and advertising on perceptions of housing patterns and standards of living.

Weigh the concern for individuality as a force against uniformity in the environment for living.

Housing and Home Furnishings

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
The Consumer in the Community (cont.)	Use available resources to become the kind of person you want to be.
THE CONSUMER AND THE MEDIA (cont.)	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Evaluate the influence of advertising on uniformity of products and services available to consumers.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Assess marketing research techniques and merchandising strategies as bases for evaluating advertising claims for housing products and services.

At the community college and adult levels, learners will be able to:

Analyze the marketing research techniques and sales strategies used to promote housing developments.

Examine the effects of mass merchandising and advertising on a family's decisions regarding housing and home furnishings.

Instructional Strategy Junior High School Level

THE REAL THING—A learning sequence designed to help junior high school students explore the use of resources to enhance their living environment

Objectives

The students will be able to do the following:

- Explore ways in which the individual can contribute to the real income of the family by performing services in the home.
- Identify resources which contribute to the real income of individuals and families.
- Assess personal abilities and skills which extend resources in the home.
- Relate satisfactions and enjoyment received from the living environment to the way in which real income is used.

Generalizations

Real income is a determining factor in the level of living enjoyed by individuals and families. Utilization of available personal and family resources extends opportunities for achieving housing goals.

Goods and services produced for personal or family use may increase satisfactions and extend income.

Psychic income, representing the personal satisfactions derived from the use of real income, enhances the quality of life.

The teachers may use the following activities to teach about the use of resources.

- Use the "voting" technique to encourage students to think about their involvement in the activities of their homes. Students are to vote "yes" by raising hands high, "sometimes" by turning hands to the right, and "no" by thumbs down. If they don't want to vote, instruct them to fold their arms. Ask them to respond to the following questions:

- Do you watch television at home?
- Have you ever painted your room?
- Have you ever spent part of your leisure time in making your home attractive?
- Do you turn off the lights when you leave the room?
- Have you ever made a wall poster?
- Do you help with work in the home?
- Do you put off doing your homework?
- Do you help with yard work?

Have you ever purchased something for your home with your own money?

Have you ever influenced your family to buy something for the home?

Have you ever helped with a "cleanup" campaign in your neighborhood?

Discuss the responses to the questions. Ask the following questions:

- What activities do you enjoy doing more than other activities?
 - What other things do you do that you weren't asked to do?
 - How does what you do in your home affect the environment for living?
 - Discuss the resources which contribute to real income available to achieve a satisfying living environment.
- Use the instrument, "Things I Do at Home," to survey the kinds of resources the students use for their home activities (personal, social, recreational, work, and so forth).

Review the list of activities to determine the following:

Resources used most often and those used least often

Activities that require more than one resource

Abilities and skills that could be developed to extend resources

Analyze the activities and the resources used in relation to the "real income" of the individual and the family. Have the students respond to the following:

How do your activities and use of resources contribute to your real income?

Identify the services you perform for yourself (washing your hair and so forth). What would these services cost if you had to pay for them?

Identify the kinds of equipment or products in your home which contribute to your real income.

Consider the services of other family members which are a part of your real income.

Identify the activities that develop personal resources.

What contribution do you make to the real income of your family?

Which of your activities cost your family money?

Which of the activities provide a service for the home?

What personal resources do you contribute to your family?

What activities do you help with that contribute to the home environment?

Consider the psychic satisfactions and enjoyment you receive from your home.

Which of the activities are fun, pleasurable, and relaxing?

Which of the activities make the living environment more pleasant?

Which of the activities do you enjoy most?

Which activities may not add to the enjoyment of others?

What possessions do you like best? Why?

What possessions does your family enjoy most?

What do you enjoy most about your home?

How do these satisfactions affect the environment of your home?

Evaluation

Have the students complete the following sentences:

I discovered that I _____

I was surprised that _____

I wish that I _____

I plan to _____

Resources

"Things I Do at Home" check sheet (page 132)

THINGS I DO AT HOME

Place an "X" in the appropriate columns to identify resources required for things you do at home.

Things I do	Resources required by this activity						
	Money A	Equip- ment B	Family or personal possessions C	Knowl- edge D	Skill or ability E	Time F	Energy G
Example: <i>Talk on telephone</i>							
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Instructional Strategy Middle and Junior High School Levels

IT'S YOUR NEIGHBORHOOD—A learning sequence designed to help students at the junior high school level examine the impact of their activities on the environment of the neighborhood

Objectives

Students will examine community environmental problems which provide opportunities for meaningful involvement. They will:

Identify the factors which affect the appearance of the neighborhood.

Assess the responsibility of their age group for specific pollution problems in their neighborhood.

Examine the effects of their misuse of private and public facilities.

Generalizations

Individuals need to consider ways of reducing effects of the by-products of their consumer choices and activities on others.

Standards of utilization and use of public and private property have an environmental impact on the community.

Teachers can use the following activities to teach about personal responsibility for the environment.

- Have the students come into a "polluted" classroom environment, including trash, graffiti, and a high level of noise from a tape recorder. Discuss their reactions:

How did you feel when you came into the room?

What bothered you most?

Would you like to work in this environment?

Have you seen this kind of thing in your neighborhood?

What causes pollution?

- Organize the class into teams or groups to survey evidence of pollution, noise, graffiti, and vandalism. Include the following:

Neighborhoods

Recreation centers and schools

Favorite food concessions

- Have the students prepare a report on the results of their studies, using pictures, slides, tapes, or oral reports:

Analyze the evidence for sources and causes of pollution.

List findings.

Identify types of pollution.

Identify the most prevalent types of pollution.

Compare the findings of the various groups.

Determine the causes of the problems.

Assess responsibility of their age group.

Identify the most serious pollution problems.

- Have the students investigate the effects of vandalism, defacement of property, and misuse of private and public facilities. Ask them to do the following:

Show pictures, posters, or slides to describe the effects of such activities on the appearance of the neighborhood.

Interview people in the area affected by the problem.

Take a poll of students' feelings about the situation.

Interview the director of the recreation center or the principal of the school on the costs of such activities.

Invite a representative of an environmental group or pollution control agency to discuss the problem.

Have the students consider the costs of pollution:

To property owners

To taxpayers

To consumers in loss of use of facilities and services

To the environment of the community

Have the students suggest ways of dealing with the problems of pollution:

Examine the influence of individual commitment and participation.

Assess the impact of organized group action.

Evaluation

- Have the students prepare for presentation to other groups a slide-tape presentation of the effects of pollution on the community.

Have the students make a contract with themselves regarding what they will do about some aspect of pollution in their neighborhoods. Have a review of contracts at a later period.

Resources

Cailliet, Greg, Paulette Setzer, and Milton Love. *Everyman's Guide to Ecological Living*. New York: The Macmillan Company, 1971.

De Bell, Garrett. *The Environmental Handbook*. New York: Ballantine Books, 1970.

McDonald's Ecology Action Pack. McDonald Corporation, One McDonald Plaza, Oak Brook, IL 60521, 1973.

The Do It Yourself Environmental Handbook. Prepared by Dayton Museum of Natural History. Boston: Little, Brown, and Company, 1972.

Instructional Strategy High School Level

THE QUESTION IS—A learning sequence designed to help high school students explore the factors which influence the selection of “a place of their own”

Objectives

Students will establish priorities in housing in relation to values, goals, and resources. They will:

- Identify the personal values and goals related to housing.
- Reorganize priorities and goals in relation to changing conditions.
- Analyze the resources that are available for achieving housing goals.
- Examine constraints in choosing housing.

Generalizations

The accuracy with which individuals perceive their values, goals, and resources influence the freedom they have in choosing from among alternatives in creating a desired life-style.

- Priorities in values and goals related to housing differ among individuals.
- Availability and the nature of resources may limit or extend the range of choice in achieving housing goals.

Teachers may use the following activities to teach about what influences one's choice of living quarters.

- From stacks of cards of various colors, have each student select ten cards of one color.

On each card list one feature important to you in choosing a place to live.

Arrange the cards in order of your priorities and number them from one to ten.

“Star” the features you consider “musts.”

Consider ways in which these choices reflect your values and desired life-style.

Have the students do the following:

What would you like?

Choose as a partner someone who has cards of a different color. Consider your priorities together (in coed classes the team might be made up of a woman and a man).

Compare the two lists.

Note similarities and differences.

Work out a compromise list of ten features on which you can agree.

Rank the priorities of the new list in order from 1 to 10.

Compare the team priorities with those of other teams.

Identify areas of agreement and difference in the lists.

Note differences in order of priority.

Discuss as a class the individual and team lists:

- What are the differences in your personal lists and the team list?

In which areas was an agreement easier to reach?

How do you feel about the team's list? Is it better or worse than your list?

What difficulties did you have in agreeing on what should be included in the priorities?

How did you reach an agreement? Did someone “win” or “lose”? What trade-offs were made?

How many of your top priorities are included?

Account for the differences and agreements in your list.

Consider the implications for sharing housing arrangements.

How important is it to understand what others value in housing?

What problems would you expect to encounter in such group living as residence halls, communes, and so forth?

Would you be willing to accept the compromise list as a basis for choosing a living arrangement for yourself?

Where can you find it?

Work in teams or individually to investigate the types of housing available in the community for your way of life by doing the following:

Interview real estate agents.

Survey the community.

Consult real estate ads in local newspapers.

Using the priorities established by the team or individual lists, select three possible choices to consider.

What alternatives are available?

Do any of them meet all of your requirements?

What trade-offs are you willing to make?

Which one of the choices would you feel best about?

Which one would you like least?

What can you afford?

Assess resources available to secure housing by either of the following methods:

Projecting your own future economic situation:

Type of employment

Continuing education

Income and personal assets

Drawing a card which provides information about hypothetical resources

Assess the effect of level of income and employment on housing choices.

What effect does the amount of income have on your options in securing housing?

What expenses will you have?

How much can you spend for housing?

What is included in the rent?

What other housing expenses will you have?

What are your rights and responsibilities as a renter?

Evaluate your choice as follows:

What choice did you make?

Was it one of your three choices?

What influenced your choice?

What major constraints affected your choice?

How do you feel about it?

Resources

Cards

Real estate sections of newspapers

Resource cards

Instructional Strategy High School Level

DO YOUR OWN THING¹—A learning sequence designed to help students explore ways of creating a living environment

Objectives

Students will be able to create a living environment that expresses individuality.

They will be able to plan housing and home furnishing purchases to receive the greatest satisfaction for resources spent.

Generalizations

Decisions of individuals and families in the use of resources reflect differences in values and priorities of goals.

Availability of resources may limit or extend the range of consumer choice.

Teachers may use the following activities to teach about the development of a suitable and satisfying environment.

- Help the students create environments that are appropriate to their personalities. Ask them to do the following:

Bring to class three things you really enjoy and two colors you like best. What do they express about you—your interests and activities?

Think about your clothes:

What texture and colors do you like?

Are they casual or classic?

- What do they suggest about the kind of environment you would enjoy?
- Present a series of slides and a detailed description of an unfurnished apartment available for rent in the community. Have the students do the following:

Present the problem of creating your own environment for living within the limitations of this rented apartment.

Identify what changes the landlord will make.

Identify features that cannot be changed.
Define the requirements for the project.

Have the students work individually or in teams of their choice to develop plans for creating a personalized living environment within the defined limitations. They should do the following:

Describe the person or persons who will live in the apartment, including the following:

Values and goals

Interests and activities

Job and hobbies

Consider the type of environment or theme the occupants want to express:

Express individuality.

Meet personal needs.

Consult the resources to develop a personal color scheme and illustrate it with paint, wood chips, and color swatches for:

Walls and ceilings

Curtains and floors

Furniture and accessories

Explore the community for sources for buying furnishings:

Department and furniture stores

Second-hand shops

¹This strategy was developed by Delores Shrader, Morningside High School, Inglewood Unified School District.

Recycling centers: Salvation Army, Goodwill, and so forth

Swap meets and garage sales

Family discards

Select furnishings for your apartment as follows:

Show arrangement on floor plan.

Identify traffic patterns.

Illustrate with pictures, sketches, or descriptions of furnishings and accessories.

Indicate the cost and source of each item.

Point out the techniques used to express your personal point of view such as:

Emphasizing certain features

Dealing with problem areas

Creating special effects

Utilizing personal interests

Adapting furnishings and equipment

Creating centers of interest

Estimate the total cost of your project.

What would you buy first?

Where would you be willing to spend the most money?

What would you be willing to compromise?

What would you be willing to buy later?

What would you consider buying on credit?

If you could not afford to spend as much as you have estimated the project would cost, how would you adapt the plan?

What would you keep as it is?

What would you give up?

What substitutions would you be willing to make?

What would you postpone buying?

How could you extend your resources?

Share the plans with the class.

Note differences and similarities in the atmosphere of the apartments.

Compare ways of using color, space, and so forth.

Evaluation

- Have the students evaluate the plans in relation to the following:

Development of the theme

Expression of values and interests

Use of color and design

Creative use of resources

Personal needs

Resources

Catalogs

Fabric swatches

Floor plans

Magazines

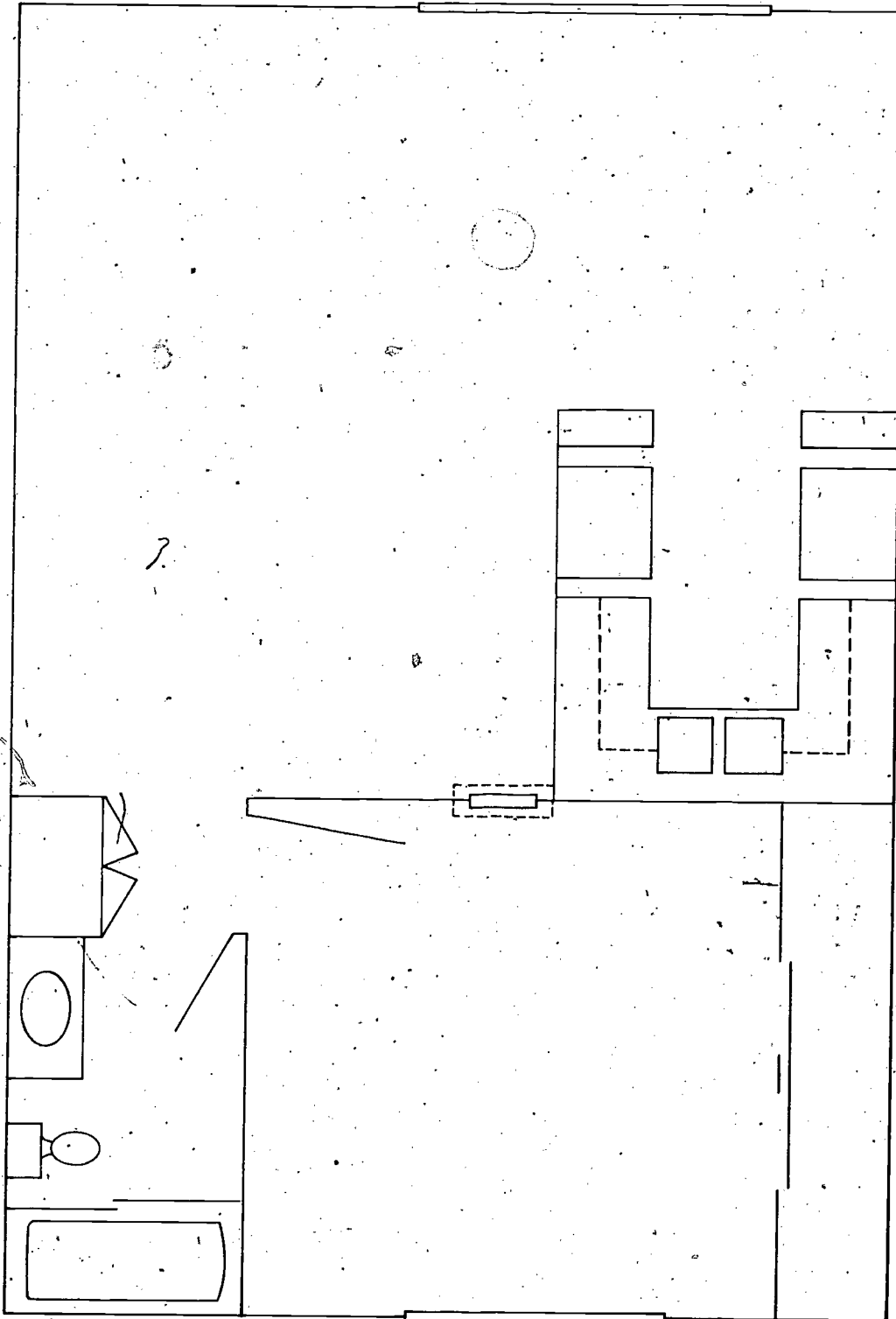
Newspapers

Paint and wood chips

Sherwood, Ruth. *Homes, Today and Tomorrow*, (Ch. 12). Peoria, Ill.: Charles A. Bennett Co., 1972.

Slides of apartment

St. Marie, Sateinig. *Homes Are for People*. New York: John Wiley and Sons, Inc., 1973.



Instructional Strategy High School Level

SHOPPING FOR CREDIT—A learning sequence designed to help students explore alternatives in the use of credit for home furnishings

Objectives

Students will be able to relate the effective use of credit to the ability to satisfy home furnishing needs and wants.

Identify sources of credit available for home furnishings.

Analyze methods by which credit ratings are established.

Compare costs of credit available for home furnishings.

Identify important items to look for when signing a credit contract.

Project the consequences of failure to meet credit payments for home furnishings.

Generalizations

Used effectively, consumer credit can be of help in raising the level of living and in achieving home furnishing goals.

Different forms of credit are available from a variety of sources to meet needs of consumers.

Credit costs, interest rates, and methods of payment vary.

A consumer's credit rating determines the extent and sources of credit available.

An installment contract involves legal responsibilities and rights on the part of consumers and creditors.

Inability to meet credit obligations may result in repossession of merchandise.

Teachers can use the following activities to teach about the various forms of credit.

- Display a collection of advertisements for home furnishings featuring the use of credit with the caption, "Buy Now, Pay Later."

Discuss the advantages and disadvantages of "buy now, pay later" in furnishing a home:

Paying for a large or necessary purchase over a period of time

Establishing credit

Limitations on future choices because of credit commitments

Consider the factors which affect the kinds of credit available to individuals and families.

Present situations of people needing credit, such as the following:

A single woman or man just out of school and furnishing a first home

A young married couple with two incomes furnishing an apartment

A young couple with a small child buying their home

Organize the students into teams or groups. Each group will select one of the situations to investigate and audit the options that are open to the people involved.

Have the students "shop" for a piece of furniture, entertainment, equipment, or major appliance they would like to buy. They should investigate at least three sources, such as the following:

Department or furniture store

Catalog or order house

Discount house

Then have them do the following:

Investigate the types of credit available from the sources selected:

- Regular account
- Revolving account
- Option accounts
- Installment credit

Analyze the credit profile of one person:

Fill out a credit application, and identify the kinds of information requested.

Check their credit rating on the "Credit Rating Sheet."

Consider how much credit they can afford to use for furnishings.

Discuss the basis on which credit ratings are established.

Compare the credit ratings and the possibility of obtaining credit from the selected sources.

Shop for the best credit "buy." Compare the various credit plans:

- Type of account
- Interest charges
- Length of payment period
- Amount of payment
- Cost of buying this item on credit

Investigate other alternatives available to the buyers.

- Cash loans
- Consumer finance companies
- Banks
- Credit unions
- Central credit card
- Saving and paying cash for the item

Assess the options available.

For which sources can they qualify?

Compare cost of the various sources.

Who has the most options?

Who will have to pay the most for credit?

Why?

Compare the cash and credit price of the item. Is it worth the cost to have it now?

Investigate provisions of the installment credit contract.

View the film *Read Before You Write*. Use instructional aids to analyze consumer rights and obligations in signing a contract.

Review provisions of the "Truth in Lending Law."

- Invite resource people from the community to advise the students on the financial difficulty that may occur from the overuse of credit.

Evaluation

- Evaluate decisions regarding the use of credit for home furnishings in relation to the following:

- Cost of using credit
- Ability to meet payments
- Nature of the purchase
- Alternatives available
- Limitations on present and future choices

Have the students complete credit applications for themselves:

- Check personal credit ratings.
- Identify sources of credit available to them.

Resources

"Are You a Good Credit Risk?" (page 142)

Charge. It, Please and Credit Sources (filmstrips). Visual Education Consultants, Inc., Box 52, Madison, WI 53701, 1972.

Credit applications from local sources

Credit Plans and How Much Credit Can You Afford? (multimedia kits). Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006 (\$39).

Facts and Figures About Revolving Credit (pamphlet). Consumer Information Services, Sears, Roebuck Company, Sears Tower, Chicago, IL 60684, 1974.

Read Before You Write (film). Bureau of Home-making Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604 (purchase, \$100; rental, \$10); also available from film libraries of county superintendents of schools and SHARE Resource Center. Available in Spanish.

Using Retail Credit. Sears, Roebuck and Company. (available from Association-Sterling Films, Inc., 512 Burlington Ave., La Grange, IL 60525) 1973.

ARE YOU A GOOD CREDIT RISK?

Credit ratings are determined by assigning certain values to various factors that are considered by the credit rating agencies to be important indicators of an individual's financial stability and sense of responsibility.

The following is an example of a point scoring method of determining whether or not an individual is a good credit risk:

	Points		Points
<i>Time at present address</i>		<i>Weekly earnings</i>	
Less than 2 years	1	\$60 or less	0
2 to 5 years	2	\$61 to \$75	1
Over 5 years	3	\$76 to \$90	2
		\$91 to \$100	3
<i>Living quarters</i>		\$101 to \$200	4
Home owner	5	Over \$200	5
Rented house or apartment	3		
Living with parents	3	<i>Bank accounts</i>	
Trailer or rented room	0	None	0
		Checking only	2
<i>Occupation (examples)</i>		Savings only	3
Seasonal or unskilled worker	0	Checking and savings	6
Military (noncommissioned)	4		
Military (officer)	7	<i>Credit references</i>	
Maintenance worker	5	One department store	2
Registered nurse	7	Two department stores	4
Skilled worker	5	One gasoline credit card	2
Secretary	6	Two gasoline credit cards	4
Clerical worker	6	One finance company	minus 2
Teacher	7	Two finance companies	minus 4
Professional (lawyer, doctor)	7	One small loan company	minus 2
Business executive	7	Two small loan companies	minus 4
Public official	7	One credit jewelry store	minus 2
Scientist	7	Two credit jewelry stores	minus 4
<i>Time at present and previous job</i>		Total for all categories: _____ points.	
Present job: less than 2 years	1		
Previous job: less than 10 years	1		
Present job: 2 to 5 years	3		
Previous jobs: 10 years or more	3		
Present job: 7 years or more	5		
Previous job: less than 10 years	5		

The federal Equal Credit Opportunity Act, which became effective in October, 1975, prohibits discrimination by creditors on the basis of sex or marital status. Information about the act and regulations implementing the act may be obtained from the Federal Trade Commission Regional Office, 450 Golden Gate Ave. (Box 36005), San Francisco, CA 94102.

Instructional Strategy High School and Community College Levels

TO RECYCLE OR NOT—A learning sequence designed to help students explore considerations in buying an older house

Objectives

Students will be able to explore the advantages and disadvantages of recycling older houses in the community into livable homes.

Estimate the costs of repairing and remodeling older houses.

Compare "true" costs of buying old and new houses.

Analyze the economic and environmental effects of recycling older structures.

Generalizations

Living patterns of individuals and families affect the environment of the neighborhood and are affected by it.

Recycling of older housing may conserve resources and offer economic and social advantages to the individual and the community.

Teachers can use this exercise to teach about the factors that should be considered in the purchase of an older home.

- Show pictures or slides of older houses available in the community and of remodeling and neighborhood renewal projects. Discuss values and problems related to renewal of older structures.

To the buyers

To the quality of the neighborhood

To the conservation of resources

The Kims' are looking for a home. They have an opportunity to buy a three bedroom house in an older neighborhood which is undergoing a gradual renewal. The cost of the house is \$____. (Adapt price to local community and current real estate market.) The house will need extensive repairs to make it livable.

- Have students do the following:

Use the worksheet (page 145) to examine and discuss the types of repairs required.

Major repairs required for livability and safety

Order in which they should be done

Items that require replacement and/or addition

Repairs requiring skilled workmen and those which could become do-it-yourself projects

Organize committees to investigate costs of major repairs:

Electrical wiring

Plumbing

Roofing

Plastering

Painting

Explore labor and material costs.

Investigate the cost of replacement of items.

Compare the cost of this house with that of a comparable size house in a new housing development. Consider the selling price of the house and such additional costs of buying in a new development as the following:

Landscaping

Sprinklers

Fencing

Discuss other factors which may influence the Kims' decision on whether to buy an older house.

Values, needs, and resources
 Financing availability and cost
 Location—convenience and safety
 Community services and facilities
 Types of neighborhood
 Transportation
 Taxes
 Skill and interest in remodeling

Explore sources of assistance available to buyers of older homes:

Contractor
 Appraiser
 Attorney
 Real estate broker

Consider values of housing-renewal projects in relation to:

Economic advantages or disadvantages to the buyer
 Environment of neighborhood and community
 Conservation of resources

Evaluation

- Students will assess advantages and disadvantages of buying older homes in relation to the following:

“True” cost of the house
 Conservation of resources
 Personal and family needs and resources
 Services and facilities
 Location/neighborhood

Resources

Garrett, Pauline. *Consumer Housing*. Peoria, Ill.: Charles A. Bennett Co., 1972.

Sherwood, Ruth. *Homes Today and Tomorrow*. Peoria, Ill.: Charles A. Bennett Co., 1972.

Smith, Carlton, and Richard Pratt. *The Time-Life Book of Family Finance*. Time Life Books Inc., New York, NY, 1969.

The Kims Repair List (page 145)

Your Housing Dollar. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972.

WORKSHEET
THE KIMS' REPAIR LIST

Needed repairs	I	II	III	IV	V	VI
Walls dirty and paint peeling						
Kitchen floor covering badly worn						
Steps at the back entrance loose						
Large brown spot in ceiling in living room						
Few electrical outlets throughout the house						
Furnace vent rusted						
Plaster falling in one bedroom						
Window panes loose; need putty						
Ceramic tile in the kitchen stained						
Sink drains slowly						
Plumbing fixtures old and unattractive						
Closet space very limited						
Paint on the outside of house peeling						
No air conditioner						

Look at the list of repairs and do the following:

- I. Organize major repairs needed in terms of priorities.
- II. Identify causes of some of the problems and the type of repairs called for.
- III. Check the repairs requiring skilled craftsmen.
- IV. List the replacements needed and the order in which they might be made.
- V. Identify possible do-it-yourself projects.
- VI. Check the additions that will need to be made.

Instructional Strategy Community College and Adult Levels

COUNTING THE COSTS—An instructional setting designed for community college and adult education students to help them study the financing of a home

Objectives

Students will be able to relate the effective use of credit as an economic resource to the satisfaction of present and future housing needs. They will be able to do the following:

- Analyze the effects of social, cultural, and economic factors on changes in housing.
- Evaluate the types of housing available in relation to individual and family values, needs, and resources.
- Compare the sources and types of financing available to homeowners.
- Identify public and private agencies available to assist homeowners.
- Analyze the legal consequences when homeowners fail to make mortgage payments.
- Investigate the laws regulating housing loans.
- Evaluate the effectiveness of using credit for present housing needs.

Generalizations

- Used effectively, consumer credit can be of help in raising the level of living and in achieving long-term goals.
- Comparison of sources and forms of home financing helps home buyers in choosing the service which most nearly fits their needs.
- The true cost of credit to the homeowner includes the increased cost of the home, commitment of future income, and the alternative goods and services which could have been purchased.
- Processes of the contract need to be understood in order that the home buyer recognize his rights and obligations.
- Inability to meet credit obligations may result in repossession of property.
- Federal and state laws regulate aspects of credit and lending.

Teachers can use the activities in this strategy to teach about the various aspects of financing housing purchases.

• Propose the following to the students:

If you were given money to buy the home of your choice, what would you choose?

- What would you like best?
- Where would it be located?
- What type of home would it be?
- What features would it have?

Ask them to consider the following:

- Are there any dream homes in your future?
- What would you settle for in real life? How

much of the dream might you be able to realize? What are the costs of making dreams into realities?

Have the students work independently or in groups to investigate housing options available for the people in one of the following situations:

- Professional man or woman
- Young married couple with two children
- Divorced woman or man with one child
- Family with school-age children
- Couple whose children are gone
- Retired man or woman

With regard to the investigations, have the students do the following:

Define housing priorities in relation to the following:

- Life-style
- Family size and composition
- Occupation and income
- Family needs, preferences, and resources
- Community services and facilities
- Socioeconomic and cultural opportunities

Survey the housing market in the community to identify options in the following:

- Types of housing
- Location (area and zoning)
- Price range

Invite a member of the local real estate board to discuss what to look for in a home.

Consult resources—*Time-Life Book of Family Finance*, *Your Housing Dollar*, and *Consumer Decision Making*—and decide how much information they offer for such housing-related questions as the following:

- Total budget
- Initial cost
- Continuing expenses

Evaluate types of housing available, and reorder priorities in relation to the following:

- Housing budget
- Needs and preferences
- Cost of housing

Investigate the use of credit as an economic resource in achieving housing goals.

Analyze the use of credit to satisfy present housing needs.

- Investment and financial-base
- Forced savings
- Ability to meet present housing needs
- Credit standing
- Tax advantages
- Long-term commitment of future income
- Constraints on current and future decisions
- Involvement in the community

Compare types of loans in relation to the following:

- Qualifications for the loan
- Amount that can be borrowed
- Down payment required
- Interest rates
- Time of repayment

Analyze the differences in cost of home financing related to the following:

- Down payment
- Interest rates
- Length of loan period
- Closing costs—additional charges

Interview officers of loan departments, commercial banks, and savings and loan institutions for information on types of loans available:

- Conventional loan
- Federal Housing Administration (FHA) loan
- Veterans Administration (VA) loan
- California Veterans (Cal Vet) loan
- Mobile home loan

Investigate provisions of the Consumer Credit Protection Act which apply to homeowners.

Consider situations in which it might be advantageous to do the following:

- Pay the bare minimum down payment and spread the loan over a longer period of time.
- Pay a large down payment and pay the loan quickly.

Invite an attorney or an officer of a loan agency to assist the class in analyzing a housing sales contract.

- Essential provisions
- Special features of the contract
- Legal rights and obligations of the home buyer

Have the students project possible consequences to homeowners of failure to understand and exercise legal rights and obligations. They should do the following:

Examine the legal rights and obligations of homeowners when faced with such problems as the following:

- Foreclosure on home because of default
- Lien on property for a home improvement loan
- Claim against property from a judgment in an automobile accident

Investigate state and federal laws which provide defenses for homeowners:

- Provisions of the Law of Real Property
- Chapter XIII regulations
- Homestead rights
- Consumer Credit Protection Act

Identify the public and private agencies available in the community to assist homeowners with financial problems:

Credit counselors
 Legal aid
 Family welfare attorneys

Evaluation

Have the students evaluate decisions on home ownership in relation to the following:

Life-style
 Needs of family members
 Economic advantage
 Social values
 Stages of life cycle

Resources

Gordon, Leland J., and Stewart M. Lee. *Economics for Consumers* (Sixth edition). New York: Van Nostrand Reinhold Co., 1972.

Housing: Resource Kit for Teaching Consumer Education, Part 3. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006, 1974 (\$69.50).

Modern Consumer Education (Module I, "Shelter"). Grolier Educational Corporation, 845 Third Ave., New York, NY 10022 (\$44).

Real Estate and Your Life (Resource Unit for Consumer Education, instructors edition and student edition). California Real Estate Association, 520 South Grand Ave., Los Angeles, CA 90017.

Sherwood, Ruth. *Homes: Today and Tomorrow, Part IV*. Peoria, Ill.: Charles A. Bennett Co., 1972.

Troelstrup, Arch. *The Consumer in American Society* (Fifth edition, Ch. X). New York: McGraw-Hill Book Co., 1974.

Warmke, Roman, Eugene D. Wyllie, and Beulah Sellers. *Consumer Decision Making: Guides to Better Living, Part V*. Cincinnati, Ohio: South-Western Publishing Co., 1972.

Your Housing Dollar. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

Instructional Strategy Community College and Adult Education Levels

YOU AND SPACE An instructional setting designed to help students consider individual space requirements and their influences on housing needs

Objectives

After a series of value-clarification strategies related to space utilization and values related to housing, the students will be able to effectively define their housing needs when comparing housing alternatives available to them. They will be able to:

- Appraise the contribution that personal living space makes to one's social, emotional, and physical well-being.
- Examine the importance of space requirements on the psychological well-being of individuals and families.
- Analyze the role of "atmosphere" with regard to the satisfaction of the living environment.
- Establish housing priorities in relation to values, goals, and available resources.

Generalizations

The accuracy with which individuals and families perceive their values, goals, and resources has a direct effect on the freedom they have to choose from among alternatives in creating a desired life-style.

- Patterns of work and leisure affect the life-styles of individuals and families.
- Economic conditions and financial obligations may limit resources available for achieving the desired life-style.
- Limited perception of alternatives and lack of creative utilization of resource potential imposes limits in shaping a life-style.

Teachers may use the following exercises to help students consider the influence of space requirements on housing needs.

- Organize the students into pairs. One person in each pair sits or stands still while the other member moves closer and closer as they carry on a conversation. Mark with chalk on the floor the most comfortable distance for carrying on a conversation. Repeat the exercise, having the pair move away from each other. Mark the farthest distance at which conversation is comfortable. Measure the two distances and record the distances measured.
 - Do the members of the team differ in their "comfort distance?"
 - What are the differences among members of the class in their "comfort distance?"

What does "comfortable distance" suggest about space arrangements in the living environment?

- Do some people require more space than others?
- Do some people welcome closeness and shared space and activities?
- Seat a member of the class in the corner of the room. Use two sides of a screen or a large cardboard box. The screen or box should be at least six feet tall and four or five feet wide. Move the "wall" toward the student until he feels that the space is too confining. Mark that spot with chalk on the floor and record that distance. Repeat the activity with several different students.

Does this distance vary?

What application does this activity have for housing requirements?

Cut several concentric windows of increasing size into the cardboard wall. Leave one edge attached but scored so the "windows" can be opened.

Does a window in the wall have a modifying effect on the amount of space required by the person?

How does the size and placement of the window affect this spatial need?

Does it matter what is outside that window (e.g., busy street, view from a tall building, garden with a tree, wall of the house next door, and so forth)?

Add extra furniture in the space. How does this affect the spacial requirements?

Put two or three people into the space. How does this affect the spacial needs?

Cover the "walls" with different colors and/or patterns. Does this have any effect?

Introduce a tape recorder into the space, and play recordings of different sounds at various levels. What effect does sound have on the spacial needs of the people in the enclosure?

Have each student analyze the minimum amount of space he or she would need in which to work and/or function without feeling claustrophobic.

Does it matter how many hours per day are spent in that space?

Does it matter what time of day is spent in the space?

What effect would a window with an expansive view have on space demands?

How would leisure and work activities affect spatial needs?

How would the number of roommates sharing this space affect the amount of space needed?

How would the type and number of furnishings, colors, and type of decoration affect this space?

Ask the students to consider personal housing requirements.

Have them fill out a questionnaire on living requirements (page 151).

Have the students evaluate their responses, and rank in order the qualities of a living environment which are most important to them.

Evaluation

- Have the students go into the community and evaluate available housing in accordance with the criteria they have set for themselves to determine the following:

Does the type of housing they have described actually exist?

If so, is this type of housing within their budgeted allowance for housing expense?

If not, what might be some viable alternatives?

Resources

"Human Environments—Do They Influence People?" *Forum*, Fall-Winter, 1974. (Publication of the J.C. Penney Company, Educational Relations, 1301 Avenue of the Americas, New York, NY 61801).

Questionnaire: Housing Requirements (page 151)

St. Marie, Satenig. *Homes Are for People*. New York: John Wiley and Sons, Inc., 1973.

HOUSING REQUIREMENTS QUESTIONNAIRE

House _____
 Apartment _____
 Mobile home _____
 Room _____

Consider your requirements regarding these features of your living space: _____

Space required: _____

Atmosphere required: _____

Type of kitchen: _____

Type and number of bedrooms: _____

Recreation space: _____

Furnished or unfurnished: _____

Furniture requirements: _____

Space for study: _____

Space for music: _____

Space for hobbies: _____

View: _____

Pool: _____

Private entrance: _____

Patio or balcony: _____

First floor or upper floor of multiple dwelling: _____

Soundproofing needs: _____

Laundry facilities: _____

Air conditioning: _____

Heating: _____

Fireplace: _____

Parking facilities: _____

Sharing with a roommate: _____

Suggested Learning Experiences

The activities included in this section can be used as individual or group projects.

Junior High School Level

These activities are designed for students at the junior high school level.

Community Resources

This exercise is designed to help students identify community services and facilities which contribute to the livability of the neighborhood.

- Have the students survey the community to identify services and facilities which serve the recreational and social needs of young people:

Discover who sponsors the service, how it is funded, and who is eligible to use it.

Identify services and facilities provided for young people through volunteer agencies.

Investigate ways in which volunteers serve young people in the community.

Consider community services with which they might assist.

What Is Important?

- Identify the things students value in the living environment of their homes.

Use transparencies and narration to present statements that reflect values related to living environments. Ask students to vote on which of the following statements sound "very much," "a little," or "not at all" like them.

I would like a place of my very own.

I would like to share family activities.

I would like a room in which to work on my hobby.

I would like a place to bring my friends.

I would like a place I can be me.

I would like to enjoy family possessions.

Discuss the things important to a living environment.

Name three things that are most important.

Why do the things you value mean so much?

Profile of a Polluter

This exercise is designed to help students examine personal values regarding the environment of the school campus.

- Use the series of value-clarification strategies included in "Profile of a Polluter," from *Curriculum Design for Consumer Education*; to examine personal responsibility for a clean environment.

Saving Watts

This exercise is designed to help students identify in the home personal consumer activities which conflict with the need to conserve limited resources.

- Have the students do the following:

List all the activities they perform that require the use of electricity in the home. Consider things they would be willing to do if they were asked to save electricity:

What they would do

What they would do without

Trade-offs they would be willing to make

High School Level

The activities in this section are designed for students at the high school level.

Homes and People

This exercise is designed to help students explore ways in which the home or living accommodations offer opportunities for individuals and families to express themselves.

- Use the multimedia kit, *Home: An Environment for Human Growth* (J.C. Penney Co.) to explore avenues for creating a satisfying living environment. Have the students do the following:

Explore concepts of home.

Relate housing choices to values and needs.

Evaluate ways in which homes fulfill the basic needs of people.

Apply concepts of basic needs to selection and arrangement of furnishings.

Technology and Change

This exercise is designed to help students analyze effects of technological development on housing design and equipment.

- Show the filmstrip, *Food for Thought*, as an introduction to the exploration of the effect of technological developments on living patterns, housing design and construction, equipment, and home furnishings.

Guides to Buying

- Have the students develop buying guides for such major home furnishing purchases as furniture, floor covering, and so forth.

Identify features which indicate quality of the product:

Design
Construction
Materials

Assess the value of the Federal Trade Commission's guidelines for the furniture industry:

Accurate description of products
Deceptive trade names
Advertising

Visit three home furnishing outlets to examine and compare the following:

Quality of products
Price ranges
Descriptive labels
Services to consumers

You and Your Landlord

This exercise is designed to help students explore rights and obligations of landlord and tenant in the occupation of rental property.

- Distribute copies of a standard rental agreement or lease to identify key items in the agreement. Have the students do the following:

Check the elements of the agreement:

Names of tenant and landlord
Description of the unit to be rented
Beginning and ending dates of lease
Monthly rental
Date rent is payable

Examine conditions of the agreement:

Restrictions placed on tenants
Requirements of tenancy
Responsibilities of the landlord

Consult the *California Tenants Handbook* or a representative from the Legal Aid Society on tenant rights to compile information regarding the following:

Waiver clauses in agreements
Repairs
Eviction procedures
Return of deposits

Discuss the importance of the following:

Drawing a line through blank spaces in the agreement
Having verbal agreements in writing

Consider advantages and disadvantages of the following:

Lease
Verbal agreement
Rental agreement—month-to-month

Explore avenues of recourse and assistance available to renters.

When You Buy

This exercise is designed to help students relate the complexity of the real estate market to the need for accurate and reliable information in buying housing.

- Have the students view the film, *A Place of Your Own*, and then do the following:

Identify things to look for in finding a place to live.

Explore problems which may occur.

Identify sources of counseling and advice before buying a home.

Housing Budget

This exercise is designed to help students relate expenditures for housing to the total spending plan of the individual or family.

- Use the unit, *Financing a New Partnership*.

Decorating on a Shoestring¹

This exercise is designed to help students explore ways in which the development of personal abilities extends opportunities for creating a satisfying environment for living.

- Show slides from *Seventeen's Guide to One-Room Living* to explore the art of creating an environment from everyday objects and junk.

¹This strategy was developed by Beverly Fincher, Homemaking Department, Carpenteria High School, Carpenteria Unified School District.

Have the students list five ideas for using available resources to create a living environment in one room.

Have the students identify basic furnishings needed for one-room living.

Discuss "scrounging" or "the art of acquiring inexpensive furniture."

Have them explore the community to identify sources of basic furnishings (field trips, independent scrounging expeditions, bulletin boards in supermarkets and laundromats, resource materials in the classroom, and advertisements in newspapers).

Discuss improvisation as a means of acquiring furnishings.

Illustrate the following ways to improvise furnishings:

- Old door made into a table or desk for study
- Wooden cable spools made into coffee tables, dining tables, and so forth
- Cardboard or wooden boxes made into storage units
- Nail kegs or barrels made into stools or chairs
- Fruit crates made into wall units
- Bricks for use in making desks or bookcases
- Burlap or other materials made into screens, curtains, tablecloths
- Camp cot with sponge rubber mattress for bed-couch

Discuss other resources available for decorating, and have students discuss the following in terms of cost:

Paint
Plants
Wallpaper
Containers

Found objects (junk) (coffee cans, ice cream cartons, and so forth)

- Have the students investigate sources of help for do-it-yourself decorators.

Have the students use their personal abilities to create an item for their own living environment from recycled or discarded materials.

Evaluate the projects for creativity, resourcefulness, and usefulness.

To Rent—To Buy

This exercise is designed to help students compare available rental housing with houses for sale in the community.

- Have the students use the classified advertising sections of the local newspaper and select three ads for apartments for rent and three for houses for sale with the same number of bedrooms and baths, representing a given range in price and geographic location. Then have them do the following:

List items of information given in each advertisement and compare apartments and houses in relation to the following:

Geographic areas
Range of rental and sale price
Services and facilities

Respond to the following questions:

What judgment could be made from the advertisements about the neighborhood and community?

What else should be considered?

Consult resources *The American Consumer: Issues and Decisions*, and *Your Housing Dollar* and develop criteria for the selection of an apartment or a house.

Choose one apartment and a comparable house to visit.

Evaluate the two, using the criteria developed.

Compare economic costs of renting and buying.

Identify personal and social preferences related to owning or renting a home.

Have the students relate decisions regarding renting or buying to the life-styles and patterns of living of individuals and families.

House Hunting

This activity is designed to help students evaluate factors which influence choice of housing.

- Have the students use the simulation, "House Hunt," from the *Housing: Resource Kit for Teaching Consumer Education*, to review and evaluate learnings related to the selection of a satisfying living environment.

Cultural and Ethnic Values

This exercise is designed to help students relate social traditions and family customs of different ethnic or cultural groups to housing needs.

- Have the students contrast housing arrangements of two families of different cultural or ethnic backgrounds. They should include:

Emphasis on personal privacy
Patterns of family interaction and activities

Setting for extended family relationships
 Space for individual activities and interests
 Relationship to the community

It Is Your Community

This exercise is designed to help students cooperate with community groups to improve or preserve the quality of the environment.

- Have the students do the following:

Identify environmental concerns of the community.

Assess the impact of the environment on the living environment of families in the community.

Investigate local, state, and federal environmental laws and regulations.

Identify agencies responsible for enforcement of environment-protection laws and for policy making.

Examine the programs of existing community environment-protection groups.

Cooperate in community efforts to improve the quality of the neighborhood.

Community College and Adult Education

The exercises suggested in this section are designed for students at the community college and adult education levels.

Advertising

This activity is designed to help students evaluate the reliability and accuracy of information provided through advertising of home furnishings.

- Have the students analyze the content of advertisements for home furnishings or services from magazines, newspapers, or television.

List factual information contained in the advertisements.

List nonfactual claims.

Identify the consumer group to whom the advertising is addressed.

Identify the type of appeal presented in the advertisement.

- Have the students do the following:

Examine the reliability and accuracy of the information presented.

Assess the usefulness of the factual information presented.

Analyze the validity of claims made.
 Identify instances of "bait" advertising.

Assess the effectiveness of the advertisements.

Would you buy the product or services?
 Why? Why not?

Were you introduced to new products, features, or standards?

Would you be interested in learning more about the product?

- Investigate Federal Trade Commission guidelines for the furniture industry in relation to the following:

Accurate descriptions of products

Deceptive trade names

Advertising and sales representatives

Is It Legal?

This exercise is designed to help students propose effective procedures to be followed by tenants when entering into rental agreements.

- Use the instructional setting, "Is It Legal," from the *Curriculum Design for Consumer Education*, and have the students do the following:

Examine the validity of provisions in standard lease forms and rental agreements.

Analyze rights and obligations of tenants and landlords.

Study state and local housing codes.

Evaluate various avenues of recourse available to tenants.

Services: Where to Find Them

This exercise is designed to help students assess the availability of specialized housing-related services that meet the specific needs of individuals and families.

- Have the students work in groups of three or four to identify problems encountered in finding housing services. They should consult such resources as the following:

Yellow pages of telephone directory

Advertisements in local newspapers

Announcements on bulletin boards of supermarkets and laundromats

- Identify and discuss services available in the community for solving problems students have encountered in such activities as the following:

Refinishing furniture

Converting a carport into a family room

- Putting in a pool
- Buying a dishwasher or refrigerator
- Landscaping your home
- Installing a room air conditioner
- Recycling used furnishings and appliances

- Have each student or group of students compile a report on the area of service researched and make the report available to the class.

Insurance Against Risk

This activity is designed to help students identify major risks against which homeowners need to be insured.

- Use cartoons or pictures to illustrate disasters that may occur. Have the students do the following:

Discuss the risks they face in their own homes and neighborhood, including:

- Fire
- Theft
- Vandalism

Investigate coverage offered by homeowners policies:

- Property coverage
- Personal liability

Assess factors which influence the cost of coverage:

- Extent of coverage
- Values of home and furnishings
- Location
- Type of construction

Investigate Residence Contents Broad Form insurance coverage for renters.

Analyze personal insurance needs.

The Economy and Housing

This exercise is designed to help students identify economic factors which influence the amount, types, quality, and cost of housing available in the community.

- Develop a panel of representatives from loan departments of lending institutions, the real estate associations, and economists to discuss the impact of economic conditions on housing in the community.

Have the students analyze changing costs of housing—sales prices, interest rates, and rental charges—over a period of time. They should do the following:

- Interpret the causes.
- Relate changes to the ability of consumers to obtain suitable housing.

Your Homestead Rights

This exercise is designed to help students identify legal defenses provided to a homeowner to safeguard his home against execution of a judgment.

- Have the students do the following:

Interpret provisions of the homestead law in terms of the following:

- Protection provided
- Limitations of protection

Investigate procedures for filing a declaration of homestead:

- Forms for filing
- Costs of filing
- Place to file

Independent and Group Study Projects

The activities suggested in this section can be used as individual or group projects.

- Investigate government policies at the federal, state, and local levels which affect housing choices of individuals and families. Include the following:

- Public housing
- Urban renewal projects
- Rural housing needs
- Open housing
- HUD programs
- Rent supplements

- Evaluate effectiveness of local zoning ordinances, building codes, and housing codes. Include the following:

- Purpose of zoning regulations and restrictions
- Enforcement of ordinances and codes
- Effect on consumers and community planning

- Conduct a community survey of housing related to needs of the following:

- Senior citizens
- Low income individuals and families
- Physically handicapped persons
- Families with young children

- Assess the adequacy of housing to meet the needs of people in the community.

- Develop a sales calendar of the best times to buy such home furnishing needs as the following:

- Linens and bedding
- Furnishings and equipment
- Appliances
- Floor coverings
- Wall coverings
- Window treatment

- Investigate the rental of home furnishings as an alternative to buying. Include the following:

- Types of rental or lease arrangements
- Comparison of costs
- Situations in which renting might be economically and personally acceptable
- Situations in which renting might be financially foolish

- Use the Home Economics Learning Package, *Cooperatives and Condominiums*, as a starting point for investigating such alternatives in housing as mobile homes and planned communities.

- Investigate labeling regulations which apply to home furnishings and appliances:

- Department of Commerce voluntary labeling
 - of energy efficiency of major appliances
- Federal Trade Commission regulations on furniture labeling
- Textile Labeling Act
- Flammable Fabrics Act

- Assess the value of current legislative proposals to consumers:

- Truth in Energy provisions of energy legislation
- Truth in Housing Bill

- Investigate avenues of recourse available to consumers of home furnishings and appliances through the following:

- Retail stores complaint department
- Manufacturers
- Carpet and Rug Industry
- Consumer Advisory Committee
- Furniture Industry Consumer Advisory Committee
- Major Appliance Consumer Action Panel
- State Department of Consumer Affairs
- Product Safety Commission

Supplementary Resources

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- Barclay, Margaret S., and Others. *Teen Guide to Homemaking*, Unit III. New York: Webster Division, McGraw-Hill Book Co., 1972.
- Blake, Peter. *God's Own Junkyard: the Planned Deterioration of America's Landscape*. New York: Holt, Rinehart & Winston, Inc., 1964.
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Consumer Emphasis/*Human Development and Family Relations*

Performance Objectives for the Consumer Emphasis

Instructional Strategies

A Picture of Me

Re-Create Your Life

From Goals to Reality

It Might Have Been

What Would You Do?

Changing Patterns

Life-Style Survey

Information Please

Shopping for Services

Suggested Learning Experiences

Instructional Resources

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer</p> <p>LIFE-STYLES</p> <p>Formulate plans for achieving a satisfying life-style in harmony with personal and family values, goals, and resources.</p> <p>Demonstrate the acceptance of diversity in life-styles of individuals and families who are adhering to their own values and standards of living.</p> <p>Relate the accurate perception and utilization of available resources to the ability to create and maintain a satisfying environment.</p> <p>AVAILABLE CONSUMER RESOURCES</p> <p>Relate the accurate perception and utilization of resources to the potential for achieving a desired life-style.</p> <p>Relate the effective utilization of resources to the range of choices available to individuals and families.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Clarify identity through recognition of personal values, goals, and standards.</p> <p>Identify the factors that influence personal values and goals.</p> <p>Analyze the influence of values on goals and standards.</p> <p>Identify the goals which contribute to becoming the kind of person desired.</p> <p>Explore the differences and similarities in values and goals of friends.</p> <p>Explore the reasons for differences between their values and goals and those of their parents.</p> <p>Identify personal qualities and abilities that will help in reaching goals.</p> <p>Examine the obstacles to achieving personal goals.</p> <p>Propose ways of overcoming obstacles to achieving personal goals.</p> <p>Explore the values, interests, and activities which contribute to present life-styles.</p> <p>Assess the personal resources available to help them become the kind of person they would like to be.</p> <p>Relate the accurate assessment of personal resources to accomplishment of goals.</p> <p>Explore ways to develop personal skills to extend their consumer resources.</p>

Performance Objectives for the Consumer Emphasis

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

Identify the components of life-styles of individuals and families.

Analyze differences and similarities in the ways in which individuals and families shape a desired pattern of living.

Evaluate the influence of personal values in shaping their present life-styles and goals for the future.

Assess the influence of their peer group on personal values and patterns of living.

Analyze the influence of cultural or ethnic background and family beliefs and customs on role perception and life-styles of individuals.

Identify ways in which community values and customs affect the life-styles of individuals.

Project the changes which may occur in patterns of living because of modifications in future goals and increased responsibilities.

Analyze the impact of technology on role identification.

Weigh the factors that may limit or enhance an individual's ability to achieve a desired life-style.

Explore the reasons for value conflicts.

Relate the accurate perception of values and goals to one's freedom to choose from among alternatives in shaping a desired life-style.

Analyze ways in which the use of one resource may affect the use of other resources.

Explore ways in which the creative extension of consumer resources can offer more options in shaping a life-style.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

Clarify personal and family values and goals which reflect the life-style desired.

Examine family beliefs and customs and cultural traditions they value and wish to preserve in their patterns of living.

Evaluate ways in which the values, customs, and institutions of the community affect and are affected by the life-styles of the families who live there.

Adapt priorities and goals to changing social and economic conditions at various stages of the life cycle to maintain a desired environment for living.

Evaluate the impact of technology on the life-styles of individuals and families.

Explore ways in which the type of occupation, as well as the level of income, affects the economic status and life-styles of families.

Relate perception of roles of family members to life-style and patterns of living.

Assess the constraints that families face in creating and maintaining a satisfactory living environment.

Judge the value of accurate perception of values, goals, and available resources in extending the family's options in creating and maintaining a desired life-style.

Accurately perceive the resources available for achieving and maintaining their desired life-style.

Creatively utilize the family resources available to achieve goals.

Substitute available resources for limited ones in maintaining a desired life-style and in coping with crisis.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>AVAILABLE CONSUMER RESOURCES (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <ul style="list-style-type: none"> Identify the skills they now have which help to extend the family resources. Analyze ways in which family and community resources can extend consumer resources. Weigh the effect of their use of family resources on other family members.
<p>DECISION MAKING IN THE USE OF CONSUMER RESOURCES</p> <p>Evaluate the extent to which decisions involving the use of consumer resources affect and are affected by the life-styles of individuals and families.</p> <p>Analyze the relationship of major decisions regarding the use of resources to current and future consumer choices.</p>	<ul style="list-style-type: none"> Identify ways in which recent consumer choices reflect personal interests, activities, values, and goals. Illustrate the relationship of personal values to decisions in the use of time, abilities, and money. Weigh the consequences of allowing peer pressure to influence personal consumer choices. Assess the effects of advertising appeals on consumer choices. Identify priorities in the use of personal resources to achieve an identified goal. Apply the decision-making process to personal consumer problems. Assess the effects of one decision on future consumer choices. Consider the costs of their consumer choices to the family.

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Assess ways in which personal, family, and community resources can be used to extend opportunities for achieving a desired life-style.

Relate the ability to perceive and manage resources to increased potential for achieving a desired life-style.

Weigh the cost of using resources for short-term goals in terms of resources no longer available for long-term goals.

Use community resources to enhance the quality of family living.

Relate decisions regarding the use of consumer resources to the potential for achieving a desired life-style.

Analyze the effects of decisions regarding the use of present resources on future opportunities to shape a satisfying life-style.

Relate the range of an individual's consumer choices to the availability of resources.

Establish priorities in needs and wants in relation to values and goals.

Analyze ways in which the consideration of alternatives may extend options in achieving goals.

Defend the roles of instinct, emotion, and reason in consumer decision making.

Adapt the steps in the decision-making process to the nature of the choice and the resources involved.

Weigh the effects of major consumer decisions on current and future choices.

Display sensitivity to the effects of their consumer choices on others.

Analyze ways in which the life-style of the family affects and is affected by decisions regarding the use of consumer resources.

Identify the cultural, social, and economic factors which influence decisions in the allocation of consumer resources.

Assess the effects of nature and the availability of resources on the range of consumer choices open to families.

Relate the decisions regarding the use of resources to the current stage in the life cycle and patterns of living.

Establish priorities in current needs and wants in relation to the individual's or family's values, goals, and available resources.

Evaluate major consumer decisions in relation to individuals involved, the nature of the decision, and the resources to be used.

Consider the conflicting wants, needs, goals, and values of family members in making decisions which affect them.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace</p> <p>CONSUMER EARNING</p> <p>Relate the occupational choice, level of income, and satisfactions derived from work to the quality of living enjoyed by individuals and families.</p>	<p>Use available resources to become the kind of person you want to be.</p> <hr/> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify the sources of their personal income. Assess the contributions that the various members of the family make to the real income of the family. Relate the value of the tasks they perform at home to the real income of the family. Explore ways in which work satisfies individual needs and encourages development of personal capacities.</p>
<p>CONSUMER SPENDING</p> <p>Relate decisions regarding the use of income to the potential for achieving a life-style that is satisfactory to the individual or family. Evaluate the effectiveness of financial plans in relation to values, goals, and resources of the individuals or families.</p>	<p>Establish priorities in the use of personal spending money in relation to personal values and goals. Identify personal and family resources which could be substituted for money in achieving goals. Adapt their personal spending plans in relation to family needs and goals.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Analyze ways in which a desired life-style may affect and be affected by the choice of employment.

Interpret the effects of occupation, the amount of income, and economic status on the life-style and level of living of individuals and families.

Relate career goals to personal values, interests, aptitude, and abilities.

Assess the impact of time demands and level of job commitment on the individual's or family's pattern of living.

Survey the places in the community where one might go to receive training for a job or additional training for advancement.

Explore ways of adapting to changes in level or pattern of employment to maintain a desired life-style.

Examine ways in which individuals receive personal satisfaction from the work they do.

Assess the relationship of real income to money income in determining the level of living enjoyed by families.

Explore the adjustment each partner in a marriage may have to make for both to gain financial advancement and personal satisfaction from the work they do.

Utilize all available community resources to extend options in achieving family goals.

Evaluate the desire to achieve career goals with the desire to maintain family ties.

Interpret the effects of psychic benefits derived from work on the quality of personal and family life.

Explore the career opportunities related to services for children and families.

Evaluate the desire for personal and economic satisfactions of employment with family needs and values.

Develop a personal financial plan based on values, goals, and present or future income.

Relate the decisions regarding the use of income to the ability to maintain a desired life-style.

Project the changes in the financial plan that may be necessary to meet future needs, responsibilities, and resources.

Assess the impact of roles of family members on their spending plans.

Relate the use of a spending plan to personal satisfaction received from the accomplishment of individual or family goals.

Analyze ways in which effective plans for the use of income extend options in achieving personal and family goals.

Identify ways in which an individual's or family's level of living is affected more by the pattern of spending than by the amount of income they receive.

Project the changes in financial needs, responsibilities, resources, and goals in ensuing stages of the life cycle.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER SPENDING (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>CONSUMER SAVING</p> <ul style="list-style-type: none"> * Evaluate the effectiveness of savings and investment plans in assisting individuals and families to achieve and maintain a desired pattern of living. Judge the adequacy of insurance programs in providing for maximum coverage of major risks within the framework of individual needs and resources. 	<ul style="list-style-type: none"> Plan a personal savings program to reach an identified goal. Assess the advantages of saving part of present resources for future wants and needs. Explore ways in which personal savings can contribute to achievement of family goals.

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Relate the use of personal, family, and community resources to one's ability to extend income and increase opportunity for achieving goals.
- Explore in the community the sources available for help in financial planning.
- Evaluate various methods of recordkeeping in relation to personal or family needs and life-styles.

Develop a personal savings plan that reflects their life-style and that will accomplish identified goals.

Predict some future emergencies or opportunities for which they can use their savings.

Relate the ability to save to increased chances of reaching long-term goals.

Analyze ways in which a savings or investment program can differ for individuals and families that have different values, goals, earnings, and financial responsibilities.

Identify the personal risks for which one needs insurance.

Relate the choice of an insurance program to an individual's or family's decision about saving, investing, or protecting from loss through insurance.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

Weigh the effects of family involvement and communication on the success of financial planning.

Consider ways in which the pattern of spending rather than the amount of income affects the family's level of living.

Assess personal and family resources that are available for achieving family goals.

Evaluate the individual needs and wants with family values and goals in developing spending plans.

Develop spending plans which reflect family values, goals, and resources.

Relate the family's choice of savings or investment programs to acceptable levels of risk, stage of the life cycle, and available resources.

Project the opportunities that are available to family members through planned savings programs.

Assess the types and amounts of the family's insurance coverage in relation to the family's needs and resources.

Identify the government social insurance benefits which can help families to maintain a satisfying life-style in crisis or in retirement situations.

Assess the effectiveness of various types of insurance and investment programs in achieving long-term goals and in providing financial security for the family.

Consider the desirability of estate planning as a part of the family financial plan.

Evaluate the role of insurance, savings, and investment programs in maintaining a desired life-style.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER BORROWING</p> <p>Relate the effective use of credit to the individual's or family's ability to create and maintain a desired level of living.</p> <p>Evaluate the use of credit as an economic resource.</p> <p>Project the consequences of excessive use of credit on family stability.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Assess the impact of borrowing from friends or family members on interpersonal relationships.</p> <p>Explore ways in which borrowing may extend personal resources.</p> <p>Identify the rights and responsibilities of borrowers and lenders.</p> <p>Develop the guidelines they would follow in borrowing or lending possessions or money.</p>
<p>CONSUMER BUYING</p> <p>Judge the effectiveness of decisions regarding buying products and services in relation to the individual's or family's values, goals, needs, wants, and desired pattern of living.</p> <p>Analyze the factors which affect buying decisions of individuals and families.</p> <p>Make discriminating choices from among various products and services.</p>	<p>Assess recent purchases in relation to personal values, interests, and needs.</p> <p>Adapt consumer choices to reduce the conflicts between the family's expectations and peer pressure.</p> <p>Act in a responsible, courteous, and ethical manner when shopping.</p> <p>Assess the factors that influence consumer choices.</p> <p>Consider the effect of one's consumer choices and practices on other family members.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Relate the use of consumer credit to the purchasing power of an individual or family at a given time.
- Analyze the true cost of credit in terms of increased cost of goods and services, commitment of future income, and alternative goods and services that could have been purchased.
- Describe those situations in which the use of future income to satisfy present needs and wants would be a good use of credit.
- Relate the effective use of student loans to the ability to achieve personal goals.
- Project some of the possible consequences resulting from misuse of credit or inability to meet credit obligations.
- Identify the community agencies to which individuals and families can go with problems related to credit.
- Examine the use of credit and determine alternatives that are made possible through the reordering of goals and priorities

- Assess recent purchases to determine whether they accurately reflect personal values, goals, wants, needs, or desired life-styles.
- Illustrate living pattern changes that have resulted in increased buying of services by individuals and families.
- Relate the planning of purchases to increased satisfaction from the product or services chosen.
- Defend spontaneous buying in terms of the psychic satisfactions gained.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

- Assess the role of credit in the overall financial plan of the family.
- Analyze situations in which consumer credit becomes an effective economic resource in achieving major goals and creating a satisfying environment for living.
- Project the possible consequences of misuse of credit on interpersonal relationships and financial security of the family.
- Consider alternatives to the use of credit that are made possible by reordering family goals and priorities.
- Assess the need for credit at different stages of the life cycle and under varying family conditions.
- Evaluate the avenues of legal recourse available to families with major credit problems.
- Utilize in the community the services of private and public agencies available to assist with credit problems.

- Examine the impact of buying patterns of family members on the ability to achieve and maintain a desirable environment.
- Relate changes in patterns of living to the increased need for and utilization of consumer services.
- Identify the types of consumer services available to individuals and families in the community.
- Assess the sources of information and assistance in selecting services to meet family needs.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER BUYING (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Assess the effect on family relationships if one overindulges in spontaneous buying.

Appraise potential purchases on the basis of personal and family values, income, and intended use as well as quality and price.

Relate time and effort expended in comparative shopping for products and services to the nature of the purchase and the amount of money involved.

Weigh the consequences of various buying choices on other family members.

Explore the social and environmental costs of present American buying patterns.

At the community college and adult levels, learners will be able to:

Judge the value of available consumer services in relation to personal responsibilities and desired life-style.

Consider the use of public services and facilities as possible alternatives to buying.

Examine the social cost of personal and family consumption patterns.

Weigh the consequences of consumer choices on the family, the environment, and the economy.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER IN THE ECONOMY</p> <p>Analyze the relationship of the national economy to the standard of living and economic security of families.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways in which their choices influence consumption patterns of the family and in turn affect the goods and services available.</p> <p>Assess the effects of changes in the family's economic situation on the consumption patterns of family members.</p>
<p>COMMUNITY SERVICES</p> <p>Relate the availability and quality of community services to the quality of life in the community. Participate in volunteer programs which serve the needs of individuals and families in the community.</p>	<p>Identify community services and facilities used by their age group.</p> <p>Distinguish between services and facilities provided through volunteer programs and those paid for by taxes.</p> <p>Explore ways in which community services extend personal resources available for recreation.</p> <p>Assess opportunities for development of personal skills and abilities provided through community services and facilities.</p> <p>Use community facilities in a responsible manner.</p> <p>Explore the volunteer services they could perform in the community.</p> <p>Assess personal satisfactions received from volunteer services.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style

At the high school level, learners will be able to:

- Analyze the major goals of the United States economy in relation to the economic welfare of individuals and families.
- Assess the ways in which fluctuations in the economy affect the level of living of individuals and families.
- Examine the impact of changing life-styles of individuals and families on the economy.
- Relate public demand for additional benefits and services from government to the need for increased taxes.
- Explore instances in which there can be a conflict between economic growth and ecological balance.
- Analyze ways in which widespread unemployment affects family relationships.

Analyze ways in which public and volunteer services available in the community can enhance the quality of personal and family living.

Identify the types of community services available for children and youth.

Compare similarities and differences in community services and facilities provided by volunteer agencies and by the city, state, or federal governments.

Assess the needs of the community for additional or extended services and facilities to serve families and young people.

Propose ways in which a community might obtain needed facilities and services.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

- Relate family consumption patterns to the types and quality of products and services available.
- Relate fluctuations in the economy to living standards and consumption patterns of families.
- Weigh the social cost of the use of limited resources against economic benefits to families.
- Analyze the relationship of expanded social benefits and services to the need for increased taxes when voting on social issues.
- Assess the impact of economic decisions and policies of government on the quality of life of individuals and families.
- Cooperate with consumer organizations that seek to influence government action in consumer protection.

Assess ways in which the community's social and cultural values are reflected through the types of services and facilities provided.

Use the available community services to maintain and improve the quality of personal and family living.

Clarify personal values regarding increased taxes for social welfare programs that benefit families with particular needs.

Weigh the consequences of various alternatives when voting on issues affecting the quality of community life.

Contribute services as well as money to volunteer organizations and programs which serve the needs of families in the community.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>COMMUNITY SERVICES (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>CONSUMER RIGHTS AND PROTECTION</p> <p>Exercise consumer rights and responsibilities in the marketplace.</p> <p>Use appropriate channels for communicating complaints and for redress of grievances.</p> <p>Cooperate with consumer groups and governmental agencies in representing consumer interests.</p>	<p>Identify the factors that influence their right to choose in the marketplace.</p> <p>Accept responsibility for becoming an informed consumer.</p> <p>Identify the possible health hazards of products the consumers buy.</p> <p>Illustrate the appropriate procedures for communicating satisfactions and grievances to the business community.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
<i>At the high school level, learners will be able to:</i>	<i>At the community college and adult levels, learners will be able to:</i>
<p>Explore ways in which volunteer groups can act as change agents in the community to improve the quality of individual and family living.</p> <p>Analyze the effectiveness of available community resources in expanding leisure and recreational options of individuals and families.</p> <p>Identify the community resources which deal primarily with crisis situations that individuals may face.</p>	<p>Assess the availability and effectiveness of community services in meeting critical and specific needs of families living there.</p> <p>Relate the availability of public services provided by government to the levels and quality of living in the community.</p> <p>Identify the programs and services of civic, religious, and cultural groups which expand services available to families and individuals in the community.</p> <p>Propose a plan of action for expanding or improving services needed in the community.</p> <p>Demonstrate ways in which community services may extend the family's ability to cope with crisis situations.</p>
<p>Summarize ways in which individuals and families can best exercise their rights of choice.</p> <p>Examine ways in which consumer advocates and volunteer groups have aided individuals and families in their right of choice.</p> <p>Evaluate the accuracy and reliability of the various sources of consumer information.</p> <p>Utilize effective procedures for communicating needs, preferences, satisfactions, grievances, and fraud to the business community and to the proper authority.</p> <p>Contrast ways in which consumer protection agencies and consumer organizations assist individuals and families with legal problems and provide avenues of recourse.</p>	<p>Exercise the consumer's right of choice by selecting products and services which meet personal or family needs.</p> <p>Question business and government policies which limit the consumer's right of choice.</p> <p>Evaluate the sources of consumer information available in the community in selecting services and products.</p> <p>Support the work of consumer groups in communicating consumer interests and concerns to business and government.</p> <p>Assess safety and performance standards in selecting products and services.</p> <p>Weigh the value of protection provided by safety regulations on consumer products against the additional cost of products.</p>

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER RIGHTS AND PROTECTION (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>THE CONSUMER AND THE LAW</p> <p>Relate the understanding of available avenues of legal recourse to the protection of consumer's rights.</p>	<p>Identify consumer practices that are against the law. Consider the consequences of illegal consumer practices and activities. Examine ways in which the law protects the rights of consumers.</p>
<p>THE CONSUMER AND THE ENVIRONMENT</p> <p>Relate the life-styles and consumption patterns of individuals and families to the quality of life in the community and to the conservation of resources.</p>	<p>Assess the environmental problems in their neighborhood. Propose a plan for cleaning up their neighborhoods.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living:

At the high school level, learners will be able to:

Identify the fraudulent schemes, deceptive practices, and misleading sales approaches prevalent in the community.

Protect their consumer interests by dealing with reliable firms and using available avenues of recourse.

At the community college and adult levels, learners will be able to:

Identify fraudulent schemes, deceptive practices, and types of medical quackery prevalent in the community.

Utilize effective procedures in reporting fraudulent schemes or deceptive practices to the proper authorities.

Relate the knowledge of legal rights and the procedures for asserting them to the exercise of consumer rights.

Project the consequences of illegal consumer practices and activities to the individual, business, and community.

Examine the laws relating to marriage and the family to determine legal obligations for debts incurred by members of the family.

Identify the legal rights and responsibilities of individuals living together outside of marriage.

Identify the places in the community to which individuals and families can go for legal assistance.

Examine the consequences they face when a judgment has been obtained against them.

Evaluate the effectiveness of the small claims court as an avenue of recourse for consumers.

Project the possible consequences families may face due to lack of understanding of legal rights and responsibilities.

Analyze the financial rights and obligations defined by the laws relating to marriage and family.

Analyze the legal rights and responsibilities of homeowners when faced with foreclosure.

Evaluate the alternatives provided by Chapter XIII Proceedings in dealing with family financial problems.

Identify defenses provided to individuals and families by state and federal laws that safeguard jobs, homes, or other property against execution of a judgment.

Evaluate the legal services available to families in the community.

Identify the impact of their values and activities on the visual quality of the neighborhood.

Identify ways in which individuals and families can work independently or in groups to improve the environment.

Assess the impact of community environmental projects on their neighbors.

Analyze ways in which different life-styles of individuals and families affect and are affected by the environmental quality of the community.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE ENVIRONMENT (cont.)</p> <p>Evaluate decisions regarding the selection and use of products and services in light of social costs and environmental effects as well as personal satisfactions.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Assess the effects of their consumer choices and activities on the visual and noise pollution of the neighborhood.</p> <p>Identify the adjustments they are willing to make to conserve limited energy supplies.</p> <p>Clarify the personal values related to improving the environment of the neighborhood.</p>
<p>THE CONSUMER AND THE MEDIA</p> <p>Evaluate the impact of the mass media on the life-styles and consumption patterns of individuals and families.</p>	<p>Assess the accuracy of customs and traditions of cultural and ethnic groups depicted in the media.</p> <p>Examine the ways in which the mass media serves as a unifying force.</p> <p>Assess the influence of the media on interests, preferences, and activities which cause conflicts with parents.</p> <p>Analyze their personal response to social and emotional appeals of advertising.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

Analyze the effects that increased time for leisure activities have on the environment.

Consider ways in which personal needs, conveniences, and preferences may conflict with more general values of preserving the environment and the economy.

Analyze the effects of present American consumption patterns on citizens of other nations and on future generations of Americans.

Illustrate ways in which proposals to control pollution and protect the environment may affect individuals and families.

Analyze the effects that use of recreational vehicles in wilderness areas has had on the natural environment.

Participate in community activities which would improve the environment.

Develop a philosophy concerning personal responsibility for improving the environment.

Explore the effects of mass media on their perceptions of a desired life-style and standard of living.

Clarify the personal, cultural, and ethnic traditions they would not want to have diluted by the mass media.

Examine ways in which increased sophistication of consumers and concern for individuality rather than conformity can act as a countervailing force to the mass media.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

Weigh the benefits and social and environmental costs of demands for higher standards of living. Evaluate present family decisions regarding the use of resources in relation to the needs of society and of future generations.

Relate family values and standards and patterns of living to visual and noise pollution in the neighborhood.

Judge the effects that increased time and resources available for leisure activities have on community, state, and national recreational facilities.

Restrict personal use of consumer products and services to conserve natural resources and limited energy supplies.

Contrast the environmental concerns of families living in urban, suburban, and rural communities.

Support legislation designed to preserve and improve the quality of the environment.

Work individually or through community action groups to improve the environment of the community.

Evaluate the impact of mass media on the life-styles and patterns of living of their families.

Assess the influence of mass media on interpersonal relationships within the family.

Analyze ethnic and cultural strategies presented in the media.

Propose a plan to counteract the dilution of important cultural and ethnic values and customs by mass media.

Evaluate television as an educational and recreational resource for family members.

Human Development and Family Relations

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>THE CONSUMER AND THE MEDIA (cont.)</p>	<p><i>At the middle school and junior high school levels; learners will be able to:</i></p> <p>Assess the effect of advertising on the availability and cost of magazines, television, and radio programs.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Assess the impact that children's television programs and advertising have on young children.

Explore some of the positive effects of public service advertising.

Evaluate the information provided through advertising to determine accuracy and reliability.

Assess personal motivations and buying habits affected by advertising appeals and techniques.

Analyze the codes and guidelines that regulate mass media communication and advertising to determine their effectiveness in protecting the public interest.

At the community college and adult levels, learners will be able to:

Evaluate the impact that current children's television programs and commercials have on attitudes, interests, and values of young children.

Assess the effects of advertising appeals on personal motivation.

Support the efforts of government agencies, business associations, and consumer groups to establish and enforce media codes and guidelines.

Analyze the contribution of public service broadcasting and advertising to the community.

Assess the effects of advertising on the accessibility, quality, and cost of various forms of communication.

Instructional Strategy Middle and Junior High School Levels

A PICTURE OF ME—A learning sequence designed to help junior high and middle school learners establish their self-identity

Objectives

Students will be able to clarify personal identity through recognition of personal values and goals. The students will be able to:

- Explore interests and activities which contribute to their present life-style.
- Identify the goals which may help in becoming the kinds of persons they want to be.
- Identify personal values.
- Explore differences and similarities in values and goals of friends.

Generalizations

Values and goals differ for each individual and family.

Values serve as guides in defining goals and in choosing from among alternative courses of action.

Teachers may use the activities that follow to teach about personal identity.

- Listen to a song such as "Hey, How About Me, Best Friend" or read an excerpt from *Free to Be You and Me*, and discuss the meaning of the words with the students:

What are the writers saying?
Do you agree?

What Am I Like?

- Have the students write the kinds of things they think best represent themselves and their friends. "If I were a _____ I would be _____ (e.g., car, flower, animal, bird, musical instrument, and so forth).

Have the students share their choices with each other.

Do the choices agree or disagree?
How do the choices describe you?

Which choice best represents your view of yourself?

Which best represents your friend?

What I Like to Do.

- Have the students identify interests and activities, using the instrument "What I Like to Do" (page 186). Have them consider the responses (these need not be shared).

What did you discover about the ways in which you spend your time?

Compare the number of things you do with your family with those you do with friends.

Are there activities you do only with your family or only with a special friend?

Are the activities you do well among the five you like best? Why? Why not?

How many of your favorites would have been on your list two years ago?

How many of your favorites will be on your list when you are in high school?

What special interests are revealed in your activities?

What I Want

- Have the students complete the statements on "I Want to . . ." (page 187) to explore their goals and aspirations.

What personal abilities and skills do you have to help you achieve your goals?

What other resources will you need?

How will you feel when you reach your goals?

How will you feel if you fail to reach them?

How many of your goals reflect your interests and activities?

What Is Important to Me?

- Students can identify values reflected in their activities and goals by reviewing responses on "What I Like to Do" and "I Want to . . ."

Have the students list the activities, interests, and goals which are most important to them:

What values are reflected in your choices?

What other values are important to you?

Choose three values that are most important to you.

Discuss the values with the class or in small groups:

What are the differences in the values you chose?

Are some alike?

Which values are held by most of the students?

Relate values, interests, activities, and goals to the individual's self-identity and pattern of life.

Discuss other factors which influence how we see ourselves and the way in which others see us.

Evaluation

- The students will create a collage, a poster, or a series of panels—"A Picture of Me"—which reflects their values, interests, activities, and goals. (Include their pictures and names.)

Use colors, pictures, drawings, objects, symbols, words, or phrases to illustrate values, goals, interests, and activities.

Sections of the poster or collage could be developed after each segment of the learning experience.

Arrange a showing of the completed statements of "A Picture of Me" for students and parents.

Resources

What I Like to Do (page 186)

I Want to . . . (page 187)

Materials for the collages

WHAT I LIKE TO DO¹

List 15 things you like to do in your leisure time.

	1	2	3	4	5	6	7	8	9
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									

Place an "X" in the appropriate columns as follows:

Column

1. Things you like to do alone
2. Things you would rather do with a group of four or more
3. Things you would rather do with your special friend or friends
4. Things that require special skill
5. Things you do most often
6. Things you do only once in awhile
7. Things you do well
8. Activities you participate in because of your family
9. Five favorite activities

¹Adapted and reprinted by permission of Hart Publishing Company, Inc., from its copyrighted volume *Values Clarification: A Handbook of Practical Strategies for Teachers and Students* by Sidney B. Simon, Leland W. Howe, and Howard Kirschenbaum.

I WANT TO . . .¹

- _____ 1. Someday I want to be _____
- _____ 2. By the end of this school year, I want to _____
- _____ 3. I am trying to improve _____
- _____ 4. I want to learn to _____
- _____ 5. In high school I hope I _____
- _____ 6. By the end of this month, I will _____
- _____ 7. Secretly I wish _____
- _____ 8. To get along better with my family, I am _____
- _____ 9. To get along better with my friends, I am _____
- _____ 10. I want to earn money for _____
- _____ 11. My parents want me to _____
- _____ 12. Next year I want to _____
- _____ 13. One thing I want to change about my appearance _____
- _____ 14. Tomorrow I am going to _____
- _____ 15. This year I want to save money for _____

Look at your statements, and code them as follows:

“S” for the goals that can be accomplished by next month

“L” for the goals that will take a long time

“D” for those that are dreams for the future

“W” for those you are working on now

“\$” for those that will require money

“I” for those you can accomplish by yourself

“*” for the *five* that are most important to you

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Instructional Strategy High School Level

RECREATE YOUR LIFE¹—An instructional strategy for high school students designed to increase student awareness of recreational facilities, services, and equipment within the community

Objectives

Students will be able to evaluate use of community recreational facilities in relation to individual and family needs, wants, and goals.

Collect and examine information concerning recreational facilities, services, and equipment in the community.

Analyze and assess recreational activities offered in the community.

Generalizations

The availability and nature of resources affect the range of choices available to individuals and families.

Resources may be interchangeable, thus permitting the substitution of available resources for more limited ones to achieve goals.

Different forms and combinations of resources may produce similar satisfactions in meeting needs and wants.

Teachers may use the exercises in this section to teach about recreational facilities and services.

- Have the students complete "The Twenty Things I Love to Do" (page 190).

Develop a composite list of the activities identified by students. Categorize the activities as follows:

- Active sports
- Spectator activities
- Social activities
- Special activities or hobbies
- Service or improvement activities
- Outing or adventure activities

Have a brainstorming session to identify the various activities under each category.

- Organize groups of students to research and report to the class recreational activities offered

in the community. Organize the groups according to the activity categories. The research can take the following forms:

- Letters asking about services offered and free informative materials for class use

- Faculty guest speakers to share information on individual recreational pursuits

- Community guest speakers representing parks and recreation, businesses dealing in recreational services and equipment, travel bureaus, adult schools, community colleges, and volunteer organizations

Field trips

Have each group summarize its findings and present those findings in the form of posters or a bulletin board promoting the activities within the particular category. The findings should include the approximate cost and resources within the community that could aid in facilitating the activities.

- Have the students explore community recreational activities. Specify an amount of money

¹Strategy developed by
Sandy Pleuler
Consumer and Homemaking Education Department
Arroyo High School
El Monte Union High School District

and have the students do the following without exceeding that amount:

- Plan a week's vacation for one person.
- Buy sports equipment.
- Plan a family outing.
- Plan personal recreation activities for one week.
- Have the students research and compile a dating service newsletter, including places to go, according to interest and cost. Emphasize free or inexpensive types of activities.
- Have the students report on the ten top records, ten most popular paperback books, ten most popular television shows, five most popular movies, five most popular spectator sports (measured by gate receipts), and the two most popular radio stations. Reports should include:
 - Reasons for popularity
 - Reflections of today's life-style
 - Effect on life-style
- Have the students discuss and appraise the following guideposts for recreational activities:
 - Balance the kinds of recreation.
 - Use recreation to strengthen abilities and overcome weaknesses.
 - Choose recreation that leaves you with something to remember.
 - Select recreation that you can continue and develop as you grow older.

Find recreation within your means.
Use community resources.

Evaluation

- Have the students work in groups to compose case studies of individuals or families whose recreational needs could be met by one category of activities. The students should be able to analyze individual or family needs, interests, preferences, and resources in relation to recreational activities.

Resources

- "Education for Leisure," *Tips and Topics* (January, 1974). Department of Home Economics, Texas Technological University, Lubbock, Texas.
- Modern Consumer Education*, Supplement I, "Use of Leisure Time" (filmstrip and cassette). Grolier Educational Corporation, 845 Third Ave., New York, NY 10022 (\$74.50).
- Smith, Carlton, and Richard Pratt. *Time-Life Book of Family Finance*. New York: Time-Life Books, 1969 (Chapter 8).
- Your Health and Recreation Dollar*. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

TWENTY THINGS I LOVE TO DO¹

The 20 things I love to do	A	P	E	\$	1-5	Date

Put a check (✓) or other entry in appropriate columns to classify each activity as follows:

- A—Activities you do well.
- P—Activities requiring the presence of other people.
- E—Activities requiring special equipment and/or facilities.
- \$—Activities which cost more than \$3 each time they are done.
- 1-5—Rate from one to five the activities you enjoy most.
- D—Date you last engaged in the activity.

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Instructional Strategy High School Level

LIFE-STYLE—A learning sequence for high school students designed to help them explore the concept of life-style

Objectives

Students will be able to relate the accurate perception of values, goals, and resources to freedom in choosing from among various life-styles. They will:

Analyze differences and similarities in the ways in which individuals and families shape a desired pattern of living.

Relate decisions in the use of consumer resources to the potential for achieving a desired life-style.

Identify the factors which limit or enhance an individual's ability to achieve a desired life-style.

Generalizations

The more accurately individuals and families perceive their values, goals, and resources, the more freedom they have to choose from among alternatives in creating a desired life-style.

Cultural, social, and economic factors influence the life-styles of individuals and families.

Decisions in the use of consumer resources affect and are affected by the life-styles of individuals and families.

Individuals and families may encounter constraints in shaping a desired life-style.

Teachers can use the following activities to help students explore the concept of life-style.

- Show the film, *Free to Choose*, as a basis for exploring diversity of life-styles.

Organize the class into viewing panels, each of which will concentrate on one of the life-styles presented.

Ask the panel members to consider such things as:

- Personal values
- Goals in life
- Role perceptions
- Social environment

Following the film the panels will meet to discuss their impressions of the patterns of living presented in the film and prepare to discuss their ideas with the class.

Conduct a class discussion of the diversity and similarities in the life-styles presented. Have the students do the following:

Contrast the patterns of living:

- Work and leisure
- Roles and responsibilities
- Occupational patterns

Consider the interrelationship of career choices and life-styles:

- Personal values and goals
- Role perception
- Family values and responsibilities
- Job or career choice
- Personal qualities and abilities
- Circumstances they do not control
- Relative importance of the factors in their choices

Major orientation of the life-style

Assess their own reactions to the film. Ask such questions as the following:

Who do you remember best? Why?

How do you feel about the life-styles presented?

Could you be comfortable with any of these living patterns?

What would you change?

Are there influences that shape a life-style not shown in the film?

Look at their own life-styles. Ask such questions as the following:

Do you have a life-style?

What are the major influences in your pattern of living?

Will those factors change in the future?

What constraints exist in shaping the life-style you would like to have?

- Use the illustration, "Life-Style" (page 354), to summarize influences which shape a life-style. Have the students discuss the following:

The pervasiveness of one's values upon all areas of life

Interrelatedness of factors that influence a way of life

Relative importance of each upon an individual's style of life

Relative importance of factors on life-styles of different people.

Variations in influences at stages of life cycle

Relative importance of these factors in your own life

Perception and utilization of resources in shaping a satisfying life-style

- Create situations for discussion and analysis of ways in which resources can be used to create a life-style such as:

Married students, both working at part-time jobs

Couple who married after high school; low income

Single professional or business woman or man

Woman or man of a one-parent family

Young married woman with a small child; does not work outside the house

Have the students examine the availability and extent of resources. Have them consider the following:

Resources they are using:

Money income

Human resources-personal and family

Community resources

Options available to them

Spending patterns:

Housing

Transportation

Food and clothing

Health services

Recreation and social activities

Influences which may affect their use of resources

Values they hold and goals they strive for:

Things important to them now

Trade-offs they are willing to make

Where their values are more clearly visible

Family culture and background

Family customs

Family responsibilities

Perception of resources

Amount and source of income

Resources they use

Additional resources available

Differences in amount and kind of resources available

Community and social group

Educational background

Cultural and social interests

Constraints in shaping a desired life-style

Personal and family values

Limitations of income

Perception of resources available

Position in employment

Economic conditions

Cultural or ethnic ties

- Have the students contrast the ways in which resources are used to create a satisfying life-style.

Evaluation

- Have the students read a case study or view a television program or movie and then do the following:

Identify major orientation of the life-style.

Analyze values and goals of people involved.

Identify factors which influence the life-style.

Assess the use of resources.

Identify apparent conflicts in values and goals.

Resources

Date with Your Future (pamphlet). Institute of Life Insurance, 277 Park Ave., New York, NY 10017, 1971.

Free to Choose (film). Bureau of Homemaking Education, Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604 (purchase, \$210; rental, \$20).

Life-Styles (sketch, page: 354)

Thal, Helen, and Melinda Holcombe. *Your Family and Its Money* (Parts I and II). New York: Houghton-Mifflin, 1973.

"Values," *Forum* (Fall/Winter, 1968). J.C. Penney Company, Inc., 1301 Avenue of the Americas, New York, NY 10019.

Westlake, Helen Gum. *Relationships: A Study in Human Behavior*. Lexington, Maine: Ginn and Company, 1969 (Chapter 2).

LIFE-STYLE

(page 354)

The free-form sketch, "life-style," might be developed for use as the following:

Transparency for overhead projection
Flannel board
Puzzle
Bulletin board

The sketch might be presented in color as a bulletin board or flannel board presentation of influences which shape a life-style.

The segments of the sketch need not have clearly defined outlines and could be overlapped to show the interrelatedness of the various influences on shaping a way of life.

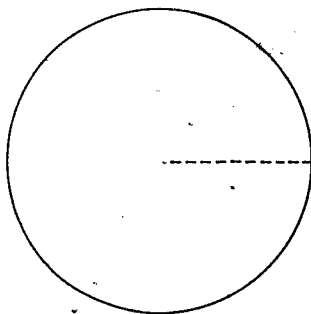
Points for Discussion

- Each individual and family has a unique life-style.
- Personal and family values define the outline of the life-style.
- Certain factors (personal, social, and economic) influence and help to shape our way of life within the constraints of the value system of the individual and family.
- The relative importance of these factors are different for each person and each family.
- The influence of these factors change at different stages in the life-cycle.
- Life-style is flexible and dynamic and changes as the person changes and grows and matures.

VALUE WHEEL¹

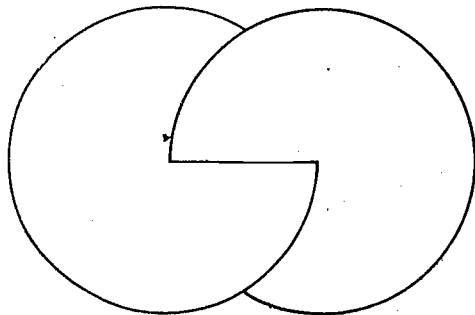
Duplicate six-inch circles on colored paper in sufficient quantities to provide each student with a set of from six to eight circles of different colors.

Have the students cut out the circles and then make one cut to the center of each circle:

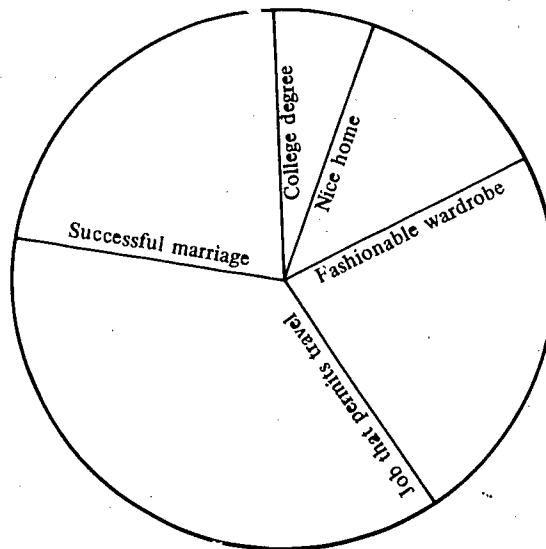


Have the students write a value they consider important on each of their circles.

Have the students assemble the wheel, inserting one circle at a time to the center of the others until all of the circles will rotate around a central axis.



The students will be able to show the relative importance of each of the values by exposing more of the color representing the most important value and less of the color representing the least important value.



The value wheel may also be useful in illustrating relationships in other areas of study:

Factors that influence life style

Long-term and short-term goals

Effects of career choice on other aspects of living

Factors that influence major consumer decisions

¹This exercise was developed by Janoia Freiburger Stout, Consumer and Homemaking Education Department, University High School, Irvine.

Instructional Strategy High School Level

FROM GOALS TO REALITY—A learning sequence designed to help high school students extend learnings related to establishing and maintaining a life-style

Objectives

Students will be able to identify some constraints they now face or may face in achieving and maintaining a desired life-style.

Generalization

Recognition of future goals and responsibilities may alter patterns of living.

Have the students complete the following statements:

- _____ I would like to accomplish _____
- _____ In one year I will _____
- _____ What I want most out of life _____
- _____ Next month I hope _____
- _____ I'd like to save enough money to _____
- _____ I need to improve most in _____
- _____ After graduation I want to _____
- _____ My greatest strength is _____
- _____ I am going to _____
- _____ My life-long ambition is to _____
- _____ In five years I hope I will be _____
- _____ The kind of person I'd most like to be _____
- _____ This summer I am going to _____
- _____ The most important thing in life is _____

Distinguish short-term from long-term goals by placing "ST" in front of the short-term goals and "LT" in front of the long-term goals.

State two short-term goals you hope to accomplish, and identify obstacles you may face in achieving them.

Short-term	Obstacles	
	External	Personal

State two long-term goals you hope to accomplish, and identify the obstacles you may face in achieving them.

Long-term goals	Obstacles	
	External	Personal

In what ways is one goal dependent upon another? _____

Select one of your most important long-term goals.

Statement of goal: _____

Analyze the goal, and identify subgoals you must accomplish before you can reach your major goal.

Subgoals: _____

Identify resources you have that will assist you in reaching your short-term and long-term goals.

Personal abilities: _____

Other people: _____

Material resources: _____

Community resources: _____

Identify personal abilities and skills that you could develop which would increase the chances of your achieving your goals.

In what way will the accomplishment or failure to accomplish your long-term goals affect the kind of life-style you want?

In what ways may you have to change your present and immediate future pattern of living to reach your long-term goal?

Instructional Strategy High School Level

IT MIGHT HAVE BEEN—A learning sequence designed to help students explore alternative solutions to financial problems

Objectives

Students will be able to relate the ability to perceive and manage resources to increased potential for achieving a desired life-style. They will be able to:

- Analyze ways in which consideration of alternatives may extend options in achieving goals.
- Project the consequences of misuse of credit or inability to meet credit obligations.
- Identify community agencies and services which assist individuals and families in crisis situations.

Generalizations

Limited perception of alternatives and lack of creative utilization of resources impose limits in shaping a desired life-style.

- Unwise use of credit can cause financial problems for consumers and creditors.
- Community services provided through public and volunteer sources offer opportunities for improving the quality of personal and family living.

Teachers may use the exercises in this section to teach about the importance of exploring all possible alternatives in resolving financial problems.

- Show the film, *The Money Tree*, and have the class discuss the film. Ask the following questions:

- Who are the people involved?
- What do you think happened?
- How did Ann feel about it?
- How did Jerry feel?
- Are their feelings different or alike? Why?
- What about the baby? What does all this mean to him?
- Could this really happen?
- Has it happened to anyone you know?
- Could it happen to you?
- Did they really solve the problem?

Tell the students to be prepared at the next class period to discuss Ann and Jerry's situation and what they could do about it.

- At the next class period have the students do the following:

Consider Ann's and Jerry's situations, and explore indications of their life-style:

- Values revealed in the film
- Immediate and long-term goals

Analyze the factors which contributed to their problems:

- Overspending; overextension of credit
- Loss of second income
- Expenses for the baby

Consider the emotional, social, and financial adjustments involved in marriage and parenthood.

- Integration of values and goals
- Reordering of priorities
- Financial responsibilities

Project themselves into Ann's or Jerry's position:

- How would you feel?

What would you do to put your life back together?

What would you do about the baby?

Where would you look for help?

- Have the students consider what the situation might have been. Have them work out alternatives that could have been considered by Ann and Jerry in the following:

Furnishing their home
Furnishing the nursery
Buying a car

Have the students do the following:

- Investigate services and agencies available in the community to help cope with the following:

Credit problems
Medical and hospital services
Legal assistance
Interpersonal problems

Identify the types of services available and report to class.

Type of agency or organization
Address and telephone number
Type of service available
Persons eligible for service
Sources of funding

Develop a directory of community services and agencies which provide assistance to individuals and families. Distribute the directory to students, parent groups, and so forth.

Evaluation

- Have the students propose alternative plans of action for the Brooks:

Clarify values and goals.
Reorder priorities.
Extend and supplement their resources.
Use available community resources.

Resources

Chamber of Commerce information directory

Directory of community services

Family Service Agency

Local Council of Social Agencies

Telephone directory

The Money Tree (film). AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028 (rental, \$25—1-3 days).

United Fund or Community Chest information directory

Instructional Strategy High School Level

WHAT WOULD YOU DO?—A learning experience designed to help students apply the decision-making process to a family situation

Objectives

Students will be able to weigh conflicting needs, wants, and goals of family members in making decisions which affect them.

Generalization

Competition among wants requires decision making in the allocation of limited resources.

Teachers can use this exercise to teach about decision making.

- Present the problem of the Ball family to the class:

Mrs. Ball has just received a \$50 tax refund and everyone in the family has ideas about how the money should be used.

- Organize the students in groups of four to decide how the \$50 will be spent. Give each group a set of role cards which provide information about the family members and the role they will assume in the decision-making process.

Have each group do the following:

Decide how the Balls will spend the money. (Provide each group with a transparency or a sheet of newsprint for its report to the class.)

- Discuss the decisions of the groups. Ask such questions as the following:

How do you (in your role) feel about the decision?

How did you react to the decision?

Did someone lose? Did someone win?

What caused the most difficulty?

What was the easiest agreement to reach?

Compare the decisions of the groups. Have the students discuss the following:

What inferences did you make about the family in respect to:

Income level

Family structure

Value orientation

Where are the differences? Where are the similarities in the solutions?

How can you account for differences among groups?

Differences in values

Perception of needs and wants

Priorities in spending

Interpretation of roles

Have the students analyze the decision-making process:

How did you establish priorities among the needs and wants?

What alternatives did you consider?

How did you resolve the conflicts?

How did you reach the decision?

Evaluation

Have the students evaluate the decisions of the groups in relation to the following:

Resolution of conflicting needs and wants

Use of resources to meet accepted priorities

Effect on individuals

Impact on family relationships

Resources

Bratton, Esther, and Margil Vanderhoff. *Home Management Is*. Boston: Ginn and Co., 1971 (Chapter 9).

Role cards

ROLE CARDS

Mrs. Ball

Mrs. Ball would like to visit her sister who is seriously ill.

Mrs. Ball works, and her income is the major support of the family. She is reasonable and tries to see others' points of view.

Tim

Tim wants recaps for his first car.

Tim is seventeen, flippanant, and not always practical about money.

Sue

Sue wants a new dress for a very important date—the senior prom.

Sue is persistent and sees only her own point of view.

Grandmother

Grandmother wants to have the washer repaired so she won't have to go to the laundromat twice a week.

Grandmother has major responsibility for managing the home. She tends to be the peace-maker in family disputes.

Instructional Strategy High School Level

CHANGING PATTERNS—A learning sequence designed to help students explore factors which change living patterns of families

Objectives

Students will be able to project changes which may occur in patterns of living at various stages of the life cycle. They will be able to:

- Establish priorities among needs and wants in relation to changes in resources and financial responsibilities.
- Adjust financial plans to reflect changes in needs, responsibilities, and resources.

Generalizations

Recognition of future goals and responsibilities may alter patterns of living.

- Anticipating changes in financial needs, responsibilities, and resources facilitates planning to achieve future goals.
- Spending plans are designed for individual requirements and for flexibility in meeting changing needs and conditions.

Teachers may use this activity to teach about factors that change living patterns.

- Present the case of Ken and Janie as a basis for discussion of factors which change living patterns of families.

Janie and Ken have been married a year. They both work and are living in a one-bedroom apartment in a large apartment complex. They have just learned that their first child will arrive in five months. The apartment complex does not permit children.

Divide the class into three groups to consider major decisions Ken and Janie will need to make regarding their spending plan and pattern of living under the following conditions (establish a budget on the basis of the economic level of students and the community):

Group I—Condition: They decide that Janie will go back to work immediately after the baby is born.

Group II—Condition: They decide that Janie will quit her job and will not plan to go back to work.

Group III—Condition: They decide that Janie will continue to work, but on a part-time basis.

- Have the students project major adjustments Janie and Ken will need to make to meet new responsibilities.

Identify the changes in patterns of living they will need to make.

Assess responsibilities in view of temporary or permanent reductions in income.

Identify areas of increased or new expenditures.

Identify areas in which reductions in spending can be made.

Consider the alternatives available in adjusting spending and living patterns.

Adjust the budget to meet their changing situation.

Report the groups' decisions to the class. Have the class compare and discuss major decisions of the group and budget changes.

How does Janie's decision on working affect the following:

Other decisions (housing, and so forth)

Financial options

Future goals

What are the major differences in the plans?

Do the budgets reflect accurately the decisions that were made?

How do the budget decisions implement the central decision on pattern of living?

- Develop independent or group research projects to investigate options available to Ken and Janie in relation to such areas as:

Child-care arrangements

Housing arrangements

Medical and hospital expenses

Furnishing the nursery

Maternity clothes and layettes

Have the students weigh the effect of their decision regarding Janie's working in terms of the following:

Personal values and preferences

Financial needs and resources

Future goals

Desired life-style

Instructional Strategy Community College Level

LIFE-STYLE SURVEY¹—A learning sequence designed to help community college students examine values which shape a life-style

Objective

Students will be able to clarify personal values and goals which reflect the type of life-style they wish to create and maintain.

Generalization

The life-style of individuals and families are shaped by the values they hold.

Teachers can use this exercise to teach about values which affect the development of a life-style.

- Have the students choose a partner (preferably the partners won't know each other very well). One member of each pair will name a category of products (e.g., clothing, food, housing, cars, furniture, recreation, cosmetics, and travel); the other member will name a specific product which best describes him(her)self. Then have them exchange roles and continue until they exhaust the list.

Have the students discuss the following:

What did you learn about each other?

How do the things we choose symbolize ourselves?

- Have the students complete the questionnaire, "Life-Style" (page 209).

Analyze responses to the survey. Have the students do the following:

Identify the responses with which you strongly agree and those with which you strongly disagree:

Why do you feel strongly about these things?

Which are most important to you?

Compare the choices with which you agree and those with which you disagree:

Are there consistencies?

Are there apparent conflicts?

Look at the choices in the middle columns:

Why are you indifferent about them?

Do they confirm your strong choices?

Identify the values reflected in the choices in relation to the following:

Self-concept

Role identification

Living environment

Activities and interests

Attitudes toward community

Buying patterns

Consider ways in which you feel these values are reflected in your life-style.

Share the responses with a person or group of your choice:

Compare similarities and differences.

Consider factors which influence values and life-styles.

¹This strategy was developed by Janice G. Hamrin, Teacher Educator, Department of Applied Behavioral Sciences, University of California, Davis.

LIFE-STYLE SURVEY

- | Strongly disagree | Disagree | Slightly disagree | Slightly agree | Agree | Strongly agree | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1. I really live for the present and don't worry about the future. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 2. You never have too much money. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 3. Men are smarter than women. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 4. I like to try foreign foods. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 5. Everyone should carry hospital and medical insurance. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 6. An important part of my life and activities is dressing smartly. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 7. A family should move if the father is offered a better job in another area. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 8. I have a lot of personal ability. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 9. I often try the latest hair styles. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10. My ethnic heritage (race, cultural background, and so forth) is a central influence in my life. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 11. Children should be forced to eat what is good for them. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 12. Sometimes I feel we are living on the edge of disaster. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 13. I wish we had a lot more money. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 14. Shoplifting is the same as stealing. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 15. I don't care what food I eat so long as it's food. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 16. Budgets are a waste of time. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 17. To me, health is the most important thing in the world. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 18. A good mother will not serve her family "TV" dinners. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 19. A person can save a lot of money by shopping around for bargains. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 20. Living in a commune sounds like a good idea. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 21. People look down on someone who is not well-groomed. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 22. I really enjoy dancing. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 23. School is a waste of time. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 24. Everyone should take vitamins, even if he or she has a well-balanced diet. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 25. I influence what my friends buy. |

Strongly disagree
Disagree
Slightly disagree
Slightly agree
Agree
Strongly agree

26. I would rather have a compact car than a luxury car.
27. I think ~~it would~~ be great to live in a micro-bus or van for a while.
28. I think I am an artistic person.
29. I feel I am overweight.
30. I expect to be better off financially than my parents are.
31. I would like to be a gourmet cook.
32. I usually look for the lowest possible prices when I shop.
33. Fresh food is always better than canned or frozen food.
34. Our family income is high enough to satisfy nearly all of our needs.
35. I would rather not have any children.
36. Looking attractive is important for a woman if she wants to keep her husband.
37. I don't think families should have more than two children.
38. Most people are honest.
39. I would rather live in a big city than in the country.
40. A couple should live together for a while before they get married.
41. I am uncomfortable when my home is not clean.
42. I'm not good at saving money.
43. People who don't want to work shouldn't have to.
44. A man's main interest should be his home and family.
45. In today's world it's harder to be a man than a woman.
46. I would like to be an important person in the community.
47. People who are on welfare are just too lazy to work.
48. I would rather spend a quiet evening at home than go out to a party.
49. Anyone who is willing to work hard can earn enough money to live on.
50. I like to buy new and different things.
51. To me, "Miss America" is the ideal-type girl.
52. A woman's main interest should be her home and family.

- | Strongly disagree | Disagree | Slightly disagree | Slightly agree | Agree | Strongly agree | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 53. A cabin by a quiet lake is a great place to spend the summer. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 54. I am more independent than most people. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 55. Sex is more important to most men than it is to women. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 56. When children need to be punished, the father should do it. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 57. I enjoy grocery shopping. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 58. Money is the biggest problem in most families. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 59. I will get a better education than my parents did. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 60. Manufacturers don't make today's food sufficiently nutritious. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 61. It is important for most people to go to college if they can. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 62. Fresh fruits and vegetables are among my favorite foods. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 63. It's a waste of time to save things for recycling. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 64. When something begins to get old, I want to replace it, even when it's in good working condition. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 65. It is old-fashioned for a boy to pay for a date. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 66. I think it is important for children to have lots of toys. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 67. You can save a lot of money by making your own clothes. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 68. I think the government should do more about some of the problems our society has today. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 69. A party is not a party without liquor. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 70. Good grooming is a sign of self-respect. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 71. The opinions of my friends are very important to me. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 72. I would rather live in a nice apartment than in a big house. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 73. Newspaper advertising is a real benefit to the housewife. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 74. I would rather go to a sports event than to a party. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 75. A station wagon is the best car for most families. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 76. I like to read. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 77. All children should attend some type of church regularly. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 78. How much money you earn is more important than what job you do. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 79. In a car, economy is more important than power or size. |

Strongly disagree
Disagree
Slightly disagree
Slightly agree
Agree
Strongly agree

80. Someday, I'd like to travel around the world.
81. Most girls do not need any career training.
82. I would rather furnish my home for comfort than for style.
83. Most families need two or more cars.
84. I like to look different from others.
85. I dislike following a set schedule.
86. I do more things socially than most people.
87. I have little control over my own life.
88. In our society advertising leads to wasteful buying.
89. More people should ride bicycles.
90. Companies should only produce products which benefit society.
91. Music is an important part of my life.
92. I like to work with my hands.
93. Most of what you learn about drugs in school isn't true.
94. Marriage is not as important as it used to be.
95. Religion is a major part of my life.
96. I like natural materials like wood, rock, and leather better than man-made plastic-type materials.
97. The only way I'd ever have a lot of money is if I won it or found it.
98. I just don't care about my appearance.
99. My main interest in life is having a good time.
100. I would like to have a large family.
101. I dress for comfort, not for fashion.
102. It goes against nature to place women in positions of authority over men.
103. It is bad for children to have a "working mother."
104. Generally, I don't like what I see when I look at myself in the mirror.
105. I like machine-made, standardized products better than hand-crafted products.
106. Every person should have some animal for a pet.

- | Strongly disagree | Disagree | Slightly disagree | Slightly agree | Agree | Strongly agree | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 107. The man should have the final say regarding which car the family buys. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 108. You should buy things on credit only when it is absolutely necessary. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 109. I simply would not wear most of the latest fashions. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 110. I watch more television than I should. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 111. I never worry about my health. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 112. You can't serve a good meal unless you spend several hours preparing it. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 113. I love to shop for clothes. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 114. I would rather shop in an "import store" than in a regular department store. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 115. Minorities are given more opportunities than they deserve. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 116. I prefer to stay at home rather than travel. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 117. I would rather not try new foods. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 118. America is too prosperous for its own good. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 119. You can't trust the chemicals that are put into foods today. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 120. A woman who makes instant coffee probably doesn't know how to make good coffee. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 121. Men's clothes should be more conservative than women's. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 122. I like to participate in outdoor sports. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 123. Makeup helps a woman to look more attractive. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 124. You can't believe what you read in the newspapers. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 125. It is more important to live graciously than to save up a lot of money for the future. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 126. People who never get married and have children are missing something important. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 127. I would like to have a car that people would turn around to look at. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 128. Television is my primary source of entertainment. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 129. I try to look my best all of the time. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 130. I want my children to get a college education. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 131. How you live is more important than what things you own. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 132. Other people often copy what I do or say. |

- | Strongly disagree | Disagree | Slightly disagree | Slightly agree | Agree | Strongly agree | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 133. I think everyone should contribute some money to charity regularly. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 134. You can get the best buys on most things in discount stores. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 135. Nothing is wrong with using marijuana except that it is illegal. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 136. The style of a garment is more important than how long it lasts. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 137. I like to buy new and different things. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 138. I have never been really outstanding at anything. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 139. It is important to help those less fortunate than yourself. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 140. I am easily influenced by others' opinions. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 141. I like myself more than I dislike myself. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 142. The best products are those bearing well-known brand names. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 143. I would rather buy an American-made car than a foreign car. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 144. You can often get great clothes at "used clothing" stores. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 145. I would rather have plastic plants in the house than live ones. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 146. I think it is wrong to use pesticides like DDT. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 147. I know just what I want to have as a career. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 148. More people should ride buses rather than use their personal cars. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 149. Today people buy a lot more things than they need. |

Instructional Strategy Community College and Adult Levels

INFORMATION PLEASE—An instructional setting designed to help students explore the development of a mini-information center in community services

Objectives

Students will be able to demonstrate ways in which community services may extend the family's ability to improve the quality of living. They will be able to do the following:

- Identify the types of services available to children and families.
- Compile a listing of services and facilities for use by members of the community.
- Assess the effectiveness of community services in meeting the needs of children and families.

Generalizations

Community services provided through public agencies and volunteer organizations and groups offer opportunities for improving the quality of personal and family living.

Public services provided by federal, state, and local agencies affect the level and quality of living in the community.

Volunteer programs and organizations expand services available to individuals and families in the community.

Teachers can use this exercise to help students explore community services.

- Determine the extent of students' knowledge about community services available for families and children in the community by asking a series of open-ended questions (e.g., Where could you go if _____?).
- Invite a panel of representatives from community agencies and programs to discuss programs for children and families.

Discuss the need for making information about community services available to people in the community.

Ask how many students:

- Know about the services described by the panel
- Have used any of the services
- Think people in your neighborhood know the range of services available
- Feel that it is important for people to become aware of the services

Find out if such information is available to consumers in the community.

Where is it available?
How accessible is it?

- Have the students compile a list of services and facilities related to the needs of children. Then have the students do the following:

Categorize the items under major types of services provided:

- Educational and child care
- Health
- Social services
- Recreation
- Cultural
- Emergency
- Youth organizations

Differentiate between services provided by government through taxes and those provided by volunteer organizations and groups.

- Organize the class into groups or teams to investigate the services and facilities provided by organizations and agencies in the community.

Have the students report the results of their investigations to the class:

- Types of services provided
- Name of agency or organization
- Address and telephone number
- Clientele served
- Restrictions in service
- Cost of service
- Sources of funds
- Type of agency or program (public, private, or volunteer)

Have the students develop a "mini-information center" in the home economics department or in the consumer resource center:

- Mount an enlarged map of the community on the bulletin board.
- Identify location of the services and facilities with color coded pins and flags.
- Develop a card file or listing of information.

Plan ways of disseminating the information to consumers in the school and community.
Organize a corp of volunteers to operate the center.

Have the students identify other areas in which consumers need information such as the following:

- Consumer information and assistance
- Senior citizen services and facilities
- Financial assistance
- Legal assistance
- Nutritional services

Evaluation

- Students will evaluate the effectiveness of community services in meeting the needs of children:

- Extent of present services
- Areas of need not being cared for
- Contribution of volunteers to the agencies

They will consider volunteer services they might perform in the community.

Instructional Strategy High School and Community College Levels

SHOPPING FOR SERVICES—A learning sequence designed to help high school and community college students examine consumer services

Objectives

Students will be able to relate changes in patterns of living to the increased need for and utilization of consumer services. They will do the following:

- Identify the types of consumer services available to individuals and families in the community.
- Assess the sources of information and assistance in selecting services to meet needs.
- Consider the alternatives available in securing services.
- Weigh the value of services in relation to life-style.

Generalizations

Multiplicity and specialization of services available to the consumer requires discrimination in selecting those which best serve the needs of individuals and families.

Variety and characteristics of services available, as well as price, affect decisions of individuals and families.

Use of available alternatives in securing services may provide similar satisfactions and extend resources.

Teachers may use this exercise to teach about consumer services.

- Introduce the subject of shopping for services by asking a series of questions:

Would you believe that 42 percent of income after taxes is spent on services?

How much of your income do you spend on services?

What types of services do you buy?

Do you do comparison shopping for major services?

- Have the students list the services they buy or those available in the community and categorize them according to types of services:

Personal

Professional

Repair and maintenance

Household

Transportation

Care services

- Relate the type and number of services used to life-style and varying responsibilities. Consult *Your Shopping Dollar* as a basis for developing guidelines for selection of services.

Survey the students to identify problems they have encountered in the use of services.

Assess causes of the problems.

Investigate guarantees.

Review contracts.

Identify avenues of complaint and recourse.

Invite a representative of the Department of Consumer Affairs to discuss the following:

Major areas of consumer problems

Department regulations and enforcement efforts

Pending legislation

Develop independent and team-research projects to investigate major services (legal, health, transportation, child care). The following should be identified:

Types of services available
 Sources of information and assistance
 Licensing and standards
 Guarantees and contracts
 Cost and methods of payment
 Avenues of recourse

Have the students evaluate services available in the community in relation to the following:

Personal and family needs and preferences
 Range and availability
 Quality
 Cost

Have the students investigate alternatives to buying services:

Public services and facilities
 Rental of equipment for do-it-yourself service
 Exchange of services and skills with members of the family or community

Evaluation

- Organize a consumer service forum for students and members of the community in an area of general concern.

One panel of students will prepare questions related to the service to be discussed.

A second panel of "student experts" or resource people from the service area will answer the questions.

Allow time for questions and discussion from the audience.

Resources

The Consumer and His Health Dollar (pamphlet). New York State Department of Education, Publications Distribution Unit, Albany, NY 12224, 1972.

Modern Consumer Education. Module 3, "Protecting Family Health and Security," and Module 4, "You and the Law." Grolier Educational Corporation, 845 Third Ave., New York, NY 10022.

Your Shopping Dollar (pamphlet). Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972.

Suggested Learning Experiences

The activities included in this section can be used as individual or group projects.

Junior High School Level

The activities in this section are designed for students at the junior high school level.

Safe Toys

This activity is designed to help students identify safety hazards in children's play materials.

- Arrange a display of children's play materials, including toys that are safety hazards for children at some age levels, and discuss the number of children injured with toys.
- Have the students investigate provisions of the Child Protection and Toy Safety Act of 1969. They should determine the following:

How toys are tested
Lists of banned toys
Methods of testing

Have the students explore the Consumer Safety Products Commission's recommendations to parents:

- Review FDA safety hints for choosing and using toys.
- Use the safety guides to evaluate the play materials on display.
- Have the students visit a toy department or toy store or use a toy catalog to identify toys that are safe for children of different ages.

Extend Your Resources

This exercise is designed to help students explore ways in which community services and facilities extend personal resources for recreation.

- Divide the class into groups for brainstorming sessions regarding how you could spend three vacation days without spending any money.

List the suggestions of the groups, and organize them under similar headings:

Sports and recreation
Crafts and hobbies
Library and art museums
Special classes

- Have each group investigate resources available to the class age group and then do the following:

Plan a three-day vacation using the resources available. Compare plans with other groups. Identify the services provided through taxes and those provided by private or volunteer agencies.

Do volunteers work in the programs you use?

Which services could you help with in your neighborhood?

Identify other community resources their families use.

High School Level

The activities in this section are designed for students at the high school level.

A Foot in the Door

This activity is designed to help students identify fraudulent schemes and deceptive and misleading sales practices prevalent in the community.

- Show the film *Foot in the Door* and use the Instructional Aids to help the students recognize problems they may encounter in buying from door-to-door salespersons in their communities.

Have students interview neighbors and review newspaper reports to discover the following:

Prevalence of door-to-door sales
Types of products sold
Sales techniques used

Students should report findings and compare experiences in different neighborhoods.

Have the students explore other forms of non-store selling:

Telephone solicitations

Selling by mail

Identify the advantages and disadvantages of these types of selling to consumers.

- Have the students investigate regulations which protect the consumer:

Local regulations and ordinances

State regulations

Federal legislation

Discuss the channels for consumer complaints and avenues of recourse.

- Have the students develop a guide to "buying at home" for distribution to students and parents.

Changing

This exercise is designed to help students evaluate the impact of technological development and social change on the life-styles of individuals and families.

- Use the multimedia kit, *Food for Thought*, as the basis for developing independent and group investigations of the influence of technology and social change on the following:

The environment of the home

Consumption patterns

Perceptions of masculine and feminine roles

Options for men and women

Life-styles of individuals and families

Government Agencies

This activity is designed to help students analyze ways in which government agencies serve the members of the community.

- Organize a series of consumer forums to introduce students to community resources that contribute to the economic stability of individuals and families.

Invite speakers from the government agencies to discuss services their agencies contribute to individuals and to families.

Social Security Administration

Internal Revenue Service

Family Welfare Agency

- Plan independent or group projects to extend understanding of the types of services available

and the contribution of those services to the economic security of individuals and families of the community.

The Family and the Community

- Play *The Game of Sacrifice* to help students understand conflicts in values among special interest groups in the community as those groups attempt to reach a consensus on environmental problems of the community:

Water pollution

Recycling

Traffic jams

Expansion of power production

Use of conservation of funds

- Use the game, *Open Space*, to explain efforts to resolve conflicting interests and values related to proposals for use of open space for the following:

Low-cost public housing

Industrial park

Undeveloped open space

A Place for the Baby

Ken and Janie are expecting their first child in three months. They have just moved into a two bedroom apartment and expect to use the second bedroom for a nursery. Their income is limited since Janie has stopped working, and they cannot afford to buy all new furnishings.

- Discuss with the students alternative ways of furnishing the nursery for the new baby:

What will they need?

Where will they find the things they need?

What will they cost?

Organize the students into groups to discuss alternatives in this situation and to devise a plan for Ken and Janie.

What are the alternatives?

What will they require in money and skills?

Which alternatives would *you* be willing to live with?

How can Ken and Janie put it all together?

Evaluate the plan of each group in terms of the following:

Resourcefulness

Economy

Environment created

Paying the Costs

This exercise is designed to help students identify types and costs of services available to families.

- Have the students work individually or in teams to investigate services available in the community to assist young families during the early periods of child rearing:

- Private medical care
- Public health services
- Social welfare services
- Prepaid medical plans and group and individual medical and hospital insurance
- Children's hospitals
- Infant and child-care services

- Have the students do the following:

Identify the services available in the community:

- Types of services provided
- Cost to the patient
- Eligibility for services
- Agency or organization
- Services not provided

Consider the choice of services in relation to the following:

- Personal values and life-style
- Financial resources
- Specific needs of the family

Visit a well-baby clinic or a public health clinic to learn about the following:

- Services provided
- Eligibility for service
- Source of financial support
- Limitations of the services
- Role of volunteers

Volunteer to assist at a public health clinic, well-baby clinic, or children's hospital.

High School and Community College Levels

The exercises in this section are designed for students at the high school and community college levels.

Who Will Care for Your Child?

This exercise is designed to help students assess the availability and effectiveness of services intended to help meet needs of families in the community.

- Have the students investigate the alternatives available to parents who work in providing for

the care of children. Ask them to do the following:

List in order of importance the qualities you would look for in care services for your child.

Identify types of child-care service available in the community.

Have the students view the film strip, *Sharing the Care of Your Child*, and then do the following:

Identify criteria for the selection of day care. Visit child day-care facilities and other children's centers in the community.

Compare the services offered:

- Age of children accepted
- Hours of service
- Environment
- Cost

Use the criteria developed to select day-care service which meets the needs of the child and meets the needs of parents.

Evaluate availability of services:

Do the services reflect the needs of the parents?

What kinds of services are needed?

What action might be taken to extend and improve services?

Identify the community groups working to improve and extend child-care services.

It's Your World, Too

This exercise is designed to help students understand how patterns of living of individuals and families affect the environmental quality of the community.

- Invite speakers from an environmental agency or group to present a series of slides showing neighborhood pollution to create awareness of the family's role in improving the environment.

Discuss the parents' role in developing a child's awareness of his responsibility for improving the environment.

Create learning experiences in the home to teach environmental responsibilities.

Have the students read *Ecology in the Home* as a basis for identifying areas of concern.

Refer to materials in the simulation, *Mike's World-Your World*, for ways of helping children view environmental problems in terms of their own attitudes and behavior.

Use the learning experiences with children and assess effectiveness of the methods used.

Financial Security

This exercise is designed to help students project changes in financial needs, responsibilities, resources, and goals in various stages of the life cycle.

- Have the students work in teams or small groups to investigate the characteristics of a family at one stage of the family life cycle:

Family needs and wants
Financial responsibilities
Level of income

Have the students develop family financial plans which include consideration of financial security to meet the following needs:

Insurance for major risks
Savings and investment programs

Have the students compare the plans for the various stages of the life cycle in terms of the following:

Financial responsibilities
Level of income
Insurance needs
Types of saving
Investment program

Community College and Adult Education Levels

The exercises in this section are designed for students at the community college and adult levels.

Pennies in Your Pocket

This exercise is designed to help adults assist children in making consumer choices.

- Organize the class for a "rap session" on children's spending. Ask such questions as the following:

What do children buy?
What influences children's choices?
Where do children buy?
How much do children spend?
How do children make choices?

Have groups of students prepare reports or role play situations that illustrate the problems discussed in the rap session.

Identify the problems.
Discuss ways of dealing with the situations.
Assess the effectiveness of the solutions.

- Read *Children's Spending* and discuss the factors which influence children's choices:

Television
Advertising
Friends
Family

- Show the filmstrip, *Getting the Things You Want*, or review the strategy, "A Toy for You," from *Curriculum Design for Consumer Education*. Then have the students do the following:

Plan ways of helping children to make decisions in the use of money.

Employ the methods with school-age children, and report results to the class.

Life-Style in the Media

This exercise is designed to help students identify major life-style indicators commonly depicted in television programs.

- Have the students view five television programs and record their impressions:

Types of homes, apartments, or houses
Approximate prices of homes shown
Types and prices of clothing
Kinds and quality of furnishings
Condition of the home
Occupations of characters
Activities in the home

- Have the students analyze the impressions created by the programs.

Are diverse patterns of living depicted?
Were the settings realistic with regard to the occupations of the persons living there?
Which occupations were most commonly depicted for men?
What effect might this have on people watching television?

Consumer Information

This exercise is designed to help students evaluate the accuracy and reliability of various sources of consumer information.

- Select a major consumer product for investigation.

List possible sources of consumer information about the product, and categorize the sources according to the following:

Commercial-profit
Nonprofit
Governmental

- Divide the students into small groups. Provide each group with a file of consumer information materials from:

Manufacturer or commercial source
 Corresponding trade association
 Nonprofit consumer testing service
 Governmental agency

Have the students evaluate the information in terms of the following:

Objectivity
 Reliability of testing
 Pertinent information
 Advertising

Your Right to Choose

This exercise is designed to help students question business and government policies which limit the consumer's right of choice.

- Have the students do the following:

Shop in a department store or appliance store and list the price of five small appliances sold under the Fair Trade Law and five that are not.

Shop in two other places, including a discount store, for the same items.

Compare the prices of the two lists. Why are some priced the same and others differently?

Consider the arguments for and against fair trade laws as they affect the following:

Consumers
 Retailers
 Manufacturers

Your Future

This exercise is designed to help students project the impact of technology and social change on life-styles of the future.

- Have the students view the film *Future Shock* as an introduction to consideration of changing patterns of living and discuss the following:

What was the most disturbing aspect of the film?

Are some of these projections already apparent in society? Which ones?

What values and goals would you be willing to accept? Which would you reject?

Are some living patterns shown as adaptations of earlier life-styles?

- Discuss some of the countervailing forces in the culture:

Increasing individuality
 Alternative life-styles
 Concern for the environment



Supplementary Resources

Gallenbach, Ernest. *Living Poor with Style*. New York: Bantam Books, Inc., 1972.

Halcomb, Ruth. *Money and the Working Ms.* Chatsworth, Calif.: Books for Better Living, 1974.

Paolucci, Beatrice, Theodora Faiola, and Patricia Thompson. *Personal Perspectives*. New York: Webster Division, McGraw-Hill Book Co., 1971.

Poriss, Martin. *How to Live Cheap But Good*. New York: McGraw-Hill Book Co., 1971.

Raines, Margaret. *Consumer Management*. Peoria, Ill.: Charles A. Bennett Co., 1973.

Reichert, Richard. *Self-Awareness Through Group Dynamics*. Dayton, Ohio: Pflaum-Standard Publishing Co., 1972.

Simon, Sidney B., Leland Howe, and Howard Kerschenbaum. *Values Clarification*. New York: Hart Publishing Co., 1972.

Smith, Carlton, and Richard Putnam Pratt. *The Time-Life Book of Family Finance*. New York: Time-Life Books, 1969.

Thal, Helen, and Melinda Holcombe. *Your Family and Its Money*. New York: Houghton-Mifflin, 1973.

Time-Life Family Legal Guide. Boston: Little, Brown, and Co., 1971.

Pamphlets

The Consumer and His Health Dollar (pamphlet). New York State Education Department, Publications Distribution Unit, Albany, N.Y., 1972.

A Date with Your Future (pamphlet). Institute of Life Insurance, 277 Park Ave., New York, NY 10017, 1971.

Your Health and Recreation Dollar (pamphlet). Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

Films and Filmstrips

"The Consumer As an Individual" (filmstrip and record), Part 3 of the *Buyer Beware Series*. Westinghouse Learning Corporation, 100 Park Ave., New York, NY 10017.

Ethnic Heritage: A Living Mosaic (filmstrip and cassette). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$4.60).

Foot in the Door (film; English and Spanish). Bureau of Homemaking Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604 (purchase, \$140; rental, \$15). Also available from SHARE Resource Center and film libraries of county superintendents of schools.

Free to Choose (film). Bureau of Homemaking Education. Distributed by Filmfair Communications, 91604 Ventura Blvd., Studio City, CA 91604 (purchase, \$210; rental, \$20). Also available from SHARE Resource Center.

Getting the Things You Want (filmstrip and cassette). Photo Lab, Inc., 3825 Georgia Ave., N.W., Washington, DC 20011 (\$8.50).

Helping Parents with Decision Making in Day Care (filmstrips and cassettes). Roseburg Foundation Project, Pacific Oaks, 714 W. California Blvd., Pasadena, CA 91108 (\$17.50 each):

Food

Ingredients in the Contract

Just Like a Family

Mondays and Fridays

Sharing the Care of Your Child

The Right Ingredients

Life-Styles (filmstrips and records). Warren Schloat Productions, Inc., Pleasantville, NY 10570.

Marriage and Money (filmstrip). Institute of Life Insurance, Association—Sterling Films, 600 Grand Ave., Ridgefield, NJ 07657 (purchase, \$3; rental, free).

Money Talks (filmstrip and cassette). Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972 (\$3.50).

The Money Tree (film). AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028 (purchase, \$230; rental, \$25).

Today's Consumer Faces Value Issues (cassette tape). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$3).

Multimedia Kits—Simulations—Learning Units

Accent/Family Finance Series (pamphlets). Prepared by Clarion House for Educational Opportunities Division, Follett Publishing Co., Chicago, Ill.

“Head of the Household”

“Just Married”

“On Your Own”

Balance: A Simulation of Four Families Caught in Ecological Dilemmas. Interact, Box 262, Lakeside, CA 92040 (\$10).

Dynamic Decision Making (kit). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$11.50).

Financing a New Partnership (game). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$2).

Food for Thought (kit). Youth Education, Inc., 10 East 40th St., New York, NY 10016, 1974 (\$12.50).

A Game of Sacrifice (game). Educational Ventures, Inc., 209 Court St., Middletown, CT 06457 (\$4.95).

Insurance: Resource Kit for Teaching Consumer Education. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006 (\$69.50).

An Introduction to Value Classification (kit). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$10.70).

Mike's World—Your World (simulation). Educational Ventures, Inc., 209 Court St., Middletown, CT 06457 (\$1.25).

Open Space (simulation). Educational Ventures, Inc., 209 Court St., Middletown, CT 06457 (\$4.95).

Priorities, Decisions, Security: the Role of Life Insurance in a Young Life-Style (kit). Institute of Life Insurance, Association—Sterling Films, 600 Grand Ave., Ridgefield, NJ 07657 (\$20).

Saving and Investing: Resource Kit for Teaching Consumer Education. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006 (\$69.50).

“Search for Meaning,” *Dimensions of Personality* (Junior high school units and instructions book). Pfeiffer/Standard, 2285 Arbor Blvd., Dayton, OH 45439 (\$39.95).

Values and Goals Have Strings on Your Money (Home Economics Learning Packet). American Home Economics Association, 2010 Massachusetts Ave., N.W., Washington, DC 20036 (\$2).

“You and the Law” (Module 3) and “Protecting Family Health and Security” (Module 4), *Modern Consumer Education*. Grolier Educational Corporation.

Periodicals

“Attitudes, Behavior, and Human Potential,” *Forum*, Spring/Summer, 1973. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019.

“Education for Leisure,” *Tips and Topics*. Texas Technological University, January, 1974.

“Is Society Meeting the Needs of the Family,” *Forum*, Spring/Summer, 1974. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019.

“Old Values and New Applications; Simulations and Games for Consumer Education,” *Illinois Teacher*, September/October and November/

December, 1971 (Division of Home Economics Education, 342 Education Building, University of Illinois, Urbana, IL 61801).

"A Toy for You" (instructional setting), *Curriculum Design for Consumer Education*. Sacramento: Bureau of Homemaking Education,

California State Department of Education, 1974.

"Value Clarification," *Forum*, Spring/Summer, 1972. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019.

Consumer Emphasis/ Management of Finances, Resources, and Services

Performance Objectives for the Consumer Emphasis

Instructional Strategies

It's Your Decision

Shopping Spree

Career Choice

Pay Day

It's Your Money

Buy Now - Pay Later

Summons and Complaint

We Regret That . . .

Try It, You'll Like It

Where Does Your Money Go?

What Would You Do?

Baseball Game

Consumer Squares

Consumer Terms

Jeopardy

Quiz Show

Suggested Learning Experiences

Instructional Resources

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer</p> <p>LIFE-STYLES</p> <p>Relate the accurate perception of personal and family values, goals, and resources to the freedom to choose from among alternatives in creating a desired life-style.</p> <p>Analyze the effect of differences in values, goals, and resources in shaping a life-style.</p> <p>Appraise constraints that individuals and families may encounter in shaping a desired life-style.</p> <p>AVAILABLE CONSUMER RESOURCES</p> <p>Relate the accurate perception, development, and creative use of resources to the management potential of individuals and families.</p> <p>Appraise resources available to individuals and families in achieving goals.</p> <p>Analyze the effect of nature and availability of resources on the range of choices available to individuals and families.</p> <p>Relate the accurate perception and management of available resources to personal satisfactions and goals achievement.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify personal values that influence their interests and activities.</p> <p>Relate personal interest, activities, and abilities to their pattern of living.</p> <p>Identify personal goals which will help them to become the persons they want to be.</p> <p>Analyze the relationship of immediate goals to long-term goals.</p> <p>Accept differences in values and goals expressed by friends.</p> <p>Examine conflicts in the influence of peer group and the family on personal values and goals.</p> <p>Identify personal qualities and outside obstacles which limit goal achievement.</p> <p>Identify resources available with which to achieve goals.</p> <p>Determine limitations of personal resources.</p> <p>Demonstrate ways of substituting available resources for more limited ones.</p> <p>Explore ways in which personal resources can be developed and extended.</p> <p>Analyze ways in which family resources can be used to extend alternatives in achieving personal goals.</p> <p>Relate the cost of using a resource to what must be given up because of its use.</p> <p>Weigh the effect of personal use of resources on other family members.</p>

Performance Objectives for the Consumer Emphasis

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
<p><i>At the high school level, learners will be able to:</i></p> <p>Analyze the effect of management decisions on one's potential in shaping a desired life-style. Examine the effect of values and goals on present life-style. Assess the influence of social and economic factors on present and future goals. Identify the factors that may limit alternatives in choosing a desired life-style. Weigh the effect of personal and family values on goals for the future. Project changes that may be necessary in their patterns of living because of future goals and responsibilities. Demonstrate respect for diversity in values, goals, and life-styles of individuals and families.</p>	<p><i>At the community college and adult levels, learners will be able to:</i></p> <p>Clarify the way in which the life-style of the individual or family is reflected in management decisions. Analyze the effect of management decisions on the level and quality of family living. Identify the influences that family customs, culture, or ethnic traditions have on values and goals of individuals and families. Relate the way in which income is earned and spent to the life-style of an individual or family. Adapt priorities in values and goals to changing situations at various stages of the life cycle. Identify the constraints they now face or may encounter in the future in achieving a desired life-style.</p>
<p>Examine ways in which accurate perception of available resources may increase the individual's potential to achieve goals. Relate the ability to substitute available resources for more limited ones to the achievement of a desired life-style. Analyze ways in which flexibility in standards contributes to effective use of resources. Demonstrate how different forms and combinations of resources can be used to produce similar satisfactions. Weigh the cost of using resources for immediate goals in terms of resources available to achieve long-term goals. Analyze the effectiveness of resource use for a specific situation. Examine the case for conservation of limited resources.</p>	<p>Examine ways in which the life-styles of individuals and families are influenced by effective management of resources. Assess accurately the resources available for achieving a desired life-style. Analyze the availability of resources to meet changing needs and responsibilities at various stages of the life cycle. Demonstrate ways in which resources may be conserved and extended. Use community resources to enhance the quality of family living. Develop personal abilities which extend resources and improve the quality of family and community living. Weigh the cost of using a resource for particular goals in terms of what must be given up because of that use.</p>

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer (cont.)</p> <p>DECISION MAKING IN THE USE OF CONSUMER RESOURCES</p> <p>Relate effective use of consumer resources to the individual's and family's potential for achieving a desired life-style.</p> <p>Analyze the necessity for decision making in the use of limited resources to satisfy consumer wants and needs.</p> <p>Analyze the costs of consumer decisions in terms of personal and family satisfactions and their effects on society and the environment.</p>	<p>Use available resources to become the kind of person you want to be.</p> <hr/> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Illustrate ways in which consumer choices reflect personal values and goals.</p> <p>Examine the necessity for decision making in the use of limited resources to meet needs and wants.</p> <p>Apply steps in the decision-making process to consumer choices.</p> <p>Predict the effect of one consumer decision on other choices.</p> <p>Analyze the alternatives and probable consequences of specific consumer decisions.</p> <p>Consider the cost of consumer choices on members of the family.</p> <p>Assess the effects of peer pressure on consumer choices.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:
 Relate decisions regarding the use of resources to the ability to achieve a desired life-style.
 Analyze factors that contribute to effective decision making.
 Relate the availability of resources to the range of consumer decisions.
 Establish priorities in needs and wants in relation to values, goals, and resources.
 Weigh the consequences of alternative decisions on achievement of present and future goals.
 Modify the decision-making process in terms of the nature of the choice and the resources involved.
 Examine the risks involved in all decisions.
 Predict major decisions they will face in the next five years.
 Display sensitivity to the needs and wants of others when making personal decisions.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:
 Identify ways in which decisions regarding the use of resources for products and services reflect the life-style of individuals and families.
 Relate the effective involvement of family members to satisfactory decision making.
 Analyze the effect of social, cultural, and economic factors on consumer decisions.
 Predict changes in the use of resources in future stages of the life cycle to maintain a desired life-style.
 Harmonize conflicting needs, wants, goals, and values of members in making family decisions.
 Relate the effects of immediate consumer decisions on future decisions and commitments.
 Weigh the risks and advantages involved in alternative choices.

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER EARNING</p> <p>Relate career choice and degree of success attained in that career to the economic status and life-style of the individual or family. Analyze the effect of employability on income and consumption patterns of individuals and families.</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify the sources of personal income and the purposes for which they use it. Identify the factors that affect sharing of family income. Relate the value of tasks they perform in the home to the real income of the family. Explore personal interests, abilities, and skills which they might use to earn money. Assess time requirements of the job and personal responsibilities and abilities in seeking ways to earn money. Identify the personal satisfaction derived from work.</p>
<p>CONSUMER SPENDING</p> <p>Analyze ways in which decisions regarding the use of income, as well as the amount of income, affect the life-styles of individuals and families. Evaluate spending plans in relation to optimum satisfactions from available resources. Project possible adjustments in procedures to meet changing needs and conditions in implementing a spending plan.</p>	<p>Relate the way they spend money to personal needs, wants, interests, and activities. Keep records of personal income and spending. Develop a plan for the use of personal spending money based on values, and goals. Consider alternatives to the use of money in achieving personal goals. Identify value conflicts that occur in planning the use of money. Relate the use of a spending plan to the accomplishment of goals. Examine differences in values of teen-agers and their parents in relation to the way they spend their money.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Relate career goals to personal values, interests, and abilities.
- Analyze ways in which the investment of time and money in continuing education or training can extend employment opportunities.
- Explore possible occupational changes they may face in the future because of technological developments and changes in the economy.
- Identify sources of personal income.
- Analyze the factors that affect the level of income of individuals.
- Differentiate between their money income and their real income.
- Examine the contribution of the family to the real income of teen-agers.
- Identify ways in which work may satisfy individual needs and develop personal capabilities.

- Analyze the effect of the patterns of spending on the achievement of goals.
- Identify their personal financial responsibilities and resources to meet them.
- Explore alternative uses of personal resources (other than money) to achieve goals.
- Develop a personal spending plan that is based on values, goals, and present or future income.
- Adapt personal spending plans to changing situations and needs.
- Analyze ways in which spending plans reflect differences in values, goals, and resources of individuals.
- Explore the methods of financial recordkeeping to meet personal needs.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

- Relate the effects of occupational choice on the life-style of the individual or family.
 - Analyze the influences of source and stability of income on living and consumption patterns of families.
 - Analyze the effect of local and national economic conditions on employment, level of income, and life-styles of individuals and families.
 - Predict the influence of succeeding stages of the life cycle on the level of income and demands made on it.
 - Assess the influence of real income on the life-style of families.
 - Assess the satisfactions derived from work and from the use of income.
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- Assess the ways in which a spending plan reflects the life-style of the individual or family.
 - Develop a financial plan that is based on family values, goals, and resources.
 - Project changes in financial needs and in the various stages of the life cycle.
 - Coordinate individual priorities and preferences with family values and needs.
 - Weigh the consequences of poor money management practices on family members and on the economy.
 - Explore the services of financial institutions that are available to assist in implementing spending plans.
 - Utilize the sources of assistance available in the community for resolving financial problems.

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER SPENDING (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>CONSUMER SAVING</p> <p>Relate savings plans of individuals and families to values, stage of the life cycle, level of income, and financial goals.</p> <p>Project the effectiveness of investment programs of individuals and families in achieving long-term goals.</p> <p>Analyze the effectiveness of insurance programs in providing economic stability and security against risk.</p>	<p>Develop a savings plan based on personal values, goals, income, and expenses.</p> <p>Explore the reasons for saving for future wants and needs.</p> <p>Identify a long-term goal that could be achieved through planned savings.</p> <p>Summarize the advantages and disadvantages of ways in which people save money.</p> <p>Explore the alternatives available in saving for future goals.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Evaluate the usefulness of a spending plan in relation to personal satisfaction received from achieving goals.

Identify the sources that are available in the community for assistance in financial planning.

At the community college and adult levels, learners will be able to:

Reassess financial plans as family situations and needs change.

Analyze personal savings practices in relation to values, goals, and resources.

Predict future opportunities or emergencies for which savings might be used.

Plan a savings program to achieve a specified goal.

Compare the distinguishing features of savings and investment plans that are available from different financial institutions.

Identify the personal risks for which insurance is needed.

Relate savings and investments deposited in financial institutions to the financial security of the consumer's economic growth.

Identify the sources of assistance available in planning savings, investment, and insurance programs.

Explore the types of insurance programs available to meet a variety of risks.

Analyze the effect of inflation on funds in savings and investment plans.

Assess the role of social security insurance programs in providing a basis for financial security.

Relate the role of savings, insurance, and investment programs to the ability to maintain a desired life-style.

Assess the role of saving in the total financial plan of the individual or family.

Contrast savings or investment plans of individuals and families with different values, goals, income, and financial responsibilities.

Explore savings and investment plans that serve as a buffer against inflation.

Evaluate the insurance and investment programs which protect against major risks and assist in achieving long-term goals.

Review financial security in relation to changing needs, income, and financial circumstances.

Analyze the effectiveness of insurance programs in relation to life-style, financial responsibilities, stage of the life cycle, and income of the individual or family.

Explore the options that are available in providing financial security for the family.

Evaluate the contribution of social insurance benefits in assisting individuals and families to maintain their level of living in crisis situations or retirement.

Utilize the available sources of assistance in planning investment and insurance programs.

Analyze the need for security against major risks.

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p> <p>CONSUMER BORROWING</p> <p>Relate the use of credit to the overall financial plan of the individual or family.</p> <p>Relate the form and source of credit to needs of consumers.</p> <p>Interpret the true cost of using credit.</p> <p>Analyze the factors that determine the extent and availability of credit to the consumer.</p> <p>Evaluate the use of credit.</p> <p>Analyze the advantages and disadvantages of credit as an economic resource in maintaining a desired level of living.</p> <p>Evaluate federal and state legislation regulating consumer credit.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Explore the ways in which teen-agers borrow to extend their resources.</p> <p>Identify the sources from which they borrow.</p> <p>Examine the advantages and disadvantages of borrowing from friends.</p> <p>Project possible consequences to the borrower and lender of not returning things borrowed or of returning them in poor condition.</p> <p>Develop the guidelines to be followed when borrowing from others.</p> <p>Examine the risks one incurs in lending and borrowing money or other things.</p> <p>Identify the sources of credit available to teen-agers.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

Relate the use of consumer credit to purchasing power at a given time.

Identify types and sources of consumer credit available to their group.

Analyze situations to see whether the use of future income to meet present needs and wants would be a wise use of credit.

Explore the sources of student loans that are available in the community.

Relate the effective use of credit to the ability to accomplish future goals.

Consider the limitations that using credit puts on future consumer choices.

Project possible consequences resulting from misuse of credit or inability to meet credit obligations.

Analyze the true cost of using credit in terms of increased cost of products and services, commitment of future income, and the alternative goods and services that cannot be purchased.

Analyze the rights and responsibilities of borrowers in signing a credit contract.

Explain procedures for establishing credit.

Explore how a credit rating is determined and the effect that rating has on the ability to obtain credit.

Identify rights of individuals under the Fair Credit Reporting Act filed by investigating agencies.

Identify community public and private agencies that provide assistance with problems related to credit.

Analyze provisions of the Consumer Credit Protection Act.

Explore the alternatives to the use of credit made possible through reordering priorities and accurately assessing resources.

At the community college and adult levels, learners will be able to:

Analyze ways in which the effective use of credit can help to create and maintain a satisfactory life-style.

Analyze the sources, forms, and cost of consumer credit available in relation to the purpose for which it will be used.

Estimate the "true cost" of using credit.

Identify the factors to be considered in determining a safe level of credit liability.

Relate the availability and cost of credit to the maintenance of a satisfactory credit rating.

Exercise legal rights under the Fair Credit Reporting Act to review information filed by credit investigating agencies.

Assess legal rights and obligations in signing a credit contract.

Analyze the effects of commitment of future income for present needs and wants on future consumer choices.

Explore the consequences resulting from misuse of credit or inability to meet credit obligations.

Identify Truth in Lending Act provisions that protect the consumer.

Examine the services of public and private agencies that are organized to assist consumers with credit problems.

Report unfair or fraudulent credit practices to the proper authorities.

Evaluate the alternatives to the use of credit made possible through the reordering of goals and priorities and the creative use of available resources.

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Marketplace (cont.)</p> <p>CONSUMER BUYING</p> <p>Relate intelligent and informed consumer decisions in the marketplace to increased consumer efficiency and satisfaction.</p> <p>Analyze the factors that influence consumer decisions regarding the purchase of products and services.</p> <p>Utilize consumer information and assistance available in the community.</p> <p>Evaluate the alternatives in extending resources available to individuals and families.</p>	<p>Use available resources to become the kind of person you want to be.</p> <hr/> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Assess recent purchases to determine whether they reflect personal wants and needs.</p> <p>Assess the effects of peer pressure on buying decisions.</p> <p>Adapt consumer choices to reduce conflicts arising from family expectations and peer pressure.</p> <p>Compare the prices, quality of merchandise, and services offered in discount stores, specialty shops, and department stores.</p> <p>Use information on tags, labels, and guarantees in making buying decisions.</p> <p>Shop in a responsible, courteous, and ethical manner.</p> <p>Consider ways of improving shopping practices to increase satisfaction derived from purchases.</p> <p>Identify consumer practices that increase the prices of products.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Explore the social costs of present American consumption patterns.
- Analyze social, psychological, and economic factors that influence decision making in the marketplace.
- Analyze the effects of buying procedures for major purchases on use of resources and consumer satisfaction.
- Identify the types and cost of consumer services.
- Evaluate the time and effort expended in comparative shopping in relation to the nature and cost of products and services purchased.
- Interpret the effects of the increased complexity of products and marketing practices on consumers.
- Evaluate sales policies, prices, and services of retail outlets in relation to needs and preferences in various situations.
- Analyze the reliability and accuracy of product information provided by manufacturers, trade association, private testing laboratories, and government agencies.
- Assess the effect of impulse buying on personal spending plans.
- Evaluate product information and warranties.
- Analyze the effects of unethical shopping practices on price and quality of merchandise.
- Assess the advantages and disadvantages of promotional sales techniques to the consumer.
- Examine the alternatives available in securing goods and services.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

- Identify the factors that limit consumer choices and activities in the marketplace.
- Examine the social costs of their families' consumption patterns.
- Analyze consumer buying patterns to determine whether they reflect accurately the family values, goals, needs, and life-style.
- Evaluate increased spending for consumer services in relation to life-styles.
- Assess the value of promotional sales techniques to the consumer.
- Judge the value of comparative shopping in terms of nature and cost of the purchase and the other responsibilities of the consumer.
- Consider sales policies, services available, convenience of location, as well as price and quality of merchandise in selecting retail outlets.
- Relate the accurate interpretation and use of product information to satisfaction derived from purchase of goods and services.
- Weigh the value of unplanned purchases against the effect on family spending plans.
- Consider the cost of maintenance, repair, and original investment in deciding whether to buy or lease major products.
- Evaluate the use of community services and facilities as alternatives to buying goods and services.

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community</p> <p>THE ECONOMY</p> <p>Interpret the roles of consumers in the economy. Analyze the interrelationship of economic activities and the economy of the community. Analyze the operation of the market as it affects and is affected by consumer demand.</p> <p>COMMUNITY SERVICES</p> <p>Relate the availability and quality of community services to the quality of personal and family living. Evaluate the effects of public services provided by federal, state, and local governments on the level and quality of living in the community.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify ways in which they act as consumers and producers in the economy. Assess ways in which they influence the consumer choices of their families which in turn affect the goods and services produced. Analyze the influence of their spending on the recording industry, bicycle manufacturing and repairs, and food service industry. Cite examples in the community in which competition resulted in reduced prices or improved services.</p> <p>Identify public services and facilities available in the community. Identify the types of taxes they pay. Examine ways in which public services are paid for by taxes.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
<p><i>At the high school level, learners will be able to:</i></p> <p>Analyze their roles as producers, consumers, and citizens.</p> <p>Analyze the factors that influence the types and amounts of goods and services produced.</p> <p>Analyze the effect of teen-age employment and consumption on the total economy.</p> <p>Examine the role of financial institutions in the economy of the individual and the family.</p> <p>Analyze the effects of changes in the economy on the occupations of their choice.</p> <p>Identify ways in which consumer saving, borrowing, and spending affect or influence employment, the level of income, and the economic growth of the community.</p> <p>Relate the influence of the youth culture to present marketing practices and types of merchandise available in the market.</p> <p>Trace the effect of supply and demand on price and availability of a product.</p> <p>Explore value conflicts between ecological balance and economic growth.</p> <p>Relate public demand for additional benefits and services to increased taxes.</p> <p>Explore the effect that competition has on quality, prices, and variety of goods and services available to consumers.</p>	<p><i>At the community college and adult levels, learners will be able to:</i></p> <p>Analyze the effect of the dual role of women on the life-styles of families and the natural economy.</p> <p>Relate the fluctuation in the economy to consumption patterns and levels of living of individuals and families.</p> <p>Analyze ways in which consumer choices of families influence production and marketing practices.</p> <p>Analyze the factors that affect the cost and availability of products and services.</p> <p>Analyze government economic decisions and policies that affect the consumers' quality of living.</p> <p>Examine the functions of financial institutions as they relate to economic concerns of consumers.</p> <p>Cooperate with groups and organizations that represent the economic interests of consumers.</p> <p>Consider the relationship of expansion of social benefits and services to the need for increased taxes when voting on social issues.</p> <p>Weigh the social and ecological costs of the use of irreplaceable resources against economic benefits.</p> <p>Analyze the benefits of competition in the marketplace.</p>
<p>Examine ways in which public and volunteer services and facilities available in the community extend the resources of individuals and families.</p> <p>Contrast services and facilities provided by volunteer organizations and government agencies.</p> <p>Relate taxes paid by individuals to the public services provided in the community.</p>	<p>Relate the kind and variety of services available in the community to socioeconomic level of individuals and families in the community.</p> <p>Assess the contribution of services provided by federal, state, and local governments to the real income of individuals and families in the community.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

At the community college and adult levels, learners will be able to:

Identify social benefits that are provided through taxes for citizens.

Use consumer services provided by public and private agencies in the community.

Assess the contributions of volunteer workers to the economy of the community.

Consider which goods and services should be provided through taxes for public use and which should be individually acquired and used.

Differentiate between consumer services provided by public agencies and those provided by volunteer agencies.

Suggest ways in which to improve community services and facilities.

Explore the role of volunteer groups as change agents in the community.

Contribute time, energy, and talent, as well as money, to volunteer services in the community.

Analyze sources of funding for public, private, and volunteer services in the community.

Examine the goals, sources of funds, and ways in which funds are used before making contributions to charitable organizations.

Investigate local regulations on solicitation of funds in the community.

Appraise the services of volunteer organizations in meeting critical needs and coping with crisis situations in the community.

Plan personal allocation of time and energy to include volunteer service in the community.

Clarify career goals through participation in a variety of volunteer services.

Analyze business practices that influence the variety and price of products on the market.

Analyze the factors that limit the consumer's right to choose from among products at competitive prices in their communities.

Analyze government policies that extend or limit the consumer's freedom of choice in the marketplace.

Question government regulations and policies that restrict the right of choice.

Evaluate the accuracy and reliability of various sources of consumer information.

Evaluate the sources of consumer information available in the community.

Analyze ways in which misleading advertising, inadequate labeling, and deceptive packaging restrict the consumer's right to full and accurate information.

Utilize federal, state, and local consumer protection agencies when seeking information or recourse.

Utilize effective measures in communicating preferences, satisfactions, and grievances to business firms.

Determine the reliability of business firms before buying goods and services.

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
<p><i>At the high school level, learners will be able to:</i></p> <ul style="list-style-type: none"> Identify provisions of major federal, state, and local legislation which safeguard consumers' rights. Distinguish between ethical and dishonest sales techniques of door-to-door salespersons. Identify avenues of recourse for schemes, deceptive practices, misleading sales approaches, and quackery prevalent in the community. Utilize avenues of consumer recourse available in the community. 	<p><i>At the community college and adult levels, learners will be able to:</i></p> <ul style="list-style-type: none"> Support public and private consumer organizations which provide avenues of recourse on consumer problems. Evaluate the consequences of proposed consumer legislation before lending support. Identify instances of fraudulent or deceptive practices prevalent in the community. Report cases of deceptive, fraudulent, or unfair practices to the proper authorities.
<ul style="list-style-type: none"> Relate knowledge of legal rights and procedures to the ability to exercise consumers' rights. Analyze the legal rights and responsibilities of the buyer and seller in a sales or credit contract. Identify the rights and responsibilities involved in occupying rental property. Identify the protection provided to consumers by the Auto Repair Act. Relate the response to a court summons or complaint to the protection of one's legal rights. Examine the consequences one faces when a judgment has been obtained against him. Compare the advantages and disadvantages of Chapter XIII proceedings with debt consolidation plans in resolving financial problems. Define procedures for using the small claims court in obtaining recourse for a consumer complaint. Identify the various sources of legal assistance available in the community. Evaluate the legal services available to consumers in the community. 	<ul style="list-style-type: none"> Project possible consequences to consumers of lack of understanding legal procedures that determine legal rights and responsibilities. Differentiate between those elements of a contract that are legally binding and those that are not enforceable. Investigate the right of a consumer to a hearing in cases involving repossession of goods. Analyze the financial rights and obligations defined by the Laws of Marriage and Family. Propose effective measures for tenants to take when entering into rental agreements. Investigate the rights of the individual in actions involving garnishment of wages. Evaluate the effectiveness of the small claims court as an avenue of recourse for consumers. Evaluate the alternatives to bankruptcy in solving financial problems. Identify legal rights of homeowners faced with foreclosure. Define procedures for responding to a court summons or complaint.

Management of Finances, Resources and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p>	<p>Use available resources to become the kind of person you want to be.</p>
<p>CONSUMER PROTECTION AND THE LAW (cont.)</p>	<p><i>At the middle school and junior high school levels, learners will be able to:</i></p>
<p>CONSUMER AND THE ENVIRONMENT</p> <p>Interpret the effects of American consumption patterns on the environment and depletion of natural resources.</p> <p>Weigh the value conflicts that arise between personal and economic benefits and desired environmental improvement.</p> <p>Evaluate efforts toward control of pollution and environmental protection for effectiveness, social value, and economic costs.</p>	<p>Examine environmental problems in the school and in the community.</p> <p>Assess the effect of their consumer choices and activities on problems of waste disposal and visual and noise pollution in the community.</p> <p>Identify measures they are willing to take to improve the environment of the school or community.</p> <p>Propose a plan for conserving resources in the classroom and at home.</p> <p>Identify ways of adapting their consumer choices and activities to conserve limited energy supplies.</p> <p>Participate in the collection of discarded consumer goods and reusable waste products for recycling.</p> <p>Identify natural resources they can enjoy without depletion.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

At the high school level, learners will be able to:

- Analyze the collective effects of the consumer choices and activities of their peer group on the environment.
- Formulate a plan for improving the environment of the school or immediate neighborhood.
- Identify ways in which consumers can work individually and in groups to improve the environment.
- Analyze conflicts between personal needs, preference, and convenience and the need for conserving limited energy supplies.
- Evaluate the effectiveness of recycling programs in the community.
- Weigh the need for expanding energy sources against programs to preserve the environment.
- Participate in group action projects to conserve limited resources.
- Analyze the effects of reduced consumption of energy on employment levels in the community.

Use available resources to create and maintain an environment for living.

At the community college and adult levels, learners will be able to:

- Assess provisions provided by federal and state laws that safeguard job, home, or other property against execution of a judgment.
- Appraise the effect of major provisions of the Consumer Affairs Act of California.
- Assess the impact of consumption patterns of individuals and families on the environment.
- Cooperate with community action programs on improvement of the environment.
- Use facilities in the community to recycle discarded consumer goods and reusable waste products.
- Analyze the consumer choices and practices of families which contribute to collective problems of pollution in the community.
- Support the research, development, and marketing of products that are not harmful to the environment.
- Identify the effects of public regulations to conserve resources and control pollution on family living and the economy of the community.

Management of Finances, Resources, and Services

AREAS OF CONSUMER EDUCATION	CONTENT ORGANIZERS
<p>The Consumer in the Community (cont.)</p> <p>THE CONSUMER AND THE MASS MEDIA</p> <p>Evaluate the effect of mass media on consumption patterns of individuals and families. Analyze the social and economic effect that advertising has on consumers. Evaluate guidelines for the mass media. Evaluate guidelines for the mass media and advertising designed to protect the public interest.</p>	<p>Use available resources to become the kind of person you want to be.</p> <p><i>At the middle school and junior high school levels, learners will be able to:</i></p> <p>Identify effects of the mass media on personal interests and activities. Identify teen-age leisure interests and activities that are encouraged through the media. Assess the value of advertising as a source of consumer information. Analyze social and psychological appeals of advertising directed toward teen-agers. Examine personal response to advertising appeals. Identify products and services that are widely available through mass merchandising and franchising. Relate the influence of the media on personal interests and goals that conflict with those of parents.</p>

Performance Objectives for the Consumer Emphasis (cont.)

CONTENT ORGANIZERS

Use available resources to shape a desired life-style.

Use available resources to create and maintain an environment for living.

At the high school level, learners will be able to:

- Analyze the effects of the mass media on their living patterns.
- Analyze the social and economic effects of the media's financial dependence on advertising.
- Evaluate the effectiveness of media consumer complaint centers as a public service in securing redress of grievances.
- Relate the increased power of advertising as a source of buying information to the trend toward self-service selling.
- Analyze the marketing research techniques and merchandising strategies employed in marketing a particular consumer item.
- Analyze personal motivations and responses to advertising appeals.
- Differentiate between legitimate and misleading advertising techniques.
- Evaluate the effectiveness of codes and guidelines that serve to regulate mass media communication and advertising.

At the community college and adult levels, learners will be able to:

- Assess the effects of mass advertising, merchandising, and franchising on the family's consumption patterns.
- Use advertising as a source of information when shopping in self-service markets.
- Question the reliability and accuracy of advertising information.
- Analyze the effects of commercials within children's programs on consumer choices of the family.
- Evaluate the programs of citizen groups and associations which support legislation regulating mass media advertising.
- Support government agencies and businesses that establish and enforce codes and guidelines to protect the public interest.

Instructional Strategy Junior High School Level

IT'S YOUR DECISION—A learning sequence designed to help junior high school students in decision making

Objectives

Students will be able to apply the following steps in the decision-making process:

- Identify the alternatives available.
- Predict the consequences of choices.
- Identify the ways in which consumer choices reflect personal values and goals.

Generalizations

Decisions of individuals regarding the use of resources reflect differences in values, goals, and wants.

Teachers can use the following activities to teach about decision making.

- Tell the students that school will close at noon today. "You have three hours to spend as you like. What will you do?" Explore a few alternatives with the class.
- Discuss why decisions are necessary:
 - How much time do you have?
 - What would you like to do?
 - Can you have all of your choices?
 - How will you decide?
- How would you spend your time? Have the students complete the worksheets on the use of time and money to apply the decision-making process.

Analyze the process:

 - Identify the problem.
 - Consider the alternatives.
 - Weigh the alternatives.
 - Examine the consequences.

Discuss their decisions:

 - Was it an easy decision to make?
 - Were there many choices?

Why did you make this choice?

What did you have to give up for this choice?

Conduct a group discussion of the problem:
How will you spend your money?

- Have the students review the decision-making process (use the worksheet on money) and compare the experiences:
 - Was this choice easier or harder?
 - What resources could you have used for your choice instead of money?
 - Does your choice satisfy a *need* or a *want*?
 - Do decisions you make affect other people?
How?
- Have the students relate their decisions to personal values:
 - Why did you choose those things?
 - Why were they important to you?
 - How does the way in which you spend time and money reflect your values?
- Organize the class into groups to make a group decision involving either an individual or group problem (e.g., You forgot your lunch money, and you are hungry. The class has \$_____ of its own funds to spend. How shall it be spent?).

Discuss the problem in the group.

Propose the alternatives.

Examine the pros and cons of each alternative.

Arrive at a solution.

Predict the consequences of the solution.

Record the group's decision on a transparency for use in reporting to the class.

Discuss the alternatives considered.

Justify the final decision.

Compile the solutions offered by the various groups.

Identify differences and agreements.

Evaluate the decisions.

Arrive at a class solution.

● Discuss the following experiences:

Is it easier or harder to make a decision as a group?

What problems did you have?

How did you decide?

How did you feel about your group's decision?

Is the class decision better or worse than the group decision? Why?

Was the class decision easier or harder to make than the group's? Why?

How do you feel about the decision?

If you agree, raise your hands.

If you disagree, signify by showing thumbs down.

If you are undecided, fold your arms.

Resources

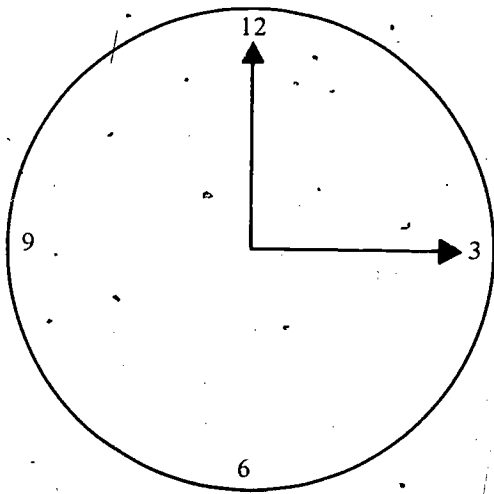
Decision-making worksheets

Spending Time (page 252)

Spending Money (page 253)

We Decided (page 254)

Start here

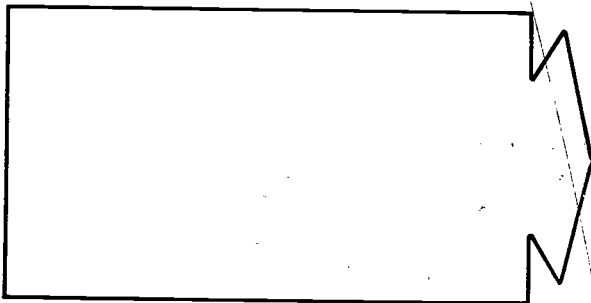


Out of school early
Three hours to spend

Is there any other way
I can have this without
using my three hours for it?

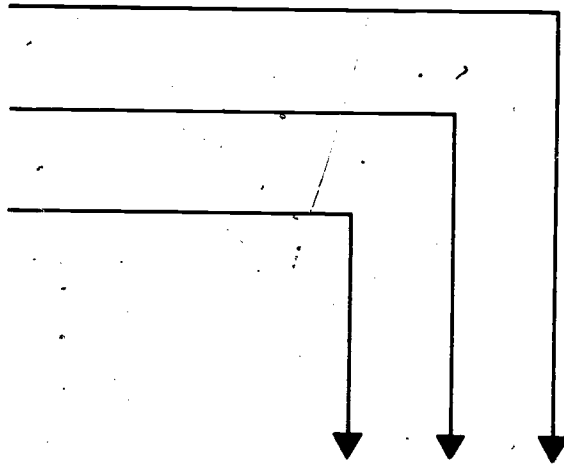
Do it! Do it! Do it! Do it!

So, I am going to



SPENDING TIME

What will I do ? ? ? ? ?



Now, why would I spend my time
in this way ? ? ? ? ?

What do I want most to do?

What do I need most to do?

QUESTIONS TO ASK:

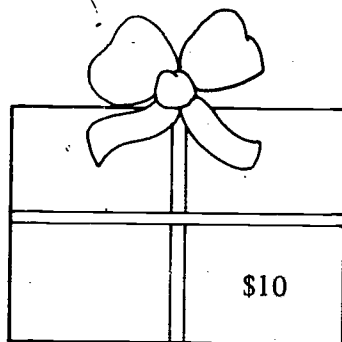
Am I happy now?

Do I want to change my mind?

Could I change my mind?

Will someone be depending on me?

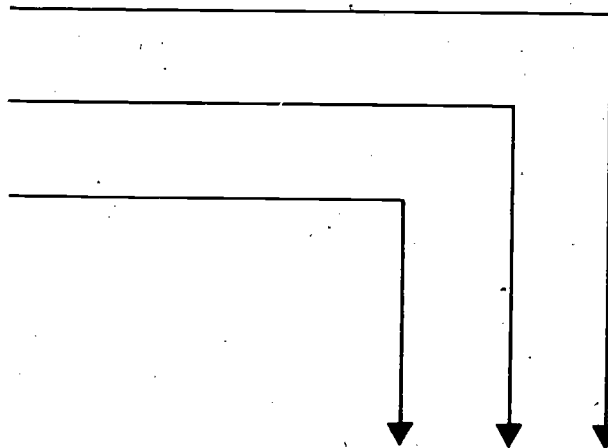
Start here



Happy Birthday!!!!

SPENDING MONEY

What will I do with the money?

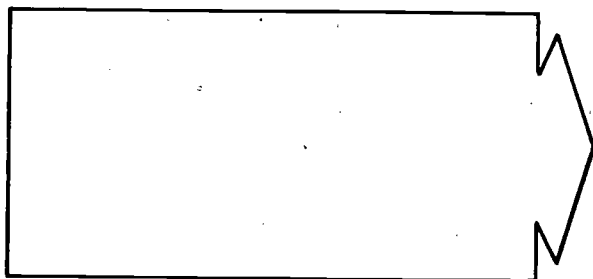
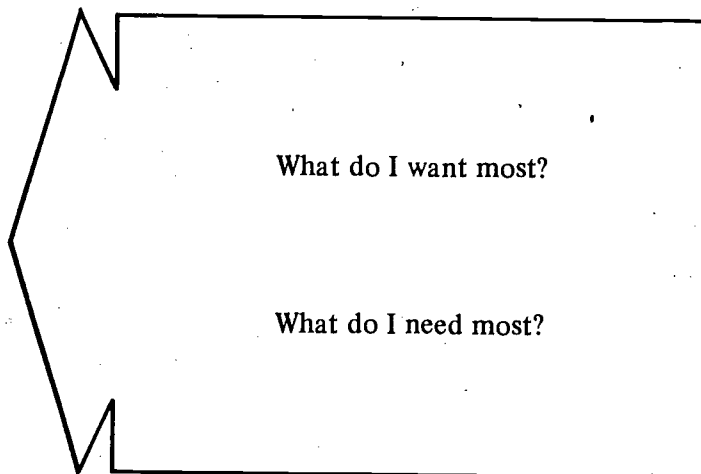


Now! Why would I spend my money this way?

Is there any other way I can have this without using my ten dollars for it?

\$

Do it! Do it! Do it! Do it! Do it! Do it!
What do I need most to do?
So, I am going to . . .



QUESTIONS TO ASK:

Am I happy now?

Do I want to change my mind?

Could I change my mind?

Does this decision affect someone else?

WE DECIDED

The problem _____

We could _____

If we _____

We could _____

If we _____

We could _____

If we _____

We could _____

If we _____

We decided that _____

Instructional Strategy Junior High School Level

SHOPPING SPREE—A learning sequence for junior high school students to explore factors which influence consumer choices

Objectives

After studying the factors involved in making choices, students will be able to do the following:

- Assess factors which influence consumer choices.
- Identify shopping practices which increase satisfactions derived from purchases.
- Identify ways in which consumer choices reflect values and goals.

Generalizations

Understanding factors which influence buying decisions may contribute to more effective shopping practices and increased satisfaction from purchases.

Teachers may use the following activities to teach about shopping.

- Create a “mini-boutique” in the classroom. Use pictures and packages of products students buy for themselves, and include prices and limited information about each product. Include the following:

- Cosmetics and grooming aids
- Clothing and accessories
- Snack foods
- Records, books, crafts, and so forth

Give the students an amount of play money or a “credit card” good for that amount. Students will go shopping for the things they would like to buy. They may not spend more than the amount of money they have, but they need not spend all of it. Keep a list of purchases and prices. Pay for purchases before leaving the boutique.

- Discuss the shopping trip:
 - What did you buy?
 - Were you able to buy everything you wanted?
 - What limited your selections?

Were some choices harder to make than others?

Did you shop alone or with a friend?
Did you have money left over?
What will you do with it?

- Join a group and compare selections:
 - How many choices are alike?
 - Which choices are different?
 - Why are there differences and similarities in choices?
 - Do friends influence your choices?
 - How do your choices affect what is available in the market?

Evaluation

Students will look more closely at their own choices. They will be able to answer the following questions:

- Why did you select those products?
- What influenced your choice?
- What else could you have spent the money for?
- Why were these items important to you?
- If you could really buy one of your choices, which one would you buy?

Would you have made that choice last year?
What do your choices say about your interests, values, and goals?

Resources

Packages and containers

Pictures of products from catalogs and magazines

Play money or "credit cards".

"Role of Values in Consumer Choices," *Forum*, Fall/Winter, 1968, pp. 6-10, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019.

Garrett, Pauline, and Edward J. Metzger. *You Are a Consumer*. Boston: Ginn and Company, 1972.

Instructional Strategy High School Level

CAREER CHOICE—A learning sequence designed to help students relate occupational choice to other aspects of living

Objective

Students will be able to relate career choice to social and economic status and life-styles of individuals and families.

Generalization

The type of occupation and the degree of success attained may affect the economic status, level of living, and life-styles of individuals and families.

Teachers may use the following activities to teach about occupational choice.

- View the film, *Free to Choose*, and discuss the relationship of occupation or career to life-styles of the people involved:

Identify major values in life.

Assess the effect of occupational choices on other aspects of living.

- Have the students select career cards or choose a job in which they are interested.

Consult the resources that are available in the classroom and community to complete the "Career Wheel" (page 259) and to measure the probable effects of the job on other aspects of living.

Weigh the following considerations:

What kind of work do you like best?

What kind would be hardest for you?

Where would you be willing to compromise?

What would you be willing to sacrifice for the job?

What other options are available?

Resources

Career Decisions: Finding, Getting, and Keeping a Job (multimedia kit #8391). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$13.50).

Career Development: Education for Living (multimedia kit #84523). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$13.75).

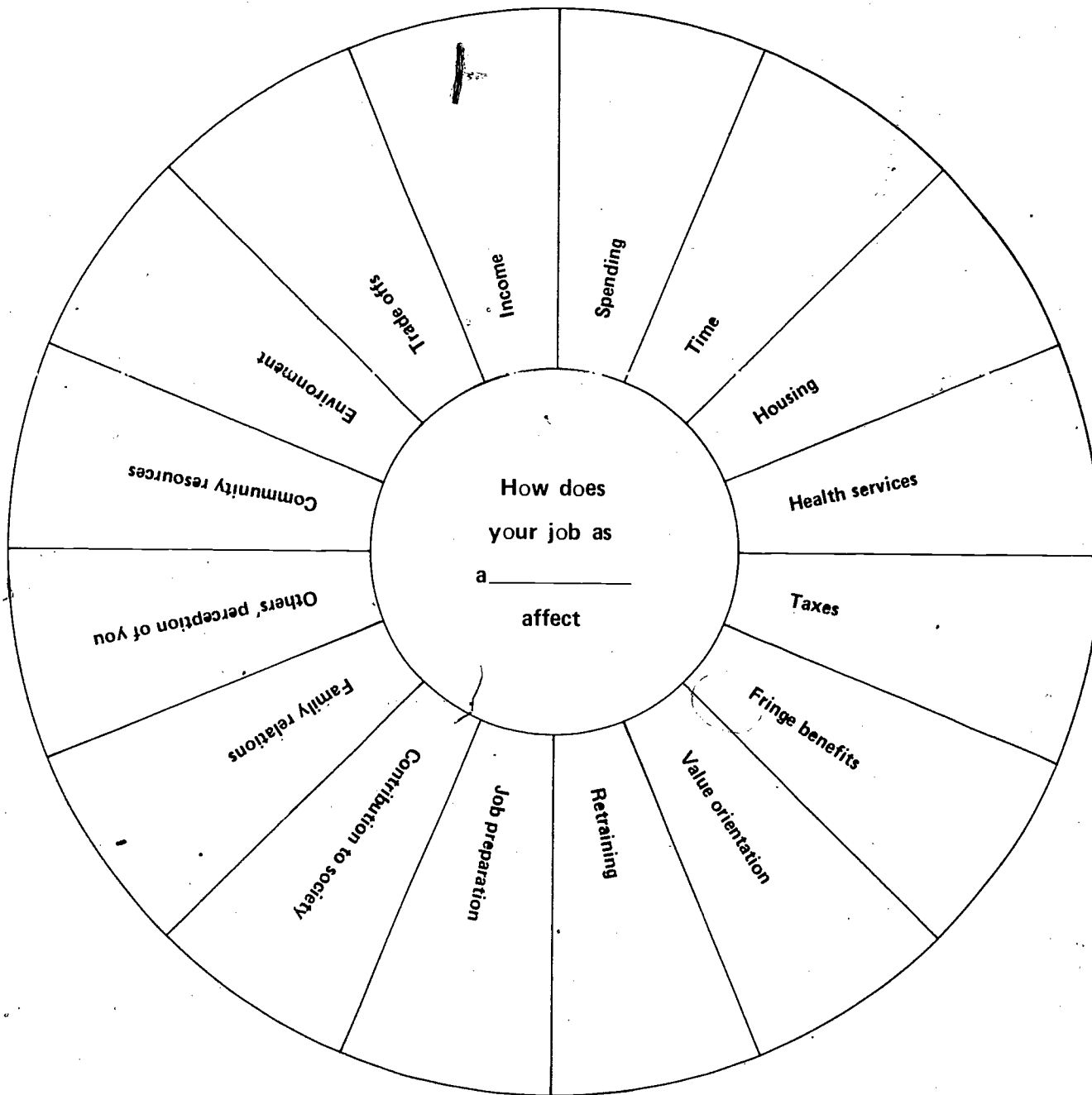
Free to Choose (film). Bureau of Homemaking Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604 (purchase, \$210; rental, \$20). Also available from SHARE Resource Center.

Life Career Game (simulation). Webster Publishing Company, School Library Department, 150 Parish Dr., Wayne, NJ 07470 (\$35).

Guide to the Career Wheel

1. Income
 - What will be your income?
 - Will your income increase as you stay with the job?
 - What are the fringe benefits?
 - Can you support yourself/your family on this income?
2. Spending
 - What is the cost of the job? (clothes, transportation, other costs)
 - Will you spend your money differently because of this job?
3. Use of time
 - What hours will you work? Will your work schedule vary?
 - What time demands will work place on your family?
 - Will the job require overtime?
 - Will you need to take the "job" home with you?
 - Will you need to attend meetings after hours?
4. Housing
 - Will you need to live in a particular geographic area?
 - Will the job require space to work at home?
 - Will the job require you to entertain at home?
5. Health services
 - What are the health risks in your job?
 - Is health insurance provided, or is it available?
6. Taxes
 - In what income tax bracket will you be?
 - What effect will the job have on your political orientation?
7. Fringe benefits
 - What are the economic, social, and educational fringe benefits of the job?
 - Who will pay for the fringe benefits? Are they optional?
8. Value orientation
 - Is the job compatible with what is important to you?
 - How may the job change what is important to you? (time, people, and income)
 - Will your job help clarify or alter your value system?
9. Retraining
 - Will the work you have been trained for be needed for some time?
 - Is there provision for retraining?
 - Is there a program of ongoing inservice education and training?
10. Job preparation
 - How long will it take to prepare for this job?
 - Where can you get the training/schooling?
 - What is the cost of the education required for the job?
 - What types of financial aid are available?
11. Contribution to society
 - Does the job make a positive contribution to society?
 - Does the job improve the quality of life for yourself, your family, and society?
12. Family relations
 - What effects will the job have on your family life?
 - How will the job affect your home responsibilities (housework, car maintenance, child care, and food preparation)?
 - How will the job affect your spouse's sex-role perceptions?
13. Others' perceptions of you as a person
 - How will you be regarded by others because of this job?
 - How will the job affect your social or community life?
14. Use of community resources
 - What community services will you need as a result of the job?
 - Will the time and energy demands of the job permit you to take advantage of community resources?
 - What community services will be available to you?
15. Environment
 - What effects will your job have on the environment?
 - What goods and services—water, electricity, gasoline—will you consume because of the job?
16. Trade-offs
 - After considering all of the above factors, what must you give up to have this job?

CAREER WHEEL



Instructional Strategy High School Level

PAYDAY—A learning sequence for high school students designed as an introduction to the development of spending plans

Objectives

Students will be able to evaluate spending patterns in relation to available resources and optimum satisfactions. They will be able to do the following:

- Identify personal financial responsibilities and resources.
- Establish priorities in spending.
- Evaluate spending patterns.

Generalizations

Decisions regarding the use of income affect the life-style of the individual.

An individual's level of living may be affected more by the pattern of spending than by the amount of income.

Teachers may use the following activities to teach about the importance of developing a spending plan.

- Give each student a paycheck and a sheaf of bills for the month. Present the following situation to the students:

You live alone in a furnished bachelor apartment which rents for \$90 a month. Today, you received your paycheck for the month, and must pay your bills for the month. Last month you spent \$35 on food eaten at home, \$25 for food eaten away from home, and \$20 for personal services which included dry-cleaning, shoe repair, and hair-cuts. These expenses will probably remain the same this month.

Check your bills for the month, and add the expenses not included in the bills. How does your paycheck compare with your expenses? What will you do? (Adjust the paycheck and bills to the income and spending patterns of the particular area.)

- Ask the students to do the following:

Assess your financial situation:

Look over the bills and add the monthly expenses not included in the bills:

Will the paycheck cover all of the expenses?

How much money will you have to pay on the bills?

Establish priorities:

Decide which bills you will pay and which you will leave unpaid.

Arrange the bills in order of importance. Separate them into stacks of "pay now" and "pay later."

Examine decisions made regarding payment of the bills:

Which bills did you pay first?

Why?

What would happen if these bills were not paid now?

Which bills were postponed?

What are the consequences?

Are there any items you can cut out entirely? Would you do it?

How will you cope with next month's expenses?

Compare your decisions with those of other students:

Were the decisions all alike?

What do your choices tell you about yourself?

Are your choices an indication of your values, priorities, and the risks you are willing to take?

Evaluate your decisions. If you could do the exercise over, what would you do differently?

Which bills would you pay?

What consequences would you try to avoid?

Is there any similarity in the types of bills left unpaid?

Which ones represent fixed expenses that you will have each month?


Which expenses can you control?

What steps might you take to avoid this type of problem?

Resources

Paycheck and bills (pages 262–264)

HIS AND HER BOUTIQUE	
9/21	Minimum due \$10.00 07732
Previous balance \$30	Current charges \$14.70
Payments \$10	New balance \$35.00
Finance charge .30	



His & Her Boutique
The only place to shop!

M. Jones
1111 Home St., #5
Anytown, CA 95800


Amount paid

DETACH AND RETURN WITH PAYMENT

FRIENDLY FINANCE COMPANY


Loan Payment <u> \$80 </u> Due <u> 10/8/74 </u> Reason for loan - <u> Car </u>	<i>Remember - Late payments are assessed a \$10 penalty.</i>
--	--

M. Jones
1111 Home Avenue, #5
Anytown, CA 95800

 **WORLD FINANCE COMPANY**

M. Jones
1111 Home St., #5
Anytown, CA 95800

Amount due	\$30
Date due	10/15/74
Collateral:	Television set

World News  *of Anytown*

Your subscription expires
9/30/74

Rates for continued service:

1 month	\$4.00
2 months	\$7.50
3 months	\$11.00

Amount paid

Sept. 29, 1974


Dear M,

Are you still planning to attend the rock concert with us? Since this is the last week to buy tickets, I will need your answer and the \$10 before Thursday.

I hope you can join us.

J.

October 1, 1974

12-3456
789Pay to the order of M. Jones \$ 450.00Four hundred fifty-----dollarsAnytown Bank of Commerce
Main Branch
H. Smith
County Treasurer

Department of Water & Power

Keep this portion
for your records.

Detach and return with payment

Billing period two months
July 23-Sept 21, 1974

Amount due \$10.00

Meter reading		Consumption	Amount	
Present	Previous			
4098	3735	363		\$9.65
			City tax	.35
46327			TOTAL DUE	\$10.00

M. Jones
1111 Home St., #5
Anytown, CA 95800

46327

Installment premium

Automobile
insurance

Policy number	Due date	Inst. plan	Inst. no.	Amount due	Total due
11-11-11	10/10/74	12	10	\$25.00	\$25.00

M. Jones
1111 Home St., #5
Anytown, CA 95800

California Automobile Insurance Company

People's Telephone Company

Area code and Number: 213-673-3110

Balance from last bill	\$.00
Long distance	\$.75
Directory advertising	
Other charges	
Monthly service charge	\$4.75
Tax	\$.50
PLEASE PAY THIS AMOUNT	\$6.00

Long distance charges on this bill

Place called	charge
Anaheim (714) 849-5231	.75

M. Jones
1111 Home St., #5
Anytown, CA 95800



Notes from Nancy

Dear M,

Just a reminder. Mom's birthday is the 27th of this month. Are you still willing to contribute \$5.00 for a gift? If so, I would appreciate receiving the money by the 15th to have time to shop for the gift.

See you at Mom's party.

Love,
Sis

Stereo City

M. Jones
1111 Home Street., #5
Anytown, CA 95800

Your stereo has arrived and will be held for you until October 20, 1974.

Deposit paid 9/7/74 \$ 50.00

Balance due \$100.00

Failure to make the final payment by the above mentioned date will result in the forfeiture of your deposit and your claim on the merchandise.

California Gas & Oil Company

Past due	Minimum due
	10.00
Closing date 9-21-74	Account #
Previous balance 30.00	07732
Payments 10.00	Current charges 14.70
Finance charge .30	New balance 35.00
Balance on which finance charge computed	Periodic rate 1.5%
\$20.00	Annual percentage rate 18%

M. Jones
1111 Home St., #5
Anytown, CA 95800

Amount paid

RETURN THIS PORTION
WITH PAYMENT

Instructional Strategy High School Level

IT'S YOUR MONEY—A learning sequence designed to assist in developing a spending plan

Objectives

- Students will be able to do the following:
- Develop a spending plan based on values, goals, and present or future income.
 - Analyze ways in which spending plans reflect differences in values, goals, and resources.
 - Evaluate the spending plans in relation to personal satisfactions and achievement of goals.

Generalizations

- Decisions regarding the use of income affect the life-styles of individuals and families.
- Effective plans for the use of income reflect differences in values, goals, and resources.
- A plan for the use of income assists in establishing priorities and considering alternatives in relation to a desired life-style.

Activities

Teachers may use the following activities to teach about the importance of developing a spending plan.

- Conduct a brief survey by asking a series of questions such as the following:

How many of you—

Always have enough money for the things you want?

Ever have to borrow money or ask for an advance?

Ever find yourself broke when your friends have plans?

Had money left over last week?

Know how much money you spent last week?

Remember what you spent it for?

- Distribute "What Did You Have-Where Did It Go?" check sheets (page 268):

Figure your income for last month from all sources.

Review your spending.

Check the items for which you paid.

X—Items that do not apply to you

N—Items that are needs

W—Items that you chose to buy

A—Things for which you know you will need money this month

Look at your spending pattern:

How many items are needs, and how many are wants?

Where did you spend most of your money?

Where did you spend the least?

Did you save any money for a particular goal?

Did you have money left over last month, or were you in debt?

Was last month a typical month?

Project a plan for spending next month's income. Identify necessities and establish a priority for things you want.

- Discuss with the students their plans for the future:

What will you be doing a year, two years, five years from now?

What kind of life would you like to have?
 What kind of job will you have?
 Where will you live?
 Will you be married?
 Will you be continuing your education?
 What responsibilities will you have then?

Help the students explore the financial responsibilities of young adults. Have them interview young single persons and young married couples to identify the expenses involved in living "on your own."

- Initiate group or independent study projects in developing financial plans for particular individuals and families based on their values, goals, and resources.

Choose a life setting, your own, or one which reflects your future plans:

Single person, working, and living away from home
 Two persons, both working, sharing an apartment
 Student, working part-time, living off-campus
 Young married couple, both working
 Young married couple, one working, one in school
 Young family with a baby

Determine the desired life-style:

What are their values and aspirations?
 What kind of life would they like to have?
 What are their long-range goals?
 What are their priorities and commitments?
 What are their immediate needs and wants?
 What is their cultural or ethnic background?
 Why did you choose this situation?

Assess the resources available to them,

What educational preparation do they have?
 What kind of job will they be able to get?
 What income will they receive?
 What deductions are taken and what do they cover?
 What will they have in take-home pay?
 What fringe benefits are included?
 Do they have any other sources of income?
 What resources other than money may be available?
 What influenced their choice of employment?

Identify their current financial goals:

Paying for a car, furniture, or other items on the installment plan
 Paying for education
 Buying new wardrobes
 Spending money for fun and recreation
 Saving for something big in the future
 Trying to make ends meet

Identify their living expenses (Use "On Your Own" or "A New Partnership" worksheets, pages 269 and 270).

What income can they expect?
 What expenses will they have?
 Categorize fixed and variable expenses.

Estimate living costs, and allocate money to each of the categories on the spending plan.

What income will they have after deductions?
 What fixed expenses will they have each month?
 What are the flexible expenses over which they have some control?
 What about particular goals and emergency needs?

Look at their balance.

Did they come out even?
 Did they have some money left over?
 Were they short of money?
 What will they do about their deficit?

Consider their alternatives, and revise the plan.

Where could adjustments be made to balance the budget?

What special goals are they working for?
 Which items are really needs—which are wants?

Which categories are most important to them?

Which expenditures would they be willing to reduce or eliminate?

What personal and community resources could they substitute for all or part of the cost of some items?

What proportion of the income is spent on fixed expenses?

Can they afford the housing they have chosen?

What trade-offs are they willing to make?

Explore methods of recordkeeping.

How will they pay their bills?

What records will they keep?

What system of recordkeeping will they use?

Compare patterns of earning, spending, and saving on the three worksheets.

Incomes and resources

Financial responsibilities

Major expenditures in each plan

Where are they similar?

Where are they different?

What accounts for the similarities and differences?

Discretionary spending

Contrast spending plans of individuals on each of the worksheets

Evaluate and appraise the effectiveness of the Financial Plan:

Does it fit their needs?

Will it help to achieve the kind of life they want?

Does it provide for their immediate needs?

Will it allow them to have some of their wants?

Does it provide for long-term goals?

Is it flexible?

Are fixed expenses taking too great a part of the income?

Can it be adapted to meet changing conditions and unexpected events?

Are the funds allotted to realistic categories?

Will it be easy to use?

Is the recordkeeping simple and easy to work with?

Will it be convenient for the people involved?

Resources

A Date with Your Future. Institute of Life Insurance, 277 Park Ave., New York, NY 10017, 1971.

Just Married. Chicago, Ill.: Claron House, Educational Opportunities Division, Follett Publishing Co.

Money Talks (filmstrip and record). Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

On Your Own. Chicago, Ill.: Claron House, Educational Opportunities Division, Follett Publishing Co.

Reaching Your Financial Goals (pamphlet). Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

Thal, Helen, and Melinda Holcombe. *Your Family and Its Money* (Revised edition). Part II. Boston: Houghton Mifflin Co., 1973.

WHAT DID YOU HAVE - WHERE DID IT GO?

WHAT DID YOU HAVE?

\$ _____ Allowance
 _____ Earnings
 _____ Gifts

WHERE DID IT GO?

\$ _____ Snacks	\$ _____ Social activities
_____ Magazines, books, newspapers	_____ Dating expenses
_____ Gifts	_____ Phone calls
_____ Hobbies	_____ Car payment
_____ Collections at school	_____ Haircut
_____ Car pool	_____ Cosmetics and toiletries
_____ Repaying money borrowed	_____ Clothing
_____ Long-range savings in bank account	_____ Emergencies
_____ Bus fare	_____
_____ Lunches	_____
_____ Charge accounts	_____
_____ School supplies	_____
_____ School activities	_____
_____ Saving for a special goal	_____

ON YOUR OWN

INCOME

\$ _____ Take-home pay
 _____ Gifts
 _____ Overtime pay

OUTGO

\$ _____ Rent	\$ _____ Car payments
_____ Food	_____ Car maintenance - parking
_____ Telephone	_____ Recreation
_____ Utilities	_____ Cosmetics and toiletries
_____ Bus fare	_____ Magazines, newspapers, books
_____ Savings for special goals	_____ Gifts
_____ Regular savings	_____ Emergencies
_____ Installment payments	_____ Education (evening classes, special courses)
_____ Household expenses	_____ Insurance
_____ Contributions	_____ Charge account payments
_____ Eating out	_____
_____ Clothing and maintenance	_____
_____ Loan payments	_____

A NEW PARTNERSHIP

WHAT DO THEY HAVE?

_____ Take-home pay (He)
 _____ Take-home pay (She)
 _____ Gifts
 _____ Overtime pay

HOW DO THEY SPEND IT?

_____ House payment or rent	_____ Books, magazine subscriptions, newspapers
_____ Taxes	_____ Clothing and maintenance
_____ Home insurance	_____ Cosmetics and toiletries
_____ Life insurance	_____ Meals away from home
_____ Car insurance	_____ Public transportation
_____ Food	_____ Social activities
_____ Telephone	_____ Recreation
_____ Utilities	_____ Gifts
_____ Installment payments	_____ Contributions
_____ Savings for special goals	_____ Dues to professional organizations
_____ Regular savings	_____ House maintenance (upkeep, repair of appliances)
_____ Payments on loans	_____ Emergencies
_____ Medical expenses	_____
_____ Household expenses	_____
_____ Car payments	_____
_____ Education (adult education courses, special lessons)	_____

SPENDING PLAN

	Estimate	Adjustment	The plan
Income			
Total			

Fixed expenses

Housing			
Payments			
Insurance			
Savings			
Totals			

Flexible costs

Transportation			
Utilities			
Food			
Clothing			
Furnishings			
Recreation			
Personal			
Totals			

Total income _____

Total expenses _____

Balance _____

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Instructional Strategy High School Level

BUY NOW, PAY LATER—This instructional strategy is designed to help high school students explore the sources and forms of credit available.

Objectives

Students will be able to compare sources and forms of consumer credit and cash loans. They will do the following:

- Identify types and sources of credit and cash loans.
- Compare the cost of obtaining credit or a loan from the various sources.
- Assess a given situation, and determine which type of credit would be appropriate for that situation.

Generalizations

Different forms of credit are available from a variety of sources to meet the needs of consumers.

Comparison of sources and forms of credit and cash loans helps the consumer to choose the service which most nearly meets his needs.

Lending agencies and credit sources differ in such matters as interest rates, methods of payment, services offered, and security required.

Teachers may use the following activities to teach about the various sources and forms of credit available.

- Use the filmstrip, *Credit: A Consumer Resource* (Part 2). Follow with class discussion, using the transparencies. Have the students do the following:

- Identify three forms of consumer credit. Give an example of each.
- Name the various sources of credit and cash loans.
- Determine the cost of using these various forms of borrowing.

- Design a chart which can be used to compare the different types and sources of credit and cash loans. Include the following:

- Type and source of credit or loan
- Security or collateral required
- Credit or interest charges (percent of interest)
- True annual interest rate dollar amount on \$100

- Have the students work individually or in groups to fill in the information on the chart.

Set up centers in various areas of the room to represent the sources of credit available in the community. Include the following:

- Banks
- Finance companies
- Savings and loan associations
- Credit unions

Include in each center files of information relating to that source. Have the students complete at least six tasks for each center, using the information provided.

After students have completed their charts, have them write four generalizations interpreting what the information on the charts means.

- Have the students work in groups to analyze the situations regarding problems in the use of credit. Ask them to do the following:

- Discuss the problems.
- Determine which form and source of credit would be best for each situation.

Record the conclusion, and list the factors which helped in reaching the decision.

Discuss the solution with the class.

Explore government regulations which protect the consumer in the use of credit.

Evaluation

- Have each student select a major purchase which would require the use of credit. Use catalogs or advertisements in magazines or newspapers. Each student will then complete the following exercise:

Shop for credit from a bank or credit union and investigate installment credit at the place of purchase:

Figure the cost in dollars, percent of interest, and true annual interest rate of each service.

Decide which source of credit or loan would be best.

List the reasons for selecting one and rejecting the others.

Indicate other factors which influenced the choice and why.

Consider the true cost of using credit for the purchase, including:

Difference in cash price and cost of using credit

Other things which cannot be bought because of high payments

Limitations on future choices because of payments

Resources

It's Your Credit—Manage It Wisely (pamphlet). Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972.

"Sources of Credit and Cash Loans," *Credit: A Consumer Resource* (filmstrip and transparencies). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019, 1970 (\$12.50).

"Using Credit Wisely," *Classroom Money Management Kit* (pamphlet). CUNA Mutual Insurance Society, P.O. Box 391, Madison, WI 53701 (\$9.50).

SOURCES OF CREDIT AND CASH LOANS¹

(sample chart)

Sources of credit	Criteria	Characteristics	Collateral	Credit charges
Banks	Established credit rating Credit investigation	Term or installment loans Larger loans	Signature Cosigner Chattel mortgage	Current interest rates Discounted in advance
Savings and loan associations	Established credit rating Credit investigation	Installment loans Larger home loans	Signature Loan or mortgage on home	Interest dependent on type of loan
Consumer finance company	Established credit rating High-risk loans Licensed by state	Installment loans Small personal loans Maximum set by law	Signature Cosigners Chattel mortgage	Higher interest rate Maximum rate set by law
Credit unions	Restricted to members Minimum credit investigation	Installment loans	Signature Cosigner Chattel mortgage	Lower interest rate 1 percent on unpaid balance maximum
Life insurance company	Restricted to policy holders Insurance policy with cash value	No repayment required Not in excess of cash value of policy Reduced protection.	No collateral required	Interest stated in policy
Pawnbrokers	Percent of cash value of property	Single payment Source of quick loans Limited time period	Property held as collateral	Higher interest rate Maximum set by law
Illegal money lenders Loan sharks	Operate outside the law	Practices not controlled Unstated time period	Signature Chattel mortgage Wage assignment	High interest rates
Debt consolidators	Consolidation of outstanding debts	One payment to consolidator prorated among creditors	Debtor responsible to individual creditors	Fee deducted from payment 10 percent-20 percent of gross debt

¹ "Sources of Credit and Cash." Resources for Consumer Education. Los Angeles: Office of the Los Angeles County Superintendent of Schools, 1970.

Instructional Strategy

SUMMONS AND COMPLAINT—This is a learning sequence designed to extend understanding related to the film, *Your Right to a Hearing*.¹

Objectives

Students will be able to relate a response to a court summons and complaint to the protection of legal rights.

Identify the responsibilities of defendant when served with a summons.

Examine the consequences one faces when a judgment is obtained against him.

Generalizations

A summons and complaint issued by the court requires specific action by the recipient.

Failure to answer a summons and complaint within the designated time period results in the forfeiture of right to defense against the claim.

A judgment, once obtained against a consumer, may result in major financial loss.

Teachers may use the following activities to teach about the rights and responsibilities involved in lawsuits.

You have a \$3,000 debt for medical expenses which were not covered by insurance. You have been informed that the hospital is going to sue you for this amount, but you are unsure about what course to take. How will you be informed that a lawsuit is being instituted? What are your rights and responsibilities in this situation?

Project or display appropriate illustrations (pages 358-364).

Project "Complaint and Summons."

The official notification of a lawsuit is the "Service of Process" which means the person has been given a summons and complaint. When you are served with a summons and complaint, you are the defendant in a civil suit. (Discuss the difference between civil and criminal suits.) If you are the defendant, what is the person who has made the complaint called?

¹*Your Right to a Hearing*. Produced for the Bureau of Homemaking Education, Vocational Education Section, California State Department of Education, in cooperation with the Division of Occupational Education, Chancellor's Office, California Community Colleges.

Project "Service of Process."

The summons and complaint may be served in one of the following ways:

It may be served in person by handing the papers to the defendant.

The notice may be printed in the legal section of the newspaper published in the town of the plaintiff. This method of service requires that the individual being served hold property in the state.

It may be mailed with an acknowledgment to be returned by the defendant. It merely acknowledges that he has received the summons and complaint. If the defendant signs and returns the acknowledgment, he has been "served." If the defendant does not sign and return the acknowledgment within 20 days, an investigator is hired to find him. The defendant is liable for the payment of the investigator.

If it can be proven that the defendant cannot be served in any other way, the summons and complaint may be left with a responsible person at the usual residence of the defendant. If this is done, a copy must also be mailed to the defendant at his residence.

The defendant is considered to be "served" ten days after the date the copy is mailed. A copy of the summons and complaint may be left with a person apparently in charge at the plaintiff's usual place of business. When this is done, a copy must also be mailed to the defendant at the business address.

The law does not specify how the summons should be mailed, but for proof that it was mailed and received, it is wise to send it by registered or certified mail and to request a receipt.

Project "30 Days."

A summons and complaint from the Superior Court or Municipal Court gives the defendant 30 days to file an answer.

The defendant must respond in writing or forfeit his right to appear in the action and defend himself against the claim.

The law assumes that the consumer knows that this 30-day period is the only period available to him as the defendant in the action to present his defenses to the court.

Project "Law Offices."

Initiation of action in either the Superior Court or the Municipal Court usually requires the services of an attorney because of difficult formal procedures.

Project "Trial and Judgment."

It is crucially important that a person know what he is required to do if he is the recipient of papers from one of these courts. If he does nothing, he forfeits his rights and his defenses in the claim against him.

Project "Default."

Failure to present a defense to the court within this 30-day period may result in having to pay judgment on claims for which he had a legitimate defense.

Project "Judgment."

A judgment, once it is obtained against the consumer, can be used to take a home, car, bank account, or portion of his wages and any other property which he owns, even though he would have won the case if it had been properly presented to the court.

Instructional Strategy High School, Community College, and Adult Levels

WE REGRET THAT . . .—This is a learning sequence designed to help high school, community college, and adult education students examine consumer's rights under the Fair Credit Reporting Act.

Objectives

Students will understand how credit ratings are determined and the effect of those ratings on the ability to obtain credit.

They will be able to identify the rights of individuals under the Fair Credit Reporting Act to review and challenge information filed by credit reporting agencies.

Generalizations

A consumer's credit rating determines both the extent and sources of credit available to him.

A credit rating is based on the consumer's character, ability to meet financial obligations, and financial resources.

Consumers have a legal right to review information filed by credit investigating agencies and to have disputed information corrected.

Teachers may use the following activities to teach about credit ratings.

- Invite a representative of the local credit bureau to discuss the following aspects of credit with the class:

Need for credit rating

What goes into a credit file

How to build a good credit file

- Have the students use the credit rating guide to evaluate their own credit rating. (See "Are You a Good Credit Risk?" on page 142.)

Why does a homeowner receive more credit points than a renter?

Why does a person who has worked on the same job for ten years receive more credit points than one who has worked for one year?

Do you think all of the ratings are fair?

- Distribute credit applications from local retail stores or lending agencies. Have the students complete the application forms.

Identify on the application the information which would indicate the consumers' character, ability to pay, and financial resources.

Collect the credit applications. At the following class period, give the students credit-denial letters from the companies to which they had applied for credit. The denial letters should indicate the reason for denial of credit.

- Have the students examine the form for the following:

Information reported in the consumer credit report or files

Insufficient information contained in the consumer credit report

Name and address of credit/reporting agency

Discuss the credit rejection forms:

What is a consumer credit report?

What is a credit reporting agency?

Why was your application denied?

What can you do about it?

What will you do about it?

Discuss the consumer's rights under the Fair Credit Reporting Act:

Access to information contained in the credit file

Sources of credit information

Names of creditors to whom the report was furnished

Explore avenues available to consumers to secure disclosure of the information in their credit files:

Write a letter to the credit reporting agency.
Role-play a telephone call to the agency.

Distribute "Request for File Disclosure" forms.

What is the purpose of the forms?

What information requested can be used as proof of the identity of the person asking for the information?

- Have the students complete and return the "Request for File Disclosure" forms:

For what other reasons may consumers want to review their credit files?

Why is there a charge to persons who have not been denied credit recently?

- Provide students with copies of their "credit files" which contain the following information:

Delinquent in payments on stereo equipment, which is incorrect and for which the student has receipts.

No mention of accounts with a department store and an oil company, both of which were used regularly and the bills paid on time.

Discuss the information contained in credit files:

Type of information

Sources of information

Restrictions on information

- Role-play a telephone conference or an interview at the credit reporting agency to correct the file.

What is the agency's responsibility in case of inaccurate or incomplete information?

What do you do if the information is accurate and correct?

What other recourse does the consumer have?

Consider the alternatives available to consumers:

In establishing credit after denial of credit

In the use of credit

Evaluation

Have the students develop a guide to procedures for checking and correcting consumer credit files.

Resources

Compliance with Fair Credit Reporting Act. Consumer Education Materials, Federal Trade Commission, 450 Golden Gate Ave., San Francisco, CA 94102.

Consumer Bulletin #7 and FTC Buyer's Guide #7. Consumer Education Materials, Federal Trade Commission, 450 Golden Gate Ave., San Francisco, CA 94102.

Credit applications

Credit Rating Guide

Instructional Strategy High School and Community College Levels

TRY IT, YOU'LL LIKE IT—A learning sequence for high school and community college students to help them assess the role of advertising in consumer motivation

Objectives

Students will be able to evaluate the effect of advertising on the consumption patterns of individuals and families. They will be able to do the following:

Identify advertising techniques and appeals which affect consumer decisions.

Discriminate between facts and unsupported claims in advertising.

Analyze personal motivations and responses to advertising.

Generalizations

Evaluation of reliability and accuracy of information provided through advertising may lead to more discriminating consumer decisions.

Recognition of response to advertising appeals and techniques used to influence consumer choice is of assistance in assessing personal motivations and buying habits.

Teachers can use the following activities to teach about the role of advertising in consumer motivation:

- Explore student's viewpoints on advertising by asking them to express positive response, no opinion, and negative response to such questions as the following:

How many of you—

Rely on advertising as a major source of information about new products?

Think television commercials portray realistically how people live?

Feel that advertising increases consumer wants?

Buy new products advertised on television and in favorite magazines?

Would like to see increased regulations of advertising?

Would not like to have advertisements eliminated from magazines?

Are "turned off" by advertising?

Have you ever written a letter of complaint to the sponsor of an advertisement?

- Organize the class into groups to investigate and report on the various media used by advertisers:

Radio and television

Newspapers and magazines

Outdoor billboards and signs

Direct mail

Transit advertising

- Collect examples to show or describe the technique each uses to reach its audience.

Compare the extent and effectiveness of the media.

- Collect examples of advertisements which represent various appeals and techniques for display in the classroom. Have the students do the following:

List the things that attract your attention to the advertisement.

What things appeal to you in the advertisements?

What do you see first?

What techniques are used to attract attention?

What techniques are used to interest you—to impress you—to convince you—to flatter you?

Classify the advertising appeals according to the following categories:

- Emotional
- Logical
- Creative
- Testimonial

Bring to class examples of three advertisements you like and two you dislike. Analyze the content and appeals:

List factual information presented.

Analyze basis for claims made.

Identify the appeals used in the advertisements.

Assess your own response to the advertisements.

Why do you like the advertisements?

Would you buy the product?

What turns you off about the advertisements?

View the filmstrip *Advertising and Consumer Motivations* and identify the effects of psychological appeals and personal motivations on consumer choices.

Have individuals or small groups investigate and report on misleading or fraudulent advertising and sales-promotion practices. Include the following:

- Bait-and-switch
- Referrals
- Free inspection
- Free offers
- Scare methods

- Have the students identify sources of consumer protection:

- Federal legislation and regulations
- Local, state, and federal agencies
- Private and volunteer consumer groups
- Media consumer advocates

- Show the film *Consumer Power* to further investigate the role of advertising. Assign two panels of students to do the following:

Identify and defend the positive role of advertising.

Identify and defend Ralph Nader's point of view on the negative aspects of advertising.

- Have the students consider the effects of eliminating advertising from magazines, newspapers, and television.

What effect would it have on accessibility of media to consumers?

What would be the economic and social effects on consumers, businesses, and the media?

Evaluation

Have the students investigate a current consumer issue such as the Ban on Billboards:

Identify the concern.

Survey opposing points of view.

Investigate alternative solutions.

Study the effects of solutions on the following:

- Consumers
- Business
- Advertising industry
- Community

Resources

Advertising and Consumer Motivations (filmstrip and record). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$4.50).

"And Now a Word from Your Sponsor," Module 5, *Modern Consumer Education*. Grolier Educational Corporation, 845 Third Ave., New York, NY 10022 (\$42).

Baker, Simon Sinclair. *The Permissible Lie*. Boston: Beacon Press, 1971.

The Buy Line (film). Bureau of Homemaking Education, California State Department of Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604 (purchase, \$150; rental, \$10).

"Consumer Behavior—What Influences It," *Forum*, Spring/Summer, 1971. J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019.

Consumer Power (advertising film). Bailey Film Associates, Educational Media, 2211 Michigan, Santa Monica, CA 90404 (purchase, \$285; rental, \$20).

The Marketplace, Resource Kit for Teaching Consumer Education. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006 (\$44.50).

Schoenfeld, David, and Arthur A. Natella. *Consumer and His Dollars.* Dobbs Ferry, N.Y.: Oceana Publications, Inc., 1970.

Wood, James. *This Little Pig: The Story of Marketing.* New York: Thomas Nelson, Inc., 1971.

Instructional Strategy Adult Level

WHERE DOES YOUR MONEY GO?—A learning sequence for adult education students in analyzing spending patterns as a basis for financial planning

Objectives

Students will be able to develop a financial plan based on family values, goals, and resources. They will be able to do the following:

- Analyze financial expenditures.
- Establish major financial goals.
- Identify adjustments in spending patterns to achieve goals.

Generalizations

A spending plan is an effective tool in obtaining optimum satisfaction from available income.

Spending plans are based on a realistic appraisal of goals, income, and financial commitments. Effective spending plans are designed to meet individual and family needs.

Teachers can use the following activities to teach about financial planning:

- Introduce the subject of spending plans with a brainstorming session on what comes to your mind when someone says "money troubles":

List the responses of class members.
Identify and categorize major concerns of the group.

- Distribute the form, "Monthly Living Expenses," to students to be used as guides for independent study -or as the basis for class analysis and discussion.

- Have the students investigate their spending patterns. Ask them to do the following:

Identify the fixed expenses you must pay every month:

- What are your fixed expenses?
- What proportion of your income is expended on these items?

Enter the amounts on the "Monthly Fixed Expense" sheet.

Check your living expenses which may vary in amounts from month to month.

What are your major living expenses?

Consider items that you may have overlooked because they were bought on the spur of the moment.

What about incidentals that were purchased by other family members?

Did you include such items as medications and vitamins?

Enter your estimates on the "Monthly Living Expense" sheet.

Anticipate expenses or payments which you have regularly, but not every month.

What about property taxes?

Do you have income tax payments in addition to that tax withheld from your paycheck?

Include extra expenses for birthdays and other family occasions.

Include insurance premiums—automobile, fire, life, health.

Consider the times when you will have extra clothing expenses.

Consider the times when you will do extra entertaining.

Are you planning any large purchases in the near future? Include those.

Enter your estimates on the "Important Future Payments" sheet.

Compute your total income. How much money do you have, and where does it go?

What is your regular take-home pay?

Do you have any additional irregular sources of income?

What is the difference between your total monthly income and your total monthly expenses?

How did you come out—in the black or in the red?

Enter your total income on the "Monthly Money Planner" sheet.

Evaluate your spending patterns:

Identify your financial goals: What is a major goal your family would like to achieve?

Define your major concern: What financial problem concerns you most?

Examine your spending: How well are you achieving your goals with your current spending pattern? Would changing your spending pattern relieve some of your financial worries?

Suggest ways of adjusting your spending pattern to achieve your goals:

What are your largest expenses?

Which expenses cannot be changed?

Which expenses could be reduced? How?

How much could they be reduced?

Where would family members be willing to make adjustments?

What changes would you propose making?

Project the effect of proposed changes in spending on the family's life-style:

Who will be affected most by the proposed changes?

How will the changes be accepted by family members?

Will the change really help?

Compare your analysis with a friend:

Are there major differences in spending patterns?

Are there some areas that are similar?

How do they reflect life-styles and financial goals?

Evaluation

Complete the following statements in relation to your spending pattern:

I learned that

I was surprised that

I was pleased that

I think I will

Resources

Financial Planning Forms (see pages 284–288)

Financial Planning Kit. Bank of America, Bank of America Center, Box 3700, San Francisco, CA 94137.

Reaching Your Financial Goals. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972.

"When You Spend," *Mind Your Money Leaflets.* Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

MONTHLY LIVING EXPENSES¹

(Does not include fixed monthly obligations or savings)

Market purchases (Food, beverages, sundries) (Weekly expenditures x 4.5 weeks = monthly expense)	\$ _____ \$ _____
Transportation (Gasoline, service, minor repairs, public transportation fares)	_____
Utility bills: Electricity	_____
Gas	_____
Water	_____
Garbage collection	_____
Telephone	_____
Other	_____
Laundry or laundromat and dry cleaning	_____
Clothing purchases (All clothing, shoes, stockings, and so forth)	_____
Medical and dental expenses, medications (not covered by insurance)	_____
Adult allowances (pocket money)	_____
Children's allowances	_____
Lunch money	_____
Incidental expenses (Cigarettes, liquor, pet supplies, beauty parlor, barber shop, and so forth)	_____
Family recreation (Movies, hobbies, eating out)	_____
Household help (Baby-sitter, housecleaning, and so forth)	_____
Subscriptions (Newspapers, magazines)	_____
Dues (Union, clubs other than those deducted from paycheck)	_____
Education (Evening courses, lessons, books, and supplies)	_____
Religious contributions	_____
Charity contributions (Other than those deducted from paycheck)	_____
Unexpected expenses (Repairs, extra purchases, emergencies)	_____
Other expenses (Book or record club, miscellaneous repairs, and so forth)	_____
Total monthly living expenses (Average month)	\$ _____

¹Adapted from materials contained in *Family Financial Planning Kit*. San Francisco: Bank of America, 1973. Reprinted with permission.

IMPORTANT FUTURE PAYMENTS¹

Year _____

Month	Taxes/Fees	Insurance	Shopping	Vacation	Other	Total expenses
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Totals:						

Total yearly expenses \$ _____ divided by 12 = \$ _____

Any other tentative future expenses:

Automobile repairs (major, or tire purchase) _____

Home improvements _____

Major purchases planned _____

Totals _____

Total divided by 12 for additional monthly payment = \$ _____

¹Adapted from materials contained in *Family Financial Planning Kit*. San Francisco: Bank of America, 1973. Reprinted with permission.

MONTHLY MONEY PLANNER¹

Month _____

Income:

If monthly income is very irregular, calculate approximate yearly income and divide by 12.

Salary and wages—(Take-home pay) Husband \$ _____

Salary and wages—(Take-home pay) Wife _____

Welfare and/or disability payments _____

Social security _____

Food stamps _____

Money from income property, interest, and so forth (Average month) _____

Other monthly income _____

(Veteran's benefits, alimony,
child support, and so forth) _____

Total cash income for average month: \$ _____

Expenses

Total monthly living expenses \$ _____

Total fixed monthly payments _____

Total future expenses—Monthly average _____

Total average monthly expenses: \$ _____

Difference between total income and total expenses: \$ _____

¹Adapted from materials contained in *Family Financial Planning Kit*. San Francisco: Bank of America, 1973. Reprinted with permission.

FAMILY FINANCIAL GOALS AND CONCERNS

What is your family's chief financial goal or desire? _____

What is your family's chief financial worry? _____

Which items from your list of monthly expenses could be reduced? How much could you reduce them?

Item	Current Expense	Proposed Amount
Total		

Difference: _____

Instructional Strategy Community College Level

WHAT WOULD YOU DO?—A learning experience designed to identify community services that are available to meet specific needs of individuals and families

Objective

Students will be able to analyze the availability and effectiveness of community resources in meeting needs of persons in the community.

Generalization

Public and private agencies in the community provide services to meet the critical needs of individuals and families.

Activities

Teachers can use the following activities to teach about community services:

- Explore students' experiences with community agencies by having them respond to the following statements:

The community agency with which I have had the most contact

The community agency to which I have contributed the most

The community agency with which I have been most impressed

The community agency which has contributed to the quality of my life

- Discuss ways in which community agencies respond to specific needs of individuals and families.
- Have the students discuss the situations on the worksheet "Which Resource" (page 290):
 - Identify the problems involved.

Investigate resources in the community available to help in resolving each situation.

Assess the availability of resources to deal with the problems.

Type of agency (public or private)
Source of funding or support
Location of agency
Eligibility for services

- Have the students work in groups of six or eight to evaluate the effectiveness of community services in meeting critical needs:
 - Compare funding of resources
 - Assess availability of services
 - Evaluate adequacy of services in dealing with problems
 - Identify areas in which additional services are needed
- Have the class evaluate the effectiveness of community services in meeting needs of individuals and families and propose a plan of action for improving community services.

WHICH RESOURCE?
Worksheet

1. You are forty-five years old and have just lost your job as an aerospace worker.

Resources: _____

2. You are the mother of three preschool children, and your husband has just deserted the family. You have moved here from New York. All of your relatives live in Puerto Rico.

Resources: _____

3. A young family with an income of \$9,500 must find a way to provide leisure-time activities for two adults, two teenagers, and one preschool child.

Resources: _____

4. You are a seventy-five year old widower living alone. Your health is failing because you get little exercise, eat little, and have no companionship.

Resources: _____

5. You are a young married couple trying to furnish an apartment and buy a car. You don't know anything about signing a contract or using credit.

Resources: _____

6. You are sixteen years old and have had a bad fight with your parents. They found out you were using drugs and are pregnant. They have kicked you out and don't want you back.

Resources: _____

7. You are a seventeen year old who believes that he might have a venereal disease.

Resources: _____



8. You are head of the household making \$15,000 a year. You discover that you must be placed on a kidney machine several times a week. Yearly treatment is \$50,000. You are not eligible for public assistance because of your income, and your insurance does not cover your illness.

Resources: _____

9. You have the opportunity to take a job as a clerk-typist and get off welfare, but the salary will not cover the cost of a baby-sitter for your four-year old son.

Resources: _____

10. You are moving out of an apartment you have rented for six months. The landlord refuses to refund the cleaning deposit even though you are leaving the apartment clean and in good condition.

Resources: _____

BASEBALL GAME¹

A game devised for use in any area
of consumer education

This baseball game can be used with any consumer education unit. Write questions on the front of note cards and the answers on the back. Include references to substantiate the answers to avoid conflicts in the game. Use one card for each question and answer. Put all the cards together in a box.

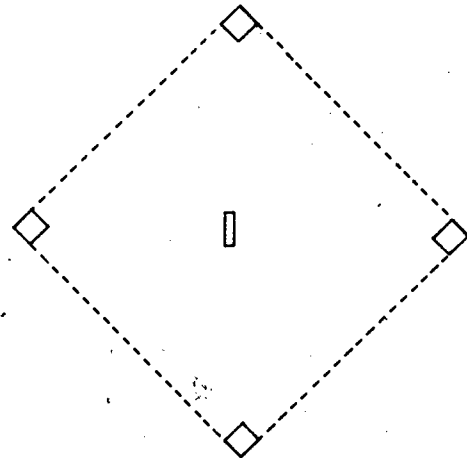
Set up a baseball "diamond" on a bulletin board. Cut four construction paper or felt bases and a number of baseballs (even number for each of two teams). Arrange the baseballs on each side of the diamond along the lower edge of the bulletin board. (The diamond might also be set up with bases at appropriate points in the classroom.)

Rules of Play

1. Divide the class into two teams.
2. Draw lots to determine the first team up to bat. The first team may choose the color of ball it wants and then put one ball on home plate.
3. Send one team member up to bat. The pitcher (teacher or student) draws a question from the box and throws (reads) it to the batter, who

has a few seconds to answer. The batter may give *one* answer: only the first answer will be accepted.

4. If the answer is incorrect, the batter has made an out, and he sits down. If the answer is correct, the batter moves the ball to first base and another team member receives the next question.
5. With each right answer the ball is advanced to the next base until home-plate is reached and the team scores.
6. Place the scoring balls in the upper right-hand corner of the bulletin board to keep an accurate tally of scores.
7. Each time a right answer is given, the card is removed from the box so the question will not be repeated.
8. If a question is answered incorrectly, the card is returned to the box.
9. One strike (incorrect answer) constitutes an out (if each batter is allowed three strikes, the game moves too slowly). Allow a team three outs before the next team comes up to bat.
10. Play as many innings as time permits or as long as enthusiasm is high and students are learning.



¹Connie Evans, "Baseball Game," in *Consumer Education: Part II*. Lubbock, Texas: College of Home Economics, Department of Home Economics Education, Texas Technological University, 1971. Reprinted with permission.

CONSUMER SQUARES¹

A game adapted from television as a device
for reviewing areas of consumer education

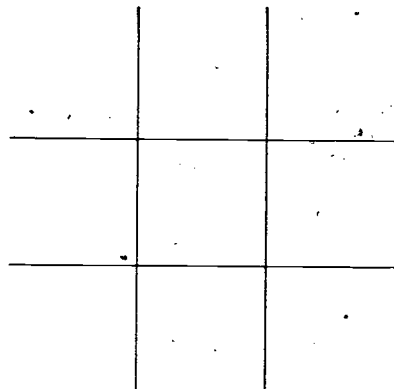
Prepare a number of cards with a question on one side and the answer on the reverse side of each card.

Draw a tic-tac-toe score board on the chalkboard.

Choose nine students to sit in a tic-tac-toe arrangement and act as "consumer squares."

Select a student monitor to ask the questions.

Divide the class into two teams and designate one team as "\$" and the other as "¢."



Rules of Play

1. Flip a coin to decide the team having the first turn. One student from that team is selected as the first contestant.
2. The contestant chooses one of the consumer squares to answer the question asked by the monitor.
3. The consumer square answers the question. The answer may be correct or a bluff. The contestant must decide whether he agrees or disagrees with the consumer square's answer—*without* coaching from the team.
4. If the contestant is right, his team wins that square and it is designated "\$" or "¢" and the next member of the same team selects the consumer square to answer the next question.
5. If the contestant is wrong, he does not score and the opposing team gets the next question.
6. The first team to win three squares in a straight line wins the game.

¹This strategy was developed by Nancy Bryant, Consumer and Homemaking Education Department, Fullerton Union High School District.

CONSUMER TERMS GAME
 A game for review of terminology related to
 areas of consumer education

Consumer Terms Game

Make a list of 40-60 terms and definitions for any area of home economics. Mark the terms at random on a set of game cards—24 terms per card (see example). As the teacher or class leader reads the definition of a term, students put a dried bean in the square in which is printed the term associated with that definition. When a student has a straight line of beans in any direction, he calls out, "Consumer." The square which has the word "consumer" on each card is treated as a free square.

Sample term and definition: Duress—When a person is forced to do something against his will

	T	E	R	M	S
T					
E					
R					
M					
S					

Fraud
 Real estate
 Chattel mortgage
 Community property
 Trust deed
 Easement
 Fee simple
 Homestead Law
 Joint tenancy
 Real property
 Tenants in common
 Abstract of title
 Encumbrance
 Foreclosure
 Mortgage
 Open-end mortgage
 Title insurance
 Assessed value.
 Taxes
 Condominium
 Planned development
 Eminent domain
 Zoning

Service credit
 Instalment credit
 Revolving credit
 Fixed expenses
 Debt consolidation
 Credit rating
 Credit bureau
 Contract
 Finance charge
 Installment payments
 Annual percentage rate

Amount financed
 Truth-in-Lending Law
 Fair Credit Reporting Act
 Legal Aid Society
 Acceleration clause
 Balloon payment
 Default
 Deficiency judgment
 Conditional sales contract
 Bankruptcy
 Chapter 13

Sample Game Card

Abstract of title	Real estate	Chattel mortgage	Community property	Trust deed
Easement	Fee simple	Homestead Law	Joint tenancy	Real property
Tenants in common	Consumer	Acceleration clauses	Default	Encumbrance
Foreclosure	Mortgage	Open-end mortgage	Title insurance	Assessed value
Taxes	Condominium	Eminent domain	Zoning	Bankruptcy

JEOPARDY¹

A game adapted from television for use
in reviewing learnings in areas of
consumer education

Construct a large board on which 4" x 6" cards can be attached with masking tape, hooks, or thumb tacks. Arrange the cards four across and six down.

Prepare cards with questions on one side and scores on the other. Questions are developed in categories for the topic. For example, categories for a game using insurance might include life, health, home, and automobile insurance. Questions of increasing difficulty are given scores ranging from 10 to 60. Questions might be constructed at each of the six levels of the cognitive domain: recall, interpretation, application, analysis, synthesis, and evaluation. Several questions at each level for each category will be needed.

Rules of Play

1. The class is divided into three or more teams. Each team member is given a noise maker to signal readiness to answer a question. Whistles, bells, and snappers may be used so that the team which signaled first can be identified readily.
2. Determine which team will "go first."
3. The team chooses a category and a level (e.g., "automobile" at 20). That card is turned over, and the question is read aloud.
4. Any member of that team who thinks he or she can answer the question signals with the noise-maker. The first person to signal gets to answer the question. If the answer is correct, the team receives the score indicated on the card; if wrong, that amount is subtracted from the team score.

5. If the answer is correct, the team chooses another category and level ("health" at 40); if wrong, other teams may signal to answer the question.
6. The team with the highest score wins.

Suggested areas of consumer education:

Insurance
Credit
Savings and investments
Consumer protection agencies
Money management

Resources for developing questions

Modern Consumer Education
The American Consumer: Issues and Decisions
The Consumer and His Dollars

Insurance			
Health	Home	Life	Automobile
10	10	10	10
20	20	20	20
30	30	30	30
40	40	40	40
50	50	50	50
60	60	60	60

¹Illinois Teacher for Contemporary Roles, Vol. XIII, No. 2, November-December, 1969, pp. 66-67. Reprinted with permission.

QUIZ SHOW¹

A game designed for use with the Consumer Education
Film Series produced by the Bureau of Homemaking Education

Prepare question and answer cards on the content of the Consumer Education Film Series. Questions may be developed in degrees of difficulty and assigned scores accordingly, or each correct answer may be scored as one point. Organize panels of four to six students. Select a student moderator and two scorekeepers.

Rules of Play

1. Panels draw lots for the opening question.
2. The moderator alternates the questioning between the two panels.
3. If a panelist answers a question correctly, the panel scores a point.
4. If the panelist *passes* or answers incorrectly, another member of the panel may try to answer the question. If the question is not answered correctly, the panel loses a point and the question is asked of the opposing panel.
5. The panel receiving the most points wins.

Suggested questions for the student quiz game following the showing of *Your Right to a Hearing*² are:

Why are goods repossessed?

Can anyone to whom you owe money garnish your wages?

Are bad debts reflected in higher prices?

Why do most creditors prefer garnishment to repossession?

May a landlord in California lock out a tenant for failure to pay rent?

Does your responsibility for repayment end when an item of personal goods is repossessed?

Can you forfeit your right to a hearing? If so, how?

If you fall behind in one of your credit contracts because your company is on strike and you will be laid off for several weeks, what is the best thing to do?

Personal goods cannot be removed from a person's home without a notice, or summons, that gives him an opportunity to explain in court why he has not paid the creditor in accordance with the contract. They may be removed if the person willingly gives up the goods. True or false?

Wages cannot be attached (garnished) without the opportunity for a hearing. True or false?

What is the right to present your side of a controversy in court called?

If you cannot afford an attorney, there is no way to obtain legal help. True or false?

If you have something repossessed, what happens to all the money you have paid toward the item?

How can a landlord evict a tenant for not paying the rent?

¹This strategy was developed by Nancy Bryant, Consumer and Homemaking Education Department, Fullerton Union High School District.

²*Your Right to a Hearing*. Produced for the Bureau of Homemaking Education, Vocational Education Section, California State Department of Education, in cooperation with the Division of Occupational Education, Chancellor's Office, California Community Colleges.

Suggested Learning Experiences

JUNIOR HIGH SCHOOL LEVEL

The following exercises are designed for students at the junior high school level.

*Are You a Borrower?**

This exercise is designed to help students examine problems in the use of credit.

- Have the students group themselves to discuss their personal experiences with borrowing and lending:

From whom do you borrow?

What risks are involved?

What are the responsibilities of each person?

What are the differences in responsibilities in borrowing things and in borrowing money?

- Have each group draw a card describing a family credit problem such as:

Unable to make the payment on the revolving charge account at the department store

Loss of a credit card

Unpaid utility bill

Repossession of the television set

Using resources available in the classroom, the groups will propose solutions to the problems. Have them act out selected solutions for the class.

- Have the group agree on a credit purchase for the family and select a card which provides information about take-home pay and other credit obligations of the family.

Where can they buy it?

How much will the credit cost?

Can they afford the payments?

Something Saved

This exercise is designed to help students explore ways of saving present resources for future needs.

- Have a brainstorming session on "Different People Save Different Things" to identify as many types of savings as possible, including conservation of scarce natural resources. Categorize the suggestions.

Discuss the reasons why people save:

Money for future goals or to buy something they want

Junk for resale or reuse

Collections for fun or profit

Time and energy for work or play

Resources for people of the future

- Propose the idea that "everyone can save something," and discuss the things the students would like to save.

Have the students work individually or in groups to select something they would save and develop a saving plan:

Identify the purpose.

Establish goals.

Propose methods of saving.

- Evaluate the savings plan in relation to achievement of goals and the value to the individual, to the family, and to the community.

Your Right to Safety

This exercise is designed to help students understand government regulations which protect the health and safety of individuals.

- Working individually, or in groups, the students will study proposed bicycle safety regulations of the Product Safety Commission.

What is the function of the commission?

What bicycle safety hazards have been identified?

What regulations are proposed?

How will the proposed regulations protect the consumer?

*This strategy was developed by Beverly Jackson, Davis Junior High School, Compton Unified School District.

Jane's Budget

This exercise is designed to help students develop a plan for the use of personal spending money.

Jane makes approximately \$10 a week babysitting during the school year. Her parents give her an allowance of \$5 a week. Jane is going to start high school next fall and wants to have money for new clothes, but she never seems to have any money left over.

- Have the students estimate how much Jane now spends on each of the items for which she must pay out of her own money. "If you were Jane, where could you cut expenses to balance the budget?"

Have the students prepare a monthly spending plan for Jane that will include money for entertainment, cosmetics, school activities, and a fund for clothes. Estimate how much money Jane will have at the end of the year *if she follows the plan.*

Your Community

This exercise is designed to help students examine community services and programs provided by volunteer agencies and organizations for teen-agers.

- Have the students survey the community to discover recreational and cultural resources available to young people. For whom are the programs planned? Who is eligible? Who sponsors the activities? Have them explore the kinds of services they might contribute to volunteer programs in their neighborhoods.

You Have a Responsibility

This exercise is designed to help students clarify their responsibilities as consumers in the marketplace.

- Have the students interview each other on shopping practices. The interview questions might include the following:

Where do you like best to shop? Where do you like least to shop?

Why do you like or dislike particular stores?

What things do you shop for?

Have the students interview salespersons or managers of stores regarding how students are viewed as consumers.

- Invite a representative of the local police department and/or the Better Business Bureau to

discuss the problems of shoplifting. Ask them to include the following:

The cost of shoplifting to merchants

The penalties for shoplifting

The consequences of shoplifting to all consumers

Have the students work in groups to develop skits or to role-play incidents which contrast the ethical and unethical shopping practices of their age group.

- Have the students summarize their rights and responsibilities as consumers

High School Level

The exercises in this section are designed for students at the high school level.

The Money Tree

The following exercises are designed to help students analyze the effect of decisions regarding the use of resources on the potential to achieve a desired life-style.

- Have the students view the film *The Money Tree* as a basis for discussion of problems resulting from unplanned spending and overuse of credit. Ask the following questions:

What happened to Ann and Jerry?

What really caused their problems?

What was important to them?

What things did they buy on credit?

Which ones would you consider needs?

Which ones would you consider only wants?

Are some wants important?

How could they have extended their resources?

Were some resources available which they did not use?

What did they really need to do?

Who could have helped them?

Could this really happen?

Could it happen to you?

Anticipate the Unexpected

This exercise is designed to help students adapt spending plans to meet changing situations and conditions.

- Use the spending plans developed in "It's Your Money" (page 265) or case situations from "Financing a New Partnership" (page 270) to explore ways of coping with unexpected opportunities and emergencies. Have the students

select a spending plan card and adjust the plan to meet situations such as the following:

- Additional expenses
- Increased income
- Loss of second income
- Unemployment
- Special opportunity

The Buy Line

This exercise is designed to help students evaluate the impact of advertising on consumer decisions.

- Have the students view the film *The Buy Line*, and use the teacher's guide and instructional aids to help the students do the following:

- Differentiate between factual information and psychological appeals.
- Analyze reliability and accuracy of advertising claims.
- Recognize indicators of fraudulent schemes.
- Assess the impact of advertising on consumer decisions.

Budget and Taxes

This exercise is designed to help students weigh the demand for social services with the need for increased taxes.

- Play the "Budgets and Taxes" game to study the problems of public officials in submitting budget requests and of the citizens who will be affected by increased taxes or reduced services.

Identify types of conflict in your community such as the following:

- Need for additional funds for educational services and reluctance to increase taxes
- Need for parks and recreational areas versus taxpayers who live in planned communities with recreational areas
- Have the students attend a meeting of city government officials at which the problems will be considered.

There Is a Law

This exercise is designed to help students relate knowledge of legal rights and procedures to the ability to exercise consumer rights.

- Have the students view the film *There Is a Law Against It* and investigate the provisions of three major California consumer laws.

- Have the students conduct a survey of automobile-repair problems experienced by faculty and students.

Have the students work in teams to categorize the problems identified and to develop questions to be submitted to the Bureau of Automotive Repair, Department of Consumer Affairs.

- Contact the Bureau of Automotive Repair (3116 Bradshaw Rd., Sacramento, CA 95827) to arrange an informative program relating to that bureau's function.

Open the program to all students.

Select a panel of students to conduct an interview.

- Invite the students and the faculty to attend the program.

Provide opportunity for questions from the audience.

Review provisions of the law and bureau regulations.

Wheels for You

This exercise is designed to help students analyze the effects of procedures for making major purchases on the use of resources and consumer satisfaction.

- Have the students investigate the purchase of an automobile and analyze decisions relating to the following:

- Choosing a fast car
- Shopping for a car loan
- Investigating insurance needs

Use *How to Use Truth in Lending* from the Federal Trade Commission to explore the protection that is provided to car owners.

But Should You?

This exercise is designed to help students weigh the conflicts among personal needs, preferences, convenience, and the need to conserve limited energy supplies.

- Following learning experiences related to automobile purchase, use the value clarification sequence "But Should You?" from the *Curriculum Design for Consumer Education*.¹

Have the students examine the social costs and environmental effects of their consumer choices related to purchase and operation of a car.

¹ *Curriculum Design for Consumer Education*. Sacramento: California State Department of Education, 1974, p. 60.

Choosing a Vocational School

This exercise is designed to help students evaluate the accuracy and reliability of various sources of consumer information.

- Use the transparencies from *Vocational School Programs*, produced by the Federal Trade Commission, to introduce problems involved in the selection of vocational programs and training courses.

Organize independent or team research projects. Have the students do the following:

Identify the problems involved in selecting schools and programs.

Collect data from advertisements, brochures, and interviews.

Verify the data by using resources in the *Vocational Schools Program Kit*

Apply the criteria developed in the transparencies.

Make a decision about the school programs.

You in the Marketplace

This exercise is designed to help students relate the influence of the youth culture to present marketing practices and types of merchandise available in the marketplace.

- Have the students conduct a campus survey of students to discover the following:

How many have part- or full-time jobs?

Approximate level of income

Have the students investigate how student income is used and the proportion that is used for discretionary spending and personal needs and wants. Include the following:

Family needs

Saving for future goals

Credit payments

- Have the students consider the influence of teen-age preferences on one of the "youth oriented" industries:

Recording industry

Sports equipment

Transistor radios

Fashion

- Have the students trace the development of a trend in a product from the introduction to the peak of its popularity and decline.

Explore the influence of youth on family purchases by asking the following questions:

How many of you choose the cereal your family buys?

How many of you have shopped with your family for a major item?

How many of you help determine family recreation?

How many of you influence decisions regarding a home purchase?

Money Management

This exercise is designed to help students analyze the effect of patterns of spending on the achievement of goals.

- Have the students play the "Money Management Game" from the "Classroom Money Management Kit" or "The Budget Game" from the kit for *Teaching Consumer Education* to explore problems encountered by individuals and families in developing spending plans.

Rights and Responsibilities

This exercise is designed to help students analyze consumer rights and responsibilities in the marketplace.

- Divide the class into four groups, each of which will develop collages illustrating consumer's rights and corresponding responsibilities.

To choose: to select carefully, both merchandise and the source from which it is purchased

To be informed: to keep informed about new products, developments, and sources of information on products and services

To protect: to examine merchandise for safety features before the decision to buy is made and to follow the use and care instructions carefully

To be heard: to know where to go for help; to voice complaints or dissatisfactions to retailers; and to make suggestions for product improvement

- Have the students share collages with the class as a basis for discussion of sources of information, product safety regulations, consumer protection agencies, and legislation.

This Is Fraud

This exercise is designed to help students identify avenues of recourse for fraudulent schemes, deceptive practices, misleading sales practices, and quackery.

- Have the students view the film *This Is Fraud* and investigate the following:

Information on common types of fraud
 Ways of avoiding fraud
 Community resources for redress of grievances

What Can You Do?

This exercise is designed to help students utilize avenues of recourse available to consumers in the community.

- Have the students play the game "Consumer Redress" from the Consumer Law Kit to explore the use of available avenues of recourse for consumer problems. Have them do the following:

Compare the effectiveness of various channels for seeking redress of grievances.

Contrast the roles of the various agencies in dealing with consumer problems.

Community College and Adult Education Levels

The following exercises are designed for students at the community college and adult levels.

Credit and Goals

This exercise is designed to help students relate the effective use of credit to the ability to accomplish future goals.

- Have the students select from their list of personal or family goals those which would require a large amount of money to achieve, such as education or vocational training, home purchase, and travel.

Have the students sort out the goals which might be worth going into debt to achieve. Then have them answer the following questions:

How would it affect the achievement of other goals?

What other factors should be considered?

Establish personal criteria for the use of credit to achieve the desired goal.

Have the students investigate ways of financing the achievement of the goal.

Credit or cash loans
 Sources of financing
 Cost of financing
 Repayment plan

Have the students project the short-term and long-term effects of using credit to achieve the goal.

It's Not the Amount

This exercise is designed to help students relate the ways in which income is earned and spent to the life-styles of individuals and families.

- Have the students view the filmstrip "Something in Common," from the *Buyer Beware Series*, or read case studies of two families at the same income level with different spending patterns and life-styles. Then have them do the following:

Compare the two families. Include the following:

Attitude toward money
 Needs and preferences
 Perception of resources
 Level of living
 Spending patterns

Identify the factors which influence spending patterns.

Values and goals
 Occupation or career
 Educational and social background
 Perception of wants and needs
 Perception and utilization of resources

Look for common values and goals that are attained in different ways.

To Market, to Market

This exercise is designed to help students analyze advertising techniques and merchandising strategies used in marketing a new product.

- Have the students visit an advertising agency or invite a representative of an advertising agency or a marketing research organization to discuss the steps involved in marketing a product.

Consult resources such as *The Consumer in American Society*, *The Permissible Lie*, and *This Little Pig* on marketing practices.

Have student research teams identify a product just coming on the market and analyze the campaign used to launch the product.

Media employed
 Nature of the appeals
 Emphasis of the ads
 Public to whom directed

- Have the students investigate the merchandising techniques in the retail outlets:

Types of outlets
 Displays
 Special offers

Survey students in the school or the members of the community to see how many people know about the product or have used it.

Consumer Services

This exercise is designed to help students support public and private consumer agencies and organizations which provide avenues of recourse in consumer problems.

- Invite a representative of the Department of Consumer Affairs to discuss the following subjects with the class.

- Current consumer problems
- Major legislative and regulatory actions
- Consumer organizations and groups

Conduct a community survey to identify governmental agencies and volunteer consumer groups which represent consumer interests and rights.

- Assess purposes
- Identify sources of funding

Define major focus of their efforts

Identify role of volunteers in the work

Establish a campus consumer complaint and referral center, and staff it with volunteers to assist students with consumer problems. The staff of the center will do the following:

- Investigate the problems.
- Advise regarding avenues of redress.
- Assist with complaint procedures.

Values Count

This exercise is designed to help students assess ways in which spending plans reflect life-styles of individuals and families.

- Use "Lottery Exercises," "Making Budgets for Families With Different Values," and "Wedding Gift Role Play" from *The Doing Book—An Experimental Approach to Consumer Education*, to clarify relationships of values, financial goals, and spending plans.

Supplementary Resources

- Baker, Simon Sinclair. *The Permissible Lie*. Boston: Beacon Press, 1971.
- Beery, Mary. *Young Teens and Money*. New York: McGraw-Hill Book Co., 1971.
- Chernik, Vladimir P. *Consumer's Guide to Insurance Buying*. Los Angeles: Sherbourne Press, 1970.
- Drury, Treasa. *Savvy Shopper*. Los Angeles: J.P. Tarcher, Inc., 1974.
- Drury, Treasa, and William L. Roper. *Consumer Power*. Los Angeles: Nash Publishing Co., 1974.
- Gordon, Leland J., and Stewart M. Lee. *Economics for Consumers* (Sixth edition). New York: Van Nostrand, Reinhold Co., 1972.
- Jelley, Herbert M., and Robert O. Herrmann. *The American Consumer: Issues and Decisions*. New York: Gregg Division, McGraw-Hill Book Co., 1972.
- Klein, David, and Mary Mae Klein. *Super Shopper*. New York: Praeger Publishers, 1971.
- Raines, Margaret. *Consumer Management*. Peoria, Ill.: Charles A. Bennett Co., 1973.
- Schoenfeld, David, and Arthur A. Natella. *The Consumer and His Dollars*. Dobbs Ferry, N.Y.: Oceana Publications Inc., 1970.
- Smith, Carlton, and Richard P. Pratt. *The Time-Life Books of Family Finance*. New York: Time-Life Books, 1969.
- Thal, Helen M., and Melinda Holcombe. *Your Family and Its Money*. Boston: Houghton Mifflin Co., 1973.
- Time-Life Book of the Family Car*. New York: Time-Life Books, 1973.
- Time-Life Family Legal Guide*. Boston: Little, Brown, and Co., 1970.
- Troelstrup, Arch W. *Consumer in American Society: Personal and Family Finance* (Fifth edition). New York: McGraw-Hill Book Co., 1974.
- Wood, James. *This Little Pig: The Story of Marketing*. New York: Thomas Nelson, Inc.

Pamphlets

Accent/Finance Series. Educational Opportunities Division, Follett Education Corporation, Chicago, Illinois

Head of Household

Just Married

Law for You

On Your Own

Pay Check

Beware of Bait and Switch and Phony Business Opportunities. Consumer Education Materials, Federal Trade Commission, 450 Golden Gate Ave., San Francisco, CA 94102.

Credit Card Use in the United States (#48106). Publications Division, Institute for Social Research, P.O. Box 1248, Ann Arbor, MI 48106 (\$4).

How to Use Truth in Lending. Consumer Education Materials, Federal Trade Commission, 450 Golden Gate Ave., San Francisco, CA 94102 (free).

Money Management Booklet Library. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972 (\$.35 each):

"Its Your Credit—Manage It Wisely"

"Reaching Your Financial Goals"

"Your Automobile Dollar"

"Your Savings and Investment Dollar"

Vocational Education Programs. Consumer Education Materials, Federal Trade Commission, 450 Golden Gate Ave., San Francisco, CA 94102 (free).

Films and Filmstrips

Advertising and Consumer Motivations (filmstrip and record #83951). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$4.50).

Consumer Education Film Series. Bureau of Homemaking Education, California State Department of Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604:

"The Buy Line" (purchase, \$150; rental, \$15)

"Read Before You Write" (purchase, \$100; rental, \$10)

"There Is a Law Against It" (purchase, \$115; rental, \$10)

"This Is Fraud" (purchase, \$115; rental, \$10)

These films are available in English and Spanish and are also available from the SHARE Resource Center and film libraries of county superintendents of schools.

Consumer Power: Advertising (film). Bailey Film Associates, Educational Media, 2211 Michigan, Santa Monica, CA 90404 (purchase, \$285; rental, \$20).

Credit Series (filmstrips). Visual Education Consultants, Box 52, Madison, WI 53701 (four filmstrips, \$27.95):

Credit Concepts

Charge It, Please

Credit Sources

Installment Credit

Deciding (film). Centron Educational Films, 1621 W. Ninth St., P.O. Box 697, Lawrence, KS 66044. (purchase, \$195).

Harry J. Wood Is at the Door (film). Communications Group West, 6335 Homewood Ave., Suite 204, Hollywood, CA 90028 (purchase, \$170; rental, 10 percent of purchase price).

Marriage and Money (filmstrip and record). Institute of Life Insurance, c/o Association-Sterling Films, 600 Grand Ave., Ridgefield, NJ 07657.

Money Management Filmstrip Library. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

*Money talks,
Be Credit Wise*

The Money Tree (film). AIMS Instructional Media Service, Inc., P.O. Box 1010, Hollywood, CA 90028 (purchase, \$230; rental, \$25).

Not You, Too (film). Communications Group West, 6335 Homewood Ave., Suite 204, Hollywood, CA 90028 (purchase, \$100; rental 10 percent of purchase price).

Slimming Your Waste (film). Steel Products News Bureau, 201 East 42nd St., New York, NY 10017 (free loan).

"Something in Common" (filmstrip and record), *Buyer Beware* series. Westinghouse Learning Press, 100 Park Ave., New York, NY 10017 (One of a series; 6 filmstrips and records, \$91.50).

Tommy's First Car (film). Bureau of Homemaking Education, California State Department of Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604 (purchase, \$100; rental, \$10)

Packets and Teaching Kits

Budget and Taxes (simulation). Educational Ventures, Inc., 209 Court St., Middleton, CT 06457 (\$4.95).

"But Should You" (Instructional Setting), *Curriculum Design for Consumer Education*. Sacramento, Calif.: Bureau of Homemaking Education, California State Department of Education, 1974.

Career Decision: Finding, Getting, and Keeping a Job (multimedia kit #8391). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$13.50).

Career Development: Education for Living (multimedia unit #84523). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$13.75).

Consumer (simulation). Webster Publishing Company, School Library Department, 150 Parish Dr., Wayne, NJ 07470 (\$30).

- Consumer Education Sound Filmstrips* (multimedia kit). Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006 (\$43 each).
- Banking and Banking Services*
Justice in the Marketplace
So You Want to Use Credit
Typical Gyps and Frauds
- Consumer Education Kit: Stretching the Buck* (multimedia kit). Consumer Education Development Company, Box 424, Storrs, CT 06268 (\$10).
- Classroom Money Management Kit* (multimedia kit). CUNA, Mutual Insurance Society, P.O. Box 391, Madison, WI 53701 (\$9.50).
- Dynamic Consumer Decision Making* (multimedia unit #84076). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$11.50).
- The Ecology Game* (simulation). The Head Bos, P.O. Box 4762, Clinton, Iowa 52732 (\$10.50).
- Financing a New Partnership* (simulation). Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$2).
- Insights into Consumerism: Consumers in a Changing Economy*. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019, 1975 (\$1.25).
- Insights into Consumerism: Understanding Advertising*. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019 (\$1.25).
- Insights into Consumerism: Who's Responsible for Product Safety*. Educational Relations, J.C. Penney Co., Inc., 1301 Avenue of the Americas, New York, NY 10019, 1975 (\$1.25).
- Life Career Game* (simulation). Webster Publishing Company, School Library Department, 150 Parish Dr., Wayne, NJ 07470 (\$35).
- Market Simulation Guide* (simulation). Benefic Press, A.V. Department, 10300 West Roosevelt Road, Westchester, IL 60153 (\$51).
- Modern Consumer Education*. Grolier Educational Corporation, 845 Third Ave., New York, NY 10022.
- Module 4, "You and the Law"
Module 5, "Ways to Handle Money"
- More* (film). Macmillan Films, Inc., 34 MacQuester Pkwy., South, Mount Vernon, NY 10050 (purchase, \$50; rental, \$10).
- Multimedia Resource Kits for Teaching Consumer Education*. Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006.
- Consumer and the Law*
Insurance
The Marketplace
Savings and Investment
- Smart Shopper* (simulation). Gilliam Book Co., P.O. Box 4505, Kansas City, MO 64124 (\$5).
- Smart Spending* (multimedia kit). Olcott Forward, 234 North Central Ave., Hartsdale, NY 10530 (\$65).
- Warranties and the Consumer* (filmstrip and transparencies). Association of Home Appliances Manufacturers, 20 N. Wacker Dr., Chicago, IL 60606 (filmstrip, \$5; flip chart, \$1.50; masters for transparencies, \$1; transparencies, \$15).

Consumer Education/Course Design

Criteria for the Development of Programs

Survey Forms

Program Review

Consumer Emphasis

How Do You Spend Your Money?

Suggestions for Courses

Film Course in Consumer Education

You and the World of Leisure

Consumer Education

On Your Own

Mini-courses or Units

Mini-lesson

As-Is Means As-Is

Mini-unit

Five Dollars for Johnny

Mini-course

An Introduction to Consumer Education

Development of Programs in Consumer Education

This section of *Instructional Patterns for Consumer and Homemaking Education* provides suggestions to school district administrators for the development and implementation of consumer education programs through the following:

Criteria for the development of consumer education programs, including:

- Development of objectives
- Selection of content
- Development of learning experiences
- Selection of instructional materials
- Selection of evaluation materials and procedures

Suggestions for courses

Samples of instructional settings to implement the program, including:

- Mini-lesson
- Mini-unit
- Mini-course

Consumer education programs should reflect careful consideration of appropriate criteria presented here from development through evaluation of the program.

Criteria for Development of Objectives in Consumer Education

Objectives should:

- Be appropriate for the maturity and ability levels of learners.
- Indicate learning outcomes which reflect significant concerns of consumer education.
- Provide for the development of knowledge, skills, attitudes, and values which contribute to effective decision making.
- Encourage objective analysis of values, goals, and life-styles as they relate to consumer decisions and practices.
- Permit multiple learning approaches of varying degrees of difficulty.

Criteria for Selection of Content in Consumer Education:

Content should:

- Reflect valid and significant consumer information.
- Focus upon present consumer concerns of learners.
- Be appropriate for the maturity and ability level of learners.
- Deal with basic knowledge that has wide application.
- Consider cultural and socioeconomic backgrounds of learners.
- Provide avenues for examination of diversity in values, goals, and life-styles as they relate to consumer decisions.
- Stimulate continued interest in consumer education.
- Be relevant to the subject matter area in which it is to be taught.

Criteria for Development of Learning Experiences in Consumer Education

Learning experiences should:

- Deal with the significant content of consumer education.
- Be appropriate for the maturity levels of learners.
- Provide sufficient variety to appeal to learners of differing backgrounds, interests, and abilities.
- Be relevant to the present life experiences of learners.
- Provide opportunities for decision making related to consumer concerns.
- Provide opportunities for multiple learnings—attitudes, skills, knowledge, and feelings.
- Facilitate the learner's performance in the marketplace.
- Be appropriate for exploring the selected content to achieve stated objectives.
- Extend learning experiences into the community.

Criteria for Selection of Instructional Materials in Consumer Education

Instructional materials should:

- Contribute to the achievement of stated objectives.
- Be relevant in content and approach to real consumer situations.
- Contribute to the development of critical thinking and creative decision making.
- Present valid, objective consumer information.
- Be appropriate for the maturity and ability levels of learners.
- Represent unbiased, authoritative sources.
- Include representation of ethnic and cultural groups.

Criteria for Selection of Evaluation Materials and Procedures in Consumer Education

Evaluation materials and procedures should:

- Measure student's progress toward desired performances stated in the objectives.
- Represent an adequate sampling of learning performances in dealing with the content of consumer's education.
- Test the learner's ability to apply knowledge to new and different situations.
- Encourage self-assessment by the learner.
- Be appropriate for the developmental level, ethnic, and cultural backgrounds of learners.
- Be designed for continuous collection of evidence before, during, and after instruction.
- Assess the effectiveness of teaching strategies.

PROGRAM REVIEW
Consumer Education Emphasis

Aspects of consumer education	Curriculum areas for consumer and homemaking education				
	Family relations	Clothing and textiles	Foods and nutrition	Housing and home furnishings	Management
The Consumer					
Life-styles					
Resources					
Decision making					
The Consumer in the Marketplace					
Earning					
Spending					
Saving					
Borrowing					
Buying					
The Consumer and the Community					
Economy					
Community services					
Rights and protection					
Law and protection					
Environment					
Media					

This form can be used to determine which aspects of consumer education are included in the present curriculum of the school or district. Thus, it also identifies those areas which need to be developed and included in the instructional program.

CONSUMER EDUCATION EMPHASIS

in

_____ Area

Aspects of consumer education	COURSE OFFERINGS			
The Consumer				
Life-styles				
Resources				
Decision making				
The Consumer in the Marketplace				
Earning				
Spending				
Saving				
Borrowing				
Buying				
The Consumer and the Community				
Economy				
Community services				
Rights and protection				
Law and protection				
Environment				
Media				

HOW DO YOU SPEND YOUR MONEY?

Please mark in the appropriate square next to each product or activity listed below whether you spend money for it REGULARLY (R), SOMETIMES (S), ONCE (O), or NEVER (N).

R	S	O	N	
				Tape recorder or phonograph
				Radio
				Records
				Tapes
				Paperback books
				Hard-cover books
				Health foods
				Candy bars
				Soft drinks
				Diet drinks
				Cigarettes
				Musical instrument and/or supplies
				Sewing supplies
				Art supplies
				Craft supplies
				Skiing equipment and/or services
				Tennis equipment and/or services
				Backpacking or camping equipment
				Water sports equipment and/or services
				Other sports equipment
				Jeans
				Shirts
				Sweaters
				Underwear

R	S	O	N	
				Boots
				Shoes
				Hats
				Other clothes
				Haircuts
				Movies
				Sports events
				Musical events
				Dating
				Car
				Motorcycle
				Bicycle
				Gasoline
				Auto or cycle insurance
				Car or cycle equipment
				Car or cycle repair
				Magazines
				Newspapers
				Watch
				Ring
				Earrings
				Other jewelry
				Camera
				Film and other camera equipment or services

R	S	O	N	
				Flowers and plants
				Decorations for your room
				After-shave lotion
				Mouthwash
				Deodorant
				Acne remedies
				Body oil
				Incense
				Cologne
				Panty hose
				Eyeshadow
				Face blusher
				Nail polish
				False eyelashes
				Wig or hairpiece
				Hand lotion
				Hair rollers
				Herbal hair products
				Hair conditioner
				Hair bleach and/or coloring
				Other items you purchase frequently

COURSE DESIGN

Suggested content for consumer education courses

FILM COURSE IN CONSUMER EDUCATION

The following is an outline for a semester or quarter course in consumer education, using the Consumer Education Film Series produced by the Bureau of Homemaking Education as the focus for selection of content:

Free to Choose

Influences in shaping a life-style
Relation of occupational choice and life-style
Allocation of resources

The Buy Line

Advertising and sales promotions
Impact of media on life-styles and consumption patterns

Foot in the Door

Methods of selling goods and services
Types of shopping facilities
Effective shopping procedures
Sources of consumer information
Alternatives to buying goods and services

Buyer Beware

Techniques of shopping
Selection of products and services
Conservation of limited energy supplies
Environmental effects of consumption practices

Read Before You Write

Uses of credit for major purchases
Forms, sources, and cost of credit
Obligations in signing a credit contract
Consequences of unwise use of credit
Alternatives to use of credit

This Is Fraud!

Types of consumer fraud
Channels of communication
Sources of consumer protection and redress of grievances
Consumer organizations in the community

Your Right to a Hearing

Protection of consumer rights

Consumer rights in repossession, garnishment, and eviction
Avenue of consumer recourse

There Is a Law Against It

Provisions of major consumer legislation
Legal recourse available to consumers
Legislation relating to preservation of the environment
Cooperation with consumer action groups

YOU AND THE WORLD OF LEISURE

The following is a design for a course (semester or quarter) focused upon the recreational and leisure interests and activities of students as an example for developing consumer education courses around central interests of students.

Life-Style

- Relate recreational and leisure activities to the shaping of a desired life-style:
 - Clarify personal values.
 - Identify goals.
 - Determine priorities in the use of time and money.
 - Consider the contribution of recreational and leisure activities to the quality of life.

The Marketplace

- Relate recreational skills to earning capacity:
 - Identify personal abilities and skills.
 - Use skills in part-time employment.
 - Assess value of skills in achieving future goals.
- Do comparison shopping for recreational equipment or services:
 - Identify sources of reliable consumer information.
 - Compare quality and price of products from a variety of sources.
 - Explore methods of payment.
 - Examine warranties and guarantees.
 - Assess the effects of choices on the environment.
- Investigate alternatives to *buying* goods and services.

- Assess needs for insurance against risk.

The Community

- Relate expenditures for recreational activities to the economy:

Consider the effect of consumer choices on goods and services available in the market. Assess the effects of the growth of the recreational industry on the general economy.

- Explore consumer rights and protection:

Investigate the Product Safety Commission's list of product-related injuries.

Identify fraudulent and deceptive recreational schemes.

Identify consumer protection agencies.

- Develop a guide to recreational resources that are available in the community:

Identify publicly supported services and facilities.

List commercial recreational resources.

Identify the resources of volunteer and non-profit groups and organizations.

Assess the opportunities for volunteer service or recreation.

- Consider the impact of life-styles and consumption patterns of individuals on the environment:

Assess the effect of choices in recreational products and activities on the environment.

Assess the effects of recreational activities on the conservation of natural resources and limited energy supplies.

- Explore the impact of the media on recreational and leisure-time activities:

Assess the effect of exploitation of products and services on recreational interests and activities.

Consider the effect of the media on life-style and consumption patterns.

CONSUMER EDUCATION

This is an outline for a semester course which may be expanded into a year course with in-depth individual and group research projects in areas of interest.

The Consumer

Values and goals

Resources

Roles and responsibilities

Consumer Spending

Occupation and income

Spending plans

Financial services

Consumer Credit

Credit rating

Sources and forms of credit

Credit costs

Credit contracts

Credit problems

Credit legislation

Consumer Buying

Factors affecting choice

Advertising and marketing practices

Consumer information

Shopping procedures

Guarantees and warranties

Consumer's redress

Consumer's Rights and Protection

Consumer's rights

Fraudulent practices

Deceptive advertising

Governmental agencies

Consumer's organizations

Consumer's legislation

Consumer and Society

Consumer in the economy

Consumer and the environment

Consumer's action and services

Consumer's legal recourse

ON YOUR OWN

This is an outline for a semester course designed to prepare students for their first experiences of living away from home.

Living on Your Own

Life-style

Resources

Housing

Managing Your Money

Spending plans

Saving program

Banking services

Buying What You Need

Advertising

Comparison shopping

Sources of consumer information

Channels for complaints

Avoiding Disaster

Credit
Insurance

Protecting Your Rights

Consumer rights
Consumer protection
Consumer legislation

Living in a Neighborhood

Community services and resources
Environmental responsibilities

MINI-COURSES OR UNITS

The following are suggested short courses or units which are focused on the concerns or interests of students and which draw on the various areas of consumer education for content.

Your Own Wheels

Buying Something Big
A Bicycle for Me

Using Your Resources to Shape a Life-Style

A Place of Your Own
Where Does Your Money Go?
Stretching Your Resources
Consumer Action
Your Impact in the Marketplace
Advertising and Market Research
Shopping the Sales

Credit—Resource or Problem?**Who Protects the Consumer?****The Transportation Trap****How Do You Buy Services?****Financing Your Education****Saving With a Purpose****You and Pollution**

"Mini-lesson"

"AS-IS" MEANS AS-IS—A mini-lesson for high school or adult education students to dramatize the problems of "AS-IS" automobile purchases

Objective

Students will be able to analyze the legal rights and obligations involved in signing a credit contract.

Generalization

Provisions of a contract need to be understood by the consumer so he will be aware of his rights and obligations.

Arrange for the presentation of the dramatization, "As-Is Means As-Is."

- Discuss the skit with the students:

What did happen?

Will she have to pay the deficiency judgment?

Could that situation have been avoided?

- Identify the characteristics of an "as-is" contract:

What does an "as-is" contract mean?

Is it a legal contract?

How can you tell if a contract is legally binding?

If it isn't binding, what recourse is available?

- Examine the consumer's rights and obligations:

What recourse was available to the buyer?
Why?

What would have happened if the buyer had waited for a repossession notice?

What is a deficiency judgment?

How is the amount of judgment computed?

Will the buyer have to pay the judgment?

- Identify the disadvantages of "as-is" contracts:

If an automobile is offered for sale "as-is" by the dealer, should you risk buying it?

What goods might be purchased "as-is" without problems?

"AS-IS" MEANS AS-IS

A Dramatization

SETTING

The instructor and a student (or two instructors or two students) present a brief dramatization which illustrates the main points of "as-is" automobile buying, repossession, and deficiency judgments.

Dealer: Hello there! I see you're interested in this beautiful little Toyota. It's really a beauty in chocolate brown. Why, it matches the color of your eyes! And, look at the upholstery; it's like new. Listen, I can really give you a good deal on this car. We'll sell it to you "as is"—just as it sits here on the lot—for only \$1,325. Now, that's really a beautiful deal!!

Customer: Well, I don't know.

Dealer: Ok now, I can see you'd really like to have this car, and I want you to have it. Listen, if you take this car right now, as it is, that will save us cleaning it up and so forth, I'll lower the price to just \$1,288. Now that's a really good deal. Why, tomorrow, after this car has been all polished up and the carburetor tuned up a little, it will be sold before noon. I mean, this car is a real little beauty and you're getting to see it before anyone else. You're really lucky. And, confidentially (whisper), after we've washed and polished this car and fixed it up a bit, we'll have to charge a lot more than \$1,288 (wink). Now, that price is only for you and is only good for tonight!

Customer: Well, it is a nice looking car, and that sounds like a pretty low price.

Dealer: Right! You're a very wise customer. Now, here's the contract to sign, and it says that you're taking the car "as-is"—you know, dirty and all, and with your trade-in it will cost you only \$62.63 a month.

ONE WEEK LATER . . .

Customer: Say, mister, you sold me a car last week. Remember, the chocolate brown Toyota? After driving it for just seven days, the engine blew up. The auto-repair people say it will cost \$350 to fix it, and I can't afford that. Either you fix it, or I want my money back. That car was a real lemon.

Dealer: Gee, that's too bad, but you bought that car "as is," and you signed a contract. You have the car, and you'll have to pay for it. The repairs are your problem.

Customer: I'm not going to make payments on a car that won't run. You can just take your car back and forget it.

TWO MONTHS LATER . . .

Customer: What's this Deficiency Judgment? I gave them back their car and was out my old car that I used as a down-payment besides. Now, I don't have any car, and this paper says that I still owe \$1,200. What happened?

"Mini-lesson"

FIVE DOLLARS FOR JOHNNY

This mini-lesson was prepared by Ruth Lloyd, Dolores Shrader, Barbara Smure, Elizabeth Stark, and Ida Mae Whitside under the guidance of Merna Samples, Chairperson, Home Economics Department, California State College, Long Beach. The illustrations were prepared by Ruby Trow.

Concept—Money Management

Generalizations

Money management by individuals and families reflects differences in values, goals, and standards.

Each person's behavior is influenced by the attitudes, values, and interpretations of his environment that he has accumulated through his experience.

Because of differences in their values and goals individuals (and families) differ in how they use their money.

Instructional Objective

Given a situation involving a decision regarding the use of money, students will be able to identify differences in values and the relationship of values to the decisions made by class members.

Situation

Johnny is four years old. His family has very little money. His mother was given five dollars to spend for Johnny. She will not have extra money again for a long time. The mother and the teen-age children in the family have made a list of things that Johnny needs or would enjoy.

Instruction

Project appropriate items (pages 365 through 374) as indicated. A flannel board presentation with appropriate pictures from magazines could be used in place of the transparencies.

(Display illustration "Johnny.")

This is Johnny.

(Display illustration "Five Dollars.")

The five dollars would pay for any one of a number of things for Johnny.

(Display illustration "Shoes.")

Johnny's shoes are worn out and outgrown.

(Display illustration "Physical Examination.")

Johnny appears healthy. He has not, however, had a physical examination since he was 18 months old. The community has clinics that are free to the very needy and others that charge a small fee to persons who do not wish to make use of the free clinics. Let's pretend that five dollars would pay for a rather thorough examination.

(Display illustration "Toys.")

With older children in the home, few of the toys are suitable for Johnny's age and interests. He could have several small toys or a large toy for five dollars.

(Display illustration "Books.")

Johnny loves stories. With five dollars he could have three or four colorful books.

(Display illustration "Food.")

The family doesn't always have adequate food. Johnny has not been allowed to have some of the appealing goodies that he has asked for. He would enjoy some of the attractive fresh fruits, such as apples and oranges, which he sees at the market.

(Display illustration "Savings.")

If the money were put aside, it might be used when its buying power was greatest.

(Display illustration "Clothing.")

Five dollars would buy some play clothes. Johnny's clothes are rather old and were not new when he got them.

(Display illustration "Carnival.")

Five dollars would buy lots of fun at a kiddy park—rides and treats for Johnny and the others in the family.

If you were the person who had to decide how to spend the five dollars, what would you choose?

(Distribute checklist of items page 320.)

Here is a list of the items the family has thought about. Consider each item carefully, and select two for which you feel the money should be used. Write "1" by your first choice and "2" by your second choice. Write the reason for each of your choices.

(Tally student responses to checklist on transparency, flip chart, or chalkboard.)

There might be some value in seeing what items were selected most frequently. Raise your hand as I call off each item you selected, and we will tally the results.

(Discuss reasons for choices. Note differences in reasons for selection. Review with the class the meaning of *values*.)

Key Questions

Many of you selected _____. Why was this one (were these) so important?

Are there other reasons for choosing _____?

(Record specific values mentioned by students on flip chart, chalkboard, or transparency.)

Many of you selected _____. What value might this choice suggest? Or perhaps I should ask, what feelings, activities, or things are important to a person who would make this choice? What do you think your values are?

(Discuss the values underlying the choices of students. Consider the hierarchial character of values.)

Very good. Let's go through some of the other items and see what values each suggests.

(List additional selections for Johnny.)

Did you think of ways other than ones on the list to spend the five dollars? What were your reasons?

(Relate selections to long- and short-term goals.)

Perhaps we should stop and look at the goals. What are goals? What are long-range goals and short-term goals? Which of the items that the family selected suggests values related to long-term goals and short-term goals?

Was there any one right choice? Why? Why not?

(Record additional items of information that would be helpful.)

If you knew more about Johnny, would you have made the same choices?

(Record conclusions related to values and their relation to choices.)

Did you answer in terms of values which you think are expected of you or in terms of your real values?

CHECKLIST

Johnny's mother must make a wise and satisfying decision. What would you advise her to do with the \$5?

DIRECTIONS: In the blank to the left of the item, write 1 by the item which you feel is *most* important, and write 2 by the item which you would rank *second* in importance.

- _____ Shoes
- _____ Physical examination
- _____ Toys
- _____ Books
- _____ Food
- _____ Savings
- _____ Clothing
- _____ Trip to a kiddy park

Why did you select the item you marked 1?

Why did you select the item you marked 2?

An Introduction to Consumer Education for Ninth-Grade Students

Objectives

After viewing and discussing the illustrations, the students will do the following:

- Write the definition of a consumer.
- List five goods and two services used by a consumer.
- Give an example of two successful and two unsuccessful consumer choices made by the individual.
- List two ways to use individual abilities to earn money.
- List two ways to save money.

Generalizations

- Consumer education contributes to effective use of resources.
- Each individual is a consumer.
- As a consumer, each individual has choices to make.
- Successful consumer choices are satisfying for the individual.
- Most individuals have earning power.
- Earning power contributes to consumer choices.
- Saving is a way to increase earning power.

INSTRUCTIONAL STRATEGY¹

Teachers may use the following to correlate the illustrations on pages 375 through 386 with student activities relating to "being consumers."

Project or display the appropriate illustration and have the students complete the suggested activities.

1. Who is a consumer?

Ask the students to answer, without discussion, the first question on the study sheet.

2. Is everyone a consumer?

After class discussion, help the students to summarize: A consumer is anyone using goods (products) or services.

Have the students complete question 2 on the study sheet.

3. Jane and Jim are consumers.

Jane and Jim are users of products and services, and, therefore, are consumers.

Have the students complete item 3 on the study sheet.

4. Goods and services.

Have the students discuss and summarize the following: Goods are defined as products pro-

duced to satisfy needs and wants. Services are the talents, skills, or labor provided to you by other persons.

Discuss the goods and services pictured on the transparency. Ask: "Which of the illustrations do you believe are goods, and which are services?"

Have the students complete item 4 on the study sheet.

5. What goods and services do you use?

Have the students complete item 5 on the study sheet.

6. How do you get these goods and services?

Goods or services can be acquired in several ways:

- Purchased with money earned or received as allowance
- Purchased by parents
- Holiday gifts
- Trades made with friends

All four ways of acquiring goods and services involve making a purchase. Give an example of a purchase using each of these methods.

¹This Introduction to Consumer Education for Ninth-Grade Students was adapted from *Junior Consumer, Instructional Guide for Home Economics Classes*. Los Angeles: Career Education Services Unit, Division of Career and Continuing Education, Los Angeles City Unified School District. Reprinted by permission of Mary E. Ferguson, Supervisor, Home Economics Education, Los Angeles City Unified School District.

7. Making choices is part of being a consumer.

When acquiring goods and services, one must choose between alternatives.

Consumer choices might involve the following:

- Amount of money to spend
- Right product for intended use
- Best product or service for the money

Have the students complete items 6 and 7 on the study sheet.

8. Jane and Jim's sources of income or money.

Money (or income) is necessary to purchase goods and services. Have you considered your sources of income?

Because we are all consumers, we all need some way of earning money. This is called "earning power."

Have the students complete item 8 on the study sheet.

These may be shared with the class.

9. Jobs for Jane and Jim.

Ask the class to "brainstorm" and suggest ways of earning money, such as:

- Shopping for elderly people
- Providing laundry service
- Mending clothes
- Caring for small children
- Making home repairs and upkeep
- Typing
- Performing in musical groups
- Returning deposit bottles
- Gardening
- Planning children's parties
- Helping to serve and clean up after parties
- Selling home-made articles such as baked goods, jewelry, crafts, doll clothes

Have the students complete item 9 on the study sheet. These may be shared with the class.

10. Jane and Jim enjoy their earning power.

Earning can be fun! What attitudes make a job or work satisfying?

11. Work at what you enjoy.

Discuss: Earning can be fun when:

- One is sincerely interested in the job
- One works at something at which one has some talent or ability
- One feels satisfaction because one performs well

What jobs might Jim have?

What jobs might Jane have?

12. What do you enjoy?

People work best at a job in which they have interest and ability.

Have the students complete items 10 and 11 on the study sheet.

13. We can save money.

One can do some things for oneself instead of hiring someone to do them. Discuss how this can be considered earning power.

Have the students complete item 12 on the study sheet.

14. The choice is yours.

Discuss: Money not spent is money earned.

A student has a choice of:

- Buying goods or services
- Making a product or performing a service for oneself

Have the students complete item 13 on the study sheet.

15. Be a successful consumer.

Review the generalizations:

- Each individual is a consumer.
- As a consumer, each individual has choices to make.
- Successful consumer choices are satisfying for the individual.
- Most individuals have earning power.
- Earning power contributes to consumer choices.
- Saving is a way to increase earning power.

STUDENT STUDY SHEET

1. Do you find someone like yourself in this picture? Should all of these be included as consumers? Explain. _____

2. What is a consumer? _____

3. Do you think you are a consumer? Why or why not? _____

4. Tell which of the following items are goods (G) and which are services (S).

_____ School supplies	_____ Lipstick	_____ Gifts
_____ Movies	_____ Hairbrush	_____ Bus transportation
_____ Fishing pole	_____ Minibike	_____ Library
_____ Football	_____ Toothbrush, toothpaste	_____ Books
_____ Shirt	_____ Records	_____ Skating rink
_____ Popcorn		

5. Check two items on the above list that you use, and add at least three more.

a. _____

b. _____

c. _____

List two services for which you pay.

a. _____

b. _____

6. List four examples of consumer choices you have made. Indicate whether you were satisfied with the choices.

a. _____

b. _____

c. _____

d. _____

7. What caused you to be satisfied or dissatisfied with your purchase?

8. List your sources of income:

a. _____

b. _____

c. _____

d. _____

9. List four jobs you might do to earn money:

a. _____

b. _____

c. _____

d. _____

10. Check the areas in which you have a special interest.

_____ Art

_____ Typing

_____ Selling items

_____ Sewing

_____ Music

_____ Animals

_____ Crafts

_____ Sports

_____ Repairing items

_____ Helping people

_____ Cooking

11. List two ways you might enjoy earning money:

a. _____

b. _____

12. How does performing a service for yourself increase your earning power?

13. List two ways in which you can save money as a consumer:

a. _____

b. _____

Consumer Education/Outreach to School and Community

Suggestions for Developing Learning Experiences

Examples of Consumer Information Leaflets

Can Your Wages Be Garnished?

Small Claims Court

Truth in Lending

Suggestions for Developing Learning Experiences

The activities suggested in this section are designed to encourage student participation in projects outside the regular classroom and to provide opportunities for practical application of the theories of consumer education.

CONSUMER TOY BUYING SERVICE

Have the students develop a "Toy Buying Kit" for distribution to students, parent groups, and salespersons in toy departments of the community. Materials to be included in the kit will be developed by the students. Have the students do the following:

- Consult resources on play materials suited to the various developmental levels of children.

Identify the characteristics of children's play materials from infancy through the pre-school years.

Develop a simplified chart—*Match the Toy to the Child*. Describe developmental characteristics of each age group and suggest toys appropriate to each stage of development.

- Identify the brand name toys which appear to be popular choices of children and which are advertised extensively.

Organize teams of students or club members to do comparison shopping for the identical items in:

Toy stores
Department stores
Discount stores
Mail order houses

Develop a price-comparison chart for the toys from various sources.

- Examine the provisions of the Child Protection and Toy Safety Act of 1969.

Identify types of safety hazards covered by the Act.

Determine methods of applying regulations to retailers and manufacturers.

Explore the responsibilities of the Consumer Product Safety Commission in enforcing regulations of the Act.

Determine testing procedures.

Identify hazards for which toys are tested.

Consult the commission's list of banned toys. Consult the FDA's guidelines for choosing toys.

Develop a set of guides for selecting safe toys for children.

- Investigate the role of volunteer Consumer Deputies in assisting the Consumer Product Safety Commission in monitoring the sale of toys.

Identify toy safety programs in the community.

Locate the regional offices of the Safety Commission.

Identify the state and local agencies working with the commission.

Interview a representative of the Commission or of the Department of Consumer Affairs on enforcement programs in California.

Organize a training course conducted by the commission to prepare volunteer Consumer Deputies.

Establish a toy consultant service at shopping centers during Christmas vacation using the Toy Buying Kit as a resource.

CONSUMER EDUCATION FORUMS

- Have the students organize a series of consumer forums and use the Consumer Education Film Series of the Bureau of Homemaking Education.

Present the series for students, faculty, parents, and consumer groups in the community.

Prepare folders or leaflets to accompany the showing of films. Include the following subjects:

Consumer rights and responsibilities
Avenues of recourse
Consumer protection agencies and organizations in the community
Consumer legislation

Invite a representative of an appropriate consumer agency or organization to discuss consumer issues and problems related to the film.

Arrange a film series for Spanish-speaking consumers using the Spanish language version of the films.

CONSUMER RESOURCE CENTER

- Have the students develop a Consumer Resource Center and make it available to students, faculty, and members of the community.

Consult the local consumer groups, business associations, and government agencies concerned with consumer affairs for assistance and materials.

Prepare a directory of government agencies, business associations, and consumer groups concerned with consumer problems.

Organize sessions to prepare student volunteers to work in the resource center and assist with the following:

Channels of consumer complaints
Avenues of consumer recourse

CONSUMER INFORMATION BOOTH

- Have the students establish consumer information booths in shopping areas. Help them do the following:

Secure the approval of school administration and local authorities to establish an information booth.

Establish purposes and guidelines for the operation.

Collect consumer information materials for distribution.

Prepare an information leaflet for distribution.

Organize and train groups of students or club members to man the booths.

INTERDEPARTMENTAL PROJECT

- Have the students initiate an interdepartmental project to organize a student credit union on campus.

Collect information on student credit unions from such sources as the Burbank School Employees Federal Credit Union, 1715 W. Magnolia Blvd., Burbank, CA 91506.

Invite representatives of other departments—business education, social studies, and mathematics—involved in consumer education to work on the project.

Consult representatives of the district or local credit union to provide advice regarding procedures in organizing and operating a credit union and the sponsorship of a campus credit union.

Develop a plan for establishing a credit union on campus.

MINI-REVOLVING CREDIT FUND

- Have the students set up a mini-revolving fund from which students in consumer and home-making education may borrow money for materials and for class projects.

Establish guidelines for borrowing and repayment.

Determine eligibility for loans.

TOYS FOR LOAN

- Have the students organize a toy loan for children with limited resources.

Discuss what happens to play materials that children no longer use and ways in which they could be recycled to help those children with limited resources.

Establish the need for a toy loan service.

Interview the directors or teachers of children's centers, head-start programs, children's wards of hospitals, and recreation centers.

Talk with parents of children in the neighborhood.

Develop plans for the toy loan service.

Decide on the type of service to be provided. Arrange for a location.

Seek the support of adult groups in the community.

Organize a toy drive:

Collect discarded play materials in the neighborhoods.

Contact clothing, child development, and craft classes to make toys.

Seek the help of special education classes in making and renovating play materials.

Solicit help of industrial education students.

Contact the residents of retirement homes and convalescent centers.

Organize the committees to:

- Publicize the service.
- Sort and repair the toys.
- Evaluate safety features.

Establish the operating procedures, including the following:

- Hours of service
- Volunteer workers
- Guidelines for borrowing

Evaluate the effectiveness of the project.

CONSUMER EXCHANGE

This strategy was suggested by Mardi Siskman, Fortuna High School, Fortuna Union High School District.

- Have the students organize an exchange center on campus or in the community for baby clothes and nursery equipment and furniture. Have them do the following:
 - Determine the need for the service.
 - Establish exchange procedures.
 - Organize volunteers.
 - Advertise the service.
- Have the students organize a furniture exchange for community college students living off campus.
 - Develop a plan for students to make pieces of furniture that they no longer need available to other students.
 - Arrange a system of credits for the exchange.

RECYCLE HAPPENINGS

- Have the students organize a recycled clothing boutique. Students in clothing classes and the FHA chapter might conduct a schoolwide drive for clothing that the students or members of their families no longer wear. Procedures for the project might include the following:
 - Students in clothing classes will sort the garments into categories and prepare them for sale and design care labels to go with the garments.
 - Advanced clothing students will prepare colorful handouts giving directions for simple alterations and repairs.
 - FHA members will set up boutiques for each type of clothing offered.
 - FHA members will plan an advertising campaign through posters, articles in the school paper, and student handouts.

Open the boutiques to students in the school and to the community.

FHA members and students in clothing classes will serve as the sales staff.

Students in advanced clothing classes will act as advisers on the fitting, alteration, and repair of garments.

Contact a community recycling agency to dispose of unsold garments.

SOMETHING FROM NOTHING

This strategy was developed by Norma Slate, Kerman High School, Kerman Union High School District.

- Have FHA chapter members visit retirement homes, convalescent hospitals, or rest homes in the community to determine the interests of the residents and the types of materials needed for crafts and recreational activities:
 - Collect discarded materials for the residents to use in the activities.
 - Volunteer their services to assist with or teach craft activities.

EXTENDING THE FOOD BUDGET

This strategy was developed from a project of El Rancho High School, El Rancho Unified School District, Pico Rivera.

- Have the students develop a low-cost meal planning project with students in foods classes. Survey the cultural and ethnic food patterns of families in the community.
 - Study the current prices for basic foods represented in the food patterns.
 - Select low-cost foods that are available in the market.
 - Select or develop and test recipes for preparing the food in a variety of ways.
 - Prepare the food from the recipes.
 - Identify its nutritional content.
 - Compute the cost of the recipe and the cost per serving.
 - Plan a nutritionally balanced, low-cost meal around the selected food.
- Organize a panel of judges (homemaker, student, and teacher) to evaluate the recipes.

FHA chapter members will arrange for distribution of the information to the community.

Prepare an attractive brochure and include the following information:

- Accepted recipes
- Nutritional content
- Cost of recipe and cost per serving
- Suggested menus
- List of and cost of consumer food services and resources available in the community

Arrange with local food market managers for distribution of the brochures in the markets or parking lots.

Students may also volunteer their services to work with the Expanded Nutrition Education Program in the community.

Identify the need for food services to supplement existing programs in the community

SHARE YOUR SKILLS

- Have students in clothing classes arrange with the director or teachers of a head-start program or children's center to make garments as gifts for the children.

Collect fabric remnants or mill ends from yardage stores and wholesale outlets.

Select the patterns for children's garments which can be constructed from the fabrics.

Visit the center or program to help the children select the fabric and garment they would like.

Each student will construct a garment for a particular child.

Create a care label to go on the garment.

Invite the children to a party in the home-making department or at the center to receive their gifts.

Clothing students may also volunteer their services to teach clothing skills to parent groups in

head-start centers and community service centers.

OPERATION TEE-SHIRTS

- Have boys who are enrolled in consumer and homemaking education classes at junior high school consult teachers of head-start centers regarding a project to use their sewing skills to make tee-shirts for children in the program. Divide the class into committees to carry out the project:

Arrange for visit to children.

Pattern selection

Supplies and fabrics

Construction methods

Evaluation

Visit the head-start program to meet individual children and measure for pattern size and for children to select colors of fabric for their shirts.

Teams of two boys will work together on the construction of two tee-shirts for the children.

Evaluate the tee-shirts by comparing them with a shirt manufactured commercially.

Plan for the class to deliver the tee-shirts to the preschoolers.

SHARE THE WEALTH

- Have them plan a "consumer fair" open to all students.

Each class in consumer and homemaking education will arrange displays, demonstrations, films, taste comparison panels, and so forth, to dramatize the consumer aspects of their courses.

The students will prepare information leaflets on consumer classes offered. Distribute them to participants.

Can Your Wages Be Garnished?

REMEMBER

Garnishment is a legal procedure.

Your salary may be garnished only after a court judgment.

Garnishment is figured on your weekly disposable earnings.

They may garnish only the lesser:

25 percent of your disposable earnings *OR* the amount over 30 times the federal minimum hourly wage.

You may be able to obtain a "Claim of Exemption."

You cannot be fired for any one garnishment.

FOLD

FOLD

<i>Pay to the order of</i> _____	GARNISHMENT	_____ 19 _____
		\$ _____
		_____ Dollars /

ARE YOUR WAGES BEING GARNISHED?¹

What is garnishment?

Garnishment is the legal procedure through which the earnings of any person can be withheld for the payment of a debt. A garnishment can be effected *only after a court judgment*.

What are earnings?

Earnings are the wages, salaries, commissions, bonuses, or any other compensation paid or payable for personal services.

What are the limits on garnishment?

The Federal Wage Garnishment law limits the *amount of wages which may be withheld in any one week*.

Only disposable earnings, those remaining after the deductions required by law, are subject to garnishment.

The greatest amount of disposable income that is subject to garnishment in any one week may not exceed the *lesser* of (1) 25 percent of the disposable weekly earnings; *OR* (2) the amount of disposable earnings that exceeds 30 times the federal minimum hourly wage.

Are you exempt from garnishment?

In California the Claim of Exemption may protect one from garnishment. If a person meets *all three of the following requirements*, he is entitled to the Claim of Exemption:

The family is living in California.

All money is needed to provide necessities for the family.

The debt was *not* for a necessity of life (food, housing, medical care, and so forth).

The Claim of Exemption may only be used *after* the garnishment has been started. When a Claim of Exemption is filed and it is shown that you meet all three requirements, your money will be returned. The garnishment will also be stopped, and no more money will be garnished.

What protection do you have against discharge?

The Federal Wage Garnishment law protects an employee from being fired because of garnishment for any *one* debt. A creditor may garnish wages for 90 days at a time. He may again garnish the wages *after* a 10-day period. As long as the garnishment is still for the same debt, the employer cannot fire an employee. But if the employee's wages are garnished by a second creditor (or the same creditor but for a second debt), the employee can be fired. Only one creditor may garnish at a time.

How is the law enforced?

The Federal Wage Garnishment law is enforced by the Secretary of Labor. The Secretary of Labor works through the Wage and Hour Division, U.S. Department of Labor. Problems or questions should be directed to these agencies. Those who violate the federal regulations are subject to criminal penalties.

¹This consumer information leaflet was developed by Claudia Anderson, California State University, Long Beach.



SMALL CLAIMS COURT

REMEMBER

Small Claims Court hearings are usually set up quickly (within 6 weeks).

There is a \$500 claim limit for cases brought to the Small Claims Court.

The Small Claims Court is for the recovery of money only.

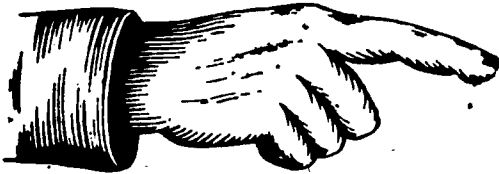
There is a small (\$2) filing fee.

Neither party may have a lawyer present in court.

Only the defendant may appeal the judgment.

FOLD

FOLD



SMALL CLAIMS COURT

SMALL CLAIMS COURT¹

The Small Claims Court is a special court in which you may quickly enforce some of your legal rights. Small Claims Court may be used only for the return of money, not for the return of a specific property. The limit of the amount which may be recovered is \$500.

The person who sues is the plaintiff; the one who is sued is the defendant. A judge hears and decides your case. Neither the plaintiff nor the defendant may have a lawyer in court.

You must sue in the judicial district *in which the defendant lives*. If you are suing a business firm, the suit must be filed in the court for the judicial district *in which the firm is located*.

If you are suing for a claim for injuries to you, or for damage to your personal property, you may sue in the judicial district *in which the accident or damage took place*.

Filing the Suit

Action begins by filling out a form and paying the Small Claims Court clerk a \$2 fee. You must fill out the form completely. Some of the information needed is:

- The full name and address of each defendant
- How much money you want to recover
- If the claim arises from a car accident, the name of the owner and the driver of the car and their addresses

After the clerk signs the court order, the plaintiff must have a copy served on the defendant. The plaintiff cannot serve the court order himself, but anyone over eighteen years of age, who is not a party to the action, can serve the court order. The person who serves the order must sign a "declaration of service" and deliver it to the court clerk before the trial.

The Hearing

At the hearing you must be prepared to present the facts of your case and to present all materials that are relevant to the case.

If requested, subpoenas will be issued for both the plaintiff and the defendant, ordering witnesses or evidence to be present for the hearing.

After the plaintiff and defendant have each stated their side of the case, the judge will render the judgment. The judge may notify both parties of the judgment by mail. If the defendant does not appear at the trial, the plaintiff wins by default.

The Appeal

Win or lose, the plaintiff cannot appeal the judgment to a higher court. A losing defendant, however, can appeal to the Superior Court within 20 days. The case will be retried in the Superior Court. Both parties may have lawyers in the Superior Court.

¹This consumer information leaflet was developed by Claudia Anderson, California State University, Long Beach.

TRUTH IN LENDING

The Truth in Lending Law relates to the following:

Full disclosure of finance charges and annual percentage rates

Lost or stolen credit cards

Advertising of credit terms

Cancellation of credit transactions when your home is used as security

A three-day cooling-off period with regard to door-to-door sales

FOLD

FOLD

TRUTH IN LENDING

WHAT IS TRUTH IN LENDING?¹

Because each one of us will use credit in some way during our lifetime, the federal government has passed the Truth in Lending Law. This law applies to any type of credit.

In most cases, we must pay a charge for the use of credit. The purpose of the Truth in Lending Law is to let consumers know exactly what that charge is and to let them compare charges among various credit sources. Therefore, all creditors must state their charges in the same way.

Full Disclosure

The two most important things to know about credit are (1) the finance charges; and (2) the annual percentage rate.

The amount of money paid to obtain credit is the finance charge. Some creditors also make service charges or carrying charges or they may add these charges to the interest. Under the provisions of the Truth in Lending Law, creditors must now total all of the charges, including interest, and identify that total as the finance charge.

The annual percentage rate is a factor that can be used to compare the costs of credit regardless of the dollar amount or the length of time over which payments are made.

Both the annual percentage rate and the finance charge must be shown boldly on the credit forms and stated plainly by the creditor in compliance with the full disclosure requirement.

Credit Cards

The Truth in Lending Law also protects the consumer if credit cards are lost or stolen. The

maximum amount one has to pay for charges made by someone else is \$50. In order for the card issuer to even make you pay that much, the unauthorized charges must have been made before he was notified that the card was lost or stolen. If you notify the issuer before any unauthorized use of the card, you are not responsible for any charges made on it thereafter.

The law also prohibits the issuance of credit cards without your request or application for one.

Advertising

Regulation of advertising of credit terms is also covered by this law. If a business mentions one feature of credit in advertising, all other important terms must be mentioned. Such terms are: down-payment and number, amount, and period of payments. The business must give full disclosure in the advertising.

Cancellations

Another section of the law protects your home when it is used as security in a credit transaction. Many major repairs or remodeling jobs involve the use of credit and the use of the home as security.

When you enter into a credit transaction using your home as security, you have three business days to change your mind. The creditor must give you written notice of your right to cancel the transaction. If you decide to cancel, you must notify him in writing.

The law also provides you with three days to change your mind on purchases of more than \$25 when items are purchased from a door-to-door salesperson.

¹This consumer information leaflet was developed by Claudia Anderson, California State University, Long Beach.

Consumer Education/Resource Materials

Professional Resources

- Books**
- Curriculum Resources**

Instructional Resources

- Books**
- Films**
- Filmstrips**
- Games and Simulations**
- Multimedia Materials**
- Low-Reading-Level Materials**

Selected Sources of Consumer Information and Assistance

- Periodicals and Newsletters**
- Government Agencies**
- Business Organizations**

Consumer Education / Resource Materials/Professional Resources

Books

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Curriculum Resources

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An Approach to Consumer Education for Adults (No. 4100-0000-1). Washington, D.C.: Consumer Affairs Office, 1973.

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- Consumer Education for Families with Limited Incomes*. Prepared by the Department of Home Economics Education, College of Home Economics. Lubbock, Tex.: Texas Technological University, 1971.
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Consumer Education/ Resource Materials

Books

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- Your Food Dollar*. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972 (\$.35).
- Your Health and Recreation Dollar*. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.
- Your Home Furnishing Dollar*. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.
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- Your Money's Worth in Foods* (pamphlet #101C). Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009, 1974 (\$.50).
- Your Shopping Dollar*. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, 1972.

Films

AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, CA 90028.

Buying in a Supermarket (purchase, \$200; rental, \$20)

Label Logic (purchase, \$230; rental, \$25)

The Money Tree (purchase, \$260; rental, \$25)

Nutritional Quackery (rental, \$25)

On Guard-Bunco (purchase, \$290; rental, \$30)

Taxes-Somebody's Got to be Kidding (purchase, \$300; rental, \$30)

Bailey Film Associates, Educational Media, 2211 Michigan Ave., Santa Monica, CA 90404.

Consumer Power: Advertising (purchase, \$285; rental, \$20)

Benchmark Films, Inc., 145 S. Scarborough Rd., Breavcliff Manor, NY 10510.

A Chemical Feast (purchase, \$165; rental, \$20)

Brand Names and Labeling Games (purchase, \$145; rental, \$20)

Centron Educational Films, 1621 W. Ninth St., P.O. Box 697, Lawrence, KS 66044.

Deciding (purchase, \$195)

Communications Groups West, 6335 Homewood Ave., Suite 204, Hollywood, CA 90028.

A Credit Card Bouquet (purchase, \$130; rental, 10 percent of price)

Harry J. Woods Is at the Door (purchase, \$170; rental, 10 percent of price)

Not You, Too (purchase, \$100; rental, 10 percent of price)

Consumer Education Film Series. Bureau of Homemaking Education, California State Department of Education. Distributed by Filmfair Communications, 10900 Ventura Blvd., Studio City, CA 91604. These films are available in English and Spanish and are also available from the SHARE Resource Center and film libraries of county superintendents of schools.

The Buy Line (purchase, \$150; rental, \$15)

Buyer Beware

Foot in the Door (purchase, \$140; rental, \$15)

Free to Choose (purchase, \$210; rental, \$20)

Read Before You Write (purchase, \$100; rental, \$10)

There Is a Law Against It (purchase, \$115; rental, \$10)

This Is Fraud (purchase, \$115; rental, \$10)

Your Right to a Hearing (purchase, \$130; rental, \$10)

Tommy's First Car (purchase, \$145; rental, \$15)

Journal Films, Inc., 909 West Diversey Pkwy., Chicago, IL 60614.

Food Labeling: Understanding What You Eat (purchase, \$145; rental, \$22)

Macmillan Films, Inc., 34 MacQuesten Pkwy., South, Mount Vernon, NY 10550.

More (purchase, \$50; rental, \$10)

McGraw-Hill Films, 1221 Avenue of the Americas, New York, NY 10020.

At Home 2001 (purchase, \$350; rental, \$18)

Modern Talking Pictures, 1145 N. McFadden, Hollywood, CA 90038.

A Place of Your Own (free rental)

The Owl Who Gave a Hoot (free rental)

Filmstrips, Cassettes, and Transparencies

Association of Home Appliance Manufacturers, 20 N. Wacker Dr., Chicago, IL 60606.

Deceptive Selling Practices

Celanese Fibers Marketing Co., 525 Fifth Ave., New York, NY 10136.

The Textile Scene (Kit C, filmstrip and transparency)

Consumer Information Services, Sears, Roebuck and Company (Agent: Association-Sterling Films, Inc., 512 Burlington Ave., La Grange, IL 60525).

Young Fashion Forecast (\$2.50)

Coronet Instructional Films, 65 East South Water St., Chicago, IL 60601.

Consumer at Large

Budget Blues

Buying the Big Ones

Cash or Credit

Everyday Shopping Savvy

Nurturing a Nest Egg

Shopping for Service

(6 filmstrips with record, \$58; with cassettes, \$73)

Consumer's World: It's Your Decision

Current Affairs Films, 24 Danbury Rd., Wilton, CT 06897. Produced in cooperation with the Council of Better Business Bureau.

Advertising

Cars and Motorcycles

Consumer Credit

Consumer Power and Social Change

Food and Clothing

Frauds and Deceptions

(6 filmstrips with records, \$135; with cassettes, \$162; single filmstrip with record, \$25; with cassette, \$30)

Doubleday Multi-Media, P.O. Box 11607, 1371 Reynolds, Santa Ana, CA 92705.

Consumer Education Series

Decisions, Decisions

Getting Ahead of the Game

How to Be a Loser

The All American Consumer

The Law and Your Pocket Book

Your Money—Now You See it, Now You Don't

(filmstrips and cassettes, \$73)

Eye Gate House, 146-01 Archer Ave., Jamaica, NY 11435.

Consumer Education: Buying Right

Deciding to Buy

Getting What You Really Want

How to Buy

How to Shop

Recognizing Real Bargains

Traps to Stay Out Of

(6 filmstrips with cassettes, \$82.75; single filmstrips and cassette, \$13.75)

Let the Buyer Beware (Elementary)

Can You Believe Advertising?

Everything Is Not What It Appears to Be

Is It Safe?

Johnny Has One

Measures, Values, and Bargains

Use, Quality, and Service

(6 filmstrips and cassettes, \$47.50; single filmstrip and cassette, \$11)

Looking Great on a Shoestring

Doing It All on a Budget (#6)

Finding What's Right for You (#2)

Putting It Together So It Works (#5)

(filmstrips and cassettes, \$5.50 each)

Managing the Family's Affairs

As the Family Grows

Cash and Credit

Help! This Is an Emergency

How to Shop

Just Sign Here

Learning to Live Together

The Budget Today—and Tomorrow

The Family and Community

The Family and Its Legal Responsibilities

The New Home

(set of filmstrips and cassettes, \$111; single filmstrip and cassette, \$12.50)

Hanna-Barbera Productions, AIMS Instructional Media Service, Inc., P.O. Box 1010, Hollywood, CA 90028.

The Money Tree filmstrip

Management Series

Credit and Contracts

Food

Housing

Money Management

(4 sound filmstrips, \$60)

Consumer Education Series

Buying Protection

Clothing

Furniture and Appliance

Transportation

(4 sound filmstrips, \$60)

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

Be Credit Wise

Spending Your Food Dollars

You, the Shopper

Your Money and You

Your Wardrobe and You

(5 filmstrips, \$8; single filmstrip, \$1.75)

Money Talks: Or, You've Got to Have a Plan, Man

(filmstrip with cassette and teachers' guide, \$3.50)

J.C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americas, New York, NY 10019.

Advertising and Consumers Motivations (filmstrip and record, \$4.50)

Clothing Communicates (filmstrip and record, #83660; \$6.65; free loan from local store)

Consumer Defense Mechanisms (filmstrip and record, \$14.25)

Credit: A Consumer Resource (filmstrip and transparencies, \$12.50)

Ethnic Heritage: A Living Mosaic (filmstrip and cassette, \$4.60)

Permanent Care Labels (filmstrip and record; \$4.25; free rental from local stores)

Today's Consumer Faces Value Issues (cassette tape, \$3)

Journal Films, Inc., 909 W. Diversey Pkwy., Chicago, IL 60614.

Filmstrip series produced for Credit Union National Association

Buying Clothing

Buying a House

Guarantee, Warrantee, and Service

Instructional Guide

Making the Best Buy in Foods

Using Someone Else's Money

When You Buy a Car

(6 filmstrips and records, \$120; single filmstrip, \$22)

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

You the Shopper (filmstrip, \$1.75)

Photo Lab, Inc., 3825 Georgia Ave., N.W., Washington, DC 20011.

Getting the Things You Want (filmstrip and cassette, \$8.50)

Roseburg Foundation Project, Pacific Oaks, 714 W. California Blvd., Pasadena, CA 91108.

Helping Parents with Decision Making in Day Care

Food

Ingredients in the Contract

Just Like a Family

Mondays and Fridays

The Right Ingredients

Sharing the Care of Your Child

(filmstrips and cassettes, \$17.50 each)

Singer Education and Training Products, Society for Visual Education, Inc., 1345 Diversey Pkwy., Chicago, IL 60614.

Getting Your Money's Worth

A Blueprint for Money Management

Buying Wisely

Let the Buyer Beware

Making Credit Work for You

Saving to Reach Your Goals

Why You Need Consumer Know-How

(6 filmstrips with records, \$51.50; cassettes, \$57.50; single filmstrip with scripts, \$7.50)

Teaching Resources Films, New York Times; Education Series, Station Plaza, Bedford Hill, NY 10507.

Consumer Education

Environment and the Economy

Protecting the Consumer

Squandered Resources

The Economy Versus Ecology

The Great American Sell

Your Tax Dollar

The Youthful Consumer

(filmstrip and record, \$9; cassette, \$10)

Visual Education Consultants, Inc., P.O. Box 52, Madison, WI 53701.

Credit Series

Charge It Please

Credit Concepts

Credit Sources

Installment Contract

(4 filmstrips, \$27.95)

Fabric Keynotes (\$7.95)

Warren Schloat Productions, Inc., Pleasantville, NY 10570.

Life-Styles (filmstrips and records)

Westinghouse Learning Press, 100 Park Ave., New York, NY 10017.

Buyer Beware

Alternatives in the Marketplace

The Consumer as an Individual

Consumer Responsibilities

Consumer Rights

The Consumer in Society

Something in Common

(6 filmstrips with records, \$91.50)

Youth Education, Inc., 10 East 40th St., New York, NY 10016, 1973.

Food for Thought: An Inquiry Approach to Human Liberation (filmstrip and cassette, \$12.50)

Transparencies

Star Consumer Sewing Department, American Thread, Department YWR, P.O. Box 3326, Stamford, CT 06905.

Your Wardrobe Recycled (transparencies)

Games and Simulations

Benefic Press, Audio-Visual Department, 10300 W. Roosevelt Road, Westchester, IL 60153.

Market Simulation Guide (\$51)

Division of Home Economics Education, University of Illinois, Urbana, IL 61801, 1973.

Fill Your Grocery Cart with Nutrition (game, \$6.95)

Educational Ventures, Inc., 209 Court St., Middletown, CT 06457.

Community Decisions Games

Budgets and Taxes

A Game of Sacrifice

New Highway

New School

Open Space

(single games, \$4.95)

Consumer (simulation, \$4.95)

The Garbage Game (\$17)

Generation Gap (\$8)

A Look at the Environment

The Game of Sacrifice (\$4.95)

The Land Use Game (\$2.50)

Mike's World—Your World (\$1.25)

Gilliam Book Co., P.O. Box 4505, Kansas City, MO 64124.

Smart Shopper (simulation, \$5)

Interact, Box 262, Lakeside, CA 92040.

Balance: A Simulation of Four Families Caught in Ecological Dilemmas (\$10)

J.C. Penney Company, Inc., Educational Relations, 1301 Avenue of the Americas, New York, NY 10019.

Financing a New Partnership (\$2)

Insights into Consumerism: Understanding Advertising (\$1.25)

Insights into Consumerism: Who's Responsible for Product Safety (\$1.25)

McDonald Corporation, One McDonald Plaza, Oak Brook, IL 60521, 1973.

McDonald's Ecology Action Pack

Paul S. Amidon & Associates, Inc., 5408 Chicago Ave., South Minneapolis, MN 55417.

Charge (\$15)

Inflation (\$20)

Wheels (\$40)

Western Publishing Co., School and Library Department, 150 Parish Dr., Wayne, NJ 07470.

Consumer (\$30)

Ghetto (\$24)

Life Career (\$35)

Multimedia Materials

Association of Home Appliances Manufacturers, 20 N. Wacker Dr., Chicago, IL 60606.

Warranties and the Consumer (filmstrip and transparencies; filmstrip, \$5; flip chart, \$1.50; masters for transparencies, \$1; transparencies, \$15)

Association-Sterling Films, Educational Division, Institute of Life Insurance, 600 Madison Ave., New York, NY 10022 (distributors for Institute of Life Insurance).

Priorities, Decisions, Securities: Role of Life Insurance in a Young Life-Style (\$20)

Bank of America, Bank of America Center, Box 3700, San Francisco, CA 94137.

Financial Planning Kit

California Bankers Association, 650 California St., San Francisco, CA 94108.

The How and Why of Banking (free)

Changing Times Education Service, 1729 H St., N.W., Washington, DC 20006.

Multimedia Resource Kits

Consumer Law (\$69.50)

Credit Plans (\$39)

Housing (\$69.50)

How Much Credit Can You Afford (\$39)

Insurance (\$69.50)

The Marketplace (\$44.50)

Money Management (\$49.50)

Saving and Investing (\$69.50)

Audiovisual Sound Filmstrips*Banking and Banking Services**Justice in the Marketplace**Let's Go Shopping**So You Want to Use Credit?**So You Want Wheels?**Typical Gyps and Frauds*

(6 filmstrips and records, \$234; with cassettes, \$261; single filmstrip and record, \$39; with cassette, \$43.50)

Consumer Education Development Company, Box 424, Storrs, CT 06268.

Stretching the Buck*Buying Food**Buying a Used Car on Time**Credit**Food Stamps**Making My Money Stretch from Pay Day to Pay Day*

(\$10)

CUNA Mutual Insurance Society, P.O. Box 391, Madison, WI 53701.

Classroom Money Management Kit (\$9.95)

Grolier Education Corporation, 845 Third Ave., New York, NY 10022.

Modern Consumer Education*And Now a Word from Your Sponsor* Module 5 (\$42)*Cars, Furniture, and Appliance* (\$48)*Food, Clothing, and Shelter* (\$44)*Protecting Family Health and Security* (\$52)*You and the Law* (\$38)*Ways to Handle Money* (\$42)*Ways to Shop* (\$72)

(complete kit, \$237)

Green Track Cassette Tapes (fast paced, \$74.50)**Supplement One***Budgeting**Investment and Retirement Planning**Modern Trends in Consumerism**Product Safety**Use of Leisure Time*

(\$74.50)

J.C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americas, New York, NY 10019.

Career Decisions: Finding, Getting, and Keeping a Job (\$13.50)*Career Development: Education for Living* (\$13.75)*Credit: A Consumer Resource* (\$12.50)*Dynamic Consumer Decision Making* (\$11.50)*The Home: An Environment for Human Growth* (\$12.75)*An Introduction to Value Clarification* (\$10.70)*Nutrition—What's in It for You* (\$14.25)

(free loan from manager of local Penney's store)

Mobile Home Manufacturers Association, Consumer Education Division, Department H.E.C.-73, Box 32, Chantilly, VA 22021.

Mobile Housing Resource Package (kit, a complete teaching package in mobilehome living)

Olcott Forward, Inc., 234 N. Central Ave., Hartsdale, NY 10530.

Smart Shopping (\$65)*Smart Spending* (\$65)

Pflaum/Standard, 2285 Arbor Blvd., Dayton, OH 45439.

Dimensions of Personality (junior high school units and instructions book, \$39.95)

Procter and Gamble Co., P.O. Box 14465—Department I, Cincinnati, OH 45214.

About the Market Place (filmstrips, student leaflets, teacher guide)*Advertising Kit* (filmstrip, record, and leaflets, \$7)

Textile Industry Product Safety Committee, 1750 Pennsylvania Ave., N.W., Suite 420, Washington, DC 20006.

Fabric Flammability and Safety in the Home Kit

Youth Education Incorporated, 10 East 40th St., New York, NY 10016.

Food For Thought (\$12)**Low-Reading-Level Materials**

Follett Education Corp., 1010 W. Washington Blvd., Chicago, IL 60607.

*Family of Five**Head of Household**Just Married**Knowing How to Budget and Buy**Law for You**The Money You Spend**On Your Own*

Pay Check
You and Your Pay
 (\$.69 each; instructor's copy, \$1.50)

Ginn and Company, 450 W. Algonquin Rd.,
 Arlington Heights, IL 60005.

Let's Get It Together

57 Daisy Place
Everybody Guesses
In and Around.
Ready or Not

Consumer Education Series

Be Sharp! Don't Be Cheated!
Buying Appliances
Dress Well on Little Money
Refunds and Exchanges
What's Good Furniture

New Readers Press, Division of Lauback Literacy,
 Inc., P.O. Box 131, Syracuse, NY 13210.

Be-Informed Units

Be Informed on Banking
Be Informed on Buying an Auto
Be Informed on Buying a House
Be Informed on Finding a Job
Be Informed on Owning an Auto
Be Informed on Personal Credit
Be Informed on Personal Insurance
Be Informed on Reading Your Newspaper
Be Informed on Renting a House
Be Informed on Taxes

(complete set with teacher's guide, \$12.50;
 individual units, \$.75)

Stech-Vaugh Co., P.O. Box 2028, Austin, TX
 78767.

We Are What We Eat
Where Does Your Money Go?
You and Your Money

Selected Sources of Consumer Information and Assistance

Periodicals and Newsletters

Changing Times Teacher's Journal, The Kiplinger
 Magazine, Editorial and Executive Office, 1729
 H St., N.W., Washington, DC 20006.

Consumer Affairs, Public Information Office, Cali-
 fornia State Department of Consumer Affairs,
 1020 N St., Sacramento, CA 95814.

Consumer Alert, Federal Trade Commission, Wash-
 ington, DC 20580.

Consumer Bulletin, Consumer Federation of Cali-
 fornia, 2200 L St., Sacramento, CA 95816.

Consumer Education Forum, American Council on
 Consumer Interests, 238 Stanley Hall, University
 of Missouri, Columbia, MO 65201.

Consumer Educator, The, National Association of
 Secondary School Principals and Council of
 Better Business Bureaus, Inc., 1201 16th St.,
 N.W., Washington, DC 20036.

Consumer News, Office of Consumer Affairs,
 Executive Office of the President, Washington,
 DC 20506.

Consumer Reports, Consumers Union of the
 United States, Inc., Educational Services, 256
 Washington St., Mount Vernon, NY 10550.

Eco-Tips, Concern, Incorporated, P.O. Box 19287,
 Washington, DC 20036.

Environment, Committee for Environmental Infor-
 mation, 438 N. Skinker Blvd., St. Louis, MO
 63130.

Everybody's Money, CUNA (Credit Union Na-
 tional Association) International, Inc., P.O. Box
 431, Madison, WI 53702.

FDA Consumer, Superintendent of Documents,
 Government Printing Office, Washington, DC
 20402.

Forum, J.C. Penney Co., Inc., Educational Rela-
 tions, 1301 Avenue of the Americas, New York,
 NY 10019.

Illinois Teacher of Home Economics, Division of
 Home Economics Education, 351 Education
 Building, University of Illinois, Urbana, IL
 61801.

Journal of Consumer Affairs, American Council on
 Consumer Interests, 238 Stanley Hall, University
 of Missouri, Columbia, MO 65201.

Kaleidoscope, Consumer Information Services,
 Dept. 703, Public Relations, Sears, Roebuck and
 Co., Sears Tower, Chicago, IL 60684.

Marketplace, Bureau of Homemaking Education,
 California State Department of Education, 721
 Capitol Mall, Sacramento, CA 95814.

Media and Consumer, Media and Consumer Foundation, P.O. Box 6020, Norwalk, CT 06852.

Tips and Topics, College of Home Economics, Texas Technological University, Lubbock, TX 79406.

Consumer Organizations

Consumer Federation of America, 1012 14th St., Washington, DC 20005.

Consumer Federation of California, 2200 L St., Sacramento, CA 95816.

Consumer's Research, Inc., Washington, NJ 07882.

Consumers Union of the United States, Inc., Education Services Division, 256 Washington St., Mount Vernon, NY 10550.

National Consumers League, 1029 Vermont Ave., N.W., Suite 1105, Washington, DC 20005.

Government Agencies

Government agencies are often good sources of instructional materials.

State

California State Department of Consumer Affairs, 1020 N St., Sacramento, CA 95814.

For listing of county and city consumer agencies, see *Information Digest*, State Department of Consumer Affairs, 1020 N St., Sacramento, CA 95814.

Extension Service, University of California, Berkeley, 335 University Hall, Berkeley, CA 94720.

Office of the Attorney General of California, Consumer Fraud Unit, 500 Capitol Mall, Sacramento, CA 95814.

SHARE, Bureau of Homemaking Education Resource Center, 1003 Wilshire Blvd., Santa Monica, CA 90401.

Federal

Agricultural Research Service, Department of Agriculture, Washington, DC 20250.

Antitrust Division, Department of Justice, Washington, DC 20530.

Community Services Administration, Department of Health, Education, and Welfare, Washington, DC 20201.

Consumer and Marketing Service, Office of Information, Department of Agriculture, Washington, DC 20250 (selected materials available in Spanish).

Department of Housing and Urban Development, Washington, DC 20410.

Environmental Protection Agency, Director of Public Affairs, Washington, DC 20460.

Federal Communication Commission, Office of Reports and Information, Washington, DC 20554.

Federal Trade Commission, Office of Public Information, Washington, DC 20580.

Field Offices

11000 Wilshire Blvd., Room 13209, Los Angeles, CA 90024.

450 Golden Gate Ave., Box 36005, San Francisco, CA 94102.

Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20852.

District Offices

1512 W. Pico Blvd., Los Angeles, CA 90015.

50 Fulton St., San Francisco, CA 94102.

Food and Nutrition Service, U.S. Department of Agriculture, Washington, DC 20250.

Internal Revenue Service, Office of Information, Room 3423, Department of the Treasury, Washington, DC 20220.

National Bureau of Standards, Department of Commerce, Washington, DC 20234.

Office of Consumer Affairs, New Executive Office Building, Washington, DC 20506 (selected materials available in Spanish).

Social Security Administration, Office of Public Affairs, 6401 Social Security Building, Baltimore, MD 21235.

Local Social Security Administration offices

United States Postal Service, Washington, DC 20260.

Business Organizations

Business organizations often publish pamphlets and brochures which are helpful instructional aids.

Aluminum Association, The, 750 Third Ave., New York, NY 10017.

American Bankers Association, Banking Education Committee, 90 Park Ave., New York, NY 10016.

American Paper Institute, 260 Madison Ave., New York, NY 10016.

Associated Credit Bureaus, Director of Public Relations, 6767 Southwest Freeway, Houston, TX 77036.

Chamber of Commerce of the United States, 1615 H St., N.W., Washington, DC 20006.

Council of Better Business Bureaus, Inc., 1145 19th St., N.W., Washington, DC 20036.

CUNA International, Inc., P.O. Box 431, Madison, WI 53701.

Glass Container Manufacturing Institute, Inc., Information Services Department, 1800 K St., N.W., Washington, DC 20006.

Major Appliance Consumer Action Panel, 20 N. Wacker Dr., Chicago, IL 60606.

National Association of Manufacturers, 277 Park Ave., New York, NY 10017.

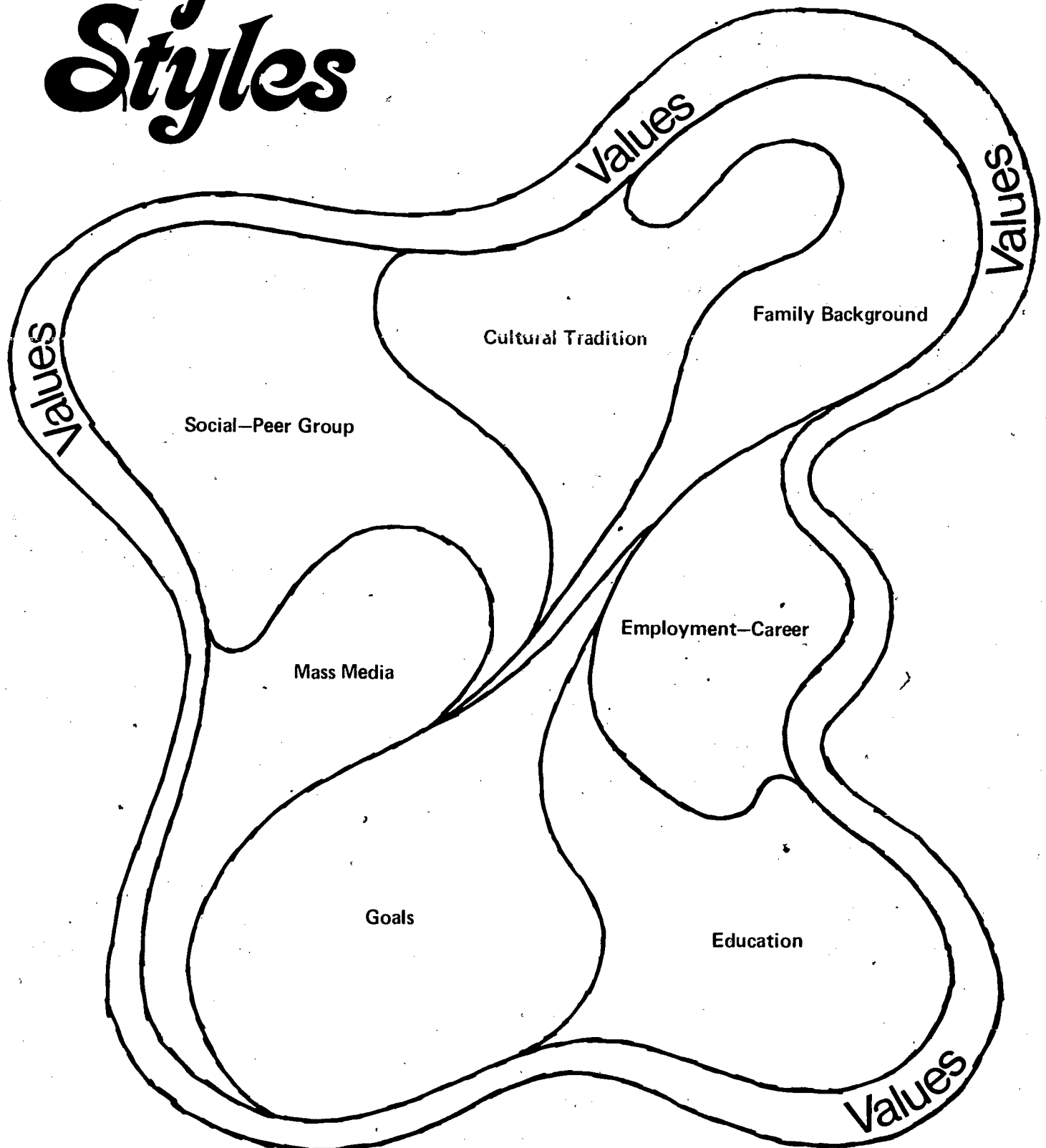
National Consumer Finance Association, Educational Services Division, 1000 16th St., Washington, DC 20402.

National Foundation for Consumer Credit, 1819 H St., N.W., Suite 510, Washington, DC 20006.

New York Stock Exchange, 11 Wall St., New York, NY 16005.

The drawings on the following pages are intended to be used with overhead projectors to illustrate specific learning strategies. They are grouped together in this section to facilitate their removal from the book if such removal is desired.

Life-Styles



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Deal only with reliable and reputable individuals or organizations, licensed to operate.

Find Out:

- Who performs the service
- What the service includes
- What the service costs
- Terms of payment
- Details of service performance
- Obligations





For major and expensive services, ask for and check out references and get estimates on cost.

COMPLAINT:

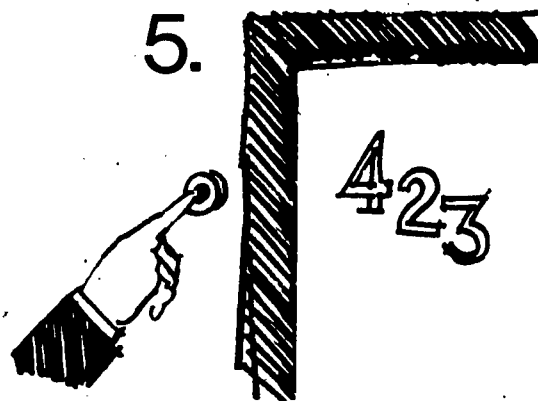
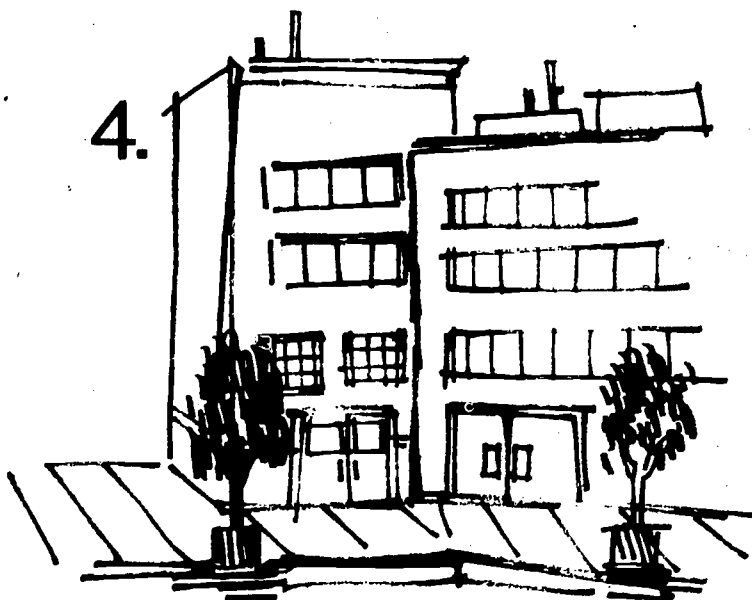
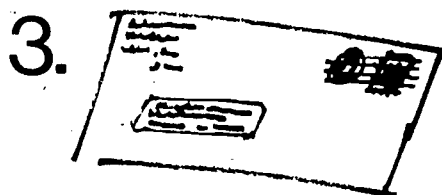
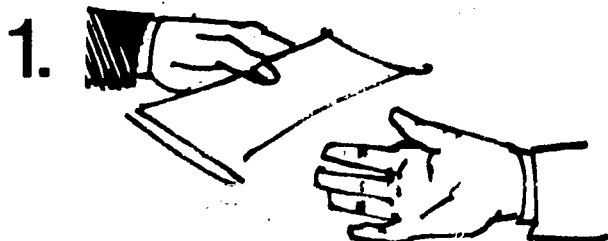
SUMMONS

6/26/75
1/1/76

12/1/75
12/1/75

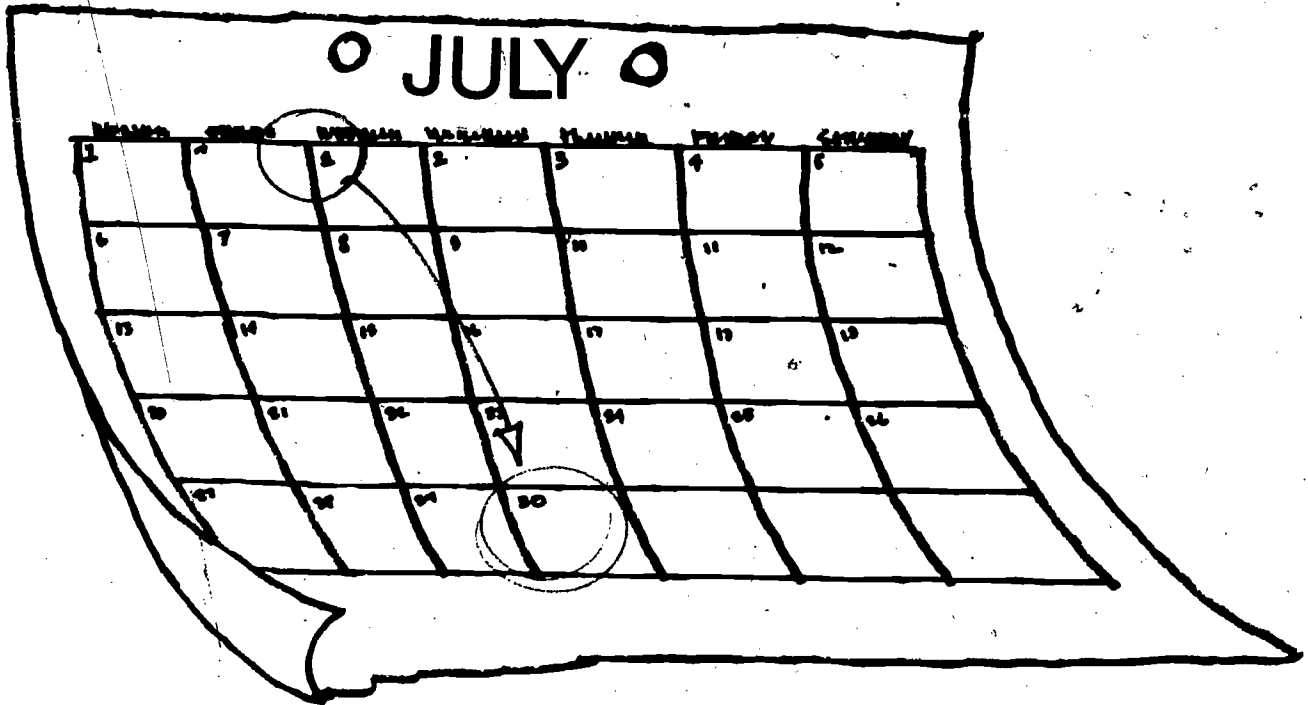
12/1/75
12/1/75

Service of Process

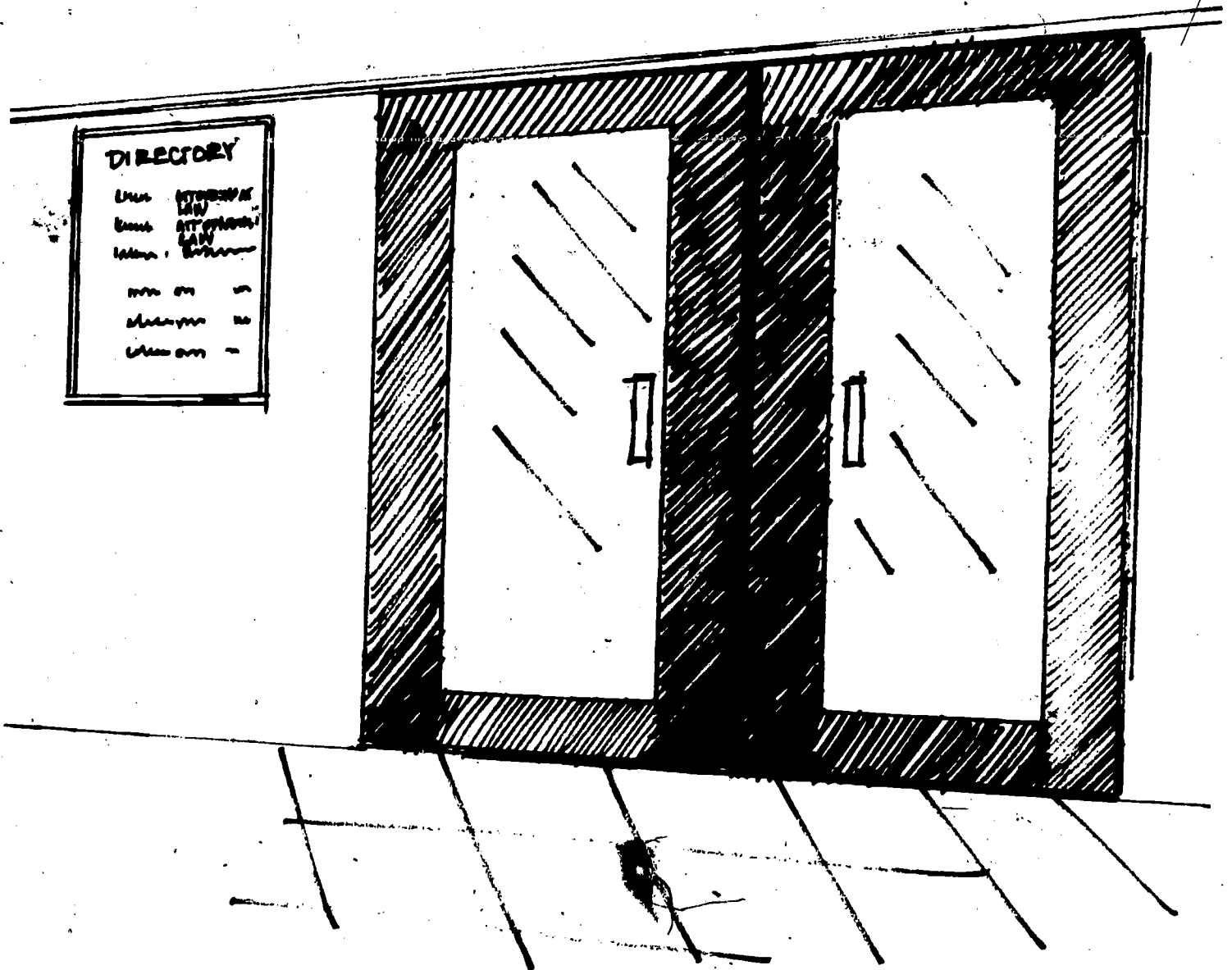


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30 Days



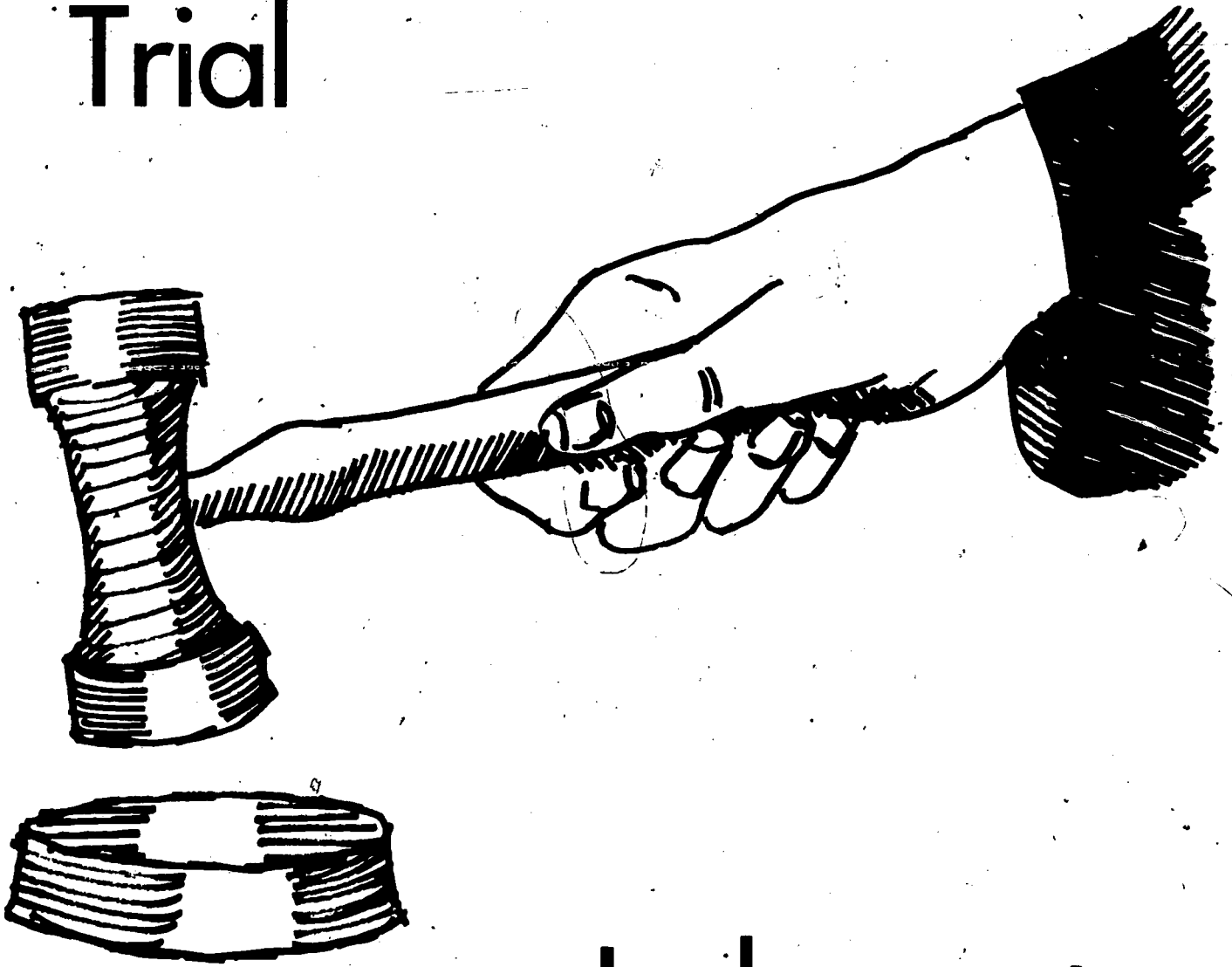
Law Offices



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Trial



Judgment

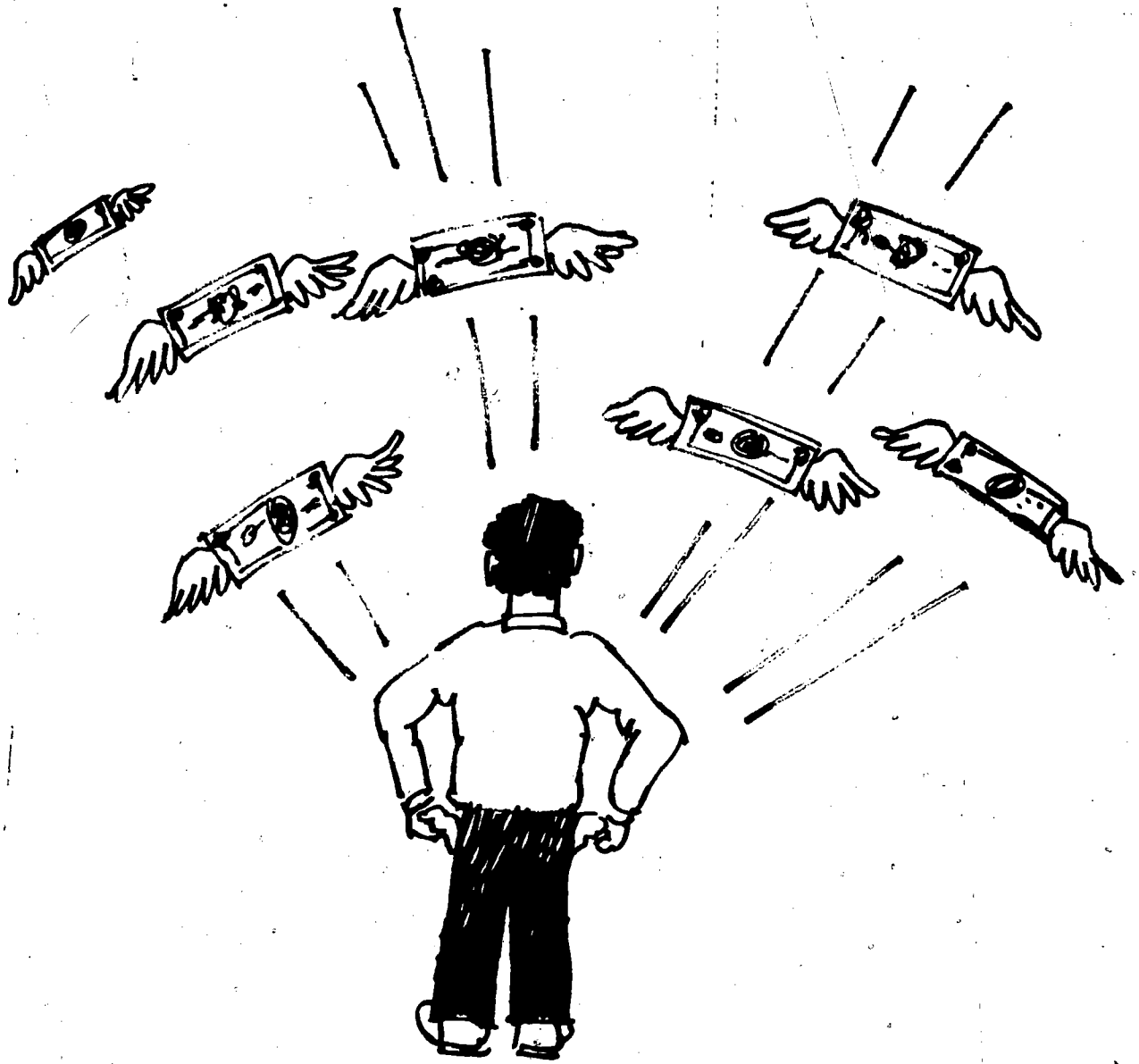
370
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DEFAULT



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363



372

364



Johnny

373

365

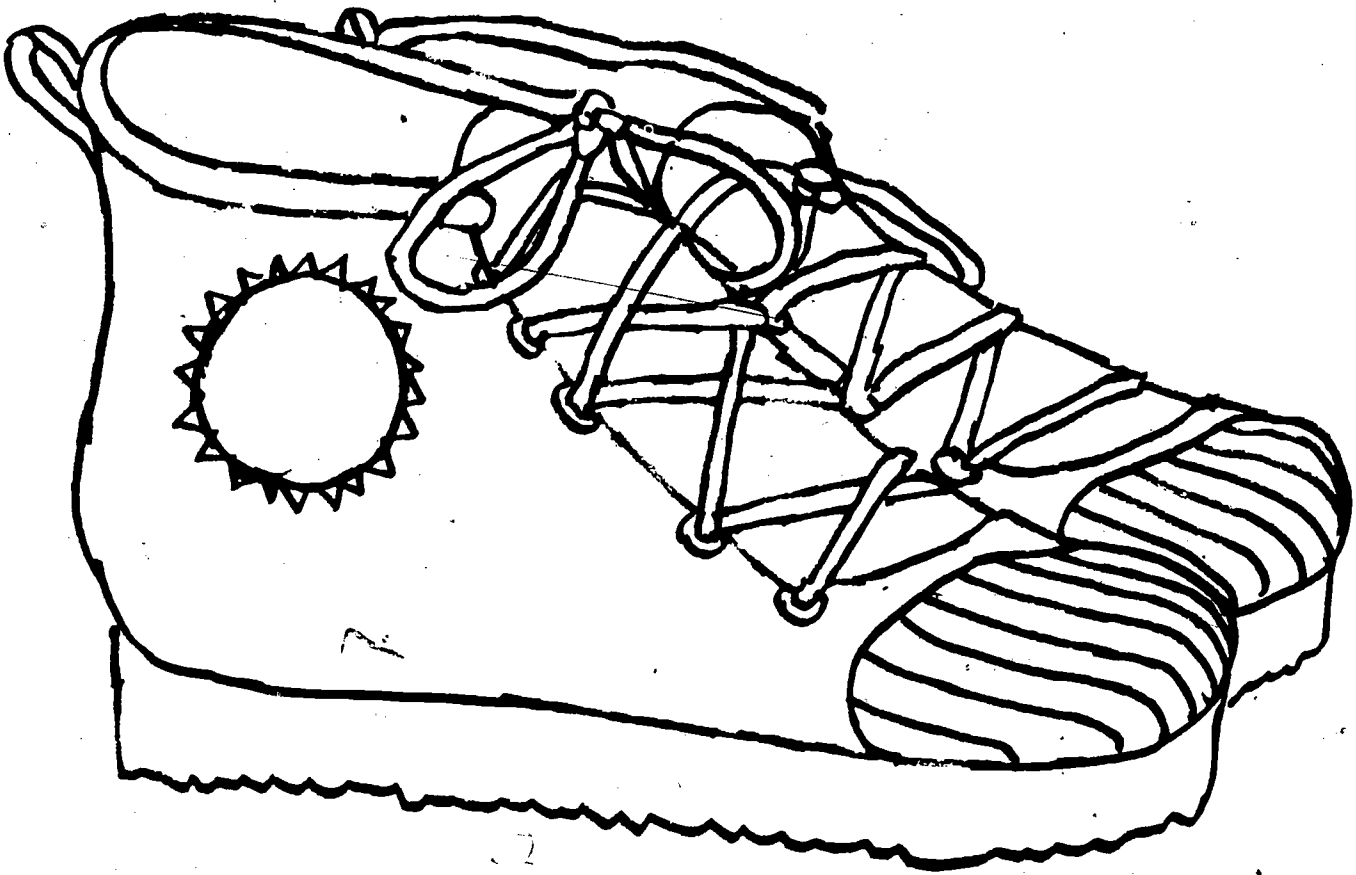
Five Dollars



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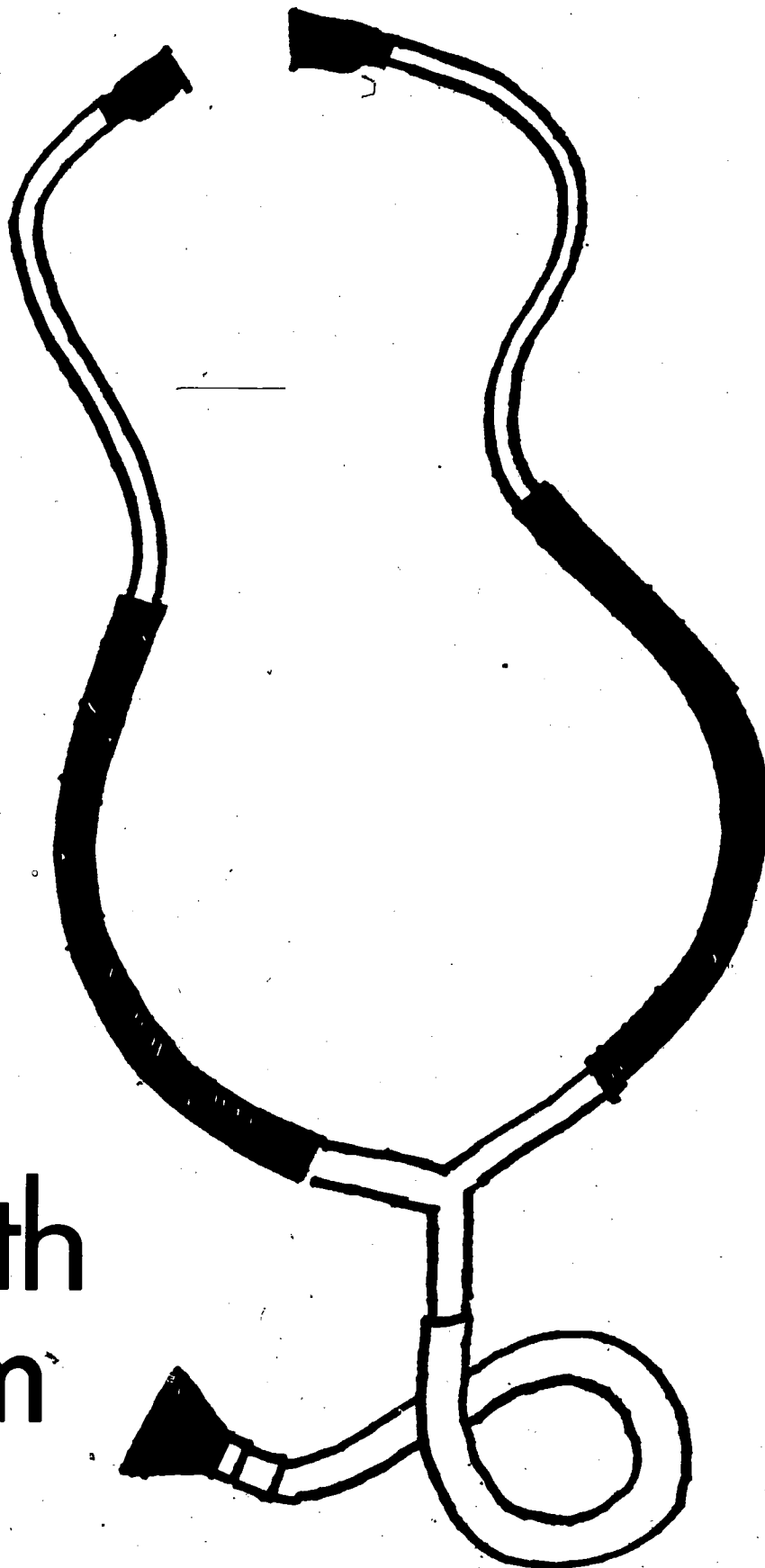
366

Shoes



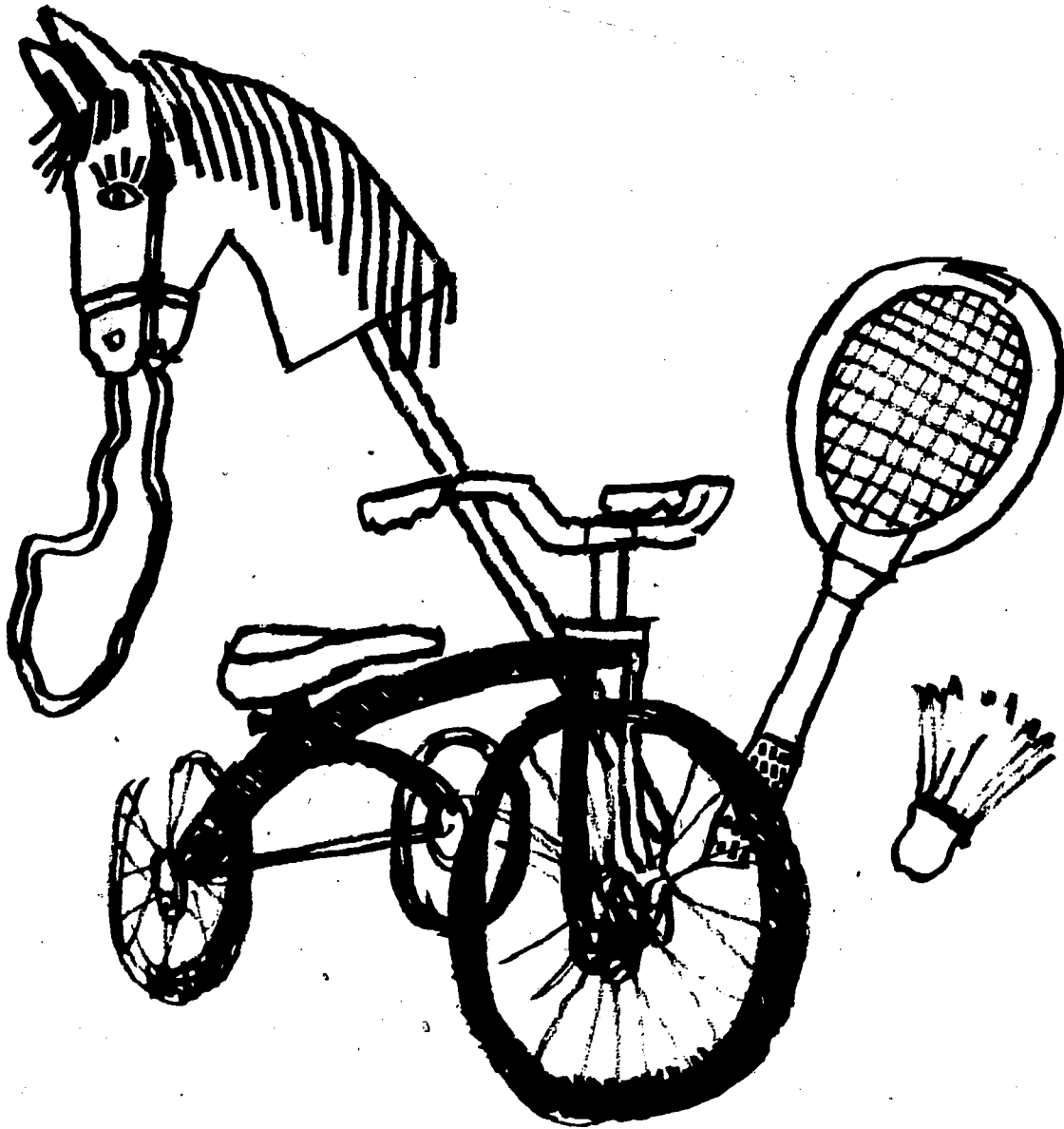
375

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Health Exam

Toys



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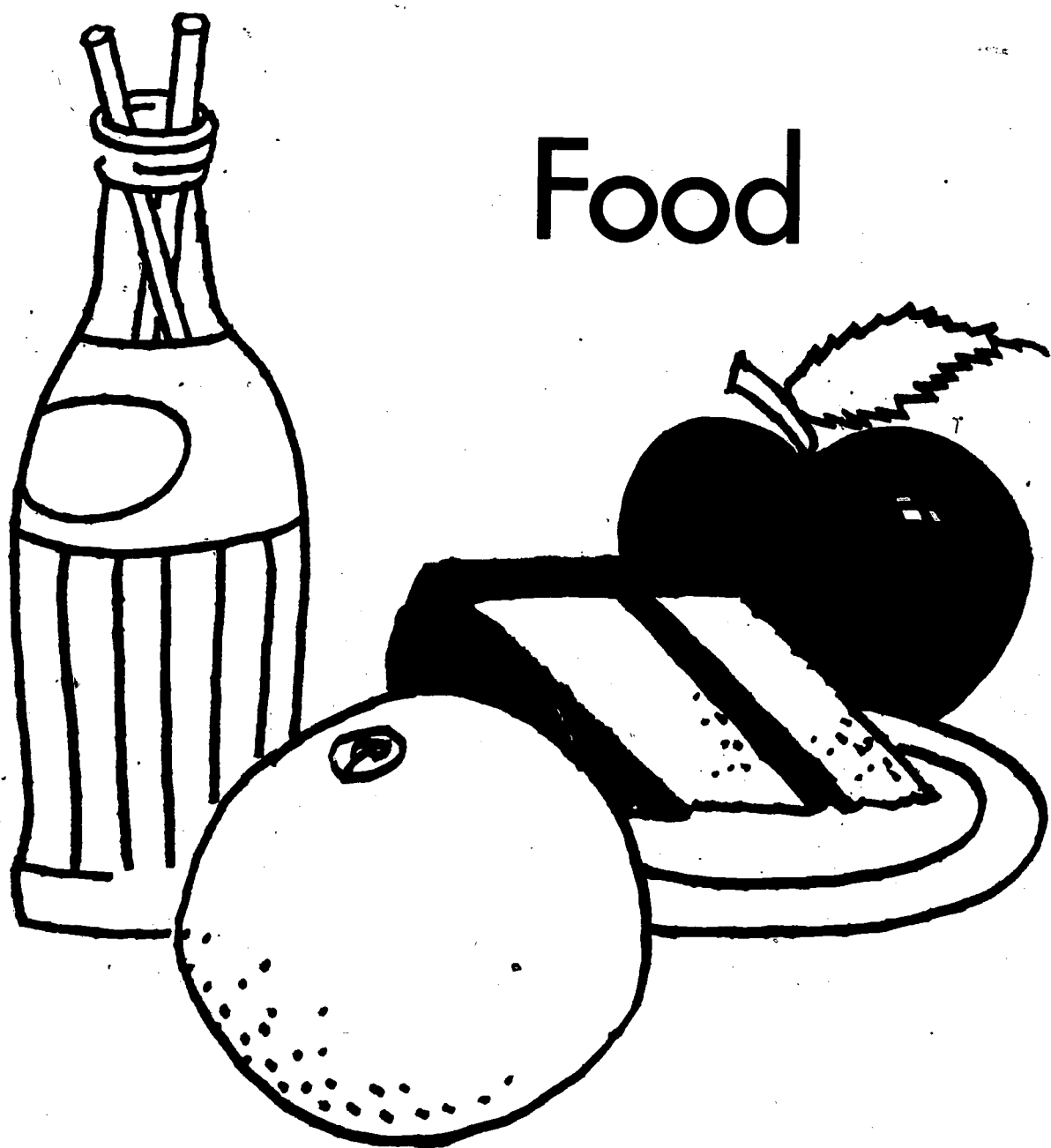
Books



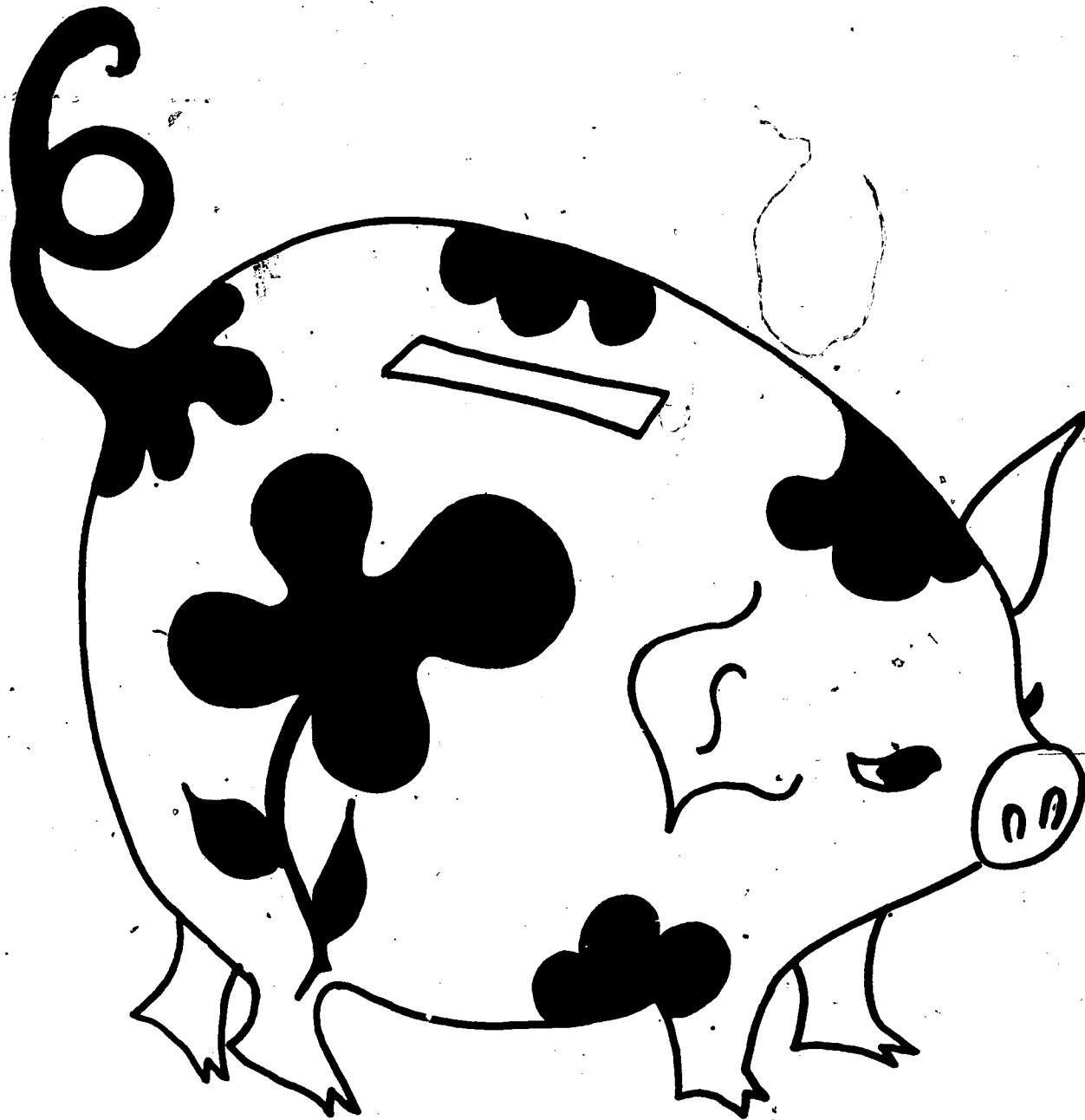
370

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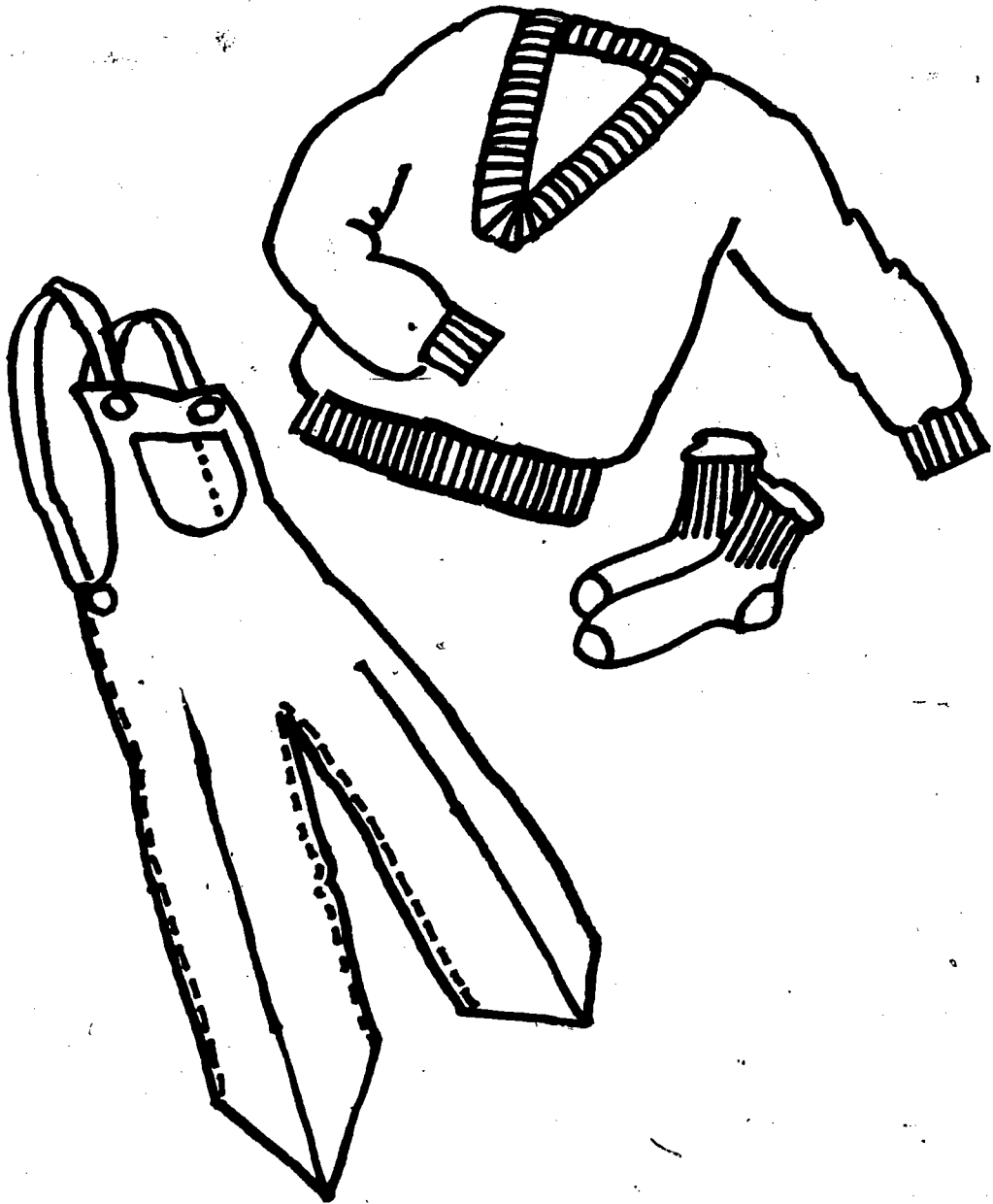
Food



Savings

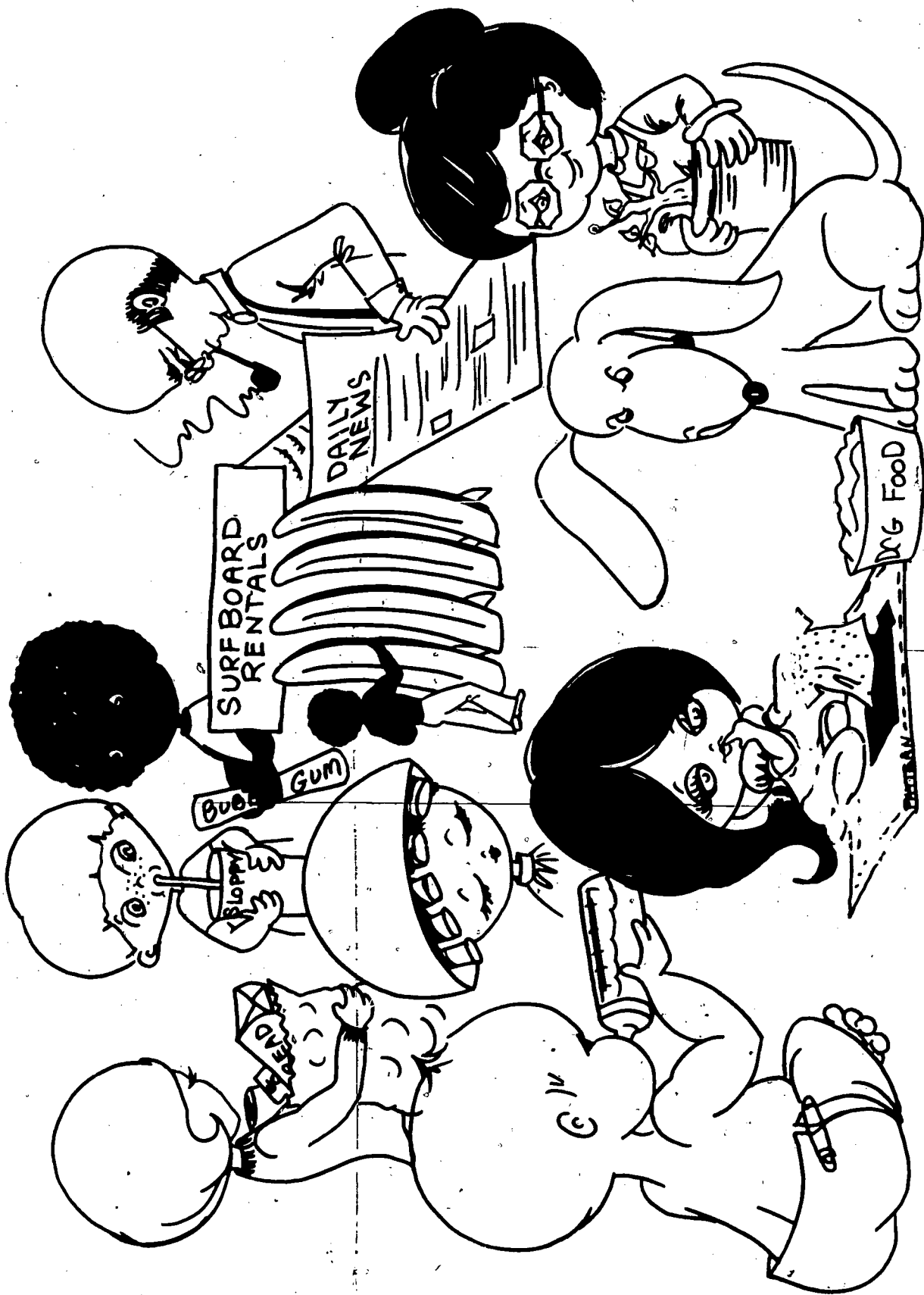


Clothes

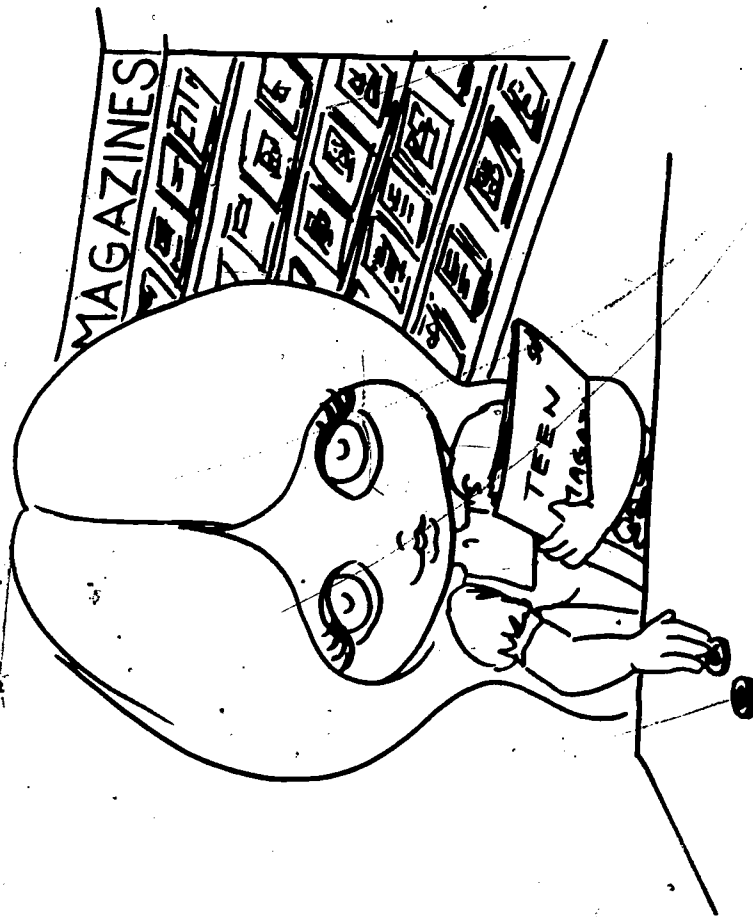


Carnival





WHO IS A CONSUMER?





...IS
EVERYONE

A
CONSUMER?

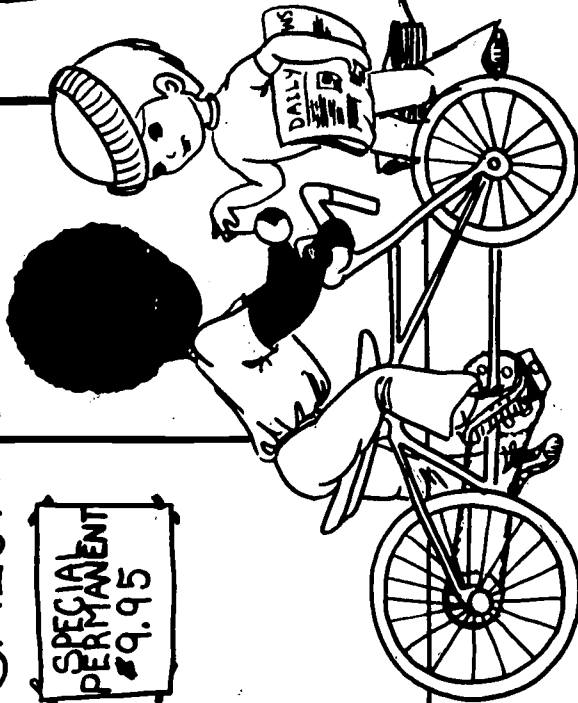
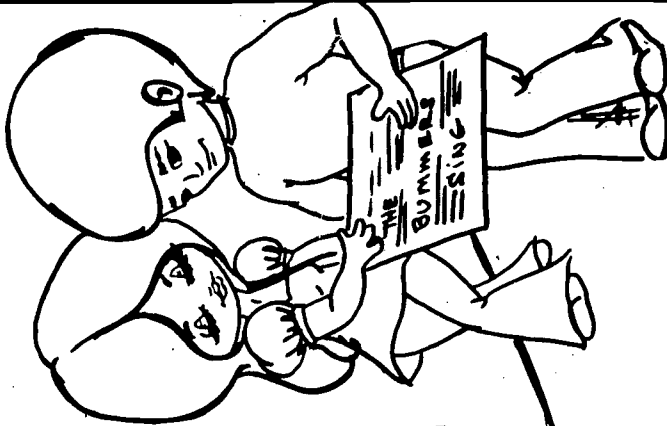


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RECORDS

1/2 OFF TODAY



BAKERY

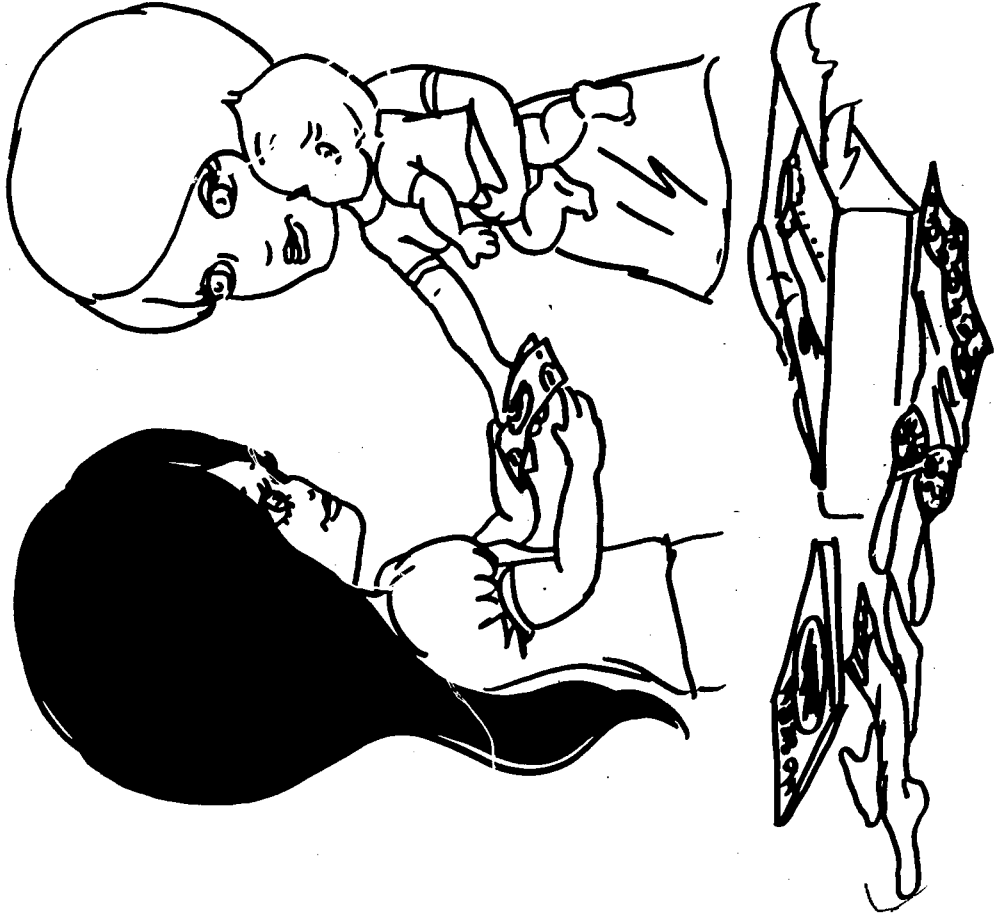
BEAUTY SALON

SPECIAL PERMANENT \$9.95

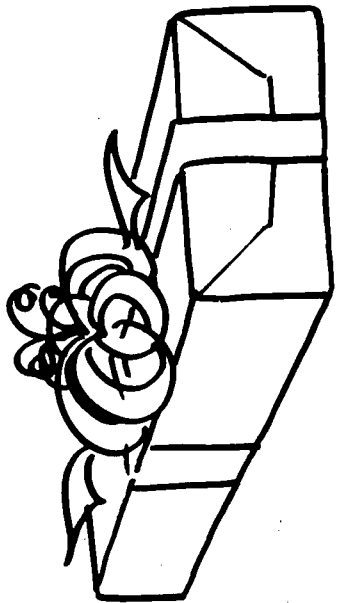
387

379

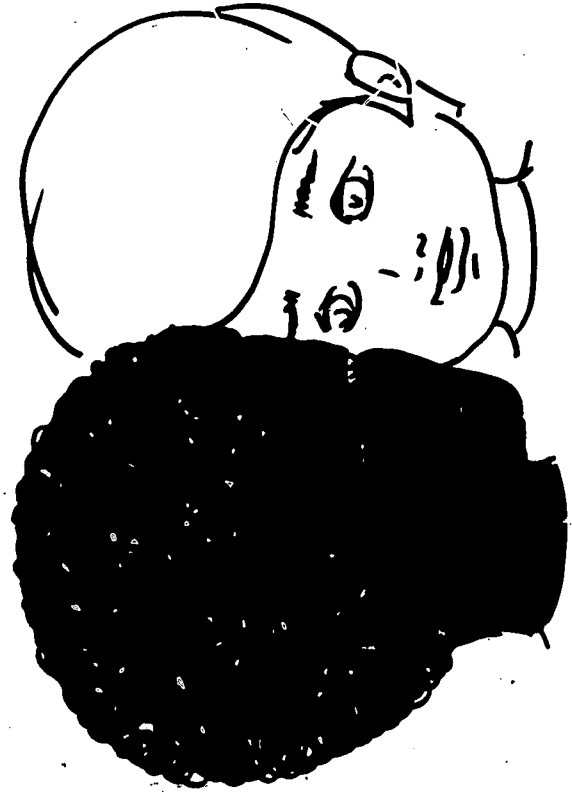
MONEY EARNED



PURCHASES MADE BY PARENTS



HOLIDAY GIFTS

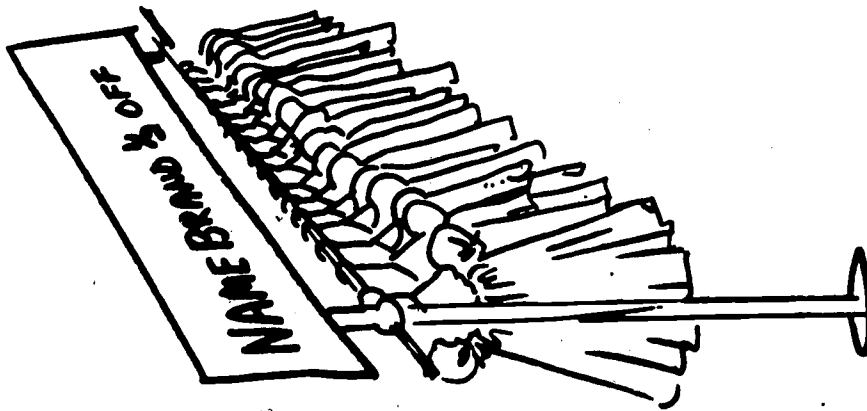
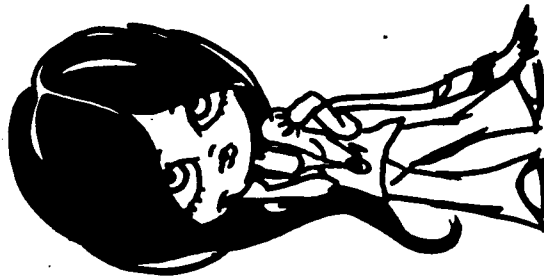
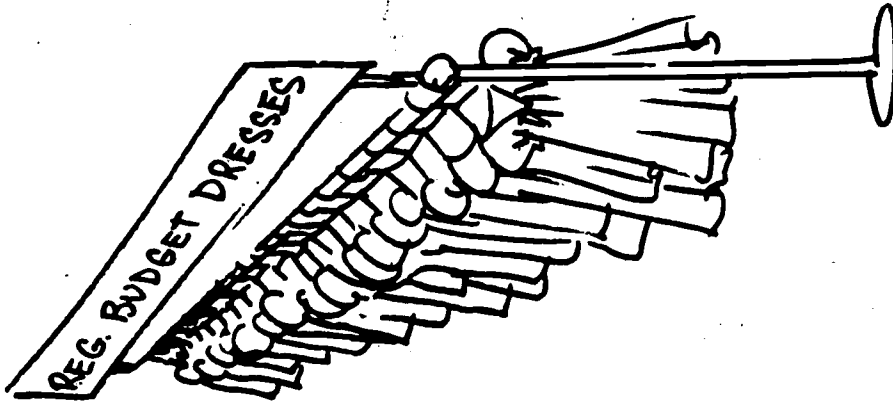


TRADE WITH FRIENDS

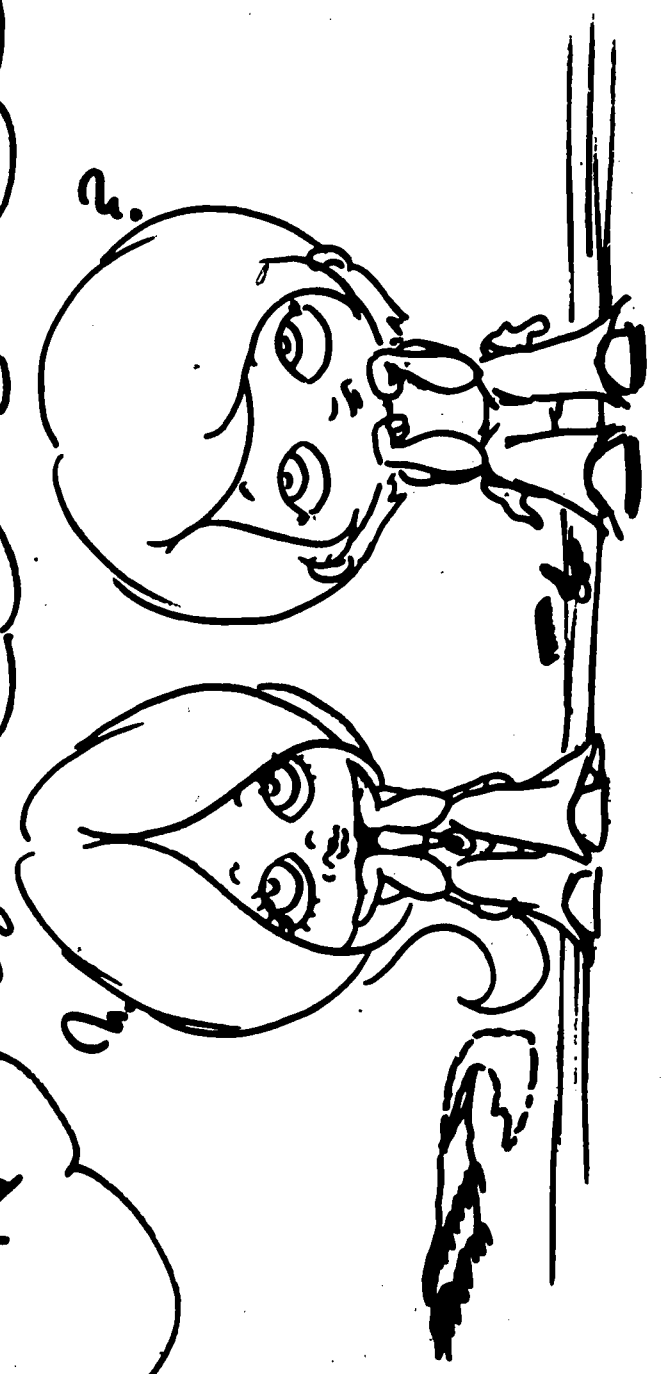
● **COST** or **QUALITY** ?

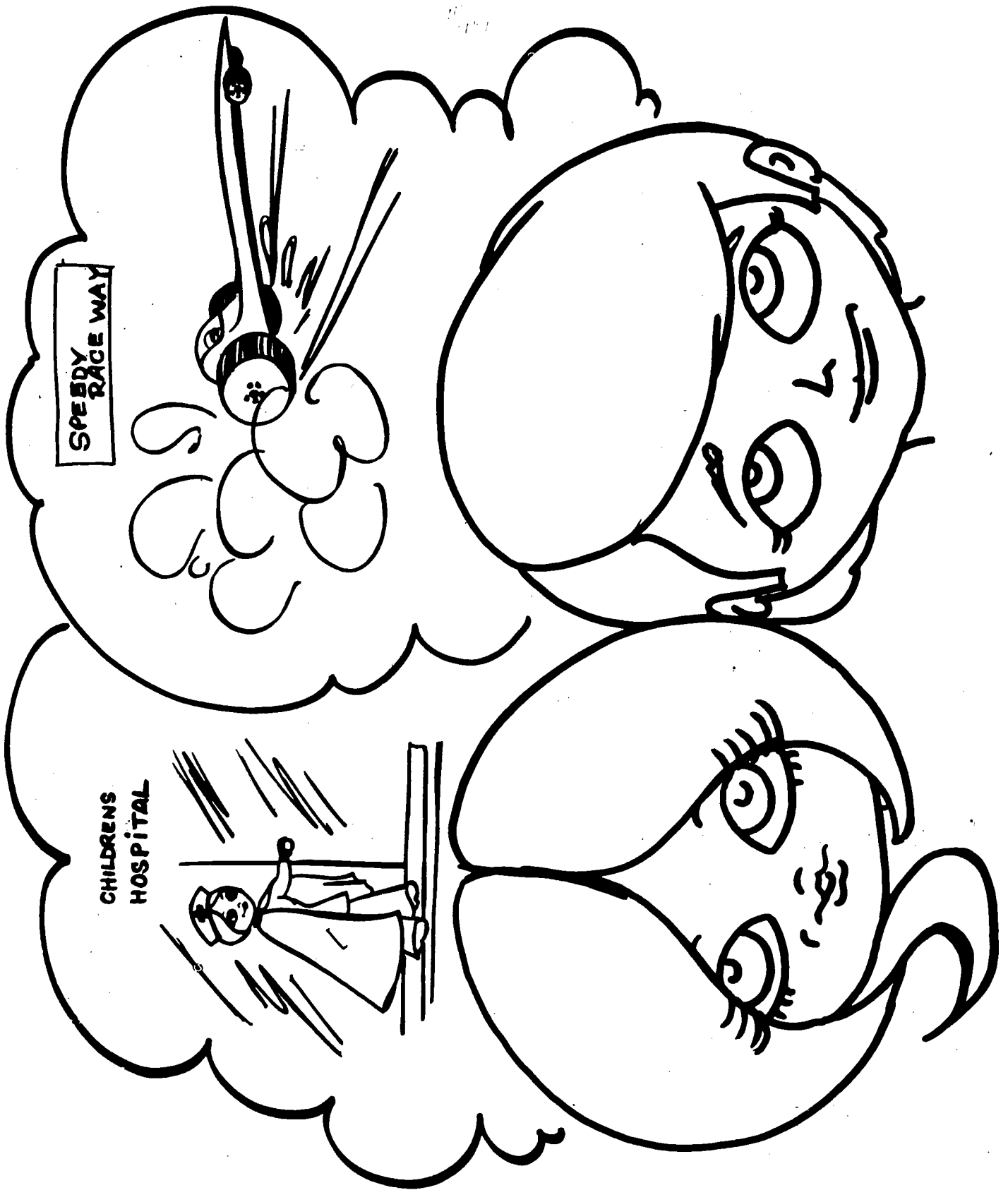
● **DECISIONS**
are *personal*.

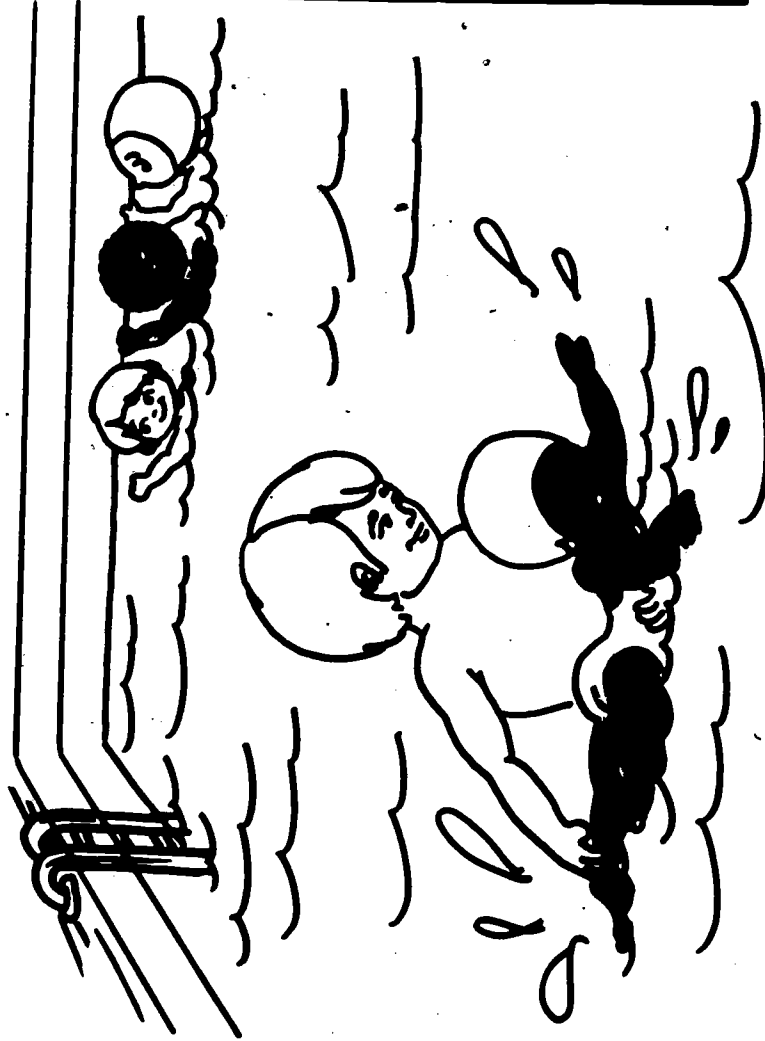
● **PURPOSE**
influences *choice*.



PRINTER!
 PLAN HOME ARRIVAL!
 DELIVER GROCERIES!
 MEDICINES!
 SUNDRRIES!
 WASH WINDOWS!
 BATHING!
 BATHING DOGS!
 BABY SIT!
 YARDWORK!
 TYPING!







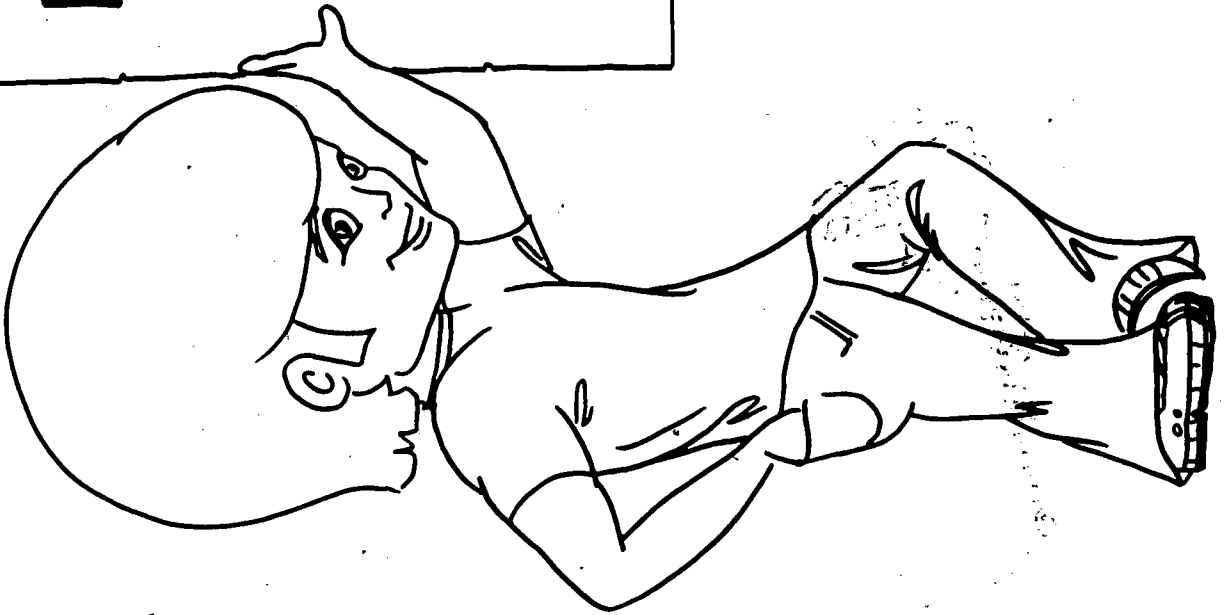
ENJOY YOUR EARNING POWER ●●●●●●●●●●

WORK AT WHAT YOU ENJOY !!

RENT-A-WORKSHOP

WHY BUY IT? MAKE IT.
WORKSHOP AND ALL MATERIALS
YOU NEED. RENT AND WORK
By THE HOUR.

- TOOLS
- PAINT
- POWER MACHINES
- FREE ADVICE
(AT NOMINAL CHARGE)



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LET'S REVIEW

HOW TO BE A

SUCCESSFUL CONSUMER

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