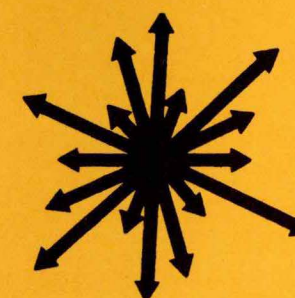


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*IV. Consumer Education*

# Consumer Education / Consumer Economics



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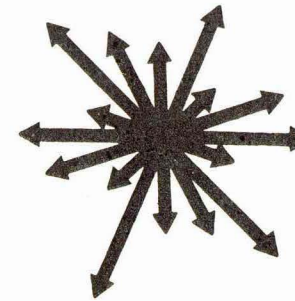
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4200-C37414-6/76



# INFORMS

IOWA NETWORK FOR OBTAINING RESOURCE MATERIALS FOR SCHOOLS  
Department of Public Instruction  
Educational Media Section  
Grimes State Office Building  
Des Moines, Iowa 50319

Dear Colleague:

This prepaket has been developed in our effort to provide you with material pertaining to Consumer Education/Consumer Economics. The packet includes:

- Commentary by the President's Committee on Consumer Interests
- Selected ERIC abstracts and journal citations relating to Consumer Education/Consumer Economics
- Bibliography of Resource Materials

Resource consultant at the Department of Public Instruction:

Richard E. Gage  
Consultant, Social Sciences  
Curriculum Division  
Department of Public Instruction  
Grimes State Office Building  
Des Moines, Iowa 50319 515/281-3264

Please note the *Retrieval Request* form provided for you in the center of the packet. This form is for your use when requesting items referred to in the packet that are identified as available from INFORMS.

We trust that these collected materials will be of value and assistance to you. If in depth search material is needed, please do not hesitate to contact your Area Education Agency INFORMS representative.

Sincerely,

*Mary Jo Bruett*  
Mary Jo Bruett  
INFORMS



# **Selected Abstracts and Resources**

**on**

## **CONSUMER EDUCATION/CONSUMER ECONOMICS**

Prepared by

Richard E. Gage  
Consultant  
Department of Public Instruction

Mary Jo Bruett  
INFORMS  
Department of Public Instruction

Karen Hull  
Assistant Professor  
Family Environment and  
Extension Specialist  
Iowa State University

May 1976

## INTRODUCTION

The guest commentary for this consumer education prepacket is from the President's Committee on Consumer Interests, "Suggested Guidelines for Consumer Education, Grades K-12," Washington, D.C., November, 1970. The commentary is found on the following pages and reflects the importance of consumer education at the national level.

The legislative act relating to the educational program of Iowa schools, as passed by the 1974 regular session of the 65th General Assembly required that instruction in general consumer education and consumer economics be a part of the minimum program in social studies, grades nine through twelve, Section 257.25, Sub-Section 6B, Educational Standards, *Code of Iowa*, states:

6. In grades nine through twelve, a unit of credit shall consist of a course or equivalent related components or partial units taught throughout the academic year. The minimum program for grades nine through twelve shall be: . . . .
  - b. Four units of the social studies. American history, American government, government and cultures of other peoples and nations, and general consumer education, family law, and economics, including comparative and consumer economics, shall be taught in the units but need not be required as full units. . . .

The Department of Public Instruction, in its continuing effort to assist local and area education agency personnel in curriculum development and implementation efforts, has developed a consumer education/consumer economics prepackaged information retrieval packet.

This consumer education/consumer economics prepacket has been designed for use by teachers, faculties, curriculum teams, and supervisory or administrative personnel in planning and implementing their own individual programs.

The packet represents a limited but carefully selected number of ERIC document abstracts, bibliography of journal articles and a bibliography of resources for developing and implementing programs of consumer education/consumer economics. In depth ERIC searches in consumer education/consumer economics can be initiated through the Area Education Agency's INFORMS representative.



THE WHITE HOUSE

WASHINGTON

November 19, 1975

In the last decade, the Buyer's Bill of Rights has become a way of life in our country. These rights include information, choice, safety and the right to have complaints satisfactorily resolved.

The time has now come to recognize a fifth right -- one without which consumers cannot gain the full benefit of the other four. This is the right to consumer education.

It is my earnest hope that consumer education will become an integral part of regular school instruction, community services and educational programs for people out of school. Only in this way can we ensure that consumers have the assistance necessary to plan and use their resources to their maximum potential and greatest personal satisfaction.



## CONSUMER EDUCATION: AN IMPERATIVE NEED\*

Consumer Education is an imperative need for every young person in America. The National Association of Secondary School Principals recognized that fact a generation ago, and with every year that has passed, the need has become more pressing as well as more obvious.

Until a few decades ago, the basic requirement was what might be called "producer education." In those earlier times, a young man or woman had to learn to perform a thousand-and-one jobs in the home or on the farm; the central task was producing enough to satisfy basic needs.

Although the tradition lingers and still colors our thinking, a basic shift has taken place. For society as a whole, the production of goods and services in incredible volume is taken for granted, but the role of the individual as a consumer has grown extremely complex. As producer, the individual may have one money-earning job; as consumer, in essence he has many tasks. For example, he must choose among a myriad of goods and services, many of them difficult to evaluate in advance, and he must often cope with the intricacies of contractual obligations.

For the modern American consumer this is a time of great opportunity. Generally speaking, he is the richest in the world with a higher disposable income and a higher average yearly income than could possibly have been imagined even twenty-five years ago. Our free enterprise system has provided him with a greater choice in the marketplace than any other consumer, as evidenced by a walk through any supermarket. He can demand and get services that make life more convenient for him: self-service, credit cards, drive-in facilities, and one-stop shopping.

However, it is also a confusing time for the American consumer. He is often lost in the perplexities that have resulted from our progressive economy. Products are more complex and are frequently hard to evaluate or repair. It may be difficult for the consumer to obtain remedies or to resolve a problem which he feels is not justifiably of his own making.

In addition, our population is more mobile. Consumers have less opportunity to know the firm with whom they trade or may be miles away when a question or a problem arises.

The marketplace is more impersonal today; many consumers feel intimidated by modern marketplace operations. It is not always easy to determine who is responsible for a problem or to know where to go for help. Neither is it always easy to distinguish between honest and reputable practices in the marketplace and those that are unethical and fraudulent. Total consumer losses as a result of fraud and deception are estimated to be in the billions of dollars. For example, the Food and Drug Administration estimates conservatively that about \$1 billion is spent annually on worthless or extravagantly misrepresented quack devices, drugs, foods and cosmetics.

Several years ago, a survey by the Arthritis and Rheumatism Foundation disclosed that approximately \$300 million is spent annually on such worthless arthritis remedies as alfalfa tea, phony "radiation" treatments, and copper bracelets.

The Council of Better Business Bureaus states that in recent years its biggest single source of complaints involves magazine subscription sales. Fraudulent and deceptive practices in home repairs and improvements are a close second, with appliance repairs following next. Losses in these areas are estimated to be in the billions of dollars.



The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system.

Estimates of consumer losses through frauds in the sale of new and used cars are less well documented, but it is apparent that they constitute a considerable expense to the public. Consumers also sustain sizable losses from fraudulent solicitations for charities, phony land promotions, home study rackets, and numerous other schemes. Not only are these practices costly in dollars and cents by they often affect the very lives and safety of the people defrauded.

It is, therefore, more important than ever that we train our young people to be knowledgeable consumers. Extensive efforts must be made to incorporate Consumer Education into each student's total school program so that he can function effectively as a consumer.

Most educators, above all else, hope to help young people develop their own system of personal values so that they can benefit from the best our civilization can offer. To approach this goal in abstract generalities is to court defeat. To explore it, however, by way of the concrete and immediate matters which form the core of consumer experience is to make it come suddenly alive.

Consumer Education is an effective vehicle for moving easily from the immediate and the "practical" to more thoughtful considerations. Spending patterns are not merely representations of expenditures of dollars; they reflect the possible crystallization of the aspirations and plans based upon one's personal value system. Why are those aspirations what they are? How will they be manifested in one's long and short term goals? What cultural and socio-economic factors influence one's value systems?

By looking hard at those everyday problems which concern them deeply, students can come to know themselves and their impulses. They can learn to value their emotions rather than to reject them. They can also learn to guard against their own irrational biases. Such probing is of tremendous assistance to young persons who need to understand and accept their own motivations and emotions.

The Consumer Education teacher can also provide the student with guidance and experience in developing the sound decision-making process which is necessary for intelligent purchasing. This process involves more than just finding the "best brand" of the product. The individual must decide whether he needs or wants that product in the first place, or how much of his resources it is worth. In essence, he should translate his values into dollars and cents decisions. Although this process is a difficult one, the student who develops competence in decision-making will possess a powerful tool for use throughout his life.

To equip the student to take his money into the marketplace and get the best value for it, we must educate him to be an alert and capable shopper whether it be for food, housing, or credit. A student needs to learn how to find and use reliable information, and needs to develop competence in resolving his problems in the marketplace.

Consumer Education can help a student become aware of his rights and responsibilities as a consumer so that he will be able to function effectively in our free enterprise system.

He needs to know his rights so that he can help insure that the free enterprise system serves him in accordance with those rights. He needs to know his responsibilities since consumers have a key role in directing the nation's economy.

To help every young person understand the economic system in which he functions, there is no better way than to take him directly into the marketplace which serves him. The whole process acquires meaning, for his personal interests are at stake. This is not to claim that the entire science of economics can be learned best through a consumer approach, but youngsters who would be repelled by purely scientific abstractions will respond eagerly to practical learning experiences.

Deciding upon the kind of economic life we want everyone to enjoy is a valid consumer concern, and one to which adolescents are particularly responsive. A simple study beginning with the purchasing of everyday commodities such as food or medicine can lead a group directly into a review of existing government services and the larger question of the role of government as well as the social responsibilities of business in our economic lives.

In summary, Consumer Education is vital for all young people because of the competence it can provide in dealing with our modern marketplace. But, all who are concerned with education will recognize that Consumer Education is inherently tied to developing a personal philosophy, finding satisfaction in daily living, and fulfilling a citizenship role in a free enterprise system.

\*Taken from:

The President's Committee on Consumer Interests, "Suggested Guidelines for Consumer Education-Kindergarten through Twelfth Grade," U.S. Government Printing Office, Washington, D.C. November, 1970, pp.1-3.



\* \* \* \* \*

Abstracts of

ERIC DOCUMENTS

Consumer Education/Consumer Economics

- A. General
- B. Kindergarten-Adult
- C. Kindergarten-Sixth
- D. Seventh-Twelfth

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enter ED number on Retrieval Request Form

Example: ED 029 950

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AT NO COST.

\* \* \* \* \*



## A. GENERAL

ED 029 950

TITLE: Consumer Credit in Family Financial Management. Proceedings of a National Workshop (University of Wisconsin, October 9-12, 1967)

PUBLICATION DATE: May 1968

DESCRIPTIVE NOTE: 180 p.

ABSTRACT: The social invention of consumer credit has expanded greatly during the past 20 years with resulting abuses such as personal over-extension of credit or lenders taking an unfair advantage of less knowledgeable consumers. With the new types of credit and great amounts of money involved, it is essential for consumers, distributors, and educators to understand the role of consumer credit in our economy. The viewpoints and comments of 35 attorneys, family finance specialists, educators, government officials, business representatives, home economists, and experts in consumer credit were presented at a national workshop attended by 200 home economics leaders. Presentations are classified according to: (1) Consumer Credit in the United States Economy, (2) Problem Users of Credit, (3) Guidelines for Using Credit, (4) Teaching Consumer Credit in Money Management, and (5) Overview. A workbook on consumer credit, a bibliography, charts and tables, a roster of participants and a list of regional and state follow-up meetings are included in the document.

ED 072 335

TITLE: Questions & Answers for Consumers-Customers.

PUBLICATION DATE: 1971

AUTHOR: National Association of Manufacturers, New York

DESCRIPTIVE NOTE: 33 p.

ABSTRACT: This booklet, published by the National Association of Manufacturers, provides an overview of some aspects of consumerism in America. Chapters deal with: (1) consumerism in general; (2) consumer protection laws--a chronological listing; (3) questions and answers--answers are provided through quotations, primarily from persons involved in government and business; (4) pillars of economic wisdom. A bibliography of places to obtain more information is provided.



ED 094 106

TITLE: Plan to Integrate Consumer Concepts Into the Public Schools of Maryland

PUBLICATION DATE: February 1974

AUTHOR: Maryland State Department of Education, Baltimore

DESCRIPTIVE NOTE: 94 p.

ABSTRACT: A plan to integrate consumer education concepts into the Maryland public school curriculum has presented broad goals, concepts, and objectives to form a framework for comprehensive consumer education. Compelling forces accelerating the need for consumer education have originated within schools to make education relevant to the problems of real life as well as outside the schools, as evidenced by the problems of people living in a modern, industrialized economy. A survey of Maryland schools showed consumer education to be included in the elementary curriculum but in no systematic pattern; consumer education was included at the high school level, not as a separate subject, but most frequently as a component of home economics or business education. Recommended strategies involve development and implementation by the State of initial management activities, assistance to counties in program planning and identifying personnel, assistance to teachers in acquiring attitudes and skills, establishment of a course and seminar available to all teachers, and the development of a research design for program evaluation. Two-thirds of the document consists of appendices primarily devoted to the State survey of consumer education.

ED 102 053

TITLE: Understanding Our American Economy.

PUBLICATION DATE: June 1974

AUTHOR: Glen T. Nelson and Ray D. Nelson

DESCRIPTIVE NOTE: 231 p.

ABSTRACT: This handbook of economics reviews current economic activities in the United States, encouraging thinking and further study for the reader, rather than providing answers. The book provides a basic framework of knowledge in economics for a better informed citizenry to think clearly and objectively about economic issues in an attempt to combat economic illiteracy which the author considers a basic problem in the United States today. The approach used is to describe the organizations in the economy and to develop economic principles with emphasis on their application and use. Five parts deal with (1) the framework of the economy as it relates to consumers, workers, businessmen, and government employees; (2) prices and markets of the private enterprise system; (3) general view of economic change over a period of years; (4) the relationship of the United States with other countries; and (5) current economic problems of poverty, agriculture, food supplies, inflation, and the energy crises in relation to future economic development.

## B. KINDERGARTEN-ADULT

ED 054 046

TITLE: The Newburyport, Massachusetts Plan for Consumer Education.

PUBLICATION DATE: October 1970

AUTHOR: Newburyport School Committee

DESCRIPTIVE NOTE: 18 p.

ABSTRACT: The Newburyport Project for Consumer Education, a pilot project conducted under the auspices of the Newburyport School Committee and the Massachusetts Department of Education, is described in this brochure in terms of the project's rationale, history, and implementation. The three-year project, now in its second year, is based on two principles: (1) consumer education should be for all students at all stages of their school experiences and cut across subject boundaries from K-12, and (2) in order to be truly effective, this program should include elements from outside the education community. During the initial stages of the project, local teachers worked on identifying concepts and determining their applicability at various grade levels. Later, they developed curriculum units which were then tried out in various grades. Inservice teacher education has been an important part of the project. In addition to teachers presently associated with the project, curriculum development will involve other teachers within the system, students, parents, business people, and the community at large. Complete elements of the teaching guide will be implemented and evaluated by teachers from the project staff. Later, the materials will be tested by a group of representative teachers not associated with the project. A list of personnel associated with the project is included in the brochure.

ED 066 354

TITLE: Consumer Education: Curriculum Guide for Ohio. Grades K-12.

PUBLICATION DATE: 1970

AUTHOR: Ohio State Department of Education

DESCRIPTIVE NOTE: 145 p.

ABSTRACT: Units for regular high school and elementary school students are included with consumer education units for educable mentally retarded and socio-economically disadvantaged students. Selected bibliographies accompany each unit. The guide is meant to help the teacher with ideas, not to be a structured sequence to follow. It is designed to examine the consumer's alternatives, both when he is earning money and when he is spending it, with emphasis on responsibilities, motivating forces, and the resultant effect of consumer decisions on the total economy. Each unit has been developed around economic system, income procurement, consumer behavior determinants, consumer alternatives, roles, rights, and responsibilities, and community resources.



ED 102 309

TITLE: Curriculum Design for Consumer Education, Kindergarten through Grade Fourteen.

PUBLICATION DATE: 1974

AUTHOR: California Community Colleges, Sacramento

DESCRIPTIVE NOTE: 79 p.

ABSTRACT: Exploring the economic-psychological-sociological questions related to the purchase of goods, the publication is intended as a foundation on which comprehensive local programs of consumer education can be built. It provides a conceptual framework drawn from the academic disciplines. Focusing on three major concepts (the individual consumer, the consumer in the marketplace, and the consumer in the community) the document is presented in three sections. The first section provides concept generalizations and curriculum resources, and the second section presents objectives for organizing content at four levels of learning maturity. Program development and implementation are treated in the third section, providing suggestions to school districts. Criteria for developing consumer education programs are offered with illustrations of instructional settings to implement the program for learners in all levels from kindergarten through community college and adult school. Topics covered in the guide include: (1) life-styles, (2) resources, (3) decision making, (4) earning, (5) spending, (6) saving, (7) borrowing, (8) buying, (9) the consumer in the economy, (10) community services, (11) consumer rights and protection, (12) the law, (13) the environment, and (14) the media. Resource materials, sources of instructional materials, sources of consumer information, and elementary level resource materials are listed in the appendix.

ED 103 332

TITLE: Annotated Bibliography of Games and Simulations in Consumer Education.

PUBLICATION DATE: 1974

AUTHOR: Gwen Blucker

DESCRIPTIVE NOTE: 102 p.

ABSTRACT: Thirty-two games and simulations relating to consumer education comprise this annotated bibliography designed to aid the teacher of adult basic education students and others in their search for teaching devices. Topics covered in the various simulations include money management, insurance, credit, credit unions, consumer law, consumer frauds, economics, ecology, clothing, housing, automobiles, and decision-making. Each of the 32 games is evaluated for its educational possibilities, student interest, and physical characteristics by an evaluation instrument specifically designed for this purpose. The questions in the evaluation are not weighted, as their importance will vary for each teacher and class. All the games/simulations have been played at least twice by high school students, graduate assistants, and other adults. Information on the publisher, date, cost, suggested number of players, and reading level is also included.

## C. KINDERGARTEN-SIXTH

ED 046 842

TITLE: Teacher's Guide to Economics in Grade 1.

PUBLICATION DATE: January 1968

AUTHOR: Hugh Lovell, Editor

DESCRIPTIVE NOTE: 70 p.

ABSTRACT: This guide is one of the series intended to teach a progression of economic concepts as an enrichment to an existing social studies program. The guide is structured around an elaboration of five basic concepts. "Big Ideas": (1) all families need goods and services; (2) families need money for goods and services; (3) someone must produce the goods and services families need; (4) specialization and use of tools help us produce more and better goods and services; and, (5) some goods and services come from other countries. For each concept there are supporting concepts, a variety of related activities, multi-media resources, and techniques for evaluating student understanding of these concepts. An appendix lists major ideas and sub-ideas of modern economics which define the boundaries of the economics discipline and act as guidelines to the things teachers should cover or emphasize.

ED 046 843

TITLE: Teacher's Guide to Economics in Grade 2.

PUBLICATION DATE: January 1968

AUTHOR: Hugh Lovell, Editor

DESCRIPTIVE NOTE: 55 p.

ABSTRACT: Basic economic concepts appropriate for the second grade are elaborated in this guide which is intended to be used for enrichment of an existing social studies program. Numerous supporting ideas are used to develop an understanding of the following fundamental concepts: (1) people in a community need goods and services; (2) someone must produce the goods and services a community needs; (3) there is a circular flow of money from families to businesses and government and back to families again; (4) we must have resources in order to produce. If we use our resources for one thing, we cannot use them for another. Because of this, we must make choices; (5) prices help us decide how to use our resources; and, (6) money can be lent and borrowed. Activities are suggested for each concept and lists of resources are provided which include fiction and non-fiction books, films, records, etc. Methods for evaluating instructional outcomes are detailed. "Major Ideas and Sub-Ideas of Modern Economics," an appendix, defines the boundaries of the economic discipline and acts as a guide to the things teachers should cover or emphasize.



ED 046 844

TITLE: Teacher's Guide to Economics in Grade 3.

PUBLICATION DATE: May 1968

AUTHOR: Hugh Lovell, Editor

DESCRIPTIVE NOTE: 58 p.

ABSTRACT: Teachers who wish to enrich the present social studies curriculum with economic education will find this a useful guide. Learning activities and multi-media resources are suggested which help to illucidate major and supporting concepts in economics for the third grade level. Fundamental concepts for this grade are: (1) a land-use map shows where people live and work and what they do; (2) the things that families buy and use are called consumer goods and services; (3) someone has to make our goods and services; (4) there are business firms in our economic area; (5) there are governmental agencies in our economic area; (6) our producers, consumers, business firms, and governmental agencies, are all linked together; and, (7) economic areas grow and change. Methods for evaluating students' understanding of these concepts are detailed. An appendix outlines the major and sub-ideas of the economic discipline and provides a guide to the things teachers should cover or emphasize.

ED 053 045

TITLE: The Gold Mining Camp: A Simulation Game.

PUBLICATION DATE: June 1970

AUTHOR: Joseph P. Stoltman and Everett T. Keach, Jr.

DESCRIPTIVE NOTE: 15 p.

ABSTRACT: This economics simulation game complements the third grade Gold Mining Unit developed by Project Social Studies at the University of Minnesota. The simulation is designed for three purposes: (1) to reinforce the prior learning which occurs in the gold mining camp unit; (2) to involve eight-year-olds in the process of solving simulated economic problems; and, (3) to evaluate whether eight-year-olds can effectively engage in simulation activities of this nature. A lexicon of terms and major concepts is provided for the teacher that lists: supply, demand, barter, capital, goods, service, corporation, interdependence, and speculation. Also included are: (1) behavioral objectives; (2) activity planning instructions; (3) student and teacher game roles; (4) rules, starting steps, instructions for play; and (5) evaluation tips. Results from a sample of 44 third grade children in two classes were not statistically significant (KR reliability .40) as based on a situational test, however, subjective evaluation by teachers and independent observers indicated high interest, realism, and involvement for students.

ED 097 428

TITLE: You the Consumer and Big Business. Middle School Level.

PUBLICATION DATE: No date

AUTHOR: Susan Gease and others

DESCRIPTIVE NOTE: 168 p.

ABSTRACT: This curriculum guide on consumer education is designed to be utilized fully or partially at the teacher's discretion. The bases for the units are 17 fundamental cognitive skills: observing; recalling; noticing differences and similarities; ordering; grouping; concept labeling; classifying; concept testing; inferring causes, effects, and feelings; concluding; generalizing; questioning; anticipating; and making choices. With each unit's main goal in mind (to clarify and extend the students' concept of the individual consumer and his relationship to big business), the unit is subdivided by columns into its objectives, suggested implementation activities, thinking skill processes, curriculum relationships, psychomotor relationships, and affective relationships. Lists of films, filmstrips, careers, lesson plans, books, reports, periodicals, sources for information on business tycoons, local speakers and field trips, and government publications are provided.

ED 099 297

TITLE: Consumerism and the Decision Making Process. Project Quest. Quality Urban Environmental Study Training.

PUBLICATION DATE: 1974

AUTHOR: Kenneth Cardone and Mary Paine

DESCRIPTIVE NOTE: 23 p.

ABSTRACT: Activities for grades 4, 5, 6, and junior high acquaint students with consumer and economic problems, particularly how people spend money and methods used in advertising. The guide opens with a vocabulary list. Then, five objectives, using hypothetical situations, introduce the student to the decisions involved in spending money wisely. For instance, objective 3 requires students to justify the use of a hypothetical birthday gift of \$10.00. To clarify the decision-making process, the guide suggests choices, illustrated by slides; "why type" questions; oral discussion; and small groups doing comparison shopping from newspaper ads. Next, a teaching unit on propaganda describes seven forms of propaganda to be illustrated by transparencies and discussed in class. Twenty-five projects dealing with propaganda or consumer activities, such as watching TV in order to analyze commercials, making a menu for a hamburger stand, and three consumer game suggestions for the classroom conclude the guide.



ED 100 756

TITLE: Enriching the Curriculum Through Consumer Education.

PUBLICATION DATE: July 1972

AUTHOR: Euclid City Schools, Ohio

DESCRIPTIVE NOTE: 102 p.

ABSTRACT: The guide contains class activities for consumer education at the elementary grade level. The interdisciplinary activities are appropriate for whole class, small group, or individual research in consumerism. Teachers can adjust the activities to any elementary grade level by varying the approach. The guide's major objective is to help children develop certain skills, concepts, and understandings which will enable them to function effectively in the marketplace of our free enterprise system. Teaching techniques suggested include field trips, crossword puzzles, use of audio-visuals and bulletin boards, games, role-playing, and classroom discussion. The guide lists skills that the activities will develop. The major portion of the publication contains 58 activities. Some of the topics for activities include Buying Toys, Supermarket Economy, Family Grocery List, Stock Exchange, Economics of Shoplifting, Does TV Create Needs, What Does Education Cost, Paper Towel Test, and Solving the Sales Slips. Each activity is explained in detail and in many instances the materials which the teacher would use in the classroom are included. The correlation of each activity to the math, social studies, science, language and art curriculum is indicated.

ED 104 775

TITLE: Our Needs and Wants: Green Power. Grade One, Unit Four, 1.4.  
Comprehensive Social Studies Curriculum for the Inner City.

PUBLICATION DATE: June 1971

AUTHOR: Mary Louise Anderson and others

DESCRIPTIVE NOTE: 64 p.

ABSTRACT: Objectives of the fourth unit of the first grade section of the Focus on Inner City Social Studies (FICSS) series (see SO 008 271) are to help the student develop an understanding of his needs and his economic environment. The many learning activities focus on the economic system--consumers, money, exchange of goods, use of resources, differences between wants and needs, profit, and employment. The unit is not meant to be taught in its entirety. Instead, it is a resource unit of a variety of learning activities from which teachers can draw some ideas and content for effective use in the classroom. One activity which incorporates many of the economic concepts is a student play about the local supermarket. The format includes an introductory section; source materials for teaching the unit; knowledge, skill, and learning objectives; the learning activities; and supplementary teacher and student resource materials.

ED 104 776

TITLE: Green Power: Clothing. Grade Two, Unit One, 2.1.  
Comprehensive Social Studies Curriculum for the Inner City.

PUBLICATION DATE: June 1971

AUTHOR: Mary Louise Anderson

DESCRIPTIVE NOTE: 40 p.

ABSTRACT: The second unit of the second grade level of the Focus on Inner City Social Studies (FICSS) series (see SO 008 271) continues to build upon the economic principles introduced in grade one. Specifically, the focus is on the procurement of essential and non-essential clothing. The learning activities help students to learn the sources of fabrics, clothing needs according to the season, styles and fads, and the wise use of financial resources when procuring clothes. The developers encourage critical thinking in more reasoned clothing purchases by students as well as their families and differentiating between wants and needs. The document includes an introduction to the unit, essential source materials; knowledge, skill, and behavioral objectives; learning activities and study questions; and student and teacher resources. The unit can serve as a supplement to existing social studies curricula in accordance with the needs and problems of an urban society.

ED 104 777

TITLE: Green Power: Housing. Grade Two, Unit Two, 2.2.  
Comprehensive Social Studies Curriculum for the Inner City.

PUBLICATION DATE: June 1971

AUTHOR: Marion Stroud

DESCRIPTIVE NOTE: 45 p.

ABSTRACT: As part of the second grade curriculum of introductory economics, this unit of the Focus on Inner City Social Studies (FICSS) series (See SO 008 271) explores housing and communities. The unit is an active study in which children explore and probe into community conditions. They experiment with methods of improving their own environment and develop self esteem in belonging to groups working to raise community standards. One activity urges students to call or write the health department to learn how to get rid of rats and pests and, then, to talk to adults to see what can be done to reduce health hazards that may exist in a neighborhood. The unit also explores why people live where they do; responsibilities of tenants and owners; and what effects urban renewal has on housing. The format of the unit includes an introduction, essential source materials for teaching the unit; knowledge, skill, and behavioral objectives; learning activities; and teacher and student resources.



## D. SEVENTH-TWELFTH

ED 104 778

TITLE: Green Power: Wants and Needs. Grade Two, Unit Three, 2.3.  
Comprehensive Social Studies Curriculum for the Inner City.

PUBLICATION DATE: June 1971

AUTHOR: Annette Roman

DESCRIPTIVE NOTE: 38 p.

ABSTRACT: Consumer education and the differentiation between wants and needs is the focus of the third unit of the second grade Focus on Inner City Social Studies (FICSS) series (see SO 008 271). Activities center around five topics--sources of income, how we know what to buy, how we develop wants, how we decide what to buy, and how we get more for less. The unit also discusses advertisements, businessmen and manufacturers, making choices, and students as consumers. The unit makes students become aware of the pressures of buying, in the hope of making them intelligent consumers. The format of the unit begins with an introduction; essential source materials to teach the unit; knowledge, skill, and behavioral objectives; and supplementary student and teacher resources.

ED 105 263

TITLE: Skills Schemes: Sixth Grade.

PUBLICATION DATE: May 1973

AUTHOR: Jerry Kempf

DESCRIPTIVE NOTE: 142 p.

ABSTRACT: The sixth grade instructional unit, part of a field-tested grade school level career education series, is designed to assist learners in understanding how present experiences relate to past and future ones. Before the main body of the lessons is described, field testing results are reported and key items are presented: the concepts, the estimated time for delivering the lessons, the vocabulary introduced, the resources required, and the instructor preparation tasks. Instructional procedures are presented in three sections--an introduction, learners' tasks, and a summary. Some supplemental activities are presented, strategy and resource profiles are provided, and assessment procedures outlined. Intended to develop skills in buying products and in home improvement and maintenance, the unit provides experiences in discovering product information, identifying misleading advertising, mail order buying, and in maintaining and improving the home. The 10-hour unit, suitable for group instruction, relates primarily to the subject areas of math, art, and language arts. Sample classroom materials, forms, tests, and transparency masters are included.

ED 049 996

TITLE: Consumer Education: A Senior High Elective Course.

PUBLICATION DATE: August 1970

AUTHOR: Marjorie Grout and Anthony Rozell

DESCRIPTIVE NOTE: 60 p.

ABSTRACT: The overall objective of this elective senior course and guide is to lead the non-college-bound student toward the maturity of consumer judgment necessary in the complex economic marketplace of today. The scope and sequence section of this guide lists the eight units and includes basic objectives and conceptual understandings for each: (1) consumer purchasing; (2) purchasing food, clothing, furniture, and appliances; (3) purchasing and maintaining an automobile; (4) housing; (5) short term consumer credit; (6) budgeting, money management, and investments; (7) security programs; and, (8) fraud, quackery, deception, and consumer law. Each of these units is coordinated with chapters in a textbook, "The Consumer and His Dollars," and uses several teaching techniques: discovery, inquiry, mass media, comparative shopping, discussion, field trips, library and resource utilization, problem solving, role playing, creative dramatics, and community resources. In addition to the many learning activities listed, there are basic vocabulary lists, extensive bibliographies of periodicals, books, texts, filmstrips, including three major references--"The Audiovisual Guide in Economics," the "Paperbound Books in Economics," and "Periodical Guide to Literature." This guide is classified as tentative by the project.

ED 060 210

TITLE: Consumer Education in An Age of Adaptation. Educator Resource Series.

PUBLICATION DATE: 1971

AUTHOR: Sally R. Campbell

DESCRIPTIVE NOTE: 105 p.

ABSTRACT: Designed to serve as a reference and resource, this publication contains ideas and information to help teachers modify content and teaching methods to assist students in coping with the changing marketplace. Part 1 of the guide lists educational objectives for these major content areas: (1) The Consumer and the Economy; (2) Values and Goals; (3) Occupation and Income; (4) Management of Resources; (5) Economic Choices; (6) Advertising, Selling Aids, and Motivators; (7) Buying Goods and Services; (8) Housing; (9) Insurance Protection; (10) Savings and Investments; (11) Taxes; (12) Consumer Grievances, Information, Credit, Protection, Rights, and Responsibilities; and (13) The Consumer and the Environment. Part 2 provides general suggestions for adapting programs to meet student needs as well as specific suggestions for adapting to cultural differences, age differences, differences in learning ability, and differences in economic characteristics. Part 3 offers several questionnaires, surveys, and opinionnaires to use in identifying, motivating, and evaluating students. Parts 4 and 5 contain a bibliography of readings and a glossary of consumer terms.



ED 063 187

TITLE: Social Studies: Introduction to Economics.

PUBLICATION DATE: 1971

AUTHOR: William E. Henderson

DESCRIPTIVE NOTE: 47 p.

ABSTRACT: The course for grades 10 through 12 outlined in this guide provides a study of the American system of private enterprise and the basic economic principles upon which it is based. Among the course goals are that the student will: (1) discover that the American economy, as evidenced through the free enterprise system, exist for the individual; (2) integrate the relationship between the functions of money and banking into the American economy; (3) analyze the types of investments that can improve one's financial position; (4) justify the importance of demand-supply analysis in the proper functioning of our economic system; (5) analyze the economics of international trade; and, (6) formulate hypotheses as to the ideal economic model or policy to which the United States should subscribe. The guide itself is divided into a broad goals section, a content outline, objectives and learning activities, and teacher/student materials. Course content is closely tied to objectives, and is organized according to the following sections: (1) The American Economy; (2) Money and Banking; (3) Business Organizations; (4) Investment; (5) Demand-Supply Analysis; (6) Wage and Labor Analysis; (7) The Consumer; (8) Economics of International Trade; and, (9) American Economic Policy. Both learning activities and materials are highly varied.

ED 064 260

TITLE: Modern Problems, Economic Units. A Program for Grade Twelve.

PUBLICATION DATE: 1969

AUTHOR: Marshall Carlson and Joseph Hutton

DESCRIPTIVE NOTE: 86 p.

ABSTRACT: Grades or Ages: Grade 12. Subject Matter: Modern problems, economic units. Organization and Physical Appearance: The introductory material includes an outline of the Bloomington school philosophy, identification of main areas of modern economics, basic objectives, and techniques for evaluating objectives. The guide covers six units: (1) importance and nature of economics, (2) the common problem and the need for an economic system; (3) modified market economy of the United States, (4) economic growth and stability, (5) distribution of income, and (6) consumer economics. The material for each unit is set out in three columns--concepts, activities, and instructional resources. The guide is lithographed and spiral bound with a soft cover. Objectives and Activities: General objectives are included in the introductory material. Detailed objectives and activities are listed for each unit. Instructional Materials: Details of texts, paperbacks, films, and filmstrips are listed for each unit. The guide also contains duplicated resources for the consumer economics unit, including a sample mortgage, an article on auto dealers, a family budget worksheet, a family finance glossary, and transparency masters. There is also an extensive bibliography. Student Assessment: Techniques for evaluation are outlined in the introductory material.

ED 065 409

TITLE: Consumer Education in the Secondary Curriculum: Guidelines for Implementation.

PUBLICATION DATE: 1972

AUTHOR: Bureau of General and Academic Education, Pennsylvania State Department of Education

DESCRIPTIVE NOTE: 64 p.

ABSTRACT: Guidelines are suggested here for integrating consumer subject matter into existing secondary curricular, developing a team approach, or developing a systems approach that involves the entire school and community rather than offering a separate consumer education course. Any or all of the above suggestions might be utilized within a school district. The purposes of consumer education are to help each student: (1) to develop his own value system; (2) to develop a sound decision-making procedure; (3) to evaluate alternatives in the marketplace; (4) to understand his rights and responsibilities as a consumer; and (5) to fulfill his role in directing a free enterprise system. Selections are presented offering general objectives, performance objectives, content, and activities for each of the following eleven disciplines: Business Law; Business Mathematics; Distributive Education; English; General Business; Health; Home Economics Education; Industrial Arts; Mathematics; Science; and Social Studies.

ED 076 474

TITLE: Mini-Course on Consumer Education Teacher's Guide.

PUBLICATION DATE: 1971

AUTHOR: Hawaii State Department of Education

DESCRIPTIVE NOTE: 75 p.

ABSTRACT: Consumer education is a mini-course designed for all seniors in high school. It was developed on the premise that a student needs to evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system. A consumer education curriculum guide, teacher's kit, and four inservice ETV programs have been prepared to assist teachers and students in this learning adventure. This teacher's guide presents an overview of the curriculum, stating objectives and procedures; a bibliography of supplementary readings and multi-media kits; pre- and post-tests for each of the five units; and the units themselves. Unit One: General Principles of Consumer Purchasing. Unit Two: Consumer Credit (Types of credit, when and where to borrow money). Unit Three: General Principles of Fraud, Quackery, and Deception. Unit Four: Consumer Laws and Services. Unit Five: Consumer Rights and Responsibilities. Each unit states generalizations, concepts, objectives, teaching strategies, and includes a bibliography.



ED 085 283

TITLE: The Free Enterprise System. Sahuarita High School Career Curriculum Project.

PUBLICATION DATE: 1972

AUTHOR: Weston L. Gentner

DESCRIPTIVE NOTE: 105 p.

ABSTRACT: A course on free enterprise, part of a high school career curriculum project, is outlined. Seventy-two objectives for the course are listed. An introduction establishes the purpose of studying free enterprise, a state required course, in terms of learning citizenship responsibilities and gaining knowledge of a private enterprise economy. Four general course objectives are listed, followed by the titles of the eleven learning packages which constitute the course. These include: The Idea of Economic Scarcity; Economic Choices; Specialization; The Market System; Government in the Economy; The Consumer in the Economy; The International Economy; The Free Enterprise System; Understanding Taxes; Unemployment - A Social Problem; and Becoming Economically Independent. A reading list, a list of career materials and periodicals in the high school resource center, a list of filmstrip titles on vocational guidance, and a book report form precede the major portion of the guide which contains outlines of each learning package. All packages follow a similar format, consisting of a rationale, objectives, a pre-test, information sources, activities, evaluation, and quest opportunities.

ED 086 597

TITLE: Consumption Economy. Grade Ten. Resource Unit VI. Project Social Studies.

PUBLICATION DATE: 1968

AUTHOR: Minnesota University, Minneapolis, Project Social Studies Curriculum Center.

DESCRIPTIVE NOTE: 231 p.

ABSTRACT: The tenth grade unit, developed by the University of Minnesota's Project Social Studies, is the sixth and last unit on continuity and change in American civilization. The development of the consumption economy and its social implications are studied. Major attention is given to the depression of the 1930's and to an analytical study of the causes of business fluctuations. American values and society of today are analyzed and compared to the colonial era. The course is designed to teach attitudes and inquiry skills as well as generalizations and concepts. The inquiry approach to teaching is stressed. Preceding the main body of the unit are three sections on the following: (1) major historical points to be developed in the unit; (2) a list of unit objectives; and, (3) content outline showing how different topics in American history can be used to teach the unit's major generalizations. The objectives, content, teaching procedures, and instructional materials to be used are specifically explained in the main body of the unit, and the relationship among these is made clear. Specific questions to facilitate classroom discussion are listed. A bibliography of student and teacher materials to be used in the course is listed, however, many other materials can be used in lieu of those suggested.

ED 086 607

TITLE: Your Buying Power. Social Studies: 6448.11.

PUBLICATION DATE: 1971

AUTHOR: William E. Henderson

DESCRIPTIVE NOTE: 41 p.

ABSTRACT: The purpose of this high school consumer education course is to make the student aware of his place in the economic system. This is achieved through the attainment of certain goals: (1) an understanding of the American economic system; (2) the function of money and banking; (3) a consideration of various types of insurance; (4) an identification of advertising methods; (5) a synthesis of variables acting on the consumer in the marketplace; (6) an understanding of credit and home buying procedures and of sources of consumer aid and protection. Course content elaborated upon by learning activities follows the identification of these goals. The last section of the course lists texts and numerous supplementary materials.



ED 091 515

TITLE: Consumer Education: A Conceptual Structure and Planning Guide for Senior High Schools in Wisconsin, Madison.

PUBLICATION DATE: 1973

AUTHOR: Appleton Public Schools, Wisconsin; Wisconsin State Department of Public Instruction

DESCRIPTIVE NOTE: 97 p.

ABSTRACT: Prepared by junior and senior high teachers, the curriculum guide is an interdisciplinary approach by the business education, home economics, and social studies departments to a consumer education course. The initial development of materials was field-tested and revised; a second-year field-testing of the revised curriculum and a final analysis and revision is planned. A conceptual structure was developed with both instructional and performance objectives listed and a generalization statement made for each concept. Content, learning experiences, and evaluative experiences are presented in some detail for each concept. A time schedule is suggested for the one-year senior high course. Included in the course are these concepts: importance of money management (credit, financial institutions, purchasing, spending); consumer rights and responsibilities (taxes, personal financial security, consumer protection, advertising); and participation in the business community (economic systems, business organizations, employer-employee relationships, pricing, relationship between world of work and the individual). Appendices include pre- and post-tests for each semester, 27 pages of instructional materials, and a list of books, pamphlets, films, and kits pertaining to each concept.

ED 091 565

TITLE: How to Use Truth in Lending, Case No. 1: "The Grey Family Finances an Auto Purchase." Case Study with Discussion Questions.

PUBLICATION DATE: 1971

AUTHOR: Federal Trade Commission, Washington, D. C.

DESCRIPTIVE NOTE: 26 p.

ABSTRACT: In a consumer education brochure, the Federal Trade Commission traces steps that a family might take in financing an auto. Through the use of a case study comparison of the credit terms of two car dealers, explanations are given for terms such as annual percentage rate, credit life insurance, finance charge, and deferred payment price. Copies of contracts are shown to assist teachers in assembling their own copies of contracts in local usage, and discussion questions are raised that stimulate students to think in terms of using credit wisely.

ED 092 456

TITLE: Learning Activity Package, American Civics 94, LAPs 1 through 4 and 6 through 9.

PUBLICATION DATE: 1973

AUTHOR: B. C. Calhoun and others

DESCRIPTIVE NOTE: 146 p.

ABSTRACT: This self-paced program in American Civics is for ninth grade students who definitely plan further education after high school, who have better than average grades, and who will do more than the minimum required work. Instructional materials written at ninth grade level or above consist of Learning Activity Packages (LAPs) on the following topics: Citizenship and Our Democracy; The Constitution, Part I; The Constitution, Part II; Federal, State, and Local Government in Action: Your Educational and Vocational Future; Spending Your Money Wisely; Accounting for and Protecting Your Income; and Protecting Your Environment. An introduction to the course advises students of the requirements for successful completion. LAPs contain a statement of purpose; lists of resources; behavioral objectives; by broad topic; activities; self evaluation tests; and advanced study projects.

ED 092 683

TITLE: Law and the Consumer.

PUBLICATION DATE: 1973

AUTHOR: Hillis K. Idleman

DESCRIPTIVE NOTE: 106 p.

ABSTRACT: One of eleven modules developed for secondary school consumer education, this document emphasizes the need of the consumer, especially the disadvantaged consumer, to understand the law and the protection it can offer. The material is presented in three columns: understandings (usually formulated as questions followed by commentary), suggested pupil and teacher activities, and sources of information for resources to be used in implementing the suggested activities. Background material is also provided. Areas covered include relationships between the consumer and the law, contracts, sellers' responsibilities, guarantees, responsibilities, credit buying, installment contracts, consumer protection legislation, debts, truth-in-lending, consumer fraud, and sources of aid for the consumer.



ED 094 237

TITLE: Curriculum Guide for Consumer Education. Part One. Grades 11 or 12.

PUBLICATION DATE: 1972

AUTHOR: Chicago Board of Education, Illinois

DESCRIPTIVE NOTE: 73 p.

ABSTRACT: Consumer education may be included in the curriculum in four ways: (1) as a separate course; (2) taught jointly by a home economics teacher and a business education teacher; (3) taught by teams of teachers in home economics, business education, and social studies; and (4) by including consumer education subject matter in a course in business, home economics, or social studies. These approaches to the teaching of consumer education are briefly discussed. The four topical areas of the guide (Planned Spending, Buying Goods and Services, Using Consumer Credit, and Rights and Responsibilities) each include goals and content, behavioral objectives, student activities, vocabulary, and the needed resource materials. The appendix contains a list of consumer protection agencies, a team teaching timetable, and a teacher comment form.

ED 098 588

TITLE: Using Your Daily Newspaper for Consumer Education.

PUBLICATION DATE: 1973

AUTHOR: Chris Lukens

DESCRIPTIVE NOTE: 21 p.

ABSTRACT: One of a series prepared by the Hawaii Newspaper Agency, this teaching guide offers suggestions on using the daily newspaper for consumer education and provides ideas on how to make students consumer conscious through experience gained in the classroom. It sets up problems relevant to students (adult or younger) in their lives outside the classroom and prepares students for coping with the problems consumers face daily, especially in the area of comparative shopping.

ED 103 701

TITLE: Consumer Concerns.

PUBLICATION DATE: 1974

AUTHOR: Hillis K. Idleman

DESCRIPTIVE NOTE: 55 p.

ABSTRACT: The module deals mainly with some of the service problems experienced by consumers, examines the causes of some problems, and suggests some solutions, attempting to present the standpoint of the producer as well as the buyer and user. The module may be presented as a semester or part-semester course. Organized by expected student understandings, suggested pupil and teacher activities, and sources, the module explores the following areas: safety; some important consumer hazards; what the U. S. Consumer Safety Commission is doing about hazards; consumer concerns; reaction to consumer problems; the single biggest consumer concern (inflation accompanied by recession); how consumers can measure increases or decreases in the price of living; why consumers should be concerned with costs of medical care; consumer concerns regarding repairs and service; misleading advertising and what business is doing about it; industry's response to consumer complaints; the answer to the problem of unsatisfied consumers; how the consumer can make wise choices; the responsiveness of business to complaints; how to make a complaint; what the Federal Trade Commission is doing to help consumers fight deceptive advertising; and other agencies that protect the consumer.

ED 105 082

TITLE: Cars, Cycles, and Consumers.

PUBLICATION DATE: 1974

AUTHOR: Hillis K. Idleman, Editor

DESCRIPTIVE NOTE: 118 p.

ABSTRACT: The purpose of this consumer education module is to provide information and skills, and the ability to raise questions and find answers, while seeking the best automobile or motorcycle buy available for the money. The module may be used for a full or part semester course. The five sections (cars and the consumer, renting and leasing cars, cars and the energy crisis, cars and consumer safety, and cycles and the consumer) emphasize the improvement of consumer skills and the provision of specific information which can be put to immediate use. The subsections are presented in the form of detailed discussion of questions and topics that should be raised. In all subsections the material is organized under the headings of understandings, suggested pupil and teacher activities, and sources for further information.



ED 107 577

TITLE: Basic Teaching Kit on Consumer Advertising.

PUBLICATION DATE: 1974

AUTHOR: Proctor and Gamble Company

DESCRIPTIVE NOTE: 55 p.

AVAILABILITY: Not available from INFORMS. Available from Proctor and Gamble Educational Services, P. O. Box 14699, Cincinnati, Ohio 45214. (\$7.00)

ABSTRACT: This advertising kit was developed by Proctor and Gamble in response to requests from teachers and consumer educators who asked for materials from business about business. The kit is not intended to cover the entire field of advertising. Rather, it centers on advertising as it is known and practiced by Proctor and Gamble. The purpose of the kit is to improve understanding of advertising among teachers and students at the secondary level, presenting an historical perspective on the development of advertising as a selling tool and presenting Proctor and Gamble's firsthand knowledge and experience. The kit presents advertising as only one in a series of marketing activities that begin and end with the consumer. The unit covers such key business functions as market research, product development, marketing, test marketing, packaging, sales and promotion, and advertising. The materials include a 32-page teacher resource manual, a 16-page teacher's activity guide, a sound/color filmstrip with accompanying 33 and 1/3 RPM record or cassette, 50 student leaflets, and a wall chart posing four basic questions to ask in analyzing advertising.

ED 107 668

TITLE: Food: Facts and Fancies.

PUBLICATION DATE: 1974

AUTHOR: Martha Kallinisch

DESCRIPTIVE NOTE: 115 p.

ABSTRACT: Grades or Ages: Secondary. Subject Matter: One of a series on consumer education. This particular guide concerns food--specifically, nutrition, labeling, prices, and money management. Organization and Physical Appearance: The guide is divided into 24 sections, each containing a major knowledge objective and various minor ones. Each section also includes suggested pupil and teacher activities, and a list of sources. The guide is illustrated with various charts, cartoons, photographs, and drawings. Objectives and Activities: Objectives are listed for each section and suggested activities for both teachers and students are described. Instructional Materials: Listed for each section. Student Assessment: No provision indicated. Options: None listed.

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EJ 030 958

PUBLICATION CITATION: American Education, v 7, n 1, pp. 13-17,  
January-February, 1971.

TITLE: Consumer Education: Everybody Needs It

AUTHOR: Joseph N. Uhl

ABSTRACT: Discusses those factors that must be considered in consumer decision-making and for which consumer education is appropriate.

EJ 033 389

PUBLICATION CITATION: English Journal, v 60, n 1, pp. 97-101,  
January 1971.

TITLE: A Practical Reading Course for the Slow Learner in High School

AUTHOR: Beverly Ashton

ABSTRACT: The focus of this article is on an innovative approach to consumer education for the slow learner at age sixteen (the potential dropout).

EJ 034 216

PUBLICATION CITATION: American Behavioral Scientists, v 14, n 3, pp. 415-427, Winter 1971.

TITLE: Family and Media Influences on Adolescent Consumer Learning

AUTHOR: Scott Ward and Daniel Wackman

ABSTRACT: The focus of this paper is on consumer learning processes, processes by which adolescents acquire skills and attitudes relating to the consumption of goods and services. It examines intrafamily and mass media communication as they affect consumer learning processes, and describes some demographic predictors of consumer learning.



EJ 034 664

PUBLICATION CITATION: American Education, v 7, n 3, pp. 29-31,  
April 1971.

TITLE: Teaching Survival in the Sales Jungle

AUTHOR: Roger R. Morris

ABSTRACT: A program to make adolescents aware of the pitfalls of making purchases without due caution is described.

EJ 042 065

PUBLICATION CITATION: Nation's Schools, v 88, n 2, pp. 32-35,  
August 1971.

TITLE: Consumer Education

AUTHOR: Ray G. Price

ABSTRACT: Discusses the need for comprehensive and appropriate programs in consumer education.

EJ 046 804

PUBLICATION CITATION: Educational Product Report, n 37, pp. 6-18,  
October 1971.

TITLE: Modern Consumer Education.

ABSTRACT: Comprehensive in-depth report on instructional materials programmed package. Provides selection data for school systems based on multiple criteria assessing instructional processes and content, difficulty of implementation, and ease of incorporation into an ongoing curriculum design.

EJ 046 808

PUBLICATION CITATION: Educational Product Report, n 37, pp. 52-55,  
October 1971.

TITLE: An EPIElogue. Consumer Education Materials

ABSTRACT: An analysis of four instructional packages as possible additions to an ongoing educational program, and possible consequences of their adoption and use in a variety of curriculums.

EJ 050 392

PUBLICATION CITATION: American School Board Journal, v 159, n 7, pp. 42-43,  
January 1972.

TITLE: What High Schools Should Be Teaching Youngsters About Money

AUTHOR: William J. Constandse

ABSTRACT: Suggests twelve areas of finance every high schooler should be exposed to in a personal finance course.

EJ 055 392

PUBLICATION CITATION: Business Education Forum, v 26, n 6, pp. 67-68,  
March 1972.

TITLE: Personal Law and Consumer Problems

AUTHOR: David Graf

ABSTRACT: There is little doubt at Minnetonka High School that the integrated personal law and consumer problems course is effective. The areas studied promote variety, concentration on vital matters, and student interest in the business department as a source of general education.

EJ 067 755

PUBLICATION CITATION: Instructor, v 82, n 2, pp. 55-59,  
October 1972.

TITLE: Working with Young Consumers in the Classroom

AUTHOR: William D. Rader

ABSTRACT: The basic and traditional aim of consumer education has been to help students learn how to make the best buy and to use income to its fullest potential.

EJ 067 756

PUBLICATION CITATION: Instructor, v 82, n 2, pp. 60-62,  
October 1972.

TITLE: The Supermarket--A Consumer's Classroom

AUTHOR: Dale W. Evans

ABSTRACT: For children beginning at the elementary level, the phenomenon of the giant supermarket provides an excellent learning laboratory.



EJ 067 757

PUBLICATION CITATION: Instructor, v 82, n 2, pp. 62-64,  
October 1972.

TITLE: Consumer Ed at Rightsell Elementary

AUTHOR: Catherine J. Gill

ABSTRACT: The study of consumer education at J. R. Rightsell Elementary School in Little Rock, Arkansas, was geared to meet the economic levels of poverty-level families and some better-than-average families in a predominantly black, low income area.

EJ 072 673

PUBLICATION CITATION: Elementary School Journal, v 73, n 5, pp. 239-243,  
February 1973.

TITLE: Children as Consumers

AUTHOR: Andrew Nappi

ABSTRACT: Lists some concepts and understandings that may be used to build a consumer education curriculum in the elementary school.

EJ 074 085

PUBLICATION CITATION: Educational Product Report, v 51, n 6, pp. 1-3,  
March 1973.

TITLE: Consumer Education Materials

ABSTRACT: Describes four new teaching packages that are part of an extensive consumer education series of curriculum materials that includes, in addition to these packages, 22 mini units.

EJ 074 430

PUBLICATION CITATION: Business Education Forum, v 27, n 6, pp. 20-22,  
March 1973.

TITLE: Consumer Education in Senior High School

AUTHOR: Hayden Green

ABSTRACT: The author suggests learning activities for the student as a consumer in a mass-consumptive economy, as a consumer in the marketplace, as the consumer and his financial security, and as a consumer in decision making in buying. The structure of content for this consumer education course is cooperatively developed by the economics, business education, and home economics teachers.

EJ 075 855

PUBLICATION CITATION: Teacher, v 90, n 9, pp. 54-56,  
May-June 1973.

TITLE: Consumerism Belongs in the Classroom Too

AUTHOR: Michael W. Radis

ABSTRACT: A closer look at television commercials helps children to analyze and discriminate products which are introduced.

EJ 075 857

PUBLICATION CITATION: NASSP Bulletin, v 57, n 373, pp. 14-18,  
May 1973.

TITLE: Educating the Consumer

AUTHOR: Betty Furness

ABSTRACT: Consumer education claims center stage in the high school curriculum today as a means of arming ourselves with the only effective weapon against exploitation--information.

EJ 096 971

PUBLICATION CITATION: The Social Studies, v 65, n 4, pp. 146-150,  
April 1974

TITLE: Consumer Education: Past and Present

AUTHOR: Charles C. Chandler

ABSTRACT: The consumer education movement is traced to the early decades of the twentieth century and future directions are explored on the basis of past experience.



EJ 104 882

PUBLICATION CITATION: Social Education, v 38, n 6, pp. 500-505,  
October 1974.

TITLE: Focusing on Everyday Problems: Consumer Education

ABSTRACT: Suggestions for incorporating consumer awareness into the usual civic or government courses are made with reference to values clarification and the needs and experiences of the student.

EJ 104 883

PUBLICATION CITATION: Social Education, v 38, n 6, pp. 506-512,  
October 1974.

TITLE: Five Perspectives: Preparing the Consumer Citizen

ABSTRACT: Five consumer activists relate consumerism to education through: (1) a history of consumerism, (2) the relationship between economic and political citizenship, (3) the use of consumer problems to analyze political decision making, (4) comparing economic systems, and (5) education for consumer activism.

EJ 104 884

PUBLICATION CITATION: Social Education, v 38, n 6, pp. 513-518,  
October 1974

TITLE: Integrating Consumer Education into the Social Studies

ABSTRACT: Ways of integrating consumer education with an inquiry approach into the social studies curriculum are described in three categories: the marketplace as a resource, value clarification and consumer behavior, and community action projects.

EJ 104 885

PUBLICATION CITATION: Social Education, v 38, n 6, pp. 519-523,  
October 1974

TITLE: Sources and Resources in Consumer Education

AUTHOR: Stewart Lee

ABSTRACT: This is a guide to evaluating consumer education materials and free or inexpensive materials. An annotated list is provided of recommended materials on the market, such as periodicals and newsletters, books, curriculum guides, and teacher resources.

EJ 104 886

PUBLICATION CITATION: Social Education, v 38, n 6, pp. 524-532,  
October 1974.

TITLE: Curricular Approaches in Consumer Education: The Options

ABSTRACT: Five teachers describe the ways they teach consumer education: (1) through the theme of American problems, (2) through a team of teachers representing different disciplines, (3) through tandem teaching with constant representation from business and social sciences, (4) as a unit in an economics course, and (5) by activities integrated into the curriculum.

EJ 105 703

PUBLICATION CITATION: Media and Methods, v 11, n 1, pp. 36-38,  
September 1974.

TITLE: Eat, Drink and Be Wary

AUTHOR: Jeffrey Schrank

ABSTRACT: Schools can do something to expose and halt the "food conspiracy" to make consumers accept expensive artificial foods as normal.

EJ 110 420

PUBLICATION CITATION: Journal of Business Education, v 50, n 3, pp. 103-104,  
December 1974.

TITLE: Teach Consumer Credit--"The People Method"

AUTHOR: David K. Graf

ABSTRACT: Prepares to teach a convincingly up-to-date unit on consumer credit by becoming acquainted with the people who consider these terms as tools and not simply test items for a good matching test.

EJ 110 506

PUBLICATION CITATION: Business Education Forum, v 29, n 5, pp. 16-19,  
February 1975.

TITLE: Developing and Using Learning Activity Packages in Consumer Education: Part 1

AUTHOR: Robert A. Schultheis and Kay Napoli

ABSTRACT: To be effective for student self-use, consumer education learning activity packages (LAPs) should include most of the following: instructional set materials, diagnostic materials, behavioral objectives, sequenced learning activities, checkpoints, a student self-test, and a teacher test.



EJ 112 100

PUBLICATION CITATION: Business Education Forum, v 29, n 6, pp. 9-11,  
March 1975.

TITLE: Developing and Using Learning Activity Packages in Consumer  
Education: Part 2

AUTHOR: Robert A. Schultheis and Kay Napoli

ABSTRACT: The article on LAPs describes selected parts of a LAP (sequenced learning activities, checkpoints, self-test, and teacher test), technique for developing LAPs for slow learners, and a detailed checklist for evaluating LAPs in consumer education.

EJ 113 352

PUBLICATION CITATION: Social Education, v 39, n 3, pp. 159-161,  
March 1975.

TITLE: A Simulation to Launch a Study of Law and Consumerism

AUTHOR: Timothy Little

ABSTRACT: A simulation, entitled Truth in Advertising, is presented to provide upper elementary students with a frame of reference with which to assess the advertising they encounter and to make them aware of the rules of fair practices in the marketplace.

EJ 113 754

PUBLICATION CITATION: Balance Sheet, v 56, n 6, pp. 249-250+,  
March 1975

TITLE: Causes and Effects of Inflation: Let's Teach It

AUTHOR: Joe E. Sawyer

ABSTRACT: Let us develop in our students not only a realistic understanding of the causes and effects of inflation, but intelligent ways to cope with these rising prices that will probably confront them.

\* \* \* \* \*

BIBLIOGRAPHY OF

RESOURCES

Consumer Education/Consumer Economics

A. General Curriculum Planning

B. Unit/Course Planning

Resources listed on the following pages are  
not available through INFORMS.

INDIVIDUAL ITEMS MUST BE ORDERED FROM THE PUBLISHER.

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A. GENERAL CURRICULUM PLANNING

1. Representative Listing of School Districts
2. Bibliographies
3. Books
4. Periodicals
5. Program and Curriculum Models

SOURCE OF AVAILABILITY AND PRICE ARE  
SUBJECT TO CHANGE



1. Representative Listing of Iowa's Local School Districts

Consumer Education/Consumer Economics Related Courses,  
1975-76 in the Social Studies Area

The high schools listed below offer specific consumer oriented courses. Most other schools deal with consumer issues as a topic within a broader course offering.

<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
CONSUMER BUSINESS	77	Lincoln High School, Des Moines	11-12
=====			
<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
CONSUMER ECONOMICS	06	Belle Plaine High School	11-12
	07	LaPorte City High School	10-11-12
	09	Waverly-Shell Rock High School	10-11-12
	13	Lytton High School	12
	16	West Branch High School	9-10-11-12
	17	Mason City High School	11-12
	18	Washington High School, Cherokee	11-12
	18	Marcus High School	12
	23	Clinton High School	12
	23	Northeast Junior-Senior High School, Goose Lake	7
	24	Dow City-Arion High School	11-12
	24	Manilla High School	11
	26	Davis County Community High School, Bloomfield	11-12
	28	Edgewood-Colesburg Junior- Senior High School	12
	29	Burlington High School	11-12
	29	Mediapolis High School	12
	30	Milford High School	11-12
	31	Dubuque Senior High School	10-11-12
	31	Hempstead High School, Dubuque	12
	33	Oelwein High School	11-12
	38	Reinbeck Junior-Senior High School	11-12
	39	Panora-Linden High School	11-12
	39	Stuart-Menlo High School	12
	40	Webster City High School	12
	41	Corwith-Wesley High School	11-12
	42	Ackley-Geneva High School	10-11-12
	42	Radcliffe High School	12
	43	Missouri Valley High School	11-12
	43	West Harrison High School, Mondamin	12



<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
CONSUMER ECONOMICS (cont.)			
	43	Woodbine High School	11-12
	44	Mount Pleasant High School	10-11-12
	44	Waco High School	11-12
	45	Riceville High School	11-12
	46	Humboldt High School	11
	48	Iowa Valley Junior-Senior High School, Marengo	7-12
	50	Prairie City High School	12
	51	Fairfield High School	11-12
	54	Sigourney High School	11-12
	57	Alburnett Junior-Senior High School	11-12
	57	George Washington High School, Cedar Rapids	10-11-12
	57	Center Point High School	11-12
	58	Louisa-Muscatine High School	12
	60	Central Lyon Senior High School, Rock Rapids	9
	60	West Lyon High School, Inwood	10
	63	Knoxville High School	12
	63	Pleasantville High School	11-12
	65	Glenwood Senior High School	11-12
	65	Malvern Junior-Senior High School	12
	69	Red Oak High School	11-12
	73	Clarinda High School	11-12
	74	Mallard High School	10-11-12
	77	Hoover High School, Des Moines	12
	77	Johnston Senior High School	11-12
	77	Southeast Polk High School, Runnells	12
	77	Valley High School, West Des Moines	10-11-12
	80	Mount Ayr High School	11-12
	82	Pleasant Valley High School	12
	86	Dysart-Geneseo High School	12
	91	Indianola High School	11-12
	91	Martensdale-St. Marys High School	10-11-12
	94	Central Webster High School, Burnside	12

<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
CONSUMER ECONOMICS (cont.)			
	94	Dayton High School	8-11
	94	Fort Dodge High School	11-12
	95	Forest City High School	11-12
	95	Lake Mills Senior High School	11-12
	99	Clarion High School	11-12
	99	Dows Junior-Senior High School	12
=====			
<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
CONSUMER EDUCATION	01	Bridgewater-Fontanelle High School	11-12
	06	Benton Community High School, Van Horne	11-12
	07	Hudson High School	11-12
	09	Tripoli Junior-Senior High School	10-11-12
	17	Rockwell-Swaledale High School	12
	29	West Burlington High School	10-11
	32	Armstrong High School	12
	38	Beaman-Conrad-Liscomb High School	10-11-12
	47	Ida Grove High School	10
	49	Preston High School	10-11-12
	55	Sentral Junior-Senior High School, Fenton	11-12
	57	Prairie High School, Gowrie	10-11-12
	61	Winterset Junior High School	9
	77	North Polk Senior High School, Alleman	11-12
	84	Maurice-Orange City Senior High School	11-12
	91	Carlisle Senior High School	9-10
	98	North Central Senior High School, Manly	7
=====			
<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
CREDIT CARDS	06	Benton Community High School, Van Horne	11-12
=====			
<u>COURSE</u>	<u>CO. CODE</u>	<u>DISTRICT</u>	<u>LEVELS TAUGHT</u>
INSURANCE INVESTMENT	06	Benton Community High School, Van Horne	11-12
	57	Washington High School, Cedar Rapids	10-11-12



## 2. Bibliographies

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ource Materials Kit, 1975 (\$2.00)

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e Filmstrips (\$8.50); Educators Guide to Free Tapes,  
ptions (\$9.50); Educators Guide to Free Films (\$11.75)  
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nsin 53956

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ion and Financial Planning (\$1.00)  
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Missouri 20910

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C. 20402

Available to Educators, 1974-75 (Free)

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ompany, Box 300  
Jersey 08540

## 3. Books

The American Consumer: Issues and Decisions, Herbert Jelley and Robert Herrmann, 1973, 502 pp. (\$7.96)

Gregg Division/McGraw-Hill Book  
Company  
1221 Avenue of the Americas  
New York, New York 10020

The Consumer in American Society: Personal and Family Finance, Arch

Troelstrup, 1974, 678 pp. (\$10.50)  
McGraw-Hill Book Company  
1221 Avenue of the Americas  
New York, New York 10020

Consumerism: Search In the Consumer Interest, edited by David Aaker and

George Day, 1974, 460 pp. (\$5.95--paperback)  
Free Press  
MacMillan Publishing Company  
866 - 3rd Avenue  
New York, New York 10022

Consumerism: The Eternal Triangle - Business, Government and Consumers,

edited by Barbara Murray, 1973, 469 pp. (\$5.95)  
Goodyear Publishing Company  
15115 Sunset Boulevard  
Pacific Palisades, California 90272

The Consumer's Catalog of Economy and Ecology, Jeanne and Robert Bendick,

1974, 160 pp. (\$4.95--paperback)  
McGraw-Hill Book Company  
1221 Avenue of the Americas  
New York, New York 10020

The Consumer's Guide to Better Buying, Sidney Margolius, 1972, 436 pp.

(\$1.25)  
Simon & Schuster, Inc.  
630 5th Avenue  
New York, New York 10020

Future Shock, Alvin Toffler, 1970, 561 pp. (\$1.95--paperback)

Random House, Inc.  
201 E. 50th  
New York, New York 10022



New Consumerism: Selected Readings, edited by William Kelley, 1973, 590 pp.  
(\$8.50)

Grid, Inc.  
4666 Indianola Avenue  
Columbus, Ohio 43214

The Shopper's Guidebook to Life Insurance, Health Insurance, Auto Insurance,  
Homeowner's Insurance, Doctors, Dentists, Lawyers, Pensions, etc.,  
Herbert Denenberg, 1974, 155 pp. (\$3.50--paperback)

Consumer News, Inc.  
815 National Press Building  
Washington, D. C. 20045

Suggested Guidelines for Consumer Education - Kindergarten through Twelfth  
Grade, November 1970, 58 pp. (\$.65--paperback)

Superintendent of Documents  
U. S. Government Printing Office  
Washington, D. C. 20402

You Are A Consumer, Pauline Garrett and Edward Metzen, 1972, 177 pp. (\$2.80)

Ginn and Company  
274 Wyman Street  
Waltham, Massachusetts 02154

You: The Consumer, Bertram Linder and Edura Selzer, 1973, 190 pp. (\$2.52--  
paperback)

William H. Sadlier, Inc.  
11 Park Place  
New York, New York 10007

#### 4. Periodicals

ACCI Newsletter, 9 issues; Consumer Education Forum, 3 issues; Journal of  
Consumer Affairs, 2 issues (Membership \$10.00 per year)

American Council on Consumer  
Interests  
Stanley Hall  
University of Missouri  
Columbia, Missouri 65201

ACT News, Quarterly (\$15.00 membership; \$5.00 newsletter only)

Action for Children's Television, Inc.  
46 Austin Street  
Newtonville, Massachusetts 02160

Caveat Emptor, Monthly (\$5.95 per year; classroom rate \$ .15 per month for  
20 or more orders)

Caveat Emptor  
Box 336  
South Orange, New Jersey 07079

Changing Times, Monthly (\$9.00 per year)

1729 H. Street  
Washington, D. C. 20006

COCO Intercom, Monthly (\$10.00)

Conference on Consumer Organizations  
Box 4277  
Tucson, Arizona 85717

Common Sense, Monthly (\$2.50 annual membership)

National Consumers Congress  
Room 425  
1346 Connecticut Avenue, N.W.  
Washington, D. C. 20036

Consumer Federation of America News, Monthly (\$15.00 per year)

Suite 901  
1012 14th Street, N.W.  
Washington, D. C. 20005

Consumer Information, Quarterly (Free)

Public Documents  
Distribution Center  
Pueblo, Colorado 81009

Consumer News, Two times a month (\$4.00 per year)

Superintendent of Documents  
U. S. Government Printing Office  
Washington, D. C. 20402



Consumer Newsweek, Weekly (\$15.00 per year; introductory rate \$5.95 for 6 months)

813 National Press Building  
Washington, D. C. 20004

Consumer Reports, Monthly (\$11.00 per year; classroom rate \$ .25 for 20 or more)

Box 1000  
Orangeburg, New York 10962

Consumer Strategy, Semi monthly (\$3.00 per year)

Neighborhood Consumer Information Center  
3005 Georgia Avenue, N.W.  
Washington, D. C. 20001

Consumer Update (Free)

Gregg/Community College Division  
McGraw-Hill Book Company  
Manchester Road  
Manchester, Missouri 63011

Consumer Views, Monthly (Free)

First National City Bank  
399 Park Avenue  
New York, New York 10022

Consumer Watch, About every 2 months (\$2.00 annual membership)

Iowa Consumers League  
Box 189  
Corydon, Iowa 50060

Consumers' Research Magazine, Monthly (\$9.00 per year)

Washington, New Jersey 07882

Everybody's Money, Quarterly (\$1.25 per year or free to members from local credit unions)

P. O. Box 431  
Madison, Wisconsin 53701

Family Economics Review, Quarterly, Free (Available for loan from Iowa

State University Extension offices, Ames, Iowa 50011)  
Consumer and Food Economics Institute,  
USDA  
Federal Center Building No. 1  
Hyattsville, Maryland 20782

Finance Facts, Monthly (Free)

National Consumer Finance Educational  
Services Division  
701 Solar Building  
1000 16th Street, N.W.  
Washington, D. C. 20036

J. C. Penney's Forum (\$1.25 each or free from local J. C. Penney store)

Attitudes, Behavior & Human Potential, Spring/Summer 1973  
Consumer Behavior-What Influences It?, Spring/Summer 1971  
Consumers in a Changing Economy, Spring/Summer 1975  
Creative Decision Making, Fall/Winter 1973  
The Role of Consumer Education, Fall/Winter 1968  
Updating Consumerism, Fall/Winter 1972  
Value Clarification, Spring/Summer 1972

Educational Relations

J. C. Penney Company, Inc.  
1301 Avenue of the Americas  
New York, New York 10019

J. C. Penney's Insights into Consumerism

Consumer Spending Power: What Are the Issues?, Fall/Winter 1975 (\$1.25)  
Electricity, the Individual & Energy Crisis, 1975 (\$1.25)  
Redress: Examining the Issues, Spring/Summer 1976 (\$1.25)  
Understanding Advertising, Spring/Summer 1973 (\$1.25)  
Understanding Our Economy, 1972 (\$1.25)  
Women and Retail Credit, 1973 (\$1.70)

Educational Relations

J. C. Penney Company, Inc.  
1301 Avenue of the Americas  
New York, New York 10019

MMI Memo, Quarterly (Free)

Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, Illinois 60601

Newsletter to Educators (Free)

Dr. Allen Felix  
Director of Education  
New York Stock Exchange  
11 Wall Street  
New York, New York 10005

Road Maps of Industry, Economic Statistics, Bi-monthly (Free)

The Conference Board  
845 Third Avenue  
New York, New York 10022



## 5. Program and Curriculum Models

### Consumer Education - A Model of An Interdisciplinary K-12 Curriculum Approach to Consumer Education Processes, 1975 (Free)

Department of Education  
Commonwealth of Massachusetts  
182 Tremont Street  
Boston, Massachusetts 02111

### Consumer Education--A Resource Guide for Georgia Schools, 1972 (\$2.50)

Department of Home Economics Education or  
Business Education  
College of Education  
University of Georgia  
Athens, Georgia 30601

### Consumer Education Curriculum Modules--A Spiral-Process Approach, 1974,

#SN 1780-01284 (\$17.75 for set of 5 modules)  
Superintendent of Documents  
U. S. Government Printing Office  
Washington, D. C. 20402

### Consumer Education for Families with Limited Income, 1971 (\$10.50)

Home Economics Instructional Materials  
Center  
Texas Tech University  
P. O. Box 4067  
Lubbock, Texas 79409

### Consumer Education in An Age of Adaptation, Sally Campbell, 1971 (\$2.00)

Consumer Information Services  
Department 703 - Public Relations  
Sears, Roebuck and Company  
Chicago, Illinois 60611

### Consumer Education Series, 1973 (\$3.00 each or all 6 for \$15.00)

Adult Consumer Education in the Community  
Consumer Education in Junior and Community College/Post  
Secondary Vocational and Technical Institutes  
Early Childhood Consumer Education  
Elementary Level Consumer Education  
Preparing the Consumer Educator  
Secondary Level Consumer Education  
Consumer Union, ESD  
Orangeburg, New York 10962

### Consumer Mathematics, Lankford and Goe, 1971 (\$4.80)

Harcourt Brace Jovanovich, Inc.  
757 Third Avenue  
New York, New York 10017

### The Doing Book: An Experimental Approach to Consumer Education, Bliss,

Hiss, Kamins and McIntyre, 1973 (\$3.50)  
Consumer Resource Center  
Middlesex Community College,  
Division of Continuing Education  
Springs Road  
Bedford, Massachusetts 01730

### Expanded Programs of Consumer Education:

Beauty Products and the Consumer (\$ .50)  
Cars, Cycles and Consumers (\$ .75)  
The Consumer and His Health Dollar (\$1.00)  
Consumer Issues and Action (\$ .75)  
The Consumer Looks at His Automobile Insurance (\$ .50)  
Consumer Problems of the Poor (\$ .50)  
The Consumer and Recreation (Free)  
The Consumer and Transportation (\$ .75)  
Coping with the Problems of a Technological Age (\$1.00)  
Credit and the Consumer (\$ .75)  
Education and the Consumer (Free)  
Food: Facts and Fancies (\$1.00)  
Law and the Consumer (\$ .75)  
Taxes and the Consumer (\$ .75)  
Travel and the Consumer (\$ .50)  
Bureau of Secondary Curriculum Development  
Albany, New York 12234

### A Guide for Evaluating Consumer Education Programs and Materials, #0116 (\$1.25), 1972

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

### A Guide for Teaching Money Management (Free)

Money Management Institute  
Household Finance Corporation  
Presidential Plaza  
Chicago, Illinois 60601

### Guidelines for Consumer Education, 1972 (Free)

Office of the Superintendent of  
Public Instruction  
Springfield, Illinois 62706

### Personal Finance Student Assessment (\$2.25) and Personal Finance Education Guide, Tested in Oregon high schools, 1973 (\$2.00)

Ms. Marian Kienzle  
Documents Clerk  
Oregon State Department of Education  
942 Lancaster Drive, N.E.  
Salem, Oregon 97310



Personal Money Management: Guidelines for Teaching, 1974 (\$1.00)

New York Stock Exchange, Inc.  
School and College Relations  
11 Wall Street  
New York, New York 10005

Planning Guide for Consumer Education...Grades K-12 (\$1.00)

Home Economics Curriculum Center  
Framingham State College  
Framingham, Massachusetts 01701

A Teachers Ready-to-Use-Packet of General Business Subjects Crossword  
Puzzles, 1971 (\$4.00)

Peter Yacyk  
Rider College  
Trenton, New Jersey 08602

Teaching Aids for Consumer Economics, 1970-71 (\$1.00)

New York State Council on Economic  
Education  
SUNY  
135 Western Avenue  
Albany, New York 12203

Teaching Consumer Education: A Common Sense Approach, 1974 (\$1.00)

New Jersey Center for Consumer Education  
Services  
Vocational Technical Curriculum  
Laboratory, Building 4103  
Kilmer Campus  
Rutgers University  
New Brunswick, New Jersey 08903

Teaching for Changed Attitudes and Values, 1973 (\$2.50)

Publications - Sales Section  
National Education Association  
1201 16th Street, N.W.  
Washington, D. C. 20036

Teaching Tools for Consumer Reports, Monthly during school year (8 issues  
for \$5.00 or free with School Order Plan)

Consumers Union  
Orangeburg, New York 10962

B. UNIT/COURSE PLANNING

1. The Consumer and Credit
2. The Consumer and the Marketplace
3. Consumer Aid and Protection
4. The Consumer and Economic Conditions
5. The Consumer and Family Financial Management
6. The Consumer and Risk Protection
7. The Consumer and Savings and Investments
8. Consumer Services

SOURCE OF AVAILABILITY AND PRICE ARE  
SUBJECT TO CHANGE



## 1. The Consumer and Credit

Accepting Credit Responsibility (Teacher's Guide, \$ .60; Student's Problem Book, \$ .35)

Family Financial Education Program  
Educational Services Division  
Continental Illinois National Bank &  
Trust Company of Chicago  
231 S. LaSalle Street  
Chicago, Illinois 60693

Consumers in Trouble: A Study of Debtors in Default, David Caplovitz, 1974  
(\$10.95)

Free Press  
MacMillan Company  
866 3rd Avenue  
New York, New York 10022

Credit: A Consumer Resource, 1970, filmstrip \$12.50) (on loan from local J. C. Penney store)

Education and Consumer  
Relations  
J. C. Penney Company  
1301 Avenue of the Americas  
New York, New York 10019

The Credit Jungle, Al Griffin, 1971, 224 pp. (\$5.95--hardback)

Henry Regnery  
114 W. Illinois Street  
Chicago, Illinois 60610

How To Get Out of Debt...And Stay Out, Rulon Burton, 1971, 217 pp. (\$4.00)

Budget Credit Corporation Credit  
Counseling  
329 Eccles Building  
Ogden, Utah 84401

It's Your Credit - Manage It Wisely (\$ .25)

Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, Illinois 60601



Now That You Are 18 and Adult, legal rights and responsibilities (Free)

Cooperative Extension Service  
Iowa State University  
Ames, Iowa 50011

So You Want to Use Credit, 1972 (2 filmstrips and cassettes, \$47.50);

Hard Facts About Easy Credit (\$8.00); Warning! Double Check Those Charge Accounts (\$8.00); New Rules that Protect Your Credit Rating (\$8.00); How to Pay Less for an Auto Loan (\$8.00)

Changing Times Education Service  
1729 H Street, N.W.  
Washington, D. C. 20006

To Your Credit, summary of credit laws, 1975, PM-665 (Free)

Cooperative Extension Service  
Iowa State University  
Ames, Iowa 50011

Truth in Lending: Information for Consumers, 1970, filmstrip, 93 frames  
(Available on loan from Kansas City Federal Reserve Bank or \$10 purchase from:)

Publications Services  
Federal Reserve System  
Washington, D. C. 20551

What Truth in Lending Means to You, Leaflet (Free)

Board of Governors of the Federal  
Reserve System  
Washington, D. C. 20551

Your Credit Is Good, 1972, 16mm color film, 15 minutes (\$175 purchase; \$13.00--3 day rental)

Journal Films  
909 Diversey Parkway  
Chicago, Illinois 60614

## 2. The Consumer and the Marketplace

Ads, Ads, Ads, All Aimed at Us, 69 slides, cassette tape, leader's guide

(Can be borrowed from Iowa State University Extension County Offices for \$1.00 or purchased for \$32.00 from Package Programs, B-5 Curtiss Hall, Iowa State University, Ames, Iowa 50011; the \$2.00 preview charge can be applied to the purchase price.)

Ads and You, S-87, 26 slides, cassette tape, game, quiz and other involvement

(Can be borrowed from Media Resources Center, 121 Pearson, Iowa State University, Ames, Iowa 50011 or purchased for \$6.50-slides; \$1.50-tape)

Advertising: Information, Persuasion or Deception, 1973, 16mm film, 12½ minutes (\$155.00)

Journal Films, Inc.  
West Diversey Parkway  
Chicago, Illinois 60614

Advertising's Role in Society, edited by John Wright and John Mertes, 1974 (\$6.50)

West Publishing Company  
50 W. Kellogg Boulevard  
St. Paul, Minnesota 55172

America, Inc.: Who Owns and Operates the United States, Morton Mintz and Jerry Cohen, 1971, 424 pp. (\$10.00)

Deal Press  
750 3rd Avenue  
New York, New York 10017

Behind the Doors on Mainstreet, S-85, 60 slides, cassette tape and many discussion ideas (Can be borrowed from Media Resources Center, 121 Pearson, Iowa State University, Ames, Iowa 50011 or purchased for \$15.00-slides; \$1.50-tape)

Buy, Buy, 1973, color film, 20 minutes (\$250 purchase; \$21 rental)

Churchill Films  
662 No. Robertson Boulevard  
Los Angeles, California 90069

Buying an Automobile, 1973, color film, 14 minutes (\$200.00 purchase; \$20.00 rental for 3 days)

AIMS Instructional Media Services, Inc.  
P. O. Box 1010  
Hollywood, California 90028

Caught, 1972, 16mm color film, 25 minutes (\$295.00 purchase; \$45.00 rental for 2 days)

Cinematic Concepts Corporation  
1817 Union Street  
San Francisco, California 94123



Caveat Emptor! An Introductory Analysis of Consumer Problems, Robert Swagler, 1975, 269 pp. (\$5.00)  
D. C. Heath and Company  
2700 N. Richardt Avenue  
Indianapolis, Indiana 46219

Consider It a Bargain and Just Pennies a Day, 1973, 16mm color films, 14 minutes each (\$50.00 purchase; \$2.50 rental)  
Bureau of Audio-Visual  
University of Wisconsin-Extension  
1327 University Avenue  
Box 2093  
Madison, Wisconsin 53701

The Consumer Game, 1973, 16mm color film, 17 minutes (\$280.00 purchase; \$20.00 rental)  
Pyramid Films  
Box 1048  
Santa Monica, California 90406

Consumer Power: Whistleblowing, 1973, 16mm color film, 23 minutes (\$310.00 purchase; \$25.00 rental)  
BFA Educational Media  
2211 Michigan Avenue  
Santa Monica, California 90404

Cosmetics: The Great American Skin Game, Toni Stabile, 1973, 274 pp. (\$1.50--paperback)  
Ballantine Books, Inc.  
101 Fifth Avenue  
New York, New York 10003

The Darkside of the Marketplace, Senator Warren Magnuson and Jean Carper, 1972 (\$2.45)  
Prentice-Hall  
Englewood Cliffs, New Jersey 07632

The Great American Blow-Up: Puffery in Advertising and Selling, Ivan Preston, 1975, 368 pp. (\$11.95)  
University of Wisconsin Press  
Madison, Wisconsin 53706

Health Foods: Facts and Fakes, Sidney Margolius, 1973 (\$6.95)  
Walker Publishing Company  
720 Fifth Avenue  
New York, New York 10019

The Hidden Persuaders; The Status Seekers; The Waste Makers, Vance Packard, Pocket Books--paperback (\$ .95 each)  
Simon and Schuster  
630 5th Avenue  
New York, New York 10020

The Irresponsible (sic) Consumer, S-360, 80 slides, script and tape; group discussion suggestions (Available on loan from Media Resources Center or purchased: \$20.00 slides and script, \$21.50 slides and cassette tape, or \$21.75 slides and reel tape.)  
Media Resources Center  
121 Pearson  
Iowa State University  
Ames, Iowa 50011

It's a Steal, Color film, 15 minutes (shoplifting) (Free Rental)  
Consumer Center Film Library  
9200 Film Center  
Box 1113  
Minneapolis, Minnesota 55440

The Jungle, Upton Sinclair, 1906, Signet paperback (\$ .95)  
American Library  
1301 Avenue of the Americas  
New York, New York 10019

Just Sign Here, 1969, 16mm color film, 14 minutes (\$150.00 purchase; \$12.00 per day rental, \$24 per week rental)  
Association Instructional Materials  
600 Madison Avenue  
New York, New York 10022

The Marketplace Resource Kit, includes 30 copies of 2 student booklets (\$44.50); Consumer Law Resource Kit, includes 30 copies of 5 student booklets (\$64.50)  
Changing Times Education Service  
1729 H Street, N.W.  
Washington, D. C. 20006

The Owl Who Gave a Hoot, 1967, color cartoon film, 15 minutes (\$47.00 purchase)  
Sales Branch  
National Audio-Visual Center  
General Services Administration  
Washington, D. C. 20409

60 Second Spot: The Making of a Television Commercial, 1974, 16mm color film, 25 minutes (\$325.00 purchase, \$30.00 rental)  
Pyramid Films  
Box 1048  
Santa Monica, California 90406

Statement on Violence and the Media, #5274-0001 (\$ .30); Safety in the Marketplace, #5274-0009, 1973 (\$1.75)  
U. S. Department of Commerce  
National Business Council for  
Consumer Affairs  
Washington, D. C. 20230



Sue the Bastards--The Victim's Handbook--How to Get Even in Small Claims

Court, Douglas Matthews, 1973 (\$2.95)

Arbor House Publishing Company

757 3rd Avenue

New York, New York 10017

The Supermarket, 10 minute film (Available on loan from Sperry and Hutchinson Company)

Sperry and Hutchinson Company

3003 East Kemper Road

Cincinnati, Ohio 45241

Toys That Don't Care, Edward Swartz, 1971, 292 pp. (\$6.95)

Gambit, Inc.

53 Beacon Street

Boston, Massachusetts 02180

What Do You Buy, 1971, 16mm color film, 9 minutes (\$125.00 purchase; \$4.50 rental)

Journal Films, Inc.

909 W. Diversey Parkway

Chicago, Illinois 60614

What to Do With Your Bad Car: An Action Manual for Lemon Owners, Nader,

Dodge, and Hotchkiss, 1971 (\$2.95)

Journal Films, Inc.

909 W. Diversey Parkway

Chicago, Illinois 60614

Wooing the Dimply, Pimpily, New York Times reprint (Free)

Education Service Bureau

Consumers Union

Mt. Vernon, New York 10550

### 3. Consumer Aid and Protection

Complaint Directory for Consumers, 1974, 56 pp. (\$1.00)

Everybody's Money

Box 431

Madison, Wisconsin 53701

Consumer Protection, S-817, 80 slides, script and tape; group discussion suggestions (\$20.00 slides and script, \$1.50)

Media Resources Center

121 Pearson

Iowa State University

Ames, Iowa 50011

Consumer Protection - Interstate Land Sales (Free)

Office Interstate Land Sales

Registration

HUD

Washington, D. C. 20411

Now That You're 18 and Adult, legal rights and responsibilities (Free)

Cooperative Extension

Service

Iowa State University

Ames, Iowa 50011

Speak Up, Consumer - How to, PM-545; Speak Up, Consumer - Where to, PM-464 (Free)

Cooperative Extension

Service

Iowa State University

Ames, Iowa 50011



#### 4. The Consumer and Economic Conditions

The Challenge of Inflation and Recession, 1975 (\$ .35)

Public Affairs Pamphlets  
381 Park Avenue, South  
New York, New York 10016

Finance Facts Yearbook, annual (Free)

National Consumer Finance  
1000 16th Street, N.W.  
Washington, D. C. 20036

Food and Money, 1974, Color film, 20 minutes (\$66.75 purchase)

National Audiovisual Center  
General Services Administration  
Washington, D. C. 20409

Inflation Can Be Stopped, 28 pp. (\$ .25)

Joint Council on Economic Education  
1212 Avenue of the Americas  
New York, New York 10036

The Price Puzzle, S-510, 63 slides, cassette tape, background information  
and discussion ideas (Available on loan or purchased, \$15.75 slides; \$1.50 tape)

Media Resources Center  
121 Pearson  
Iowa State University  
Ames, Iowa 50011

What More Inflating Would Mean to You (\$1.00); Economic Tides and Trends,  
Their Effects on Your Lifetime Plans (\$1.00); Understanding the Money  
Muddle (\$1.00)

American Institute for Economic  
Research  
Great Barrington, Massachusetts 01230

#### 5. The Consumer and Family Financial Management

The Budgeting Game (\$2.95); Savings and Investing Resource Kit (30 copies  
of 4 student booklets--\$64.50); Money Management Resource Kit (30  
copies of 2 student booklets--\$24.50); Banking and Bank Services, 1974,  
2 filmstrips with cassettes and other resources (\$47.50)

Changing Times Education Service  
1729 H Street, N.W.  
Washington, D. C. 20006

Family Decisions - A Simulated Choice/Chance Game, Dorothy Price (\$6.00)

Cooperative Extension Service  
Washington State University  
Pullman, Washington 99163

How to Avoid Financial Tangles (\$1.00)

American Institute for Economic  
Research  
Great Barrington, Massachusetts 01230

Lifestyle, 1974, simulation board game (\$19.95)

Educational Methods  
500 N. Dearborn Street  
Chicago, Illinois 60610

Managing Personal Income (\$ .60--Teacher's Guide; \$ .35--Student's Problem  
Book)

Family Financial Education Program  
Educational Services Division  
Continental Illinois National Bank  
and Trust Company of Chicago  
231 South LaSalle Street  
Chicago, Illinois 60693

Money Talks or You've Got to Have a Plan, Man, 1973, 93 frame, filmstrip  
and cassette (\$3.50)

Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, Illinois 60601

The Money Tree, 1971, 16mm color film, 20 minutes (\$280 purchase; \$30 for  
3 days rental)

AIMS Instructional Media Services,  
Inc.  
Box 1010  
Hollywood, California 90028



Paying Your Way, board game, 1975 (\$15.95)  
McGraw-Hill Book Company  
1221 Avenue of Americas  
New York, New York 10020

Reaching Your Financial Goals (\$ .35)  
Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, Illinois 60601

## 6. The Consumer and Risk Protection

Automobile Insurance, 1971, filmstrip, 57 frames, 13 minutes with record (\$5.00)

Insurance Information Institute  
110 William Street  
New York, New York 10038

Consumers Union Report on Life Insurance, 1972 (\$1.50 to members; \$2.00 for nonmembers)

Consumers Union  
Mt. Vernon, New York 10550

Ending Insult to Injury: No Fault Insurance for Products and Services, Jeffery O'Connell, 1975 (\$7.95)  
University of Illinois Press  
Urbana, Illinois 61801

A Family Guide to Property and Liability Insurance, 24 pp. (Free); and Home Owners Policy poster (Free)

Insurance Information Institute  
110 William Street  
New York, New York 10038

Insurance for the Home, 1972, filmstrip, 60 frames, 12 minutes with cassette or record (\$5.00)

Insurance Information Institute  
110 William Street  
New York, New York 10038

Insurance Resource Kit, including 30 copies of 4 student booklets (\$64.50); What Kind of Life Insurance Should You Buy (\$8.00); How Much Life Insurance Do You Need (\$8.00); How to Buy Auto Insurance Today (\$10.00); Will "No Fault" Bring Cheaper, Better Auto Insurance (\$8.00)

Changing Times Education Service  
1729 H Street, N.W.  
Washington, D. C. 20006

What You Should Know About Health Insurance; Source Book of Health Insurance Data; Life Insurance Fact Book, 1975, annual update (Free)

Institute of Life Insurance  
277 Park Avenue  
New York, New York 10017



## 7. The Consumer and Savings and Investments

### Your Savings and Investment Dollar (\$ .35)

Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, Illinois 60601

## 8. Consumer Services

### Break the Banks: A Shopper's Guide to Banking Service, 1973, 63 pp. (\$1.50)

San Francisco Consumer Action  
312 Sutter Street  
San Francisco, California 94108

### The Convenience Oriented Consumer, W. Thomas Anderson, Jr., 1971, 147 pp. \$5.00)

Bureau of Business Research  
Graduate School of Business  
University of Texas  
Austin, Texas 78712

### Dentistry and Its Victims, "Paul Revere" D.D.S., 1970, 305 pp. (\$8.50)

St. Martin's Press  
175 5th Avenue  
New York, New York 10010

### The Great American Nation Sickness: Why You Can't Get There From Here, John Burby, 1971, 408 pp. (\$2.50)

Consumers Union  
Mt. Vernon, New York 10550

### Manual of Death Education and Simple Burial, 1975, 64 pp. (\$1.50)

Celo Press  
Burnsville, North Carolina 28714

### The Medicine Show, Editors of Consumer Reports, 1974 (\$3.50)

Pantheon Books  
Division of Random House  
201 E. 50th  
New York, New York 10022

### New Handbook of Prescription Drugs: Names, Prices, Sources, Richard Burack, 1975 (\$1.95)

Pantheon Books  
Division of Random House  
201 E. 50th Street  
New York, New York 10022



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