

AN ASSESSMENT OF SELECTED CONSUMER  
COMPETENCIES OF HIGH SCHOOL JUNIORS  
IN MIDWEST CITY, OKLAHOMA

By

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## CHAPTER I

### INTRODUCTION

Our marketplace is not working as well as it should partly because of a lack of consumer competency. Even though consumer education presently enjoys a position of relative importance in the curriculum of secondary schools, there are still too many reports of nonperformance by our young citizens. Young people remain the prime targets for advertisers, and a major business source (\$40 billion a year) for merchants. A great portion of television commercials are designed for their age group. Many young people are paying extra money to be walking billboards for designers names and symbols. Newspapers and magazines devote more and more space to advertisements which encourage young people to part with their cash.

Lately, there has been increased criticisms on the level of performance of recent graduate by many parents, educators, and prospective employers. They have voiced their dissatisfaction with a system that has fostered illiteracy. Early this year President Reagan, in his weekly radio address, echoed the call for a return to-the-basics in our schools. He pointed out the need for a curriculum that would challenge and bring the best out of each

student. Certainly, consumer education will play a significant role in this revitalization. Through more vigorous consumer education programs we can assure most graduates and or dropouts are better prepared to face the "real world." Because high school students should be prepared not only to enter college but also to perform competently in contemporary society, consumer education should be made a mandatory requirement for high school graduation.

Over 300 years ago the poet George Herbert wrote "The buyer needs a hundred eyes, the seller not one." For many centuries after, whenever there was any problem in an exchange between a buyer and seller, it was resolved according to the business doctrine of caveat emptor, in other words, "Let the buyer beware" (Lang, 1981). Although consumers today have a louder and more influential voice, he or she is still at a tremendous disadvantage in the marketplace. One has just to glance at the daily newspapers, television reports, and consumer magazines to realize that the consumer is still up against tremendous odds. A study done at the University of Texas in the mid-70s revealed that nearly two-thirds of the adult population in this country functions either with difficulty or with limited proficiency in consumer affairs. The area of greatest difficulty, according to the study, was consumer economics (Military Family Resource Center, 1983). In his report during the seminar "Consumer Education Today and Tomorrow," Green stated that the adult American consumer does not



appear to possess the competencies needed for functioning well in the American marketplace. He added that in the consumer education related areas of awareness of government and legal rights, and knowing how to use community resources, some 25-8 percent and 22-6 percent of the population respectfully, are functionally illiterate. He further added, that based on a recent Harris study, 92 percent of those people surveyed supported consumer education because they believed that graduating students were not prepared for their consumer roles (Green, 1982).

There is still much to be done to assure that the marketplace is a safer place for all consumers. There is a need for consumer "know how" to help them make wise and satisfying decisions, especially, during this time of continually rising prices. As stated by Green, no longer can we afford the luxury of merely coping with economic patterns. If we are to do our jobs, we must prepare ourselves and our students for responsible consumer behavior, in both the macro and micro sense (Green, 1982).

#### Purpose and Objectives

A basic premise of consumer theory is that informed consumers are essential to the functioning of a market economy. In the general role of citizens, the consumer must be prepared to make informed decisions that will eventually influence the direction of the economy of the country. Therefore, the most promising long-term solution

to the problem is an expanded consumer education program. Such an effort would concentrate very early in secondary schools.

The purpose of this survey is to assess selected consumer competencies of 11th grade students at Midwest City High School, Midwest City, Oklahoma, and to compare their performance with the National Sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Results.

The following objectives were developed to give more direction to the study:

1. To assess the knowledge of 11th grade students at Midwest City High School relative to credit contracts.
2. To assess the knowledge of 11th grade students at Midwest City High School relative to pre-purchase skills.
3. To assess the knowledge of 11th grade students at Midwest City High School relative to checking accounts.
4. To compare the performance of 11th grade students at Midwest City High School with the performance of a national sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Report.

#### Limitations of the Study

This survey was limited by the following factors:

1. The sample was limited to 11th grade students at Midwest City High School.
2. Consumer competencies assessed were limited to

knowledge relative to credit contracts, pre-purchase skills, and checking accounts.

#### Definition of Terms

These definitions are presented to clarify the terminology used in this study:

Consumer is one who uses goods and services; buyer of goods and services (Campbell, 1971).

Consumer Education is the study of the knowledge and skills needed by individuals and groups in managing consumer resources and taking actions as citizens to influence the factors which affect consumer decisions (Bannister, 1980).

Consumerism is the rising level of public awareness of problems, policies, and issues that affect consumer well-being (Beymer, 1983).

Consumer Socialization is the process by which young people acquire skill, knowledge, and attitudes relevant to their functioning as consumers in the marketplace (Williams, 1982).

Inflation refers to a rising price level resulting in reduced purchasing power for the consumer. A person's money is devaluated (in terms of what it can buy) (Kurtz, 1977).

## CHAPTER II

### REVIEW OF RELATED LITERATURE

The main purpose of the review of literature has been to briefly cover some of the salient features of consumerism as it parallels the development of consumer education; state policy, as it affects consumer education in Oklahoma secondary schools. In the preparation and conduct of the present research, intensive reviews were completed of pertinent consumer education literature and research studies, descriptive materials, and various state publications, requirements, regulations and guidelines.

#### Consumerism

Consumerism has championed the rights of the consumer against the overwhelming, and sometime inordinate, power of some entrepreneurs. The consumer experience has suggested that consumer protection is indeed a necessity. The consumer, as an individual, is in a woefully inadequate position when confronting some of the corporate giants that are today's sellers. Consequently, consumerism has become an integral part of today's business world. Many businesses, to avoid court proceedings and to also maintain good customer relationships, are creating their own consumer

section (representative) that serves as a liaison between the customer and the store (Johnston, 1983).

As far back as 1776, consumers took care of many of their own needs for the basics -- food, shelter, and clothing. Economic matters were simple, although work was hard and hours were long. Rather than worrying about income and prices, people worried more about harvesting their crops. There was a clear relationship of what was produced and what was consumed. This relationship changed as the economic system became more complex, and making choices now has become more difficult. We started to experience an accumulation of surplus and, in order to get rid of it, we created the marketplace (producers, sellers, and consumers). Hence, the beginning of a new type of economics (Economics, 1982).

Consumerism in the nineteenth century began as an explicit political force with economics as its main concern. For example, the Interstate Commerce Commission was established, in part, to protect the small farmers from the pricing practices of the railroads (Handler, 1981). However, at the beginning of the twentieth century, consumerism concerned itself with the safety and wholesomeness of products. The citizen's concern arose from information obtained through books such as Upton Sinclair's "The Jungle," that dramatized the filth and corruption in the meat-packing industry. This resulted in the enactment of the 1906 Meat Inspection Act and the Pure Food and Drug Act

(Aaker, 1982).

As it is with most social movements, consumerism has had its peaks and its valleys. The consumer movement lapsed during WWI but picked up steam during the New Deal period. By 1938, the Federal Food, Drug, and Cosmetic Act passed. This act focused mainly on false advertising (Aaker, 1982).

In 1962, Senator Kefauver, aided by the "Thalidomide Crisis," helped push legislation to strengthen drug safety in the 1960's. It is during this period that President Kennedy set forth his consumer bill of rights; the right to safety, the right to be informed, the right to be heard, and the right to choose (Boone, 1977). The publishing of Ralph Nader's "Unsafe at any Speed," made consumers in Detroit start thinking about product safety. Consumerism in the late 1970's and early 1980's remained a viable force fueled by problems such as inflation, performance and information gaps, housing shortages, and increased demand for costly public services (Aaker, 1982).

The results of several national polls suggest that the public still has a strong latent demand for consumerism. The amount of public dissatisfaction with the marketplace has remained reasonably strong in recent years, and the public's positive attitudes toward various reform measures have not diminished. According to the latest Harris poll, Americans are still very much concerned about consumer issues, and that leaders in and out of government are not

doing a good job of protecting their interest. According to the poll, the issues causing the greater concern were: products that break too soon and poor quality of service, false advertising, dangerous products, and misleading labels (Harris, 1983).

Presently, the trend is toward participative consumerism. This will create a demand for more consumer education. According to Bloom, there is an increased willingness among consumers to engage in activist behavior. This new trend has manifested itself in the form of locally-initiated fights against high rents, high utility prices, restricted access to cable television, nuclear power, nuclear arms race, toxic wastes, no-return bottles, food stamp cutbacks and a host of other consumer problems (Bloom, 1983).

Naisbitt's megatrends states that we are decentralizing and growing stronger from the bottom up. He adds that power is shifting from Washington to states, cities, and neighborhoods. That consumers are reclaiming their traditional sense of self-reliance, after four decades of looking to institutions for help (Richman, 1982). In Alvin Toffler's "The Third Wave," there is also mention of a shift in work-style and life arrangements, brought about in part by the do-it-yourself movement (Toffler, 1980). Dr. Johnston reiterated, that this growing movement toward increased consumer responsibility and the do-it-yourself phenomenon will only increase the need for consumer educa-

tion (Johnston, 1983).

### Consumer Education

Early concern for consumer education can be traced far back to the turn of the century when the American Home Economics Association was founded; however, state legislation would not occur until 1967 (Beymer, 1983). Creighton tells us that the initial impetus for a consumer movement came not from the economic analysis of consumption, but from a loud and general complaint about how the American consumer was being cheated (Creighton, 1976). It is not until the 1930s when the first separate consumer education courses began to appear in the schools (Beymer, 1983). As consumer education won rapid acceptance in the thirties and early forties, the dominant educational philosophy became the study of real concerns of everyday life. Consumer education, with its real-life problems, was found to be a useful method of arousing student interest in topics in English, math, social studies and science (Aaker, 1982). The fifties brought about a campaign for a new educational philosophy that promoted the purely intellectual disciplines. According to Green, much of this new educational thrust resulted in new curriculum in science, mathematics and languages (Green, 1982).

In the 1960's, the needs of the slow students and school dropouts became valid concerns which carried over into the 1970's and brought the clamour for relevance in



the curriculum by many students, parents, and educators. This resulted in a search for subjects that were somewhat closer to the realities of life, which in turn, provided the impetus for teaching consumer education. According to Green, two federal programs were created to support consumer education. The first was the Consumer and Homemaking Education Program (administered under the Vocational Education Act of 1968). The second, smaller but considerably less restrictive mandate, the Consumer's Education Program administered by the Officer of Consumer Education (Green, 1982).

Some of education's most noted authorities have identified consumer education as one of the imperative needs of American Youth. In spite of such philosophical recognition, consumer education has had difficulty taking root in some public schools. It is sometimes called a "frill" or "special interest," or simply another tangential subject in an already overcrowded curriculum. Nevertheless, the report by Green indicates, state legislatures, state boards of education and local school districts have developed policies, recommendations, and in some states, mandates which require students to study consumer education (Green, 1982).

#### State Policy

Some of the most significant consumer education studies were done in Connecticut, Illinois, New Jersey, and

Texas. In each, attitude toward consumer education was surveyed. The results were used to evaluate the existing differences between teachers' attitudes in the various subjects. The Illinois program of mandatory consumer education for all high school students was the first of its kind (Stanley, 1976). The program was implemented in 1970, and surveyed a year later. The state of Illinois based its curriculum objectives in consumer education on the guidelines of the President's Committee on Consumer Interest of 1970 (Sorrells, 1979). The survey on the attitudes of consumer education teachers and students revealed a need for more and better training of consumer education teachers (English, 1974). According to the Illinois study, all topics taught in consumer education had merit when looking at both teacher and students attitudes.

Some of the problems facing teachers such as: teaching consumer education without sufficient texts, materials, time to cover the subject, and lack of student interest was revealed during a study done in Texas (McNeal, 1972).

The state policy on consumer education in Oklahoma is based on the "Economic Education Act of 1974." It requires that all elementary and secondary teachers teach a positive understanding of the American economy, its functions and how individuals can function effectively within our economy (Hearn, 1980). According the Education Commission of the States study, the State of Oklahoma has a mandatory program for students in grades K-12 (Appendix B) that covers:

consumer decision-making, economics, personal finance, rights and responsibilities (Alexander, 1979).

Based on a study by Dr. Hearn, the Oklahoma Economic Education Act of 1974 gives the school administrators, curriculum developers and teachers an opportunity to evaluate the overall program as well as to adjust future plans to meet the needs and objectives of the students and the program (Hearn, 1980). The State of Oklahoma's economic education program implementation was completed in the spring of 1979. However, according to Dr. Hearn, the act had minimal effect on efforts to expand and enrich the programs (Hearn, 1980).

#### Summary

Consumerism as a force in our society is maturing. Consumer education as a field of study is also growing up. It is beginning to be recognized as a positive and constructive force in the economy. Consumer educators have a real job to do in the coming decade. They must help tune the minds of hundreds of students to the demands, the pleasantries, and the complexities of the marketplace. To help people recognize alternatives and make the best decisions they can in a sophisticated economy is no small order. Education for wise consumption is evidently not something that can be reduced to a course of 10 or even 40 lessons. However, basic knowledge in consumerism should be afforded to every high school and college student, low-

income families, senior citizens -- all consumers. Consumer education can help people become more intelligent, more effective, and more conscientious consumers.

## CHAPTER III

### METHODOLOGY

This researcher recognizes that consumer education curriculum must move beyond the levels of knowledge (recall/recognition) and comprehension (meaning/predicting) behavioral objectives. The abilities to analyze, synthesize, and evaluate in the cognitive domain are essential to consumers in our complex society. Similarly, consumer education must plunge into the affective domain of learning by addressing the value systems of individuals and society. To effect these goals, continuing research in consumer knowledge and competency areas, is a requisite. These studies are very important for they can point out strengths and weaknesses in an educational program. In Oklahoma, a statewide assessment program is being planned for the immediate future (1986-1987 school year). According to an article by Mr. Killackey in The Daily Oklahoman, the assessment will include competency examinations designed specifically for Oklahoma students to measure their skills in reading, mathematics, sciences and social studies. It is very likely that the tests will be administered to a random sample of students by selected grades (3,6,8,11 or 2,5,7,9,11). Consideration is also being given to use the

tests as part of retention, promotion or graduation requirements. These measures are being considered to further improve the Oklahoma educational system. The article further stated, the assessment program was approved mainly because of the perception that far too many Oklahoma students are graduating from high school without a firm grasp of basic skills, and too many pupils are given "Social promotions" from grade to grade (Killackey, 1984).

The purpose of this research survey is to assess selected consumer competencies of 11th grade students at Midwest City High School, Midwest City, Oklahoma and to compare their performance with the National Sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Results.

The following objectives were developed to give direction to the study:

1. To assess the knowledge of 11th grade students at Midwest City High School relative to credit contracts.
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3. To assess the knowledge of 11th grade students at Midwest City High School relative to checking accounts.
4. To compare the performance of 11th grade students at Midwest City High School with the performance of a national sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Results.

This chapter uses the following sections to describe

the methodology: Population and Sample, Instrumentation, Data Collection.

### Population and Sample

The population was limited to 11th grade students at Midwest City High School, Midwest City, Oklahoma. The sample was obtained using a simple random selection of 100 students from a population of approximately 300 eleventh graders of school year 1984.

### Instrumentation

The data collection instrument for this study was a questionnaire (Appendix A) which was administered to the respondents by this researcher. As described by Babbie, a questionnaire is a document containing questions and other type of items designed to solicit information appropriate to analysis (Babbie, 1983). The main advantages of the questionnaire are that it can provide anonymity of the respondents, and the respondents can take as much time as they wish to think about answers without feeling pressure to respond. It is an impersonal instrument with standardizing instructions and wording. It is limited however by the interpretation of the respondents and the possibility of low returns (Compton and Hall, 1972).

The questionnaire for this study was developed from the National Assessment of Consumer Skills and Attitude Report conducted by the National Assessment of Educational

Progress (NAEP).

The National Assessment of Consumer Skills and Attitudes (NASCA) grew out of the Basic Life Skills Assessment of 1977. The Basic Life Skills Assessment, which was focused on 17 year olds, identified consumerism as a major aspect of the basic life skills area. The NASCA report stated:

The assessment conducted by the NAEP was intended to provide information about young people's consumer skills that can be useful in evaluating future educational needs (National Assessment of Educational Progress, 1979, p. xiii).

The questionnaire used in this report was developed to meet the objectives of the study and at the same time be brief enough to be completed in a short time. Brevity was essential to decrease the potential numbers of nonresponses and refusals to participate in the study. With these considerations, a selection of 10 clusters representative of the original instruments was used for this survey.

The major areas of concern were: credit contracts, pre-purchase skills and checking accounts. In the questionnaire, consumer issues were listed to the left, with a set of choices on the right. Students were then asked to indicate their choice that corresponded to their frank and honest opinion about the statement.

#### Data Collection

A letter requesting permission to administer the questionnaire and to explain its purpose was delivered to the



principal of Midwest City High School, Dr. Curtis (Appendix C). Also, a personal interview was realized to communicate additional details relative to the date, time, and classroom administration of the instrument.

There were 100 questionnaires administered from which data was collected. An instrument was provided to each of the participants to be accomplished in 35 minutes in one classroom setting. All 100 questionnaires collected at the end of the period were usable.

#### Analysis of the Data

The procedure used to analyze the data was a comparison between the results obtained for each respective item or sub-items of the National Assessment of Educational Progress Report and the survey questionnaire on the 11th grade students at Midwest City High School. Data collected was tabulated (personal computer) by percentages of the correct and or incorrect responses for each item/sub-item on the questionnaire. In the analysis, greater emphasis was placed on the relative numerical agreement of the percentages rather than on exact numerical agreement.

#### Summary

Chapter III established the methodology for the study, and described the instrumentation, selection of the sample, and collection of data.

## CHAPTER IV

### PRESENTATION OF FINDINGS

This chapter presents the findings of the survey extrapolated from data collected as outlined in Chapter III. The survey was conducted to assess selected consumer competencies of 11th grade students at Midwest City High School, and to compare their performance with the National Sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Results. It was necessary to include the following objectives to deal with this purpose:

1. To assess the knowledge of 11th grade students at Midwest City High School relative to credit contracts.
2. To assess the knowledge of 11th grade students at Midwest City High School relative to pre-purchase skills.
3. To assess the knowledge of 11th grade students at Midwest City High School relative to checking accounts.
4. To compare the performance of 11th grade students at Midwest City High School with the performance of a national sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Results.

In assessing the respondents' knowledge in pre-purchasing skills, credit contracts, and checking accounts

areas, a questionnaire (Appendix A) was developed and administered to 100 randomly selected students.

The students' knowledge for the various areas was assessed by tabulating their responses for each item and sub-item by means of a percentage of their correct and or incorrect responses. A comparison between the results obtained for each item and or sub-item in the student questionnaires versus the National sample was performed. First, a comparison was made in the credit contract (credit card, installment contracts, buying on credit, etc.) area using the results depicted in tables I through IV. Second, followed a comparative analysis of the results between the students and the National sample in the pre-purchase skill area (advertising, store brands, car financing, purchasing major appliances, etc.) using tables VI through VIII. Third, a comparison was done on the results obtained in the area of checking accounts presented in table X. Finally, an overall assessment of the students' performance was performed and compared to the results of the National Assessment of Educational Progress Report.

### Analysis of the Findings

#### Credit Contracts

The results of the survey on 11th grade students relative to the areas of credit contracts was commensurate with the results from the National sample. Close to three-quarters of the students realized that one may lose the

opportunity to buy other items on credit if already making many credit payments each month. Thirty-eight percent (38%) of the students realized that if one makes a purchase on credit terms, fixed expenses will increase. More than half of the students (60%) realized that better warranties are not available simply because an item is purchased on credit terms. Also, fifty-one percent (51%) knew that buying a color television set, could be had sooner if bought on credit (Table I).

In general, the students appeared to be familiar with the steps that should be taken by the consumer prior to signing a contract (Table II). Over three-quarters (85%) of the students accurately responded to at least five of the six statements pertaining to an installment contract. These results are in line with the findings of the National sample.

Congruent results were also obtained on the statements relative to the steps a consumer should take to cancel a contract (Table III). Generally, most 11th graders were able to discern wise actions from those that were not wise. However, while fifty-three percent (53%) of the students in the National Sample indicated they would hire a lawyer to cancel a contract, only twenty percent (20%) of the 11th graders at Midwest City High School selected that incorrect approach. Additionally, thirty-three percent (33%) of the 11th graders as compared to eighteen percent (18%) on the National sample, knew it was not wise to simply telephone

TABLE I  
RESPONSES TO STATEMENTS ABOUT BUYING ON CREDIT

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Accurate	Inaccurate	I Don't Know	Accurate	Inaccurate	I Don't Know
A. TV can be had sooner if bought on credit.	58.9*	37.9	2.5	51*	33	16
B. Better warranty available if TV purchased on credit.	8.8	78.9*	11.6	10	60*	30
C. Spendable income will be affected if credit used.	68.3*	21.5	9.4	50*	26	24
D. Fixed expenses will increase.	49.6*	36.0	13.4	38*	36	24
E. May lose the opportunity to buy other items on credit if already making many credit payments each month.	65.0*	30.7	4.0	70*	25	5

\*Correct response

NOTE: All figures are percentages.

TABLE II  
 RESPONSES TO THINGS TO DO BEFORE SIGNING AN INSTALLMENT CONTRACT

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Yes	No	I Don't Know	Yes	No	I Don't Know
	N = 100					
A. Fill in or cross out all blank spaces in the contract.	62.0*	18.4	18.5	55*	20	25
B. Check to see if the contract outlines the schedule of payments.	94.1*	2.1	2.3	92*	4	4
C. Ignore the fine print in the contract, because all installment contracts are the same.	3.4	93.8*	1.3	5	90*	5
D. Check to see if the contract states the Annual Percentage Rate and the finance charges.	90.8*	2.9	4.4	90*	3	7
E. Insist on obtaining an exact copy of the contract.	90.3*	4.5	3.6	94*	1	5
F. Make sure you understand all of the provisions of the contract before signing it.	96.7*	0.8	1.1	92*	2	6

\*Correct response.

NOTE: All figures are percentages.

TABLE III  
 RESPONSES TO STATEMENTS ABOUT CANCELLING CONTRACTS

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Wise Action	Not a Wise Action	I Don't Know	Wise Action	Not a Wise Action	I Don't Know
	N = 100					
A. Just ignore the contract.	3.0	95.1*	1.7		93*	7
B. Within 3 days of signing the contract, send a registered letter to the company calling off the sale.	82.5*	11.3	5.9	50*	25	25
C. Hire a lawyer to cancel the contract.	52.8	34.9*	11.9	52	20*	28
D. Wait a few days before deciding what to do.	8.7	89.0*	1.7	31	59*	10
E. Telephone the salesperson and call off the sale.	77.7	17.9*	4.0	42	33*	25

\*Correct response

NOTE: All figures are percentages.

the salesperson to call off a sale.

Concerning the use of credit cards, here again the results were very close to the National sample. Over sixty-five percent (65%) of the students selected the correct response to the statements about credit cards (Table IV). While the majority of the students were cognizant that the use of a credit card lessens the necessity for carrying a lot of cash, and that it allows one to buy things when short of cash, there were some indications of insufficient knowledge of the use of credit cards by other than the owner of the card. This slight deficiency was also evident by their responses to statement concerning card ownership responsibilities.

The results on their knowledge on Visa and Master Charge cards paralleled the results from the National sample. As in the National sample, twenty-five percent (25%) of the students did not know the retailer paid a charge to the bank on each sale involving credit cards. However, over eighty-five percent (85%) of the students knew that not every person can get a credit card. Also, a majority of them (53%) responded that they knew some stores gave lower prices to customers paying with cash as compared to using credit cards.

### Pre-Purchase Skills

The results of 11th grade students relative to pre-purchase skills agreed with the results from the National



TABLE IV  
 RESPONSES TO STATEMENTS ABOUT CREDIT CARDS

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	True	False	I Don't Know	True	False	I Don't Know
A. The use of a credit card may involve interest charges.	67.9*	15.9	16.0	64*	10	26
B. The use of a credit card lessens the necessity of carrying a lot of cash when shopping or traveling.	96.2*	3.2	0.5	92*	2	6
C. Once you have signed your credit card, no one else can use it.	26.8	69.2*	3.6	28	65*	7
D. If your credit card is lost, you can be held responsible for any charges made on the credit card by someone else.	61.6*	27.7	10.6	60*	27	13
E. A credit card allows you to buy things when you are short of cash.	87.1*	11.4	1.4	82*	10	8

\*Correct response

NOTE: All figures are percentages.

TABLE V  
 RESPONSES TO STATEMENTS ABOUT VISA AND MASTER CHARGE CARDS

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
A. The retailer pays a charge to the bank on each sale in which a credit card is used.	36.9*	31.5	31.5	37*	25	38
B. Anyone can get one of these credit cards.	11.6	84.2*	4.1	5	85*	10
C. At some stores, the consumer may be able to pay a lower price for an item by paying cash instead of using his or her credit card.	45.7*	42.2	11.8	53*	27	20

\*Correct response

NOTE: All figures are percentages.

sample (Table VI). A great majority of the students accurately responded to the statements pertaining to the effects of advertising. For example, ninety percent (90%) knew that advertising information was sometimes misleading, and that it was sometimes used to increase loyalty to a brand of product (Table VI). Over eighty percent of the students also knew that advertising could give people useful information. As in the National sample, a significant number of the students, though living in an advertising oriented society, did not know or were incorrect about consumers having to pay for advertising in products prices.

An overwhelming majority of the students (80%) indicated correctly that "store brands," were generally cheaper than national brands; over seventy-five percent (76%) also knew that store brands were generally advertised less often than national brands; and over sixty percent (62%) knew that store brands are sometimes made by national manufacturers under store's private labels (Table VII). These results are also comparable with the results from the National sample.

Concerning the statements about car financing, only a minority of the students selected the correct response to items b, c and d (Table VIII). Only forty percent (40%) of the students accurately identified with the correct response relating to personal liability when a repossessed car is sold for less than what is owed to the lender (item B). A very small percent of the students (24%) knew it wasn't a

TABLE VI  
 RESPONSES TO STATEMENTS ABOUT ADVERTISING

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
A. Advertising may help increase sales and lower prices for a new product.	74.6*	22.5	2.9	83*	14	3
B. Consumers have to pay for advertising in product prices.	71.6*	17.2	11.0	68*	12	20
C. Only high quality products are advertised.	9.3	87.7*	2.4	9	83*	8
D. Companies that advertise more always produce better products.	19.4	75.8*	4.6	25	70*	5
E. Advertising information is sometimes misleading.	90.3*	6.9	2.6	90*	7	3
F. Advertising often tries to imply large differences where there are only small differences.	84.8*	9.0	5.6	78*	9	13

N = 100

TABLE VI (Continued)

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
G. Advertising is sometimes used to increase loyalty to a brand of product.	82.1*	10.0	7.3	86*	3	11
H. It is difficult for a new business to compete in an industry where large amounts of money are spent on advertising.	69.4*	20.2	10.1	75*	15	10
I. Advertising can give people useful information.	85.1*	11.5	3.0	85*	9	6
J. For some products, production costs are less than advertising costs.	64.4*	17.7	17.6	70*	7	23

\*Correct response

NOTE: All figures are percentages.

TABLE VII  
RESPONSES TO STATEMENTS ABOUT STORE BRANDS

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
A. Are generally cheaper than national brands.	82.6*	12.8	3.9	80*	12	8
B. Are generally poorer quality than national brands.	31.4	59.8*	8.3	32	57*	11
C. Are generally advertised less often than national brands.	78.6*	15.1	4.7	76*	15	9
D. Are sometimes made by national manufacturers under the store's private label.	61.3*	19.0	18.5	62*	5	33

\*Correct response

NOTE: All figures are percentages.

TABLE VIII  
 RESPONSES TO STATEMENTS ABOUT FINANCING AN AUTOMOBILE

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
A. The lending institution can repossess your car and sell it to another buyer if you fail to keep up your payments.	85.7*	9.5	4.8	86*	2	12
B. If a repossessed car is sold for less than you owe the lender, you are personally liable for the difference.	32.2*	42.3	25.1	40*	32	28
C. If you are in a situation where you can't make your car payment, it is wise to turn the car over to the lender.	46.8	34.7*	18.2	35	24*	41
D. If the dealer is lending you the money, you must buy credit life insurance.	15.5	48.0*	36.1	21	37*	42

N = 100

TABLE VIII (Continued)

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
E. If you intend to have car insurance, you must use the insurance company suggested by the lender.	9.2	82.4*	7.9	6	78*	16
F. The dealer usually provides finance arrangements; therefore it is not necessary to investigate other possible sources for a loan.	18.0	70.3*	11.2	14	71*	15
G. By signing a contract which includes a "confession of judgement" you are liable for all costs if you default.	51.8*	11.7	36.1	52*	12	36

\*Correct response

NOTE: All figures are percentages.



wise action to turn the car over to the lender if they couldn't make the car payments (item C). Also, only 37% knew that it was not necessary to buy credit life insurance because the dealer was lending them the money (item D). Their deficiency in car financing liability was also commensurate to the findings in the National sample.

In the area of major appliance purchase (washing machines and refrigerators), students appeared to be generally aware of the precautions to take when purchasing such items. They appeared somewhat less knowledgeable in the purchase of service contracts on major appliances. For example, only six percent (6%) selected the correct response to statement E, "A service contract is always a good investment ...", twenty-eight percent (28%) on statement F, "A service contract guarantees that you will ...", thirty-seven percent (37%) on statement G, "A service contract is a good substitute ...", and fifteen percent (15%) for statement H, "A service contract should be purchased ...". Similar results were obtained in the National sample. Nevertheless, over three-fourths responded correctly to at least three of the first four statements in Table IX.

#### Checking Accounts

The results of the survey of 11th grade students in the area of checking accounts revealed the respondents were fairly well-acquainted with many of the aspects of having a checking account. The majority (84%) of the students in

TABLE IX  
 RESPONSES TO STATEMENTS ABOUT PURCHASING MAJOR APPLIANCES

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
A. The price tag on a major appliance must indicate cost of delivery and installation.	17.8	74.7*	7.3	11	71*	18
B. All major home electrical appliances can be installed without changes in the wiring system of a home.	36.0	58.1*	5.6	19	61*	20
C. A customer should always ask the dealer to demonstrate the operation of an appliance before making a purchase.	93.5*	4.8	1.4	91*	6	3
D. It is important to compare prices and credit terms in several stores before purchasing an appliance.	95.1*	3.3	1.5	91*	4	5

N = 100

TABLE IX (Continued)

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Correct	Incorrect	I Don't Know	Correct	Incorrect	I Don't Know
E. A service contract is always a good investment when purchased for the life of an appliance.	79.4	10.5*	10.0	79	6*	15
F. A service contract guarantees that you will get immediate service on broken appliances.	56.0	34.6*	9.2	53	28*	19
G. A service contract is a good substitute for a warranty.	47.4	39.0*	13.2	42	37*	21
H. A service contract should be purchased during the same time a warranty is in force.	59.6	19.4*	20.7	55	15*	30

\*Correct response

NOTE: All figures are percentages.

this survey knew that overdrawing a checking account can cost a person money. More than half (55%) knew that cancelled checks can be used or served as receipts for bills paid, and seventy-four percent (74%) knew that a charge may be deducted from a checking account by the bank to pay service (Table X). Additionally results in this area pointed out that seventy-five percent (75%) of the students knew that a checking account provides a convenient and safe way of paying bills. Over half (62%) knew it was important to write "For Deposit Only" above the signature on the back of a check sent by mail to a bank.

#### Summary

The purpose of this research was to assess selected consumer competencies of 11th grade students at Midwest City High School, and to compare their performance with the National Assessment of Educational Progress Results. The findings of the survey were presented and compared against the National sample. For example, in the area of pre-purchase skills, based on the number of items that reflected the explicit and implicit choice-making process associated with the purchase of automobiles and appliances, the results indicated the students were aware of appropriate actions to take in purchasing these items. In the area of car financing and service contracts, there were some indications of needed emphasis to increase their knowledge and enhance their roles as consumers. Overall,

TABLE X  
 RESPONSES TO STATEMENTS ABOUT CHECKING ACCOUNTS

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Accurate	Inaccurate	I Don't Know	Accurate	Inaccurate	I Don't Know
A. A checking account provides a convenient, safe way of paying bills.	85.6*	12.4	1.8	75*	15	10
B. A charge may be deducted by the bank from a checking account to pay for service.	68.0*	20.2	11.2	74*	5	21
C. Cancelled checks can be used as receipts for bills paid.	66.2*	26.3	6.9	55*	25	20
D. Overdrawing a checking account can cost a person money.	85.9*	8.7	5.1	84*	4	12
E. It is important to write "For Deposit Only" above the signature on the back of a check sent by mail to a bank.	65.0*	17.0	17.4	62*	11	27

N = 100

TABLE X (Continued)

	<u>National Assessment</u>			<u>MWC High School 11th Graders</u>		
	Accurate	Inaccurate	I Don't Know	Accurate	Inaccurate	I Don't Know
F. When an account is opened with an out-of-town check, you can usually make immediate withdrawals from that account.	13.6	64.4*	21.6	21	47*	32

N = 100

\*Correct response

NOTE: All figures are percentages.

the students exhibited an unqualified positive attitude toward the use of credit, and checking accounts. Judging from the results of the 11th grade students and the results of the National sample, the students appeared to be adequately prepared and informed regarding many of the basic consumer information necessary to properly function in this increasingly sophisticated economic system.

## CHAPTER V

### SUMMARY AND CONCLUSIONS

The aim of consumer education has remained consistent throughout, but not without some adjustments to the times. Since the 1940's, the aim of consumer education was improvement in the choice and buying of economic goods and services, as means of raising the individual and family standard of living, and thereby to raise the standard of living for the whole community, and ultimately for all mankind. According to Sorrells (1979), in the 1970s, the President's Committee of Consumer Interest stated the purpose of consumer education was to:

help each student evolve his own value systems, 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 (p. 5).

Today, the aim of consumer education is generally expressed in the same way; however, with increasing emphasis on self advocacy. Consumer education today is defined as the study of the knowledge and skills needed by individuals and groups in managing consumer resources.



## Summary

This section presents a summary of the research, conclusion, and recommendations for further study. Areas summarized are: purpose and objectives, population and sampling, instrumentation, and data collection.

### Purpose and Objectives

The purpose of this study was to assess selected consumer competencies of 11th grade students at Midwest City High School and to compare their performance with the National sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Report. The following objectives were developed to give more direction to the study:

1. To assess the knowledge of 11th grade students at Midwest City High School relative to credit contracts.
2. To assess the knowledge of 11th grade students at Midwest City High School relative to pre-purchase skills.
3. To assess the knowledge of 11th grade students at Midwest City High School relative to checking accounts.
4. To compare the performance of 11th grade students at Midwest City High School with the performance of a national sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Results.

### Population and Sample

The population of this study was limited to the 11th

grade students at Midwest City High School, Midwest City, Oklahoma. One hundred from approximately 300 students were provided each a questionnaire and instructions. The instrument was administered in a classroom setting. The socio-educational characteristics of the sample are presented in Appendix C.

### Instrumentation and Data Collection

The questionnaire used in this study was developed from the National Assessment of Educational Progress Report. A representative sample of ten areas from the original instrument was used to develop the instrument for this study. Data collected from 100 usable questionnaires served as the basis for the analysis and conclusions. Data was analyzed by tabulating the percent of correct and incorrect responses for each item and sub-item. The ten major items addressed in this study are presented in tables 1 through 10.

### Conclusions

The following conclusions are based on the review of literature and on the comparative analysis of the results. Because of the selective nature of the sample, general conclusions for all 11th graders in Oklahoma secondary schools would not in all cases apply. However, these findings do provide some insight into the level of the overall knowledge of 11th grade students in the Mid-Del

City School system. The results indicate students were fairly well-informed regarding credit contracts, checking accounts, and pre-purchasing skills. A glean of the percentages in tables 1 through 10 revealed that the level of performance of the 11th grade students at Midwest City High School are commensurate to that observed in the National sample. As in the National sample, there were some indications that emphasis could be increased in the areas of credit card ownership responsibility, car financing liabilities, and advantage or disadvantages of service contracts on major appliances.

Though much progress has been made in educating the consumer much remains to be done. Consumers of all ages continue to be victimized in the marketplace. A recent article in the Sunday Oklahoman stated the State Attorney General Consumer Protection Division had, through December 1983, recovered over \$93,000.00 in refunds alone (not including exchanges and other remedies), for more than 2000 Oklahomans, victims of scams. They were bilked through magazine subscription sales, travel tours, health contracts, aluminum sidings, commodities trading, furniture and automobile purchase and repairs, etc. (Young, 1984). It is perhaps safe to surmise that as long as there are significant numbers of people who are gullible, there will be those who seek to profit through exploitation. If we proceed on the assumption that unethical practice is aimed largely at the consumer, we may logically reason that the

most effective attack upon this scourge may lie in the education of the consumer. Hence, consumer education should be a mandatory requirement for high school graduation. The dissemination of consumer knowledge will make consumers more objective and better informed buyers. This knowledge will enable them to detect and denounce fraudulent schemes rather than falling victims to them.

Consumers today find themselves in a rapidly changing world, one in which economic, political, and social changes make new demands on competence in the marketplace. As already noted, consumer education is recognized as a positive and constructive force in the economy. It offers hope through social improvements, increased personal purchasing power, reduction of bad marketplace experiences, to increase the overall efficiency of our country's economic system.

#### Recommendations for Further Research

A study of the data led the researcher to make the following recommendations:

1. The study of private and public secondary school 11th grade students to determine the state of their knowledge of consumer matters, their ability to deal with practical problems and to make informed intelligent choices in the marketplace.

2. The study of private and public secondary school students knowledge of consumer protection services; which

to use under specific circumstances and how to use them.

3. The study of private and public secondary school students and the effect of home environment on their consumer behavior.

4. A study to determine the status of consumer education in a public post-secondary school such as a community college, to further improve consumer education for the benefit of the student.

5. A full-scale assessment of consumer knowledge, skills and attitudes for grades 3, 5, 7, 9 and 11 in Oklahoma public schools to determine the needs of the state in terms of classes related to consumer education content, materials and methods.

6. Recommend this assessment be used by the administration at Midwest City High School in consideration of curriculum revision to strengthen consumer education.

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APPENDIX A

SELECTED CHARACTERISTICS

APPENDIX A

SELECTED CHARACTERISTICS OF THE SAMPLE

<u>Characteristics</u>	<u>Percentage</u>	
<u>Sex</u>		
Male	46	
Female	54	
<u>Race</u>		
White	82	
Black	13	
American Indian	2	
Oriental	3	
<u>Level of Parent's Education</u>		
Not Graduated from High School	6	
High School Graduate	24	
High School Graduate Plus	70	
<u>Source Consumer Education/Information</u>		
	<u>Yes</u>	<u>No</u>
Previous Consumer Education/ Economics Courses	36	64
Previous Courses with Consumer Topics Were Included	67	33

APPENDIX B

INSTRUMENT

Age: \_\_\_\_\_ Sex: \_\_\_\_\_ Race: \_\_\_\_\_

Have you had previous Consumer Education/Economics Courses?  
Yes \_\_\_ No \_\_\_

Have you had courses in which consumer topics were included? Yes \_\_\_ No \_\_\_

Level of Parent's Education (Please check X one)

\_\_\_\_\_ Not Graduated from High School  
\_\_\_\_\_ High School Graduate  
\_\_\_\_\_ High School Graduate Plus

DIRECTIONS: Place an (X) in the space under the column which represents your response to the following statements:

I. Buying on Credit

Suppose you are considering buying a new TV on credit, how would the following statements apply?

	Accurate	Inaccurate	I Don't Know
A. TV can be had sooner if bought on credit.	( )	( )	( )
B. Better warranty available if TV purchased on credit.	( )	( )	( )
C. Spendable income will be affected if credit used.	( )	( )	( )
D. Fixed expenses will increase.	( )	( )	( )
E. May lose the opportunity to buy other items on credit if already making many credit payments each month.	( )	( )	( )

II. Signing an Installment Contract

Indicate whether you should do the following things before signing an installment contract.

	Yes	No	I Don't Know
A. Fill in or cross out all blank spaces in the contract.	( )	( )	( )

- |  | Yes | No  | I Don't<br>Know |
|--|-----|-----|-----------------|
| B. Check to see if the contract outlines the schedule of payments.                         | ( ) | ( ) | ( )             |
| C. Ignore the fine print in the contract, because all installment contracts are the same.  | ( ) | ( ) | ( )             |
| D. Check to see if the contract states the Annual Percentage Rate and the finance charges. | ( ) | ( ) | ( )             |
| E. Insist on obtaining an exact copy of the contract.                                      | ( ) | ( ) | ( )             |
| F. Make sure you understand all of the provisions of the contract before signing it.       | ( ) | ( ) | ( )             |

### III. Cancelling Credit Contracts

Indicate whether you believe the actions listed below would be wise or unwise.

- |   | Wise<br>Action | Not a<br>Wise<br>Action | I Don't<br>Know |
|---|----------------|-------------------------|-----------------|
| A. Just ignore the contract.  | ( )            | ( )                     | ( )             |
| B. Within 3 days of signing the contract, send a registered letter to the company calling off the sale. | ( )            | ( )                     | ( )             |
| C. Hire a lawyer to cancel the contract.  | ( )            | ( )                     | ( )             |
| D. Wait a few days before deciding what to do.  | ( )            | ( )                     | ( )             |
| E. Telepone the salesperson and call off the sale.  | ( )            | ( )                     | ( )             |

IV. Using Credit Cards

Indicate whether you believe the following statements on the use of credit cards to be true or false.

- |  | True | False | I Don't Know |
|--|------|-------|--------------|
| A. The use of a credit card may involve charges.   | ( )  | ( )   | ( )          |
| B. The use of a credit card lessens the necessity of carrying a lot of cash when shopping or traveling.              | ( )  | ( )   | ( )          |
| C. Once you have signed your credit card, no one else can use it.  | ( )  | ( )   | ( )          |
| D. If your credit card is lost, you can be held responsible for any charges made on the credit card by someone else. | ( )  | ( )   | ( )          |
| E. A credit card allows you to buy things when you are short of cash.  | ( )  | ( )   | ( )          |

V. Visa and/or Master Charge Cards

Indicate whether you believe the following statements on Visa and/or Master charge cards to be correct or incorrect.

- |  | Correct | Incorrect | I Don't Know |
|--|---------|-----------|--------------|
| A. The retailer pays a charge to the bank on each sale in which a credit card is used.   | ( )     | ( )       | ( )          |
| B. Anyone can get one of these credit cards.   | ( )     | ( )       | ( )          |
| C. At some stores, the consumer may be able to pay a lower price for an item by paying cash instead of using his or her credit card. | ( )     | ( )       | ( )          |

VI. Financing an Automobile

Suppose you were considering financing a car, which of the following statements do you believe to be correct or incorrect?

	Correct	Incorrect	I Don't Know
A. The lending institution can repossess your car and sell it to another buyer if you fail to keep up your payments.	( )	( )	( )
B. If a repossessed car is sold for less than you owe the lender, you are personally liable for the difference.	( )	( )	( )
C. If you are in a situation where you can't make your car payment, it is wise to turn the car over to the lender..	( )	( )	( )
D. If the dealer is lending you the money, you must buy credit life insurance.	( )	( )	( )
E. If you intend to have car insurance, you must use the insurance company suggested by the lender.	( )	( )	( )
F. The dealer usually provides finance arrangements; therefore it is not necessary to investigate other possible sources for a loan.	( )	( )	( )
G. By signing a contract which includes a "confession of judgement" you are liable for all costs if you default.	( )	( )	( )



VII. Purchasing Major Appliances

Suppose you were in the market for a major appliance, indicate whether the following statements on buying major appliances to be correct or incorrect.

	Correct	Incorrect	I Don't Know
A. The price tag on a major appliance must indicate cost of delivery and installation.	( )	( )	( )
B. All major home electrical appliances can be installed without changes in the wiring system of a home.	( )	( )	( )
C. A customer should always ask the dealer to demonstrate the operation of an appliance before making a purchase.	( )	( )	( )
D. It is important to compare prices and credit terms in several stores before purchasing an appliance.	( )	( )	( )
E. A service contract is always a good investment when purchased for the life of an appliance.	( )	( )	( )
F. A service contract guarantees that you will get immediate service on broken appliances.	( )	( )	( )
G. A service contract is a good substitute for a warranty.	( )	( )	( )
H. A service contract should be purchased during the same time a warranty is in force.	( )	( )	( )

VIII. Buying Store Brands

Indicate whether you believe the statements listed below on buying store brands to be correct or incorrect.

	Correct	Incorrect	I Don't Know
A. Are generally cheaper than national brands.	( )	( )	( )
B. Are generally poorer quality than national brands.	( )	( )	( )
C. Are generally advertised less often than national brands.	( )	( )	( )
D. Are sometimes made by national manufacturers under the store's private label.	( )	( )	( )

IX. Effects of Advertising

Indicate which statements listed below you believe to be correct or incorrect.

	Correct	Incorrect	I Don't Know
A. Advertising may help increase sales and lower prices for a new product.	( )	( )	( )
B. Consumers have to pay for advertising in product prices.	( )	( )	( )
C. Only high quality products are advertised.	( )	( )	( )
D. Companies that advertise more always produce better products.	( )	( )	( )
E. Advertising information is sometimes misleading.	( )	( )	( )
F. Advertising often tries to imply large differences where there are only small differences.	( )	( )	( )

	Correct	Incorrect	I Don't Know
G. Advertising is sometimes used to increase loyalty to a brand of product.	( )	( )	( )
H. It is difficult for a new business to compete in an industry where large amounts of money are spent on advertising.	( )	( )	( )
I. Advertising can give people useful information.	( )	( )	( )
J. For some products, production costs are less than advertising costs.	( )	( )	( )

X. Checking Accounts

If you were considering opening a checking account, how would the following statements apply?

	Accurate	Inaccurate	I Don't Know
A. A checking account provides a convenient, safe way of paying bills.	( )	( )	( )
B. A charge may be deducted by the bank from a checking account to pay for service.	( )	( )	( )
C. Cancelled checks can be used as receipts for bills paid.	( )	( )	( )
D. Overdrawing a checking account can cost a person money.	( )	( )	( )
E. It is important to write "For Deposit Only" above the signature on the back of a check sent by mail to a bank.	( )	( )	( )

	Accurate	Inaccurate	I Don't Know
F. When an account is opened with an out-of-town check, you can usually make immediate withdrawals from that account.	( )	( )	( )

APPENDIX C  
CORRESPONDENCE

5385 Wolfe Dr.  
Tinker AFB, Oklahoma  
September 26, 1984

Mr. Carl Curtis, Principal  
Midwest City High School  
213 Elm Street  
Midwest City, Oklahoma

Dear Mr. Curtis:

I am Rolando Marsh Sr., a graduate student at Oklahoma State University, and I'm conducting a short survey concerning consumer education as a part of a study for my masters degree.

Request your permission to allow 100 randomly selected 11th grade students to participate in a survey. The main purpose of this survey is to assess selected consumer competencies of 11th grade students at Midwest City High School, Midwest City, Oklahoma, and to compare their performance with the National Sample of 17 year olds as determined by the 1979 National Assessment of Educational Progress Report.

Attached is an example of the questionnaire to be administered to the students. I shall be glad to come to your office for a personal interview, at your convenience. Also, I would appreciate very much you providing any literature on consumer education/information used in your school that you may have for free distribution. Thank you very much for your help .

Sincerely yours,

ROLAND MARSH, Sr.

WILLIAM L. JOHNSTON  
Director  
Center for Consumer Services  
Oklahoma State University

5385 Wolfe Drive  
Tinker AFB OK 73145  
July 19, 1983

Family Service Center  
7920 Hampton Blvd  
Norfolk VA 23505

Dear Mrs. Gilmer;

Please send me a copy of "Consumer Education," Books Consumerist Should Know: An Annotated Bibliography," and any other publications on consumer education that can be made available. I am working on a thesis on consumer education, and any information in this subject is appreciated.

Sincerely,

ROLANDO MARSH, 1Lt, USAF

## VIRGINIA COOPERATIVE EXTENSION SERVICE

VIRGINIA  
TECHVIRGINIA  
STATEEXTENSION NAVY PROJECT  
Post Office Box 9526  
Norfolk, Virginia 23505  
(804) 489-8241  
July 26, 1983Rolando Marsh, 1Lt., USAF  
5385 Wolfe Drive  
Tinker AFB, OK 73145

Dear Lt. Marsh,

As per your request, in reference to the article in the May-June issue of the Military Family, enclosed are publications on consumer information and financial management. However, I regret informing you that two of the publications which I feel are most helpful are not available at this time. They are, "Books Consumerists Should Know About: An Annotated Bibliography," and "Making and Using a Financial Plan." Upon receipt of these two publications, I will immediately forward them to your office.

Thank you for your interest in the Virginia Cooperative Extension Service Navy Project publications and information. If I can be of further assistance to you, please contact me at the above return address and/or phone number.

Sincerely,

Annie P. Gilmer  
Extension Agent

acr

Enclosures

Virginia Cooperative Extension Service programs, activities, and employment opportunities are available to all people regardless of race, color, religion, sex, age, national origin, handicap, or political affiliation. An equal opportunity/affirmative action employer.

An Education Service of the Virginia Polytechnic Institute and State University and Virginia State University. Virginia's Land-Grant Institutions, with U.S. Department of Agriculture and Local Governments Cooperating.



VITA<sup>2</sup>

Rolando Marsh

Candidate for the Degree of  
Master of Science

Thesis: AN ASSESSMENT OF SELECTED CONSUMER COMPETENCIES  
OF HIGH SCHOOL JUNIORS IN MIDWEST CITY, OKLAHOMA

Major Field: Housing Interior Design & Consumer Studies

Biographical:

Personal Data: Born in Panama City, Republic of  
Panama, April 24, 1946, the son of Oscar L. and  
Margaret A. Marsh. Married to Delsenia D. Mor-  
rell on October 21, 1964.

Education: Graduated from Instituto Justo Arosemena  
High School, Panama City, Panama, in February,  
1963; attended Glendale Community College, 1966-  
1974; Grand Canyon College, 1968; Phoenix Col-  
lege, 1966; received Associate Science Degree  
from Canal Zone College, Balboa, Canal Zone, in  
May 1978; attended Florida State University,  
1978; University of Maryland, 1980; received  
Bachelor of Science in Liberal Studies from The  
University of The State of New York in March,  
1981; completed requirements for the Master of  
Science Degree at Oklahoma State University in  
December, 1984.

Professional Experience: Joined the military service  
on April 25, 1966. Started military career as a  
Plumber (1966-1969); Administrative Supervisor  
(1969-1975); Training Technician (1975-1981);  
Instructor/Course Supervisor for the Leadership  
and Management, On-The-Job (OJT) courses at the  
Inter-American Air Forces Academy (IAAFA) Albrook  
AFB, CZ (1976-1979); Command Training Technician  
for the USAF Office of Special Investigation  
(OSI); Non-Commissioned Officer in Charge (NCOIC)  
for Classification and Training for USAFOSI  
(1979-1981); Engineering Workload Manager at the  
Engineering and Installation Center for the

United States Air Force Communications Command  
(1982-1984).

Professional Organizations: Tinker Management Association, Air Force Association, Company Grade Officer Council.