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ABSTRACT

The publication represents the result of the Consumer Education Task Force's attempt to develop competencies applicable to a K-12 continuum. It has been designed to provide school district personnel with relevant data to support a comprehensive curriculum development effort; or to support a variety of alternative approaches at various grade levels. Twenty-five consumer education competencies are outlined for the following areas: value system for consumer education, decision-making procedure, rights and responsibilities of the consumer, and the role of the consumer in our economic system. The consumer education competencies are further divided into subcompetencies for the primary, intermediate, and secondary levels.
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CONSUMER EDUCATION COMPETENCIES

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K-12

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Bureau of Curriculum Services

Division of Arts and Humanities
Russell Getz, *Chief*
Robert Wingert, *Program Adviser*

Pennsylvania Department of Education
Box 911
Harrisburg, PA 17126

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INTRODUCTION

The value of consumer education is that everyone is a consumer of goods and services all his or her life. Getting the greatest satisfaction and use of goods and services can best be realized by a consumer-oriented citizenry. Since consumer orientation should begin early in one's educational experience, Secretary of Education, John C. Pittenger designated consumer education as a curriculum priority in 1973. In so doing he charged department staff with the responsibility for developing an awareness of consumer affairs in classrooms throughout the Commonwealth.

A Consumer Education Task Force was subsequently created within the Department of Education. It represents the curriculum areas of business education, distributive education, early childhood, environmental education, fine arts, health and physical education, home economics, industrial arts, language arts, mathematics, safety education, science, and social studies. The task force began its work on the premise that consumer education must be available to all students at all grade levels.

To establish a common base for its deliberations, the group adopted as a definition for "consumer education" a paraphrased version of the statement set forth by the President's Committee on Consumer Interests: preparing individuals in the skills, concepts and understandings required for everyday living so they can achieve within the framework of their own values maximum use of and satisfaction from their resources.

The task force members then identified concepts and understandings from their respective areas which relate to consumer education and seemingly could be presented as competencies (goals) that students can master somewhere between kindergarten and grade 12. To establish uniformity of purpose in writing, the group defined a competency statement as that which describes the capacity or ability to do something. As a result of the ensuing writing activity, an especially large number of proposed competency statements were submitted -- far too many, the task force felt, to be seriously considered for implementation. However, an intensive analysis of the initial listing led to their refinement into 25 broad-based statements under these four headings: value system for consumer education, decision-making procedure, rights and responsibilities of the consumer, and role of the consumer in our economic system. At this point the list was distributed to consumer educators and interest groups at the local, state and national levels, for review and critique. Reactions to the material were abundant and favorable, but all respondents expressed a need to clarify the broad statements -- a belief likewise held by the task force. Thus, the next, and perhaps most critical, step was to breakdown each of the 25 general competency statements into appropriate subcompetency statements at three levels: primary (K-4), intermediate (5-8) and secondary (9-12).

This publication represents the result of the Consumer Education Task Force's attempt to develop competencies applicable to a K-12 continuum. It has been designed to provide school district personnel relevant data to support a comprehensive curriculum development effort; or, to support a variety of alternative approaches at various grade levels. While many concepts intrinsic to consumer education are already taught in existing curricula, it is hoped that analysis of these competencies as they apply to those efforts will guide staff in eliminating undesirable

repetition and identifying present shortcomings. Through such an approach consumer education can be expanded into the wider curriculum and thus be made available for all students. It should be noted that levels of achievement expected of students will be determined by the teachers.

Placement of subcompetencies at levels indicated is not to be construed as a restriction. If teachers believe that a given statement presents too much difficulty, or is too easy for the level indicated, they should feel free to change its placement.

The material which follows is intended to represent consumer education as it relates to the total school curricula. It is in such light, then, that the department recommends that school districts analyze their curricula in terms of the competencies presented and make necessary adjustments that ensure that all students receive a comprehensive program of instruction in consumer education.

CONSUMER EDUCATION TASK FORCE

This publication would not have been possible without the untiring efforts of the following department specialists who served on the Consumer Education Task Force:

Randall Bauer _____	Early childhood adviser
Eleanor Bennett _____	Environmental education adviser
Douglas Boelhouwer _____	Health and physical education adviser
Kathleen Carey _____	Intern, Indiana University of Pennsylvania
Blanche Curran _____	Senior program specialist - distributive education
Russell Dusewicz _____	Educational research specialist
Elizabeth Haller _____	Social studies adviser
Carl Heilman _____	Mathematics adviser
Carolyn Kratz _____	Senior program specialist - home economics
Louissette Logan _____	Language adviser
John McDermott _____	Senior program adviser - science
Clyde McGeary _____	Senior program adviser - fine arts
John Meehan _____	Language adviser
Robert Schell _____	Senior program adviser - social studies
William Selden _____	Senior program specialist - business education
William Smith _____	School safety education adviser
Paul Wighamam _____	Industrial arts adviser
Robert Wingert _____	Social studies adviser; Task Force Coordinator

CONSUMER EDUCATION COMPETENCIES

I. Value System for Consumer Education

- A. Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.
- B. Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.
- C. Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.
- D. Identify human and personal values and goals in relation to family, community and society.
- E. Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.
- F. Develop a personal consumer value system that depends on a self-determined consideration of beauty, function and conservation.

II. Decision-making Procedures

- A. Perform mathematical operations necessary for consumer activities.
- B. Use both metric and English systems to determine lengths, volumes, weights/masses and areas.
- C. Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.
- D. Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.
- E. Demonstrate the ability to plan how present and future income is spent.
- F. Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.

III. Rights and Responsibilities of the Consumer

- A. Buy, use and maintain equipment/products according to established safety standards.
- B. Identify and explain the rights and responsibilities of renters, lessors and owners.
- C. Identify and describe various types of consumer legislation and protection, especially those relevant to women, minorities and certain age groups.

III. Rights and Responsibilities (continued)

- D. Identify nongovernment agencies and organizations that provide consumers information and protection.
- E. Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

IV. Role of Consumer in Our Economic System

- A. Demonstrate the use of the monetary system.
- B. Make use of banking and other monetary services available to consumers.
- C. Describe the advantages and disadvantages of various types of stores and businesses, (i.e. department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).
- D. Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.
- E. Explain the importance of the profit motive in a free enterprise economy.
- F. Analyze advertising and its influence upon the consumer.
- G. Describe the effects of political and economic consumer behavior on the marketplace.
- H. Provide examples of the interdependence of world economics as it influences the consumer.

CONSUMER EDUCATION SUBCOMPETENCIES

I. Value System for Consumer Education

- A. Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk-taking.

(Primary) Students will:

1. demonstrate an understanding of money as the representation of financial worth/wealth.
2. demonstrate an understanding of the purchasing power that money represents and recognize the consequences tied to the lack of it.
3. demonstrate a knowledge of purchasing power and wise use of such power.
4. demonstrate an understanding of the importance of personal choice in planning for financial security.

(Intermediate) Students will:

1. demonstrate an understanding of activities which can reduce risk, such as careful planning, insurances and retirement provisions.
2. demonstrate an understanding of a financial promise as it relates to the rights and responsibilities of the consumer.
3. demonstrate an understanding of a financial promise as it relates to the rights and responsibilities of business.
4. determine choices of purchases, investments and savings, and substantiate reasons for choices made when presented with a number of long- and short-range opportunities for purchases using a set amount of funds.

(Secondary) Students will:

1. demonstrate an understanding of the statement, "wealth makes wealth", by differentiating between various pro and con positions.
2. determine the direct and indirect costs that risk can financially impose on the consumer.
3. demonstrate an understanding of the rationale for risk-reducing activities such as budgeting, insurance, purchase of reliable products, etc.
4. demonstrate an understanding of the need for constant revision of consumption patterns throughout the individual's life.

I. Value System (continued)

5. demonstrate an understanding of the nature of planning with special emphasis on its future as well as on-going characteristics.
6. determine the costs of safety in terms of dollars and worth in a variety of areas, e.g. investments, products, services, etc.

B. Recognize the differences and similarities of consumer values in a variety of cultures and socio-economic groups.

(Primary) Students will:

1. demonstrate an awareness that people acquire many different articles and services.
2. demonstrate a knowledge about the variability of choice among people of different cultures and socio-economic groups.

(Intermediate) Students will:

1. determine how value choices of youth influence their spending patterns.
2. demonstrate an understanding of values by being able to defend their own value decisions and comparing/contrasting them to current societal values.
3. demonstrate a knowledge about the pressures of peer groups and society on decisions and values by describing their influence in making a decision and/or developing values.

(Secondary) Students will:

1. determine the choices of investment that would aid the economy and explain reasons for the decision when presented with a number of large development projects planned for a developing nation.
2. demonstrate an understanding of the need for savings and capital investment in a developing nation.
3. determine how value choices might vary between agrarian and industrial societies and wealthy and poor individuals.
4. demonstrate an awareness of differing values among socio-economic groups and cultures by sorting out on a rational basis those a group/culture would accept from those they would reject.
5. demonstrate an understanding of the varieties of life styles which exist and the advantages and disadvantages of each.

I. Value System (continued)

- C. Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.

(Primary) Students will:

1. determine basic human needs.
2. determine which goods and services may make life more than just existence.
3. demonstrate an understanding of the difference between needs and desires by eliminating unnecessary items from a comprehensive list of goods and services.
4. demonstrate an understanding that many wants are a result of advertising claims.

(Intermediate) Students will:

1. demonstrate the ability to plan a budget for expenditures with varied levels of income and substantiate choices.
2. demonstrate an awareness of restrictions on credit buying imposed by budgetary limitations.
3. demonstrate the ability to identify advertising techniques which influence consumer choices.
4. demonstrate a knowledge of the importance of expressing needs and wants definitely and clearly.
5. demonstrate the ability to distinguish between needs and wants according to a variety of individual value systems.

(Secondary) Students will:

1. demonstrate an understanding that if human wants are greater than available resources an individual must establish priorities.
2. demonstrate an understanding of the conceptual basis of needs and wants, particularly emphasizing the differences between them.
3. determine the effects of advertising in persuading consumers to establish wants.

- D. Identify human and personal values and goals in relation to family, community and society.

(Primary) Students will:

1. determine their individual consumer values and compare them with those of their peer group.

I. Value System (continued),

2. demonstrate an awareness of their values and goals by comparing them with those of their family and community.

(Intermediate) Students will:

1. demonstrate an understanding of why individuals make voluntary contributions to such organizations as United Fund, health agencies and political groups.
2. demonstrate an understanding of the statement, "A satisfied need is not a motivator of behavior", by explaining why a person requires more than money to satisfy basic needs in order to gain self-realization.
3. demonstrate an understanding of planning as it relates to a consumer's needs and wants, stressing the idea of availability.

(Secondary) Students will:

1. determine which areas of a budget for the community, state or nation should be supported and which would be reduced/eliminated.
2. demonstrate the ability to interpret a value position by defending or criticizing the statement, "One becomes a better citizen by learning how to plan for economic security and financial independence."
3. demonstrate an understanding of the individual consumer's point of reference as it relates to the family, community and society.
4. demonstrate an understanding of the full effect that the economy has upon the values and goals held by consumers.
5. demonstrate a knowledge about the effect which consumer goals and values have upon the economy.

- E. Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.

(Primary) Students will:

1. demonstrate the ability to recognize basic human needs.
2. determine which goods and services may make life more than just existence.

(Intermediate) Students will:

1. demonstrate an understanding of how advertising and fads produce unnecessary consumption.
2. determine methods for making judgments about mass media advertising; evaluating orally and in writing various techniques of advertising.

I. Value System (continued)

3. demonstrate an understanding of the variety of choices that exist for them as a consumer.
4. determine the responsibilities and restrictions which relate to the freedom of the consumer.
5. demonstrate an understanding of the importance of planning in expanding the consumer's freedom of choice.
6. demonstrate an understanding of the influence of advertising and media in appealing to different values.

(Secondary) Students will:

1. determine which amenities of living could be modified to ensure a healthier environment for the future.
 2. determine what steps could be taken to conserve energy and resources for the future without causing undue economic hardships.
 3. determine ways that the public can discourage manufacturers from building obsolescence into their goods.
 4. determine a plan for the expenditure of income to achieve personal satisfaction and defend it as being consistent with an acceptable standard of living.
 5. demonstrate an understanding of quantity and quality as they relate to each other and to consumption patterns.
 6. demonstrate an understanding of the relationship between quality and price, with particular note of their inequality.
- F. Develop a personal consumer value system that depends on a self-determined consideration of beauty, function and conservation.

(Primary) Students will:

1. demonstrate an understanding of the role that personal preference plays in selecting and caring for clothing, living areas and items which are the students'.
2. demonstrate an awareness of social acceptance and its effect on things such as the way one dresses, the cars one buys, the home one lives in, etc.

(Intermediate) Students will:

1. determine criteria to be used for deciding about the purchase of:
 - a. clothing
 - b. bicycles
 - c. records and record players
 - d. personal care items
 - e. transistor radios
 - f. sporting goods

I. Value System (continued)

2. demonstrate an awareness of the freedom an individual has in relation to the values of beauty, function and conservation.

(Secondary) Students will:

1. demonstrate an understanding of the need to adjust buying habits to meet new problems and responsibilities in adult life.
2. demonstrate an understanding of the levels of development in the formulation of values related to beauty, function and conservation.
3. demonstrate an understanding of the costs related to the values of beauty, function and conservation.
4. determine the immediate and far-reaching effects of product and service selection as related to beauty, function and conservation.

II. Decision-Making Procedures

A. Perform mathematical operations necessary for consumer activities.

(Primary) Students will:

1. demonstrate the ability to recognize numerals.
2. demonstrate the ability to use ones, tens, hundreds and thousands notations.
3. demonstrate the ability to add and subtract whole numbers.
4. demonstrate the ability to solve monetary problems by using the dollar sign and decimal point correctly.
5. demonstrate the ability to count by ones, twos, fives, tens and twenty-fives to a dollar (100).
6. demonstrate the ability to compute various coin combinations to total a dollar.

(Intermediate) Students will:

1. demonstrate the ability to solve consumer-related mathematical problems by using various types of calculating devices.
2. demonstrate the ability to solve problems involving rate of interest, profit and loss, taxes, etc.

(Secondary) Students will:

1. demonstrate the ability to solve problems concerning percentages, loan rates, discounts and profits.
2. determine the cost per unit or volume and identify the least expensive purchase when containers of different sizes at different net prices are available.
3. demonstrate the ability to use statistical data by interpreting selected charts or graphs and preparing a written statement of their content as an aid in purchasing goods and services.

B. Use both metric and English systems to determine lengths, volumes, weights/masses and areas.

(Primary) Students will:

1. demonstrate the ability to determine lengths in the English system by using inch, foot and yard and in the metric system by using millimeter, centimeter and meter.
2. demonstrate the ability to determine weights/masses in the English system by using ounce and pound and in the metric system by using gram and kilogram.

II. Decision-Making (continued)

3. demonstrate the ability to determine liquid volume in the English system by using ounce, pint and quart and in the metric system by using cubic centimeter (milliliter) and liter.

(Intermediate) Students will:

1. demonstrate the ability to measure specified objects in both metric and English units, determining linear and volume measurements, accurate to one significant digit.

(Secondary) Students will:

1. demonstrate the ability to measure and make appropriate calculations of area and volume with the measured values correct to three significant digits.
 2. demonstrate an ability to estimate to within 10-20% length, area, volume, mass and temperature using the metric system.
- C. Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.

(Primary) Students will:

1. demonstrate an understanding that insurance policies are consumer contracts to protect individuals and/or property.
2. demonstrate an awareness that a guarantee is a consumer contract designed to force replacement of defective articles purchased or to support a claim against an advertiser.
3. demonstrate an understanding of loans, charge accounts and credit cards by describing how they aid purchasers but bind them to later payment.

(Intermediate) Students will:

1. demonstrate a knowledge about the following legal documents: deeds, leases, purchase contracts, notes, warranties, real estate sales agreements, loan contracts and mortgage agreements.
2. demonstrate the ability to read, analyze, summarize and formulate questions about various types of insurance policies (e.g. life, automobile, home and medical).

(Secondary) Students will:

1. determine the true percentage rate for a loan, given all the information (amount borrowed, length of note, number of payments) concerning the loan.
2. determine what services are offered consumers by insurance company representatives and state Department of Insurance personnel.

II. Decision-Making (continued)

3. demonstrate a knowledge of the requirements for establishing and maintaining a good credit rating.

- D. Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.

(Primary) Students will:

1. demonstrate an understanding of comparison and decision making techniques by describing how goods are sold by weight, number or size.
2. demonstrate the ability to recognize that color, size, taste, smell, feel, use and other factors influence the purchase of articles.

(Intermediate) Students will:

1. demonstrate a knowledge of how various scientific disciplines can be used to compare the durability and quality of materials prior to purchase (e.g. durability and safety).
2. demonstrate an understanding of the potential hazards found in common household products, toys and appliances.
3. determine which appliance, item of clothing or food product should be purchased, basing the decision on a comparison of the quality of different brands of the given items.
4. demonstrate a knowledge of consumer services provided by business, government and private agencies by preparing information guides appropriate for use by students and/or adults.

(Secondary) Students will:

1. determine the actual value of endorsements such as those by periodical publications like Good Housekeeping magazine, or endorsing agencies like Underwriters' Laboratories.

- E. Demonstrate the ability to plan how present and future income is spent.

(Primary) Students will:

1. demonstrate a knowledge of the monetary reward income system, as understood by the student, by explaining income and expenditure as they relate to the home and community.
2. determine the use of specific income by identifying which of several goods or services to purchase.

II. Decisión-Making (continued)

(Intermediate) Students will:

1. demonstrate an understanding of decision-making processes by participating in role playing and simulation games related to purchasing.
2. demonstrate an understanding of the importance of shopping carefully for goods and services by preparing a list of steps to be followed by the consumer.

(Secondary) Students will:

1. determine their required expenses and plan a budget for the coming year, given a fixed allowance. Based on this budget the students will prepare a budget for the first month and the first week of that month. Later, the students will compare the actual spending with the budget plan for the purpose of revising the original budget.
2. (IF NO. 1 IS NOT POSSIBLE) demonstrate the ability to construct a year-long, month-long and week-long budget after identifying their fixed expenses as a young adult with a full-time job living away from home on an imaginary fixed income.
3. demonstrate effective techniques of consumer purchasing by evaluating sales promotional devices aimed at encouraging the purchase of specific items, e.g. food, clothing, appliances, furniture, etc.
4. demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan which would give consumers the most for their money.

- F. Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.

(Primary) Students will:

1. determine from a few basic characteristics which services, practices, and products will be best for selected individuals.
2. demonstrate an understanding of how information gathering is necessary to making wise purchases.

(Intermediate) Students will:

1. determine what techniques are most useful in gathering and analyzing information.
2. demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices and products.

II. Decision-Making (continued)

(Secondary) Students will:

1. determine ways of evaluating information as to its usefulness. (Consideration should be given to sources, application and other important features.)
2. demonstrate an understanding of the importance of using product information as an on-going reference leading to the most efficient use of a product.

III. Rights and Responsibilities of the Consumer

- A. Buy, use and maintain equipment/products according to established safety standards.

(Primary) Students will:

1. demonstrate an understanding of basic safety practices in the use of simple tools, toys, cleansing materials and medicines.
2. demonstrate an understanding of the term "maintenance" and the role that maintenance plays in the extended life and safe operation of equipment.
3. demonstrate an understanding of basic safety procedures in the use of electrical equipment.
4. demonstrate a knowledge of the proper use of knives, scissors, axes, sporting goods, shop tools, etc.
5. demonstrate an understanding of safety precautions for pedestrians, bicycles and automobiles.
6. demonstrate an awareness of individual and group responsibility for the care of private and public property.

(Intermediate) Students will:

1. demonstrate an understanding of how the maintenance of tools and goods can save money and resources.
2. demonstrate a knowledge of basic safety procedures as they pertain to the consumption of goods and services.
3. demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owner's manual as an important source of information.
4. demonstrate a knowledge of the various organizations which advocate and promote safety in the use of goods and services.

(Secondary) Students will:

1. demonstrate an understanding that costs related to safety factors included in products become the consumer's responsibility.
2. demonstrate an understanding of safety principles to be considered in purchasing and operating a motor vehicle.
3. demonstrate a knowledge of existing legislation and suggest additional laws directed toward the establishment of safety features and functions to protect consumers.

III. Rights and Responsibilities (continued)

B. Identify and explain the rights and responsibilities of renters, lessors and owners.

(Primary) Students will:

1. demonstrate an understanding of "own" and "rent".
2. demonstrate an understanding of the responsibility for property, whether owned or rented.

(Intermediate) Students will:

1. demonstrate an understanding of the concept of liability as it relates to the tenant, lessor-owner and the individual home owner.
2. determine the rights and responsibilities of lessor-owners and tenants as they relate to a lease, especially in terms of security deposits, payment procedures and insurances.
3. determine the rights and responsibilities of lessors, tenants and homeowners as they relate to local government, e.g. with regard to taxes, zoning and school systems.

(Secondary) Students will:

1. demonstrate an understanding of the rights and responsibilities of lessor-owners and tenants.
2. demonstrate a knowledge of the legal prerequisites of a contract.
3. demonstrate an understanding of the use of eminent domain.
4. determine the need for the public to be informed about and to monitor government expenditures.
5. demonstrate a knowledge of the procedures involved in buying and selling a home.
6. demonstrate an awareness of the homeowner's need for insurance and security systems and contrast this need with the problem of being "insurance poor".
7. demonstrate a knowledge about home improvement frauds and determine methods for combating such practices.
8. demonstrate an understanding of the varieties of housing accommodations which exist and the advantages and disadvantages of each, e.g. houses, trailers, apartments, condominiums, etc.

III. Rights and Responsibilities (continued)

- C. Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities and certain age groups.

(Primary) Students will:

1. demonstrate a knowledge of laws and regulations that protect children from unfair or dangerous selling practices.

(Intermediate) Students will:

1. demonstrate a knowledge of the functions of federal agencies which provide consumer protection and information.
2. demonstrate a knowledge of the functions of state agencies providing consumer protection and information.
3. demonstrate a knowledge of the functions of local agencies involved in consumer protection and information.
4. demonstrate an understanding of the relationship between consumer power and desired legislation.

(Secondary) Students will:

1. demonstrate a knowledge of the role of the following agencies in protecting the consumer:
 - a. Interstate Commerce Commission
 - b. Federal Trade Commission
 - c. Securities Exchange Commission
 - d. Food and Drug Administration
 - e. Consumer Protection Agency
 - f. Federal Communication Commission
2. demonstrate the ability to recognize government actions that attempt (or have attempted) to create "freedom from want".
3. demonstrate an understanding of unemployment compensation.
4. demonstrate the ability to fill out forms relating to retirement, social security or other benefits.
5. determine the importance of providing equal educational opportunities to all people.
6. demonstrate the ability to locate and summarize past and current legislative efforts that pertain to the consumer.
7. demonstrate a knowledge of basic laws which govern the consumer protection movement, such as "Truth-in-Lending", Equal Rights Amendment, Fair Credit, etc.
8. demonstrate an understanding that the most important right and responsibility a consumer has is the ability to deal fairly and to be dealt with fairly.

III. Rights and Responsibilities (continued)

9. demonstrate an understanding of the interrelationship between federal, state and local agencies in their roles as protectors of the consumer.
 10. demonstrate an understanding of the principle that the best protection a consumer can have is the use of wise buying techniques at the time of the purchase.
 11. demonstrate an awareness of the variety of consumer education and protection programs available to special groups and how to locate and use them.
- D. Identify nongovernment agencies and organizations that provide consumers information and protection.

(Primary) Students will:

1. demonstrate an awareness of nongovernment agencies and organizations devoted to aiding consumers.

(Intermediate) Students will:

1. demonstrate a knowledge of the kinds of resources that offer objective analysis of major consumer goods.
2. demonstrate a knowledge about services that nongovernment agencies offer in the field of consumer protection.
3. demonstrate an understanding of cooperatives by making a comparison of their advantages and disadvantages.

(Secondary) Students will:

1. demonstrate a knowledge about environmental groups that have protected society from abuses.
2. determine the role of the business community and schools in providing information for consumers.

- E. Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.

(Primary) Students will:

1. demonstrate an understanding of the right to inquire or complain about products or services that fall short of advertised claims.
2. demonstrate the ability to be precise and polite in registering an oral complaint.

III. Rights and Responsibilities (continued)

(Intermediate) Students will:

1. demonstrate the ability to compose a complaint letter which has clarity and substance.
2. demonstrate the use of the telephone directory or other resource to locate proper authorities to whom they would address a complaint.

(Secondary) Students will:

1. demonstrate an understanding of the techniques involved in complaining effectively.
2. determine what the consumer has a right to expect from manufacturers, sellers and the marketplace.
3. demonstrate the ability to recognize common consumer gyps and frauds.
4. determine the areas of responsibility of the consumer in the marketplace with regard to such things as shoplifting, mishandling of products and consideration of proper use of goods.

IV. Role of Consumer in Our Economic System

A. Demonstrate the use of the monetary system.

(Primary) Students will:

1. demonstrate how money represents financial worth/wealth.
2. demonstrate a knowledge of the purchasing power that money represents and recognize the consequences tied to the lack of it.
3. demonstrate the ability to solve monetary problems by correctly using the dollar sign and decimal point.
4. demonstrate the ability to count by ones, twos, fives, tens and twenty-fives to total a dollar (100).
5. demonstrate the ability to compute coin combinations to total a dollar.
6. demonstrate an understanding that money represents value.

(Intermediate) Students will:

1. demonstrate an understanding of the consumer's role in the historical development of the monetary system.

(Secondary) Students will:

1. demonstrate an understanding of the government's role in the monetary system and how this affects the consumer.
2. demonstrate an understanding of international monetary relationships as they affect the consumer.

B. Make use of banking and other monetary services available to consumers.

(Primary) Students will:

1. demonstrate an understanding of how money is saved for later use.
2. demonstrate a knowledge of institutions established for saving money and for providing services dealing with money.

(Intermediate) Students will:

1. demonstrate an understanding of how to open and keep a checking account, including such activities as:
 - a. writing checks
 - b. completing deposit slips
 - c. endorsing checks
 - d. reconciling checking accounts

IV. Role of Consumer (continued)

2. demonstrate an awareness of the different types of banking institutions and the services that each offers.
3. demonstrate the ability to compute interest.
4. demonstrate an understanding of the effect that interest has upon the consumer's finances.

(Secondary) Students will:

1. demonstrate a knowledge about personal loans, 30-day notes, demand notes, automobile loans, mortgages, etc.
 2. demonstrate an understanding of interest (simple and compound), collateral, usury.
 3. demonstrate an understanding of banking services by selecting the type of bank that best meets an individual's needs in a given situation.
 4. demonstrate an understanding of the function of the Federal Reserve System as it relates to the consumer.
 5. demonstrate an awareness of the types of credit available and an understanding of the cost of each.
- C. Describe the advantages and disadvantages of various types of stores and businesses, (i.e. department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).

(Primary) Students will:

1. demonstrate a knowledge of various types of stores and reasons for shopping in them.

(Intermediate) Students will:

1. determine the type(s) of purchasing techniques which are best utilized in varied types of stores.
2. determine the services offered shoppers in each of the listed stores.

(Secondary) Students will:

1. demonstrate the ability to compare quality and price of products in the various types of stores listed.

- D. Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.

(Primary) Students will:

1. demonstrate the ability to explain supply and demand, production and distribution in terms of their own experience.

IV. Role of Consumer (continued)

(Intermediate) Students will:

1. demonstrate an understanding of the industrialization of America, including roles of major leaders, and the results of this economic development.

(Secondary) Students will:

1. demonstrate a knowledge about the consumer's role in an economy's supply and demand, production and distribution cycle.
 2. demonstrate an understanding of the reasons for price stability and instability in terms of the supply and demand, production and distribution interrelationships.
- E. Explain the importance of the profit motive in a free enterprise economy.

(Primary) Students will:

1. determine the principles of a free enterprise economy and compare it with other types of economic systems.
2. determine how the profit motive has operated in their own experience.
3. demonstrate the ability to identify other types of work incentives.

(Intermediate) Students will:

1. determine the varying degrees of importance of the profit motive in different societies.
2. determine the consumer's position in economies which have a different emphasis on the profit motive.

(Secondary) Students will:

1. demonstrate an awareness of the importance of profit as an incentive which encourages manufacturers, farmers and the like to produce.
2. determine the effect that the profit motive has upon the economy, with particular emphasis upon its effect on individual consumers.
3. determine the effect of inflationary and deflationary trends upon the profit motive.

IV. Role of Consumer (continued)

F. Analyze advertising and its influence upon the consumer.

(Primary) Students will:

1. demonstrate an understanding that many wants are the result of advertising claims.
2. demonstrate an understanding of the right to inquire or complain about products or services if they do not fulfill advertised claims.
3. determine the effect that advertising has upon them as consumers.

(Intermediate) Students will:

1. demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior.
2. determine important concepts which govern advertising.
3. demonstrate an understanding of various types of fraudulent advertising and describe procedures to counteract such practices.
4. demonstrate the ability to identify and appraise various sales promotional devices used by stores/advertisers.

(Secondary) Students will:

1. demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper:
 - a. read advertisements
 - b. ask questions
 - c. observe
 - d. compare
 - e. try out different brands
 2. demonstrate an understanding of the effect of advertising on;
(a) the initial cost of goods and (b) over an extended period of time.
 3. demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising, (e.g. truthful, informative, fair, etc.)
- G. Describe the effects of political and economic consumer behavior on the marketplace.

(Primary) Students will:

1. demonstrate a knowledge about consumer behavior by listing different types in which they engage.
2. determine what is meant by good and bad consumer behavior.

IV. Role of Consumer (continued)

(Intermediate) Students will:

1. determine the effects that shoplifting has upon prices.
2. demonstrate a knowledge about the effect that high tariffs and restrictive trade laws have had upon prices in the past.

(Secondary) Students will:

1. demonstrate an understanding of the consumer's status in the American economic system.
2. determine the effects of boycott procedures upon the business community; the consumer.
3. determine how credit and other services affect a store's prices.
4. determine the effect that proposed tariffs or trade laws will have on future trade prices, domestically and internationally.

H. Provide examples of the interdependence of world economics as it influences the consumer.

(Primary) Students will:

1. determine some examples of special products produced in other parts of the world and explain the need for such products.
2. demonstrate a knowledge of the variability of choice among peoples of the world.

(Intermediate) Students will:

1. demonstrate an understanding of how the shortage of a product in one part of the world can affect the consumer in America.
2. determine the source of a variety of products found in a student's environment.

(Secondary) Students will:

1. demonstrate a knowledge of the role of world economic organizations in regulating trade and investment, (e.g. World Monetary Fund, Common Market, oil producers, etc.)
2. demonstrate an awareness of the effects of multinational corporations on world economics and particularly on American economics.