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ABSTRACT

This guide is planned to assist state agricultural extension persons who are responsible for program development of a youth consumer education program. It identifies priority content and teaching methods for program content, planning, implementation, and evaluation. A rationale for developing a 4-H consumer education program is given which emphasizes the need for such education in a dynamic, changing society. Consumer education is defined in several ways. One definition is that it is related to consumption of private and public goods and services for personal and household use. A curriculum guide for developing a consumer education program in four areas of consumer concern is presented: the consumer as an individual; the consumer as a member of society; the consumer in the marketplace; and the consumer's business rights and responsibilities. Concepts and generalizations needed to master the competencies are outlined in each area for three age levels--9 to 12 years, 12 to 14 years, and 14 to 19 years of age. The guide concludes with some aids for teaching 4-H consumer education, such as examples of learning experiences, teaching techniques, and learning characteristics of different age groups. A list of resources includes references, visual aids, and agencies and organizations to contact. (Author/ND)

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# Guidelines for 4-H Consumer Education

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EXTENSION SERVICE  
U. S. DEPARTMENT OF AGRICULTURE

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## PREFACE

Since its beginning, the Cooperative Extension Service has "helped people help themselves" by improving their knowledge, skills and practices in agriculture and home economics. Since 1965, consumer education has been a major focus in Extension home economics programs. Now, the Cooperative Extension Service is challenged to help 4-H youth develop attitudes, knowledge, and skills which will help them to be more competent consumers throughout life.

Today, economic, political, technological, and social changes are happening at a faster pace than in the past. So, one might ask, "How can educators help youth to satisfactorily function in a dynamic, rapidly changing society?" "What can be taught that will be useful today, 5 years from now, or 10 years from now?"

It is important that a consumer education program identify and elaborate upon the minimum understanding of economic and management principles which youth should know and be able to apply when making consumer decisions.

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## INTRODUCTION

"Guidelines for 4-H Consumer Education," is planned to assist State Extension staff responsible for program development of a youth consumer education program. Staff responsible for program content, planning, implementation, and evaluation will find that the guidelines identify priority content and describe methods for teaching. The guidelines will be useful when training other Extension staff.

A rationale for developing a 4-H consumer education program is given to emphasize the need for such education in a dynamic, changing society. Consumer decisions affect the lives of people and the environment in which they live and have a direct affect upon business, labor, and government.

A definition of consumer education is given to help Extension staff to visualize the breadth and specificity of such education and to better understand the subject matter needed to increase consumer competency.

This is followed by a curriculum guide for developing a consumer education program in four areas of consumer concern. Concepts and generalizations needed to master competencies are outlined in each of the four areas for three age levels.

"How can Extension develop a 4-H Consumer Education Program?" "Who should be involved?" "What do we teach?" "How do we train people to teach consumer education?" "How do we measure results?" Such questions are addressed in the section, "Developing the 4-H Consumer Education Program."

The suggestions for learning experiences are EXAMPLES only. Hopefully, these will provide ideas for developing learning experiences using resources available in each respective State or community.

Learning characteristics of youth at three age levels are provided to help staff develop meaningful learning experiences.

Voluminous references, visuals, and other consumer educational materials were reviewed over a three year period. Those listed represent some of the key sources of information Extension educators may wish to review.

## REASONS FOR CONSUMER EDUCATION

Everyone is a consumer of goods and services throughout life, and most personal income goes for goods and services that people need or want. Consumer decisions affect the total economy and the quality of life in the home, community, and nation.

Today's youth are important consumers. It is estimated that they spend about 5 percent of the nation's personal income, but they influence the expenditure of much more. Teenagers particularly influence family purchases of automobiles, food, clothing, vacations, and televisions.

From 1973 to 1980 approximately 20 million 15-19 year olds will annually make important consumer decisions. Now that the age of majority is 18 in some states, many more young people are legally responsible for their consumer decisions.

As the nation shifts from an affluent consuming economy to a more concerned user of resources, youth will find consumption decisions more complex and costly. It will be more important than ever that youth be informed consumer decisionmakers.



## DEFINITION OF CONSUMER EDUCATION

Consumer education is that education related to consumption of private and public goods and services for personal and household use.

The President's Committee on Consumer Interests has defined consumer education:

"Consumer education is the preparation of the individual in the skills, concepts and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources."

This definition encompasses the content of both family economics and management.

Another definition might be:

Consumer education is a study of economics and management as they relate to consumer behavior and consumption of goods and services.

Still another definition might be:

Consumer education is a study to increase understanding and competence in consumer behavior, marketplace performance, and consumer affairs participation.

In personal terms, one might say that:

Consumer education is the development of the individual in knowledge and skills so that he functions as a responsible consumer-citizen.

The U. S. Office of Education states that "consumers' education is an effort to prepare persons for participation in the marketplace by imparting the understandings, attitudes, and skills which enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations."

## DEVELOPING THE 4-H CONSUMER EDUCATION PROGRAM

### A Team Approach

A successful 4-H consumer education program will ultimately require the involvement of many people, including Extension staff at the local level, community leaders, and youth. The commitment and involvement beginning at the State level with Family Resource Management specialists and 4-H staff will result in a stronger program from the standpoint of content, structural organization, and delivery. A team approach will complement the mutual goal of its members to help youth to learn and function as responsible consumers and citizens.

### A 4-H Consumer Education Program

The key to success in developing a useful consumer education program is to realize that consumer education is an interdisciplinary study encompassing both economic and management principles as they relate to consumer behavior, marketplace performance, and consumer citizenship participation.

The development committee for the 4-H Consumer Education Program elected to use Guidelines K-12 developed by the Office of Consumer Affairs as a base for developing program content. These guidelines indicate that one's consumer competency depends upon development and use of concepts, understandings, knowledge, and skill in four areas:

- . the consumer as an individual,
- . the consumer as a member of society,
- . the consumer in the marketplace, and
- . consumer-business rights and responsibilities.

Given these four areas of consumer concern, the committee then developed major objectives and consumer competencies, concepts, generalizations, and behavioral outcomes for three age levels.

No priority order is suggested in teaching the four areas: however, there is an intended progression of thought and action from the self-centered consumer interest to the concern for the total economy and the societal welfare.

Hopefully, at the conclusion of their involvement in the 4-H Consumer Education Program, the older youth would:

- . Understand and be able to relate how personal values, goals, and available resources affect consumer behavior;
- . Understand how social, economic, and political systems affect consumers and the effect of consumers on these systems;
- . Understand and use management and economic principles when making consumer decisions between alternative goods and services; and
- . Understand rights and responsibilities of the consumer, business, and government and act responsibly as a consumer.

#### Consumer Education as a Part of Other 4-H Programs

A state may decide to incorporate consumer education into existing 4-H programs in addition to or instead of developing a 4-H Consumer Education Program.

If a consumer education program is incorporated in other 4-H programs, it is important that it be recognized for the contribution it makes to the total program. Consumer aspects might be included as special learning experiences to enrich or enlarge the content of existing programs.

Developing consumer education as a part of other 4-H programs should be a relatively easy procedure. First, identify and select the area(s) of consumer study that apply. Then, decide on the behaviors or competencies that youth are to learn and use. Finally, plan experiences to help youth learn and reinforce that learning.

Let's assume that a state wishes to include consumer education in its food and nutrition program. Assume that it selects the study area of the consumer in the marketplace as its priority focus for youth between 12-14 years of age.

Using the curriculum guide as a reference, note that one of the competencies suggested for this age level (II) is to improve buying skills. In this instance, a program might be developed to improve buying skills when selecting dairy products, meats, fruits, vegetables, eggs, etc. Another competency suggested is that youth learn to appraise alternatives before making purchase decisions. In this illustration, food products might be used to learn quality characteristics and to make price and quality comparisons.

## Planning Learning Experiences

Learning experiences need to be related to activities that are meaningful to youth of different age groups, that they are currently involved in, and that they are capable of doing.

A learning experience needs to be planned. The outcome of the experience should be a new or different attitude, understanding, knowledge, or skill than the learner had before. Or, it should reinforce present knowledge or skill so that the user is more competent and more likely to use it in future thought and action.

Learning experiences should have a purpose or reason. Participation in a learning experience should result in a change that can be measured either objectively or subjectively.

## Training Extension Staff and Leaders

Effective program development will involve staff and leaders who deliver the program at the local level. Training is an important method to help them become aware, motivated, and knowledgeable about the 4-H Consumer Education Program.

If local staff and leaders are involved in determining State program goals, they will recognize the role of and need for training. They can then be helpful in developing training experiences for their peers and will assist as legitimizers of change to improve Extension's youth program.

## Evaluating Program Effectiveness

If the objectives are planned and stated in measurable terms, there should be opportunities to evaluate learning effectiveness.

Built into each learning experience should be an opportunity for members to chart their progress. Opportunities should be provided for feedback, group discussion, and observation of what members do as a followup. A visit with parents is another way to check youth's application of the learning in their everyday living. It is suggested that some type of member reporting be built into 4-H consumer education materials.

Whether consumer education is developed as a separate program or as a part of other 4-H programs, it will be desirable to identify the areas of consumer study and accomplishment. This may be incorporated in the state's existing reporting system.

## Other Ideas for Implementation

It may be feasible to introduce the 4-H Consumer Education program as a pilot program in several counties. It may be feasible to test its use as a new and separate program in some counties and as a part of the existing program in others. Such testing would aid in building meaningful learning experiences which might be shared with other counties. It would also provide opportunities for local staff to determine which resources are the most helpful to the professional and leader conducting the program.

Many alternatives for program adaptation are possible. Each state has the freedom to decide the direction and the method it will take. These represent several alternatives:

- . Introduce one area of study each year to all counties. Start with either area and introduce Levels I, II and III.
- . Introduce all four areas of study to the counties. Begin with Level I the first year, Level II the second year, and Level III the third year.
- . Select 12 pilot counties. Delegate testing of one study area and one age level within each area of study to each county.
- . Select four pilot counties. Delegate testing of one study area to each county. Test one age level the first year or test all three age levels the first year.

#### 4-H CONSUMER EDUCATION CURRICULUM

This curriculum is planned to help Extension educators responsible for developing a consumer education program either as a separate 4-H program or as part of other 4-H programs.

The curriculum is based on the assumption that consumer competency depends on one's development and use of concepts, understandings and skills in the areas of:

- . the consumer as an individual,
- . the consumer as a member of society,
- . the consumer in the marketplace, and
- . consumer-business rights and responsibilities.

A major or overall objective was first determined for each area of consumer study. This objective describes what youth should be able to do at the completion of the study in that area. This is followed by consumer competencies one might expect youth to reach at three age levels - 9-12 years, 12-14 years, and 14-19 years.

The major concepts and generalizations to be taught are then outlined. The concepts represent the "key ideas" under which the subject matter is organized. The generalizations are the "understandings" to be taught under each concept. Behavioral outcomes, or what youth should be able to do after they have internalized the "key ideas" and "understandings," are then given. The behavioral outcomes indicate the knowledge and skills which youth are to learn and be able to apply in their daily living.

These guidelines do not represent all that might be taught. In fact, generalizations and behavioral outcomes for all age levels are not developed for all concepts. These guidelines represent the consensus of those developing the curriculum that these are priority, or the basis, for developing consumer competencies in the four areas of study at appropriate age levels. Both economics and management concepts are included.

This curriculum does not describe exact or specific learning experiences for teaching the concepts and generalizations. That is left to the discretion of each state. The resources available within each state and local area will influence the learning experiences that might be planned. Examples of learning experiences are provided to stimulate thinking about how one might teach various concepts at different age levels.

## Areas of Study

### THE CONSUMER AS AN INDIVIDUAL

Basic in consumer education is understanding of the consumer as an individual. This involves an understanding of four major concepts:

- . Consumer Resources
- . Consumer Goals
- . Consumer Values
- . Consumer Behavior

Resources, goals, and values are basic management concepts which directly relate to consumer decisions. Consumers need to understand how goals and values affect their use of resources for goods and services. They need to understand the significance of various resources and how the use of a resource cancels opportunities to use it in other ways.

They also need an understanding of the factors that influence their consumer behavior. They should be able to analyze why they select various goods and services and be able to objectively analyze advertising appeals.

#### Major Objective

Youth are to understand and be able to relate how personal values, goals, and available resources affect consumer behavior.

#### Consumer Competencies for:

##### Level I, 9-12 years

1. Demonstrate the use of resources to get the consumer goods and services one wants and needs.
2. Explain the effect of family, friends, and background on consumer behavior.
3. Differentiate between consumer needs and wants.

##### Level II, 12-14 years

1. Differentiate between resources used to obtain consumer goods and services.
2. Explain how resources affect choice of goods and services used.
3. Demonstrate how consumer goals affect consumer choices.
4. Demonstrate how past experience affects consumer behavior.

Level III, 14-19 years

1. Analyze the effect of income on consumer behavior.
2. Compare methods of increasing income without adding money.
3. Appraise how each consumer choice affects resource use for other alternatives.
4. Appraise the effect of values on consumer choices.
5. Contrast the practices used to influence consumer buying.
6. Appraise relationship of consumer goals to use of resources.

Concept - Consumer Resources

Generalizations

Behavioral Outcomes

Level I, 9-12 years

Consumers use many resources to get the things they want and need.

Explain ways in which resources are used by self, family, and friends.

Money is an important resource to get things one needs and wants.

Compare things that take a large amount of money with those that take a small amount of money.

Consumers usually want more than they can buy.

Describe consumer wants which may not have been met because of lack of money.

Level II, 12-14 years

Consumers may use more than one resource to get goods and services they need and want.

Demonstrate how resources other than money can be used to obtain goods and services.

Analyze resources used to get consumer goods the family uses (food, clothing, etc.).

Analyze resources used to get consumer services the family uses (recreation, health care, etc.).

One's resources affect the choice of goods and services he uses.

Illustrate how family income and other resources affect the kind and amount of goods and services it uses.



Concept - Consumer Resources (Cont'd.)

Generalizations

Behavioral Outcomes

Level III, 14-19 years

Income is a significant factor in determining where and how one lives.

Analyze the differences that income makes in the lives of poor families, middle income families, and wealthy families.

Resources can be increased without adding income.

Compare ways to add real income without adding money (creating, producing, substituting).

Resources can be extended or expanded.

Determine how to extend or expand resources through care, maintenance, and proper use of consumer goods.

Once the consumer uses a resource for goods or services, this concedes his "opportunity" to use the resource for some other goods or services.

Distinguish between consumer resources that can and cannot be replaced.

Demonstrate how use of one resource for goods or services eliminates its availability for other consumer purchases.

Develop a criteria for judging whether one will or will not use a large amount of resources for consumer goods or services.

### Concept - Consumer Goals

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level II, 12-14 years	
Consumer choices are influenced by one's goals.	Demonstrate how consumer choices are related to goals.
Level III, 14-19 years	
Consumer goals differ depending on one's age and stage in the family life cycle.	Define life cycle. Distinguish possible differences in consumer goals of a: high school student college or trade school student young employed person  Develop a plan for reaching long-range consumer goals that require large amounts of resources.

### Concept - Consumer Values

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level III, 14-19 years	
A person's values are reflected in his consumer choices.	Analyze factors that influence one's values (family, friends, other people, ethnic and cultural background, media, experiences, etc.).  Analyze differences in consumer purchases related to specific personal values: education religion family moral aesthetic economic social.

Concept - Consumer Values (Cont'd.)

Determine how values affect spending for goods and services.

Concept - Consumer Behavior

Generalizations

Behavioral Outcomes

Level I, 9-12 years

Family and friends influence consumer behavior.

Describe how the family influences purchases.

Describe how friends influence purchases.

One's background affects his consumer behavior, such as what he chooses to eat, what he chooses to wear, habits, etc.

Explain how a person's background can influence his consumer behavior.

One usually buys things he needs and wants.

Distinguish between consumer needs and wants.

Describe needs one will buy to fill within a short time period.

Describe wants that one will not buy to fill within the same period.

Explain why consumers' needs and wants may differ.

Level II, 12-14 years

Consumer behavior is influenced by past experiences.

Appraise types of purchases one has made many times.

Determine reasons for differences in levels of satisfaction gained from purchases.

Concept - Consumer Behavior (Cont'd.)

Generalizations

Behavioral Outcomes

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Level III, 14-19 years

Business uses many methods to sell goods and services:

- . advertising
- . merchandising
- . sales persons

Evaluate the effect of advertising on consumers.

Differentiate between advertising and merchandising.

Demonstrate differences in informational and motivational advertising, merchandising, and person-to-person sales.

## THE CONSUMER AS A MEMBER OF SOCIETY

Consumers have a dynamic effect on the economic, social and political systems, and these systems also affect consumers. Consumers need to understand this relationship, including how their behavior and these systems affect the environment of the home, community, nation, and world.

Basic in consumer education is an understanding of the economy and the roles of consumers, business, and government in its operation. Consumers also need to understand the function of price and basic economics, including factors influencing supply, demand, and the price of goods and services.

Four concepts have been developed in this area of study to provide the knowledge that consumers need to function effectively in society.

- . The Consumer and the Economy
- . Consumer Goods and Services
- . Consumer Sharing
- . Consumers' Social Environment

### Major Objective

Youth are to understand how social, economic, and political systems affect consumers and the effect of consumers on these systems.

### Consumer Competencies for:

#### Level I, 9-12 years

1. Interpret the factors affecting prices.
2. Recognize the importance of profits to producers, marketers, and consumers.
3. Recognize the reasons for increasing numbers of goods and services.
4. Distinguish the relationship of supply to price of consumer goods and services.
5. Illustrate reasons for and use of taxes to supply community services.

#### Level II, 12-14 years

1. Explain the purpose of the economic system.
2. Determine the role of business in the economy.
3. Evaluate the effects of monopoly and competition on price.
4. Analyze the effect that the national and international economic situation has on consumers.

5. Determine how consumer choices affect community resources.
6. Analyze how business choices of resources affect the environment.
7. Analyze the ways in which taxes provide goods and services that may otherwise be unavailable.

Level III, 14-19 years

1. Analyze the roles of consumers and government in the economy.
2. Analyze the function of price in the economy.
3. Differentiate between the factors that affect supply and demand of consumer goods and services.
4. Distinguish between finite and infinite resources.
5. Appraise how consumer choices affect the nation's environment.
6. Determine how national policy affects the use of resources and the consumer's use of goods and services.
7. Decide and use consumption practices that conserve national resources and reduce harmful effects on the environment.
8. Develop criteria for evaluating the use and benefits of consumer and business taxes.
9. Explain the relationship of taxes to the economic situation.
10. Analyze how the social system affects the consumer.
11. Analyze the responsibility of the government for the social environment of the consumer.

Concept - The Consumer and the Economy

Generalizations

Behavioral Outcomes

Level I, 9-12 years

The price paid for a good or service includes all the costs of producing and selling it.

Explain differences in various prices (producer, wholesale, and retail or consumer prices).

Illustrate various expenses of producers and sellers.

The price one pays includes profits for producers and sellers.

Explain the need for profits for producers and sellers.

Illustrate how profits are used by producers and sellers.

Concept - The Consumer and the Economy (Cont'd.)

Generalizations

Behavioral Outcomes

Level II, 12-14 years

The main purpose of the economic system is to provide goods and services for people.

Illustrate the relationship of production to consumption.

Business has an important role in the economy.

Demonstrate the role of business in production, distribution, and marketing of consumer goods and services.

Analyze how business affects the type, quantity, availability, and price of consumer goods and services.

Competition among producers and sellers contributes to lower consumer prices.

Appraise the effect of competition and monopoly on prices of consumer goods and services.

Economic conditions affect consumers.

Evaluate the effects of rising living costs and inflation on consumers.

Analyze the relationship of international economic conditions on U.S. consumers.

Level III, 14-19 years

Consumers play an important role in the economy.

Analyze how consumer attitudes, spending, borrowing, and saving affect the total economy (consumers, business, and government).

Analyze how consumers' selection, care, use, and disposition of goods and services affect the economy.

Government plays an important role in the economy.

Appraise the effect of government regulation on consumer goods and services (supply, quality, safety, and cost).

Concept - The Consumer and the Economy (Cont'd.)

Determine how government regulations affect business (curtail monopoly, price setting, fraudulent and deceptive practices, etc.).

Evaluate the effect of government consumption of goods and services on the economy.

Price has a function in the economy.

Analyze the function of price in the economy.

Concept - Consumer Goods and Services

Generalizations

Behavioral Outcomes

Level I; 9-12 years

Consumers now have more goods and services than ever before.

Relate increases in consumer goods and services to mass production, new technology, and efficiency.

When supplies are large, prices are usually lower.

Describe reasons for price differences between large and small supplies of a consumer good or service.

When supplies are small, prices usually increase.

Level II, 12-14 years

Consumer choices affect the community environment.

Demonstrate the effect of consumer choice of goods and services on the community environment.

Increased goods and services affect consumer behavior.

Analyze effect of increased goods and services on consumer behavior.

Use of natural resources by business has an effect on the environment.

Determine how business affects the use of natural resources and the environment.



Concept - Consumer Goods and Services (Cont'd.)

Generalizations

Behavioral Outcomes

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Level III, 14-19 years

The available supply and the demand affect the price of consumer goods and services.

Analyze the factors affecting the supply of goods and services (production intentions, weather or other uncontrollable situations, new technology, new varieties or types of products, and length of time to make changes in production).

Analyze the factors affecting the demand for goods and services (income, preferences, population, and alternatives or substitutes).

Demonstrate the relationship of supply and demand to prices of consumer goods and services.

Some resources used to provide consumer goods and services are finite and others are infinite.

Differentiate between finite and infinite resources used for consumer goods and services.

Consumer choices affect the nation's environment.

Evaluate economic and social costs involved in using natural resources for consumer needs and wants.

Appraise the effect of consumption and disposition of goods and services on the nation's environment.

Responsible consumers conserve resources when they choose and use consumer goods and services.

Evaluate methods to conserve resources used by consumers.

Develop and follow a personal plan to conserve resources used in consumer goods and services.

National policy affects resources and consumer goods and services.

Analyze how national policy affects kinds, quantities, availability, and use of resources for consumer goods and services.

## Concept - Consumer Sharing

### Generalizations

### Behavioral Outcomes

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#### Level I, 9-12 years

One way that consumers share with others is when they pay taxes.

Explain how and why taxes are used for community services (schools, roads, parks, and libraries).

#### Level II, 12-14 years

Taxes provide many goods and services for people which could not be obtained in other ways.

Determine the tax-supported programs available for families in the community:

- . welfare
- . food stamps
- . veterans' pensions
- . social security.

#### Level III, 14-19 years

The costs and benefits of government, public services, and public institutions are shared by the consumer and business through taxation.

Analyze the use of personal and business taxes to pay for government, public services, and public institutions at local, state, and national levels.

Analyze the benefits consumers gain through taxation of personal and business income.

Tax rates increase when other costs increase or when there is inflation.

Illustrate the relationship of taxes to the economic situation.

Taxation has the effect of redistributing income.

Illustrate ways taxes are used to increase income of some consumers.

The social system affects the consumer.

Analyze how the social system influences consumers.

Government assumes some responsibility for the consumer's social environment.

Analyze the responsibility of the government for the social environment of the consumer.

## THE CONSUMER IN THE MARKETPLACE

In a free society, there is great opportunity for increasing consumers' satisfactions through rational choices in the marketplace. There are definite private gains through intelligent choice. Among these are: lower prices and, therefore, more goods and services from use of income; higher quality and, therefore, better performance from goods and services; and increased consumer satisfaction.

This area of study centers around six major concepts found in family economics and management content:

- . Consumer Decisions
- . Consumer Information
- . Consumer Planning
- . Consumer Spending
- . Consumer Credit
- . Consumer Saving and Investment

The study encompasses the effect of a consumer decision on other decisions, the use of consumer information, the function of planning, and understanding spending, borrowing, saving, and investing.

The marketplace has become increasingly complex with more goods and services and with greater differentiation among products than in the past. Consumer decisions are also more complex. This area of study provides guidelines for improving consumers' abilities to make more knowledgeable, satisfying consumer choices.

### Major Objective

Youth are to understand and use management and economic principles when making consumer decisions between alternative goods and services.

### Consumer Competencies for:

#### Level 1, 9-12 years

1. Determine how a decision to purchase affects other purchase decisions.
2. Demonstrate the use of consumer information.
3. Make and use shopping plans.
4. Demonstrate the relationship of one's spending to the price of a good or service, or show how price affects one's spending for consumer goods and services.

5. Understand the purpose of credit.
6. Interpret the meaning of savings.

Level II, 12-14 years

1. Appraise alternatives before making purchase decisions.
2. Determine types and sources of consumer information.
3. Distinguish the relationship between planning and consumer satisfaction.
4. Develop and use plans for reaching short-term consumer goals.
5. Improve buying skills.
6. Analyze the reasons for a price range or price variations for the same goods or services.
7. Determine credit sources.
8. Demonstrate reasons for variation in credit costs.
9. Describe the purpose of savings and investment.
10. Explain various methods of saving and investing.
11. Explain how financial institutions and government are involved in consumer saving and investing.

Level III, 14-19 years

1. Analyze the relationship of a consumer's rationale to his purchase decisions.
2. Appraise and use consumer information effectively.
3. Contrast the effects of planning vs. not planning expensive purchases.
4. Develop and use plans for reaching long-term consumer goals.
5. Determine reasons for differences in individual and family spending, compared to national consumer expenditures.
6. Analyze the law of diminishing returns.
7. Determine criteria for responsible credit use.
8. Explain why and how credit is used by consumers.
9. Analyze the relationship of savings and investments to consumers, business, and government.
10. Develop a long-term savings plan.
11. Demonstrate the effects of long-term saving and investing on financial security.

Concept - Consumer Decisions

Generalizations

Behavioral Outcomes

Level I, 9-12 years

A decision to buy or not to buy influences other consumer decisions.

Analyze how current consumer decisions affect future decisions.

Level II, 12-14 years

One needs to consider alternatives when making consumer decisions.

Develop criteria for judging alternative goods and services.

Appraise possible alternatives or substitutes that would satisfy one's consumer needs or wants.

Level III, 14-19 years

People perceive their consumer decisions to be reasonable at the time they are made.

Evaluate reasons for differences in one consumer's decisions contrasted to another.

Comparative shopping can help consumers decide between similar goods or services.

Decide guides for comparative shopping.

Use these when selecting similar goods and services in the marketplace.

Making rational consumer decisions becomes more difficult with increasing numbers of alternatives in the marketplace.

Evaluate the need for more careful consideration of alternative choices when goods or services are expensive vs. when they are inexpensive.

Applying the management process when making consumer decisions can improve consumer competence and increase satisfaction.

Relate the importance of goal setting, planning, implementing plans, and evaluating results to improving consumer decisions.

## Concept - Consumer Information

### Generalizations

### Behavioral Outcomes

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#### Level I, 9-12 years

One can use several kinds of consumer information.

Use different kinds of consumer information.

#### Level II, 12-14 years

Consumers can get accurate information from a variety of sources.

Determine sources of accurate information.

Accurate information about goods or services can help in making a decision.

Explain the use of consumer information in making a decision.

#### Level III, 14-19 years

Information about consumer goods and services varies in objectivity, reliability, accuracy, and usefulness.

Develop criteria for judging consumer information. Use this criteria when making consumer decisions.

The more valuable the goods or services, the more important it is that a consumer have accurate, reliable information prior to selection.

Appraise consumer information available to assist one with major consumer decisions (education, housing, transportation, etc.).

Adequate consumer information is important for purchases that:

- . will be used for a long time
- . cost more than can be spent casually
- . cost little but are purchased repeatedly
- . involve an element of risk to safety or security.

Grades, standards, and ratings can provide consumers information on quality and performance of goods and services.

Distinguish between and use various characteristics indicated by consumer grades, standards, and ratings.

## Concept - Consumer Information (Cont'd.)

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Legal documents can provide specific information for consumers.	Analyze content of legal documents which consumers use.
Guaranties and warranties can provide specific information for consumers.	Determine the content and value of guaranties and warranties to consumers and to business.
The metric system will provide more uniform measures of weight, length, volume, and temperature, etc.	Evaluate the application of the metric system in the United States.

## Concept - Consumer Planning

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level I, 9-12 years	
A plan helps one to get the things he wants.	Demonstrate the use of a shopping plan.
Level II, 12-14 years	
A plan can help one work toward his consumer goals.	Analyze how a plan affects attainment of consumer goals.
Planning can help consumers determine how best to use available resources.	Analyze the effect of planning vs. not planning for the use of resources.
Level III, 14-19 years	
Plans can help one in reaching long-term consumer goals.	Develop and use a plan for obtaining a long-term consumer goal.

## Concept - Consumer Planning (Cont'd)

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Consumer planning requires an assessment of future as well as immediate needs, wants, resources, and priorities.	Determine plans necessary to reach both immediate and future consumer goals.
Spending plans need to be reviewed and up-dated periodically as needs, wants, resources, and circumstances change.	Compare planned spending with random spending in terms of price, satisfaction, balancing resources and expenditures, providing for long-term goals, value received for money spent.  Identify changing circumstances that call for a review of spending plans.

## Concept - Consumer Spending

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level 1, 9-12 years	
What one buys is influenced by price.	Demonstrate the effect that price has on one's selection of goods and services.
What one buys is influenced by the characteristics of the product.	Recognize the effect of product characteristics on one's selection of goods and services.
Consumers receive their income from different sources.	Recognize sources of income.
Individuals use their income to spend, save, or share.	Recognize how personal income is used.
Consumers spend different forms of money, such as currency of various denominations and checks.	Explain the forms of money and substitutes for money available for consumer spending.



Concept - Consumer Spending (Cont'd.)

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Banks receive and lend money for consumer spending.	Recognize the purposes and services of banks.

Level II, 12-14 years

Buying skills can increase consumer purchasing power and satisfaction.	Develop criteria for improving buying skills. Use these when spending for goods and services.
Consumer satisfaction from goods or services increases to a peak or saturation point. After that, a larger quantity results in diminishing satisfaction.	Explain the law of diminishing returns.
Banks provide checks and checking accounts that vary in form and individual benefits.	Analyze types of checks and checking accounts available. Demonstrate how to properly write and endorse a check.

Level III, 14-19 years

Most consumer income is spent on housing, food, taxes, transportation, clothing, and medical care.	Analyze how consumers allocate their expenditures. Analyze how one's family spends its income. Analyze reasons why family expenditures differ from a family member's expenditures.
Consumer spending is based on: <ul style="list-style-type: none"><li>. values, goals, wants, and needs.</li><li>. income and other resource limitations.</li><li>. intended use of purchase.</li><li>. availability of goods and services.</li></ul>	Appraise the variety and interrelatedness of factors influencing consumer spending.

## Concept - Consumer Spending (Cont'd)

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
<ul style="list-style-type: none"><li>. characteristics of goods and services.</li><li>. price.</li></ul>	
The banking system influences consumer spending.	Describe the operation of the banking system. Analyze its effect on consumer spending.
As income increases, consumers buy more expensive items and spend more for services.	Analyze how income influences consumer life-styles.

## Concept - Consumer Credit

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level I, 9-12 years	
Credit is a way to get money, goods, or services now in exchange for a promise to pay later.	Illustrate how and why persons use credit.  Define consumer credit.
Level II, 12-14 years	
Credit can be obtained from several sources.	Determine the major sources of consumer credit.
Credit costs vary with different sources.	Distinguish the differences in credit costs among major credit sources.
Level III, 14-19 years	
Credit used to advantage can enhance a consumer's standard of living.	Develop guidelines for using credit to one's advantage.  <ul style="list-style-type: none"><li>. Recognize one's debt limitations.</li><li>. Demonstrate ability to understand credit contracts before signing.</li><li>. Analyze the desirability of:<ul style="list-style-type: none"><li>- large down payments</li></ul></li></ul>

Concept - Consumer Credit (Cont'd.)

Generalizations

Behavioral Outcomes

	<ul style="list-style-type: none"><li>- short repayment periods</li><li>- low interest rates</li><li>- shopping for credit.</li></ul> Evaluate the use of credit for expensive purchases: automobiles, education, etc.
The value of credit as a financial tool depends largely on the consumer's ability to use it wisely.	Predict consequences of failing to meet credit obligations.
Consumers establish a sound credit rating by demonstrating their willingness and ability to pay debts according to terms of credit agreements.	Devise practical ways to control credit spending.
Credit costs depend upon firm from which it is obtained, form of credit, amount extended, time period, down payment, and collateral or credit rating of user.	Analyze reasons for variations in credit costs.
Consumers, business, and government use credit.	Illustrate how consumers, business, and government use credit.
Credit influences production, selling, and consumption of goods and services.	Illustrate how use of credit influences production, selling, and consumption of goods and services.
The consumer builds his credit record throughout life.	Differentiate factors that affect one's credit rating.
	Determine source, content, and location of consumer credit records.

Concept - Consumer Saving and Investment

Generalizations

Behavioral Outcomes

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Level I, 9-12 years

Consumers save money so they can use it at a later time.

Demonstrate accumulation of small amounts of money over a designated time period, to purchase goods or services.

Level II, 12-14 years

Saving and investing are ways to increase one's money resources for later use.

Distinguish the differences between saving and investing.

Indicate how resources put into savings or invested may increase in value or worth.

Show how savings or investments might decrease in value or worth.

Consumers have many choices of ways to save and invest money resources.

Demonstrate the methods used to save and invest money resources.

Distinguish the financial organizations and government institutions involved in savings and investments.

Level III, 14-19 years

The money consumers save and invest is loaned to business and government to provide consumer goods and services.

Determine how business and government use consumer savings and investments.

Investment of human resources can increase one's productivity and level of living.

Judge how human resources can be invested to increase one's productivity and level of living.

## THE CONSUMERS' RIGHTS AND RESPONSIBILITIES

Although consumers' rights to safety, information, choice, and recourse were defined in the 1960's, many consumers still do not know about them. Although consumers and business have always had responsibilities to each other, these have not always been adhered to.

A consumer education program would be incomplete without understanding the concepts:

- . Consumer Protection,
- . Consumer Rights, and
- . Consumer Responsibilities.

Consumers need to understand basic consumer rights and how they can be assured of them; their responsibilities to themselves and to business; the responsibilities of business and government to consumers; sources of consumer protection; major consumer laws and regulations; and how they can effect desired change in consumer legislation and protection. Only then can consumers become constructive participants in consumer affairs.

### Major Objective

Youth are to understand rights and responsibilities of the consumer, business, and government and to act responsibly as consumers.

### Consumer Competencies for:

#### Level I, 9-12 years

1. Use the consumer's right to information.
2. Use the consumer's right to choose.
3. Describe the ways to become an informed consumer.
4. Illustrate consumer responsibility to gather information about goods or services they purchase.
5. Illustrate consumer responsibility to pay for goods and services.
6. Explain the importance of consumer protection.
7. Use sources of consumer protection at the local level.

#### Level II, 12-14 years

1. Use the basic consumer right to safety.
2. Define safety criteria used in selection of specific products.
3. Use the basic consumer right to recourse.
4. Appraise consumer responsibilities reflected in consumer behavior.
5. Contrast responsible and irresponsible consumer behavior.

6. Plan and use appropriate kinds and sources of consumer protection.

Level III, 14-19 years

1. Judge business practices which relate to consumer rights.
2. Compare and use methods to influence and enforce consumer laws and regulations.
3. Appraise major consumer laws and regulations.
4. Contrast methods of consumer recourse.
5. Determine methods to influence and enforce consumer protection at local, state, and national levels.
6. Analyze the costs and protection provided by insurance.

Concept - Consumer Protection

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level I, 9-12 years	
Consumers are protected so that goods and services are safe and so that they work.	Explain importance of consumer protection.
Level II, 12-14 years	
Consumers are protected at the state and national levels.	Describe kinds and sources of consumer protection at state and national level.
	Plan and use appropriate methods of consumer recourse.
Level III, 14-19 years	
There are major laws and regulations to protect consumers.	Interpret major laws and regulations protecting consumers.
Consumers can obtain help when goods or services are unsafe or misrepresented or when advertising is deceptive or fraudulent.	Contrast procedures for consumer recourse.

Concept - Consumer Protection (Cont'd.)

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Consumers can influence consumer protection.	Analyze various ways consumers can influence consumer protection at local, state, and national levels.  Act constructively to bring about improved consumer protection.
Consumers, business, and government share the costs and benefits of insurance protection.	Determine ways an individual is protected by insurance (health, life, liability).

Concept - Consumer Rights

<u>Generalizations</u>	<u>Behavioral Outcomes</u>
Level I, 9-12 years	
Consumers have the right to information about goods and services.	Use consumer information when buying goods and services.
Consumers have the right to choose goods and services.	Demonstrate the consumers' right to choose.
Level II, 12-14 years	
Consumers have the right to expect goods and services to be safe and to perform properly.	Demonstrate the importance of consumers' right to safety.  Identify safety criteria in selection of specific products.
Consumers have right to expect sellers to make adjustments when products or services are unsatisfactory.	Find solutions for problems consumers have with faulty products.

Concept - Consumer Rights (Cont'd.)

Generalizations

Behavioral Outcomes

Level III, 14-19 years

Consumers have the right to expect business to be ethical in producing, advertising, and selling goods and services.

Analyze business practices which reveal their responsibilities to consumers.

Develop criteria for judging ethical business practices.

Concept - Consumer Responsibility

Generalizations

Behavioral Outcomes

Level I, 9-12 years

Consumers have the responsibility to be informed about goods or services they buy.

Explain ways to become an informed consumer.

Consumers have the responsibility to pay for goods and services.

Analyze the seller's right to payment for goods and services provided consumers.

Level II, 12-14 years

Consumers have the responsibility to be honest when returning goods.

Evaluate from the businessman's viewpoint consumer behavior when purchasing goods and services.

Consumers have the responsibility to report to business when products are unsafe or do not perform properly.

Choose appropriate procedures for carrying out this consumer responsibility to business.

Consumers have the responsibility to care for and use goods and services as recommended by producers or manufacturers.

Differentiate between consumers who ignore their responsibilities to business and those who accept responsibilities.



Concept - Consumer Responsibility (Cont'd.)

Generalizations

Behavioral Outcomes

Level III, 14-19 years

Consumers have responsibility to communicate with business to improve the marketplace.

Demonstrate methods to report to business when laws or regulations are broken.

Consumers have responsibility to abide by and assist in enforcing laws and regulations affecting consumers.

Appraise methods that consumers can use to influence and enforce consumer protection.

## AIDS FOR TEACHING 4-H CONSUMER EDUCATION

### Examples of Learning Experiences

#### Concept - Consumer Resources

##### Level I, 9-12 years

1. Work up skits to illustrate the following:
  - . the amount of time in each day is limited - the things one can do in a day are endless; and
  - . the amount of money you have to spend is limited - the number of things you can buy are unlimited.
2. Pretend you are to do the food shopping for your family for a week. Estimate cost. Go to store and check on how much it would really cost.
3. Let's Make a Deal: 4-H'ers will play a game of opportunities to trade luxuries for needs or needs for wants. Discuss and evaluate trades.

##### Level II, 12-14 years

1. Draw up a chart or outline to illustrate how you would use at least five different resources to:
  - . give a party,
  - . prepare a meal,
  - . do the family marketing,
  - . get a bicycle, and
  - . take a week end trip.
2. Trade: Imagine that you could have anything you wanted in exchange for your most valued possession or a service. Describe what you would trade.

##### Level III, 14-19 years

1. Set up a program for using specific resources to reach specific goals for yourself as an individual, for your family, for the club group.

2. List three things (goods or services) you really want within the next year and set up a plan for using the resources available to you to get the things you want.
3. Thinking in terms of opportunity costs, name two or three equivalents for each of the following: three movies, six after-school snacks, four phonograph records, one bike, two pair of shoes. Discuss.

#### Concept - Consumer Goals

##### Level II, 12-14 years

1. Describe a consumer goal you want to reach within the next 3 months. List resources you will need. Find ways you could reach this goal.
2. Decide five goals that are important to you now. Arrange the goals in the order of their importance to you. Divide the list into goals that require consumer skills to achieve and those that are not related to consumer ability.

##### Level III, 14-19 years

1. Discuss the differences between individual and family consumer goals. Determine ways family members can work together in achieving important goals for the family.
2. Define life cycle and discuss likely differences in consumer goals for a:
  - . high school student,
  - . college or trade school student, and
  - . single employed person.

#### Concept - Consumer Values

##### Level III, 14-19 years

1. Complete the following sentences: If I had \$10 I would... My biggest spending mistake was... My most treasured possession is... If I had no money for Christmas presents I would... When I shop in a store I feel... Discuss the answers as they relate to consumer values.
2. Discuss how values might affect consumer behavior and choice when buying a color television, paying bills, borrowing money, taking music lessons, buying cosmetics, giving a party, saving.

3. Describe a specific consumer choice or example of consumer behavior that would reflect the following values:
  - . concern for the environment,
  - . family life,
  - . educational achievement,
  - . physical fitness,
  - . friendship, and
  - . prestige.
4. Review a currently popular book, TV program, or movie. Discuss what it reveals about dominant consumer values in our society.

#### Concept - Consumer Behavior

##### Level I, 9-12 years

1. List items purchased daily, weekly, or monthly. Give reasons for each purchase.
2. Interview parent as grocery bag is unpacked to see where products are bought and reasons for each purchase.
3. Plan a White Elephant Sale of items people are willing to discard. Each 4-H'er is given tokens to "buy" an item. Group discusses reasons for purchases - wants vs. needs.
4. Tell the last three things you bought. Tell which were needs and which were wants. Tell whether you were influenced to buy by anyone besides yourself.

##### Level II, 12-14 years

1. List spur-of-moment purchases and evaluate usefulness and continued satisfaction.
2. Name the last five things you bought that cost more than \$1.00. Explain why you bought each item and whether you were satisfied with the purchase. How many of the five items had you purchased in the past? Tell how previous purchases influenced you to buy this last time.
3. Bring two examples of consumer purchases that you have been pleased with and two that you have not been pleased with. Explain why you feel as you do. What would you do differently next time?

Level III, 14-19 years

1. Design ads for a new grooming aid. Let group vote on most appealing ad and analyze reasons.
2. Compile examples of store practices which encourage impulse buying (floor and shelf arrangement, special displays, samples, etc.).
3. Act out a simple commercial. See if group would buy product because of commercial.
4. Dramatize desirable and undesirable consumer behavior through skits or role-playing in the following situations: returning a product that fails to perform as advertised; dealing with a high-pressure salesperson.
5. Collect and discuss newspaper and magazine advertisements to determine the devices and motivational appeals advertisers use to influence consumer behavior.
6. Develop criteria for evaluating advertising. Apply it to ads selected from newspapers and magazines. Present as a demonstration.

Concept - The Consumer and the Economy

Level I, 9-12 years

1. Collect pictures to show a product through all stages of production and marketing from the producer to the consumer.
2. Role-play a farmer selling apples to a wholesaler. Show his costs for raising the apples and the profit he needs to make to pay for his work in growing food.
3. Make paper-bag puppets. Develop skits to show: a retailer deciding what price he must charge for a product; a manufacturer deciding to use profits to build another plant so that he can make more things to sell to consumers.

Level II, 12-14 years

1. Make a model or chart to show the relationship of consumers, business, and government in our economy.
2. Find pictures and news or magazine articles to show how a business (such as the automobile or fashion business) affects the type, quantity, availability, and price of goods or services.
3. Role-play a situation where three companies control all the food vs. the existing situation where many people sell food. Discuss problems of monopoly and advantages of competition.

Level III, 14-19 years

1. Collect news items indicating the effect of consumers, business, and government on the economic situation. Discuss the meaning of these.
2. Plan a tour to a business or have a businessperson visit with 4-H'ers. Discuss questions of the effect of consumer behavior on the business; the effect of government on business; how prices are established for products sold; etc.

Concept - Consumer Goods and Services

Level I, 9-12 years

1. Have youth discuss with parents why there are more things for people to buy today than when parents were their age. Report the reasons discussed.
2. Check with a food store manager to find the prices of:
  - . fresh oranges in January and August
  - . fresh green beans in August and February.

Ask the reason for the price difference.

3. Make up charts or develop posters or exhibits to show importance of supply to price of goods.

Level II, 12-14 years

1. Write names of community businesses on slips of paper. Include farms, telephone company, utility company, restaurants, food stores, types of manufacturers, etc. Have youth draw a slip from a container and list the different natural resources that each business uses. Discuss the effect on the environment.

Level III, 14-19 years

1. Role-play a marketplace situation showing what happens to prices when:
  - . supplies become larger and demand stays the same as before;
  - . supplies become smaller and demand stays the same as before;
  - and
  - . supplies become smaller but demand increases.
2. Work out a personal plan for conserving natural resources. Report progress after a 1-month time period. Report any adjustments or changes one plans to make after the plan has been followed for a month.

3. Give a demonstration to show how one can conserve resources when choosing and using consumer goods or services.

Concept - Consumer Sharing

Level I, 9-12 years

1. Name 2 or 3 tax-supported services for people in your community.
2. Visit a tax-supported agency in the community. Learn how it is supported (by local, state, or national funding or a combination). Learn what services it provides and who uses them.

Level II, 12-14 years

1. Visit a representative of county government to learn
  - . how county taxes are collected and used
  - . the number of people in the county who are benefiting from various tax-supported programs (such as food stamps, welfare, etc.).

Level III, 14-19 years

1. As a group, obtain an abbreviated form of the county, state, and national budgets. Determine how tax dollars are now being used. Discuss any changes you would suggest to improve the system for:
  - . the taxpayers (consumer and business), and
  - . the consumer using the tax-supported services.
2. Write and perform skits to explain:
  - . the need for increasing taxes when prices go up,
  - . the need for using taxes to add to the income of the poor, disabled, handicapped, etc.
3. Interview a local businessman, farmer, or professional person to find out how the tax rates and laws affect them in terms of operating costs, prices, operating policies, income. Find out whether those interviewed think that tax laws are fair and what tax reforms each would recommend. Discuss findings to form conclusions.

## Concept - Consumers' Social Environment

### Level III, 14-19 years

1. Name three consumer choices which you made during the last month that were influenced by your social environment.
2. Find articles in newspapers and magazines to show how government policy affects your social environment. As a group, discuss how this policy will affect your consumer decisions in the future.
3. Trace the effects of the following government actions on your social environment:
  - . flammable fabrics regulations,
  - . equal rights amendment,
  - . product safety commission, and
  - . businesses opening on Sunday.

## Concept - Consumer Decisions

### Level I, 9-12 years

1. Tell how a decision to buy something also influenced you:
  - . to buy something else, and
  - . to not buy something you also wanted or needed.
2. Show how a decision to buy a new dress or pair of pants may influence other consumer decisions.

### Level II, 12-14 years

1. Shop for an item you intend to buy in three different stores to compare price, quality, variety or brands, store policies, and other factors important to consider. Report on the information you gained and on your decision to buy or not buy.
2. Describe your last consumer purchase that cost \$5.00 or more. Then describe possible alternatives or substitutes that one might have bought or made to have served the same or a similar purpose.

### Level III, 14-19 years

1. Show how your consumer decisions for the following items would differ if your resources for satisfying these needs were (1) very limited, (2) just adequate, or (3) very generous:



- . winter coat,
  - . party dress or suit,
  - . record player or tape recorder,
  - . party for friends, and
  - . musical instrument or sports equipment.
2. Tell about the next consumer purchase decision you expect to make - new coat, shoes, cosmetics, record player, etc. Outline the decisionmaking process you would use to make your purchase decisions. List all of the factors that would influence you one way or the other.
  3. Role-play examples to illustrate both the consequences and pleasures of impulse purchasing.
  4. Prepare a management guide for helping one make rational consumer decisions. Prepare a demonstration showing how to use the guide when making consumer decisions.

#### Concept - Consumer Information

##### Level 1, 9-12 years

1. Bring samples of consumer information you have used in making consumer choices. Discuss ways to use consumer information presented.
2. Collect samples of various types of consumer information for a scrapbook or bulletin board to illustrate consumer information available on different products, services, and sellers.
3. Show examples of kinds and sources of consumer information, such as:
  - . books,
  - . leaflets,
  - . hang tags,
  - . guaranties and warranties,
  - . grades,
  - . standards, and
  - . contracts.

Level II, 12-14 years

1. Compare examples of reliable, objective consumer information with examples of biased, sales-oriented material.
2. Make up a list of materials and sources of consumer information for different product categories - food, clothing, health and beauty aids, etc.
3. Visit government agencies supplying consumer information - Cooperative Extension Service, F.D.A., etc.
4. Role-play a recent consumer decision you or your family have made. Tell how you used consumer information to help.

Level III, 14-19 years

1. Develop guidelines and a scorecard for judging consumer information, including such factors as accuracy, value, usefulness, etc. Present your ideas before the group and apply the scorecard to two consumer purchases you have made within the past month.
2. Create role-playing situations to demonstrate the consequences of making consumer decisions without adequate consumer information about expensive goods such as watches, stereos, motorbikes, clothes, etc.
3. Collect the consumer information needed to purchase a product of your choice from each of the following categories:
  - . items to be used a long time,
  - . item costing more than you can spend casually,
  - . item you buy repeatedly, and
  - . item involving some risk.

Present these examples as a short radio talk.

4. Determine grades and standards most often used as consumer information on:
  - . food, and
  - . clothing and textiles.

Concept - Consumer Planning

Level I, 9-12 years

1. Plan what you would do with;  
\$10 as a gift for yourself,

- . \$2 a week as an allowance, and
  - . 3 hours of free time.
2. Cite two examples from your experience to demonstrate how planning contributed to a wise buying choice. Cite two other examples to show how the failure to plan resulted in disappointment or buying mistakes.

Level II, 12-14 years

1. Set up a detailed spending plan for one of these: next Christmas, a summer at camp, wardrobe for the school year, a purchase of your choice.
2. Use role-playing to dramatize consumer behavior with a plan and without a plan in the following situations:
  - . buying back-to-school clothes, and
  - . buying a gift for mother's birthday.

Level III, 14-19 years

1. Draw a diagram or make a chart to illustrate the life cycle and the need to revise spending plans in accordance with changing needs, wants, and resources as one passes from one stage in the life cycle to the next.
2. Develop a spending plan based on personal needs and resources for different types of purchases to be made over the coming year.
3. Prepare skits to dramatize the consumer's performance in the following areas when purchases are planned and when purchases are random:
  - . confidence,
  - . fact-finding techniques,
  - . susceptibility to advertising and selling claims and techniques, and
  - . efficient use of time.

Concept - Consumer Spending

Level I, 9-12 years

1. Enumerate recent purchases made because one was willing to pay the price.
2. Enumerate consumer goods and services not purchased because one was not willing to pay the seller's price.

3. Discuss sources of personal income. Debate on allowances, strings or no strings attached.
4. Compare personal spending by friends.
5. Discuss why you use money to make a consumer purchase instead of trading or bartering.
6. Role-play:
  - . putting money into a bank.
  - . a bank loaning money to someone.
7. Give examples to show how you have spent, saved, and shared money within the last week.

Level II, 12-14 years

1. Complete the following sentences:
  - . If I had \$100 I would...
  - . If I found \$50 I would...
  - . If I earned \$50 I would...
  - . If I had all I wanted to spend I would...
  - . If I do not have money when my friends do, I...
  - . Salespeople make me feel...
  - . I like to shop for...

What do the answers say about the way you spend and the way you feel about spending?

2. Describe your personal spending. Do you part with money easily, save every cent, plan your purchases, buy frequently on impulse? Are you satisfied more often than dissatisfied with your purchases? Tell why you spend as you do. Analyze how you might change to get more satisfaction from the way you spend.
3. Role-play situations to show the law of diminishing returns, Examples:
  - . A boy is offered all the ice cream he can eat. He continues to eat until he has eaten 15 cones.
  - . A boy gets a new football from his father for his birthday. Then, he receives one from an uncle, one from his grandmother, and another from his best friend.

- . A girl buys an umbrella to match her raincoat. Then, she gets one of the same color from an older sister who lives away from home, and another from her grandparents.

Discuss at what point each person was most satisfied, the point at which they become dissatisfied, and the point at which they were most dissatisfied.

4. Visit a bank to learn of banking services available to adults and youth. Study forms used for checking and savings accounts.

#### Level III, 14-19 years

1. Keep records to learn how one's family income is being spent each month. Estimate one's family expenses for a year.
2. Develop with one's parents ways that the family could reduce the amount
  - . of energy being used for heating and cooling the home,
  - . being spent for food,
  - . of gas being used for transportation.

Estimate how much money could be saved in a year by these practices.

3. Make a list of 10 items that use electrical energy in your home. Rank these in order of importance to the family. If because of rising costs, you needed to give up four of these, which would you be willing to give up? Discuss.
4. Investigate checking accounts at several banks. Determine the type of account most beneficial for a high school student with limited funds and an average balance of \$50 per month.
5. Keep a record of personal expenditures for 3 weeks. Study your record to determine which items
  - . gave you the satisfaction you expected,
  - . you still have and enjoy,
  - . offered little immediate satisfaction, and
  - . offered little long-term or lasting satisfaction.

Discuss ways to increase your satisfaction with how you spend your money.

## Concept - Consumer Credit

### Level I, 9-12 years

1. Describe ways you have used credit, such as an advance on your allowance, borrowing something from a friend, getting books from the library. What responsibilities did you assume in each situation? What were the consequences of failing to carry out the responsibility?
2. Use role-playing to illustrate the responsibilities involved in each of the following:
  - . you borrow a sweater and snag it;
  - . you borrow a bike and it's stolen; and
  - . you promised to repay a \$1 loan on Saturday, but haven't the money.

### Level II, 12-14 years

1. Study the different forms of credit and explain which you would use for a bicycle, a vacation, a tape recorder, cosmetics, a new dress or suit.
2. Visit a credit union or bank to discuss differences in rates charged for credit by different lenders. Have each youth make a poster to show differences in rates charged by credit unions, banks, savings and loan associations.

### Level III, 14-19 years

1. Ask for four volunteers who would be willing to contact a bank, a credit union, a small loan or finance company, a retail store to find how they determine who will receive credit, how they deal with nonpayment, and what problems they have with credit customers. Report to the group.
2. Briefly explain what the following laws have done for consumers:
  - . Truth in Lending
  - . Fair Credit Billing
  - . Fair Credit Reporting
  - . Equal Credit Opportunity.
3. Make up a chart to illustrate the different types of credit, sources of credit, and characteristics of the different lenders of credit.

4. Collect credit application forms, contracts and agreements from mail order catalogs, local stores, banks, finance companies, and credit unions. Discuss the obligations each spells out for the credit user and credit grantor.
5. Make up a check list of factors to consider when applying and shopping for credit.

Concept - Consumer Saving and Investment

Level I, 9-12 years

1. Start a savings plan for something you want in the future.

Level II, 12-13 years

1. Arrange to have the group visit a savings institution to learn how money is deposited and withdrawn, types of savings programs offered, and the interest paid. (Visit a bank, savings and loan, or credit union.)
2. Develop short skits to show the differences in types of savings and investments including:
  - . savings accounts,
  - . bonds,
  - . stocks,
  - . certificates of deposit,
  - . real estate, and
  - . other.

Level III, 14-19 years

1. Make a table-top exhibit to show how investing in one's self can contribute to financial security.
2. Ask for volunteers. Then, assign individual or team visits to interview local financial institutions and government to learn how consumer savings are used to:
  - . replace equipment and build new plants for corporations;
  - . allow credit unions, banks, and savings and loans to lend money to others for buying cars, homes, etc.;
  - . help states to build roads; and
  - . help local government to finance sewage systems, build schools, etc.

Ask for reports to the group at the next meeting.

### Concept - Consumer Protection

#### Level I, 9-12 years

1. Make a display to show the various agencies that provide consumer protection at the local level.
2. Role-play the kinds of consumer protection each provides. (Examples: health department, police department, fire department, weights and measures, etc.)

#### Level II, 12-14 years

1. Make a directory of private organizations and government agencies that serve and protect consumers in your community.
2. Write a letter to complain, to make favorable comment, and to make a suggestion to each of the following:
  - . retail store,
  - . manufacturer of products you own, and
  - . service business - cleaners, service station, utility company, etc.

#### Level III, 14-19 years

1. Select a consumer protection law of interest to you. Outline the major provisions and present as a 5-minute television show. Examples: Food, Drug and Cosmetic Act, Truth in Lending, Wholesome Meat Act, etc.
2. Investigate the most common consumer grievances reported to the Better Business Bureau or Chamber of Commerce in the largest city near you and to the State Consumer Affairs Office. Discuss how consumers could help in reducing these problems; what businesses could do that is not being done; and what government might do to resolve them.

### Concept - Consumer Rights

#### Level I, 9-12 years

1. Locate sources of information about a product you plan to buy soon; such as a cereal, baseball, etc.
2. Explain how this information affects your buying decisions.
3. Visit store. List all choices of this product available.



Visit second store. Compare total choices available. Using information collected, make a choice.

Level II, 12-14 years

1. Take a trip to a local store to look at toys. Have salesperson discuss toys that are extremely safe for specific age groups, and some that are less safe. Discuss the reasons why safety is important to consumers buying toys.
2. Develop guidelines which consumers can follow when they feel their rights to information, choice, or safety have not been supplied by a producer or seller of a product.

Level III, 14-19 years

1. Describe the consumer rights and recourse in the following situations:
  - . purchase of cosmetic that causes serious skin problems,
  - . purchase of a radio that fails in less than 10 days,
  - . purchase of a dress without care information on it,
  - . signing a contract without knowing the terms of the agreement,
  - . attempting to find out the ingredients in unlabeled cosmetics,
  - . buying from a door-to-door seller and receiving merchandise that does not conform to samples.
2. Develop and present skits to show what the consumer would do to get recourse under the following circumstances:
  - . a product with inadequate care and use information,
  - . an unsafe product with sharp edges, and
  - . a product that came in only one size and did not fit.
3. Devise ways for consumers to be heard by business and government. Pick a local issue involving consumer interests or rights and carry out several of the ideas, such as attending government board meetings, interviewing local businessmen and government representatives, calling in on talk shows, writing letters to the editor.

## Concept - Consumer Responsibility

### Level I, 9-12 years

1. Role-play the following situations:
  - . receiving too much change,
  - . shoplifting,
  - . sampling candy or fruit in the store, and
  - . opening packages in a store.

Discuss consumer responsibilities in each situation.

2. Draw a chart or diagram to show the responsibilities that go with different consumer rights.
3. Set up role-playing for the following situations:
  - . returning a faulty product,
  - . reporting a deceptive advertisement, and
  - . asking questions about a product.

### Level II, 12-14 years

1. Outline the responsibilities you think go with the following consumer activities:
  - . buying a shirt,
  - . buying grooming appliances,
  - . buying cosmetics,
  - . doing family grocery shopping, and
  - . discovering a flaw in a product.

Discuss ways to carry out the responsibilities involved.

2. Collect, read, and use instruction books, etc.

### Level III, 14-19 years

1. Draft a letter to a business firm, to a representative in government, and to a consumer protection agency to:
  - . call attention to a practice or policy of which you approve,
  - . complain about a product failure or poor service,
  - . suggest a way to deal with a specific consumer problem,

report a safety hazard inherent in a product,

## Teaching Methods and Techniques

Numerous methods and techniques may be used to teach 4-H Consumer Education. The following classifications are offered as suggestions to help youth increase understanding and skills and to use what they learn in their daily living.

### Analysis of Self Through Identifying Attitudes, Feelings, and Knowledge

Word associations	Picture interpretation
Questionnaires	Brainstorming
Opinionnaires	Role playing
Sentence completion	Open-end situations
Value analysis (identifying and clarifying values important to them)	Analyzing reasons for personal decisions
Analyzing advertising appeals and selling methods as they relate to consumer behavior	

### Mastery of Content Through Fact-Finding and Research Techniques

Collecting information (through inquiry of or with media, people, services, institutions, etc.)	Study of consumer laws and regulations.
Field trips	"What's Happening" reports on consumer issues, consumer tips, new products, etc.
Interviews with others	Surveys of consumer spending, habits, marketing techniques, and product features
Guest speakers	
Written or oral reports	Cost and quality comparisons of various consumer goods
Identification and analysis of consumer issues	Reading, writing, and reporting

### Mastery of Skills Through Observation and Practice

Shopping experiences	Study of legal forms such as credit applications, contracts, warranties, etc.
Evaluating past and present consumer experiences	
Demonstrations	Developing buying guides for specific goods and services
Dramatizations	Establishing criteria for consumer behavior and action in given situations
Testing of products	
Experiments with different techniques of using products	Corresponding to communicate complaints, satisfaction, and suggestions
Valuing one good or service against another. Deciding which is the best choice for them.	

### Development of a Value System as a Basis for Behavior and Commitment

Case studies	Symposium presenting different aspects of the same issue or subjects
Debate	
Provocative questions	Sensitivity or consciousness-raising activities
Argument completion	
Reaction session for a given set of circumstances	Pro and con presentations of different issues
	Role-playing
Setting consumer goals (short and long-term)	

## Learning Characteristics of Different Age Groups with Suggestions for Use

If the 4-H Consumer Education Program is to be successful, it must be planned around the interests and experiences of youth as they live in their homes and communities. They must get excited about something which relates to their daily activities, their friends, or their families.

It is important that those developing the program realize how youth differ at various age levels, so that content and learning experiences are realistic, appropriate, interesting, and fun.

The following outline indicates general learning characteristics of 9-12 year olds, 12-14 year olds, and 14-19 year olds and provides general suggestions for adapting this information in the 4-H Consumer Education Program.

Of 9-12 Year Olds

Have many short-lived interests and attention spans.

Develop varied activities that take a short time to complete or that can be finished in separate parts.

Rely upon the family for some reinforcement, yet begin to strive for peer group acceptance, especially from the same sex.

Provide guidance and supervision in varied group activity. Encourage cooperation among members in each group.

Show limited abilities to follow instructions.

Present simple directions using techniques like story or cartoon forms.

Interested mainly in self, individual activities, and developing personal skills.

Emphasize individual learning experiences with active involvement. Plan activities that incorporate using personal financial resources such as allowances and earnings. Relate to personal interests or hobbies.

Exhibit limited abilities to make decisions.

Plan simple activities, limiting the number of choices to two or three alternatives.

Of 12-14 Year Olds

Begin to form personal values.

Develop activities that introduce the concepts of values and goals for self and family. Encourage goal selection and value clarification as guidelines for consumer behavior.

Like variety and change. Evidence a range of responses from enthusiasm and interest to day-dreaming, may forget easily, have short attention spans, and are impulsive.

Stress activities that provide variety in content and methods. Get groups involved by asking for their ideas and reactions. Try self-chosen projects.

Learning Characteristics  
of Youth

Suggestions for Use

Experience difficulty in completing long-range projects.

Select short-range activities or those that can be completed in segments.

Keenly interested in all aspects of self-image.

Plan activities that stress the importance of decisionmaking in their consumer behavior, buying choices, and overall money management. Relate to personal values and goals.

Strongly motivated by peer group pressure.

Select activities that use situations to give acceptance and security.

Live primarily in the present, but are beginning to grow more concerned with the immediate and distant future.

Develop learning experiences that build on present interests and problems. Relate them to future decisionmaking. Explore alternatives such as saving now for a purchase in the future.

Begin to develop more mature attitudes about the outside world and family responsibilities.

Emphasize activities that relate personal interests and problems to those of the family, community, and society.

Begin to develop the skill of analyzing, classifying, and evaluating, but may need help in generalizing.

Provide experiences which include collection, sorting, classifying, and using information for themselves or their peers. Use problem-solving activities to assist in the development of concepts.

Of 14-19 Year Olds

Develop increasing abilities to analyze, solve problems, evaluate results, and make judgments.

Select activities that require problem-solving situations with opportunities for decisionmaking. Provide opportunities for discussion, consensus by the group, developing recommendations.

Begin to develop a broader outlook on life and show an emerging philosophy.

Develop activities that help to clarify values, use financial and other resources, and allow decisionmaking.



Learning Characteristics  
of Youth

Suggestions for Use

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Begin to be concerned with community and social issues.

Plan activities that use community resources. Develop program experiences with community representatives in business, organizations, public services, etc.

Begin to concentrate on the immediate future and long-range goals.

Develop activities that explore the decisions youth their age face. Relate planning the use of available resources and decisionmaking to goals such as career, home, family, and education.

Desire to be self-confident and express personal opinions and creativity.

Utilize less structured activities that foster independent study, investigation, and decisionmaking.

Begin to develop the ability to complete long-range projects.

Emphasize activities that encourage work on one or more related projects.

Eager to understand self and communicate with others.

Provides opportunities to relate their values to their use of resources for consumer goods and services. Provide opportunities to report and share results of learning experiences with their peers.

RESOURCES

## RESOURCES

### Community Resources

It would be difficult to develop a relevant consumer education program without using many community resources. If consumer education is how-to or applied economics and management, then local area resources will provide a real-world situation for learning.

Resource persons to involve might include representatives of:

- . Business - producers, wholesalers, retailers, financial institutions (banks, credit unions, etc.), Better Business Bureaus, Chamber of Commerce, advertisers, media, etc.
- . Government - local offices of government involved in consumer protection, consumer information, consumer education, regulation, etc.

Other resources might include public services such as libraries, police departments, health departments, etc.

### Educational Materials

The following selected references are suggested as useful for Extension staff responsible for program content, development of learning experiences training of other staff, etc.

#### Books

Garrett, Pauline, and Edward J. Metzen. You Are A Consumer. Ginn and Company, Lexington, Mass. 02173. Revised edition. 1972.

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer, Issues and Decisions. Gregg Div., McGraw Hill Book Co., New York, N.Y.: Doubleday & Company, Inc. 1975.

Porter, Sylvia. Money Book: How To Earn It, Spend It, Save It, Invest It, Borrow It - And Use It To Better Your Life. New York, N.Y.: Doubleday & Company, Inc. 1975.

Troelstrup, Arch W. The Consumer In American Society: Personal And Family Finance. McGraw Hill Book Company, New York, N.Y. 1974.

Guides for Program Development  
(Background, content, methods, evaluation, etc.)

- A Guide for Evaluating Consumer Education Programs and Materials, American Home Economics Association. 2101 Massachusetts Avenue N.W., Washington, D.C. 20036. 1972. \$1.25. (Order No. 0116).
- Consumer Education Curriculum Modules, A Spiral-Process Approach, developed by the College of Home Economics, North Dakota State University, Fargo, N.D. 1974. For sale by Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. Order No. 1780-01284. \$17.85.
- Consumer Education in an Age of Adaptation. Sally R. Campbell. Consumer Information Services, Dept. 703-Public Relations. Sears, Roebuck and Co., Chicago, Ill. 60611. 1971. \$2.00.
- "Forum," "Insights Into Consumerism" Program Kits, and other educational materials. Educational Relations, J.C. Penney Co., Inc. 1301 Avenue of the Americas, New York, N.Y. 10019.
- Elementary Level Consumer Education, and Secondary Level Consumer Education. Consumers Union of the United States, Inc., Educational Services Division, Mt. Vernon, N.Y. 1972. \$3.00 each.
- Money Management Booklets and Filmstrips. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601. 1968 to 1975.
- Personal Money Management: Guidelines for Teaching. New York Stock Exchange, Inc. School and College Relations, 11 Wall Street, New York, N.Y. 10005. 1974. \$1.00.
- Resource Kits For Teaching Consumer Education. Changing Times Education Service, Changing Times, Editors Park, Md. 20006.
- Suggested Guidelines for Consumer Education (K-12). President's Committee on Consumer Interests. Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. 1970. 65¢.
- Teaching Consumer Education and Financial Planning. Council for Family Financial Education, Twin Towers, Silver Spring, Md. 20910. 1969. \$6.00.
- Teaching Personal Economics In The Business Curriculum: In The Social Studies Curriculum: and In The Home Economics Curriculum. (Three booklets approximately 90 pages each.) Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10017. 1971. \$2.50 each.
- The Child's World of Choices. Donald G. Davison and John Kilgore. Bureau of Business and Economic Research. The University of Iowa. Iowa City, Iowa. 1973.

### Bibliographies & Other References

"Annotated Bibliography of Games and Simulations in Consumer Education,"  
Illinois Teacher, 351 Education Building, University of Illinois,  
Urbana, Ill. 61801. \$1.50.

Consumer Education Bibliography. Office of Consumer Affairs and New  
York Public Library. Superintendent of Documents, U.S. Government  
Printing Office, Washington, D.C. 20402. 1971. \$1.00.

"Consumer Education Resource Materials Kit." Prepared by Stewart M. Lee,  
Geneva College, Beaver Falls, Penn. 10510. 1975.

Free and Inexpensive Material: A Highly Selective Bibliography for  
Teaching Consumer Education and Financial Planning. Council for  
Family Financial Education, Twin Towers, Silver Spring, Md. 20910.  
\$1.00.

Guide to Federal Consumer Services. Office of Consumer Affairs.  
Superintendent of Documents, U.S. Government Printing Office,  
Washington, D.C. 20402. 1971. \$1.00.

Selected Audio-Visual Materials for Consumer Education. New Jersey  
Center for Consumer Education Services. Vocational Technical  
Curriculum Laboratory, Building 4103, Kilmer Campus, Rutgers  
University, New Brunswick, N.J. 08903. 1974. \$1.00.

### Periodicals and Newsletters

American Council on Consumer Interests Newsletter. (Order from:  
American Council on Consumer Interests, 238 Stanley Hall, University  
of Missouri, Columbia, Mo. 65201, available to members only.)

Consumer Information. (Order from: Consumer Product Information Center,  
Public Documents Distribution Center, Pueblo, Colo. 81009,  
quarterly.)

Consumer News, Office of Consumer Affairs. (Order from: Superintendent  
of Documents, U.S. Government Printing Office, Washington, D.C.  
20402, twice monthly.)

Consumer Newsweek. (Order from: Consumer News, Inc., 813 National  
Press Building, Washington, D.C. 20004.)

Consumer Reports. (Order from: Consumers Union of the United States,  
Inc., 256 Washington Street, Mt. Vernon, N.Y. 10550, monthly.)

FDA Consumer. (Order from: Superintendent of Documents, U.S. Government  
Printing Office, Washington, D.C. 20036, monthly except combined  
July-August, December-January.)

Financial Facts Newsletter. (Order from; National Consumer Finance Association, 1000 16th Street, N.W., Washington, D.C. 20036, monthly.)

Of Consuming Interest. (Order from; Federal State Reports, Box 654, Court House Section, Arlington, Va. 22216, weekly.)

### Consumer Organizations

Center for Study of Responsive Law, Post Office Box 19367, Washington, D.C. 20036. Ralph Nader and his staff do in-depth studies. A list of publications is available upon request.

Consumer Federation of America, 1012 14th Street, N.W., Washington, D.C. 20005. The Federation seeks to promote the rights of all consumers through group action.

Consumers' Research, Inc., Washington, N.J. 07882. Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products. Educational services and materials are available for teachers.

Consumers Union of U.S., Inc., 256 Washington Street, Mt. Vernon, N.Y. 10550. Consumers Union carries out performance and use tests of consumer products and provides consumers with test results and product evaluations.

Council for Family Financial Education, Inc., Twin Towers, 1110 Fidler Lane, Silver Spring, Md. 20910. The Council serves as an independent, nonprofit, tax-exempt educational corporation to assist schools, colleges, and other institutions in the development of Consumer Education and Financial Planning.

Invest-In-America National Council, Inc., 121 South Broad Street, Philadelphia, Pa. 19107. Encourages better understanding of the role of savings, profits, and investment in the free enterprise economy. It publishes materials for students and teachers for use in school and college programs.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036. Publishes materials for economic education.

National Consumer's League, Inc., 1029 Vermont Avenue, N.W. Washington, D.C. 20005. Concerns itself primarily with consumer protective legislation and labor standards.

### Government Agencies

#### Federal

U.S. DEPARTMENT OF AGRICULTURE, Washington, D.C. 20250

Agricultural Marketing Service  
Extension Service  
Food and Nutrition Service

CIVIL AERONAUTICS BOARD, Washington, D.C. 20428

DEPARTMENT OF COMMERCE, Washington, D.C. 20234  
National Bureau of Standards

ENVIRONMENTAL PROTECTION AGENCY, Washington, D.C. 20460

FEDERAL COMMUNICATIONS COMMISSION, Washington, D.C. 20554

FEDERAL POWER COMMISSION, Washington, D.C. 20426

FEDERAL RESERVE SYSTEM, Washington, D.C. 20551

FEDERAL TRADE COMMISSION, Washington, D.C. 20580

GENERAL SERVICES ADMINISTRATION, Washington, D.C. 20407  
Consumer Product Information Center

GOVERNMENT PRINTING OFFICE, Washington, D.C. 20402

DEPARTMENT OF HEALTH, EDUCATION AND WELFARE  
Office of Consumer Affairs, Washington, D.C. 20201  
Food and Drug Administration, Rockville, Md. 20852  
Social Security Administration, Baltimore, Md. 21235

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, Washington, D.C. 20410

INTERIOR DEPARTMENT, Washington, D.C. 20240

INTERSTATE COMMERCE COMMISSION, Washington, D.C. 20423

DEPARTMENT OF JUSTICE, Washington, D.C. 20530

DEPARTMENT OF LABOR, Washington, D.C. 20210  
Bureau of Labor Statistics

NATIONAL CREDIT UNION ADMINISTRATION, Washington, D.C. 20456

U.S. POSTAL SERVICE, Washington, D.C. 20260

CONSUMER PRODUCT SAFETY COMMISSION, Washington, D.C. 20014

SECURITIES AND EXCHANGE COMMISSION, Washington, D.C. 20549

DEPARTMENT OF TRANSPORTATION, Washington, D.C. 20590

Consult your local directory for the regional and branch locations of Federal offices and for the county office of the Cooperative Extension or Agricultural Extension Service.

## State

Some states have delegated consumer affairs responsibility to specific government offices. In those states where there is no specific consumer office established, inquiries may be addressed to the State Attorney General. Land-grant institutions, Cooperative Extension Service, and other state agencies are also sources of information.

## Local

Your telephone directory is an excellent source of information concerning agencies and regional and local offices in your area.

## Other Professional and Business Organizations

Advertising Council, 825 3rd Avenue, New York, N.Y. 10022

American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036

American Bar Association, 1155 E. 60th Street, Chicago, Ill. 60637

American Home Economics Association, 2010 Massachusetts Avenue, N.W., Washington, D.C. 20036

American Medical Association, Commercial Division, 535 N. Dearborn Street, Chicago, Ill. 60610

Chamber of Commerce of the United States, 1615 H Street, N.W., Washington, D.C. 20006

Council of Better Business Bureaus, 845 3rd Avenue, New York, N.Y. 10022

Credit Union National Association, Inc., 1617 Sherman Avenue, Madison, Wis. 53701

Grocery Manufacturers of America, 205 E. 42nd Street, New York, N.Y. 10017

Health Insurance Institute, 277 Park Avenue, New York, N.Y. 10017

Institute of Life Insurance, 277 Park Avenue, New York, N.Y. 10017

Major Appliance Consumer Action Panel, 200 N. Wacker Drive, Chicago, Ill. 60606

National Association of Manufacturers, N.A.M. Marketing Committee, 277 Park Avenue, New York, N.Y. 10017



National Consumer Finance Association, Educational Services Division,  
100 16th Street, Washington, D.C. 20036

National Foundation for Consumer Credit, 1819 H Street, N.W.,  
Washington, D.C. 20006

National Safety Council, 425 N. Michigan Avenue, Chicago, Ill. 60611

New York Stock Exchange, Manager, School and College Relations, 11 Wall  
Street, New York, N.Y. 10005

Public Affairs Committee, 381 Park Avenue S., New York, N.Y. 10016

The Savings and Loan Foundation, 1111 E. Street, N.W., Washington, D.C.  
20024

Sears, Roebuck, and Company, Consumer Information Services, Sears Tower,  
Chicago, Ill. 60684

Cooperative Extension Work: U.S. Department of  
Agriculture and State Land-Grant Universities  
Cooperating. Issued June 1976.