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ABSTRACT

A five-chapter manual provides a model for involving the state attorney general and the business and professional communities in law-related consumer education at the elementary school level. Chapter I, introduction, describes the history and special features of the program as it was developed for the St. Louis (Missouri) public schools. Chapter II outlines skill strands, administrative rationale, and main components of the instructional program. Chapter III provides a step-by-step strategy for setting up a joint venture: establishing a new system, defining the functions of each agency, defining job responsibilities, and establishing procedures for decision making. Chapter IV considers the size and scope of program goals, educational objectives, and short and long term goals. Chapter V discusses project implementation, while chapter VI considers institutionalization of the program. Sources of possible funding for cooperative educational projects are discussed in chapter VII. The final chapter provides helpful forms, suggestions for advisory board membership, sample letters, record-keeping forms, and workshop programs. An appendix contains a sample lesson plan. (LP)

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A Manual for Implementing A Cooperative Consumer/Law-Related Education Program

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A Manual for Implementing A Cooperative Consumer/Law-Related Education Program

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St. Louis Public Schools
Division of State and Federal Programs

1983

Written under a contract for the Office of Consumers' Education, U.S. Department of Education.

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The manual examines the Urban Consumer Education Project and describes the procedures for replicating its unique model of cooperation between the school and community. Dr. Robert E. Wentz, former superintendent of the St. Louis Public Schools, and Dr. Ronald Stodghill, Deputy Superintendent for In-

struction, had the daring and foresight to encourage the project. In the project's initial year, forty fifth-grade teachers in the St. Louis Public Schools gave generously of their time and creativity to develop and pilot-test lessons, activities, and procedures for the most effective use of community resources in the instructional program. The dedication, commitment, creativity, and hard work of these teachers and those who joined the project in subsequent years has been an inspiration to other educators, students, and members of the community.

The St. Louis Board of Education is to be commended for its interest, support and help not only in initiating the project, but continuing it beyond the funding period. As the project concludes its fifth year, we wish to reiterate that without the Board's willingness to try new reasonable educational innovations, the project would not have happened.

Missouri Attorney General John Ashcroft deserves great praise for his hard work — chairing meetings, making classroom visits, teaching students, giving advice and counsel in an open and encouraging manner, and giving a high level of commitment to the project throughout its many phases. He continues to demonstrate his concern for young people; teachers and parents. Members of the Advisory Board are also to be commended for their untiring efforts to make the Urban Consumer Education Project a meaningful experience for teachers and students. It is the men and women of this dedicated corps of professionals who breathe life into the project and make it truly a viable, cooperative effort.

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Calla Smorodin, Urban Consumer Education Project
Linda Riekes, Law and Education Project

A Manual for Implementing a Cooperative Law-Related Consumer Education Program

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Chapter I: Introduction

"My friend used to shoplift. Now she doesn't because I told her she's making *me* pay higher prices." These words were written by a ten-year-old St. Louisan after her fifth-grade class had been visited by a member of a local anti-crime organization.

That consumers pay higher prices because of shoplifting is but one lesson St. Louis students learn from visitors to their classrooms. Students learn from representatives of the local bus company, for example, that vandalism costs are passed along to all St. Louisans. They learn from the employees of utility companies how to read their meters and budget their use of power. They learn from the postal inspector to be shrewd shoppers when ordering items by mail. They learn from the state attorney general's staff how and under what circumstances to file a consumer complaint. These are a few of the skills and attitudes students learn from a host of men and women who work in the St. Louis community and have expertise in a variety of consumer-related topics.

Representatives from businesses, governmental agencies, educational institutions, and civic and professional organizations have been working since 1978 in an innovative education program that has proven to be highly successful on several counts — students learn to be more informed consumers, learn the value of money and how to spend it wisely, improve their math and reading skills, and increase their vocabularies.

The first program of its kind in the country, the Urban Consumer Education Project is innovative in that it:

- is a cooperative effort between a state attorney general and an educational institution;
- channels the community's resources into the school through the use of structured lesson plans carefully designed and tested to supplement the school's instructional program;
- presents a law-related focus to consumer education, emphasizing that consumers have rights and responsibilities in the marketplace;
- responds to the interests and needs of middle-grade students and encourages the development of good consumer attitudes and skills at an early age;
- enhances development of critical thinking and decision-making skills;
- stresses the importance of redress of grievances and legal protection;
- encourages students to pass along their newly-acquired knowledge through participation in community involvement projects;

- reinforces basic reading and math skills.

The Urban Consumer Education Project is a cooperative program between the St. Louis Public School's Law and Education Project and the Missouri Attorney General. It began in 1978 with funding by the U.S. Office of Consumers' Education. From its inception, the purpose of the project has been to develop a model that would strengthen the consumer protection role of the state attorney general through an active involvement in educating children to become responsible consumers. The program serves all fifth-grade teachers in the city schools and a limited number of teachers in ten neighboring school districts.

One of the project's most useful products is a curriculum guide entitled, *Classrooms and Community: Using Community Resources in the Consumer Education Curriculum*. This guide is a compendium of all the lessons which involve school visits. Each lesson was developed by teachers working closely with representatives from participating organizations and includes activities the teacher must do with students in preparation for the visit, vocabulary for students to learn, an outline of the visitor's presentation, and activities for follow-up and reinforcement. Also included are general guidelines for the teacher to follow when using resource persons in the classroom, along with guidelines for resource persons to help them work more effectively with young children.

A major factor in the project's success is its Advisory Board, chaired by Missouri Attorney General John Ashcroft. This board is made up of high-ranking decision makers in the local area who have resources to offer for consumer education. At the time of recruitment, each member of the Advisory Board makes a commitment to the project of materials and personnel who will be available to receive training in the project, plan classroom activities with teachers, and make classroom presentations. Each Board member designates by name the resource persons who are to work with the project and specifies the number of hours or days to be committed. This commitment is made in writing in order to avoid misunderstandings about the nature and extent of the commitment of resource personnel to the project.

The Advisory Board not only provides the project with ongoing support by supplying community resource people and instructional materials for training sessions and classrooms, but member agencies assist the project in numerous other ways. Some pro-

vide materials and personnel to conduct workshops and parent-teacher meetings, some open their facilities for student tours, some give financial help for special costs associated with all-day inservice sessions and printing of student developed pamphlets.

Board members also promote the project within their own organizations. One gave the project a thirty-minute spot on a weekly radio program. Others have carried articles on the project in their internal house organs; still others have submitted articles to trade publications.

The Urban Consumer Education Project has been well-received by students, parents, teachers, administrators, representatives of participating organizations, and other members of the community.

Teachers report that the use of working professionals as resource persons brings a new dimension to class work. "The students get excited about the visit of a resource person, and their enthusiasm carries over to other subjects," said one teacher.

Parents are equally enthusiastic about the project. Often, they attend class on the days that visitors make their presentations and get as involved as the students do in asking questions about the resolution

of certain types of consumer problems. In many instances, visitors are asked to give their presentations to PTA and other groups.

Administrators are enthusiastic about the program because it provides students with opportunities to use basic skills in real-world situations. Says St. Louis' former superintendent, Robert Wentz, "The kind of practical problems that are addressed in the Urban Consumer Education Project have had a carryover in students' work in reading and math. . . . These activities reinforce other classroom activities in a positive way and don't detract from teacher or staff time in the basic subjects."

Finally, from the point of view of working professionals in the field, the project makes good sense. Missouri's Attorney General John Ashcroft believes "the best protected consumers are those who learn to protect themselves. And if we can just begin with the education that allows consumers to protect themselves, it is like getting people to stop smoking as a means of preventing cancer. That's far more effective than the surgical or radiological or chemotherapeutic techniques that are employed after the damage is done."

Chapter II: The Urban Consumer Education Project

The purpose of this manual is two-fold:

- (1) To describe the model for involving the state attorney general and the business and professional community in providing law-related consumer education to elementary school children; and
- (2) To detail the procedures for replicating this program in other communities.

Drawing on a background of professional experience in law-related education, the developers of the Urban Consumer Education Project designed a consumer education program model with a law-related focus. While the St. Louis program serves the middle grades, the model has general application to secondary schools as well. The marriage of consumer and law-related education yields a rich blend of meaningful and necessary skills that can be taught using the program model. These include the following:

- *To Think Constructively Before Buying:* about availability of resources; about comparison shopping; about the effect of advertising and the real need for the purchase.
- *To Understand the Basic Aspects of the Sale Transaction:* checking the product; understanding the bill; calculating price, tax, interest, service charges; paying the bill; finance charges; obtaining a receipt; the basic obligations of buyer and seller to one another.
- *To Recognize and Avoid Consumer Problems* such as: costly installment buying; "bait and switch" and other deceptive advertising methods; faulty or shoddy merchandise.
- *To Be Aware of Individual and Community Resources for Consumer Protection:* by learning to seek redress for grievances; using consumer agencies, e.g., the Better Business Bureau, the Consumer Product Safety Commission, the Food and Drug Administration.
- *To Recognize Legal and Practical Implications:* of making and breaking contracts; of product warranties; of shoplifting and vandalism.

The Administrative Rationale

A major premise underlying the Urban Consumer Education Project model is that community resources can play a dynamic role in the curriculum. Since time constraints make it difficult for teachers

to survey the community and make individual arrangements with outside resource people, a support system performs these critical administrative functions.

The support system for the St. Louis model utilizes two levels of interagency cooperation to carry out these functions:

- (1) administration by staff members of both cooperating agencies: the public school system and the Attorney General's office, working as a team; and
- (2) support from a voluntary advisory board chaired by the Attorney General and comprised of community leaders whose private or public agencies provide consumer services of various kinds.

In the Urban Consumer Education Project, the Attorney General presides over three meetings a year. Key persons from his staff participate in the selection and recruitment of Advisory Board members and in the formulation of major policy decisions regarding the program. The Attorney General has conducted classroom presentations and teacher workshops and performs the vital function of promoting the philosophy of prevention that views consumer education as the best weapon of consumer protection. Additionally, leadership by the Attorney General adds credibility and authenticity to the substance of the program.

The Instructional Program

Instruction is, of course, the heart of the entire project. It takes two major forms:

- (1) Classroom teachers provide instruction one to five class periods a week with the aid of an introductory textbook on consumer law topics.
- (2) Resource people periodically present supplementary lessons on diverse topics; all the presentations emphasize rights and responsibilities of those involved in consumer transactions.

The instructional program is a comprehensive one designed to meet instructional objectives that correspond to specific educational competencies. A text was selected that delineates goals in terms of critical thinking and decision-making skills; building of consumer self-confidence; and acquisition of basic factual information. Activity-oriented lessons related to specific resource agencies and topics are detailed in a supplementary curriculum guide, jointly used by teachers and resource persons in preparation for classroom presentations.

Results of the instructional program have been impressive. Tests show students exposed to it have increased levels of consumer awareness, with remarkably high levels of knowledge of contracts, warranties, and consumer rights and responsibilities. Students in the program consistently show higher gains in reading and math scores than control groups of non-participants. Administrators, teachers, principals and the superintendent of the public school system are enthusiastic. The superintendent's commendation of the project noted that it suggests a "team approach to presentation in the classroom and a model for developing curricula which is ideal."

The St. Louis program is a cooperative effort between an urban school system and the state attorney general. The model can be adapted, however,

to accommodate collaboration between an attorney general and any educational institution that can operate a program for teachers. This could include universities, state departments of education, regional service centers, or teacher centers.

Before striking out on a joint venture, it is wise to become familiar with programs in the local area which hinge upon or overlap law-related, consumer education. Other consumer and law-related education programs, consumer economics, and life skills are a few examples. In St. Louis, the project staff works closely with directors of other programs, conducting joint activities on several topics of mutual interest. In this way, the effectiveness of all the programs is extended, and a more unified approach to teachers and students is presented.

Chapter III: Setting Up a Joint Venture

In St. Louis, we found the following ground rules to be very helpful:

#1: Set Up a New System

The internal administrative systems that work to get things done within the separate agencies will not suffice. A new system of rules and procedures must be devised that will both promote efficient operation of the project and respectfully accommodate the different modes of operation of the cooperating bureaucracies.

The new system must recognize and respect:

- the separate chains of command;
- the separate calendars (the length of the work week and workday, the vacation and holiday schedules);
- the separate, independent responsibilities of the agencies;
- the shared commitment to the Project by each agency.

AND

The new system must create:

- specific areas of responsibility for each of the agencies and each of the individuals involved in the project;
- procedures for interaction between the two pre-existing systems;
- reporting and evaluation procedures that fulfill the requirements of both systems;
- decision-making procedures; i.e., who, and which agency has ultimate authority for what?
- clear lines of communication and of authority between the agencies.

#2: Define the Functions of Each Agency

Make clear from the start which agency is to do what. Divide general responsibility for various functions in as much detail as possible. For example, in the St. Louis model, the school system has overall responsibility for project administration; the Attorney General's office handles advisory functions.

Generalizations cannot anticipate the realities of daily operations. Despite the general division of responsibilities just noted, the Urban Consumer Education Project director became involved, of necessity, with maintaining the Advisory Board. This included forwarding suggestions for potential new board members, drafting letters of invitation, keep-

ing its current list of board members, and scheduling board meetings around the Attorney General's schedule. This suggests the importance of anticipating the small details of responsibility and assigning them to one agency or the other before a mistaken assumption causes problems.

Determine at the outset what part each agency will need to perform with respect to the various areas of responsibility. The following list of functions shows the division of responsibility in the St. Louis model. It is, of course, a general guide, meant to expose some of the major and minor areas that require planning and doing. In a new project, the division of responsibility will reflect local needs and interests. More specific job descriptions will follow in Chapter V.

KEY: SLPS = ST. LOUIS PUBLIC SCHOOL SYSTEM
AG = OFFICE OF STATE ATTORNEY GENERAL
AB = THE ADVISORY BOARD

Functions Related to the Advisory Board:

- AG presiding at meetings two or three times per year. (It is recommended that this function be done by the Attorney General personally; all other functions may be delegated.)
- AG - SLPS suggesting names of potential Advisory Board members;
- AG recruiting Advisory Board members for participation;
- AG preparing and mailing out invitations and notices of meetings;
- AG - SLPS scheduling meetings;
- SLPS preparing agendas and information packets for meetings;
- AG - SLPS - AB making policy decisions;
- AB designating resource people for classroom presentations.

Administrative Functions:

- AG - SLPS hiring of project director;
- SLPS supervising and evaluating project director;
- AG designating and evaluating Attorney General's representative;
- AG designating work schedule for Attorney General staff person;
- AG - SLPS specifying place where Attorney General staff person will work;

- SLPS allotting secretarial services to the project;
- AG-SLPS determining size of pilot project;
- SLPS selecting schools, teachers, classes for participation in project.
- Functions Related to the Instructional Program:**
- SLPS determining project content;
- SLPS selecting curriculum and instructional materials;
- SLPS scheduling resource people;
- SLPS determining number of visits per year to each class;
- AB determining number of presentations per year to be conducted by resource people;
- AG-SLPS training teachers;
- SLPS scheduling and structuring teacher training workshops.

Fiscal Responsibility:

- SLPS budget planning — including payroll, supplies, texts, mileage, postage;
- SLPS securing the funding;
- SLPS keeping the financial records;
- SLPS making the necessary disbursements;
- SLPS assuring accountability.

Clearly, the procedures that have been successful for the St. Louis project are not necessarily right for another. The point here is only to emphasize the need to anticipate, in as detailed a fashion as possible, the tasks that somebody will have to handle. Don't assume you know who that somebody will be. Assumptions are just plain risky in a first collaboration between two bureaucratic systems. Spell it all out in advance!

#3: Define Individual Job Responsibilities

Decide how many people your project requires and what each one will be expected to perform. The Urban Consumer Education Project began with a staff comprised of a full-time project director, a paralegal from the Attorney General's staff who was assigned half-time as a liaison, and a secretary. During the project's initial two years, this full complement of staff was needed to produce the supplemental curriculum guide used to structure the visits by resource persons. The St. Louis project continues to use a full-time director because the program has grown so tremendously in size and scope since its inception. The liaison activities require only a minimal amount of time by the Attorney General's staff.

Whether or not *you* require a full-time director depends on the scope that has been established for your project — how many schools and how many teachers will be involved at the outset; how much

rewriting is needed to adapt the St. Louis curriculum materials to your specific community needs; and how many resource people and agencies will be utilized and available funding. But you will need *someone* to assume overall responsibility for getting the project designed and implemented.

In St. Louis, the basic responsibilities of the project director included the following:

- selecting the schools, classes, and teachers;
- supervising the program content;
- arranging teacher training;
- running the program on a daily basis.

More precise details of the job follow in Chapter V. The determination as to what other persons your project staff requires also hinges on the overall scope of the project. If the plans call for starting small, the director may work on a part-time basis, with some secretarial assistance.

We recommend that someone from the Attorney General's office be designated to serve as liaison between the project and the Attorney General. In St. Louis, this person performs the following functions:

- Serves as the communication link with the Attorney General with respect to the progress or needs of the project;
- Provides expertise on consumer protection policies and activities of the Attorney General's office essential to accurate curriculum and program planning;
- Participates as a resource person in classroom presentations;
- Takes part in in-service workshops on consumer education for teachers and for resource persons.

#4: Establish Procedures for Decision-Making

Decision-making procedures must have high priority in your system design. To avoid ambiguity and possible embarrassment to any of the participants, set out clearly what kind of decisions can be made by the project director alone, what kind of decisions require a collaborative process, and who, in each agency, can make which decisions. In a joint project involving the Attorney General, determination should be made at the outset regarding the decisions in which he/she needs to be personally involved and those which can be made by the liaison person and/or the project director.

Such clarification was simplified for the St. Louis project by the early declaration by the Attorney General that he did not require personal involvement in every decision and was content to leave all but the major ones to the discretion of the project director. As a result, general decision-making became a joint process involving the project director and the staff person responsible to the Attorney General.

#5: Set Up Reporting Procedures

Of course, both the educational institution and the Office of the Attorney General want to know how their project fares. But how much reporting is required? The agencies must specify their information needs. For example, is a monthly report sufficient? Or is a separate, detailed report required on every event?

If anything, our bias is toward spreading information around. In addition to the reports required by the school system and our funding source, every

body connected with the project receives copies of reports, papers, articles, and letters which may be of interest to them. Perhaps more essential than the written information, comprehensive oral reports are given at every meeting of the Advisory Board. Project experience has clearly demonstrated that oral communications serve not only to pass along information and ideas but to enhance the sense of mutuality that underlies the collaborative effort.

How much reporting do you need to start with? Some precise suggestions follow in Chapter V.

Chapter IV: Know Your Goals

It is important for you to refine and record both your *short-range* and *long-range* goals for the project — with respect to size, scope, and educational objectives.

Size and Scope

Your long and short-range goals might well differ in the number of teachers and classrooms involved. You may decide to start off with a minimal number to get the project into good working order before moving to the long-range goal of expansion into all the schools in the district and, perhaps, beyond the boundaries of the district.

Your short-range goal might lead you to start with a smaller Advisory Board and a more limited number of resource agencies than you eventually plan to interact with. The St. Louis project started with an emphasis on public sector agencies — federal, state and local — perhaps because most of our early contacts were with governmental agencies through prior experience in the field of law-related education.

Five years after its inception, this project is still moving toward fulfillment of its long-term goal of greater representation of manufacturing and retail businesses. It is currently working with a regional commerce association toward that end.

Educational Objectives

The instructional goals of the Urban Consumer Education Project are largely delineated by the following goals set forth in the textbook¹ used in the St. Louis program:

- (1) Students will develop critical thinking and decision-making skills as they relate to consumer decisions;
- (2) Students will develop self-confidence and "know-how" in confronting various advertising and sales techniques, and in handling complaints;
- (3) Students will learn basic factual information concerning sales transactions;
- (4) Students will recognize their responsibility to continually update their knowledge of consumer laws;
- (5) Students will learn how to get help when they have a consumer problem or need consumer information;
- (6) Students will learn the rights and responsibilities of the buyer and seller in the marketplace.

You may wish to adapt these very general but practical objectives to fit your own situation or you may develop your own. Choose the grade level most practical for fulfilling your objectives and start to work in setting up your individual project. The following worksheet will help you set your overall project goals:

Short-Term Goals

- Grade level for pilot project: _____
Number of classrooms to start with: _____
Number of teachers to start with: _____
What teachers specifically, would be most helpful and most interested in getting the project moving?
What school(s) would profit most from participation?
Number of resource agencies to have represented on Advisory Board: _____
How many from the public sector? _____
How many from the private sector? _____
What resource agencies do you see as most crucial?
What other agencies have something to offer to the project?
What educational objectives are of primary importance to your student population?
What revisions need to be made to existing curriculum materials to suit local community needs?
Match up the resource agencies you plan to use with the instructional areas that meet your educational objectives.

Long-Term Goals

- The number of teachers you wish eventually to include in the program: _____
Number of schools in the district that you might add in the future: _____ outside the district: _____
(Other) Grade levels you wish to add: _____
(Other) Resource agencies you want to add to the Advisory Board: _____
(Other) Additional content material you want to add to your instructional program: _____
Ideas you have for expanding funding for the project:

¹Riekes, Linda, and Sally Mahe Ackerly, *Young Consumers*, St. Paul: West Publishing Company, 1980.

Chapter V: Getting Off the Drawing Board

Once you have your concepts firmly in mind and know where the money is coming from (see Chapter VII for funding ideas), you are ready for action. Someone should begin developing program content and plans for drawing into active participation the classroom teachers, the Advisory Board and the consumer experts who will serve as resource persons in the classroom.

Initial Task for Instructional Program

The project director (or whoever assumes major responsibility for preparation and operation of the program) can start on these primary tasks:

—*Study the curriculum guide* that was developed for the Urban Consumer Education Project. Each of its lesson plans is aimed at giving an overview of a different consumer resource agency and tying consumer objectives related to the services/products provided by that agency with basic academic objectives. The lessons in the curriculum guide also stress basic skills and competency objectives taught in the middle grades.

The guide describes supplementary, action-oriented learning activities that help teachers prepare students in advance of classroom presentations by resource persons, follow-up procedures to help teachers assess the impact of the presentations on their students, and field trips and community involvement projects. Additionally, the guide outlines the contents of the material to be presented by the resource person and provides helpful hints for the teacher in case the expected visitor fails to appear. All lessons in the guide were written as a result of collaboration between teachers and resource persons and were pilot-tested in St. Louis classrooms. (A sample lesson appears in the appendix, page 30.)

—*Adapt and rewrite the curriculum guide* to fit your local situation. The lessons in the guide correspond to agencies involved in the St. Louis model. (A list of the lessons and the agencies appears on page 22.) If your Advisory Board includes agencies not represented in the guide, your project staff will need to create additional lessons accordingly.

In any case, the lessons will need to be changed to reflect the differences between the

agencies in your project and the ones that served as the basis for the guide. Review each lesson in the guide and determine what adaptations will make the guide suitable for the needs of your student body and the resources available to you.

—*Make text and supplemental material choices* and place the necessary purchase orders.

AND AT THE SAME TIME, you will need to:

—*Recruit the participants* in the project. Reach the teachers through the normal channels of communication available to you and through whatever additional publicity your funds permit. The Advisory Board members should give you the names of the resource persons from their agencies who will do the classroom presentations.

—*Set Up a Training Program for Teachers* based on the hypothesis that teachers need both cognitive knowledge of consumer education as a curriculum domain and practical methodology for teaching consumer education. The program in St. Louis consisted of one full-day workshop, ongoing classroom assistance from the project director and after-school seminars and classes in which teacher attendance was optional.

The workshops focused on methodology for teaching consumer education in the middle grades and for using community resources in the classroom. On-site classroom assistance included team teaching, demonstration teaching, help with planning new activities and any other help requested by the classroom teacher. You may wish to draw from specific teacher training activities listed in the chart that appears on page 21.

—*Set Up a Training Program for Resource Persons.* Usually the persons drawn from the resource agencies have little experience teaching elementary school children and need help tailoring their message and their delivery to younger audiences. This training need can be met through a combination of formal training sessions, individual assistance and participation of the resource persons in the teacher workshops.

—*Conduct a meeting of teachers and resource persons* to clarify the roles of resource persons in the classrooms. Resource persons can inform teachers of the aims and activities of their organizations and the nature of the information they can supply in law-related consumer education programs. Teachers can suggest classroom strategies to resource persons.

Setting Up the Advisory Board

If some of these categories seem to overlap, it is because everything needs to be started at the same time. Along with the important initial steps toward formulating content and recruiting teacher participants in the project, a beginning must be made towards the development of an effective Advisory Board. This is the key to integrating consumer experts into the project who can share specific and practical knowledge in areas in which the classroom teacher has little training.

While the program and curriculum decisions are being made, an equally vital task involves the recruitment of the Advisory Board. In the St. Louis program, the Attorney General and his staff played a key role, with the project director providing strong professional support. We suggest the following steps:

- Determine the initial composition of the board, including:
 - the number of representatives of each cooperating agency;
 - the number of community organizations you want represented;
 - the number of educational organizations/projects you want represented;
 - the desired ratio of public to private entities.
- Select criteria for membership of community representatives on the board. Suggested criteria include:
 - relevance of organization's priorities to the consumer education field in general and to the targeted grade level in particular;
 - prior interest and/or commitment of organization to consumer education;
 - willingness to make staff and/or resources available for classroom presentations;
 - potential of individual for making meaningful contribution to fulfillment of project objectives in terms of area of expertise, personal attributes and strengths;
 - willingness of potential board member to do fundraising for the project if and when necessary.
- Recruit the members.
 - Draw up a list of the persons and agencies to be invited to serve on the Advisory Board (a list of possible agencies appears on page 17);
 - Schedule the first Advisory Board meeting and prepare a proposed agenda;
 - Send a letter of invitation to join the board and attend the first meeting. In St. Louis, a draft was prepared by the project director working with the Attorney General liaison, then forwarded to the Attorney General for revision, signature and mailing on his letterhead. (A sample letter you may find useful appears on page 18.)
- Plan an effective first meeting. We recommend the agenda include:
 - a strong speech by the Attorney General;

- a presentation by the project director that explains the objectives of the program and describes the role that members of the board are expected to play in moving towards those objectives (an outline for such a speech appears on page 19);
- a packet of materials for each person in attendance to help the agencies recognize and define their own individual roles. In St. Louis, the packets were individualized, each containing a form (sample appears on page 20) listing possible ways the organization may be involved in the project. Advisory Board members were asked to respond to the suggestions, to complete the form in writing and return it to the project director. Each Advisory Board member thus made a "contract" specifying the nature and extent of his/her organization's commitment to the project. You may wish to include also a copy of the St. Louis lesson plan for each individual organization.

Chapter VI: Keeping It Moving

Once the project is underway, certain of the initial undertakings become routine and new tasks surface. Below are some suggested activities for the project director to perform on a periodic basis, to keep the momentum of the project at a high level.

Keep the Instructional Ball Rolling!

- Visit teachers in their schools to demonstrate "extra" consumer education activities, e.g., introductory exercises, team teaching lessons, "shot-in-the-arm" activities to support teacher enthusiasm.
- Send request forms to teachers (sample on page 23).
- Schedule visits of resource persons; send letters of confirmation to teachers and to resource persons (samples on pages 24 and 26).
- Gather feedback information from teachers and from resource persons by written survey forms (samples on pages 25 and 27).
- Keep records of school visits by resource persons (sample record sheets on pages 28 and 29).
- Assess effect of program on instructional objectives.
- Observe some of the resource visits to the classroom.
- Exchange ideas with resource persons as to possible improvements in presentations.
- Schedule Advisory Board meetings and prepare agendas.
- Continue participation in Advisory Board meeting by reporting on progress of the program and getting ideas for change.
- Continue liaison with all participants: teachers, resource persons, Attorney General's office.
- Assist teachers with community involvement projects that reinforce the learning experiences offered in the classroom.
- Conduct optional after-school workshops for teachers that offer additional exposure to resource people and material on law-related consumer education.

Chapter VII: Finding the Funding

The Urban Consumer Education Project received its initial funding through a one-year grant from the Office of Education and was renewed for a second year in 1979. By the time the federally funded period ended, the project had developed a gratifying and useful local reputation in the civic and business community. When additional funds for expansion and institutionalization were sought, private foundations and businesses proved very interested in investing in this cost-effective program. Adequate funds have been regularly secured from such sources ever since.

A new project just getting started faces a similar financial prospect. There is a tremendous incentive for businesses and other civic organizations to provide financial support to a consumer education project. For relatively small expenditures, they can reap large harvests of goodwill. The relationships you establish in the local community are mutually beneficial.

Pinpointing Possible Sources of Funds

—Any urban community has a wide range of possible donors in its corporations, foundations, service organizations, professional groups, civic and church groups, labor and commerce groups and individual philanthropists. Do some preliminary research before making your first appeal. Talk to the people you know who have connections with potential contributors. Personal contacts are often the best way to find out the specifics of local philanthropy while, simultaneously, communicating the needs of the project to others.

Useful also is the Foundation Directory (published by the Foundation Center, 888 Seventh Avenue, New York, NY 10106) which is generally available at public libraries. The Directory lists thousands of large foundations across the country and gives detailed information on their philanthropic focus, their financial assets, and the procedures by which requests are submitted and evaluated.

Checking this and similar directories will provide useful general information and may even point you to a likely national source with a specific interest in your locality and your project. Smaller foundations with purely local and regional concerns will not be listed. However, they may provide more receptive doors for you to knock on. Find out about these smaller foundations through personal inquiries

to attorneys and businesspersons you know and by checking at the reference department of the local library.

Corporate giving has become a factor in contemporary philanthropy, but the size of that factor is still statistically small. Only one out of four U.S. corporations make cash contributions and only six percent give more than \$500 a year, according to facts summarized in a 1981 publication by Phi Alpha Delta Law Fraternity, International.¹ Among the useful suggestions in that booklet are the following:

Large Corporations

- Survey large local corporations to determine which may be prospective donors. Find out what their stated policies are with respect to philanthropic activity and the names of the officers in charge of allocations.
- Set up a preliminary conversation with the gifts officer of a likely-sounding corporation; find out the company policy on providing funds to projects.
- Be prepared to describe briefly the project for which funds are being sought while getting clarification of the types of projects that the company likes to fund.
- Be sure to get the details of the requisite funding procedure, the specific criteria, the application procedure and schedule, the point to which the corporate approval is required.
- Alternatively, you can gather information on company policy on community projects from other sources (the annual report published by the company, business newsletters, word-of-mouth through others connected with the firm) if you prefer to be thoroughly prepared for the first meeting with the corporate giving officer.
- Make a formal application for funds according to the guidelines laid out by company policy.
- Repeat as often as necessary.

Small Corporations

Less structured in their philanthropic activities, small corporations usually reflect the personal philosophies of their principals. Adapt your proposal to

¹*So You've Agreed to Help; A Resource Guide for Lawyers to Help Solicit Funds for Local Law-Related Education Projects*, Washington, D.C. Phi Alpha Delta Law Fraternity, 1981.

fit the less formal requirements and make personal appeals to businesspersons who have demonstrated generosity to similar civic projects in the past.

Banks often have connections with private foundations and can be useful sources of information. To demonstrate a commitment to consumer education, a bank may well assume financial responsibility for a specific event related to your project — perhaps lunch in the conference room for the Advisory Board.

Community service and professional organizations may fund a small project. Approach churches, lodges, bar associations, service groups, chambers of commerce and business associations, especially if you or a colleague is a member. Groups like this may sponsor a special fund-raising event for you if their own funds do not permit significant contributions.

Individuals account for nearly 90 percent of the nation's total charitable contributions. Don't overlook this possible source. Lawyers and businesspersons with a history of philanthropy, and even

those without, may well have a special interest in a law-related consumer education project.

Solicitation Summary: Step-By-Step

—Plan your approach.

What is the potential donor's primary interest in giving?

—Prepare your presentation.

What will you answer when you are asked why the project should be funded? What can you show to prove that the project is well-planned? Can you respond effectively to questions on the tax implications of donating to this project?

—Contact the potential donor.

What is the best approach for this one — by phone, letter or personal visit?

—Follow up in writing.

—Start over and do it all again with another potential donor.

Chapter VIII: Helpful Forms and Formats

The following pages contain all the forms alluded to in the text that may be useful in starting new consumer law-related education projects. The number on the left is the page on which the form is found; the number indicated inside the parentheses is the page number of related text.

Page No.	Form
17	<i>Suggestions for Agencies/Organizations to be Invited to Serve on Advisory Board</i> (13)
18	<i>Invitation Letter from State Attorney General</i> (13)
19	<i>Presentation by Project Director at First Advisory Board Meeting</i> (13)
20	<i>Advisory Board Assistance Sheet</i> (13)
21	<i>Workshops for Teachers</i> (12)
22	<i>Lessons Available to Teachers by St. Louis Resource Persons</i> (12)
23	<i>Request for Resource Presentation</i> (14)
24	<i>Confirmation Letters to Resource Persons</i> (14)
25	<i>Survey of Resource Persons in the Classroom</i> (14)
26	<i>Confirmation Letter to Teachers</i> (14)
27	<i>Survey of Resource Persons in the Classroom</i> (14)
28	<i>Record Sample Sheet — by Agency</i> (14)
29	<i>Record Sample Sheet — by School</i> (14)

Suggestions for Agencies/Organizations to be Invited to Serve on Advisory Board

Advertising Clubs	Electric Company
Bar Association	United States Attorney
Better Business Bureau	Urban League
Transit Company	Law Schools
Board of Aldermen	Chamber of Commerce
Bureau of Weights and Measures	U.S. Department of Agriculture
U.S. Consumer Product Safety Commission	College Consumer Education Programs
Anti-Crime Organizations	State Council on Economic Education
Educational Television	Credit Bureau
U.S. Food and Drug Administration	Department and Chain Stores
"Call for Action"	Newspapers
Gas Company	Insurance Company
Legal Aid	Telephone Company
Mayor	Parent Groups
Division of Insurance	Board of Education
Public Interest Research Group	League of Women Voters
Public Service Commission	Small Claims Court
Postal Inspector	Federal Reserve Bank
Police Department	

Sample Invitation Letter from State Attorney General

Dear

My staff and I are working with the _____ to develop a unique consumer education program for _____ grade students in the _____ community. This local initiative is part of a nationwide program of law-related and citizenship education by which the youth of America receive classroom instruction in the nature and processes of our legal system and the techniques by which they can become useful citizens. I invite you and your organization to join in this effort, to be known as the _____

This project is patterned after a highly successful national model developed in St. Louis, Missouri. The Urban Consumer Education Project, begun in 1978, emphasizes such consumer rights and responsibilities as reading advertisements and contracts carefully, recognizing shoddy merchandise and deceptive practices, understanding the very real social and personal costs of shoplifting and vandalism, and petitioning for redress of grievances. More important, students are developing habits and attitudes at an early age that will improve their effectiveness as consumers throughout their lives.

Basically, the project involves many community components — business interests, civic groups, educational organizations, and local, state and federal agencies — working together to provide _____ grade students with skills necessary to enable them to function effectively in the marketplace. Beginning at this young age, students learn the importance of becoming responsible consumers and educated citizens. We can use the St. Louis experience as a model to build one that meets our local needs. Students learn that consumers have rights and responsibilities in the marketplace. We expect to derive the same benefits that came from the St. Louis model; i.e., wise buyers and higher gains in mathematics and reading. Attitudes about fraud (if it seems too good to be true, it probably is) and shoplifting (the consumer ultimately pays the bill) will be stressed along with good consumer habits (comparing prices, reading labels, and making intelligent choices).

Our plan is to convene an organizational meeting to launch the project, under the general coordination of _____
(Project Director) and _____
(Attorney General Staff Person)

I urge you to join us at this meeting, which is scheduled for _____, from _____ to _____. It will be held at _____. While further details will be presented at the meeting, we need your interest, support, and active participation on an advisory board.

Please join me in this very exciting and important pilot project to educate our children.

Sincerely,

Please R.S.V.P. by _____ (Date) _____ to _____

Sample Presentation by Project Director at First Advisory Board Meeting

- 1. Stress the importance of resource people in providing activity-oriented lesson plans in the classroom and how this benefits students.**
- 2. Emphasize the importance of community's caring about students and teachers.**
- 3. Outline program goals in consumer law-related education and how they tie in with basic skills and rights and responsibilities in the marketplace.**
- 4. Outline how many schools will be involved and what school system or systems the project will serve, recognizing clearly the input of the school officials in the audience.**
- 5. Explain the St. Louis model and how it will work in your community.**
- 6. Emphasize the minimum number of visits needed. Go over the sample lesson plan, explaining that it is designed to be an integral part of the curriculum.**
- 7. Ask the participants to fill in their advisory board assistance sheets.**

Sample Advisory Board Assistance Sheet

As a member of the Advisory Board to the Urban Consumer Education Project, my organization will offer the following assistance:

- Appoint a liaison person whom the project coordinator may contact for specific requests for assistance.
- Provide person(s) to make consumer presentations during the school year in _____ number of classrooms.
- Provide or identify materials to help teachers understand my organization's effort to assist the consumer.

My organization has the following resources available which may be of particular value to the project:

- Pamphlets
- Audio/Visual Materials
- Site for Field Trips
- Other: _____

Additional organizations which should be invited to serve on the Advisory Board:

Other Suggestions: _____

Name: _____ Date: _____

Organization: _____

Sample Workshops for Teachers

Purpose	Activities/Materials
<p>WORKSHOP 1</p> <ol style="list-style-type: none"> 1. To provide teachers with consumer education skills and concepts. 2. To provide teachers with classroom strategies for teaching consumer education skills and concepts. 3. To provide information about consumer education resources in the St. Louis community. 	<p>Activities:</p> <p>Consumer Games, Contract Game, Goods Game, Consumer Collage, Advertising, Bait and Switch, Pressure to Buy, Consumer Cartoon, Taste Test.</p> <p>Materials: pamphlets and materials supplied by local resource groups, HELP List for consumers, curriculum materials.</p>
<p>WORKSHOP 2</p> <ol style="list-style-type: none"> 1. To bring together teachers and resource persons to devise lessons and strategies for supplementing consumer education instruction. 2. To provide teachers and resource persons with skills for utilization of resources in the classroom. 	<p>Activities:</p> <p>Designing instructional objectives, pre-visit preparation of students, post-visit follow-up. Classroom management techniques for resource persons, how the teacher should help, the importance of feedback from students. Responsibilities — of teachers, resource persons. How the teacher can maximize and extend the instructional benefit of the resource person's visit.</p>

After-school Workshops and Seminars

Designing and Writing Brochures:

The purpose of this workshop was to give special help to those teachers whose students were engaged in a community involvement project to write brochures and pamphlets on consumer protection.

Drama in Your Classroom:

In this workshop teachers learned some exercises and techniques for using drama to teach consumer education.

Producing Public Service Announcements for TV:

A television producer provided some background and technical information for teachers whose students were engaged in a community service project to write and produce public service announcements about consumer problems.

Using Advertising Materials in the Classroom:

The Advertising Federation made a donation to project teachers of award-winning advertisements mounted on poster board. Teachers were shown how they might make use of these in the classroom to help students learn about good advertising.

Recognizing Bias:

A session on how to recognize bias in films, booklets, and other material and how to deal with it.

Urban Consumer Education Project Annual Film Festival:

Teachers were given the opportunity to preview films and filmstrips on consumer education which are available through the school system's Audio-Visual Department. In addition, other films and filmstrips which were loaned to the project were viewed and rated.

Presentations by Resource Persons:

Representatives from four participating organizations reenacted their classroom presentations. This workshop gave all project teachers an opportunity to look at the classroom presentations that had been developed utilizing these resource agencies. Teachers gave feedback about ways in which the presentations could be changed.

Decision-making and Budgeting:

A representative from a neighboring consumer education program for adults conducted a session on this very important aspect of consumer education.

On-Site Assistance

Team Teaching:

1. Consumer Game (shopping simulation)
2. Helping students develop and complete community involvement projects.
3. Consumer field trips.

Demonstration Teaching:

1. Introductory Lessons.
2. Playing the Goods and Services Game.

Planning:

1. Designing new activities in consumer education.
2. Adapting resource materials for classroom use.
3. Reinforcing concepts presented by resource persons.

In addition to the scheduled on-site visits, the project staff assisted teachers in an ongoing, informal way by serving as a continually available resource for consumer education information and teaching strategies.

Sample Lessons Available to Teachers by St. Louis Resource Persons

Agency

Advertising Club
 Advertising Federation
 Bi-State Development Agency

 Crusade Against Crime
 Division of Weights and Measures
 KMOX Call for Action
 Laclede Gas
 Lawyers and Law Students
 Legal Services of Eastern Missouri, Inc.
 Missouri Attorney General's Office
 Missouri Division of Insurance
 Missouri Public Service Commission
 Parent Volunteer
 Regional Commerce and Growth Association
 St. Louis Board of Aldermen
 St. Louis Mayor's Office
 St. Louis Police Department
 Southwestern Bell
 Union Electric

 United States Attorney
 United States Consumer Product Safety
 Commission
 United States Food and Drug Administration
 United States Postal Inspector's Office
 Urban League

Lesson

Advertising

 Consumers Pay for Vandalism and Save Money Riding
 the Bus
 Stolen Goods are not a Good Buy
 Learning to Weigh and Measure
 Help for St. Louis Consumers
 Save Energy and Money
 Handling and Preventing Consumer Problems
 Help with Contracts and other Consumer Problems
 Filing a Complaint
 Insurance is for Protection
 Know your Utility Bill of Rights
 The Smart Shopper Game
 Community Cooperation to Improve the Economic Climate
 Consumers Pay for City Services Through Taxes
 Consumers Pay for City Services Through Taxes
 Shoplifting
 How to be a Good Telephone Customer
 How to Read Your Electric Meter and Budget Your use
 of Electricity
 Fraud
 Toy Safety

 Read Food Labels
 Fraud and Deception in the Mails
 How to be an Assertive Consumer

Sample Request for Resource Presentation

To request a resource person to visit your classroom, fill out this form and send it to the Urban Consumer Education Project, 4130 Lexington, St. Louis, MO 63115.

Send *one* form for each visit requested. Use an additional form for each additional visit requested. (See page 5 of *Classrooms and Community: Using Community Resources in the Consumer Education Curriculum*.)

1. State the week in which you want the visitor: _____
(Please allow at least 3 weeks' notice.)

2. List the times available for the visitor:

Monday

Tuesday

Wednesday

Thursday

Friday

3. Name the lesson you would like to do with a resource person: (List two alternatives in case the resource person is not available on the dates requested.)

First Choice

Second Choice

Third Choice

The visitor will need to know the following information:

Teacher's Name: _____ Room No. _____

No. of students in class _____ Grade Level _____

School Name: _____

School Address: _____

Cross Streets: _____

Other information about location of school (example: nearby highways, landmarks):

Location of visitor entrance: _____ (Street Name)

Location of school doorbell: _____ (Street Name)

Parking Information: _____

Principal's Name: _____ Room No. _____

School Phone: _____ Teacher's home phone _____ (Optional)

You will receive a written confirmation of any visit scheduled for your classroom.

Sample Confirmation Letters to Resource Persons

This will confirm our recent telephone conversation in which you agreed to make a presentation in a consumer education classroom as follows:

Date:

Time:

School:

Teacher:

Room No.

Please call the school one or two days in advance to reconfirm your visit. The enclosed sheet includes information about the school's location and telephone number.

Before you visit the school, please refer to your lesson plan in *Classrooms and Community: Using Community Resources in the Consumer Education Curriculum*. It is a good idea also to read pp. 8-10 in the Guide.

Call me if you do not have a copy of the Guide.

On the day of your visit, be sure to stop at the office to let the principal know you are in the building.

After your visit has been concluded, I would appreciate your filling out the enclosed Survey form and returning it to the Urban Consumer Education Project Office.

Thank you for volunteering your time to make classroom visits. It has been shown that presentations such as yours provide important educational benefits to students in our schools.

Sincerely,

P.S. If you must cancel or postpone your visit, please call the school directly.

Sample
Survey of Resource Persons in the Classroom
 (to be filled out by resource person)

Name _____

Date of Presentation _____

School _____ Teacher _____

Please give us your comments about your classroom presentation.

This information is very useful in training sessions with teachers and can help make the Urban Consumer Education Project more effective.

1. In advance of your visit, did you refer to the lesson plan outlined in *Classrooms & Community: Using Community Resources in the Consumer Education Curriculum*?

___ Yes ___ No

2. If you answered yes to number one, do you feel the lesson plan:

a. provided you with adequate preparation?

___ Yes ___ No

b. provided sufficient information and vocabulary to the teacher for pre-visit and follow-up activities?

___ Yes ___ No

3. In the classroom, did students appear to be

Prepared

7 6 5 4 3 2

Unprepared

1

4. Did students' interest appear to be

High

7 6 5 4 3 2

Low

1

PLEASE RETURN TO: Calla Smorodin, Coordinator
 Urban Consumer Education Project
 4130 Lexington
 St. Louis, MO 63115

Telephone: 531-2000

Sample Confirmation Letter to Teachers

Your request for a consumer resource person to visit your classroom has been received. Please be advised that the following person will visit your classroom:

Name:
Organization:
Address:
Telephone:

The visit is scheduled as follows:

Date:
Time:

If this appointment is inconvenient for you and you wish to reschedule, please call me at 531-2000.

A few days before the visitor comes to your class, please conduct the pre-visit activities on page _____ of the curriculum guide, *Classrooms and Community: Using Community Resources in the Consumer Education Curriculum*. It is important also to read pp. 3-11 of the guide and conduct some of the preparation activities with your students so that they will receive maximum benefit from the visitor's presentation. As part of preparing your students, be sure to go over the vocabulary that is listed for the lesson. On pp. 12-13 of the guide, there are some activities for learning vocabulary. Call me if you have not received your copy of the guide.

After the visit has been concluded, I would appreciate your filling out the enclosed Survey form and returning it to the Urban Consumer Education Project Office.

Please contact me if you would like to have additional resource persons visit your class. A request form is provided for your convenience.

Sincerely,

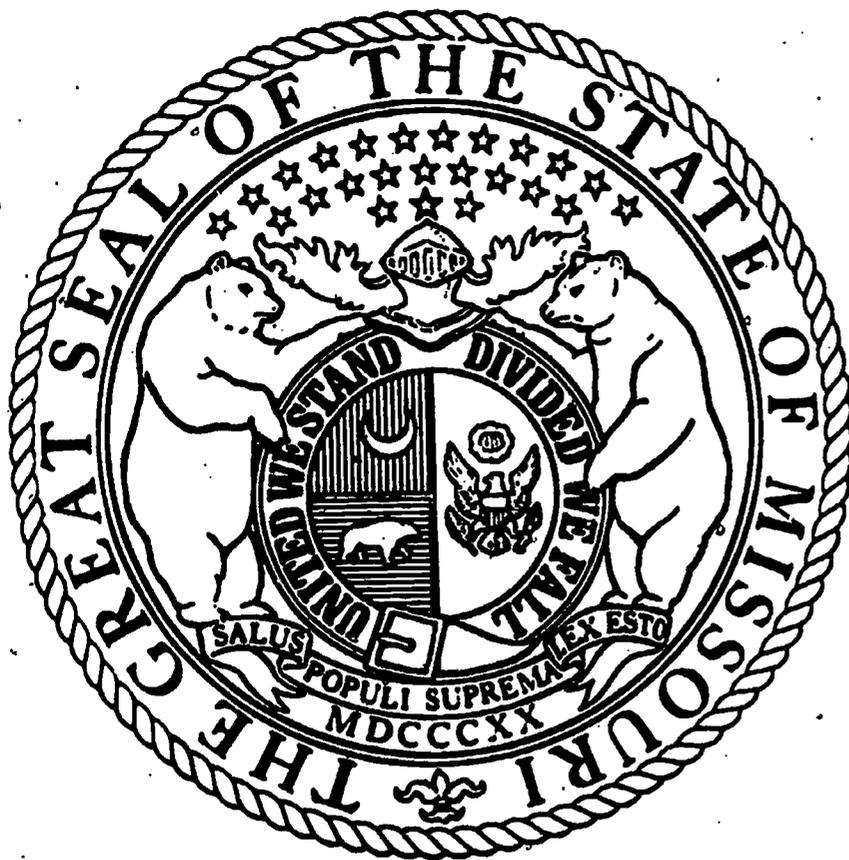
cc: School Principal

**Sample
Record Sheet — By School**

School _____ District _____ Principal _____
Address _____ Telephone # _____
5th Grade Teacher _____ Room # _____
5th Grade Teacher _____ Room # _____

Date	Teacher	Resource Visits

Appendix



Sample Lesson

Filing a Complaint Missouri Attorney General's Office

ST. LOUIS OFFICE:
111 North 7th Street
St. Louis, MO 63101

JEFFERSON CITY OFFICE:
P.O. Box 899
Jefferson City, MO 65101

The Attorney General is the chief legal officer of the State. He represents the State in all court cases involving the State or its officers, and supervises the work of the assistant attorneys general. Upon request from state officers and department heads, he provides legal advice in matters relating to the laws which govern the conduct of business.

The Missouri Attorney General's Office has the authority to investigate businesses and seek injunctive relief against those using deception and misrepresentation in the sale and/or advertisement of goods and services.

This Missouri law prohibits the following:
"the act, use or employment by any person of any deception, fraud, false pretense, false promise, misrepresentation, or the concealment, suppression, or omission of any material fact with intent that others rely upon such concealment, suppression or omission in connection with the sale or advertisement of any merchandise."

Merchandising Practices Act Chapter 407 RSMo, as amended, (Supp. 1978).

Source: *Classrooms & Community: Using Community Resources in the Consumer Education Curriculum* by Calla Smorodin, Verona Bowers, Patricia Burnett, and Linda Riekes. St. Louis Public Schools, January, 1981

The Trade Offenses Division of the Attorney General's Office has the authority to look into and start legal action when it believes that deception or misrepresentation has occurred in the sale of merchandise or services. This does not mean that office will represent the consumer or take an individual to court on his/her behalf. Any legal action that the Attorney General takes is on behalf of the State of Missouri, not an individual citizen.

Because the Trade Offenses Division is overwhelmed with cases (over 7,000 a year), it will not take complaints over the telephone. Consumers who feel that they have been cheated or misrepresented to in the sale of merchandise, should call and ask to be sent a complaint form.

The Trade Offenses Division does not have the power to act on complaints which involve credit disputes, landlord-tenant disputes, utility disputes, insurance problems, bank and credit union differences, or employment and product safety, just to name a few. After the office reviews a consumer's complaint and determines that it is not within the jurisdiction of the consumer protection statute, the complaint will be referred to the proper agency that has authorization to follow through on such a report.

Consumer Objectives

1. Students will learn that the Attorney General's Office offers protection for the consumer in certain situations involving the sale and/or advertisement of goods and services.
2. Students will learn the procedures for filing a written complaint with the Attorney General.
3. Students will learn the important points to include in any letter of complaint regarding the sale of goods and services.

Basic and Competency Skills Objectives

- CAT — Reading Vocabulary and Comprehension
 BEST — Reading/Language Objectives 3, 8, 15, 16, 18, 21
 CAT — Spelling
 CAT — Language
 BEST — Government/Economics Objectives 2, 3, 4, 5, 6, 12

Text

Young Consumers, 2nd edition, lessons 4, 8, 25, 26

Presentation Needs

By the Teacher:

chalk and chalkboard
 name tags
 notebook
 newspaper

By the Resource Person:

complaint form
 sample complaint letter
 radio
 receipt
 photograph of the Attorney General

Words to Know

1. attorney — a person legally empowered to act on someone else's behalf (lawyer)
2. complaint — an expression of dissatisfaction, whether it be written or spoken
3. consumer — a person who buys goods and/or services
4. consumer protection — the act of guarding the consumer when he/she is buying goods and/or services in the marketplace
5. fraud — a statement about an important fact in a sale which the seller knows or should know is false; the buyer relies on the statement and is injured in some way
6. merchandise — articles that are bought or sold
7. merchant — a person who acts as the buyer and seller of goods for profit
8. statute — a law established by a legislative body

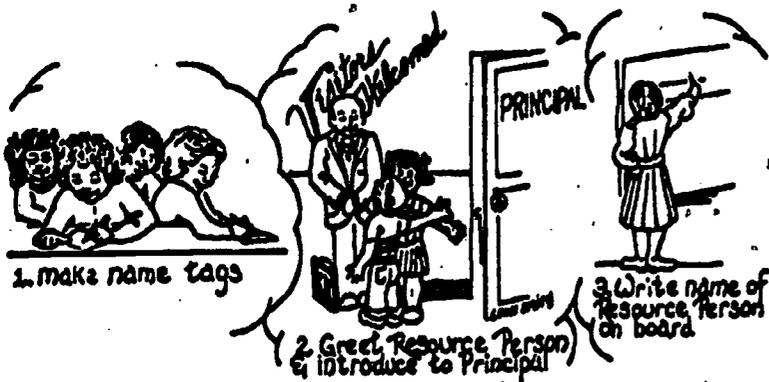
Pre-Visit

1. Have students look through newspapers to locate articles on the Attorney General or his office. The class can make a list of activities involving the Attorney General or representatives of the office.
2. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas. In addition, the supplement includes an exercise designed specifically for this lesson. On the day of the visit, write the words on the board so that they may be used as a guide by the resource person.
3. Have students read the text and write a letter of complaint. In writing their letters, students should be sure to include everything on the checklist below:

CHECK LIST	
<input checked="" type="checkbox"/>	1. Your name and address and date.
<input checked="" type="checkbox"/>	2. The name and address of the company that sold you the item.
<input checked="" type="checkbox"/>	3. The facts of your story, what you bought, where and when you bought it, and the cost.
<input checked="" type="checkbox"/>	4. Explain the problem and what you have already done about it.
<input checked="" type="checkbox"/>	5. What you want the company to do for you. Be fair.
<input checked="" type="checkbox"/>	6. Copies of any evidence that back up your story (like receipts or cancelled checks).
<input checked="" type="checkbox"/>	7. Make a copy of the letter for yourself and keep it.

*Artwork courtesy of West Publishing Co. Used with permission.

The Visit



1. The resource person will write his/her name, address, and telephone number on the board and give some information about the particular position he/she holds in the Attorney General's Office (e.g., attorney, paralegal, etc.).
2. Explain that there is one Attorney General in every state. Give the name of Missouri's and display a photograph. Emphasize that the Attorney General is the attorney for the state and not for an individual citizen. Explain that the Attorney General operates three offices in the state to provide consumer protection services.
3. Explain that there is a statute governing fair merchandise practices and that the Attorney General has responsibility for enforcing it.
4. Tell students that you are going to do a role-play with them to illustrate a consumer problem that could happen to them or their parents. Ask the teacher to choose a good actor who will play the part of the consumer. The Attorney General's representative will play a merchant. Take the "consumer" aside, give him/her the appropriate props and explain the following situation:

The consumer buys a new radio from a merchant. At home, it is discovered that the radio does not work. The consumer brings it to the store, requesting it be repaired or exchanged. Being a good consumer, the student has a receipt. The store owner refuses to repair the radio, make an exchange, or refund the purchase price. What does the consumer do? Ask for suggestions from the class. After several suggestions have been generated, tell the class that a letter of complaint to the owner is the first step in making a complaint. Hand out sample letters of complaint. Review the body of the letter showing the details that should be included about the purchase of the radio, its condition at the time of sale and the redress you desire (e.g., exchange, repair, refund). Explain that if this does not solve the problem a formal written complaint should be sent to the Attorney General's Office in the state in which the article was purchased.
5. Hand out complaint forms to each student and explain the conditions in which it is appropriate

to file a formal complaint. Explain the procedure for obtaining a complaint form.

6. Fill out the form with the students using the role-play situation for the information needed. Make sure students understand that copies of receipts, guarantees, etc., should be attached. Stress that originals should be kept by the purchaser.

Follow Up

—In the Classroom

1. Students could practice filling in the complaint form and writing letters of complaint reinforcing the idea that they must be written clearly and to the point.
2. Students may want to start a consumer newsletter or column in their school newspaper that lets other students know interesting facts about consumer ripoffs.

—In the Community

1. Students could prepare a news bulletin about what they have learned from the Attorney General's representative and offer copies at a parent or community gathering.
2. A brochure could be designed and written by students about the Attorney General's Office to take home to parents or distribute at adult meetings.
3. Send copies of student-made materials to the Attorney General's representative who visited the classroom.
4. Inform your principal that a representative from the Attorney General's Office may be available for a parent or community meeting at which he/she can explain the types of complaints handled and give an example of how to file a written complaint. You may wish to request permission from your principal to have students demonstrate what they have learned through bulletin boards, posters, brochures, etc.

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