

A STUDY OF CONSUMER EDUCATION AND ITS RELATION TO THE
HOMEMAKING EDUCATION CURRICULUM IN THE SECONDARY SCHOOLS

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By

DOROTHY LUELIA GROVES

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APPROVED BY:

Ilse H. Waly
Chairman, Thesis Committee

Millie Pearson
Member of the Thesis Committee

Millie Pearson
Head of the Department

D. B. McIntosh
Dean of the Graduate School

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INTRODUCTION

A larger percentage of the nation's children are in school today than ever before. More are remaining in school until graduation from high school and college than in any other period of United States history. As a result, the general aims of education must be broad enough to prepare the very gifted, the average, and the below average student. One group of educators has stated the purposes of education as follows:

Education in a democracy, both within and without the school, should develop in each individual the knowledge, interests, ideals, habits, and powers whereby he will find his place and use that place to shape both himself and society toward ever nobler ends.¹

The influence of this kind of thinking has had far reaching effect upon the public schools. As a result, a large number of subject matter areas and a variety of teaching procedures are provided in the modern school to meet the different interests, needs, and capacities of students, and to work toward the attainment of the above objectives.

Homemaking in the high school curriculum is recognized as one of the subject matter areas that meets essential needs of individuals. It strives to develop integrated individuals who can effectively participate in and mold wholesome, satisfying home and family life, and who can intelligently accept their responsibilities in a democratic society. This indicates the development of personal values, social sensitivity and the ability to solve daily problems through reflective thinking. Persons in home and family life education recognize that the success with which the developmental,

¹ Cardinal Principles of Secondary Education, Bureau of Education Bulletin No. 35, 1918, p. 9.

spiritual and material needs of each family member are met, determines the worthwhile goals and satisfactions achieved by individual families and by society as a whole.

As applied to the high school student, this means becoming a well-rounded individual, improving in personal and social relationships, developing desirable attitudes, increasing his ability to analyze and solve problems logically, and growing competence in the various areas of homemaking. Millie V. Pearson has said that homemaking education promotes "continuous student growth both in character and personality", develops "an understanding of individual and group needs" and "the interest in and a responsibility for sharing in home and family life."²

The satisfaction of needs is a directing factor in the growth of personality and character. Material things are important only as they contribute to a creative personality, higher levels of character and physical and emotional well-being. Nutritious meals, adequate medical care and healthful surroundings share in effecting emotional balance and dynamic living. Properly fitted, suitable and attractive clothing protects the body while giving the individual a measure of self-confidence and some consideration from others in a society which judges people partly by their appearance. A comfortable, convenient and attractive home is a good background for wholesome family relationships. Hobbies may be developed, interests expanded and bonds between friends and family members made stronger in the home which has space and facilities for individual and group activities. Appliances in the home can reduce drudgery, make possible higher standards for routine tasks and free home members to engage in more creative and

² Millie V. Pearson, Group Experiences in Homemaking Classes, p. 2.

and satisfying activities. Most families in the United States can obtain a large number of goods and services but few people can purchase all the things they desire. Therefore, criteria must be developed for determining what things can give the greatest satisfaction. As a corollary, the family must be efficient in securing and using these goods and services.

One of the most persistent problems in society today is how to use to the greatest advantage the resources of time, energy, talents, money and capital goods. Ivol Spafford recognizes the solution of this problem as one of the goals of home economics in the following statement.

Its special contribution will come through guiding individuals in reaching decisions as to values most worth working for in personal living and family life, in discovering needs, interests, and talents which come within the field of home economics, in working out wholesome, satisfying personal and social relationships, and in utilizing the resources of the individual and the family in providing means for the satisfaction of needs, development of interests, and use of capacities in attaining the values set-up as most worth while.³

It is impossible to use resources to best advantage without first clarifying: (1) those things that are of major and long-time importance for personal development, health, self-respect, reasonable comfort and convenience, and a wholesome, democratic society; (2) those things which are desirable if attainable but give less satisfaction; and (3) those things which are harmful to the individual, represent waste, or have results which are detrimental to society. Because the values and resulting actions of one group of the population affect others, education should foster the development of wholesome ideals and a sense of responsibility for the effects of individual action on others.

³ Ivol Spafford, Fundamentals in Teaching Home Economics, p. 32.

In addition Spafford believes that, "home economics should prepare individuals to utilize their resources in meeting their material problems of living in a satisfying manner."⁴ This realization among home economists has been one of the stimulating factors in the development of consumer education which had its early growth within the field of home economics.

The early home economists were interested in home life improvement through better diets, better home sanitation, more efficient use of time and equipment, and wiser buying practices. Benjamin R. Andrews says that Ellen H. Richards, generally recognized as the founder of home economics, might be known also as the "godmother of consumer education". At the Lake Placid Conference in 1899, the first of a series of meetings which preceded the establishment of the American Home Economics Association, educational terminology was discussed. Melvil Dewey, originator of the Dewey decimal system for the library catalogue, had placed home economics under "production". The conference changed it to "economics of consumption" realizing even at that time that home consumption is more important than home production in the operation of a home.⁵

The trend to take production out of the home is becoming increasingly stronger. As industry has produced new goods and services, advertising has persuaded people that they are necessary for good living. Meals may be quickly prepared from commercial mixes, canned or frozen foods and baked products. Garments purchased ready-to-wear are sent to dry cleaning establishments and linens are sent to the laundry. Movies, bowling alleys, skating rinks and night clubs have drawn recreation into public places. Most of the articles found in the home are made by industry. As a result,

⁴ Ibid., p. 30.

⁵ Hazel T. Craig, History of Home Economics, p. 9.

the work of the homemaker has been changed largely from home production or making things in the home to buying goods and services for the home and managing the household.

Consequently, the financial welfare of the family is practically as dependent on the ~~W~~ife's ability to manage as on the husband's ability to earn. An article in Kiplinger Magazine states that the effectiveness of the family income may be increased from 30 to 60 percent by the contributions of the housewife.⁶ In order to promote family financial security, the housewife must be efficient in the management of money and other available resources. Obviously, homemaking education must include education for consumption or the buying and use of goods and services.

Consumer education intends to teach wise selection and use of goods and services. That this idea is supported by educational leaders can be seen in a statement of the aims of consumer education presented by Tonne:

The aim of consumer education is improvement in the choice and buying of economic goods and services as a means of raising the individual and family standard of living, and thereby to raise the standard of living for the whole community.⁷

Similar purposes for consumer education are cited in a recent publication of the Consumer Education Study of the National Association of Secondary School Principals. This group of educators made the statement that:

The purpose of consumer education is the improvement of consumption. It is education which helps a family and its members to make the most intelligent use of the resources at their command for individual, family and social well being.⁸

The over-all purposes of consumer education are further clarified by Bream, who said:

While consumer education is most fundamentally concerned with the

⁷ Herbert A. Tonne, Consumer Education in the Schools, p. 92.

⁸ Consumer Education and Home Economics in the Secondary Schools
Consumer Education Study, p. 1.

application of critical thinking to practical every day affairs, it is also fundamentally concerned with bringing about a better understanding of social and economic conditions. Its primary aim is the most efficient use of available resources. It can therefore be made a powerful force serving the interests of the public in good times and in bad.⁹

An analysis of these three definitions or aims would explain why many authorities suggest that in order for an individual to be a successful consumer, he must be intelligent in three major areas of living. These include choice-making, the use of resources and consumer citizenship.

Development of a coherent philosophy of what is valuable and worth pursuing is a basic element in consumer education. Choice-making has become complex because of the wide variety and number of products on the market, and because of constantly stimulated desires. Unless a standard of values is well defined and the goals of the family are recognized, choices are apt to be erratic and inconsistent with long-time objectives. The material goods obtainable by each person are limited. Therefore, wants and desires must be weighed carefully in order to select those things which will yield the most abundant living. This same thought is well expressed in a recent publication which states that:

Skill in consuming is never enough: There must also be wisdom and character. Wisdom in consuming, as in all of life, depends on one's having clearly defined, high-quality purposes and goals. Character is strength to govern one's life accordingly. Therefore, the foundation of consumer education, in common with all education, is to help each student develop a sense of values, determine what he most wants out of life, set his goals and see them in proper proportion, then act according to his developed principles.¹⁰

Wise use of resources, the second aspect of good consumption, is

⁹ Robert A. Bream, "A Comprehensive Consumer Education Program in Practice," Balance Sheet, (March, 1944) XXV, pp. 302-305.

¹⁰ The Modern American Consumer, Consumer Education Study, p. 3.

essential for the economic welfare of the individual, family, and country. Resources are both human and material. Nickell and Dorsey include in human resources: "(1) physical heritage, in terms of native capacities and human energy, (2) social heritage, (3) attitudes, (4) knowledge and, (5) the abilities of members of the family."¹¹ Material resources include time, money, economic goods and public facilities. Management of one's resources to meet material and other needs adequately rests on planning and continuous evaluation of desires and accomplishments in the light of accepted values. The measure of satisfaction derived from income may depend on: (1) the ability to manage one's own affairs; (2) information and skill in the area known as buymanship; (3) proficiency in the use and care of goods in the home, and (4) the value of the dollar in terms of the commodities it will purchase. This money management phase of consumer education, especially buymanship, is probably the most widely recognized because its obvious relationship to daily problems presents an incentive for teaching and learning.

The economic welfare of consumers may also be improved through the effective functioning of the economic system by which goods are made and distributed. Each purchase made by the consumer is a vote for not only the product, but the conditions under which it was made, advertised and sold. For years emphasis in education, business and government has centered on greater production. Production can expand only in relation to consumption. If consumers refuse to buy a product because it is of poor quality, excessive cost, or because it was made under conditions detrimental to society, the business will fail. Because ultimate approval or rejection is theirs,

¹¹ Paulena Nickell and Jean Muir Dorsey, Management in Family Living, p. 29.

the buying public should assume greater responsibility for goods offered on the market by making discriminating choices.

Regardless of how carefully an individual plans his own economic life, his security depends on a healthy economic condition for the nation. This is illustrated by the general depression in the United States of the early 1930's. Numbers of banks and business enterprises failed; many stocks and bonds became worthless; and factories closed. Not only was unemployment widespread, but the life-savings of many people were destroyed. Personal planning and endeavor for economic security was nullified by the temporary economic collapse. To prevent a recurrence of these conditions, each individual must accept responsibility, according to his abilities and economic role, for the smooth functioning of the national economy. An understanding of the basic economic principles is necessary for intelligent participation as a citizen in developing policies and making decisions regarding legislation which affects consumers, the use of taxes, the regulation of inter-state and foreign trade, maintenance of harmony between labor and capital, and continuous improvement of social conditions. Intelligent acceptance of this responsibility by consumers is particularly essential in a democratic country.

Since about 70 percent of the gross national expenditure is spent for consumer goods and services, the main directing force in all economic activity is expenditure by consumers. Consumers as a group are largely responsible for the kinds, quality and cost of goods and services offered them. Yet, often they do not actually use their collective influence for their own best interests nor for the general welfare.

Using money wisely has become more difficult because needs and wants for material goods have increased tremendously. Thousands of products,

each with many different brands, are on the market. Technical training is necessary to distinguish between many synthetic and genuine materials as well as to determine the quality of many new products. Some types of packaging preclude close examination before purchase. The consumer is bombarded by high pressured salesmanship and advertising constantly. The purchaser cannot be adept in the selection of all the goods he consumes because his experience with many articles is limited. Price or brand which some people use as an indication of quality is not always reliable. Hence, some training in using income is necessary.

Compared with other countries of the world, the United States is a prosperous land but scrutiny of a few figures indicates that many people in this country have difficulty obtaining a comfortable living or financial security. Fifteen percent of the families in the United States in 1947, had an income of 1,000 dollars or less. This was at a time when the dollar purchased approximately 60 percent as much as in 1939, giving these families a real income of 600 dollars or less as compared with 1939, purchasing power. Another 20 percent of the families fell in the 1,000-2,000 dollar bracket; half of the families of the nation obtained incomes between 2,000 and 5,000 dollars with 15 percent receiving 5,000 dollars or more.¹² In 1944, although less than seven percent of American families had incomes under 1,000 dollars, 22.7 percent of the families or somewhat less than one in four, had debts which exceeded any savings accumulated for the year.

In Oklahoma in 1946, the per capita income was 825 dollars or an average of 3,300 dollars for a family of four.¹³ This may be compared with

¹² "A Quick Look at Buying Power," Kiplinger Magazine, II (January, 1948), p. 43.

¹³ Statistical Abstract of the United States, 1948, pp. 280-282.

the national per capita figure of 1,200 dollars which is 32 percent higher than that of Oklahoma. This indicates that although 35 percent of the nation's families had incomes of less than 2000 dollars in 1947, this percentage is probably much higher in Oklahoma.

With low incomes it becomes much more important to weigh carefully decisions regarding the use of money. Nevertheless, in 1946, consumers spent 3,410,000,000 dollars for tobacco and 9,400,000,000 dollars for liquor compared with 4,600,000,000 dollars for education, 1,525,000,000 dollars for churches and charitable organizations,¹⁴ and 4,000,000,000 dollars for health and medical care.¹⁵

Provision for financial security in old age has become important in American society. Formerly, aged people expected to live with relatives contributing any income or assets to those of the family. Today the tendency to live as separate family and economic units in old age predominates. However, in 1945 only 44.4 percent of the retired persons 65 and over have earned the incomes which support them in their retirement. The other 55.6 percent receive outside support from their family, old age and survivors insurance, philanthropic organizations and/or government relief. By far the greatest number, or 41 percent, are dependent on relief.¹⁶ These figures indicate that people need help in planning the use of their money during the periods of greatest earning in order to provide for their unproductive years. Moreover, present low income groups need the opportunity to earn more income.

¹⁴ "Notes on This and That", Kiplinger Magazine, I, (August, 1948), p. 26.

¹⁵ Statistical Abstract of the United States, 1947, p. 273.

¹⁶ Gerhard Hirshfeld, Economic Security in the United States, p. 6.

Women, who spend two-thirds of the consumer dollar, become an important part of the consumer picture.¹⁷ They own more than half of the nation's investments in stocks and bonds, are the beneficiaries of millions of life insurance policies, and are the head of one out of six family units in America.¹⁸ From the foregoing discussion it is seen that problems of buying are numerous; that many incomes are inadequate; and that many families do not use their resources to greatest advantage. Since women manage the greater part of the income, it is evident that they need training in buying, investing, and managing resources as part of their preparation for home-making. This need is emphasized by a number of recent studies which conclude that disagreements over the use of the family income cause much friction and unhappiness and frequently lead to divorce. Education for consumption proposes to give vital training in management of family money, especially when integrated with the home economics curriculum.

¹⁷ "Housework - The Biggest Work of All," Kiplinger Magazine, II, (April, 1948), pp. 8-14.

¹⁸ Maxwell S. Stewart, Women and Their Money, Public Affairs Pamphlet No. 146, 1949, p. 3.

PROBLEM AND PROCEDURE

Plans for teaching homemaking education, like all other subject matter areas, should be made cooperatively by the teacher and students to be of greatest functional value and a challenge to students. Nevertheless, the teachers must have a clear understanding of the needs, interests and abilities of prospective students and also of purposes, content and procedures of an area of study in order to guide students intelligently in planning their work. Moreover, she must be familiar with numerous possibilities so that she can present students with alternatives from which to choose. In doing this the teacher should give students the full benefit of her own experiences, knowledge and thinking so that she may acquaint the students with the full potentialities of the particular area of study and its application in their lives. In this way she can "set the stage" for this new undertaking in such a way as to stimulate students' interest and recognition of the value of the learning experience for them. These principles are applicable in good teaching regardless of the type of curriculum planning followed—whether the curriculum is student or subject-matter centered.

The teacher who desires to be well prepared, to arouse students' interest in her work and to guide them intelligently in their planning will find teacher pre-planning generally in the form of a source unit of inestimable value to both herself and students. Alberty explains a source unit as,

....a systematic and comprehensive survey, analysis and organization of the possible resources (e.g., problems, issues, activities, bibliographies, etc.) which a teacher might utilize in planning, developing, and evaluating a learning unit.¹

¹ Harold Alberty, Reorganizing the High-School Curriculum, p. 250.

To do this planning the teacher should be familiar with educational psychology, the needs and interests of students, and the possibilities of the subject matter area which she will teach as well as be competent in educational method. She must clarify her own philosophy and purposes as a teacher, have a general understanding of characteristics of a democratic society and the place of education in directing society.

In order for democracy to function in this country all educational areas must train for democratic citizenship and teach students in relation to their environment. One group of educators believes that preparation for democracy requires that all teaching include the following purposes:

- A. Fostering security and satisfaction
- B. Promoting cooperative learning
- C. Helping pupils develop self-direction
- D. Fostering creativity
- E. Helping pupils develop values
- F. Providing opportunities for social action
- G. Helping pupils evaluate learnings²

Consumer education like homemaking education offers numerous opportunities for this kind of teaching. If the teacher wishes to promote pupil behavior in harmony with these purposes, she must concentrate on the student rather than on the subject. The less experienced or the less familiar with consumer education a teacher is, the more helpful she will find teacher pre-planning in achieving her purpose. The very fact that she has explored this subject matter area thoroughly and analyzed its scope and possibilities the more likely she can teach students rather than the subject, and use progressive functional procedures rather than out-moded methods.

The writer who teaches homemaking education on the high school level is

² Association for Supervision and Curriculum Development, Toward Better Teaching, p. 3.

convinced of the importance of including education for consumption in this area. Because consumption (selecting and utilizing goods and services) has replaced production to a significant extent in the modern American home, education for homemaking needs to emphasize the consumer aspects of home and family living. That students are aware of the importance of the economic phase of living is indicated in a study made by Symonds in which he had high school students from Tulsa and New York City rank a number of possible problem areas in the order in which they were serious problems for them.³ From a list of fifteen areas of individual concern, most of the boys and girls reported money to be their most serious problem area. According to another survey homemaking students are definitely interested in consumer education. Annette Carlton asked fifty-four junior and senior girls enrolled in high school homemaking classes, "Do you feel a need for more information about consumer problems as indicated by these questions?" Eighty-five percent answered, "yes" in spite of the fact that they had already had some training in this subject.⁴ Likewise, homemaking teachers feel a need and interest in teaching consumer education as verified by the findings of Lucille Martin in her study of subject matter content for clothing units for homemaking classes in Oklahoma.⁵ Of the sixty teachers who completed the check sheet used in the study, everyone agreed that the fifty-six consumer problems in clothing included in the check sheet are important in

³ Percival Symonds. "Life's Problems and Interests of Adolescents," School Review, XLIV (September, 1936), pp. 506-518.

⁴ Annette Carlton, A Survey to Determine Phases of Consumer Information Possessed by Selected High School Homemaking Students, p. 22.

⁵ Lucille Brandt Martin, A Study of Subject Matter Content for Homemaking Classes in Oklahoma. Unpublished Master's Thesis, Oklahoma Agricultural and Mechanical College, Stillwater, 1948, p. 23.

the teaching of clothing and textiles.

In spite of this evidence that both students and teachers feel a need for consumer education, apparently little in this area is being offered homemaking students. In order to learn what training high school homemaking students are receiving to aid them in managing their resources, a questionnaire was prepared for freshmen college students, who had been enrolled in high school homemaking at some time.* Of the 144 students who supplied information, 73 percent had studied homemaking in high school for two or more years. However, in answer to the question, "Have you been taught in high school home economics how to use and manage (A.) your money, (B.) your time and energy?" only 22 percent had been taught money management. A smaller number or 13 percent had been taught to manage their time and energy. These four studies show definite need and interest in Oklahoma for more consumer education, especially in relation to homemaking education. They have led the writer to believe that other homemaking teachers, like herself, were neglecting this phase of homemaking education because they were inadequately prepared. As a result this study was undertaken to determine how consumer education can be integrated with the homemaking education program.

An investigation of the different methods of teacher pre-planning seems to indicate that the source unit is one of the most practical forms. Consequently, the purpose of this study is to develop a source unit in consumer education which is designed to be taught as part of the homemaking curriculum in the state of Oklahoma.

* A questionnaire dealing with the high school homemaking training in the management of time, energy, and money, was answered by the freshman orientation class of the School of Home Economics at Oklahoma Agricultural and Mechanical College in the fall of 1948.

In order to prepare this source unit it was necessary to determine how functional education for consumption can best be integrated with homemaking education on the junior and senior high school level. To solve this problem the following questions had to be answered:

- A. What are student needs and interests in consumer education?
- B. What are the possible and desirable purposes and content in this area -- especially when correlated with homemaking education?
- C. On what levels may it be offered most effectively?
- D. Should it be integrated with other phases of homemaking education, be offered as separate units, and/or in separate courses?
- E. Approximately how much time should be devoted to the study of consumer problems?
- F. What are true-to-life student learning experiences and procedures for consumer education?
- G. How may progress and achievement be best evaluated?
- H. What are good available references and other teaching aids?

The next step was to determine how the problems previously enumerated were to be solved. To accomplish this a study was made of the sources of information listed below:

- A. Current courses of study in homemaking education from a number of different states, particularly those of the Southwest.
- B. Recent books and pamphlets in consumer education on the junior and senior high school level.
- C. Recent books and pamphlets in homemaking education on the junior and senior high school level.
- D. Books and periodicals that are concerned with methods of teaching, especially in consumer education and homemaking education.

E. Books and periodicals that are concerned with methods of teaching especially in consumer education and homemaking education.

It is obvious that an analysis of these sources of information would give both the thinking of educational authorities in these subject matter areas as well as indicate present practices in teaching education for consumption as part of the homemaking education program. In this way the best thinking of the times could be used in planning this source unit.

The unit plan for this study is based on the general pattern for source units presented in Science In General Education.⁷ The outline used for developing it includes these major divisions: (1) over-all objectives of the unit in terms of desirable changes or growth in attitude and behavior of students, (2) a list of generalizations which form the subject matter foundation of the unit, (3) suggestions for student activities and experiences to develop greater understanding of the generalizations and to further the attainment of unit goals, (4) suggested methods of evaluating student progress toward the objectives, and (5) sources of information, teaching aids and reference materials.

The opinions obtained from these various sources were analyzed in relation to the present homemaking program of the state and used as a guide for the preparation of the source unit.

Prior to the development of the source unit, the areas of homemaking education presented in the state teachers' guide were also studied to learn what phases of consumer education they included.⁸ Since the Oklahoma

⁶ Progressive Education Association, Science in General Education. 525-2; pp. 249-54.

⁷ State Board of Vocational Education, A Guide for Planning the Homemaking Education Program In The Public Schools of Oklahoma.

teacher's guide only integrated some phases of consumer education with the areas of foods, clothing, housing, health, and relations, some important aspects of consumer education seemed to be omitted. The problems of consumer education which are not readily integrated in these areas are emphasized in the unit developed in this study. Moreover, the unit is planned for the advanced high school level and intended to draw into one coordinated whole, the previous consumer training of homemaking students. In addition, it is designed to give a well-rounded presentation of consumer education from the homemaker's view point.

SURVEY OF LITERATURE RELATED TO TEACHING CONSUMER EDUCATION

An analysis of the current courses of study, books, periodicals and reports of research disclosed some differences in opinion and practices with regard to the purposes, content and procedures of consumer education. At the same time, a careful comparison showed a definite agreement in the fundamentals of consumer education. Most of these authorities seemed to believe that consumer education is an essential in preparation for living in this inter-cultural society; that its scope is so broad it cuts across many subject matter areas; that it is an integral part of homemaking education; that it is important enough to be offered in separate courses, in separate units of related subject matter areas and integrated with the subject matter of related courses. (These ideas were supported by the three general texts on the teaching of consumer education in the schools, both secondary and college.)

Educational administrators and classroom teachers are giving consumer education more careful consideration as they realize the need of youth for this kind of training. (Also, some of them consider it an effective method of relating the subject matter of many courses to the daily problems of students. Even so, they are not agreed on how to teach it.) Some favor establishing it as a separate course; some believe it should be taught as part of a core curriculum; and others think it should be integrated through classes which are already established.

Since the high school is conventionally organized into distinct courses, some schools have thought it most logical to offer separate courses in consumer education. These vary in length and placement, but most are of one or two semesters duration in either the junior or senior year. The subject

matter included varies greatly as would be expected with the broad conceptions of consumer education and with its many interpretations and different emphases. In the opinion of Tonne, "All we can do in specific courses in consumer education is make students aware of the fact that choice-making involves far more than sheer buying or money management."¹

In a study made by Jack T. Riley in Oklahoma in 1939, ninety-five percent of 216 school officials questioned, believed that consumer education should be a part of the high school curriculum.² Nevertheless only ten percent of the schools reported a separate course for its study. These school men were also asked in what fields they thought the course could best be taught. Forty-four percent of the group preferred home arts; 44 percent selected the commerce field; 34 percent preferred social studies; and 30 percent selected agriculture.³ Since some of these men must have listed more than one subject matter area this probably indicates that Oklahoma educators believe that several departments of the high school can contribute to consumer training.

Another study was made among high school teachers in Oklahoma in 1941. Five teachers in each of the areas of business education, home economics, social studies, science and mathematics were asked to select from a list of 61 topics of consumer significance, those which they thought should be taught in their own subject field. The selections by subject varied from 11 by social science teachers to 36 by home economics teachers.⁴ This study, like

¹ Tonne, Op. cit., p. 102.

² Jack T. Riley, Study of Consumer Education in Oklahoma Schools, p. 35.

³ Ibid., p. 35.

⁴ Jeffery Hindman, Consumer Education in the Secondary School Curriculum, p. 72.

the preceding one, indicates that "consumer education is a co-operative function of a number of high school departments."⁵

The consumer education program in some schools functions by having each teacher responsible for consumer training which is logically a part of his subject matter area. If this is done, each teacher "should limit himself to what is functionally and closely related to his basic subject."⁶ ✓ This will not only allow sound teaching in the subject field but will also lessen the chances of consumer topics being presented by people with inadequate backgrounds. If this plan is followed a coordinating group is needed to keep repetition among subjects to a minimum and to see that important areas of consumer training are not neglected.

Many of the subjects of the high school curriculum have some unique contribution to make to the consumer education program. A few can be mentioned briefly. (In the study of history, occasionally touching upon the "consumer side" of living of the peoples of the past can make this subject more realistic and build an approach to the underlying factors in the consumer movement.) In all kinds of shopwork students are learning about good workmanship, design, and features of durability. Only a little attention is needed to correlate shop training and experiences with better daily consumption of many items. A health program can attack the problem of making available to Americans the best health care known. People should know what health services are possible and be aided in preparing for emergency health needs. A foundation for consumer problems of budgeting,

⁵ Ibid., p. 73.

⁶ Consumer Education in Your School, Consumer Education Study, p. 38.

daily buying, using credit, and investing can be taught in mathematics. ✓

Consumer education ^{promotes} also strives for greater appreciation of the beautiful and for means of including more beauty in daily living. Thus, courses which teach aesthetic appreciations also may improve consumption.

Music classes might help students in the selection of instruments, records and sheet music, call attention to public concerts, and familiarize students with information regarding vocations in music. Application of the principles of design, color harmony and balance learned in art classes simplifies some of the problems of clothing and home decoration. Using the services of public libraries and buying and caring for their own books and other materials are skills which may be developed in boys and girls by English teachers.

In some subjects as home economics, business education, agriculture, science and social studies the opportunities are numberless. Teachers of social studies emphasize "that they mainly propose to contribute to consumer education on the social side----understanding of the economy and society as a whole, of the consumer movement within that economy and society, of the role of government."⁷ On the other hand with the objective of economic competence for everyone, business education desires to extend to all youth "general training for business-like living."⁸ Many science teachers think that all good science teaching is good consumer teaching, but the emphasis given will determine the success with which consumer goals are realized.

The subject matter fields just mentioned as well as many others may contribute to a well-rounded program of consumer training, but the writer intends in this study to emphasize the place of consumer education in home

⁷ Ibid., p. 60.

⁸ Ibid., p. 61.

economics.

In their common objective, the improvement of family living, home economics and consumer education are basically alike. Because consumer education is a wide field encompassing many subjects, home economists are recognizing that many areas of consumption can probably be taught more successfully by other groups. However, home economics occupies a unique position for teaching some phases of consumer education. That position according to a number of secondary school principals is:

First, home economics seems to give the most natural setting for learning about common household goods---their selection and purchase and their use and care.Second, home economists have an unparalleled tradition of emphasis upon good taste, upon aesthetics, and upon the whole concept of a rich standard of living.In addition, special attention can also bring in matters of a more general financial and managerial nature. And there is good opportunity to carry on into social-economic problems.⁹

Despite the fact that homemaking teachers generally intend to train students in good home management and wise consumption, Annette Carlton in a survey found that in one situation "homemaking education students have more information about consumer education in those areas which are most likely considered by other subject matter areas."¹⁰ She also learned that "homemaking education students have least information about consumer education in the area of buymanship." This seems to indicate that homemaking teachers need to devote more time to the problems of consumer education with which they are concerned or find more effective means of presenting the material to students.

⁹ Ibid., p. 69.

¹⁰ Carlton, Op. cit., p. 26.

The homemaking education program is in a good position to make teaching related to consumption function in the lives of students because, as a subject, homemaking is centered on the boys and girls in their homes. Also, the homemaking teacher is experienced in integrating class work and home activities. Effective consumer education considers the immediate problems of students in their homes and in the community. It must be practicable enough to be applied by the students in their present environment.

The homemaking teacher who successfully teaches consumer aspects of living needs a foundation in sociology and economics in addition to a well-rounded home economics background. Experiences which promote acquaintance with family living at different income levels, and contact with people as they spend are important. It is necessary to grasp quickly family customs and an estimate of family and community resources in an inoffensive manner. The effective teacher must have ability and tact in securing cooperation from adults for the extension of class activities into the homes and the community.

Consumer education may be incorporated into the homemaking program in one or more of the following ways:

1. Each aspect of home economics may emphasize consumer education problems of concern to the family.
2. Separate units may deal with money management and consumer education.
3. Concentrated attention may be given to financial management incorporating many phases over a period of weeks, a semester, or a year.
4. Home economics teachers and others may co-operate in teaching consumer education as a part of a joint or core program for pupils.

5. Much consumer education may be a part of home, school, or community projects which home economics students may carry.¹¹

The interest and training of other members of the faculty, situations peculiar to the school, needs of students, and training of the homemaker teacher will affect the plan followed. Probably, consumer aspects of any area being presented should be emphasized in all years of homemaking as a foundation for more specific consumer training. Separate units of consumer education within the homemaking program may be useful to pull together in organized form material which has been presented in a variety of class situations and give it new meaning.

¹¹ James E. Mendenhall and Henry Harap, Consumer Education, p. 106.

SUGGESTIONS FOR TEACHING CONSUMER EDUCATION AS A PART OF
THE HOMEMAKING EDUCATION CURRICULUM

GENERAL HELPS

Consumer education is concerned with real issues of vital concern to individuals, families, business and government. Because conditions of business and industry and government action affect consumer welfare, the teacher of consumer education must be alert to trends and activities by these parts of society, as well as to general social conditions. A genuine interest in and liking for people is a necessity. Equally important to successful teaching of consumption is a well developed personal philosophy, a broad background in home economics and a general understanding of conditions and habits in the local community. Visits in the home of each student will familiarize the observant teacher with the student's background in consumption and prepare him to help students select problems that are real to them.

Because much of the subject matter in consumer education is of a controversial nature, the teacher should be especially careful not to push his own ideas or to make decisions for the student. Use of the problem solving method of teaching encourages all students to make their own decisions and lessens the opportunities for students to accept the ideas of the teacher without thinking. The teacher must also be wary of developing antagonisms against any group, but rather should help students to realize that all groups in the economic system have their strengths and weaknesses and are dependent on each other for their mutual welfare. The idea of the poor consumer who must fight against all other groups, should not be developed, but instead the consumer in a democracy should be portrayed as one who

is able to promote his own welfare readily if he acts with intelligence and integrity.

Because of the close relationship between consumer education and home economics, integration is not particularly difficult but requires conscious planning and a realization of the possibilities which this combination offers for more effective living. The following outline offers suggestion for including consumer education in the five separate units set up in the teacher's guide for the homemaking curriculum in Oklahoma.

SUGGESTIONS FOR INCLUDING CONSUMER EDUCATION IN THE PRESENT
HOMEMAKING CURRICULUM OF OKLAHOMA

Foods and Nutrition

1. Selecting, buying and conserving foods.
2. Selecting, buying, using and caring for equipment used for food preparation, service, storage and preservation.
3. Developing good work habits in food preparation, service and preservation to conserve time, energy and material goods and to promote safety.
4. Planning for use of the food money to promote health and pleasure.
5. Determining economic value of home production and conservation--comparing with bought foods and eating out.
6. Planning home production--kind and amount to meet own needs.
7. Understanding regulations and laws with regard to foods and their effect on consumers.
8. Becoming familiar with agencies (private and government) that protect and serve consumers in relation to food--Food and Drug Administration, American Medical Association, Federal Trade Commission, etc.
9. Understanding requirements for public eating places and other food establishments.
10. Becoming familiar with the way local food handlers comply with necessary regulations and with the way laws are enforced or complied with on the local level.
11. Being concerned with community soil conservation to raise nutritious food.

Health

1. Selecting, buying and using medical and dental services; health and accident insurance.
2. Selecting and buying drugs, glasses and other health supplies and devices.
3. Selecting and paying for leisure activities.
4. Becoming familiar with local health and safety facilities.
 - A. How they operate.
 - B. What services they render.
 - C. How they are financed.
 - D. How to use their services.
 - E. Whether more services are needed.
 - F. How to improve present conditions.
5. Understanding how to prevent spread of disease in the community.
6. Becoming familiar with local leisure facilities.
 - A. Learn to use.
 - B. Help to improve.
7. Learning to buy supplies and equipment for the home medicine cabinet.

Clothing and Textiles

1. Using the clothing dollar for happiness and well-being.
2. Planning the wardrobe to fit the budget and personal needs.
3. Selecting and buying ready-made clothing.
4. Selecting and buying textiles for the house and for clothing.
5. Caring for clothing and textiles to increase their serviceability.
6. Computing economic value of home sewing and home cleaning of clothes-- comparing with commercial cost and quality.

7. Practicing good work habits in sewing and care of clothing.
8. Understanding cause and effect of fashion on clothing and other consumer goods.
9. Selecting, buying and using grooming supplies and equipment.
10. Storing supplies and equipment related to clothing, grooming and household textiles to conserve goods, time and energy.
11. Practicing health and safety rules with regard to selection, construction, care and cleaning of clothing.
12. Being acquainted with reliable sources of help and information with regard to clothing problems.

Housing

1. Weighing financial and social aspects of ownership versus renting.
2. Budgeting the housing dollar.
3. Understanding financial and legal aspects of renting and home ownership.
4. Financing the buying or building of houses.
5. Financing repair, decoration and landscaping.
6. Selecting and buying furnishings, bedding, linens, rugs, draperies, curtains, furniture and equipment.
7. Caring for the house and furnishings.
8. Assuming problems of managing the home.
9. Becoming familiar with local housing regulations—zoning, building codes, labor demands, etc.
10. Making minor repairs.
11. Helping to eliminate home accident hazards and promoting home safety.
12. Knowing where and how to get help and information about housing and

related concerns.

Relations

1. Understanding the close relationships between good managers--especially financial and happy family life.
2. Understanding husband and wife's responsibility for the various aspects of managing the family finances and the household.
3. Teaching children good work habits and use of money, time and energy.
4. Becoming familiar with most important laws and regulations that affect and/or regulate personal and family financial practices.
5. Deciding on and developing personal and/or family standard of living.
 - A. Meaning.
 - B. Value of clarifying.
 - C. How to attain.
 - D. Present United States Standard.
 - E. Reasons for these standards.
 - F. How provide greater opportunity for all to have a comfortable standard.
6. Being familiar with organizations that work toward family economic welfare.
7. Knowing sources of help and information for family financial problems.

A study of this outline shows the wide variety of consumer activities possible in every area of homemaking education. The interested teacher can find many other activities in the local situation and community. In fact, good consumer teaching requires active concern for other people and community problems. The choice-making aspects of consumer education needs to be included in each of these five areas since making choices and decisions is an

integral part of all living. | The same is true of consumer citizenship. Every teaching situation offers the opportunity to participate in setting up class procedures in carrying on community campaigns, in caring for public property and in being concerned about government regulations affecting the welfare of individuals.

EXPLANATION OF THE SOURCE UNIT

This source unit was primarily planned for older homemaking students preferably on the senior high school level. It can be taught as one unit or parts of it may be used in teaching other areas such as home management and related work in earlier years of homemaking. In addition, much of it may be adapted for teaching adult classes, especially of young married couples. It is intended primarily to serve as a systematic organization of suggested purposes, procedures and teaching aids in consumer education from which the teacher can select readily that which is pertinent to the individual group, and organize its presentation in the way which seems most profitable. Although the principles to be taught will likely remain the same, the specific objectives and activities will vary among classes according to locality, the social and economic maturity and interests of students, as well as the problems and resources of the community. All of the objectives presented, generalizations stated, and activities suggested probably cannot be used in any one unit but may be employed selectively to further the specific objectives of the group.

As there has been no attempt to exhaust possible activities, it is suggested that teachers consult students, parents and other interested individuals, as well as consumer education references, all of which frequently offer many excellent suggestions. Because reading and studying as

a learning experience apply to all phases of the unit, they have not been included as a separate activity for attaining any of the objectives. Films may also be used effectively for attaining most of the objectives, provided suitable ones are available. Likewise, listening to pertinent radio programs and reading current periodicals are essential in keeping up-to-date with all aspects of consumption, hence should be regarded as learning activities for all parts of the unit. Teaching aids for the source unit are included to aid the teacher in assembling helpful materials, planning possible references for students, and scheduling films for the most opportune times.

The unit is not planned primarily as student reading but parts of it could be used profitably by students in their planning with the teacher. The teacher who realizes that democratic adult behavior is the result of early experiences in democratic procedures; and that planning in which students have cooperated will more likely fit their needs and interests, will encourage students to participate freely in setting up the objectives of the unit, in planning the activities which will be most beneficial to the group and to individuals, and in planning the methods of evaluating progress toward the objectives. When pupils with the teacher cooperate in determining the objectives and making plans, the teacher must accept additional responsibility in guiding students in the selection of worthwhile goals, effective evaluation procedures and stimulating learning activities which will further their objectives and provide for individual differences.

Because this source unit is planned for the senior level, many of the activities suggested, although built on the students' present economic activities, also look toward the near future when most of the students will, in varying degrees, achieve economic independence as college students,

employed persons and homemakers. Resources of the community are used where possible as the basis of activities and to furnish teaching aids. One secondary school authority in emphasizing the use of community resources as teaching aids, says:

Participation in community affairs helps students gain a better understanding of community conditions and processes and of the world in which they live. The use of community resources by the school aids the students in feeling that they belong to the community and are a part of it.¹

Management of the homemaking department offers many opportunities for learning experiences for high school girls sometimes neglected by the teacher. Most of the tasks involved in maintaining an attractive, healthful, efficient homemaking department are similar to those necessary to maintain the same conditions in homes. Abilities developed in running the department in most instances could be transferred directly by the girls to the solving of management problems in their own homes. Standards for management, house-keeping, comfort and beauty developed and maintained in the department can serve as examples to be emulated by the community, and may be effective as informal adult teaching.

Student experience in managing department finances provides actual situations in which to apply theory and develop practical ability. As far as the administration and local facilities will permit, the teacher and students should determine the financial needs of the department, plan for the use of income and select and buy supplies, furniture and equipment needed. It is hoped that homemaking teachers will prove to the administration and the school board their efficiency and ability to manage department finances and to direct worthwhile student expression in the use of depart-

¹ Harold Ablerty, Reorganizing the High School Curriculum, p. 275.

ment income to such an extent that they will be free to use the available resources to promote the purposes of the homemaking program. When the approximate amount of the departmental income is known, the teacher and students can do more effective planning in budgeting for the use of these funds.

Because opportunities for vital learning experiences leading to abilities in intelligent choice-making, wise use of resources and acceptance of responsibilities as consumer-citizens are so plentiful in departmental operation, management of the department and its finances by the advanced class has been conceived in this unit as an activity to be carried on throughout the year. The variety of activities will further attainment of many of the objectives of this unit. Such a project would necessitate the careful planning, study and cooperation of students within the class, and with other classes. The advanced class, who take the management responsibilities, would act as coordinators of these activities in all classes rather than actually performing all of the tasks. Like units in relationships, this unit should be taught early in the year so that skills may be developed by practice in other units such as meal preparation and clothing construction, as well as in home projects. Also, efficient student management of the department requires that course plans be completed early in the school year.

The following list of tasks involved in departmental and financial management of the homemaking program indicates the variety of experiences that may be utilized for student learning.

I. Departmental Management

- A. Providing for proper ventilation, lighting and temperature.
- B. Carrying on class routine like checking and recording attendance, distributing and taking up papers, books and other instructional supplies and equipment.

- C. Keeping the department clean, orderly, attractive, safe and convenient.
 - D. Doing the laundry or having it done.
 - E. Assist with keeping records for students, department, superintendent, and State Department of Home Economics Education.
 - F. Selecting, preparing, organizing and storing informational materials or teaching aids.
 - G. Making minor repairs and improvements.
 - H. Rendering special (non-class) school and community services.
 - I. Keeping bulletin boards and exhibit cases.
 - J. Interpreting the homemaking program to the public.
 - K. Providing for the needs of guests in the departments.
 - L. Showing consideration for classmates during sickness and bereavement.
 - M. Closing and opening the department before and after holidays.
 - N. Caring for the surroundings of the department. (This may include gardening and some yard work for departments that are housed in separate cottages).
 - O. Expressing appreciation to those who served the department.
- II. Financial Management.
- A. Determining financial need of the program.
 - B. Estimating possible sources and amounts of income.
 - C. Deciding on the goals, procedures and techniques for the financial management.
 1. Planning for the use of income or budgeting.
 2. Keeping a record of expenditures.
 3. Estimating economic value of home production in the department.
 - D. Budgeting and keeping accounts.
 - E. Selecting and buying supplies, furniture and equipment for the department.²

² Ilse H. Wolf, A Study of Management Problems of Homemaking Departments in Secondary Schools and Their Relation to Student Learning Experiences. Unpublished Masters Report, Teachers College, Columbia University, pp. 10-11.

An overview of the organization and content of this source unit, "Being a Successful Consumer", is presented in the following outline:

1. Introductory activities.
2. General unit objectives.
3. Performing consumer responsibilities intelligently.
 - A. Objectives.
 - B. Clarifying characteristics of a successful consumer.
 - (1) Generalizations.
 - (2) Learning activities.
 - C. Facing the present situation of the consumer.
 - (1) Generalizations.
 - (2) Learning activities.
 - D. Practicing consumer citizenship.
 - (1) Generalizations.
 - (2) Learning activities.
4. Managing resources to enrich living.
 - A. Objectives.
 - B. Operating the department.
 - (1) Generalizations.
 - (2) Learning activities.
 - C. Managing finances effectively.
 - (1) Generalizations.
 - (2) Learning activities.
 - D. Practicing good buymanship.
 - (1) Generalizations.
 - (2) Learning activities.

- E. Using time and energy efficiently
 - (1) Generalizations
 - (2) Learning activities.
- 5. Using consumer services and information.
 - A. Objectives.
 - B. Generalizations.
 - C. Learning activities.
- 6. Student references.

BEING A SUCCESSFUL CONSUMER

INTRODUCTORY ACTIVITIES

1. Several days before the unit begins, a few short, thought provoking questions may be written prominently on the blackboard and left without comment from the teacher to arouse student thinking. The following may be suggestive:
 - A. Who is responsible for the high prices of goods?
 - B. Are you wasting opportunities for happier living?
 - C. Do you know how to get your money's worth when you buy?
 - D. What things in life are really worth working for?
2. A bulletin board, using pictures and cartoons; magazine and newspaper articles, may be prepared to emphasize major areas in which consumers need competence. Underline key ideas and words in the articles. Prominent captions may proclaim the different areas.
3. Display several similar articles at similar prices and at various prices. Ask which is the best buy.
4. Prepare (1) a check sheet that will determine the student's attitude toward consumer responsibilities and opportunities, and (2) a test to determine his factual information relative to good consumption practices. These devices should be administered before any work is done on the unit. Their purpose of aiding the development of the unit should be clearly understood by students.
5. Give each student a cartoon suggesting some consumer problem of modern living. Ask the students to write very briefly the problem or idea suggested by the cartoon. In two to three minutes have students pass the cartoons on to the next person and repeat the procedure until each

pupil has seen several. Discuss with the class the different problems suggested. This activity introduces consumer education to students while indicating to the teacher her students' background and preparation.

6. A browsing table may be used to introduce students to the possible content of the unit. This is a table on which there is a collection of pertinent books, magazines, pamphlets, articles, pictures and perhaps student projects.
7. Have the class make a survey of what adults think high school students should learn about money management.
8. Have a buzz session in which students may relate some of the successes and difficulties they have had in selecting and buying satisfactory goods.
9. In a short, interesting talk the teacher may present an overview of the unit, its importance for the homemaker, and application to the present concerns of students. Students and the teacher may outline briefly plans for the unit, objectives, possible activities and methods of evaluating their progress.
10. Show an interesting talk-provoking film; read or review an appropriate story to introduce the subject.

GENERAL UNIT OBJECTIVES

1. Realization:

- A. That the study of consumer education is of value only when learning is used.
- B. That learning has taken place only when it results in changed behavior and attitudes.
- C. Of the need for clarifying one's personal philosophy and values as a basis for consumer choice.
- D. Of the increasing influence of women, especially homemakers, as consumers in the United States.
- E. That successful consumer-ship can be developed through study, experimentation and practice.
- F. That practical principles of management that can be applied to personal and family problems can be learned from operating the homemaking department efficiently.
- G. That many young couples cannot begin their marriage on as high a level of living as that of their parents at present.

2. Increasing understanding of:

- A. What is meant by being a good consumer.
- B. Some of the methods that can be used to overcome the increasing difficulties of present day consumption.
- C. The way the economic system functions in the United States to supply goods and services for the consumer.
- D. The close relationship between consumer financial welfare and the way the economy functions.
- E. The role and responsibilities of the consumer in a smoothly

functioning economy under a democratic government.

- F. The opportunity for enriched living for the individual and family promoted by the effective management of resources.
- G. The meaning of successful use of resources.
- H. The basic principles for successful management of personal and family resources.
- I. Ways to avoid being swindled.
- H. Some of the major local, state, national and international laws and regulations that effect consumer welfare.

3. Appreciation of:

- A. The vast resources of the United States and the resulting high standard of living in this country.
- B. A free enterprise economy under a democratic government.
- C. The freedom of choice enjoyed by consumers in the United States.

4. Desire to:

- A. Be a successful consumer.
- B. Manage personal, family and department resources for the common good.
- C. Grow in intelligent self-direction.

5. Increasing ability to:

- A. Manage time, energy, money and other resources to secure greater satisfaction.
- B. Manage personal and family financial affairs successfully.
- C. Budget personal, family and department income effectively.
- D. Save, invest and use insurance.
- E. Use consumer credit intelligently.
- F. Practice good consumer buymanship.

- G. Select reliable sources of help and information with regard to management problems.
 - H. Work for improved consumer welfare.
6. Judgment in use of advertising and labeling as aids for solving consumer problems.
7. Habit of evaluating:
- A. Personal progress toward consumer goals.
 - B. Growth as shown by changed attitudes, thinking procedures, and actions as a consumer.

PERFORMING CONSUMER RESPONSIBILITIES INTELLIGENTLY

Objectives

- To clarify personal values and goals as a basis for wise choices.
 - To develop individual capacities.
 - To decide on ones standard of living.
 - To work toward achieving ones goals or ambitions.
 - To accept increasing responsibility for self-direction.
 - To show sincere concern for the welfare of others.
 - To use freedom with integrity.
 - To uphold the ideals of democracy.
 - To assist in improving the general welfare according to individual capacity.
- To participate in class procedures, school government and desirable community affairs.

Clarifying Characteristics of a Successful Consumer

Generalizations

1. A consumer is anyone who uses goods and services to satisfy his own wants, hence everyone is a consumer.
2. Most consumers are also members of the other groups of society, namely, business men, farmers and laborers.
3. To be a successful consumer the individual must act intelligently in these three of the major areas of living, namely, choice-making, use of resources and economic-citizenship.
4. The successful consumer uses all of his resources effectively in attaining a good life for himself, his family and society.

5. The personal values and philosophy for living accepted by each individual largely determines his choices, behavior and use of his resources.
6. The interdependence of different groups in the present society requires that the consumer strives for the mutual welfare of all in order to promote his own well-being.
7. Because the financial welfare of all the people is influenced by the way the economic system functions, everyone must take an active, intelligent responsibility as a consumer-citizen.
8. A democratic society provides numerous facilities for the alert individual to use in solving his consumer problems successfully if he is willing to put forth the necessary effort.
9. The individual who has developed attitudes and capacities for enjoying spiritual as well as material resources usually finds more happiness in life than the purely materialistic individual.
10. The earlier the individual defines his goals and begins working toward them, the more likely he is to attain them.
11. The individual consumer may reduce conflicting desires and frustrations by:
 - A. Clarifying his own values and goals.
 - B. Developing his own standard of living instead of "trying to keep up with the Jones".
 - C. Understanding himself, his limitations, and his potentialities.
 - D. Using his resources intelligently.
 - E. Having at least some opportunity to develop his potentialities.

12. The good consumer-citizen practices integrity of action and reflective thinking in the solution of problems.
13. The socially sensitive person is willing to promote measures for the general good even when they are counter to his own immediate interests if such action is necessary.
14. The consumer in a democratic country must accept responsibility for helping to decide the conditions under which he will live.
15. A successful consumer is one who manages his own affairs effectively and participates in public policy in such a way as to promote the general welfare.

Learning Activities

1. Define the word consume. List all the goods and services you consumed or used yesterday. Add to this list those used by your family as a group. Decide who consumers are. Contrast and compare with producers.
2. Contrast homemaking today and one hundred years ago. Explain how these changes increase the difficulty of consumer problems.
3. Write a short paper describing the kind of person you would like to be, the abilities you would like to develop, and what you would like to do. List a number of things you wish to possess. Underline the things you want to be, do, and have badly enough to work for. Analyze the satisfactions-immediate and long-time- that would result from fulfilling these desires.
4. Select a student chairman for an open forum discussion on the meaning of the phrase "a good life".
 - A. List some ingredients which you would include in a recipe for good living in your community.

- B. Describe how the values accepted by others in your community, state and nation affect your life.
 - C. Decide what effect values have on individual ideas of the good life.
5. Discuss the way in which day-to-day living affects future happiness:
- A. Consider the habits you are forming in your daily living which will further the goals you have stated in a general way in Activity 3.
 - B. Recognize habits you are forming which may be a hindrance in attaining your goals.
 - C. Plan and carry out some change in personal habits according to needs and situation.
6. Analyze standards of living you have seen depicted in recent movies. Decide what factors made them high, medium, or low standards of living. Analyze what is meant by a desirable standard of living.
7. Study the figures on consumer (individual and family) income and spending for the past ten years. Make a bar graph to show the proportion of families in high, medium and low income groups.
- A. Decide in what income bracket most American families fall.
 - B. Determine whether this income easily provides for a good standard of living.
 - C. Decide whether the amount of income is always an indication of a family's standard of living.
 - D. Analyze possible reasons for people being in certain income brackets and for following certain spending patterns.
 - E. Analyze needs for consumer education observed here.

F. Analyze standards in own community.

8. Analyze statistics giving the percentage of American families who have adequate housing, health, food and educational levels.
 - A. Convert these figures into a bar graph.
 - B. Compare with income levels to note possible relationship.
9. Compare the material standards of living maintained by people in the United States and in other countries. Decide on possible course and results.
10. Set up own standards for a satisfying life.
 - A. Determine the kind of standard the average Oklahoma income would maintain.
 - B. Discuss ways in which individuals and families might manage their resources to attain as high a standard as possible.
 - C. Make tentative decisions about own standard of living and means of attaining it.
 - D. Measure progress toward the attainment of these personal standards.
11. Find examples of people who have established a satisfactory standard of living for themselves. These may be well known people of the past or present, fiction characters, or the lives of people described in current magazines such as Reader's Digest, Coronet, Ladies' Home Journal, Life, etc.
 - A. Give floor talks to the class describing some of the more interesting examples. Decide why these people may serve as examples.
 - B. Analyze how these people achieved there standards of living and how they expressed their individuality to do so.

Facing the Present Situation of the Consumer in the United States

Generalizations

16. The great wealth of material resources of the consumer in the United States exceeds by far that of any other country.
17. Although the United States has the highest standard of living in the world, a large number of its citizens do not share adequately in this prosperity.
18. Many authorities believe that the proper use of the natural resources, the technological developments, and the human capacities of the United States could provide a high standard of living for all.
19. Success in consumption in modern society requires individuals who are educated for their job, who are aware of the importance of efficient consumption, and who are concerned with the common good.
20. Wise consumption is becoming increasingly difficult. Some of the reasons for this are:
 - A. The abundance and variety of goods and services hinders wise choice-making because the consumer cannot be adequately informed about all of them.
 - B. Because the growing number of goods and services stimulates wants, the consumer tends to find his income inadequate to satisfy his wants.
 - C. Technological developments promote so many new products that the consumer cannot readily determine their value for him nor their serviceability, hence he frequently makes poor selections.
 - D. Highly developed selling practices, including advertising,

may persuade the consumer to buy goods and services which he does not need, cannot afford, or which are not worth the price paid.

- E. High costs of processing and distribution add to the price of commodities until they are often out of reach of many consumers.
- F. Adequate information about goods and services to facilitate intelligent buying frequently cannot be obtained at the time the purchase is made.

21. Because the United States citizen lives under a democratic form of government, he has numerous resources to use in solving his consumer problems.

22. If these resources are well utilized, the opportunities for good living in the United States are almost unlimited.

- A. Attainment of one's goals necessitates wise use of all resources through application of sound information, scientific solving of problems and the development of skills.
- B. Talents, abilities and interests when developed constructively may increase remuneration from resources, enhance the satisfactions from service to others and heighten the pleasures of leisure.
- C. Human energy, although it may be increased by healthful living, is limited, therefore should be purposefully directed and conserved to promote maximum satisfactions and health.
- D. Ability to appreciate non-material things such as friendship,

loyalty, beauty and love, intensifies the satisfactions of living and counterbalances the monotony sometimes caused by an industrialized society.

- E. Appreciation and enjoyment of the free gifts of nature can be developed by each individual to increase the beauty, inspiration and serenity in his life.
 - F. By careful consideration and use of public facilities, the consumer can increase his satisfactions and welfare.
 - G. Although all individuals have the same amount of time, they vary in the results they receive from its use.
 - H. Methods of communication such as press, radio, movies, telephone, telegraph and transportation are such vital factors in the American culture that the consumer must be alert to maintain them as services for the common good.
23. In order to get the most favorable results from the resources previously enumerated, the consumer must be alert to developing his own capacities.
24. Though individuals living in a democracy are not equally endowed, they usually can develop their own aptitudes and work to increase their opportunities for a good life.

Learning Activities

12. List your resources under the headings of human and material. Select one or two from which you are not getting as much satisfaction as you might and plan to use them more effectively.
- A. Secure information to help you make your plan for improved use.

- B. Decide some method of noting your progress toward greater satisfaction.
13. Prepare a bulletin board showing new goods, services and materials available now which did not exist five years ago.
14. Clip advertisements for the same article but different brands from periodicals and papers. Discuss whether numerous brands of the same article are an advantage or disadvantage to the consumer.
15. Investigate and list the resources of your community.
 - A. Star those that are used to advantage by most people and put a question mark by those which you think are being wasted or not used to greatest advantage.
 - B. Decide how the community might improve its use of resources.
 - C. Arrange an attractive display showing the resources of your school or community.
 - D. Prepare a booklet listing the public resources of your community. Explain the services offered to the community and how to use them most effectively.
 - E. Decide what this class can do -- especially with regard to school resources.
 - F. Formulate and carry out a plan of action. Evaluate results, plan for further work in future.
16. Discuss the areas of living which have been improved by scientific research. Learn how research is financed and through what mediums findings are used to improve general welfare.
17. Determine methods by which consumers can be informed about all the things they need to know -- in school and out of school. Use as

many as possible in own life.

18. Evaluate the effectiveness with which the various media of communications serve consumers at the present.
19. Apply criteria for the reliability of information to some of the information used in class. Use when selecting references and sources of help for personal and class study.
20. Emphasize in a symposium the ways in which different methods of communication affect the abundance of goods and services supplied to consumers, and how they affect social and political conditions.

Practicing Good Consumer - Citizenship

Generalizations

25. At the present the financial welfare and security of the consumer is largely dependent on the functioning of the economic system.
26. The economic system or economy is that part of our society which concerns itself with supplying the goods and services that satisfy the wants and needs of people.
27. A smoothly functioning economic system operates advantageously for all economic groups and avoids severe depressions and inflationary periods that disrupt human financial welfare.
28. Any factor which seriously impairs one group is eventually detrimental to all groups.
29. Almost two hundred years ago an economics authority, Adam Smith, wrote that, "production is the sole end and purpose of all consumption and that the interest of producers ought to be attended to, only so far as it may be necessary for promoting that of the consumer".
30. Even high school students can and need to understand the simple, basic

principles under which the economy operates if they are concerned about their own welfare and wish to assume their citizenship responsibilities.

31. Young people must further recognize that because many identify their interests with producers according to their method of earning a living, individuals may be influenced more by their interests as producers than as consumers. A thorough understanding of this situation shows the ultimate interest of consumers and producers to be similar.
32. As business and industry grow and become more complicated, it is increasingly difficult for consumers to influence sufficiently distribution and prices of goods to promote their own welfare. But under a democratic government they can select able representatives who are aware of consumer problems and who will promote sound government for the common good.
33. The consumer in a democratic country can influence living conditions by his use of economic and political votes and by accepting his responsibility for a just society.
34. Legislation that affects production and distribution of goods and services is the joint responsibility of all consumer-citizens.
35. Taxes are used by consumers to do things through the government which they cannot do individually.
36. "Protection of consumer interests is a social problem to be solved by citizens in a democracy through the cooperative use of their intelligence."¹

¹ Science In General Education, Op. cit., p. 251.

37. Before the citizen can participate in fully effective action designed to secure for each the economic goods made possible by the country's capacity to produce, it is necessary for him to understand how natural resources condition economic activity, how energy and materials are controlled and used in economic production, how applications of the sciences increase control of energy and materials, and how social and economic conditions depend upon this use and control.²
38. Continued consumer prosperity requires conservation of all resources.
39. Decreasing destruction, extravagance and misuse of all products as being economically wasteful of human and natural resources is part of the consumer's responsibility at home or in business.
40. Good care of public and private property improves individual welfare and the general prosperity of all.
41. As women in the United States do approximately 85 percent of the consumer purchasing they influence the economy decidedly, therefore, girls need to be informed about general economic procedures and problems and their relation to human welfare.
42. Because personal and family welfare is greatly influenced by their economic or financial condition, homemakers, like others, should be informed and concerned about keeping the economic system functioning smoothly.
43. Homemaking students should realize that many other courses in school as well as out-of-school agencies, organizations and experiences will help them understand present economic conditions and activities.

Learning Activities

21. Read books and pamphlets for an increased understanding of the way in which the economic system functions in the United States.
 - A. Have a social science teacher and a business leader talk

² Ibid., p. 256.

to the class on the subject.

- B. Study charts that illustrate the relation of general economic prosperity of the country and consumer welfare.
 - C. Describe the capitalistic economy. Contrast it with other systems.
 - D. Describe what is meant by a good economic system from the consumer viewpoint. Analyze to what extent the present system meets these requirements.
 - E. Explain how the economic system is related to the government of a country. (Recall what you learned in your government and other social science classes.)
22. See some films to learn more about the functioning of the economic system.
23. Make a chart showing the different economic groups and what each contributes to the economic system and receives in return. Explain how each group is necessary for the welfare of the others. Apply these principles to local community.
24. Find articles in newspapers and magazines which discuss measures being promoted by some group.
- A. Cite examples in which some group in the economy have promoted measures which apparently were detrimental to their interests, but were of benefit generally.
 - B. Discuss measures being promoted which you think would benefit only a small group and be harmful to many.
 - C. Analyze possible reasons for these actions.
25. Secure reports of legislation adopted by the last legislature or proposals before the current legislature and congress. Discuss how the

bills which have been passed or which are being considered would affect the consumer.

26. Investigate local or community regulations affecting consumers.
 - A. Weigh pro's and con's on the basis of promoting the common good.
 - B. Decide on possible need of other measures or on better enforcement of present ones.
 - C. List ways by which these improvements could be made.
(This can be based on class, department, school, and/or city situations). Participate as far as possible in making these changes.
27. Discuss the way in which the consumer can influence living conditions by the use of his economic vote. Decide to what extent students are using their votes well. Plan for needed changes and improvement.
28. Interview a manager of a store to learn how he decides what merchandise to stock. Ask what influence individual demands have on his choice of stock. Learn what he expects of consumers so that he can serve them better.
29. Try to find out how many different taxes your family pays. Learn what is meant by "hidden" taxes and who pays them. Decide what is meant by a good tax. A fair tax. Discuss what the consumer receives for the taxes he pays to the national and state governments. List what the high school students get personally and collectively from taxes. List possible means of increasing results derived from taxes.
30. List the services furnished in your community by taxes. Determine how many an individual family could pay for alone. Decide by which method

they would likely get most for their money.

31. Discuss the ways in which low wages and long hours are detrimental to society as a whole as well as to individuals. Analyze practices in local community, possible causes, results, and improvements.
32. Trace the steps in the route of some product from the raw material to the consumer. How many different groups of people help in manufacturing the product and getting it to the consumer. Discuss how this affects the price; how it helps determine a fair price, how improvements may be achieved.
33. Visit a factory to see the manufacture of some article from raw material to the finished article ready for sale. Notice the steps in the manufacturing process, the quantity and kinds of machinery used, the numbers of people employed, and the effort made to have a good quality product and to please consumers.
34. As a class decide to make or sponsor some needed improvement in your school or community. Evaluate results. Plan for continued or future action on basis of present results.
35. Examine the school building and grounds to see if they are being cared for properly. Write a clever and informative article for the school paper on their good use and care. Plan for greater student concern and cooperative action in caring for this and other property.
36. Make a set of general rules for the use and care of public buildings, parks, etc. Record to what extent these are practiced by individuals in class. Students practice these rules in their daily use of public facilities.

MANAGING RESOURCES TO ENRICH LIVING

Objectives

To participate actively and intelligently in:

- A. The management and maintenance of the department.
- B. The planning of course content, procedures and evaluation.

To participate in family consumer affairs according to the individual family.

- A. Planning family goals.
- B. Deciding on use of income and other resources.
- C. Sharing responsibilities.
- D. Enjoying priveleges.

To accept personal and class responsibility for the conservation of:

- A. Human and non-material resources.
- B. Natural resources.
- C. Public property and services.

To practice good consumer-buying principles and ethics.

- A. Selecting stores and markets.
- B. Using advertising, labeling and other helps.
- D. Promoting good consumer-retailer relations.
- E. Acting with integrity.

To practice safety in every day living.

To manage ones own resources to promote personal and group welfare.

- A. Time and energy.
- B. Income.

Generalizations

1. The consumer who is an effective manager of his money, time, energy and other resources generally gets greater satisfaction from their use than the inefficient individual.
2. Clearly defined values and goals for living are basic guides in deciding how to use one's resources.
3. Management is the process of directing the use of resources in a manner to obtain the greatest benefit from their use.
4. Decision by the individual as well as the family based on his economic and social status, as to the most logical standard of living which he can maintain, generally results in more happiness than trying to attain a standard higher than he can afford or when trying to follow standards set by others.
5. Students will find that participation in the department management and maintenance will give them some understanding of and ability in the management of personal and family affairs.
6. High school students, like adults, will find a well-organized file of consumer records, information and helps valuable in managing their affairs.
7. The family who cooperatively use their resources successfully tend to have a happy family relations, a respected place in the community and a general feeling of security.
8. The individual, like the family, must become skillful in carrying on his financial affairs such as banking, transmitting money, establishing credit, understanding the legal aspects of ownership and exchange of real estate and other property, and using his income if he is to be

financially secure.

9. A carefully made and used budget or plan for the use of money can be an effective method of securing the most in goods, services and satisfactions from income.
10. Budgets and records of expenditures may help the individual and family:
 - (1) to live within their income,
 - (2) to achieve their goals,
 - (3) to save,
 - (4) to eliminate extravagant or wasteful spending and
 - (5) to spread their income to cover all necessary items provided the income is adequate.
11. Families like individuals should use the principles of business management in caring for their own financial affairs.
12. Accurate records of spending will help one to evaluate true values and wise choices in past expenditures, and will serve as a basis for a future spending plan.
13. The methods of financial management which individual and families use should be simple, systematic, efficient for their purpose and styled to their needs.
14. The family or individual must consider taxes and other regular deductions in their spending plan, as well as Social Security and retirement contributions in their financial security plans.

Learning Activities

1. List activities required in keeping the homemaking department attractive, convenient, comfortable, orderly, sanitary and operating smoothly.
2. Describe a well-kept and operated home. Evaluate department in relation to these standards. Set up a long time plan for department

improvement.

3. Compare the activities required in running smoothly a home and the homemaking department.
4. Investigate methods for managing the homemaking department.
 - A. Write to classes in other homemaking programs recommended by the State Department of Home Economics Education.
 - B. Analyze suggestions made in State Department releases and in magazines such as Journal of Home Economics, Practical Home Economics, What's New in Home Economics, The Forecast, etc.
5. Investigate methods for managing the home. Include home management, financial management and buymanship.
 - A. Interview some experienced homemakers in the community who are recognized for their efficiency in running their homes.
 - B. Have a home economist talk to the class.
 - C. Interview some newly weds to learn what problems they have in running their household in order to learn what particular problems to expect in homes of your own so that you may prepare for them in homemaking classes.
 - D. Analyze the suggestions of these individuals for application in the homemaking department.
6. List practical rules for the use of time, energy, and money.
 - A. Apply these rules in operating and maintaining the department, in other classes and in out-of-school living.
 - B. Change the rules if they are not satisfactory.
 - C. Note improvements made from the beginning of the school

year to the end of the year. Determine improvements still needed. Write recommendations or suggestions to be used in the future.

7. Plan methods for obtaining the cooperation of other classes to get their ideas and suggestions for department management, and help in carrying out the plans accepted.
8. Plan for the management of the department. You may need to include the following activities:
 - A. Provide for proper ventilation, lighting and temperature.
 - (1) Measure the amount of light in each working area of the department.
 - (2) Determine the amount necessary for good vision for the activities performed in each area.
 - (3) Adjust lighting to comply with these standards as far as possible.
 - B. Assume responsibility for carrying on class routine like checking and recording attendance, distributing and taking up papers, books and other instructional supplies and equipment.
 - (1) Schedule all housekeeping duties necessary to maintain a clean department and plan a rotation system of duties among classes and individuals.
 - (2) Set up standards of performance for each housekeeping duty in cooperation with other classes.
 - (3) Determine kinds, quantity and storage of equipment and supplies necessary for efficient cleaning.

- (4) Plan and arrange convenient and sufficient storage for department supplies and equipment and student books and wraps to facilitate orderliness.
- (5) Improve some storage in department and/or at home.
- (6) Strive for orderly habits of work in all areas of homemaking.
- (7) Include in your plan for department management, provisions for accents of beauty which can be changed frequently.
 - (a) Collect simple, inexpensive materials and accessories to be used in decorative arrangements.
 - (b) Plant spring and fall flowers in a homemaking department flower garden and grow pot plants in the department.
 - (c) Collect and file ideas for seasonal and holiday decorations and flower arrangements. Keep appropriate arrangements in the department.
- (8) Eliminate all accident hazards from the homemaking department.
- (9) Formulate rules for safety in the performance of regular class work. Practice them regularly.
- (10) Equip a first aid cabinet for the department and learn to apply first aid for minor accidents.
- (11) Investigate methods of sterilizing dishes in the homemaking department and select and use a suitable method for the department and the homes of the community.
- (12) Keep the department free of mice, flies and other insects.

- D. Do the laundry or have it done.
- (1) Become skillful in laundering department linens.
 - (2) Prepare linens for the laundry and care for them as necessary when they are returned.
 - (3) Compare home, commercial and help-yourself laundries in cost, time and energy required, and the results obtained.
- E. Assist with keeping department records for students, department, superintendent and State Department of Home Economics Education.
- (1) Devise a method satisfactory to class members of recording class activities and achievements and home project records.
 - (2) Make an inventory of department possessions and keep it up to date.
- F. Select, prepare, organize and store informational materials and teaching aids.
- (1) Devise an efficient scheme for organizing, using, checking in and out and caring for books in the homemaking department library.
 - (2) Follow a plan for filing informational materials easily understood and used by all students. Keep material up to date by adding current matter and discarding that which has become obsolete.
 - (3) Maintain supplies that aid in preparing and filing materials.
 - (4) Collect information to aid in all aspects of department

management.

- (5) Evaluate the reliability of materials before filing using standards suggested in your references.
- G. Make minor repairs and improvements in the homemaking department in harmony with long time plans.
- (1) Keep appliances in good working order and properly stored.
 - (2) Check on the condition of the department equipment and furnishings.
- H. Render special (non-class) public school and community services. (This may be carried out through club work).
- (1) Participate in worthy community campaigns, such as health, sanitation, savings bonds, nutrition, conservation of resources, etc.
 - (2) Sew and/or make other articles for Red Cross, local needy or foreign relief.
 - (3) Adopt a foreign home economics class.
 - (4) Care for, improve and/or beautify some part of the school as the lounge, restrooms, stage, office, etc.
- I. Keep bulletin boards and exhibit cases attractive and interesting, and change them frequently.
- (1) Collect supplies helpful in arranging exhibits and bulletin boards and keep them together.
 - (2) Maintain a separate bulletin board for announcements, schedules, etc.
- J. Interpret the homemaking program to the public.

- (1) Contribute interesting, well written news articles to the school and local papers regularly.
 - (2) Maintain an attractive, orderly, clean department.
 - (3) Attend meetings and conferences.
 - (4) Maintain high standards of personal conduct, and appearance.
 - (5) Present clever informational skits, give talks to women's and civic clubs, etc.
 - (6) Participate in, prepare and present programs.
 - (7) Have open house and socials, style shows, prepare exhibits, etc.
- K. Provide for the needs of guests in the department.
- (1) Develop the traits of a good hostess.
 - (2) Learn how to explain the homemaking program to others by having a good understanding of it yourself.
- L. Show consideration for classmates.
- (1) Write notes of sympathy.
 - (2) Help students who were absent catch-up on school and class activities, news and class work.
 - (3) Recognize special events and occasions.
- M. Close and open the department before and after holidays.
- (1) Investigate desirable procedures in closing and opening a home before and after a vacation. Participate in these jobs.
 - (2) Compare these with suggested standards for the homemaking department.

- N. Care for the surroundings of the department, especially if it is a separate cottage.
 - O. Express appreciation to those who served the department.
 - (1) Write notes of thanks and appreciation.
 - (2) Give tokens of appreciation such as a cake or cookies baked by students, or flowers grown in the department flower beds.
9. Plan to manage the department finances.
- A. Study department and family budgets.
 - B. Compare the classes of expenditures of families and of departments.
 - C. Interview your superintendent to learn the sources and approximate amount of department income.
 - D. Determine the financial need of the program.
 - (1) Study budgets and accounts of previous years.
 - (2) Consult representatives of other classes, and the teacher to estimate expenses of various groups.
 - (3) Consider additions, repairs and improvements needed in the department.
 - (4) Consider the yearly plans of each class with regard to money needs.
 - (5) See film strips, "Managing the Family Income" and "George Clarks' Cartoons on Money Management", obtained from the Household Finance Corporation.
 - E. Decide on the goals, procedures and techniques for the financial management.
 - (1) Determine the departmental goals of financial management.

- (2) Decide on your personal goals of abilities and understandings which can be derived from managing the department finances.
- (3) Compare different methods of recording expenditures for individuals, departments, and families.
- (4) Adapt and use a method suitable for the homemaking department.
- (5) Determine the value to the homemaker and to the department of accurate, complete records.
- (6) Estimate the economic value of services performed in maintaining the department.
- (7) Estimate the economic value of class production in maintaining the department.
- (8) Compare the economic value of home production and services with those of the department.
- (9) Decide when home production is desirable.
- (10) Learn to write checks, make deposits, keep a bank book, use the department checking account and to follow any special procedures used by organizations in your school in spending funds. Practice these in carrying on the business of the department.
- (11) Pay all department accounts regularly and promptly.

F. Budget the department income and keep accounts.

- (1) Budget the department income providing first for essential expenses of each class, and for department maintenance.
- (2) Apportion the rest of the income according to goals of

your homemaking program.

- (3) Develop a plan for recording expenditures in each class and of combining all records in an overall department account.
- (4) Plan a satisfactory method of filing bills, statements and receipts, both current and paid.
- (5) Advise and aid other classes and the Future Homemakers in budgeting their income and keeping their accounts.
- (6) Keep records for all homemaking accounts except those of other classes and the Future Homemakers.
- (7) Balance your accounts monthly and prepare financial reports for the department periodically.

G. Select and buy supplies, furniture and equipment for the department.

- (1) Decide what new equipment and/or replacements, furnishings and supplies are needed.
- (2) Determine what qualities are desired in the article.
- (3) Get, from all sources possible, the information necessary for you to be an intelligent buyer.
- (4) Compare merchandise found in the same and different stores.
- (5) Study and evaluate any labels.
- (6) Get information from sales people.
- (7) Make any tests possible for the goods being selected.
- (8) Study advertising for the articles and evaluate the kind of information given.
- (9) Observe ethical consumer buying practices in making your selections and purchase.

- (10) File receipts and significant labels containing guarantees or instructions for use and care.
9. Be alert to new methods, equipment and supplies to improve efficiency and standards in management.
10. Survey the resources of the homemaking department and the manner in which they are being used. Make suggestions for getting greater satisfaction from their use, or actually make the improvements. Determine how much of this can be used in homes.

Managing Finances Efficiently

Generalizations

15. A usable spending plan or budget evolves over a period of time through:
- A. Constant evaluation of needs and goals of family members,
 - B. Study of spending records in relation to goals and resources,
 - C. Fair trial of tentative budget,
 - D. Any necessary adjustments or revisions to include the greatest possible number of needs and goals of the family and to provide for changing conditions.
16. Participation in the process and responsibility of budgeting by all family members results in greater happiness and satisfaction and should also result in better family relationships.
17. An evaluation of the needs of various members of the family will likely result in willingness to share the income fairly rather than equally depending upon the needs, occupation and interests of the individuals.
18. The production of goods and performance of services by family members can raise the standard of living and increase the satisfactions provided by a limited income.

19. Receiving a specific allowance regularly to be used in a manner understood by the child and his parents gives the child a feeling of independence and responsibility, and may teach him to manage his money well.
20. Judicious use of the many services offered by the government such as parks, museums, postal services, libraries, health facilities, etc. may extend the income considerably.
21. Because most families find it convenient or necessary to use credit at some time, each consumer should become acquainted with sound principles for its use, and with personal sources of just credit before an emergency confronts him.
22. Credit is generally granted on the basis of the character of the borrower, his ability to earn and his capital assets.
23. Good credit standing is a form of protection during financial emergencies.
24. The charge account, used intelligently, can be convenient, but is an additional service for which the consumer must pay.
25. Although installment buying may be a wise practice occasionally, its frequent use may get one deeply in debt, and at best, much higher interest rates are paid than thought by many consumers.
26. Installment buying must be used with judgment so that the immediate use of goods will be worth the additional cost to the consumer.
27. Many banks and reputable personal loan agencies make small loans at reasonable interest rates and give expert advice to help the borrower manage his finances.
28. The credit union, a cooperative method of making small loans to members

at a reasonable rate of interest might be one solution to the consumer credit problem.

29. Sound legislation to provide for the mutual welfare of the borrower and the honest loan agency should also control the unscrupulous lender who charges exorbitant interest rates and resorts to numerous tricks to deceive and swindle the borrower.
30. The consumer can protect himself from many frauds and swindles by reading contracts carefully and thoroughly, insisting upon understanding every detail, and demanding that all blanks be filled before he signs any papers.
31. Savings, which give some security against financial disaster, aid in attaining family objectives, make it possible to use opportunities which require capital, and provide comfort and independence in old age, should be a part of the consumers spending plan providing the income is adequate.
32. The goals, income and expenses of the individual and the family as well as the conditions determine the amount of savings, and the purpose for which they are used. Personal and family savings should be invested where they are safe, pay a reasonable return, and are fairly accessible if needed quickly.
33. A sound financial program requires some type of protection, usually in the form of insurance, from the more serious emergencies such as unemployment, death, illness and loss of property.
34. The insurance program of any one person or family should be planned carefully to cover own major risks and to give desired protection consistent with income, savings, investments and retirement plans.
35. Because of the many different types of policies, variety of conditions

and options, and number of companies, the consumer should study reliable information, decide upon his needs, and consult authorities in consumer financial problems before buying insurance.

36. The ability to provide for dependents in case of death by creating an estate quickly, is the major value of life insurance to many consumers.
37. Before taking out life insurance policies, the wise individual will compare costs and returns with other forms of investments.
38. Of the different types and combinations of automobile insurance, every driver probably should have at least liability and property-damage insurance which provides some financial protection in case of injury to other people or damage to their property.
39. The consumer should study his situation carefully to determine the hazards such as fire, theft and storms, against which he should insure his property.
40. The buying of credit, insurance and investments requires the use of the same principles of buymanship which are applied to purchasing goods.
41. All consumers will profit from practicing the slogan of the Better Business Bureau, "Before you invest, investigate." This will help prevent their being swindled.
42. At the present a major consumer problem of financial management is buymanship or the selection of goods and services on the market.

Learning Activities

11. Formulate a definition of budgeting satisfactory to the class.
 - A. List in two separate columns arguments for and against

budgeting.

B. Decide which out-weighs the other.

C. Collect some items concerning spending plans from newspapers, magazines, or from comments heard over the radio. Discuss these in class.

12. Discuss occasions which you would have enjoyed more if you had not been worried about how much your good time was costing. Decide whether spending plans can give more satisfaction from the money spent.
13. Analyze whether the individual or family with a low income is more in need of a spending plan than the one with a large income.
14. Secure a number of personal and family budget plans and record forms and compare them.
 - A. Select a budget form suitable or adaptable for yourself; for your family.
 - B. Explain how plans for the budget used in the department can be adapted to personal budgets of students and families—town and farm.
15. Keep a record of your personal expenditures for at least one month. Select a form for recording expenditures that will best suit your purposes.
 - A. Evaluate your spending at the end of the month to see if you have received as much as possible in goods, services and satisfactions from your money.
 - B. Check to see if your spending is in harmony with your goals.
16. Estimate the amount of your spending money if it is possible for you to do so. Plan for the use of your money or make a budget.
17. Investigate the amount of money students spend for various purposes

such as clothes, cosmetics, between-meal snacks, shows and other leisure and recreation activities. Decide on pro's and con's of these practices.

18. Survey your town to determine desirable recreational facilities which already exist or might be developed at little or no cost.
 - A. Plan and carry out some interesting and inexpensive leisure activities which might be carried on in your home, at school, or elsewhere in the community.
 - B. Discuss the value of various ways of spending money for leisure and recreation.
19. Investigate the possible advantages of giving children allowances from the view point of the child and of the parent. Suggest a general set of rules which parents and children might agree to and follow for satisfactory use of the allowance.
20. Study family incomes in the community on the basis of representative vocations. Analyze possible reasons and results.
21. List essential expenditures that most family incomes must cover in your community. Decide to what extent incomes can provide for these. Analyze methods for balancing incomes and needs.
22. Suggest a set of rules which families who had not done so before could follow step by step in setting up a trial spending plan for their income.
23. Plan a budget for a young couple typical of your town.
 - A. Investigate the average income with which young couples begin their marriage in your town.
 - B. Estimate the living costs in your town.

- C. Decide whether the couple should rent or buy a home, or live in an apartment.
 - D. Determine whether savings are advisable. If so, make a plan for savings and investments.
 - E. Plan an insurance program if it seems desirable.
24. Investigate the amount of credit used by consumers today and the purposes for which it is secured.
- A. Evaluate advantages and disadvantages of credit according to individual situations.
 - B. List and discuss the different kinds of consumer credit.
 - C. Compare the uses consumers and producers make of credit.
 - D. Compare the opinions of people of your grandparents' generation concerning the use of credit with the opinion of your parents' generation.
25. Chart the advantages and disadvantages of using charge accounts.
26. Find out how to open a charge account in your town. List details you must know to use it intelligently.
27. Explain the need for interest on installment purchases. Learn to figure interest rates on installment buying and for borrowing money.
28. Collect examples of installment contracts. Study them carefully in class. Note the terms of the contracts and the rates of interest charged.
29. Find out what installment terms are offered by merchants in your town on automobiles, washing machines, refrigerators, radios and furniture. Bring some examples to class and figure the rates of interest.
30. Ask your parents, teachers, merchants, and other adults the advantages

and disadvantages of installment buying in their opinions.

- A. Compare your general findings with the advantages and disadvantages given in your references.
 - B. Make a set of "reminders" that might be helpful to persons buying by installment.
31. Outline a set of questions for which you should get answers before making an installment purchase.
 32. Explain the purpose and way in which the National Retail Credit Association functions.
 33. See the filmstrip, "Mrs. Consumer Considers Credit" which tells how to use credit obtained from the Household Finance Corporation.
 34. Discuss reasons for the high cost of consumer credit. Explain how states regulation of small loan agencies affects the consumer.
 35. Discuss reasons which you think are sound for securing loans. List reasons sometimes given that you think unsound.
 36. Survey your town to learn from what sources small loans may be obtained and where savings may be safely placed to draw interest.
 - A. Determine as a class what information you would need from each institution if you were deciding (1) where to secure a loan, and (2) where to place your savings.
 - B. Secure this information through interviews and study.
 - C. Summarize in charts the facts gathered by the class.
 37. Visit a bank to ascertain the information necessary for intelligent use of its services.
 - A. Services the bank offers consumers.
 - B. Procedure for opening and using checking accounts and saving accounts.

- C. Difference between the two accounts.
 - D. Cost of a checking account.
 - E. Advantages of its use.
 - F. Advantages of placing savings in savings accounts.
 - G. Methods and cost for obtaining loans from banks.
 - H. Investment advice received from bankers.
 - I. Use of banking instruments like drafts, travelers checks, etc.
38. Have a member of a credit union tell the class how the union operates as a saving and loan institution, the rate of interest charged on loans, membership requirements, what plans are made for savings, how loans are obtained, etc.
39. Dramatize an interview with a lender and show how you would get counsel and information about a loan.
40. Chart the financial life cycle of your parents or grandparents, or some other relative or friend from details you have heard or from information they may be glad to give you. Decide at what period savings can usually be most easily accumulated.
41. Develop guides for good investment of small savings for individuals and families.
42. Decide on conditions under which it is desirable for individuals and families to save.
- A. Investigate ways by which high school students can get more for their money and by which they can save.
 - B. Plan to save if that is desirable for you.
43. Write and present to grade school children a short play which will encourage them to form the habit of using money wisely.
- A. Show them how to save and invest easily in postal savings.

B. Encourage them to save over a period of time for something definite as a ball glove or a pair of skates.

44. Analyze the purposes, value, cost and kinds of insurance; of life insurance.
45. Obtain some sample copies of insurance policies of different kinds. Study them carefully to see what protection they offer. Compare advantages and disadvantages. Study insurance policies belonging to your family.
46. Develop guides for buying insurance. Consider procedures, kinds and amounts. Plan tentatively for the insurance of a young married couple.
47. List guides for selecting insurance agents and companies.
48. Using tables found in books of practical mathematics, determine the approximate difference in the amount of savings provided by endowment insurance and the same amount of money placed in a saving account over the same period of years at a rate of interest paid in your town. Determine what elements of protection are offered in the endowment policy but are not given by a savings account. Invite a member of the mathematics department to assist you.
49. Have an insurance agent discuss with the class the various kinds of life insurance and the special provisions of each. Learn when each might be a wise choice for a family. Decide types of insurance that are suitable for most families.
50. Study the Social Security program to learn what insurance it provides. Investigate these problems.
 - A. Determine the general groups who are covered by Social Security.
 - B. Learn how unemployment compensation programs operate.
 - C. Find out how the old age and survivor's insurance programs

function. Talk with people who are drawing these benefits.

- D. Describe the various public assistance programs operating under the Social Security Act.
 - E. Decide on security provided.
 - F. Evaluate present plan and current proposals for changes.
51. Read your papers for notices of accidents, thefts, fires and other risks which are faced daily. List types of insurance that would cover each one. Discuss the difference sufficient liability insurance might make in the life of a driver who injures another person; in the life of the person injured. Determine the desirability of carrying these types of insurance.
52. Draw together in a summary chart all the financial risks faced by a person in the occupation you intend to follow. Decide which can be covered by insurance. Figure costs and compare with current incomes in different vocations.
53. Discuss the importance of insurance in our economic machinery.
- A. Its importance to producers.
 - B. Its importance to consumers.
54. Discuss the probable effect upon reliable insurance companies of discontinued state inspection and supervision. Decide how it might affect the consumer.
55. Interview a local lawyer to get suggestions on how to keep from being swindled. Write to the Better Business Bureau for information on how to guard against fraud and swindling.
56. Read the Better Business Bureau reports of local frauds so that you and your family can guard against them.

Practicing Good Buymanship

Generalizations

43. No consumer can be a successful financial manager unless he is a wise and discriminating buyer.
44. Careful analysis of needs, consideration of the budget, and the study and preplanning of purchases will help the consumer to secure satisfactory goods and services, avoid waste of resources, lessen the effect of excessive sales pressure, and promote ethical buying procedures.
45. A major problem of many consumers is that the increasing number and the price of goods and services exceed their purchasing power.
46. The consumer may be partially responsible for high prices of goods and services through raising the cost of retailing.
 - A. Because the expense of handling returned merchandise is great, consumers can lower prices by selecting goods carefully, and when necessary, returning them promptly.
 - B. A demand for credit, luxurious surroundings, free delivery, approval privileges and personal attention add to the cost of retailing which in turn adds to the cost of goods and services.
 - C. Excessive use of retailing services, poor shipping practices, abuse of merchandise and failure to pay bills promptly, likewise, add to the cost of retailing, and correspondingly to the price of merchandise.
 - D. Buying during rush hours increases the cost because of additional help needed to serve customers.
47. Although retailers, producers and labor deserve a fair income for their

contribution in providing goods and services for the consumer, they also share responsibility for the unnecessarily high price of goods and services that the consumer frequently has to pay.

- A. Many lack training for their jobs, hence their inefficiency adds to the cost of doing business.
 - B. Excessive advertising costs are added to the retail price.
 - C. Desire for exorbitant profit and wages result in unduly high prices.
 - D. Giving consumers inadequate information about goods, and high pressure salesmanship may result in the costly practices of returning goods and overbuying.
 - E. Urging consumers to use credit and other special services without requiring those who use them to pay for them raises the price of all goods to all buyers.
 - F. Labor adds to the cost of goods through the practice of "feather-bedding".
48. Through membership in consumer cooperatives, many consumers find that they can increase the returns from the use of their income.
49. Honest testing and rating agencies can assure consumers that goods meet or exceed minimum standards, and assist manufacturers in maintaining high standards. In this way they assist consumers in buying, increase consumer confidence in business, and lessen dissatisfaction with products.
50. Consumers should urge the government to make known the results of testing and research of commodities.
51. Familiarity with authors, scientists, research work and agencies that are reliable and authoritative is the most reliable background for buying.
52. Practice of the following basic principles for the consumer-buyer tends

to increase his efficiency and satisfaction:

- A. The consumer should know the basic factors about the things he buys regularly and know where to get information on occasional items.
- B. Buying guides or a reference file aid in collecting pre-buying facts, in evaluating what has been purchased, and in getting maximum satisfaction from the use of the purchases.
- C. Buying only those things for which there is a specific need eliminates useless "bargains", excessive buying and commodities which do not fit into the financial plan, nor assist in attaining the buyer's goals in life.
- D. Goods and services may be purchased for their spiritual satisfaction as well as for their utilitarian value.
- E. Being open-minded toward and informed about new materials gives the consumer a wider choice and increases his chances of satisfaction.
- F. The cost of upkeep and period of serviceability of the article to be purchased must be considered in its total cost.
- G. Shopping during non-rush hours and seasons permits the consumer to examine goods leisurely, obtain more information from clerks, and is less fatiguing.
- H. Distribution of major purchases over extended periods of time encourages detailed consideration of the purposes and requirements of each purchase, fits them into the financial plan and results in more careful selection and greater satisfaction.
- I. Different kinds of stores with their different methods of buying

and selling provide wide variation in their services to consumers and the price of goods.

- J. Buying in ethical stores that have informed sales people, and that charge prices which correspond with the quality of goods sold and services rendered is part of intelligent consumer buying.
 - K. Consumers who expect many services, luxurious surroundings, and high fashion goods should be willing to pay higher prices.
 - L. Giving reasons for refusal to buy and for returning goods is fair to retailers and should result in correcting the undesirable features of the commodity.
 - M. Ethical practices and courtesy to clerks results in more enjoyable relationships and usually in better service.
 - N. Though retailers often use "leaders" to attract customers, consumers must remember that they may not represent the general price range of the store.
 - O. Likewise, the buyer needs to remember that neither price, the extent of advertising, nor the popularity of the trade-mark is an absolute guide to quality, for less well known, unidentified, or lower priced goods often represent high quality in relation to their cost.
53. Demand from consumers can promote standardization, simplification and serviceability of goods, improved labeling and helpful advertising.
54. Greater standardization and simplification of consumer goods and services, and making standards available to the consumer in terms he can understand would facilitate intelligent buying.
55. Easily understood, adequate labeling in standard terms helps the consumer obtain the essential facts necessary for intelligent purchasing and for

satisfactory use of the product.

- A. Labels are one of the most reliable means for determining the hidden characteristics of commodities.
 - B. Information from advertising and labels should be read and judged carefully to aid the buyer in deciding whether the product meets his needs, and merits the price charged.
 - C. Guarantees and other significant labels should be checked before and after purchasing and filed with dates of purchase for future reference.
 - D. Although many seals, guarantees, certificates and approvals are found on goods, the consumer should investigate carefully their reliability, and ascertain exactly what each promises before placing confidence in it.
 - E. A brand name or a trade-mark is usually a reliable identification for goods and services although not necessarily a guide to their serviceability. However, only the manufacturer who is proud of his product is likely to identify it with himself.
56. Some advertising, if intelligently used, can aid choice-making, save time and energy when buying, and aid the consumer in getting what he needs at prices he can pay.
57. Although advertising is used primarily by business to increase its income, it also serves the consumer, particularly when it informs the consumer honestly about available goods and services.
58. The consumer may profit from some advertising, when he exercises sound judgment in his response to it.
- A. Advertising helps to raise the standard of living when it

encourages the consumption of desirable commodities and services.

- B. Good advertising is truthful, pleasant, informative and of reasonable cost to the consumer.
 - C. It can inform the consumer of availability, source, cost, quality, durability and utility of merchandise.
 - D. Undesirable advertising contains false statements, misleading claims, inadequate information, is unethical, appeals to emotions rather than to intelligence, is expensive to consumers, encourages buying of undesirable goods and services, and promotes excessive materialism.
 - E. Information regarding goods and services made available by manufacturers and retailers for consumers varies in its reliability and value.
59. The consumer who understands federal and state laws regarding advertising and labeling can assist in maintaining the high standards of advertising and in obtaining improved legislation.

Learning Activities

- 57. Analyze the meaning, importance, and principles of effective consumer buymanship.
- 58. Discuss recent purchases of class members to determine the characteristics of "good buys".
- 59. Formulate practical buying guides and ethics.
- 60. List some available helps and sources of information for the consumer.

Include:

- A. Literature and periodicals

- B. Organizations and government agencies
 - C. Advertising
 - D. Labels
 - E. Store keepers and sales people
61. Learn how to use the helps listed above. Use them in personal and department consumer-buying.
 62. Become familiar with honest testing and rating agencies, their publications, seals of approval, etc. Describe how you can use these to aid in getting your money's worth. Use them for department and class purchases. Judge their reliability and value.
 63. Become acquainted with the consumer part of the homemaking files. Compare the materials there with that which would be helpful in individual and family consumer files.
 64. Decide what you need in your file to be a good consumer. Start a reference file to aid in collecting pre-buying facts, and using and caring for purchases.
 65. Observe practices of shoppers. Note good buying practices and efficient, courteous habits. Note how buying practices may be improved.
 66. Prepare a code of ethics to be used by consumer buyers.
 67. Have local business men talk about problems of their businesses, of consumer-retailer relations, and what they expect of consumers.
 68. Investigate and summarize in a symposium the responsibilities consumers have for promoting serviceable goods and services, and desirable and helpful labeling. Tell what you can and are doing about one or more of these responsibilities.
 69. Check on your own buying practices and note progress.

70. Discuss bargains which proved to be satisfactory or unsatisfactory purchases made by class members. Set up criteria to guide you in purchasing real "bargains".
71. Select some class of goods such as furniture, bedding, or household appliances according to your interests and learn as much as possible about selecting, buying, caring for and using the articles. Obtain information from manufacturers, testing agencies, and any other sources. Report your most important findings to the class in a way decided by the group.
72. Do the marketing for your family for a period of time. Follow principles of good buymanship, and efficient management. Be responsible for marketing in your foods classes.
73. Investigate the principles and purposes on which consumer cooperatives operate. If there is one in your town, the manager may tell the class about the history, organization, purpose, business, membership and principles of the cooperative. Visit store if possible.
74. Classify the grocery stores of your town according to:
 - A. The type of ownership and management
 - B. The services offered
 - C. Goods sold
 - D. Appearance and sanitation
 - E. Prices
75. Make a rating scale by which to judge the desirability of grocery stores as places to buy.
76. Visit grocery stores (and other stores) to study the amount of information available for intelligent buying of products handled.

77. Compare the terminology used in different kinds of labels. Compare with advertising and consumer testing laboratory reports for some products.
78. Make a collection of labels to illustrate the different kinds used.
 - A. Weigh the advantages and disadvantages of each.
 - B. List additional information which would be helpful on each label.
79. Make labeling charts to show the different kinds of seals, ratings, grades and approvals, and the general types of labels that are found on goods. Two or three class members might use these charts in a talk at a women's club on how to use labels.
80. Study the different kinds of advertising to which you are exposed daily.
 - A. List and analyze the techniques used to influence consumers.
 - B. Determine the manner in which a number of producers try to make their products seem unique.
81. Make your own or find standards for judging the quality of advertising.
82. Judge the advertising of several radio programs. Note:
 - A. The length of the program.
 - B. The number of times the product or manufacturer's name is mentioned.
 - C. The kind of statements made concerning the product, or the kind of information given.
83. Judge the advertising found in magazines.
 - A. Compare the kinds of information presented in advertising found in popular magazines, professional and trade journals, and magazines for amateurs and hobby enthusiasts.
 - B. Classify these advertising examples from the consumer viewpoint as desirable, doubtful, and undesirable.

- C. Compute the approximate portion of periodicals devoted to advertising.
 - D. Analyze the desirability of the present extent of advertising.
84. Write some advertisements for household articles that you use frequently, and for which you know desirable standards. Judge your own advertisements by the standards used in evaluating other advertising.
 85. Consider in a panel discussion whether advertising on the whole benefits the consumer more than it harms him.
 86. Study the kinds and extent of regulations (government and private) that are in effect for advertising and labeling.
 - A. Investigate the kinds of work done by the Federal Trade Commission, the Food and Drug Administration, local health units, etc.
 - B. Tell how these agencies influence consumer welfare and how consumers can help them to do a better job.

Using Time and Energy Effectively

Generalizations

60. The family like the individual is largely dependent on the efficient use of time and energy as well as the use of income to promote its welfare.
61. Each individual and family must set up their own standards of accomplishment in life with consideration of their own goals and resources.
62. Changes in environment frequently necessitate a re-evaluation and revision of standards of accomplishment.
63. The individual and/or the homemaker who is efficient in his use of time and energy is likely to get greater satisfaction from life.
64. Sufficient recreation and rest for health and happiness are essential

for efficient use of time and energy and should be included in every person's schedule.

65. Planned use of leisure can result in greater personality development, and more satisfaction for the family as well as the individual.
66. Sharing in the work of the home by each family member according to his ability and time, permits better standards and more time for leisure for each individual.
67. Efficiency in work gives more time for other activities and conserves energy. The following suggestions may aid in saving time and energy:
 - A. Develop good work habits and skill in performing tasks done frequently.
 - B. Use skillfully the proper equipment and tools for the task; keep the equipment in good condition; store it in convenient places.
 - C. Improve the environment to provide carefully planned storage, orderliness, comfort and safety.
 - D. Plan carefully for the use of time and energy to aid in accomplishing a large number of tasks and activities in the available time and to eliminate unnecessary ones.
 - E. Use the body skillfully; eliminate unnecessary motions; employ equipment correctly proportioned for the worker.
 - F. The mental attitude toward activities and one's clothing affects one's efficiency, satisfaction, and degree of fatigue.
68. Buy equipment only if it will actually save time and labor; if there is space available to use and store it; and if money invested in it can

make the greatest contribution to the family standard of living.

69. Information is available which will aid the individual in getting the greatest benefit from the use of his time and energy.
70. Efficiency in the use of time and energy requires an open-mind, practice, beginning early to form good habits, and constant experimentation to develop better methods.

Learning Activities

84. Plan for the use of your time and energy by some simple practical method adapted to your own needs. Apply what was learned in department housekeeping.
85. Think of some activity in which you would like to engage but never seem to have time. Considering your responsibilities in your home, school and community and the standards which you wish to maintain, plan the use of your time to include these and the desired activity.
86. Plan and arrange a simple usable study center for yourself in suitable surroundings with storage space for study material and supplies.
87. List ways of using time and energy to save money which class members have tried. Describe situations you have observed in which you think it would have been wiser to pay for services rather than use time and energy to perform the task.
88. Make a time and motion study of your dressing habits or some other frequently performed task to save time and help you acquire more efficient habits.
89. Arrange a display for homemakers of inexpensive tools or equipment to help with frequent tasks.
90. Contrive a number of devices from materials found around most homes which will facilitate the work of the homemaker. (Bread board, spool

rack, clothes sprinkler, cannister set).

91. Examine the labor saving devices found in local stores. Decide which are probably gadgets, and which are useful.
92. Try different cleaning agents and tools for the same job.
 - A. Observe which is most efficient.
 - B. Compare efficiency with cost.
93. Check to see what tasks are performed by each member of the family and the approximate time each requires. Estimate the monetary value of these services performed by the family.
94. Plan items for a home repair kit, cleaning closet or shelf for laundry supplies.
95. Plan a management center for the homemaker. Set one up in department if it has none.
96. Make time and motion studies as a part of regular class work to find ways of conserving time and energy while maintaining desirable standards in the performance of class activities.
 - A. Examine equipment and tools to see if they are suitable for the tasks for which they are employed, and are in good condition.
 - B. Make any reasonable repairs.
 - C. Inspect the storage facilities and arrangements to see if they offer the greatest convenience possible.
 - D. Make improvements in the storage and arrangement of equipment and tools. Add racks, holders, shelves, and partitions where they will improve efficiency.
97. Check on own use of time and energy in other school work, especially in

sewing, food preparation and services as well as at home. Note progress and strive for continued growth.

USING CONSUMER SERVICES AND INFORMATION

OBJECTIVES

To select reliable sources of help and information for personal, family and department use.

To participate according to ability in promoting desirable laws and organizations.

To work with agencies and groups that promote consumer welfare.

To prepare a file of informational materials for personal, family, department and community use.

Generalizations

1. In the United States many agencies and organizations, both private and government, promote consumer welfare through research, protective, and information services as well as through actual assistance.
2. In order to obtain the greatest benefit from these agencies and organizations the consumer must be informed with regard to the services they render, the procedures for using their services, and ways of cooperating with them in order to increase their usefulness.
3. Intelligent consumer citizenship requires some understanding of the laws and regulations - local, state and national - that affect consumer welfare.
4. In a democratic government the informed consumer can participate in passing the legislation necessary for promoting general consumer welfare.
5. Through support of local, state, national and organizations interested in consumer problems, the consumer can be more effective in getting

desirable legislation quickly than when working independently or in small groups.

6. In addition government agencies and regulations, business, professional and consumer organizations assist in promoting honest business practices, usable goods and services, and in furnishing help and information as well as in eliminating faulty goods and services, and business practices injurious to the consumer.
7. Likewise, a number of organizations and testing laboratories - independent, government, commercial and business - do research in establishing standards for consumer goods, in determining quality of products on the market, and in investigating other consumer problems.
8. The interested individual can get the results of much of this research at little or no cost to help him be a more successful consumer.
9. The consumer must be able to determine the reliability of information in order to make sound choices and avoid being influenced unduly without thinking on his own.
10. Many consumers may find membership in consumer co-operatives helpful in getting greater return from their incomes because these organizations aim to further the interests of members rather than to make a profit.

Learning Activities

1. Investigate the kinds and sources of information available to consumers.
2. Find and use guides for evaluating the reliability of information.
3. Organize a consumer education library for the homemaking department.
 - A. Decide on the kinds of information needed.
 - B. Write to organizations interested in consumer welfare asking for consumer materials which they distribute.

- C. Evaluate the reliability and worth of materials received, and those found in the department. Discard that which does not meet your standards.
 - D. Organize and file the remainder in some orderly fashion which can be used easily by all classes.
4. Become acquainted with consumer organizations and the programs they promote. Cooperate with these worthwhile organizations and participate as much as possible.
 5. Study and discuss some of the major laws and regulations which affect consumer welfare.
 6. Write a paper on some government agency which aids the consumer. Describe the scope of its work which concerns the consumer, and its history.
 - A. Compile pertinent facts from all the papers into a chart giving the name of each agency, its chief work to help consumers, and the limitations to its work.
 - B. Discuss possible strengths, weaknesses and ways of improving.
 - C. Decide how consumers can cooperate with these for mutual benefit.
 7. Have the class or a small group of students visit some agencies to see them at work.
 8. Talk with local businessmen and homemakers to get their reactions to some of these regulations and agencies.
 9. Discuss the statement, "Passing a law does not remedy a situation." Determine what is needed in addition to a law.
 10. Discuss the ways in which the work of various private and government agencies affect the quality and methods of selling goods and services

in your community.

11. Survey high school students to see how much they know about these regulations and agencies.
12. Prepare radio talks, an assembly program, and/or a news story about consumer services.
13. Find out what services business and professional organizations offer consumers and learn how to use them.
14. Write to appropriate agencies asking for specific information on some consumption problem.
15. Get a copy of the state health and sanitation laws from the state health department.
 - A. Decide how inspection and regulation services safeguard the health of your community.
 - B. Find out what local regulations protect community health.
16. Have representatives from local agencies interested in consumer welfare talk to the class as a symposium.
17. Show films illustrating and explaining the work of other agencies.
18. Set up a display of consumerservices in the hall and/or for open house.
19. Develop a well balanced reading diet of periodicals which inform the consumer.
20. Use class time to read current periodicals.
 - A. Read from a variety of sources.
 - B. Compare materials read by class members to see if all "authorities" agree. If they do not agree, discuss possible reasons.

21. Compile a schedule of radio programs of value to the consumer.

A. Report to the class programs of special interest, or new ideas gained.

B. Apply your guides for evaluating the reliability of information to information heard on the radio.

EVALUATION

Evaluation is for the purpose of determining the degree to which specific objectives are being attained. According to one group of educators:

It includes: the selection of objectives toward which progress is measured; the selection, preparation, and use of evaluation instruments; the study of data collected as evidence of progress toward planned objectives; the use of the results obtained for locating and determining the nature and causes of difficulties encountered and the use of these same results as guides in making plans for further action.¹

Evaluation is part of the entire learning and teaching process and not the final activity. To be effective the over-all goals desired from a study should be enumerated at the beginning of the unit, and evaluation devices selected which will provide the desired information. It should be a continuous process participated in cooperatively by students and the teacher. Evaluation in terms of specific objectives permit student and teacher self-appraisal at frequent intervals as part of the total learning process. In so far as possible students should know their position at successive stages, and their final success or failure in attaining the goal.

Moreover, the teacher must bare in mind that evaluation should also measure the success of own teaching as exemplified by her philosophy, personality and relations with students as well as the effectiveness of teaching procedures and aids used. It should point out strengths and weaknesses and help to promote growth as an individual, teacher and citizen. The fact that much student learning depends upon the example set by the teacher clarifies the need for continuing teacher self-evaluation and

¹ State Board of Vocational Education. A Guide for Planning the Home-making Education Program in the Public Schools of Oklahoma. Oklahoma City: Home Economics Bulletin 12, 1943, p. 28.

development.

Regardless of the subject matter field, most educators agree that teaching should develop individuals in a number of different areas though it is recognized that some subjects contribute more to some areas than to others. Since the individual grows and develops as a whole, each teacher should be concerned with the development of understandings, attitudes, problem solving ability, behavior and other general objectives of education as well as the specific objectives of the particular subject matter area. In order to evaluate student progress in the direction of these general concerns, it is necessary to set up definite objectives and select or formulate evaluation devices which will indicate as accurately as possible student growth or lack of it.

Because of its content consumer education, like the rest of home economics education, is concerned with the development of attitudes, understandings and abilities and their resulting behavior as well as other general education objectives. Evaluation of these factors in student growth demands the use of a variety of devices and techniques. Some of the major methods of evaluation suited to this unit are discussed in the following pages.

If anecdotal records are kept for students, significant information concerning their consumer habits and problems can be included. Because it is difficult to record all information which might be helpful, it is sometimes wise to select two or three major objectives in consumer education and note and record behavior and comments in school and in the community which have a bearing on these.

Observation of behavior is one of the most effective means of evaluating the actual consumption practices of students as they are seen in school and

in the community. The kinds of leisure activities engaged in, reading materials purchased, lunches selected, the way in which time and materials are used, and the general way in which money is spent and goods are selected, indicate to the observant teacher strengths and weaknesses in consumption practices and can show growth over a period of time. Observations may be recorded as anecdotes or on a check sheet constructed for the purpose to save time. Records kept regularly and over a period of time permit accurate evaluation of progress. Observation records may also include informal conversations and conferences with students, conversations overheard, and comments from parents, teachers, and friends which reveal the student's background and experience in consumption, specific needs, and development toward the objectives of the unit.

A folder for each student enrolled in homemaking containing cumulative records of her major activities, papers and samples of some types of work for the entire time she takes homemaking can show progress over the longer periods. The folder would contain records of consumption activities as well as other phases of homemaking. Comparison of papers, activities and rating devices from different periods would show change in thinking, development of ability, and growth in relation to over all objectives including those with which consumer education is concerned. These materials furnish tangible evidence of growth to the student and facilitates her self-evaluation. If the student includes a paper stating her personal goals and values in life, she may use it as a frequent check to determine whether her use of resources is in harmony with her stated goals and purposes. If the student is responsible for compiling this folder, time may be saved for the teacher and progress would be more evident to the student.

Frequent written statements from the student in essay form telling what

she has learned can indicate the direction and to some degree the extent of growth and also suggest to the teacher specific weaknesses which need remedial procedures.

Some means of determining the attitudes, abilities and knowledge of students concerning consumption at the beginning of the unit is desirable. When supplemented by other methods, the pre-test which may be composed of objective tests or rating devices, can determine knowledge of the subject and some proficiency of abilities. The experience check sheet which can communicate the student's background and the areas in which she feels a need for study also can predict the areas in which students may be expected to have little or considerable ability and understanding. The attitude check sheet may when wisely constructed indicate the extent of general understandings, misconceptions, prejudices and appreciations. Not only does knowledge of the position of students in relation to goals at the beginning of the unit aid evaluation, but it also promotes more effective teaching through the use of true to life activities. Adequate information pertaining to student knowledge, attitudes and abilities is especially important if this unit is intended to draw together into a coordinated whole, past learning and experiences in consumer education.

Check sheets, rating scales, score cards and questionnaires are all devices which may be used by the student in evaluating her growth and accomplishments. They are especially satisfactory for self-appraisal because the student can more readily see evidences of her growth and its direction and likewise may indicate progress when used over a period of time. The devices should be based on standards previously accepted by the group. The standards and rating instruments, particularly for younger groups, may be adapted from reference books and teaching guides, or those developed by

advanced groups. Each advanced class may use the construction of some rating device for a particular purpose as a learning experience and share their use with other classes. This would save time and avoid duplication of effort among classes. Some rating scales may be more valuable if checked for the individual by another person. As an example, a rating scale to show development of better work habits would be more meaningful if checked by a classmate as the worker performed. From a rating device of consumer activities, one or two practices needing improvement can be selected for intensive work. The safety of homes and use of time are other consumer education topics which may be evaluated by use of these devices.

Student diaries can be helpful in evaluating class and home work if the students and teachers agree what the kinds of activities to be included. A daily record from each student describing her buying practices, use of time, conscious efforts toward conservation of goods and services, or attempts at planning for use and management of resources and results of the planning can show growth effectively. However, close scrutiny of each diary at frequent intervals is necessary. Compilation of data bearing upon the expected goals in the form of check sheets can be done quickly and makes strengths and weaknesses more obvious. Study of student records of voluntary reading, listening to radio programs, and attending movies can point out interests and may be used to guide students in better balanced leisure activities. These practices may also indicate alertness to current consumer interests.

Performance tests can measure a specific ability as skill in operating appliances, repairing iron cords, using reference materials, and efficiency in work habits.

Written tests, according to their construction can determine information learned and its application as well as attitudes, understandings, and problem

solving abilities. The essay type test is especially useful in noting understandings and attitudes concerning the role of the consumer in the present economy and values accepted to guide choice-making. Nature of proof, interpretation of data, and application of principles tests all measure attitudes and understandings and have the additional advantage of being easily graded. Objective tests including multiple response, completion, master list, true-false, cross-out, alternative completion and variations of these can measure the acquisition of a wide area of information while saving time for the teacher and students.

Records of personal spending and use of time are particularly valuable because they can indicate the teaching success of much of the unit by the change seen in the use of these two resources. They can also point out remedial measures needed by individuals. The same thing is true of student activities in the management and maintenance of the department.

STUDENT REFERENCES

A bibliography of high school references is included in this source unit to aid the teacher in selecting teaching materials. Because of rapidly changing conditions and the growth of consumer education since 1939, no books written before this year are included. In order to use timely materials, the teacher can find names and address of organizations that publish worthwhile materials at little or no cost, as well as films and filmstrips in current professional periodicals, methods books and catalogues.

Consumer Education References

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CONCLUSIONS

The consumer in the United States has numerous potentialities for developing a living standard of health, comfort and increased leisure if he influences government and economic systems intelligently and manages his resources wisely. From a survey for The Twentieth Century Fund Dewhurst has concluded that in another decade production in the United States can easily supply necessities, comforts and some luxuries for every individual and family in this country.¹ An average work week of only thirty-eight hours will provide enough income to permit purchase of all these goods. However, consumer demand and intelligence as well as other factors will determine the standards of living which are actually attained. Hence, training in wise choice-making, management of resources, and intelligent consumer-citizenship is a responsibility of education and must be accepted by each area which can contribute to this education for more satisfactory living.

The writer believes, on the basis of her study, experience, and observation that consumer education can be effectively integrated with homemaking education through careful planning and that this integration will further the mutual goals of better living for all. She also believes that although the suggestions she has given in this study are sound and practical, there is need for study and experimentation in this area of teaching. She thinks that homemaking teachers need more and better preparation for efficient consumption in their own life as well as for

¹ The Twentieth Century Fund, America's Needs and Resources, New York: The Twentieth Century Fund, 1947.

teaching good consumption practices to others. Teaching wise consumption for individuals and families should be given greater emphasis in methods courses. In fact, the writer believes it would be desirable to integrate consumer education with the content of many home economics courses in college. In this way the prospective teacher will become aware of consumer problems and learn to incorporate them in her own teaching.

In addition, more research is needed in many aspects of consumer education as it is related to the homemaking curriculum. There is great need to find out what the consumer problems and interests of high school students are; how adequately these needs are being met in the present by secondary schools; how homemaking education can contribute most effectively to meeting these needs; what other areas are doing in consumer education; and what is the best plan for incorporating consumer education as an integral part of homemaking education. Furthermore, research is needed to learn whether teachers in Oklahoma are following only the course of study, going beyond or ignoring it, and to find out what consumer education teachers actually include in their curricula. Few studies have been done and comparatively little has been written about the methods of teaching consumer education as part of home and family life education. The writer believes that planned experimentation needs to be done with different methods, and comparisons made of the results obtained before any conclusions can be drawn and recommendations made with regard to the effectiveness of the various plans. Different methods have to be developed more fully before such experimentation can be done successfully.

The writer hopes that the source unit presented in this study will help teachers to plan units effectively for their own situation, and that eventually someone will have sufficient time, ability, and interest to work with

a number of different units and methods in order to determine the comparative effectiveness of the various methods of teaching consumer education in relation to the homemaking curriculum.

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