

DEVELOPMENT OF HOME ECONOMICS UNIPACS ON
PERSONAL FINANCE AT THE SIXTH
GRADE READING LEVEL

By

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CHAPTER I

INTRODUCTION

Home economics for sixth grade pupils, although not a new concept, is being increasingly emphasized as one aspect of the home economics field. Few sixth graders in the elementary schools are offered this course. As the middle schools are being developed, courses in home economics are being included. Bryan (9) observed when pupils at this age receive home economics instruction, they seem very receptive to and enthusiastic about their experience. Home economics can become an important part of the sixth grader's educational program because it helps to:

1. contribute to the child's personality development
2. teach the child's role in school and home life
3. develop the child's appreciation of the family
4. enrich the child's learnings in other areas (56).

The home economics area of personal finance has relevance for the sixth grade pupil since money enters into practically every aspect of our lives. At the sixth grade level, many children receive money to spend either through an allowance or the dole method. Since students receive money, personal finance education can relate to the pupil's daily life. This area of study should provide opportunities for the individuals to learn to make decisions which are best for them in terms of their values. Learning about money management should

include more than the mechanics of budgeting; the pupils standards and priorities when determining how ones money is to be spent should also be considered (62). The study of personal finance can contribute to the child's personality development as he learns to understand his values and standards before making decisions on how to spend his money.

As curriculum in personal finance and other areas of home economics are being developed, educators are having difficulty in obtaining materials at the sixth grade reading level.

Selecting the right reading material for his pupils is one of the teacher's most important jobs. If he gives a student material that is too hard for him, the student will become bored with it and may stop reading, or his comprehension of the material will be poor. Even if he does struggle through it, it will take an excessive amount of time. On the other hand, if the student is given material that is too easy (which is not often the case) he may find it 'babyish' and again become bored and stop reading (26).

Therefore, if the teaching materials are to aid in instruction they must be at the reading level of the pupils.

Since few materials in personal finance at the sixth grade level are available, the researcher has chosen the problem of developing UNIPACs pertaining to this subject at the sixth grade reading level.

Statement of Problem

In Oklahoma, few schools offer home economics at the sixth grade level. However, with the middle school gaining in popularity the number of home economics classes for the sixth grade pupil may be expected to increase. For these classes few materials are available. Therefore, educators have a tendency to use materials that are available, regardless of grade level. To aid in instructing these sixth grade pupils in developing basic home economics concepts,

materials written at the sixth grade reading level are needed.

Specifically, the study dealt with the development of UNIPACs on the sixth grade reading level in the area of personal finance which is a part of a home economics program.

Objectives

The intent of this study was to develop UNIPACs at the sixth grade reading level for sixth grade middle school pupils in the home economics area of personal finance.

The specific objectives were:

1. To identify the concepts and generalizations appropriate for sixth grade home economics students related to personal finance.
2. To identify the procedures and gain some expertise in writing UNIPACs on the sixth grade level.
3. To develop home economics UNIPACs related to personal finance for pupils at the sixth grade reading level.
4. To evaluate the UNIPACs and case studies by readability tests to determine if the materials are written at the sixth grade level.
5. To evaluate the success of the UNIPACs which had been implemented in a middle school situation.

Procedures

To furnish background information for the study, a review of literature was studied (1) to identify concepts and generalizations being taught in personal finance at the sixth grade level, (2) to identify criteria for writing UNIPACs for sixth graders, and (3) to locate readability formulas by which to evaluate the UNIPACs.

Objective 1 was fulfilled by reviewing home economics, economics, and consumer economics curriculum guides for sixth grade pupils. From the study of the curriculum guides, concepts and generalizations were identified for use in the UNIPACs.

For Objective 2, different types of individualized instruction were studied. Also, there was a review of literature to identify steps in writing for sixth graders and ways to evaluate the reading level of materials.

The development of the UNIPACs related to personal finance was the third objective. The steps in constructing the UNIPACs were: (1) state the conceptual goal; (2) state the component ideas; (3) write learning objectives; (4) write post- and pre-evaluation instruments; (5) write lessons; (6) write quest opportunities; and (7) write the teacher's section. Case studies were written for each lesson to illustrate the component idea of the lesson. The case studies were developed by planning the plot of the story and the events that were to be included before the writing of the story began.

Objective 4 was fulfilled by evaluating the readability of the UNIPACs to determine if the materials were written at the sixth grade reading level. They were evaluated by using the Fry Readability Graph (25). The words in the UNIPACs were checked with Dale's List of 3,000 Familiar Words (14) to decide if the words that were not included in the list should be used in the materials. Revisions of the UNIPACs were made and re-evaluated by using the Fry Readability Graph and the Dale's List of 3,000 Familiar Words until the sixth grade reading level was obtained by these criteria.

The readability was evaluated in a study which tested the case

studies written for the UNIPAC on sources of personal income. The study consisted of two groups of fourteen pupils from the Caney Valley Public Schools, Ramona, Oklahoma. One group evaluated the materials by the "cloze procedure" (8) in which the subjects should respond to the blanks with 43% accuracy. The second group evaluated the materials orally and were expected to pronounce 95% of the words correctly.

For objective 5, the UNIPACs were implemented in the sixth grade home economics classes of Eisenhower Middle School in Oklahoma City, Oklahoma. Evaluation of the success of the UNIPACs was done by a pre-test and post-test. The statistical t test was used to compare the means of the pre-test and post-test scores.

Description of Sample

The sample consisted of ninety-seven sixth grade girls who were enrolled in the spring semester of the 1972-1973 school year home economics classes at the Eisenhower Middle School in Oklahoma City, Oklahoma. The pupils were required to enroll in one semester of home economics during the school year.

Limitations

For the purpose of this study, the UNIPACs were limited to the reading level of the sixth grade pupil. They were also limited to two major concepts related to personal finance for use in sixth grade home economics classes at a middle school. The topics developed included: (1) sources of personal income and (2) management of personal income.

Definition of Terms

UNIPAC is a individualized study unit which provides the pupils with several choices of learning activities which are designed to accomplish specified objectives leading to a conceptual goal (61).

Reading level is the level of achievement reached by a reader, generally defined in terms of grade or stage of development (29).

Readability is the quality of a piece of reading matter that makes it interesting and understandable to those for whom it is written, at whatever level of educational experience (29).

Cloze unit may be defined as any single occurrence of a successful attempt to reproduce accurately a part deleted from a "message" (any language product) by deciding, from the context that remains, what the missing part should be (60).

Organization of the Study

Chapter I included the statement of the problem, objectives, and limitations of the study. Terms used in the study were defined, and an overview of the procedures and organization of the study were also included.

The review of literature which served as the background information for the study is presented in Chapter II. The method and procedure for the development of the UNIPACs are given in Chapter III. The implementation and evaluation of the UNIPACs are discussed in Chapter IV. The summary of the study, conclusions, and recommendations are presented in Chapter V.

CHAPTER II

REVIEW OF LITERATURE

Introduction

The preadolescent stage of development, which includes sixth grade pupils, is referred to as the in-between years, the mystery years, and the unknown years. In the past, little research has been undertaken with this age group because of their unique characteristics. They are difficult to study and are often disappointing to adults (54). With the development of the middle schools, research for this age group may be expected to increase in order to identify curriculum, course content, and materials appropriate for the preadolescent pupil.

The Sixth Grade Pupil

The sixth grade pupil who is a preadolescent is beginning to change from being a child to becoming an adolescent. In this transitional period, the individual is trying to achieve these developmental tasks:

1. Learning physical skills necessary for ordinary games.
2. Building wholesome attitudes toward oneself as a growing organism.
3. Learning to get along with age-mates.
4. Learning appropriate masculine or feminine social roles.
5. Developing fundamental skills in reading, writing, and calculating.
6. Developing concepts necessary for everyday living.
7. Developing conscience, morality, and a scale of values.
8. Achieving personal independence.

9. Developing attitudes towards social groups and institutes (36).

Social development is of great importance to the eleven year old. One of the major tasks of the preadolescent is to sever his close relationships with his parents and develop an association with his peers (30). He criticizes and challenges the authority of parents. He disobeys rules and forgets manners which are established by parents. As he associates with peers, groups and clubs are established. Within these groups, the students develop their own moral code (33). Often, these moral ideals correspond to those of adults even though not recognized by the pupils (30).

The sex roles are learned by contact with peers (5). The preadolescent is highly aware of sex differences. Boys and girls are generally not interested in the opposite sex but admit they soon will be (20).

In preadolescence, physical development is usually slow and gradual before the growth spurt of early adolescence. During this stage, many different levels of physical development are present. The girls are ahead of the boys in physical development and are beginning to show some secondary sex characteristics (37). Eye development at this period has attained maturity in both size and function. Manual dexterity has increased because of improvement in smaller muscle coordination and eye development. Also, development of larger muscles provides the ability to perform physical skills needed for many gang activities (5).

Emotions for the eleven year old need to undergo growth and organization. His emotional life has peaks of intensity. He is subject to bursts of laughter and to variable moods. His emotions rise with swift

crescendos. Such behaviors actually reflect the immaturity of new emotional developments which are now in their beginning stages (28).

Increased intellectual development supplies new relationships between the physical world and with others. These pupils have a great interest in facts, and are interested in what things are made of and how they work. They have a heightened curiosity about the facts of reproduction. At this level, children have an ability to think logically about matters of physical causation. Increased reading ability for these pupils allows them to share experiences and to search for reality (7).

In summary, Grooms (32) described these pupils as:

Vigorous, inquisitive individuals on the threshold of adulthood.

Sometimes awkward and uncertain, sometimes facile and adept, often troubled by self assessment.

Frequently astonished by newly evolving powers.

Assiduously requiring proper occasions for exploration and venture.

Now and then capable of adult behavior and responses.

Often in need of opportunities for trial and error in situations where mistakes are admissible.

The Middle School Concept

Due to a desire to improve the American educational system for the preadolescents, educators have been organizing the middle school in recent years. The middle school is defined as an educational organization following the elementary school and preceding the high school, usually containing grades 6-8 or 5-8, and having a program designed especially to meet the educational needs of the transescents (pupils

who are in the years between childhood and adolescence) (41). The main emphasis of this school is on the needs and interests of the individual child who is between the ages of ten and fourteen.

Howard (38) has identified specific prerequisite features required before a school can be classified as a middle school. These features are:

1. Includes at least three grades to provide for the transition from elementary methods to high school instructional procedures. Grades 6 and 7 must be included with no grades below grade 5 nor above grade 8.
2. A movement toward departmentalization, more pronounced in each higher grade, to effect the change from the elementary self-contained classroom to the departmentalized structure of the high school.
3. Flexible approaches to instruction characterize the middle school--team teaching, flexible scheduling, individualized instruction, independent study, programmed learning and such other procedures as will help children learn how to learn.
4. Special courses, required of all students, usually taught in a departmentalized structure in such fields as industrial arts, home economics, foreign languages, art, music, and typing.
5. A guidance program that is a distinct entity, especially designed for the preadolescent and early adolescent, and one that is comprised of more tests and record keeping.
6. A faculty that is specifically trained for this age group and this sort of school.
7. A program of interscholastic sports and social activities that is substantially limited from that commonly found in the traditional junior high school.

The aims of the middle school are related to meeting the educational needs of the preadolescent and the early adolescent. These aims have been summarized as follows:

1. To serve the educational needs of the "in-between-agers" in a school bridging the elementary school for childhood and the high school for adolescence.
2. To provide optimum individualization of curriculum and instruction for a population characterized by great variability.
3. In relation to the foregoing aims, to plan, implement, evaluate, and modify, in a continuing curriculum development program, a curriculum which includes provision

for: (a) a planned sequence of concepts in the general education areas; (b) major emphasis on the interests and skills for continued learning; (c) a balanced program of exploratory experiences and other activities and services for personal development; and (d) appropriate attention to the development of values (2).

In summary, the middle school emphasizes a program that is child centered; learning how to learn; creative exploration; a belief in oneself; skilled guidance for pupil self-direction; pupils assuming responsibility for their own learning; pupil independence; a flexible schedule; scheduling involving pupil planning; variable group size; use of team teaching; and pupils learning at different rates--self-pacing (38). The middle school concept produces a school which uses different teaching methods to help each individual to make decisions and learn at his own particular rate, dealing with subjects of his interests and capabilities.

The development of the middle school has lead some educators to question the rationale for this type of organization. "At the core of the rationale for a middle school organization is the point of view that youngsters ten to fourteen years old possess compatible characteristics" (19). These characteristics have not been met in the educational organization of the past. The elementary school, which included grades five and six, failed to meet their needs. The educational system used to teach them was the same that was used with the primary grades. The self-contained room of the elementary school was designed to integrate the disciplines but in reality the program was segmented by subject areas without the instruction of the specialists. Due to an increase in ability to think abstractly, the preadolescent can benefit from departmentalized instruction (10). The junior high

school also has not met the needs of the seventh and eighth grade pupils. The junior high in practice is influenced more by the high school program than by the need for the transition from one level to another. Since ninth grade credits are traditionally needed for graduation, the junior high school modeled their program after the high school.

In order to make a smoother transition from elementary school to high school the middle school was organized. The rationale for the middle school includes these factors:

1. Children now reach puberty at an earlier age; therefore, sixth-graders can be better served in a school with grades 6-7-8.
2. The middle school is not restricted by college entrance requirements nor Carnegie Units. Therefore, greater curriculum experimentation is possible and the school can concentrate upon the needs of 11-14 year olds.
3. Ideally, middle school certification will be developed which will result in teachers trained especially to work with this age group.
4. It will be easier to develop a nongraded structure that will make possible a smoother transition from elementary school to high school.
5. It will be possible to put more emphasis upon a program of educational guidance specifically designed for this grade level.
6. The problem of college orientation for the ninth grade is eliminated (38).

In an attempt to establish reasons for the development of the middle school, Alexander (4) conducted a survey of principals. The reasons they identified were:

- To eliminate crowded conditions in other schools.
- To provide a program specially designed for students in this age group.
- To better bridge the elementary and high school gap.
- To provide more specialization in grades five and/or six.
- To move grade nine into the high school.
- To remedy the weaknesses of the junior high school.
- To try out various innovations.
- To utilize a new school building.
- To use plans that have been successful in other school systems.

To aid in desegregation.

Although there are many reasons for establishing the middle school, the true rationale for this organizational change should be in the nature of the child who will attend this school and the educational advantages offered by such a change.

Curriculum Development of the Middle School

The curriculum for the middle school should provide experiences for the preadolescent and early adolescent that would contribute to the development of the whole individual in the areas of social, physical, intellectual, and emotional development. The basis for curriculum development is concerned with the pupil and his determination in the learning environment, his involvement with change, and the realization that decision-making is a natural facet of the growing-up process (32). Since the individual's needs are considered in the development of the content, the pupil works with counselors and teachers to determine activities that will build upon the knowledge received in the elementary school and prepare the pupil for specialized curriculum of the high school. As administrators and teachers create the curriculum, they design it to foster the spirit of inquiry and development of problem analysis/decision making abilities. The experiences place emphasis on

stimulating the student to investigate the various disciplines, to question what he finds, to conceive new approaches to persistent problems, to evaluate proposed courses of action, and to decide which direction technological, political, economic, and social development should take (32).

When administrators and teachers decide the subjects and content of the curriculum, they must consider the needs of the pupils and the

community; therefore, the emphasis of the middle school would change from community to community. Alexander (3) has suggested a "curriculum plan emphasizing Learning Skills, General Studies, and Personal Development." The Learning Skills continue and expand the basic skills of communication and computation which were begun at the primary level. Also, emphasis is placed on the use of library tools and the skills of independent study. The General Studies area gives experience in learning about ones cultural heritage and other learnings essential to civic and economic literacy. This phase offers courses in literature, social studies, mathematics, science, and fine arts. The Personal Development phase offers opportunity to fulfill personal and remedial needs, permit exploration of personal interests, and promote physical and social growth.

Curtis (13) classifies the areas of curriculum to be emphasized as general education, learning skills, and exploratory experiences. General education should remain the main focus of education in the middle school, with specific content developed as necessary to support this area. The learning skills are described as those needed to enable the pupil to become an independent learner. Exploration is the learning which takes place when the pupil exercises his own initiative in seeking experiences in which his interests arise from his own unique personal needs, desires, or purposes.

Four areas have been suggested by Moss (48) in which to organize the curriculum of the middle school. The four areas are: (1) skills; (2) English, social studies, science, mathematics, and foreign language; (3) the arts (art, music, drama, industrial arts); and (4) health, recreation, and physical education.

The development of the curriculum to meet the needs of the individual and community is a difficult task for administrators; therefore, Howard (38) has listed some suggestions which include:

1. Grade 6 (and grade 5, if included) should have a block of time together, usually half a day.
2. Achievement groupings in academic areas and opportunities provided for acceleration and independent study.
3. Foreign language, ideally open to all, to begin at the lowest grade of the middle school.
4. Industrial arts, homemaking, music, arts and crafts, and typing to be offered at each grade level.
5. A wide range of elective offerings, open to all.
6. Heterogeneous groupings in nonacademic classes.
7. Provision for extended day opportunities.
8. A basic club program, simplified student government, no cheer leaders, no marching band, no interscholastic athletics.

Home Economics in the Middle School

The home economics program in the middle school must build upon experiences which take into consideration the needs of the age group. Emphasis is placed on particular phases important to the maturation age of the pupils. No one suggested course alone could possibly be recommended for home economics education in a middle school (44). Therefore, programs will vary with the philosophy of the school and the teacher. The school may offer home economics as an elective or as a required course. Some schools offer this course only to girls while other schools offer it to both boys and girls. Kindred (42) suggests that among the concepts recommended for inclusion in the program of studies are design, use of tools, elementary instrumentation, properties of materials, the world of work, and an introduction to occupations. "Obviously, inherent in all these concepts are 'learning by doing' experiences and projects specifically designed to strengthen the

concepts of vocational education." (64)

In the New York City intermediate schools, the aim of the program is to develop those abilities, knowledges, understandings, and the like that will promote effective living for urban children. At the fifth and sixth grade levels such topics as buying goods, labeling, and the use of money; preparation and care of simple foods; personal development, grooming, care of clothing, making simple garments, and other experiences that would contribute to family living are listed. At the seventh and eighth grade levels, emphasis is on buying, social conduct, personal hygiene, simple home decoration, child care, some basics of home management, use of leisure time, and the development of other competencies for living in an urban center (23).

Curriculum guidelines for middle school home economics programs have been suggested by Weis (64). The guidelines are as follows:

Middle school home economics programs:

1. Feature instruction in which the educative processes as well as the course content function to satisfy meaningful objectives.
2. Differentiate learning which is appropriate to group instruction from learning which requires the individual to perform alone.
3. Insure that each transescent [preadolescent] can progress at his own rate and to the depth appropriate to his needs and abilities.
4. Include objectives appropriate to the physical, social, and emotional as well as to the intellectual needs and capabilities of transescent learners.
5. Promote understanding of the transescent's growth and development as well as the implications of this growth for emerging relationships with others.
6. Introduce transescent learners to all areas of home economics in ways which stimulate continued independent exploration.
7. Emphasize experiences which improve the effectiveness of the transescent in functioning and coping within his immediate environment.
8. Cultivate and encourage skills in self-directed learning.
9. Provide the learner with a basis for organizing and expanding his perceptions of individual and family life.

Individualized Instruction

Individualized instruction is used in the middle school to help fulfill its objective of meeting the needs of the individual by providing instruction according to his interests, abilities, achievement, and rate of learning. Individualized instruction places emphasis on learning instead of grades; therefore, it can release some pressure for the preadolescent and early adolescent. Individualized instruction is often organized in one of two forms: programmed instruction or learning packages. Although individualized instruction may be organized differently, the instruction usually has one or more of the following elements:

1. Provision for variability among students in the rate at which they are able to achieve a desired degree of mastery of a given behavior.
2. Provision for variability among students in the "skills" (e.g., reading, writing, using audiovisual equipment, etc.) that they possess at a given point in time and, therefore, their readiness for employing these skills as tools for using various learning materials and activities.
3. Provision for variability among students in their knowledge, understanding and attitude development along a continuum ranging from simple perception to the highest level of understanding and value development (choice of action).
4. Provision for variability among students in their verbal development (e.g., ranging from "show and tell" to understandably communicating complex ideas).
5. Provision for variability among students in their motor skill development (e.g., ranging from random movement to using precision, control, grace or speed of movement).
6. Provision for variability among students in responsibility development (e.g., self-direction, self-initiative, self-discipline, willingness to put forth effort, or willingness to follow oral or written instructions and standard operating procedures) along a continuum from external (teacher) shaping of these behaviors to conscious (student) valuing and choosing these behaviors.
7. Provision for variability among students in readiness for self-motivated learning (e.g., based on immediate academic, in-life or career goals that each student wants) (40).

Programmed instruction is a form of individualized instruction which presents a small unit of information at a time and perhaps repeats it in several ways. After the presentation of the information, a question is asked to which the learner is required to make some response. He then is shown the answer, so that he can compare his answer with the correct one (42).

Programmed instruction is divided into two main types. Linear type programs are those in which each pupil moves at his own pace through each step of the program which is called a frame. All pupils follow all steps from beginning to end. Branching programs allow for different "tracks," depending upon the response made by the pupil to the question (42).

Learning packages are materials used to teach a concept by allowing the student to choose the activities as directed by the instructions in the package. Many formats have been designed for use in constructing learning packages but they all contain these basic components:

1. Broad Educational Objectives.
2. Specific Unit Behavioral Objectives.
3. Specific Concepts, Sub-concepts, and Skills to be learned.
4. Teaching-Learning Activities.
5. Teaching-Learning Resources.
6. Performance Measures.
7. Provisions for Individual Differences and Continuous Progress (6).

The Learning Activity Package (LAP) was developed by the Nova School in Fort Lauderdale, Florida. The LAP is built upon a central theme or concept which is broken down into secondary ideas. The LAP gives a statement of rationale in which it describes to the student the relevance of the package. The originators of this packet believe that each school should produce their own package to fit the needs of

their students (57).

PLAN (Program for Learning in Accordance with Needs) places emphasis on evaluation. After the student has taken a placement test, a computer is used to place the pupil into the appropriate Teaching-Learning Unit. PLAN packages have been developed for math, language arts, social science, and science (17).

Another form of a learning package is the Single-Page Model. All the information for achieving an objective except for the evaluation devices is on one sheet of paper (16).

The Home Economics Learning Packages (HELP) were designed by the home economics education faculty and students of Pennsylvania State University to teach home economics concepts (55). HELP is designed to be used with students in high school or college.

UNIPAC is a learning package developed by the Kettering Foundation through Project I/D/E/A for the purpose of teaching a single concept. The selection of the concept is made primarily by the teacher. The senior high pupil can be expected to retain interest in a project for a longer period of time than an elementary pupil. Therefore, UNIPACs for high school pupils might be planned to require approximately ten days for completion while those planned for elementary pupils might require no more than three days (21). Since the middle school pupil is at an in-between level UNIPACs for them should probably require a time span somewhere between the two extremes. The UNIPAC was the format of learning package chosen for this study.

Readability and Readability Formulas

As materials such as learning packages are being prepared for the middle school pupils, the readability should be at the individual's reading level. Readability is the success with which a reader is able to understand and comprehend materials. Klare (43) defined readability as follows:

- (1) to indicate legibility of either handwriting or typography;
- (2) to indicate ease of reading due to either the interest-value or the pleasantness of writing; and (3) to indicate the ease of understanding or comprehension due to the style of writing.

The importance of readability checks on writing shows a direct relationship between readability and comprehension; it would be useless to expect the pupil to grasp materials that he is incapable of reading accurately (27). Some teachers feel they can judge the readability of a book by looking at it, but most cannot. Readability formulas have been found to be more accurate. These formulas may be used when expert opinion and book lists are not available and when the teacher is doubtful about the opinion of the publishers. They are helpful in estimating difficulty of bulletins, pamphlets, newspapers and magazines. Educators have found application of readability formulas useful in choosing textbooks, supplementary and leisure books, in analyzing children's writing, and in developing tests and lectures. Furthermore, publishers, writers, newspaper personnel, and industrial concerns have also found that readability formulas are an aid to them (58).

Dale (15) stresses that formulas, wisely used, can do these things:

1. Give a rough indication of the difficulty which readers of varying abilities will have with the material.
2. Some formulas will tell you which words may be causing difficulty in the passage under study.

3. They call attention to the role of long, involved sentences in reading difficulty.
4. Formulas used in connection with lists of words known by students at varying grade levels will sensitize writers to vocabulary as a significant item in reading difficulty.

Determining the readability of a text depends upon the kind and number of ideas it expresses, the vocabulary, its style, and its format. The readability formulas are developed by comparing such elements as word length, sentence length, percentage of personal words or personal sentences, number of syllables, of affixes or of prepositional phrases, and the proportion of difficult words by comparison with various word lists (39).

Many readability formulas have been established for determining the difficulty of material. The Spache Readability Formula is applicable for grades one through four. This formula figures the grade level of a text by correlating the average sentence length per one hundred words and the words outside the Dale's 769 Easy Word List (39).

The Lorge formula places emphasis on reading comprehension by estimating

the reading grade at which the average school child will be able to answer with adequate completeness and correctness about 55% of the questions concerning detail, appreciation, import, vocabulary and concept.

In his formula he uses the factors of uncommon words, the factors of average sentence length, and the relative number of prepositional phrases (39).

The Dale and Chall formula (14) is based on the average sentence length and percentage of unfamiliar words, which are words outside the Dale's List of 3,000 Words.

Flesh (24) devised a readability formula using two scales, the

Reading Ease Test and the Human Interest Scores. The Reading Ease Scores correlate the number of words per sentence and syllables per 100 words while the Human Interest Scores correlate the number of personal sentences and personal words in a 100 word sample.

The Fry Readability Graph determines the grade level by simply plotting the number of sentences in 100 words against the number of syllables in 100 words on a graph (25).

The last readability test to be discussed is the cloze procedure. The cloze procedure is

a method whereby words are deleted from a passage by some objective specifiable process. Subjects are asked to fill in the blanks by considering the remaining context (63).

Readability formulas can only predict the reading level of material; therefore, these formulas have limitations. Klare (43) lists four limitations of readability formulas: they (1) measure only one aspect of writing--style; (2) measure only one aspect of style--difficulty; (3) do not measure difficulty perfectly; and (4) are not a measure of good style. Spache (58) also suggests that they do not measure conceptual difficulty, organizational character of the materials, or the degree of explanation. The readability formulas cannot reflect the reader's interests. The formulas do not furnish rules for writing nor are they a substitute for pre-testing of the reading materials (15).

After the readability of the material is determined, it should equal the reading ability of the students for which it was intended. If the readability is not at this level, the reading difficulty can be lowered by shortening sentences, using simpler words, using more personal pronouns or using shorter words. Also the writer would need

to modify the organization in order to increase explanation, introduce new ideas more slowly, and to make statements of ideas more simple (58).

Writing for Children

In writing for children, one must know and like children. The author needs to study characteristics, likes and dislikes of the age group for which he intends to write. The nine to thirteen year olds want books with

lots of action set in the framework of an exciting, unified plot. The stories should be centered around their own interests and experiences. Since the appeal should be to both boys and girls, it is wise to use boy and girl characters in your stories (66).

In children's books, the story should contain "a great deal of energy, laughter, mischeivousness--all these are characteristics of children" (45).

The characters in children's books generally are children because the reader can identify with the characters and their problems. "In books for eight to twelve year olds, the character is more complex, reacting strongly to his world, himself, his problems, and the people around him" (66). He should have a number of character traits and a definite personality. The story is told through the eyes of a single character. The main character relates the story through his eyes, senses, and emotions.

Most authors plan the plot or pattern of the story before they begin writing. Fitz-Randolph (22) suggests writing the whole story in one sentence. He has defined the following types of plots which are used in children's stories:

1. The Incident Story. There are two divisions in this kind of story: The Incident-Excursion, which takes the main character into familiar territory and situations; and the Incident-Adventure, which takes the main character into unfamiliar territory and situations.
2. The Story of Purpose Achieved. In this story, the main character has a well-defined purpose or desire at the very beginning of the story, and he struggles throughout the story to achieve that purpose, sometimes gaining a little, sometimes being thrust back. In the end, he achieves his purpose--or at least brings about the achievement, through his own courage, his own ingenuity, some special ability or capacity, or a combination of these.
3. The Story of Wish Fulfillment. In the beginning of this story also, the main character has a strong desire or wish, one that is apparently impossible to fulfill. He may--though he seldom does--make one or two efforts to get his wish, but fails and accepts as fact that he cannot have his wish, though he may feel very unhappy about it. Then, as a logical result of what he is or because of something he does, but not in an effort to get his wish--often some thoughtful or unselfish act--he gets his wish or an equally acceptable or better substitute.
4. The Story of Misunderstanding, Discovery, and Reversal. In the beginning of this story, the main character misunderstand something: a motive, a situation, an action, even himself. The misunderstanding continues throughout the beginning and middle of the story, and the main character acts or plans to act on the basis of his misunderstanding. But at the end, the action of the story shows him he is wrong; he discovers his mistake and as a result he reverses his belief and consequent action.

In writing for children, the author should use simplicity in style, vocabulary, and grammatical construction and provide for them concrete accurate facts (65). The story should have "a beginning that arouses interest; a series of events leading up to a suitable climax; a climax that forms the story's point; and an end that leaves the mind at rest" (47). The beginning

must hook the reader by introducing the main character and his problem through some kind of interesting activity; reader identity with and sympathy for the main character must be established in the first few sentences (22).

Dialogue is used to help bring the characters to life and is often used to express the point of the story (65). The story ends when the main

character has surmounted all difficulties and has solved his problems (66).

Summary

Sixth grade pupils are in a transitional stage between childhood and adolescence. These pupils have unique characteristics which have been considered in the development of the middle school curriculum. The home economics curriculum is based on the needs of the individual in the relation to family life.

Learning packages in some areas are available for use in the middle schools. These packages allow pupils to learn selected concepts through various activities and at different rates. A variety of formats is available for educators to use in writing these materials.

In writing for children, the readability needs to be at the reading level of the pupil to increase the comprehension of the material written. Different formulas have been developed to test the readability of written materials.

The author of materials for children needs to understand them and write about events that interest them. The best stories are created by planning the plot and events before the writing begins.

CHAPTER III

DEVELOPMENT OF THE UNIPACS

The procedure and method used to develop the UNIPACs for this study are described in Chapter III. The UNIPACs were developed to teach sixth grade pupils concepts of personal finance. Special effort was directed toward preparation on the sixth grade reading level as determined by the Fry Readability Graph.

Content Selection

In selecting the content for the study, the decision to develop materials on personal finance was influenced by the researcher's observation of sixth grade pupils and by an interview with the Home Economics Consultant for the Oklahoma City Schools. The researcher observed that this age group did receive money in various ways but showed little evidence of knowing how to manage it. The Home Economics Consultant stated that sixth grade pupils do need instruction in personal finance and that materials are needed which are written at their reading level. From studying the text books available for sixth grade pupils in the Oklahoma City Schools, it was found that materials are available in areas of home economics other than personal finance.

In keeping with the philosophy of the middle school, the material was developed in the form of a learning package. The middle school concept emphasizes individualized learning in that the pupils take

more responsibility for their learning than by more conventional methods. They explore and are allowed to learn at different rates (38). The use of learning packages allows the pupils to select the activities which enable them to obtain the objectives; therefore, giving them additional freedom and responsibility for their own learning. The learning packages also allow them to attain objectives at their own individual speed. The UNIPAC type of learning package was selected because it is the kind used by the Oklahoma City School System where the study was conducted.

To determine the concepts to be included in the UNIPACs, curriculum guides for sixth grade pupils in the areas of home economics, economics, and consumer education were reviewed. The home economics guide that was reviewed listed saving; spending; money management; earning; allowance; and shopping as the concepts related to personal finance for sixth grade pupils (59). The consumer economics curriculum guides suggested these concepts for sixth grade use: price and quality; weights and measures; protection and resources; budgeting; buying; importance of you--the consumer; wants and needs; making decision; consumer alternatives; advertising; consumer rights and responsibilities; consumer roles; personal values; personal goals; banking; savings; and credit (11) (12) (53). Other concepts included in the economics curriculum guides were: scarcity; consumption; labels; sources of family income; investments; and pattern of family expenditure (18) (31) (49) (50) (51).

After studying the concepts presented in these curriculum guides for sixth grade pupils, the researcher limited the concepts to (1) sources of and (2) management of personal income. The UNIPAC on

sources of personal income included (1) earnings, (2) allowances, (3) receiving money from parents as it is needed, and (4) gifts as ways to receive money (Appendix A). The concepts developed in the UNIPAC on management of personal income were: (1) decision-making, (2) budgeting, (3) savings, (4) spending, and (5) borrowing (Appendix B).

Writing the UNIPACs

The UNIPAC Construction Handbook (61) prepared by the Oklahoma City Schools was used as a guide in preparing the UNIPACs. The steps in preparing the UNIPACs were: (1) state the conceptual goal; (2) state the component ideas; (3) write learning objectives; (4) write post- and pre-evaluation instruments; (5) write lessons; (6) write quest opportunities; and (7) write the teacher's section.

Main Idea

The conceptual goal in step one of preparing the UNIPAC refers to the concept. In the UNIPACs, the concept is "one declarative sentence that makes a specific statement of the idea, skill, or attitude to be learned" (61). Since this was included in the pupil's section, it was written in terms that the pupil could understand; therefore in the UNIPACs that were developed, it was referred to as the Main Idea. The Main Idea for the UNIPACs were: (1) Personal income can be obtained in different ways; and (2) People need to make decisions when they manage money and when they buy goods.

Component Ideas

"A component is an essential element which, when united with other components, further identifies the main idea, skill or attitude to be learned" (61). The component idea is often referred to as the generalization; although it was referred to as the sub-idea in the pupil's section. The component idea for step two in preparing UNIPACs should be written to include an universal truth and show a relationship which gives meaning to the conceptual goal or main idea. Examples of the sub-ideas are:

Being able to earn money gives a person an income.
 A person can make wise buying choices when he compares prices and quality.
 Borrowing money lets a person use future income to meet present needs and wants.

Objectives

An objective is an intent communicated by a statement of what the learner is to be like when he has successfully completed a learning experience. It is a description of a pattern of behavior (performance) we want the learner to be able to demonstrate (46).

The objectives should be stated so that the pupil will know what he is expected to achieve by the conclusion of the instruction. The learning objectives should be stated in behavioral terms and usually contain three elements:

1. The performance expected of the learner;
2. The conditions under which the performance will take place;
3. The proficiency level expected of the learner (61).

For example, these learning objectives were developed to be used in the UNIPACs.

When you complete this UNIPAC, you will be able:

1. To write the meaning of income on a test.
2. To list 6 different kinds of work that twelve year olds can do to earn money.

Evaluation

The evaluation devices, the pre-test and post-test, were developed as the fourth step to permit the writer to revise or restate the objectives as needed before developing the learning experiences. The pre-test and post-test should measure the extent to which the objectives have been achieved and the extent to which the students understand the major ideas (61).

The evaluation for the UNIPACs consisted of identical tests for the pre-test and post-test. The tests were developed to determine the achievement of the objectives. The pre-test and post-test for UNIPAC I consisted of six restricted response essay questions. The restricted response has a specific problem presented. "It requires the pupil to recall the proper information, organize it in a suitable manner, arrive at a defensible conclusion, and express it in his own words" (1). In the UNIPACs, this type of question was used to measure knowledge. The questions were written so that the pupil knew the task he was to perform such as:

Nancy's mother asked Nancy to do the grocery shopping for her. What are 4 ways that Nancy can be a wise shopper?

Since the pupil's task was defined, the pupil's responses were restricted and the answer to the question could be defined. The matching question in UNIPAC II was developed to measure the pupil's knowledge of the definition of the terms budget, savings, consumer, and borrowing.

Lessons

The UNIPACs were divided into lessons with each lesson emphasizing one idea. UNIPAC I was divided into four lessons: (1) Earning Money; (2) Allowances; (3) Receiving Money From Parents as it is Needed; and (4) Gifts. UNIPAC II has five lessons which are: (1) Decision-making; (2) Budgeting; (3) Savings; (4) Spending; and (5) Borrowing. The format for each lesson consisted of the Sub-idea, Learning Objectives, Instructions, Learning Activities, and Self-test.

The sub-idea or component is the specific idea, skill, or attitude to be developed in each lesson. The learning objective is the specific objective or objectives which relate to the sub-idea. The objective was stated in behavioral terms to allow the pupil to know what he must achieve before he completes the lesson.

Instructions were written for each lesson to indicate specifically what the learner must do. The instructions informed the pupil of the learning activities he was to complete. The pupils were not required to complete all of the activities that were suggested in the lesson. The instructions did tell the students which learning activities were required and the number of optional activities he was to complete.

Learning experiences are the activities completed by learners which will enable them to achieve the objective. The guides used in the selection of the learning experiences were:

1. The method is suitable for the fulfillment of a specific purpose or purposes.
2. A variety of methods may be used to promote learning.
3. Learning experiences are adapted to the individual needs of the students.
4. The teaching method provides for the coordination of learnings.

5. Learning experiences provide for growth in cooperative group processes.
6. Students grow in the ability to plan their own learning activities.
7. The students are involved actively in the learning situation (35).

In developing the learning activities, it was accepted that learning was best accomplished when more than one activity is employed. It was accepted also that students are different; therefore, they learn at different rates and by different types of activities. A variety of learning experiences were developed so the pupils could select the activities that would enable them to achieve the objective. Each learning activity that was developed should enable the student to reach the objective without depending on any other learning experience. In the learning experiences that were developed, there were opportunities for the pupils to do individual or group work. Each lesson gave them opportunities to talk with classmates and/or the teacher and at least one activity involved the teacher.

Each lesson was concluded with a self-test. The self-tests were composed of short-answer questions which were designed to measure the pupil's knowledge pertaining to the objective. The self-test was graded by the pupil himself by using the key which was listed on the page following the test.

Quest

The quest was developed to give pupils opportunities to further explore the basic idea of the UNIPAC. In UNIPAC I, it was suggested the pupils might investigate other ways of receiving money, such as interest and investments. The quest for UNIPAC II was an opportunity

for the pupils to make family money management plans.

Teacher's Section

The last step in developing the UNIPACs was writing the teacher's section. This section gave the instructional approach, identified the learners, and identified materials that would be needed. Special instructions were given which identified the main idea as the concept and the sub-ideas as the generalizations. The pre-tests and post-tests and their keys were also included in the teacher's section (Appendix A, page 56 and Appendix B, page 90).

Development of Case Studies

Case studies were developed for each lesson of the UNIPACs. The case studies were the reading activities since text materials on personal finance for sixth grade pupils were not available. The case studies were written to provide understanding of the sub-idea.

In writing the case studies, the plot or plan of the story was planned before the writing began. The whole story was written in one sentence and the type of plot was identified as being one of the following types: The Incident Story; The Story of Purpose Achieved; The Story of Wish Fulfillment; and The Story of Misunderstanding, Discovery and Reversal (22). The events of the story were planned to express the points that would explain the sub-idea of the lesson.

To illustrate the planning of the case studies, the steps in writing the first case study on earning money for UNIPAC I will be explained. The sentence of the whole story was: While Mrs. Brown and Mrs. Star were shopping, Jim and Richard broke Mrs. Brown's new

lamp while playing baseball in the house, and as a result of disobeying the rule the boys must earn the money to buy Mrs. Brown a new lamp. The type of plot was the Story of Purpose Achieved. The events outlined for the case study were: (1) Jim and Richard play catch; (2) They break Mrs. Brown's new lamp; (3) They glue the lamp together; (4) The mothers discover the broken lamp; (5) The boys examine their income; (6) They obtain jobs; and (7) They earn enough money to buy the new lamp.

Readability of UNIPACs

Since the UNIPACs are to be read by the pupils, these materials need to be at the level that they can understand. Readability is the success in which a reader is able to understand the materials. The UNIPACs and case studies were evaluated by readability testing to help develop materials at the sixth grade reading level.

In preparing the materials, the first draft was written without the use of the readability formulas; therefore, the emphasis was placed on the content. After the original copy was completed, the Fry Readability Graph (Appendix C) was used to evaluate the material to determine if the material was at the sixth grade reading level. The Fry Readability Graph was employed by counting three 100 word passages in the material. In each 100 word passage the number of sentences and the number of syllables were counted. These numbers were averaged and plotted on the Fry Readability Graph to obtain the grade level of the written material. The Dale's List of 3,000 Familiar Words (14) was also used to evaluate the UNIPACs in order to identify words that should be familiar to the pupils.

The averages for the number of sentences and syllables in the three one hundred word passages of the original draft from the Introduction, Directions, Main Idea, Sub-Ideas, Learning Objectives, Lessons, and Quest in the UNIPACs were plotted on the Fry Readability Graph to be at the seventh grade level. These parts of the UNIPACs were rewritten without the use of the readability formula and re-evaluated until they were plotted on the Fry Readability Graph to be at the sixth grade reading level. In order to lower the grade level of these sections of the UNIPACs, more familiar words as listed on Dale's List of 3,000 Familiar Words were used and the sentence structure was simplified.

Each case study in the UNIPACs was evaluated by plotting the average number of sentences and syllables for three one hundred word passages on the Fry Readability Graph. The case studies were plotted on the graph to be at the third, fourth, or fifth grade reading level. These materials were rewritten and re-evaluated by the Fry Readability Graph until the sixth grade reading level was obtained. The grade level of the case studies was increased by using more words outside the Dale's List of 3,000 Familiar Words and by increasing the difficulty of the sentence structure.

Table I and Table II show the number of sentences and syllables of the three 100 word passages from the UNIPACs and case studies. When the averages of the three 100 word passages were plotted on the Fry Readability Graph, they were at the sixth grade reading level.

TABLE I
 FRY READABILITY GRAPH TEST FOR UNIPAC I

	Sentences*	Syllables**
UNIPAC I		
1.	8.1	132
2.	7.1	133
3.	6.6	130
Average	7.3	132
Case Study 1		
1.	6.9	132
2.	8.9	132
3.	6.1	132
Average	7.3	132
Case Study 2		
1.	7.2	132
2.	8.4	142
3.	4.9	125
Average	6.8	133
Case Study 3		
1.	6.7	125
2.	7.2	131
3.	7.2	131
Average	7.0	129
Case Study 4		
1.	7.5	125
2.	6.8	134
3.	7.6	135
Average	7.3	133

*Number of sentences in 100 words

**Number of syllables in 100 words

TABLE II
 FRY READABILITY GRAPH TEST FOR UNIPAGE II

	Sentences*	Syllables**
UNIPAC II		
1.	6.8	137
2.	9.1	135
3.	7.6	139
Average	7.9	137
Case Study 1		
1.	6.7	133
2.	6.1	126
3.	6.4	130
Average	6.4	130
Case Study 2		
1.	6.2	127
2.	8.2	129
3.	6.0	132
Average	6.8	129
Case Study 3		
1.	5.3	122
2.	6.1	121
3.	5.6	138
Average	5.7	127
Case Study 4		
1.	6.2	129
2.	7.6	121
3.	5.6	125
Average	6.5	125
Case Study 5		
1.	6.5	133
2.	6.5	129
3.	6.2	131
Average	6.4	131

*Number of sentences in 100 words

**Number of syllables in 100 words

Evaluation of Readability

By Sixth Grade Pupils

A study was conducted with a sixth grade class enrolled in the Caney Valley Public Schools at Ramona, Oklahoma. The purpose of the study was to evaluate the case studies prepared for the UNIPAC on the sources of personal income and to determine if the materials were on the sixth grade reading level.

The subjects consisted of twenty-eight pupils who were divided into two equal groups. One group read the materials orally and were expected to pronounce ninety-five percent of the words correctly. The second group evaluated the materials for comprehension by the cloze procedure. In the cloze procedure, every tenth word was omitted from the passage. The pupils were expected to fill in forty-three percent of the blanks with the exact word of the original material. The score of forty-three percent is comparable to a score of seventy-five percent on a multiple choice test after it is corrected for guessing. A score between seventy-five and ninety percent is considered suitable for instruction (8).

The results of the readability tests indicated that the materials tested were too simple for these sixth grade pupils. Table III shows the results for the group that read the passages orally. One hundred percent of the pupils were able to read the case studies above the ninety-five percent level and the majority of the pupils correctly pronounced the words at the ninety-nine and one hundred percent level.

The results of the cloze procedure are illustrated in Table IV. Only two scores fell below the forty-three percent level with the

TABLE III
RESULTS FROM ORAL READING TESTS

Student	<u>Case Study 1</u>		<u>Case Study 2</u>		<u>Case Study 3</u>		<u>Case Study 4</u>	
	No. of Correct Words	%	No. of Correct Words	%	No. of Correct Words	%	No. of Correct Words	%
1	528	100	504	100	374	100	452	99
2	528	100	504	100	374	100	453	100
3	528	100	504	100	374	100	453	100
4	528	100	504	100	374	100	453	100
5	528	100	504	100	374	100	453	100
6	528	100	504	100	373	99	452	99
7	527	99	499	99	374	100	452	99
8	528	100	503	99	373	99	453	100
9	525	99	503	99	374	100	449	99
10	527	99	504	100	372	99	453	100
11	524	99	501	99	367	98	448	99
12	525	99	490	97	374	100	447	99
13	524	99	503	99	373	99	453	100
14	522	99	492	98	363	87	443	98

TABLE IV
RESULTS OF CLOZE PROCEDURE READABILITY TESTS

Student	<u>Case Study 1</u>		<u>Case Study 2</u>		<u>Case Study 3</u>		<u>Case Study 4</u>	
	No. of Correct Blanks	%	No. of Correct Blanks	%	No. of Correct Blanks	%	No. of Correct Blanks	%
1	32	62	21	42	21	57	30	67
2	33	64	33	66	25	68	34	75
3	36	70	26	52	20	54	27	60
4	35	68	37	74	25	68	32	71
5	31	60	28	56	19	51	31	70
6	31	60	38	76	27	73	32	71
7	32	62	33	66	19	51	30	67
8	37	71	35	70	22	60	34	75
9	35	68	34	68	20	54	28	62
10	34	66	34	68	23	64	39	87
11	35	68	32	64	22	60	32	71
12	26	50	23	46	4	10	22	49
13	32	62	33	66	26	70	32	71
14	33	64	31	62	20	54	32	71

majority of the scores being in the sixty and seventy percents. This would tend to indicate that the material was too elementary for these sixth grade pupils.

The results of the tests indicated that the material needed to be increased in difficulty. In rewriting the material, the difficulty was increased by enlarging the vocabulary and by making the sentence structures more complex. The vocabulary was enlarged by using more unfamiliar words and by using words with more syllables. The study showed that on the cloze procedure the pupils had difficulty filling in the blanks of prepositions and infinitive phrases; therefore, the difficulty of the sentence structure was increased by the use of these phrases. Also the difficulty of the sentence structure was increased by the use of compound sentences and dependent clauses.

Summary

This chapter included the methods and procedures of developing the UNIPACs on personal finance at the sixth grade reading level. The process of selecting the concepts, constructing the UNIPACs, writing the case studies for the UNIPACs, and the readability testing of the materials was described. Chapter IV includes the implementation of the UNIPACs and the results of the study.

CHAPTER IV

IMPLEMENTATION OF THE UNIPACS AND ANALYSIS OF DATA

The implementation and the testing of the UNIPACS are discussed in this chapter. Findings and analysis of the pre-tests and post-tests are discussed. Comments made by the teachers who implemented the UNIPACS are presented.

Implementation of the UNIPACS

The UNIPACS were implemented during the last nine weeks of the school year 1972-1973. The learning packages were used at the Eisenhower Middle School in Oklahoma City, Oklahoma, through the home economics department.

Teachers

The UNIPACS were implemented by the two home economics teachers of the Eisenhower Middle School. Each teacher presented the materials to their two classes of sixth grade pupils. The teachers who used the UNIPACS were chosen by the home economics consultant for the Oklahoma City Public Schools.

Pupils

There were ninety-seven pupils in the study who were enrolled in one of four home economics classes at Eisenhower Middle School. All of the subjects were sixth grade girls who were required to take one semester of home economics during their sixth grade year. Their ages ranged from eleven to thirteen. None of the pupils had previously been enrolled in home economics. Ninety-one of the pupils completed both the pre-test and post-test for UNIPAC I and eighty-six pupils completed both tests for UNIPAC II.

Time

The pupils attended their home economic class for fifty-five minutes five days a week. The UNIPACs were presented by one of the teachers in four weeks and one day while the other implemented the materials in five weeks.

Evaluation

Pre-tests for each of the UNIPACs (teacher's section of the UNIPACs in Appendix A and Appendix B) were administered before each of the UNIPACs were used. The same tests were given to the pupils as post-tests when they completed each UNIPAC. The results of the pre-tests and post-tests for the pupils are presented in Appendix D. A comparison of the scores for the pre-tests and post-tests of UNIPAC I and UNIPAC II is shown. For UNIPAC I, all pupils except one showed an increase in score. The range of score gain was 0 to 68 with a mean of 33.14. For UNIPAC II, the comparison of pre-test and post-test

scores showed that all pupils increased their scores with a range of 5 to 77.5 and a mean of 43.84 (Table V).

TABLE V
MEAN GAIN OF PUPILS FOR PRE- AND POST-TESTS

	No. of Pupils	Mean for Pre-test	Mean for Post-test	Range	Mean Gain
UNIPAC I	91	35.65	68.81	0-68	33.14
UNIPAC II	86	38.28	82.18	5-77.5	43.84

Statistical Analysis

The t test is used to determine just how great the difference between two means must be in order for it to be judged significant. Generally, the larger the t value, the less the probability that the difference between the two means is a function of mere chance (52).

A special t model which is designed for correlated data should be used whenever a relationship between data in two groups of scores exists. Such correlation between data in the groups is usually present in situations involving matched pairs or when two measures have been taken for the same person, as in pre- and post-test mean comparison (52).

The following t test for mean difference from Popham (52) was used

in this research.

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

t = the value by which the statistical significance of the mean will be judged

\bar{X}_1 = the mean of the pre-test

\bar{X}_2 = the mean of the post-test

S_1^2 = the variance of the pre-test

S_2^2 = the variance of the post-test

n_1 = the number of students taking the pre-test

n_2 = the number of students taking the post-test.

The degrees of freedom as figured by the formula of $n - 1$ were 90 for UNIPAC I and 85 for UNIPAC II. According to Table D of Guilford (34) the t value necessary for .01 level of significance is 2.632; therefore, it can be said that there was a significant difference in the scores of the pre-tests and post-tests of both UNIPACs since the t value for UNIPAC I was 15.14 and for UNIPAC II was 17.15 (Table VI). It may be assumed that part of the difference was due to the UNIPACs.

TABLE VI
COMPARISON OF MEAN SCORES FOR PRE- AND POST-TESTS*

	No. of Pupils	Mean of Pre-test	Mean of Post-test	t
UNIPAC I	91	35.65	68.81	15.14**
UNIPAC II	86	38.28	82.18	17.15**

*t Test

**Both t values are significant at the .01 level

Teacher's Comments

The teachers who used the UNIPACs were asked to comment on the effectiveness and reading difficulty of the UNIPACs.

The teachers reported that they felt most of the objectives were met by the learning experiences. One teacher thought that the objectives for lesson 1 on decision-making and lesson 5 on borrowing in UNIPAC II were not fully obtained by the learning activities. Both teachers agreed that the material needed to be discussed in class discussion in order to help some of the pupils understand the generalizations.

The teachers reported the reading difficulty by listing the words that pupils had difficulty pronouncing and understanding. In UNIPAC I, the difficult words for these sixth grade pupils were reported as being: (1) situation; (2) knowledge; (3) personal; (4) misunderstandings; (5) receive; (6) purchase; and (7) conversation. The pupils had

trouble pronouncing or understanding these words in UNIPAC II: (1) outcomes; (2) inconvenient; (3) blouses; (4) quality; and (5) impulse. It may be assumed that the material is on the sixth grade reading level since the pupils were able to pronounce and understand the majority of the words and because learning appeared to have occurred as a result of the UNIPACs.

Summary

Chapter IV included the implementation of the UNIPACs in the home economics classes of Eisenhower Middle School of the Oklahoma City Public Schools in Oklahoma City, Oklahoma. The statistical analysis resulted in .01 level of significant difference between the scores in the pre-test and post-test for both UNIPACs. Comments made by the teachers who used the UNIPACs were discussed.

A summarization of the study, conclusions, and recommendations for future study are presented in Chapter V.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

FOR FURTHER STUDY

Summary

A review of literature disclosed (1) that the sixth grade pupil has unique characteristics as a result of the transition he is making from childhood into adulthood, (2) that the emphasis of the middle school organization and curriculum is to meet the needs of the pupils, (3) that learning packages provide opportunities for pupils to learn concepts through various activities and at different rates, and (4) that the comprehension of reading materials is related to the readability.

The UNIPACs were developed by selecting concepts from studying the suggested ones for sixth grades in home economics, economics, and consumer education curriculum guides. Two UNIPACs were prepared over the concepts of (1) sources of and (2) management of personal income. The steps in writing the UNIPACs were: (1) state the conceptual goal; (2) state the component ideas; (3) write learning objectives; (4) write post-tests and pre-tests; (5) write lessons; (6) write quest opportunities; and (7) write the teacher's section. Case studies were written for each lesson of the UNIPACs to provide understanding of the sub-idea.

Since the UNIPACs are to be read by the pupils, these materials need to be at a reading level that they can understand. The materials were evaluated by the Fry Readability Graph to be at the sixth grade reading level. The readability of the case studies for the UNIPAC I were evaluated with a sixth grade class in the Caney Valley Public Schools at Ramona, Oklahoma, by reading the materials orally and by the cloze procedure. The result of the study indicated that the materials were too elementary for these sixth grade pupils; therefore, the difficulty of the case studies needed to be increased.

The revised UNIPACs were used by sixth grade pupils in the home economics classes of the Eisenhower Middle School in Oklahoma City, Oklahoma, during the last nine weeks of the 1972-1973 school term. The pupils were given the same pre-tests and post-tests over the material. The mean of the pre-tests and the mean of the post-tests were used in the t test analysis. This statistical analysis resulted in a .01 level of significant difference between the two means.

Conclusions

The results of the study allowed the researcher to make these conclusions:

1. The UNIPACs that were developed on personal finance were at the sixth grade reading level.
2. The UNIPACs that were developed were effective in aiding pupils to learn concepts of personal finance.

Recommendations for Further Study

The results of the study suggest that future research might include:

1. The preparation of UNIPACs on personal finance for middle school pupils in the seventh and eighth grades.
2. The development of home economics materials at sixth grade reading level in other areas besides personal finance.

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APPENDIX A

UNIPAC I

GETTING YOUR MONEY

INTRODUCTION

Money is fun to receive because it will buy the items you want and need. What things do you need to buy? What things do you want to buy? Before you can purchase these needs and wants, you must in some way get the money. This UNIPAC will help you learn different ways that you as a twelve year old can receive money.

DIRECTIONS

Before you begin this UNIPAC, your teacher will give you a pre-test. After you take the pre-test, read the main idea and the sub-ideas. These will tell you the ideas that you will study. The learning objectives tell you exactly what you need to learn in this UNIPAC. Each lesson has learning activities to help you complete these objectives. Follow the instructions in each lesson to decide which activities you will do. After you do the activities, answer the self-test in the space provided to find out if you have completed the objectives. After you have successfully reached the objectives in all of the lessons, you will take a post-test.

MAIN IDEA

Personal income can be obtained in different ways.

SUB-IDEAS

1. Being able to earn money gives a person an income.
2. Different kinds of work allow money to be earned.
3. An allowance adds to the child's knowledge of how to plan the use of money and make money last from one pay day to the next.
4. Parents may add to a child's income as money is needed.
5. Gifts are a way of getting an income and are additions to personal income.

LEARNING OBJECTIVES

When you complete this UNIPAC, you will be able:

1. To write the meaning of income on a test.
2. To list 6 different kinds of work that twelve year olds can do to earn money.
3. To write the meaning of allowance on a test.
4. To list 3 good and 3 bad points about having an allowance.
5. To list 4 points which should be considered when parents give children money as they need it.
6. To decide in a given family situation when family needs are more important than the needs of a member of the family.
7. To state how an income received through gifts should be considered.

LESSON I

EARNING MONEY

SUB-IDEAS:

1. Being able to earn money gives a person an income.
2. Different kinds of work allow money to be earned.

LEARNING OBJECTIVES:

1. To write the meaning of income on a test.
2. To list 6 different kinds of work that 12 year olds can do to earn money.

INSTRUCTIONS:

To do Lesson I, you are to read the case study and choose two more activities or as many as you need to reach the objectives.

LEARNING ACTIVITIES:

1. Read Case Study 1, The Terrible Accident on page 70.
2. Discuss in small groups ways money is earned in the community.
Why is money earned?
3. Look up the meaning of the word income in a dictionary. Write the meaning in your own words.
4. Make a map of 3 blocks of your community and show places where people could earn money.
5. Make a poster showing different ways that a 12 year old can earn money.
6. Make a list of your skills which would help you earn money.
7. List ways that students in your class earn money and figure the average income of your class for a week and for a month.

SELF-TEST

The self-test is to help you find out if you have completed the objectives for this lesson. Answer the following questions, then check your answers by the key on the next page.

1. Write the meaning of income.
2. How can a 12 year old earn money?

ANSWERS TO THE SELF-TEST:

1. Income is money received through earnings, allowances, gifts and other methods.
2. Paper route, baby sitting, running errands, selling things that you make, washing and waxing cars, mowing lawns, taking care of someone's pets, raking leaves are a few ways to earn money. Your list may have other jobs.

LESSON II

ALLOWANCES

SUB-IDEA:

1. An allowance adds to the child's knowledge of how to plan the use of money and make money last from one pay day to the next.

LEARNING OBJECTIVES:

1. To write the meaning of allowance on a test.
2. To list 3 good and 3 bad points about having an allowance.

INSTRUCTIONS:

To do Lesson II, you are to read the case study and choose two more activities or as many as you need to reach the objectives.

LEARNING ACTIVITIES:

1. Read Case Study 2, Roy's Allowance on page 73.
2. Discuss with your parents the good points and bad points of an allowance.
3. Look at the cartoons on money management on page 81. Use these in a small group to discuss the good and bad points of an allowance.

ANSWERS TO THE SELF-TEST:

1. The receiving of a certain amount of the family's money at a certain time is an allowance.
2. A. You can buy the things you want.
B. You can learn to budget your money.
C. You know how much money you will get.
D. You can spend the money as you want.
E. You know what things your allowance is to cover.
3. A. When the money is spent, you will not receive any more money until the next time you get your allowance.
B. The allowance may be too small.
C. If the allowance is too large, a person may learn to waste money.
D. A person may disagree with his parents on what things the allowance is to cover.

LESSON III

RECEIVING MONEY FROM PARENTS AS IT IS NEEDED

SUB-IDEA:

1. Parents may add to a child's income as money is needed.

LEARNING OBJECTIVES:

1. To list 4 points which should be considered when parents give children money as it is needed.
2. To decide in the given family situations when family needs are more important than the needs of a member of the family.

INSTRUCTIONS:

To do Lesson III, you are to read the case study and choose 2 more activities or as many as you need to reach the objectives.

LEARNING ACTIVITIES:

1. Read Case Study 3, Alice's Wants on page 76.
2. Discuss in small groups why it may be necessary for you to give up what you want for family needs or for the needs of another person in the family.
3. Get a set of pictures named "Things People Want" from your teacher. Look at the pictures one at a time and decide which member of your family would want the item in the pictures the most. Who should get what they want first? Why?
4. Write a short story about a twelve year old asking his parents for money.
5. Sue and Eddie saw during their visits to watch their new home being built that the children in the neighborhood had many things which they would like to have. As the children talked about the new bicycles and skates they would want, mother began to think about the new stove and refrigerator and the new carpet she would need. Which thing or things should be bought first? Why?

SELF-TEST

INSTRUCTIONS:

The self-test is to help you find out if you have completed the objectives for this lesson. Answer the following questions, then check your answers by the key on the next page.

1. Why will parents sometimes give a child money when he asks for it?
2. Why will parents not always give a child money when he asks for it?

ANSWERS TO THE SELF-TEST:

1. The money will be spent on a need of the child.
2. A. Another person in the family needs the money.
B. There isn't enough money.
C. There are other demands on the income.
D. Money is needed for a family need.

LESSON IV

GIFTS

SUB-IDEA:

1. Gifts are a way of getting an income and are additions to personal income.

LEARNING OBJECTIVE:

1. To state how an income received through gifts should be considered.

INSTRUCTIONS:

You are to do all of the following activities.

LEARNING ACTIVITIES:

1. Read Case Study 4, Susan's Record Player on page 78.
2. Mary was listing the income she received last month. She earned \$15 from a steady job, her allowance was \$8, and she got \$10 in gifts. What income can she plan to get next month?
What income should she not plan to get next month?
3. Make a list of what you would do with an unexpected gift of \$5?
of \$10? What other ways could you use the money?

SELF-TEST

INSTRUCTIONS:

The self-test is to help you find out if you have completed the objectives for this lesson. Answer the following question, then check your answer by the key on the next page.

1. When planning the use of income, how should gifts of money be considered?

ANSWERS TO THE SELF-TEST:

1. A. Gifts are an addition to the income which can be spent on a want or need or be saved.
B. A person can't plan to receive a gift.

QUEST

INSTRUCTIONS:

The quest is a chance for you to find other ways in which people can receive income. The quest is not required as a part of this UNIPAC, and will not be counted as a part of your grade. You may choose the activities you want to do.

ACTIVITIES:

1. Where can savings be deposited in your community? Compare interest rates, withdrawal privileges and safety.
2. What does investing mean? Find and report the different types of investment plans.

CASE STUDY 1

THE TERRIBLE ACCIDENT

Jim and Richard were practicing baseball in the Brown's yard while their mothers were shopping. Suddenly the sky darkened, the lightning flashed, the thunder rumbled, and the rain began to fall.

"We can continue our baseball game inside since the hall is long enough for us to play catch," said Jim.

"O.K.," agreed Richard as he gathered his baseball equipment.

"Will you get in trouble for playing ball in the house?"

"No, Mother won't be home from shopping for some time, so she will never realize that we played catch in the hall. Hurry, let's get out of the rain," he said as he ran to the back door.

While the boys were playing catch, Jim said, "Be sure to catch the ball so we won't break anything."

"O.K.," answered Richard as he drew back his arm to throw the ball. "Are you ready? Here it comes."

Jim missed the ball and exclaimed, "Oh no, we broke Mother's new lamp! Now she will know that we disobeyed the rule and played ball in the house. What are we going to do?"

The boys began to think of ways they could solve their problem. Richard suggested, "We could buy her a new lamp before she comes home."

"No, that is impossible because the lamp cost forty dollars and we don't have that much money. We could glue it together," said Jim

as he looked at all the pieces on the floor.

"That's an excellent idea," said Richard.

The boys carefully fit all the pieces together. When they finished gluing the lamp together, they decided to watch television until their mothers returned home.

Soon Mrs. Brown and Mrs. Star arrived home from their shopping trip. As Mrs. Brown was unloading her groceries from the car, she noticed her new lamp had been broken. "Jim, what has happened to my beautiful new lamp?"

With a frightened expression on his face, he answered, "I don't know what happened to it, Mother."

"Why has it been glued together? Were you and Richard playing baseball in the house?" she asked.

"Yes, we were, Mother."

"Richard, since you and Jim are responsible for breaking Mrs. Brown's lamp, you must buy her a new one to replace it," said Mrs. Star.

"How can I? The lamp cost forty dollars," said Richard.

"You and Jim need to figure your income and establish a plan for replacing it," answered Mrs. Star.

Richard explained, "My only income is my allowance and I usually have one dollar a month left to save. At that rate, it will take me two years to save the twenty dollars needed to pay my part of the price of the lamp."

"I receive my money by asking my parents for it as I need it. The only money I have now is the five dollars my aunt gave me for my birthday. How can we obtain the rest of the money?" said Jim.

Mrs. Brown answered, "You will have to earn the money this summer

by getting jobs."

The next day Jim and Richard searched for jobs. Jim was employed by a newspaper company to deliver papers and Richard contracted to mow lawns for the neighbors. By the end of the summer, Jim and Richard had earned the forty dollars to replace the lamp that they had broken.

DISCUSSION QUESTIONS:

1. What was the income of Richard? Of Jim?
2. Define the term income.
3. What other ways could Jim and Richard earn the money to replace the broken lamp?

CASE STUDY 2

ROY'S ALLOWANCE

Roy was very excited this morning because he was to start receiving his first allowance. He will get six dollars every two weeks for his own personal use.

When he arrived at school he said to Tom, "This morning I started receiving an allowance and every two weeks Dad will give me six dollars which I can spend as I please."

"That's great! What will you do with all that money?" asked Tom.

"I can buy the things I have always wanted without having to ask Mother or Dad for the money," answered Roy. "Would you like me to buy you a coke?"

"Yes," said Tom as they started walking to the pop machine at the other end of the hall.

After school Tom and Roy walked to town because Roy wanted to spend some of his money. As they entered a store, Tom said, "I sure did enjoy playing basketball today."

"Yes, I did too," said Roy. "I think I will spend some of my allowance on a basketball so I can become the best player in our class. Let's get some peanuts before we buy it."

That afternoon Roy bought a basketball which cost five dollars. During the week, he continued to buy snacks for himself and his friends and by Wednesday he had foolishly spent all of his allowance.

Wednesday evening after he had eaten supper, he decided to talk about his allowance with his parents. "Mother and Dad, I think my allowance is too small. May I have some more money?"

"How did you spend your allowance so fast?" asked Dad.

"My allowance was to spend as I pleased, so I bought a basketball," said Roy.

"We cannot give you any more money this week, Roy," said Mother. "With an allowance you will receive only six dollars every two weeks. When you spend that money, you will have to wait until your next pay day before you receive any more."

"But that's not fair since my allowance is too small," yelled Roy angrily.

"If your allowance is too large, you will learn to waste your money as you have done this week," said Dad. "The reason you are receiving an allowance is for you to learn to budget your money. So we will have no misunderstandings, let's decide what items your allowance should cover. What items do you think you should be expected to buy with your allowance?"

Roy scratched his head and said, "I guess I should be responsible for my snacks, my school lunches, my entertainment, and my school supplies."

"Since you have decided how you will spend your money, decide how much you think you will need to spend on each thing," said Mother.

"You can save the rest of your money to purchase the items you want."

After Roy balanced his budget, he said, "Since I decided how I will spend my money, I do get to spend it as I please. I know what I am expected to buy, so I can plan the use of my money. If I follow

my plan, I should never run out of money. Gee, I think it will be fun to have an allowance!"

DISCUSSION QUESTIONS:

1. What ways did Roy receive money?
2. What good points did Roy learn about an allowance?
3. What did Roy learn were the bad points of an allowance?

CASE STUDY 3

ALICE'S WANTS

Alice quickly dressed this Saturday morning because she was going on a shopping trip with her mother. As they entered their favorite department store, she asked, "Mother, may I have a new white blouse? The one I usually wear with my pants suit is almost too small for me. I also need a blouse that I can wear with my new skirts."

"Yes, I agree that you do need a new white blouse," said Mother. "While we are in this store, let's shop for a blouse that will fit into your wardrobe."

"Mother, I have found a white blouse with blue trim," said Alice as she looked at the blouses in her size. "I think it will be very pretty with my pants suit and navy blue skirt."

"Yes, that one will be pretty with them. Here is a long sleeved white blouse that you could wear with your skirts," said Mother as she showed the blouse to Alice. "Ask the saleslady if you may try on both of them." Since Alice was able to wear both blouses, her Mother decided to purchase them for her.

As soon as Alice and her mother arrived home, Alice telephoned her friend, Paula, and proudly described her new blouses. When she completed the telephone conversation, she said to Mother, "Paula and some of our friends are going to the movie this afternoon. May I have \$1.50 to go with them?"

"No, you can't go," answered Mother.

"Why?" asked Alice disappointedly. "All of my friends are going and I will be the only one who will not see this movie."

"I'm sorry Alice, but we don't have enough money for you to go to the show this week," explained Mother. "We have many demands on the family income since we must pay the rent and bills and buy food. Your little brother also needs a new winter coat."

"You just bought him a new jacket last month," said Alice.

"Yes, I did but it won't be warm enough for this winter," said Mother. "Alice, sometimes a person has to give up something he wants for something the family needs or for something a member of the family needs."

"I understand, Mother," said Alice. "I'll call Paula and explain to her that I won't be able to go to the movie this afternoon."

DISCUSSION QUESTIONS:

1. How did Alice receive money?
2. Why did Alice's mother buy her the new blouses?
3. Why did Alice's mother not give her the money to go to the movie?

CASE STUDY 4

SUSAN'S RECORD PLAYER

As Susan and Ellen were shopping for school supplies, Susan looked at the party favors. "I will be twelve years old on the fifth of next month. Since I haven't had a birthday party in six years, Mother promised me that I could have one this year," Susan said excitedly.

"I like birthday parties because they are so much fun. I'll help you plan it," said Ellen as she looked at the birthday napkins.

May I borrow your records and record player so we can listen to music at the party?" asked Susan.

"I'll be glad to loan them to you," answered Ellen. "What records do you want to borrow?"

"I don't know. We will have to pick them out later. I wish I had a record player that belonged to me. Let's look at them while we are shopping," said Susan.

Susan looked at the record players and selected the one she would like to have. That evening as she set the table for supper she described it to her mother. "Mother, the record player is so beautiful. It has a blue carrying case, a record changer and everything. May I have it for my birthday present since it costs only thirty dollars?"

"Susan, your father and I cannot afford to buy it for you, but you may purchase it with your own money, said Mother.

"I have only saved \$7.50 from my allowance, so I will not have

enough money to buy it before my birthday," said Susan disappointedly.

"Maybe you could earn the money by babysitting for some of the neighbors," suggested Mother.

Susan informed the neighbors that she was interested in babysitting for them. From her jobs, she was able to earn fourteen dollars. A week before her birthday she was still \$8.50 short of her goal and she realized that she couldn't earn enough money to buy the record player before her party.

"My birthday is tomorrow," said Susan sadly. "I wish I had earned enough money to buy the record player."

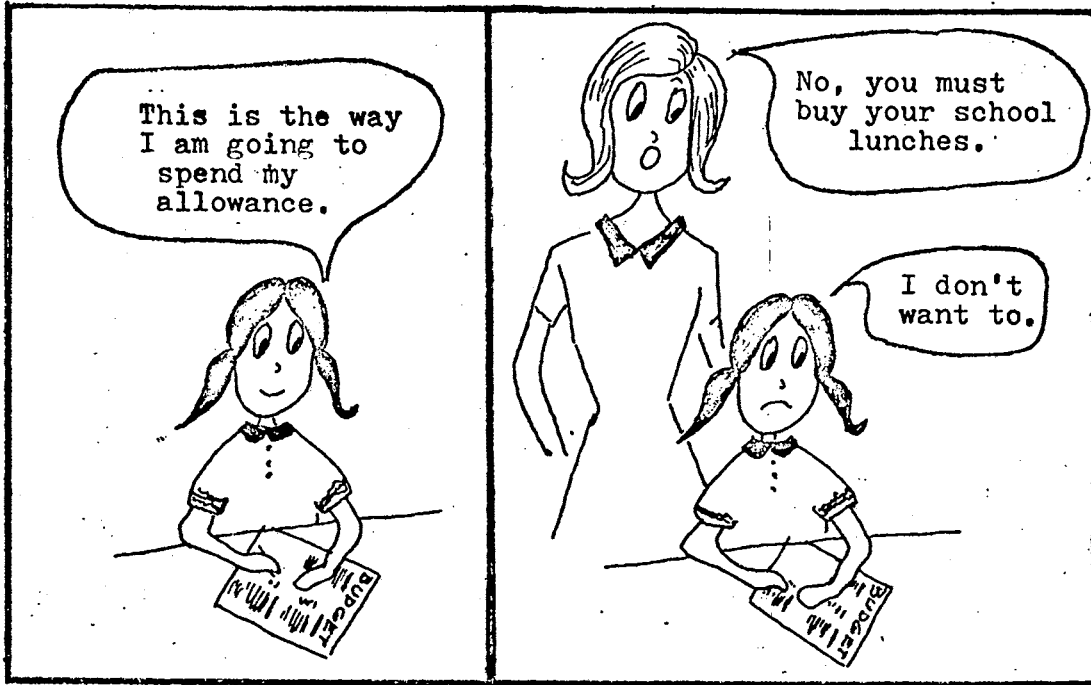
"Susan, the mailman just delivered some mail for you," said Mother as she handed her the letter.

"Mother, it's a birthday card from Aunt Sharon and she sent me five dollars for my birthday," she exclaimed.

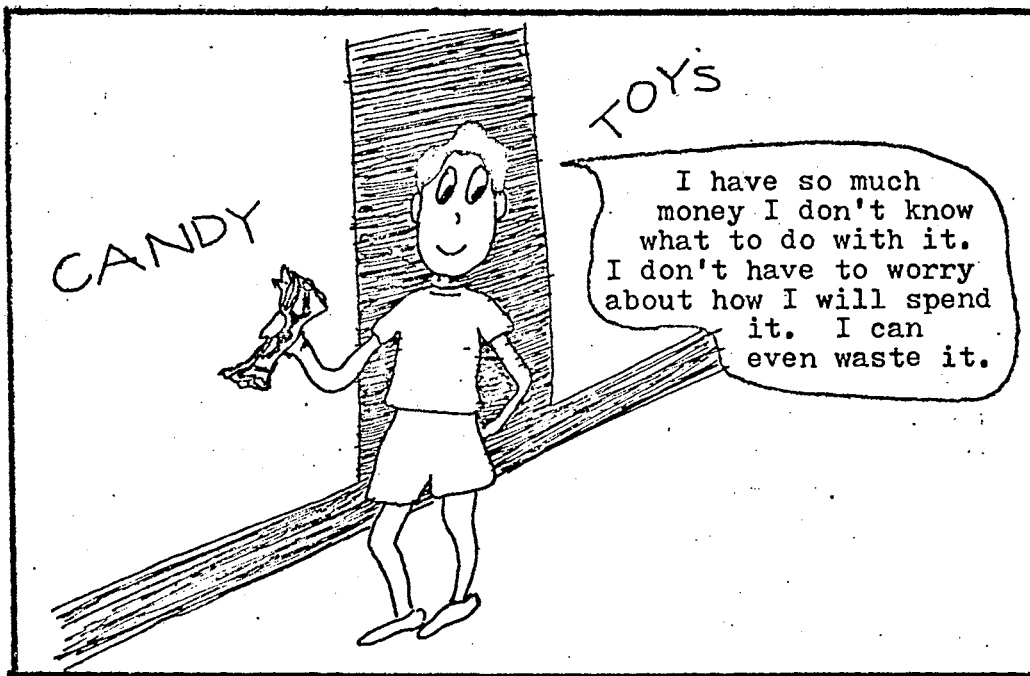
"Your father and I are planning to give you \$3.50 for your birthday present. Will this be enough money for you to purchase the record player?" asked Mother.

"Yes, that is exactly thirty dollars so I will be able to buy the record player before my party. I must write Aunt Sharon and thank her for the five dollars. These gifts have added to my income, but I could not have planned to receive them. I'm going to telephone Ellen and tell her I have enough money to buy the record player," yelled Susan as she ran from the room.

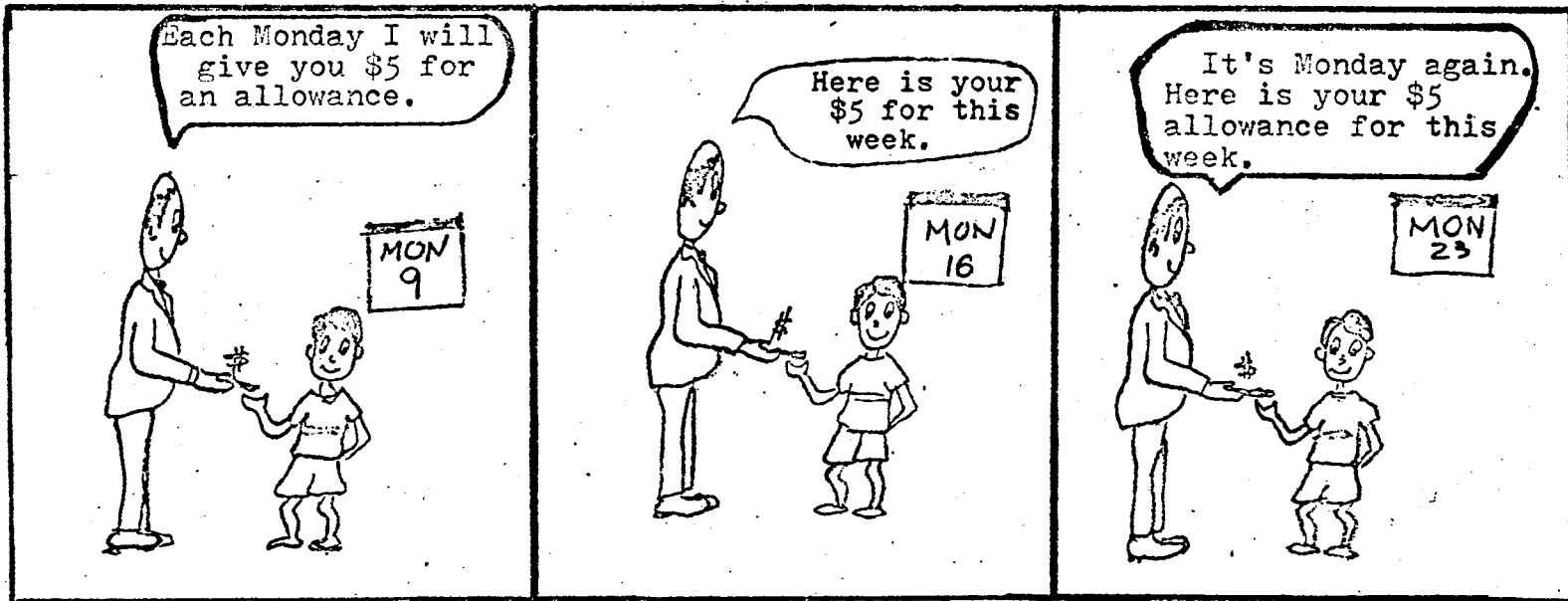
Cartoon 1



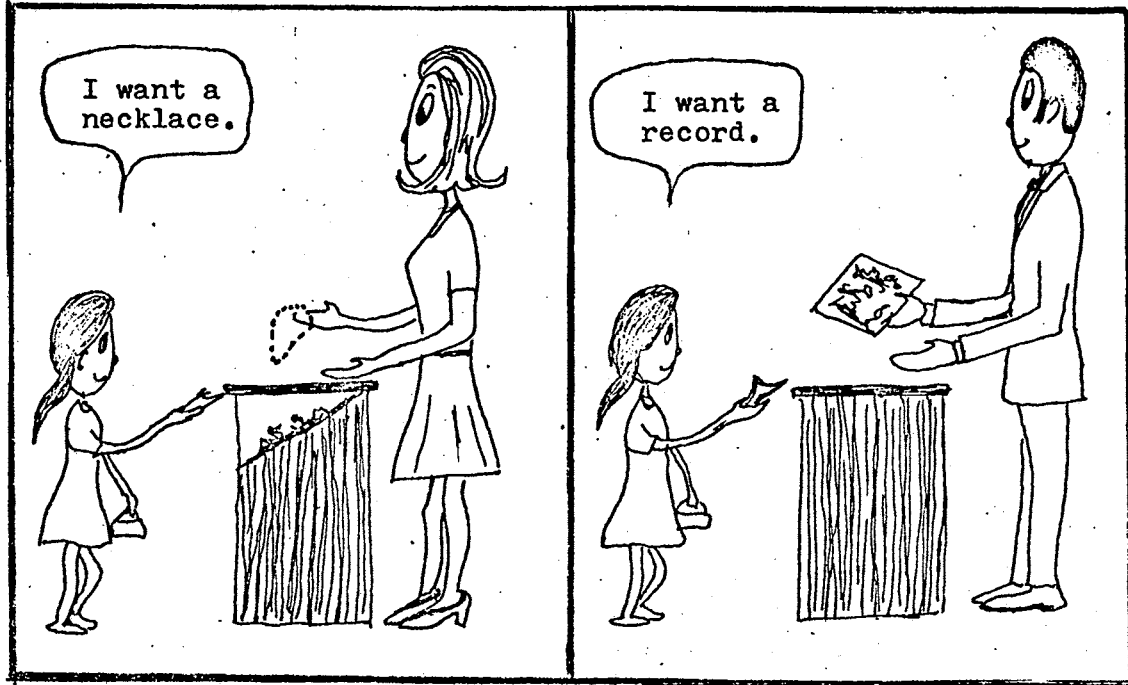
Cartoon 2



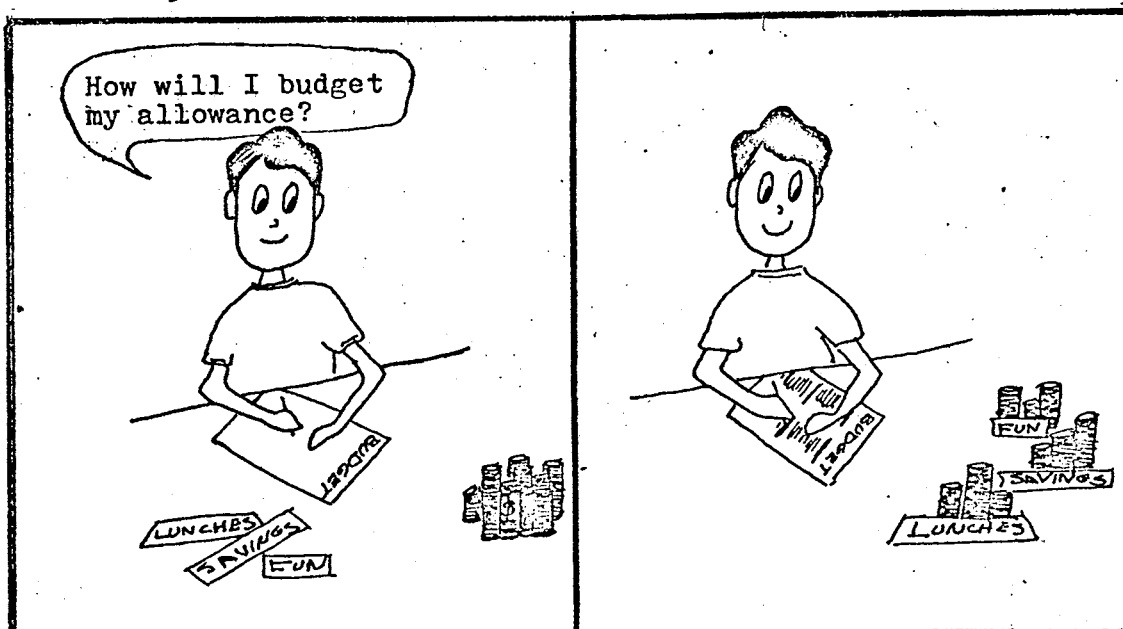
Cartoon 3



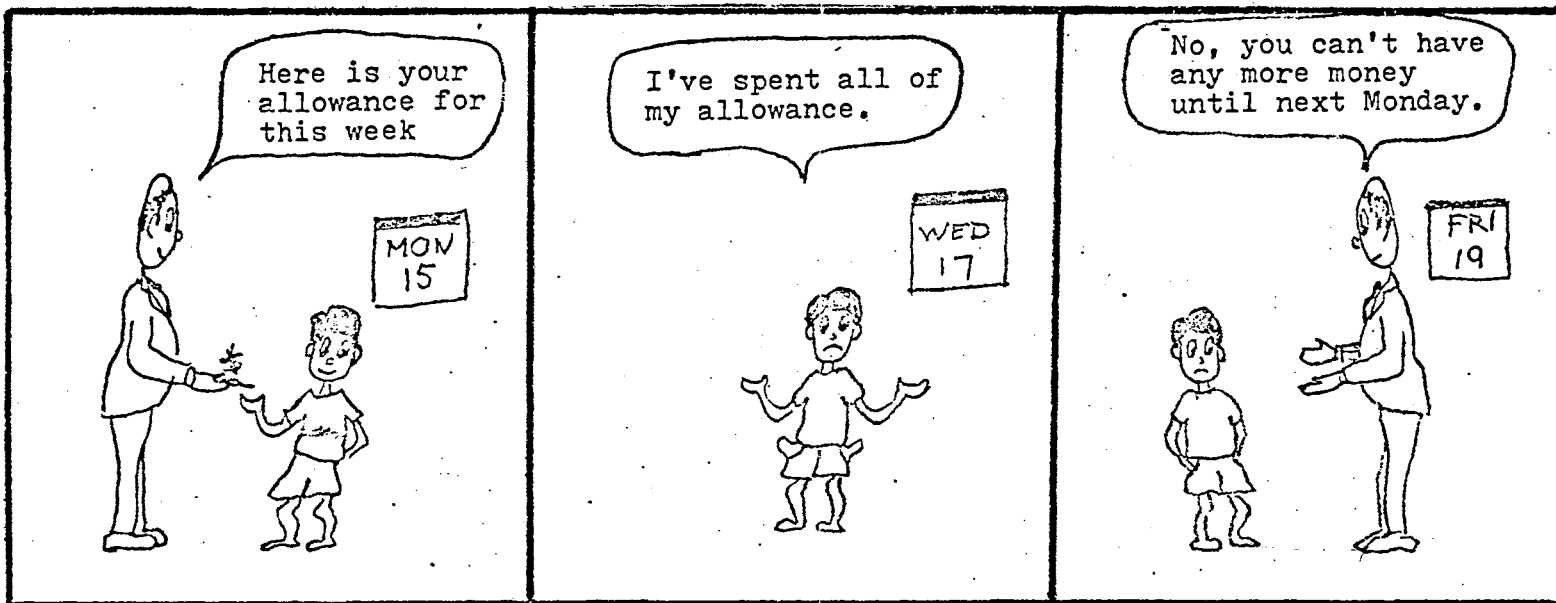
Cartoon 4



Cartoon 5



Cartoon 6



TEACHER'S SECTION

A. Instructional approach.

The UNIPAC consists of facts.

B. Identification of learners.

The UNIPAC is prepared for sixth grade pupils who are enrolled in a home economics class. The age of twelve has been used in this UNIPAC since this is the average age of a sixth grader although some of the pupils may vary from this age. The UNIPAC would interest pupils who receive an income and who are learning to manage it.

C. Special Instructions.

1. The pupil's section is organized into the Main Idea, Sub-ideas, Learning Objectives, Learning Experiences, and Self-test. The Main Idea refers to the concept of the UNIPAC and the Sub-ideas refer to the generalizations. The Learning Objectives are the behavioral objectives that the pupils are to achieve by completing the Learning Experiences. The Self-test is to be used by the pupils to determine if they have attained the Learning Objectives.

2. Materials Needed.

a. Dictionary

b. Pictures which show the wants of different individuals in a family.

D. Evaluation

KEY TO PRE-TEST AND POST-TEST:

1. Earnings, allowance, from parents as it is needed, and gifts of money.
2. A. Income is money received through earnings, allowances, gifts, and other methods.
B. The receiving a certain amount of the family's money at a certain time is an allowance.
3. Paper route, babysitting, running errands, selling things that you make, washing and waxing cars, mowing lawns, taking care of a person's pet, raking leaves. Other jobs may be listed.
4. A. Is the money to be spent for the need of the child?
B. What are the demands on the family income?
C. Does the family have enough money?
D. Is the money needed for a family need?
E. Is the money needed for a need of another person in the family?
5. A.
 1. You can buy things you want.
 2. You can learn to budget your money.
 3. You know how much money you will receive.
 4. You can spend the money as you want.
 5. You know what items your allowance is to cover.
B.
 1. When the money is spent, you will not receive any more money until the next pay day.
 2. The allowance may be too small.
 3. If the allowance is too large, a person may learn to waste money.
 4. A person may disagree with his parents on what items the allowance is to cover.

6. A. Gift of money.

• B. 1. It is an addition to the income.

2. One cannot plan to receive a gift of money.

II. Suggested Related UNIPACs

This UNIPAC is one of a series. It is followed by a UNIPAC on management of personal income named Be Your Money's Boss.

APPENDIX B

UNIPAC II

BE YOUR MONEY'S BOSS

INTRODUCTION

Money is used to buy the things you want and need. If you use the money unwisely, you will not be able to get the most for your money. This UNIPAC will help you learn how to manage your money so you can buy as many of your wants and needs as possible.

DIRECTIONS

Before you begin this UNIPAC, your teacher will give you a pre-test. After you take the pre-test, read the main idea and the sub-ideas. These will tell you the ideas that you will study. The learning objectives tell you exactly what you need to learn in this UNIPAC. Each lesson has learning activities to help you complete these objectives. Follow the instructions in each lesson to decide which activities you will do. After you finish the activities, answer the self-test in the space provided to find out if you have completed the objectives. After you have successfully reached the objectives in all of the lessons, you will take a post-test.

MAIN IDEA

People need to make decisions when they manage money and when they buy goods.

SUB-IDEAS

1. The steps in decision-making are:
 1. Decide what the problem is and write it down.
 2. List as many different ways of answering the problem as you can.
 3. Think through each of your answers.
 4. Decide on the best answer for you.
 5. Accept the outcomes of the decision.
2. A budget is a plan to guide a person's spending and savings, so he may reach his goals and meet his needs and wants.
3. Savings is the putting away some of the money which you now have for future use.
4. A person can buy wisely when he plans before he buys.
5. A person can make wise buying choices when he compares prices and quality.
6. Borrowing money lets a person use future income to meet present needs and wants.

LEARNING OBJECTIVES

When you complete this UNIPAC, you will be able:

1. To work money management problems by using the steps of decision-making.
2. To write on a test the meaning of budget.
3. To list 3 reasons why a person should budget his money.
4. To name the things that should be listed in the following:
 - a. a twelve year old's budget; and b. a family's budget.
5. To make a personal budget.

6. To write on a test the meaning of savings.
7. To list 2 reasons why a person should save money.
8. To make a savings plan to reach a goal of your own.
9. To write on a test the meaning of consumer.
10. To list 4 ways in which a person can be a wise shopper.
11. To list 4 rules to follow when borrowing money.

LESSON I

DECISION-MAKING

SUB-IDEA:

1. The steps in decision-making are:
 1. Decide what the problem is and write it down.
 2. List as many different ways of answering the problem as you can.
 3. Think through each of your answers.
 4. Decide on the best answer for you.
 5. Accept the outcomes of the decision.

LEARNING OBJECTIVES:

1. To work money management problems by using the steps of decision-making.

INSTRUCTIONS:

To do Lesson I, you are to read the case study and choose two more activities or as many as you need to reach the objectives.

LEARNING ACTIVITIES:

1. Read Case Study 1, Judy's Decision on page 107.
2. In groups, solve this problem by using the 5 steps of

decision-making; Susan has \$3.00. She needs a notebook for school and a new blouse.

3. Write 5 things you would like to do if you had \$20 to use in any way you choose. Arrange them in order of importance to you. Identify the 5 steps of decision-making which you used to make the choice.
4. Write a short story about a person using the decision-making steps to make a decision on how to use money.
5. Draw a picture showing the different ways a person could spend \$10. Decide which way would be the best answer for you. Why?
6. In the Smith family there are three children. Jim is a senior in high school. He can make use of public transportation to get to and from school, but the transportation is slow and inconvenient for him. Jim wants a used car. Mary is in the eighth grade. She has taken music for three years and practiced on the school piano. She works hard at her music, and has some talent. Mary thinks she should have a piano of her own. Jane, the youngest of the Smith children, is badly in need of the services of a dentist. Jane does not want to grow up with crooked teeth. Mr. Smith's income is not big enough to provide all of these expenses at one time. By making use of the steps of decision-making, form into small groups and try to solve Mr. Smith's problem.

SELF-TEST

INSTRUCTIONS:

The self-test is to help you find out if you have completed the objectives for this lesson. Answer the following questions, then check

ANSWERS TO THE SELF-TEST:

1. The steps in decision-making are:
 1. Decide what the problem is and write it down.
 2. List as many different ways of answering the problem as you can.
 3. Think through each of your answers.
 4. Decide on the best answer for you.
 5. Accept the outcomes of the decision.
2. The answer to this question may vary. Ask your teacher to help you grade it.

LESSON II

BUDGET

SUB-IDEA:

1. A budget is a plan to guide a person's spending and savings so he may reach his goals and meet his needs and wants.

LEARNING OBJECTIVES:

1. To write on a test the meaning of budget.
2. To list 3 reasons why a person should budget his money.
3. To name the things that should be listed in the following:
 - a. a twelve year old's budget; and b. a family's budget.
4. To make a personal budget.

INSTRUCTIONS:

The learning activities are divided into four groups. You are to do all of the activities in Group A. Choose 2 activities to do in Group B. You may choose one activity to do from Group C and one activity from Group D.

LEARNING ACTIVITIES:

GROUP A: Complete all of the activities in this group.

1. Read Case Study 2, Jack's Budget on page 110.
2. On the budget sheet provided, keep a record of your income and expenses for two weeks.
3. Make a personal weekly spending plan.

GROUP B: Choose two activities to do in this group.

1. Make a list of reasons for having a budget,
2. Sit in a circle in a small group. Each person will give a reason for having a budget when it comes his turn.
3. Discuss with your parents the reasons for having a budget.
4. Write a poem about the reasons for having a budget.

GROUP C: Choose one activity to do in this group.

1. Discuss and list on the board the expenses and sources of income for twelve year olds.
2. Find pictures to show things that would be listed in a twelve year old's budget.

GROUP D: Choose one activity to do in this group.

1. In a group, make a list of things that must be in a family budget.
2. Discuss with your parents the expenses that are listed in a family budget.

ANSWERS TO THE SELF-TEST:

1. A budget is a plan to manage a person's or family's money.
2.
 1. A budget will help a person reach goals.
 2. A budget will help a person control the way he spends money.
 3. A budget will help a person meet future expenses.
 4. A budget may keep a person from overspending.
 5. With a budget a person plans the use of the money before it is spent.
3. Income, expenses of school lunch, school supplies, entertainment, snacks, and savings. Other things may be listed.
4. Income, expenses of food, housing, clothing, transportation, utilities, medical care, education, recreation, gifts, insurance, taxes, and savings. Other things may be listed to fit the family's needs.

LESSON III

SAVINGS

SUB-IDEA:

1. Savings is the putting away some money which you now have for future use.

LEARNING OBJECTIVES:

1. To write on a test the meaning of savings.
2. To list 2 reasons for saving money.
3. To make a savings plan to reach a goal of your own.

ANSWERS TO THE SELF-TEST:

1. Savings is the putting away some money which you now have for future use.
2. The reasons for saving money are: 1. to reach goals; and
2. to meet emergencies.

LESSON IV

SPENDING

SUB-IDEAS:

1. A person can buy wisely when he plans before he buys.
2. A person can make wise buying choices when he compares prices and quality.

LEARNING OBJECTIVES:

1. To write on a test the meaning of consumer.
2. To list four ways in which a person can be a wise shopper.

INSTRUCTIONS:

To do Lesson IV, you are to read the case study and choose 3 more activities or as many as you need to reach the objectives.

LEARNING ACTIVITIES:

1. Read Case Study 4, Christmas Shopping on page 115.
2. Look up the meaning of consumer in a dictionary. Write the meaning in your own words.
3. List your school needs. Visit at least 2 stores to compare prices and the amount you would receive for your money. Fit your list to a \$5 budget.

ANSWERS TO THE SELF-TEST:

1. A consumer is a person who buys and uses goods and services.
2.
 1. Make a shopping list.
 2. Compare prices.
 3. Compare quality.
 4. Do not buy on impulse.

LESSON V

BORROWING

SUB-IDEA:

1. Borrowing money lets a person use future income to meet present wants and needs.

LEARNING OBJECTIVE:

1. To list 4 rules to follow when borrowing money.

INSTRUCTIONS:

To do Lesson V, you are to read the case study and choose 2 more activities or as many as you need to reach the objective.

LEARNING ACTIVITIES:

1. Read Case Study 5, All About Borrowing on page 118.
2. In groups discuss reasons why a twelve year old would borrow money.
List the rules a twelve year old should follow when he borrows money.
3. Discuss with a banker the rules a person should follow when borrowing money.
4. Role play a person borrowing money from a friend. Show the person

using the rules for borrowing money.

SELF-TEST

INSTRUCTIONS:

The self-test is to help you find out if you have completed the objective for this lesson. Answer the following questions, then check your answers by the key on the next page.

1. What are four rules to follow when a person considers borrowing money?

ANSWERS TO THE SELF-TEST:

1. 1. Borrow only in emergencies.
2. Don't borrow from your family or friends unless you can repay the money promptly.
3. Promise to repay within a certain time and be sure to keep your promise.
4. Don't get into the habit of borrowing.
5. Know that borrowing money is a serious responsibility.

QUEST

INSTRUCTIONS:

The quest is a chance for you to make a money management plan for a family. The quest is not required as a part of the UNIPAC and will not be counted as a part of your grade. You may choose the activities you want to do.

ACTIVITIES:

1. Develop a budget for an imaginary family. Their income is \$600 a month. Their budget should include the following items:
 1. food
 2. clothing
 3. shelter
 4. transportation
 5. recreation
 6. medical needs
 7. savings
 8. taxes.
2. Set up a family financial plan with your family.

CASE STUDY 1

JUDY'S DECISION

Judy was helping her mother do the dishes after her birthday party. Judy said as she dried the last dish, "Mother, this was a wonderful twelfth birthday. I was given so many nice presents from my friends and my relatives gave me twenty dollars. I must decide what I will do with the money."

Mother dried her hands and said, "Let's sit down at the kitchen table and try to solve your problem. We will need a pencil and some paper so we can write your thoughts down."

Mother finished putting the clean dishes in the cabinet while Judy went to the desk in the front room for the pencil and paper. After they sat at the table, Mother said, "Write at the top of the page what your problem is."

"What will I do with the twenty dollars I received for my birthday," is what Judy wrote at the top of the page.

Mother read what Judy had written and said, "Now that you have stated your problem, you need to list the different ways you can solve it."

Judy began to think and said as she wrote these ways, "I could save the twenty dollars to pay for my expenses to summer camp. A second answer would be to spend the twenty dollars on clothes. I could also spend it for school supplies and for records.

"The next step in making your decision is to think about each answer you have listed. Try to decide what will happen if you choose this answer," said Mother.

Judy looked at her list and said, "If I save my money for camp, I will know that I have the money to go. I also will have the satisfaction of knowing that I paid my own way. If I choose to spend the money on clothes, I will have a new outfit to wear to school next week. You just finished making me two new pants suits, so I may not need any new clothes now. I think I have enough school supplies to last until the school term is over. I would like to spend the twenty dollars on records because I enjoy listening to them."

"Judy, since you have thought about your answers, you must decide which one is the best for you," said Mother.

Judy looked at the answers she had written on the paper. She said, "I have decided I don't need any school supplies or new clothes, so the answer is between saving my money and buying records. I think the best answer would be to save my money for camp."

"I think that is a good answer to your problem," said Mother. "You must realize by making this choice you cannot have the records or the new clothes."

"I think it is the best answer because I have a radio and I can listen to the songs on it," said Judy.

CASE STUDY 2

JACK'S BUDGET

Mike and Jack were in their room doing their homework for the next day. Jack suddenly threw his pencil across the room and got up from his desk to lie on his bed.

"What is wrong with you, little brother?" asked Mike as he laid his book down.

"Today our home economics teacher told us to make a budget. I don't know why I should make a budget because I want to spend my money as I please," said Jack.

Mike walked to his twin bed to sit on it while he talked to Jack about the reasons for having a budget. He said, "Jack, you can spend your money as you please when you have a budget, but you plan the use of it before you spend it. Are you able to make your allowance last all week?"

"No," answered Jack, "I often have to borrow money from you or Mother for my lunch on Friday."

Mike said, "With a budget you can control the way you spend your money, so that you can meet all of your expenses. It should keep you from spending more than your allowance and having to borrow money."

"Do you manage your money by a budget?" asked Jack.

"Yes, I do," said Mike. "I want to control my spending and save enough money to buy a used car so I budget my money in order to reach

my goal."

"Thank you, for helping me realize the reasons for a budget," said Jack. "Will you help me make my budget?"

"Sure," answered Mike. "The first step in making a budget is to decide what your income and expenses really are. For the next two weeks keep a record of your income and expenses by writing on a chart the amount of money you receive and the amount of money you spend."

Mike returned to his studies while Jack prepared the chart to keep his record. He made a chart to record his income and another chart to write his expenses.

In two weeks, Mike and Jack looked at the charts that Jack had kept of his income and expenses. They found that Jack's income was the five dollars a week that he received as an allowance. During the two weeks, his expenses were school lunches, school supplies, recreation and snacks.

"Now that you know your expenses, you need to decide the amount of money you will spend for each of your expenses. Your total expenses should equal your total income," said Mike.

"I want to save part of my money for a new baseball glove so I should plan for this goal," said Jack.

While Mike was doing his homework, Jack figured his weekly budget. When he completed his figuring, he showed this budget to his older brother:

INCOME	
Allowance	\$5.00
Total Income	\$5.00

EXPENSES

School Lunches	\$2.00	
School Supplies	.50	
Recreation	1.00	
Snacks	1.00	
Savings	.50	
Total Expenses		\$5.00

A week later, Jack proudly announced to his brother, "I was able to follow my budget this week and now I have fifty cents toward the purchase of the baseball glove."

DISCUSSION QUESTIONS:

1. What were 5 reasons that Jack learned to make a budget?
2. What steps did Jack use to make a budget?
3. What items did Jack have on his budget?
4. What other items could Jack have had on his list?

CASE STUDY 3

KELLY'S NEW BICYCLE

On a spring day Kelly was sitting in his class wishing he was outside in the warm sunshine. He began to dream of the fun he would have this summer at camp and in the neighborhood.

As he walked home from school that afternoon he wished he had a bicycle so he could ride it to the swimming pool each day. He said to himself, "I can begin saving my money for it."

When he arrived home he sat at his desk to make a plan to save the forty dollars which was the price of the bike. Kelly figured his budget to determine how much money he could save each week. His allowance was five dollars a week and he needed two dollars for his lunches. He decided if he bought less snacks he could save fifty cents a week. He thought to himself, "When I get my allowance each week I will put the fifty cents in my bank so I won't spend it. Maybe I could earn some money to save for my bicycle." The neighbor told him to mow her yard for the whole summer and she would pay him three dollars each time he mowed it.

Kelly followed his plan and saved fifty cents each week. He also saved the money he earned and the five dollars he was given for his birthday.

School was finally out and he began to make plans to go to summer camp with the boy scouts. The week before camp Kelly's father had an

automobile accident and Kelly learned that his parents couldn't pay his way to camp.

Kelly said to his mother, "I understand that you and Father can't pay my way to camp. I have saved twenty dollars to buy a bike, but may I use it to go to camp?"

"Yes, you have been saving your money for a goal but when emergencies happen like your father's accident you sometimes have to change your plans," said Mother.

When he returned from camp, he said, "Mother, I am glad I used my money to go to camp because I had a wonderful time. I am going to start saving for my bicycle again."

Kelly returned to his plan of saving the fifty cents from his allowance and the money he earned mowing the neighbor's yard. He started delivering newspapers so he decided he would save this money for his bike, too. Soon he had saved the forty dollars and bought a new three-speed bicycle.

DISCUSSION QUESTIONS:

1. Why did Kelly begin saving money?
2. How did Kelly use the twenty dollars he had saved? Why?
3. What two reasons did Mother give Kelly for saving money?

CASE STUDY 4

CHRISTMAS SHOPPING

Lucy had been saving her money to go Christmas shopping for her family. After she had finished cleaning her room, she asked, "Mother, may I go Christmas shopping with Carol this afternoon?"

"Yes, you may go with her if you have enough money," said Mother as she swept the kitchen floor.

"I have been saving my money for a long time so I could buy my presents myself this year," answered Lucy as she held the dust pan for her mother.

"Do you know what presents you are going to purchase for everyone?" asked Mother.

"No, I don't," said Lucy. "I thought I would look in the store and when I see something I like I will buy it."

"Lucy, you should make a shopping list before you go so you can get the things you need and want. If you don't make a list you will buy on impulse and you may later be dissatisfied with what you buy," said Mother.

Lucy wanted to buy gifts that her family would like so she made the shopping list before she and Carol went to town.

Lucy had decided to buy her younger brother a truck so she and Carol began their shopping in the toy department. Lucy said, "Let's look at the different prices of the trucks."

As Carol picked up a truck, she said, "This big blue dump truck costs one dollar. I think your little brother would like it."

"Yes, I think he would like it, too," said Lucy. "Here is the same dump truck but it is just a little smaller and it only costs seventy-five cents. I think I will buy this one for him." She looked at her shopping list and said, "The next gift on my list is a blouse for mother."

In the clothing department, Lucy said to the sales clerk, "I want to buy a blouse for my mother for Christmas. Would you help me pick one out for her?"

The sales clerk said, "In buying a blouse or anything you need to compare the price and the quality. Let's look at the prices of the blouses on the rack."

Lucy looked at the blouses and their prices and picked out three blouses that she liked and could afford.

"Let's look at the quality of the blouses by looking at how well they are made. Look at how well the buttons are sewed on and at the width of the seams. Does it look like the blouse will wear well?" asked the sales clerk as she pointed these things out to Lucy.

Lucy and the sales clerk looked at the three blouses and Lucy chose a pink, long sleeved blouse that she thought was made well and that her mother would like.

Lucy continued her shopping by using her shopping list and comparing prices and quality. She bought her older brother a record and her father a shirt. She was very proud Christmas morning when her family opened their gifts.

CASE STUDY 5

ALL ABOUT BORROWING

Before school, Steve bought his friends a bottle of pop and a candy bar and spent all of his money. When school began his teacher said, "We'll begin the day by collecting the money for our lunch."

Steve suddenly knew that he had wasted all of his allowance and didn't have the money to buy his lunch. He poked Tom and whispered to him, "May I borrow money for lunch today. I have spent all of my allowance for this week. I'll be able to pay the money back on Monday when I get my next allowance."

Tom agreed to loan Steve the money so he could pay for his lunch.

That morning during his spelling class he found out that he only had one sheet of paper left. After lunch Steve and Fred went to town to buy school supplies. While they were walking Steve said, "May I borrow twenty-five cents to buy some notebook paper. I used my last sheet of paper to take our spelling test this morning.

"Yes, you can borrow the money from me," said Fred as he handed Steve a quarter.

The next day was a beautiful spring day and Steve wanted a kite to fly. After school while Steve and John were walking home, Steve asked, "John may I borrow seventy-five cents to buy a kite. We can fly it in the big field next to our house."

Steve borrowed the money from John and the boys spent the afternoon

flying the kite.

On Monday morning Steve knew he had to repay the money that he had borrowed from Tom, Fred, and John. He knew his allowance would not be large enough to repay the money and pay for his school lunches so he decided he would borrow the money from his mother. He said to his mother when he received his allowance, "May I borrow \$1.50 to repay some money that I borrowed from my friends. I promised to repay them today but my allowance is not large enough to do this."

"Why did you borrow the money?" asked Mother as she cleared the breakfast table.

"I borrowed money from Tom for my lunch on Thursday and I needed some paper so Fred loaned me a quarter. I wanted a kite so I borrowed money from John to buy it," said Steve.

Mother said, "Steve when you borrow money you should promise to repay it within a certain time as you did. So you can keep your promise, I will loan the money to you but you will have to repay me from your allowance."

"Thank you, Mother," said Steve as he gathered his books to go to school.

"You must understand that borrowing money is a big responsibility. You should only borrow when you have an emergency, like when you forget your lunch money. Don't borrow from your friends or family unless you can repay the money promptly. You must be careful and not get in a habit of borrowing money," said Mother after she gave Steve the money.

When Steve left for school that morning, he decided that he would manage his money better and borrow money only when there was an emergency.

DISCUSSION QUESTION:

1. What are 5 rules that Steve's mother gave him about borrowing money?

TEACHER'S SECTION

A. Instructional approach.

The UNIPAC consists of facts.

B. Identification of learners.

The UNIPAC is prepared for sixth grade pupils who are enrolled in a home economics class. The age of twelve has been used in this UNIPAC since this is the average age of a sixth grader, although some of the pupils may vary from this age. The UNIPAC would interest pupils who receive an income and who are learning to manage it.

C. Special instruction.

1. The pupil's section is organized into the Main Idea, Sub-ideas, Learning Objectives, Learning Experiences, and Self-test. The Main Idea refers to the concept of the UNIPAC and the Sub-ideas refer to the generalizations. The Learning Objectives are the behavioral objectives that the pupils are to achieve by completing the Learning Experiences. The Self-test is to be used by the pupils to determine if they have attained the Learning Objectives.
2. The teacher may want to assign pupils the activity of keeping a two week account of their income when they begin UNIPAC I entitled Getting Your Money.

D. Evaluation.

PRE-TEST AND POST-TEST

PURPOSE:

The test will test your knowledge over the topic of management of personal income.

INSTRUCTIONS:

You are to answer the following questions over this UNIPAC. After you complete the test, take the test to your teacher to be graded.

BODY OF THE TEST:

1. Match the words in List A with their meanings in List B. Write the letter of the meaning in List B on the blank next to the words in List A.

List A

- _____ 1. Budget
 _____ 2. Savings
 _____ 3. Consumer
 _____ 4. Borrowing

List B

- a. a person who buys and uses goods.
 b. a plan for spending money.
 c. money received through earnings, allowances, gifts, and other methods,
 d. receiving money with an agreement to repay it.
 e. putting away money that you now have for future use.

2. Susan has received \$10 for her birthday. Use the five steps of decision-making to help Susan decide how to use her money.

3. Jack, a twelve year old boy, got \$20 a month from his allowance and earnings. He decided that he should budget his money. What are 3 reasons Jack would give for making a budget?

What are 6 things that he might list in his budget?

4. Jack's parents also have a budget to manage the family income. What are 10 things that might be listed in the family budget?

5.
 1. To reach goals.
 2. To meet emergencies.
6.
 1. Make a shopping list.
 2. Compare prices.
 3. Compare quality.
 4. Do not buy on impulse.
7.
 1. Borrow only in emergencies.
 2. Don't borrow from friends or family unless you can repay the money promptly.
 3. Promise to repay within a certain time and be sure to keep your promise.
 4. Don't get into a habit of borrowing.
 5. Know that borrowing is a serious responsibility.

II. Copies of Teacher Made Materials

- a. Budget sheets on page 127

III. Suggested Related UNIPACs

This UNIPAC is one of a series. It follows the UNIPAC on sources of personal income which is entitled Getting Your Money.

BUDGET SHEET

For the week of _____

INCOME

Today	I received this amount	Source

EXPENSES

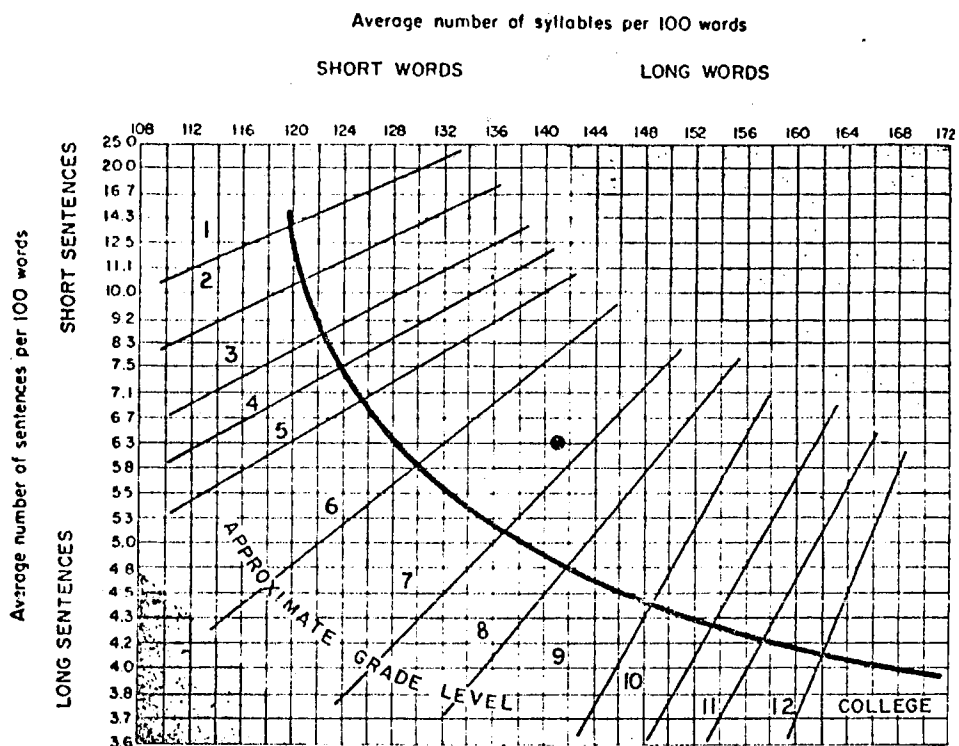
Today	I spent this amount	On the following

APPENDIX C

FRY READABILITY GRAPH

GRAPH FOR ESTIMATING READABILITY

by Edward Fry, Rutgers University Reading Center, New Jersey



DIRECTIONS: Randomly select 3 one hundred word passages from a book or an article. Plot average number of syllables and average number of sentences per 100 words on graph to determine the grade level of the material. Choose more passages per book if great variability is observed and conclude that the book has uneven readability. Few books will fall in gray area but when they do grade level scores are invalid.

	SYLLABLES	SENTENCES
EXAMPLE: 1st Hundred Words	124	6.6
2nd Hundred Words	141	5.5
3rd Hundred Words	158	6.8
AVERAGE	141	6.3

READABILITY 7th GRADE (see dot plotted on graph)

APPENDIX D

PRE-TEST AND POST-TEST

SCORES FOR PUPILS

TABLE VII
PRE-AND POST-TEST SCORES FOR PUPILS

Student No.	UNIPAC I			UNIPAC II		
	Pre-test Score	Post-test Score	Score Gain	Pre-test Score	Post-test Score	Score Gain
1.	44	88	44	45	92.5	47.5
2.	24	40	16	--	--	--
3.	12	60	48	35	77.5	42.5
4.	36	84	48	47.5	100	52.5
5.	28	88	60	40	95	55
6.	40	84	44	50	87.5	37.5
7.	37	40	4	35	80	45
8.	16	56	40	40	70	30
9.	32	56	24	22.5	100	77.5
10.	8	40	32	--	--	--
11.	40	92	52	--	--	--
12.	44	88	44	50	95	45
13.	48	72	24	35	87.5	52.5
14.	24	68	44	--	--	--
15.	--	--	--	50	90	40
16.	36	96	60	42.5	92.5	50
17.	32	88	56	40	87.5	47.5
18.	40	52	12	--	--	--
19.	32	60	28	40	77.5	37.5
20.	44	96	52	47.5	87.5	40
21.	40	76	36	47.5	95	47.5
22.	28	56	28	--	--	--
23.	28	72	44	45	92.5	47.5
24.	0	32	32	--	--	--
25.	32	64	32	42.5	77.5	35
26.	32	76	44	45	92.5	47.5
27.	16	68	52	45	97.5	52.5
28.	24	48	24	47.5	55	7.5
29.	40	72	32	60	95	35
30.	56	88	32	62.5	95	32.5
31.	24	52	28	20	25	5
32.	40	80	40	50	95	45
33.	32	84	52	32.5	97.5	65
34.	28	64	36	15	30	15
35.	32	96	64	37.5	97.5	60
36.	32	52	20	40	85	45
37.	40	56	16	40	92.5	52.5
38.	32	76	44	40	90	50
39.	44	72	28	20	90	70
40.	8	48	40	12.5	62.5	50
41.	12	60	48	20	67.5	47.5
42.	28	60	32	25	77.5	52.5
43.	24	44	20	25	45	20

TABLE VII (Continued)

Student No.	UNIPAC I			UNIPAC II		
	Pre-test Score	Post-test Score	Score Gain	Pre-test Score	Post-test Score	Score Gain
44.	44	72	28	52.5	97.5	45
45.	28	44	16	32.5	72.5	40
46.	32	64	32	40	72.5	32.5
47.	32	76	44	25	90	65
48.	40	80	40	55	95	40
49.	44	56	12	17.5	77.5	60
50.	28	32	4	10	20	10
51.	36	88	52	57.5	97.5	40
52.	64	88	24	55	97.5	42.5
53.	48	56	8	47.5	87.5	40
54.	56	92	36	--	--	--
55.	36	60	24	10	60	50
56.	32	52	20	40	75	35
57.	36	76	40	57.5	97.5	40
58.	52	88	36	55	92.5	37.5
59.	52	72	20	22.5	90	67.5
60.	44	68	24	55	95	40
61.	--	--	--	35	40	5
62.	48	72	24	47.5	85	37.5
63.	52	76	24	47.5	92.5	45
64.	44	76	32	52.5	100	47.5
65.	48	88	40	42.5	95	52.5
66.	--	--	--	5	32.5	27.5
67.	20	44	24	20	47.5	27.5
68.	40	40	0	40	67.5	27.5
69.	60	80	20	47.5	97.5	50
70.	--	--	--	17.5	55	37.5
71.	16	84	68	20	87.5	67.5
72.	12	48	36	17.5	47.5	30
73.	28	84	56	50	100	50
74.	36	52	16	--	--	--
75.	40	92	52	50	97.5	47.5
76.	56	64	8	47.5	82.5	35
77.	28	68	40	52.5	95	42.5
78.	36	92	56	47.5	90	42.5
79.	36	40	4	45	80	35
80.	44	80	36	40	100	60
81.	44	56	12	22.5	57.5	35
82.	36	52	16	52.5	85	32.5
83.	40	76	36	--	--	--
84.	36	76	40	40	92.5	52.5
85.	40	68	28	20	97.5	77.5
86.	36	80	44	37.5	92.5	55
87.	48	64	16	22.5	90	67.5
88.	--	--	--	35	57.5	22.5

TABLE VII (Continued)

Student No.	UNIPAC I			UNIPAC II		
	Pre-test Score	Post-test Score	Score Gain	Pre-test Score	Post-test Score	Score Gain
89.	40	48	8	42.5	100	57.5
90.	--	--	--	42.5	95	52.5
91.	36	96	60	45	92.5	47.5
92.	64	92	28	--	--	--
93.	40	84	44	37.5	100	62.5
94.	40	72	32	7.5	40	32.5
95.	36	60	24	50	97.5	47.5
96.	36	48	12	40	82.5	42.5
97.	36	100	64	47.5	97.5	50

VITA

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