

CONSUMER EDUCATION
IN THE
SECONDARY SCHOOL CURRICULUM

CONSUMER EDUCATION IN THE SECONDARY SCHOOL CURRICULUM

By

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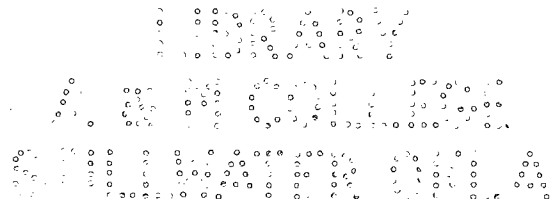
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TABLE OF CONTENTS

| CHAPTER | PAGE |
|---|------|
| I. INTRODUCTION. | 1 |
| II. THE OBJECTIVES OF CONSUMER EDUCATION. | 11 |
| III. TOPICAL CONTENT OF A CONSUMER EDUCATION PROGRAM AS FOUND BY SURVEY. | 19 |
| IV. OBJECTIVES OF CONSUMER EDUCATION AS SHOWN BY RESULTS OF SURVEY. | 30 |
| V. CONCLUSIONS AND RECOMMENDATIONS | 72 |
| BIBLIOGRAPHY. | 75 |
| APPENDIX. | 77 |

LIST OF TABLES

| TABLE | PAGE |
|--|------|
| I. Instructional Experience of Teachers . . . | 20 |
| II. Number of Topics Selected by the Teachers in Each Department by 100 Per cent, 80 Per Cent, and 60 Per cent of the Teachers in Each Department | 22 |
| III. Topics Being Taught By a Majority of the Teachers in Each Department. | 25 |
| IV. Topics Selected for a Consumer Education Program by the Teachers in Each Department | 28 |
| V. Frequency of Selection of Topics by Departments. | 31 |
| VI. Subject and Grade Placement of Topics Selected | 32 |
| VII. Allocation of Periods of Instruction to The Topics by Departments Based on the Per Cent of One School Year of Thirty- Two Weeks. | 34 |
| VIII. Subject Placement of Objectives Business Education Department. | 39 |
| IX. Subject Placement of Objectives Home Economics Department. | 49 |
| X. Subject Placement of Objectives Science Department | 57 |
| XI. Subject Placement of Objectives Social Studies Department. | 61 |

CHAPTER I

INTRODUCTION

In a study of consumer education one must recognize the importance and position of the consumer in society. Since the period of household economy under the domestic system, the economic systems of the world have created many new and difficult problems for the consumer. The political and social changes have also had their influence in making the consumer's problems more confusing. While all of these problems were being created, little effort was being made to aid the consumer in their solution. Only in the past decade have the various social and political organizations attempted to educate the consumer.

The consumer is becoming more and more aware of his inefficiency in dealing with the production and distribution phases of our modern economic system. The consumer recognizes the fact that he is unable to cope with the problems that arise as an individual and must have the help of more informed and efficient agencies. The consumer is aware that consumer education is not a matter of concern of only one group but is of prime importance to all groups of society.

The leading thinkers of the nation acknowledge the fact that the consumer needs aid and many have lent a willing and helping hand in an attempt to solve his problems. Although this help has been meager, it represents a noble effort on

the part of society to improve the general standard of living.

THE PROBLEM

Nature and purpose of the study. The primary purpose of this study is to determine the objectives of consumer education on the secondary school level. In order to make the study more worthwhile for the teacher and administrator, the aims and objectives will be associated with subject matter and content whenever possible.

An attempt is made to collect the opinions of the various leaders in the field regarding the general objectives of the entire consumer educational program. From their expressions, a list of the general objectives will be compiled that will embrace the important ideas brought out by each.

Another purpose of this study is to secure the opinions of five experienced teachers in each of five departments of secondary schools regarding the departmental and specific topic objectives of a consumer education program. The departments selected for the study are business education, home economics, social studies, science, and mathematics.

The content, which will consist of the topics selected by the teachers, will be determined for each of the five departments included in the study. Also the relative amount of time which experienced teachers think should be devoted to each topic selected, for each department, will be determined.

Need for the study. Since its inception, consumer education has been a bewildering problem to many teachers. Many teachers seem to be lost in the whole situation. There is plenty of evidence that something should be done to orient those whose duty it is to perform this function of education.

One of the important methods of accomplishing this purpose is a study of the objectives of consumer education. Mr. Tonne,¹ in one of his latest books, expressed the need for a study of objectives of consumer education.

Many of the leaders in the field have given their opinions of what the consumer education program should try to accomplish. Out of this vast quantity of information there should be drawn a composite list of objectives that would contain the basic ideas of a sound program.

Scope and delimitations. To study all phases of the consumer movement, would require the time and services of many individuals and organization. In this study, the scope will include only the secondary schools. The study will be further limited to the objectives of consumer education on the secondary school level. It will of necessity include a definition of consumer education, general objectives of the consumer education program, general departmental objectives, and specific topic objectives in consumer education of five high school departments. No attempt is made to evaluate the programs of any of the departments.

¹ Herbert A. Tonne, Consumer Education in the Schools, (New York: Prentice-Hall, Incorporated, 1941), p. 343.

Procedure The steps of procedure used in this study are as follows.

1. Books and periodicals were reviewed as a basis for the formulation of the general objectives of consumer education in the secondary schools. The opinions of several of the leading thinkers in the field were organized into a composite list of objectives.

2. A questionnaire² was constructed which contained a check list of sixty-one topics usually included in a consumer education program.

3. The questionnaire was submitted to experienced teachers in the business education, social studies, home economics, science, and mathematics departments to obtain their judgment on objectives and allocation of content to subjects and grade levels.

4. Five questionnaires, completely and accurately filled according to instructions, were received from each department and were used as the basis for determining the general departmental objectives, the topical content, and the topical objectives for a consumer education program.

5. The data were classified and tabulated by departments, by topic content, by the subject in which instruction would be given for each topic, by the number of fifty-minute periods of instruction given to each topic, and by topic objectives.

6. On the basis of data collected, conclusions were drawn as to the topics in consumer education which should be placed in each of the five departments according to the judgment of twenty-five experienced teachers.

Recommendations were made in regard to

² Appendix pp. 77-78.

the use of the study as a means of furthering the study of consumer education programs.

Assumptions. The basic assumptions underlying this study are as follows:

1. That the opinions of the leaders in the field are a sound basis for determining the objectives of a consumer education program.

2. That securing the considered opinions of a few experienced teachers in each of the high school departments is a sound method of allocating the topical content and determining the topical objectives of a consumer education program.

A definition of consumer education. What is consumer education? Many of the leading thinkers have written definitions for consumer education. There is some variation in the scope of consumer according to these definitions. It is difficult to define consumer education in terms that will include all phases without the use of general terms, which result in a definition of little meaning to the average individual.

One aspect of consumer education is the application by the individual of his knowledge to his daily activities in order to receive the greatest satisfaction. Mr. Wilson substantiates this in the following statement:

Consumer education is one of a group of developments within the general stream of recent American education which emphasizes the relation which ought to exist between learning and behavior. Consumer

education sets as its goal that wisdom which has sometimes been referred to as knowledge in action.³

Accordingly then, we may assume that consumer education is that education which develops in the student a better understanding of the functions of knowledge that he has acquired in his education. Few of the thinkers would disagree with this statement. Mr. Harap, who is regarded as one of the leading authorities in the field, states that:

Consumer education is a phase of a larger problem of educating for living.⁴

To say that consumer education is education for better living is too general a term to adequately separate consumer education from all other education. A good definition must be stated in such a manner so as to set apart the purpose of consumer education in the large program of education for better living.

Mr. Cassels divides his definition into three concepts.

People are insisting that education should prepare students for the practical living of everyday life in a modern economic society. They want a type of education that is functional and realistic, well adapted to the individual's needs, and appropriate to the environment in which his activities are to be carried on.⁵

³ Howard E. Wilson, "Problems to be Faced in Education Consumers," Next Steps in Consumer Education, Proceedings National Conference, Institute for Consumer Education Bulletin, No. 1, August, 1939.

⁴ Henry Harap, "Educating the Consumer for Life Problems," The Business Education World, Vol. 21, No. 10, June, 1941, p. 859.

⁵ John M. Cassels, "Clarifying our Concepts of Consumer Education," The National Business Education Quarterly, Vol. 8, No. 1, October, 1939, p. 11.

Functional and realistic education, specific needs of the individual, and the conditions under which the individual lives are terms that tend to clarify the meaning of consumer education. The term, functional and realistic education, seems to add practical application to general education. Specific needs of the student adds individuality to the program. The term "conditions under which the individual lives" provides for local factors in the education program. To sum up the opinions of these three writers, consumer education is a part of a program of general education for better living. The consumer education program provides, among other things, an understanding of individual needs, a knowledge of conditions under which one must live, and information of a practical and realistic nature.

Others take a different approach in defining consumer education. These writers define consumer education in still more specific terms. The specific activities of the individual seem to be the underlying theme.

Mr. Wilson in his definition states that consumer education is:

that phase of education that will train individuals in (a) determining a well-balanced spending program, and (b) getting the most value and most satisfaction out of expenditures that are made for food, clothing, shelter, economic services, and luxuries.⁶

⁶ Harmon W. Wilson, "Departmental Relationships in Consumer Education," Review of Business Education, Bulletin, Oklahoma Agricultural and Mechanical College, Vol. 38, No. 2, January, 1941, p. 16.

This definition tends to limit the program to the consumption of specific goods and services. In a criticism of this definition, Mr. Nichols writes that:

this might be a fairly good definition of a major aspect of what could be called consumer business education but it leaves much to be desired in any discussion of a complete program of consumer education, or even of consumer economic education, such as will have to be participated in by the various departments of the secondary school. The consumer education movement goes far beyond the individual's need of training for the proper handling of his own personal resources.⁷

In this article Mr. Nichols explains that he uses consumer movement as meaning consumer education. Instead of including his three concepts of consumer education in one definition, he gives a definition for each concept.

By consumer movement we mean all of the activities now being engaged in on account of the consumer, and there are scores of them that have little or nothing to do with education. By consumer economic education we mean all of those phases of consumer education which have to do with his economic life as an individual and as a member of several groups. By consumer business education we mean those phases of consumer economic education which have to do with one's handling of his own personal economic affairs with special reference to the purchase and use of goods and services.⁸

In this criticism, the difference of opinion seems to be a matter of scope and the proper selection of terms. The important points brought out by each seem to be in agreement.

⁷ Frederick G. Nichols, "Criticism, Comment and Challenge," The Journal of Business Education, Vol. 16, No. 7, p. 11, March, 1941.

⁸ Ibid

Mr. Salsgiver is in agreement with these two writers in his definition of consumer education. He writes that:

In its broadest sense, consumer education is a study of those fundamental principles on consumption which affect an individual's personal and social relationships. Specifically, consumer education should develop in each individual the ability to choose and consume the goods and services of our modern economic society in direct satisfaction of wants.⁹

From the writings of these three men, two more concepts can be added to the three previously stated; (1) the ability of the individual to choose and consume goods and services and (2) and a knowledge of the relationship of the individual and society.

One more important point to include in a good definition of consumer education is brought out by Mr. Salsgiver.

Consumer education should create the desire to raise the ethical plane on which business is conducted in order to promote a better social-economic order for all.¹⁰

From this statement, comes the viewpoint that the individual should be taught to aid in improving business conduct. A better social-economic order could be established through a better understanding of the businessman's viewpoint of consumer problems. Since the business man occupies an important position in our economic order, his viewpoint is worthy of consideration.

⁹ Paul L. Salsgiver, "Consumer Education in Commercial Education," The Balance Sheet, Vol. 21, No. 1, September, 1939, pp. 4, 5.

¹⁰ Ibid

In view of the opinions stated by these leaders, consumer education is that education which will prepare the student for better living through the ability to choose and consume goods and services, an understanding of individual needs, an awareness of living conditions, a fund of practical knowledge, a knowledge of the relationship of the individual and society, and a general understanding of the economic order.

CHAPTER II

THE OBJECTIVES OF CONSUMER EDUCATION

One of the purposes of this study is to determine the general objectives of consumer education on the high school level. The basis used for selecting the objectives is the expressed opinions of some of the leaders in the field.

Several lists of objectives taken from recent books and periodicals are quoted in this chapter. A summary of the most frequently quoted objectives are presented as the general objectives of consumer education.

Mr. Salsgiver outlines the following as the objectives of consumer education:

1. To teach the basic principles of sensible economic living.
2. To establish good personal habits of money management.
3. To create an awareness of the need for action in solving the socio-economic problems of modern life which is characterized by a thoughtful, rational attitude.¹

In a recent article in the Review of Business Education Bulletin, Mr. Wilson lists three general objectives for consumer education.

1. The development of general economic understanding.
2. The development of procedures and principles.
3. The development of specific choice-making.²

¹ Paul L. Salsgiver, "Consumer Education in Commercial Education," The Balance Sheet, Vol. 21, No. 1, p. 5, September, 1939.

² Harmon W. Wilson, "Departmental Relationships in Consumer Education," Review of Business Education Bulletin, Oklahoma Agricultural and Mechanical College, Stillwater, Oklahoma, Vol. 38, No. 2, January 1941, p. 16.

Messrs. Shields and Wilson outlined the following list of objectives for consumer education:

1. To provide general consumer training.
2. To provide specific consumer training.
3. To help solve specific personal economic problems.
4. To help eliminate economic illiteracy.
5. To help provide general business enlightenment.³

In a summarization of replies from fifty-five instructors as to what they consider to be the objectives of consumer education, Mr. Kent presents the following list:

| | No. Times Mentioned |
|---|------------------------|
| 1. To realize the importance of and to acquire some ability in becoming an intelligent and economical consumer-buyer | 35 |
| 2. To teach the basic principles of wise money management | 20 |
| 3. To develop a questioning attitude toward advertising and other forces at work upon the consumer | 17 |
| 4. To acquaint the student with sources of unbiased information designed for the protection of the consumer | 16 |
| 5. To help the student become conscious of the need for standards, quality, and desirable types of legislation | 15 |
| 6. To assist the student in raising his general standard of living through a knowledge concerning consumer problems ⁴ | 13 |

³ H. G. Shields and Harmon W. Wilson, Consumer Economic Problems, (Cincinnati, Ohio: Southwestern Publishing Company, 1940), p. iii.

⁴ Leonard Kent, "An Analysis and Appraisal of Some Consumer Education Programs in Secondary Schools," The National Association of Business Teacher-Training Institutions, Bulletin, No. 21, October, 1940.

Miss Coales, in a speech⁵ before a consumer education group, stated what she thought should be taught about consumer education in the schools. The following list is an attempt to summarize her objectives:

1. The development of a consumer attitude or viewpoint.
2. The development of a sense of responsibility for improving the situation of the consumer.
3. The formulation of values including the development subjectively of scales of preferences or ratings of wants on the part of families and individuals which guide them in consuming.
4. The development of techniques and skills and imparting facts which aid consumers in gratifying their wants most economically by helping them to get the most for their money and to use goods to maximize satisfactions.

Mr. Tonne, in a recent book on consumer education,⁶ lists the four following specific topics as the aims of consumer education:

1. Wise buying
2. Money management
3. Choice-making
4. Community consumership⁷

The Los Angeles County Schools list the following as the objectives of consumer education:

1. Make the consumer conscious of the benefits to be obtained.
2. Make the consumer aware of the agencies working for his protection.

⁵ Jessie V. Coales, "What Should be Taught About Consumer Education in the Schools," Frontiers of Democracy, Vol. 17, No. 56, November 15, 1940, pp. 52-53.

⁶ Herbert A. Tonne, Consumer Education in the Schools, (New York: Prentice-Hall, Incorporated, 1941).

⁷ Ibid, p. 93.

3. Arouse public opinion to demand standards.
4. Study national habits of consumption in order to utilize the best guides to buying.
5. Understand the forces working upon consumers.
6. Gain a working knowledge of the techniques of buying.
7. Recognize the necessity of organization in order to secure laws for the benefit of consumers.⁸

The State Department of Education of Texas outlines the following objectives of the consumer education program.

1. To ascertain the significance of the fact that each person is a customer with certain responsibilities and privileges that are automatically attached.
2. To gain insight into the development of the present-day status of consumership.
3. To improve methods in personal money management.
4. To utilize practical buying techniques to obtain greater satisfaction from purchases.
5. To realize that accurate determination of quality of merchandise is more essential to thrifty buying than mere price alone.
6. To understand the pitfalls of unethical business practices.
7. To realize the necessity for action in conserving material resources.
8. To deepen appreciation of the contribution of science and industry in fulfilling human wants.
9. To appreciate the efforts of the distributor.
10. To learn how to use guides, better business bureaus, and other sources of information in acquiring better buying habits.
11. To develop individual appreciation of the contribution which labels, trademarks, and grades of classification of commodities make in facilitating efficient buying.
12. To observe, collect, evaluate, and apply information concerning commodities.
13. To appreciate the position and possibilities of the consumer in making commercial activity function.
14. To develop a personal code of ethics applicable to business relations.⁹

⁸ Ibid, p. 110.

⁹ "Teaching Commerce in Junior and Senior High Schools of Texas," Bulletin State Department of Education, Vol. 14, No. 1, January, 1938.

Dr. Haas outlined the following as the general aims in a course in consumer economics which he taught in the Kearney High School, Kearny, New Jersey.

1. To bridge the gap that has existed between conventional secondary-school offerings and actual life situations.
2. To develop the personal and ethical qualities necessary to success in any walk of life.
3. To serve as a means of educational and vocational guidance.
4. To enable the pupil to acquire common consumer knowledge through home, school, and community contacts.
5. To teach pupils to think as consumers. To render valueless all social controls that are not informative and truthful.
6. To serve as a basic course for further material in the same field.
7. To improve home membership by teaching new economic principles which apply to the consuming factors of the home, and to emphasize the value of family stability.
8. To provide a new social behavior pattern.
9. To train for civic leadership.
10. To provide elements that excite interest and stimulate more training in the same field.¹⁰

By analyzing and classifying the above lists of objectives, it is found that the general objectives for a program of consumer education fall into two general classes.

The first class are those that relate to the development of knowledge and skills. The second class of objectives are those that relate to the development of attitudes toward the social-economic activities of the individual in society.

An attempt is made to include the basic opinions of each writer and source quoted in these two classifications.

¹⁰ Kenneth B. Haas, "An Outline for a Course in the Principles of Consumer Economics," Journal of Business Education, Vol. 10, No. 7, March, 1935, p. 25.

The objectives that relate to the development of knowledge and skills and techniques are as follows:

1. To develop in the individual good techniques of money management. This objective was mentioned in five of the lists of objectives. Several other objectives were related to money management.

2. To develop the ability of choice-making. This objective was mentioned four times.

3. To develop a personal knowledge of consumer problems. One-third of the above sources mentioned this objective specifically and several others had objectives that were closely related to it.

4. The development of techniques and skills. This objective was mentioned four times. Several of the writers listed two or more objectives that were specific divisions of techniques and skill development.

5. To acquaint the student with sources of consumer information. This objective was included in four of the lists.

6. To develop in the student an understanding of modern business practices. Although this objective was specifically mentioned only two times, several others had objectives of a similar nature; therefore, it will be included in this group.

7. To teach the basic principles of sensible economic living. This objective was mentioned by four of the sources as a part of the consumer education program.

The objectives that relate to the development of better attitudes and behavior are as follows:

1. The development of consumer attitudes. Only two mentioned this objective but several others included objectives that were substantially the same in meaning.
2. To develop a sense of responsibility for improving the situation of the consumer. This objective was a part of two of the lists of objectives for a consumer education program.
3. To develop a questioning attitude toward advertising and other forces at work upon the consumer. This objective was included in five of the lists of objectives. This indicates that the authorities consider correct attitudes toward advertising to be one of the most important objectives of consumer education.
4. To realize the importance of being an intelligent and economical consumer-buyer. In the list of objectives for skill development, methods of being an economical and intelligent buyer were stated by several. Although only two mentioned this objective, it will be included in the list of attitude objectives because of its relation to the development of techniques and skills.
5. To develop an appreciation of the contribution of business in fulfilling human wants. Although this objective was mentioned only two times, it is included because of its relation to the development of attitudes toward advertising.

6. To develop a better social and civic behavior pattern. This objective was mentioned specifically by two of the writers but several others listed objectives of a similar nature.

In addition to the two classes of objectives listed, there is one objective that was mentioned specifically by two of the sources and other sources listed objectives of a similar nature. This objective, to help solve the specific personal economic problems of the individual, takes the consumer education program beyond the point of instruction into the actual application of consumer education to life problems.

CHAPTER III
TOPICAL CONTENT OF A CONSUMER EDUCATION
PROGRAM AS FOUND BY SURVEY

A survey was made to determine the topical content of a consumer education program by the questionnaire method. The questionnaire¹ contained sixty-one topics that are usually included in a consumer education program. The topics used are the same as those used by Mr. Wilson in a survey² to determine the departments in which consumer topics are being taught.

The returns from twenty-five questionnaires were used to determine the allocation of topics to departments. Five experienced teachers in each of the business education, home economics, social studies, science, and mathematics departments expressed their opinions as to what topics they would include in a program of consumer education. Each teacher selected topics for the department in which he or she had the most experience.

In Table I, the number of years of teaching experience and the major department of instruction of each teacher are presented and classified in tabular form. By referring to Table I, a better understanding may be gained of the background and experiences of the teachers as a basis for judging their competency to express opinions on the allocation of topics in consumer education to the various departments.

¹ Appendix, pp. 77, 78.

² The Status and Future of Consumer Education, Monograph 51. (Cincinnati, Ohio: Southwestern Publishing Company, May, 1941), p. 24.

TABLE I
INSTRUCTIONAL EXPERIENCE OF TEACHERS

| Teacher | Experience To July, 1941 Years |
|------------------------------------|--------------------------------------|
| Business Education | |
| 1 | 3 |
| 2 | 3 |
| 3 | 8 |
| 4 | 16 |
| 5 | 17 |
| Total. | 47 |
| Average. | 9.4 |
| Home Economics | |
| 6 | 1 |
| 7 | 1 |
| 8 | 3 |
| 9 | 3 |
| 10 | 3 |
| Total. | 11 |
| Average. | 2.2 |
| Social Studies. | |
| 11 | 8 |
| 12 | 1 |
| 13 | 3 |
| 14 | 5 |
| 15 | 25 |
| Total. | 42 |
| Average. | 8.4 |
| Science | |
| 16 | 2 |
| 17 | 5 |
| 18 | 9 |
| 19 | 10 |
| 20 | 16 |
| Total. | 42 |
| Average. | 8.4 |
| Mathematics | |
| 21 | 3 |
| 22 | 5 |
| 23 | 10 |
| 24 | 13 |
| 25 | 14 |
| Total. | 45 |
| Average. | 9 |
| Total for all teachers | 187 |
| Average for all teachers | 7.5 |

This table is read: Teacher number 1, business education department, has had three years experience.

According to Table I, the business education teachers had a total of 47 years teaching experience or an average of 9.4 years each.

The home economic teachers had a total of 11 years of teaching experience or an average of 2.2 years.

The mathematics teachers had an average of 9.0 years and a total of 45 years of experience. This is the highest total and average of the five departments.

The science teachers had an average of 8.4 years of teaching experience or a total of 42 years.

The social studies teachers had an average of 8.4 years of teaching experience and a total of 42 years.

The twenty-five teachers used in this survey had a total of 187 years of teaching experiences which is an average of 7.5 years. It is significant to note that four of the department groups of teachers had over 40 years of teaching per group.

The home economics department teachers had the lowest average and total years of teaching experiences.

In Table II, the consistency of the teachers in the selection of topics for a consumer education program in each of the departments is shown. This table shows the per cent of agreement among the teachers used in this survey regarding the allocation of topics to the departments.

TABLE II

NUMBER OF TOPICS SELECTED BY THE TEACHERS IN EACH DEPARTMENT BY 100 PER CENT, 80 PER CENT, AND 60 PER CENT RESPECTIVELY OF THE TEACHERS IN EACH DEPARTMENT

| Department | 100 Per Cent | 80 Per Cent | 60 Per Cent | Total |
|------------------------|-----------------|----------------|----------------|-------|
| Business Education . . | 7 | 17 | 6 | 30 |
| Home Economics | 30 | 4 | 2 | 36 |
| Social Studies | 4 | 2 | 5 | 11 |
| Mathematics. | 4 | 9 | 5 | 18 |
| Science. | 5 | 9 | 8 | 22 |
| Total | 50 | 41 | 26 | 117 |
| Per cent of all topics | 43 | 35 | 22 | 100 |

This table is read: Business teachers selected 7 topics by 100 per cent majorities, 17 topics by 80 per cent majorities, and 6 topics by 60 per cent majorities, etc.

Table II shows the number of topics selected for each department by 100 per cent, 80 per cent, and 60 per cent respectively of departmental groups of teachers used in this survey.

According to Table II, of the 30 topics selected by the business education teachers, 7 were each selected by 5 teachers, 17 topics were each selected by 4 or 80 per cent of the teachers, and only 6 topics were each selected by only 3 or 60 per cent of the teachers in the business education group.

In the home economics group, 30 of the 36 topics selected for a program of consumer education were each chosen by all five of the teachers. Four of the topics were each selected

by four of the teachers in the home economics group. Three teachers selected two identical topics. Of the 36 identical topics selected for the home economics department, 34 were each selected by a majority of 4 or more of the teachers.

The teachers in the social studies department each selected 4 identical topics, four teachers each selected 2 identical topics, and three teachers each selected 5 identical topics. Of the 11 topics selected by the teachers for a program of consumer education, 6 identical topics were chosen by a majority of 4 or more of the teachers.

In the science department, the group of teachers selected 22 topics and of these topics, 5 identical topics were each selected by all of the teachers, 9 topics were each chosen by 4 of the teachers, and 8 topics were each selected by 3 of the teachers. Of the total 22 topics chosen by the science teachers, 14 were each selected by a majority of 4 or more of the teachers.

The teachers of mathematics selected a total of 18 topics by a majority of 3 or more for a consumer education program. Of these 18 topics, 4 topics were each chosen by all the teachers, 9 were each selected by 4 teachers, and 5 were each chosen by 3 teachers. Thirteen of the 18 topics were selected for the science department by a majority of 4 or more teachers.

A total of 50 topics, or 43 per cent, were selected by 100 per cent majorities; 41 topics, or 35 per cent of total topics chosen, were each selected by 80 per cent majorities;

and 26 of the total topics, were each selected by 60 per cent majorities. Of the total 117 topics selected by all the departments, 78 per cent were each selected by majorities of 80 per cent or more.

The instructional experiences and the high degree of consistency in the allocation of consumer education topics to the various departments of the high school are of value when considering the competency of the teachers used in this study.

Topics Being Taught by Teachers Used in This Study

For purposes of comparison, the teachers used in this study were asked to indicate the topics, listed in the questionnaire, that they have been teaching from the consumer's viewpoint. Table III is a summary of the topics that a majority of the teachers in each department indicated they had been teaching as consumer education.

TABLE III TOPICS BEING TAUGHT BY A MAJORITY OF THE TEACHERS IN EACH DEPARTMENT

| Business Education Department | Home Economics Department | Social Studies Department | Science Department | Mathematics Department |
|---|--|---|--|---|
| Budgeting | Home ownership Budgeting Thrift Fabrics Hats | Home ownership Population problems | Budgeting Thrift Population problems | Home ownership Budgeting Thrift Renting and leasing |
| Advertising Consumer income | Advertising Hose General buying procedures Consumer information | Automobiles Private protection | Automobiles Labeling goods Diets Health Fresh vegetables Clothing Cosmetics Travel Transportation Soaps Mechanical and electrical equipment Color in design Private protection | Automobiles Consumer income Investing General buying procedures Record keeping Taxes Frauds Life insurance Credit Transportation Borrowing and lending |
| Record keeping Taxes Fire insurance Life insurance Health | Record keeping Bread Milk Butter Meat, poultry, eggs Furs Toys Rugs Furniture Dishes Blankets Towels, linens Jewelry Personal grooming Testing goods Labeling goods Diets Health Canned foods Fresh vegetables Shoes | Taxes Propaganda Transportation Home Economics (Concluded) Color in design Mechanical and elec- trical equipment Soaps Cosmetics Clothing | Health Fresh vegetables Clothing Cosmetics Travel Transportation Soaps Mechanical and electrical equipment Color in design Private protection Testing goods | Taxes Frauds Life insurance Credit Transportation Borrowing and lending Small loans Fire insurance Selling and marketing Money and banking |
| Total 8 | Total 35 | Total 7 | Total 17 | Total 19 |

According to Table III, the teachers participating in this study have been teaching consumer education in the secondary schools. Since many of the teachers have been giving instruction in some of the topics, it is reasonable to assume that they are aware of the need of the student for consumer education.

The teachers in the home economics department indicated that they have been giving instruction in 35 of the total 61 topics used in this study. Apparently the home economics department has been devoting a large part of the instruction in this field to consumer education.

The teachers in the mathematics departments indicated that they have been teaching 19 of the 61 topics from the consumer education viewpoint. Considering the statements of the teachers included in this study, we may assume that there has been a shift in emphasis to the practical application of mathematics to consumer problems.

The science teachers were next in the number of topics being taught. According to the results of the questionnaire, the science teachers have been teaching 17 of the 61 topics; thus, consumer education has been recognized as a part of the program of the science department.

Consumer education has also received some emphasis in the business education and social studies departments according to the teachers participating in this study. Although these teachers have not been giving instruction in many of the topics the results show that these teachers are aware of the importance of consumer education.

Topics Selected for a Consumer Education Program

In the questionnaire submitted to the twenty-five teachers used in the survey, instructions were given to indicate the topics they would include in a program of consumer education.

Table IV shows the consumer education topics selected for each department by a majority of the teachers in each department who participated in the study.

TABLE IV TOPICS SELECTED FOR A CONSUMER EDUCATION PROGRAM BY THE TEACHERS IN EACH DEPARTMENT

| Business Education | Mathematics | Home Economics | Social Studies | Science |
|---------------------------|---------------------------|----------------------------------|-------------------------------|----------------------------------|
| Home ownership | Home ownership | Home ownership | Home ownership | Home ownership |
| Budgeting | Budgeting | Budgeting | | Budgeting |
| Thrift | Thrift | Thrift | | Thrift |
| Population problems | Population problems | Personal grooming | Population problems | Population problems |
| Automobiles | Automobiles | Jewelry | Automobiles | Automobiles |
| Consumer income | Consumer income | Towels, linens | Consumer income | Testing goods |
| General buying procedures | General buying procedures | Testing goods | | Labeling goods |
| Record keeping | Record keeping | Labeling goods | Private protection | Private protection |
| Taxes | Taxes | General buying procedures | | |
| Frauds | Frauds | Record keeping | Taxes | |
| Life insurance | Life insurance | Diets | Frauds | Diets |
| Travel | | Health | Life insurance | Health |
| Transportation | | Travel | | Travel |
| Business cycles | Business cycles | Blankets | Transportation | Transportation |
| Propaganda | | Bread | | Business cycles |
| Wealth | | Milk | Propaganda | Propaganda |
| Consumer information | | Canned foods | Wealth | Canned foods |
| Investing | Investing | Consumer information | | |
| Renting, leasing | Renting, leasing | Fresh vegetables | | Fresh vegetables |
| Borrowing, lending | Borrowing, lending | Shoes | | Shoes |
| Credit | Credit | Clothing | | Clothing |
| Small loans | Small loans | Cosmetics | Home Economics (Concluded) | Cosmetics |
| Fire insurance | | Soaps | | Soaps |
| Price fluctuations | | Mechanical, electrical equipment | | Mechanical, electrical equipment |
| Selling, marketing | | Color in design | Dishes | Color in design |
| Money, banking | | Butter | Furniture | |
| Co-operatives | | Meat, poultry, eggs | Rugs | |
| Legal relations | | Fabrics | Toys | |
| Consumer legislation | | Hats | Furs | |
| Advertising | | Advertising | Hose | |
| Total 30 | Total 18 | Total 36 | Total 11 | Total 22 |

The topics selected by the teachers are tabulated by departments in Table IV. The allocation of topics to departments was determined by the principle of majority. A topic, to be allocated to a department, had to be selected by a majority of the teachers used in this survey in each department.

The home economics teachers selected 36 of the 61 topics used in this study for the consumer education program. As previously stated, these teachers have been teaching 35 of the same topics. This is an increase of only one topic for the program. Accordingly, we may assume that the home economics teachers have already determined their function in the education of the consumer.

The business education teachers selected 35 topics for a consumer education program. This represents a large increase over the 8 topics the same teachers indicated they have been teaching. Such a large increase in topics indicates that these teachers are aware that the business education department probably is not giving the desired amount of instruction in consumer education.

The science teachers were next in number of topics selected for consumer education. These teachers would like to include 22 of the 61 topics in the science department. This is an increase of only 5 topics over the number of topics in which these teachers have been giving instruction.

The social studies teachers selected on 11 topics out of the 61 included in the questionnaire. By a comparison of the number of topics selected for each department the social studies would have a relative small program. But since the importance of each topic in the whole consumer education program is not determined in this study, a comparison of the importance of each department cannot be adequately made.

The mathematics department teachers selected 18 of the 61 topics for a consumer education program. As previously stated, these teachers indicated they have been teaching 19 topics in the consumer program.

Allocation of Topics to More Than One Department

Many of the topics used in this study were selected by the teachers of more than one department. Table V shows the frequency of selection of topics by the five groups of teachers.

TABLE V

FREQUENCY OF SELECTION OF TOPICS BY DEPARTMENTS

| Number of Departments | Number of Topics | Per Cent |
|--|---------------------|----------|
| One | 22 | 36.0 |
| Two | 22 | 36.0 |
| Three..... | 10 | 16.0 |
| Four..... | 4 | 6.5 |
| Five..... | 1 | 1.6 |
| Not selected for any department | 2 | 3.3 |

This table is read: Twenty-two topics were selected by only one department; 22 topics were selected by two departments; etc.

According to Table V, 22 topics or 36 per cent of the total 61 were selected for two departments by the teachers used in this survey. Ten topics were selected for 3 different departments, four topics for 4 different departments, and one topic for all the departments. In the selection of the topics for the different departments there is an apparent overlapping of content. But the approaches of the different departments must be considered to determine overlapping of content and instruction.

Subject Placement of Topics

The teachers used in this survey were instructed to designate the subject in which each topic selected would be placed and also the grade placement of the subject. Table VI is a tabulation of topics by subject and grade placement.

TABLE VI
SUBJECT AND GRADE PLACEMENT OF TOPICS SELECTED

| | Ninth and Tenth Grades | | Eleventh and Twelfth Grades | |
|--------------------------|-----------------------------|---------------------|--------------------------------|---------------------|
| | One-half Year Subject | One Year Subject | One-half Year Subject | One Year Subject |
| Consumer Economics .. | - | - | - | 29 |
| Bookkeeping | - | - | - | 14 |
| Economics | - | - | 6 | - |
| Law | - | - | 6 | - |
| General Business | 4 | - | - | - |
| Salesmanship | - | - | 1 | - |
| Business English | - | - | 2 | - |
| Homemaking I | - | 31 | - | - |
| Homemaking II | - | 34 | - | - |
| Homemaking III | - | - | - | 36 |
| Homemaking IV | - | - | - | 32 |
| Composite Mathematics .. | - | 17 | - | - |
| General Science | - | 20 | - | - |
| Biology | - | - | - | 4 |
| Geography | 10 | - | - | - |
| Chemistry | - | - | - | 3 |
| Problems of Democracy .. | - | - | - | 10 |
| Civics | - | 11 | - | - |
| Sociology | - | - | 6 | - |
| Total | 14 | 143 | 21 | 128 |

This table is read: In consumer economics, designated as a one-year, eleventh and twelfth grade subject, 29 topics were placed; etc.

According to this study about the same number of topics were placed in each of the grade levels. This fact indicates that consumer education is a four-year program. Another

interesting finding is that most of the topics were placed in subjects that are taught for one entire school year.

DEPARTMENT OF AGRICULTURE
 STATE COLLEGE OF AGRICULTURE
 CORNELL UNIVERSITY
 ITHACA, N. Y.
 1941

Allocation of Periods of Instruction to the Topics

A secondary purpose of this study was to determine the number of fifty-minute periods of instruction necessary to accomplish the aims of each topic selected. Each teacher was instructed to estimate the number of fifty-minute periods of instruction they would devote to the topics chosen. An average for each topic by departments was calculated from these estimates. In order to make the data more meaningful, the averages were changed into per cent relatives based upon one school year of thirty-two weeks. The thirty-two week school year used in this study is based upon the assumption that four weeks of the usual thirty-six week year are used for examinations and other activities.

Table VII shows the allocation of periods of instruction to each of the topics by departments based upon the per cent of one school year of thirty-two weeks.

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 1941

TABLE VII

ALLOCATION OF PERIODS OF INSTRUCTION TO THE TOPICS
BY DEPARTMENTS BASED ON THE PER CENT OF ONE SCHOOL
YEAR OF THIRTY-TWO WEEKS

| Topics | Departments | | | | | |
|-----------------------------|-------------|-------------|---------|----------------|----------------|--------------------|
| | Total | Mathematics | Science | Social Studies | Home Economics | Business Education |
| Population problems | 1.9 | - | 5.8 | 1.9 | 2.5 | 10.0 |
| Consumer income | 3.8 | - | 1.9 | - | 7.6 | 13.1 |
| Wealth | 1.3 | - | 1.9 | - | - | 3.1 |
| General buying procedures . | 5.0 | 7.6 | - | - | 6.3 | 18.9 |
| Price fluctuations | 1.3 | - | - | - | - | 1.3 |
| Consumer information | 2.5 | 12.5 | - | - | - | 15.0 |
| Thrift | 3.1 | 10.0 | - | 2.5 | 5.6 | 21.2 |
| Budgeting | 3.8 | 12.5 | - | 2.5 | 2.5 | 21.3 |
| Record keeping | 4.1 | 7.6 | - | - | 1.9 | 13.6 |
| Investing | 2.5 | - | - | - | 3.8 | 6.3 |
| Taxes | 2.5 | - | 2.5 | - | 4.1 | 9.1 |
| Renting and leasing | 2.5 | - | - | - | 1.9 | 4.4 |
| Home ownership | 1.9 | 2.5 | 1.3 | 2.5 | 1.9 | 10.1 |
| Advertising | 3.1 | 7.6 | - | - | - | 10.7 |
| Selling and marketing | 5.6 | - | - | - | - | 5.6 |
| Frauds | 1.9 | - | 1.9 | - | 2.5 | 6.3 |
| Money and banking | 3.8 | - | - | - | - | 3.8 |
| Borrowing and lending | 1.9 | - | - | - | 3.8 | 5.7 |
| Credit | 1.9 | - | - | - | 1.9 | 3.8 |
| Small loans | 1.9 | - | - | - | 1.3 | 3.2 |
| Co-operatives | 1.3 | - | - | - | - | 1.3 |
| Life insurance | 2.5 | - | 1.3 | - | 1.9 | 5.7 |
| Fire insurance | 1.9 | - | - | - | 1.3 | 3.2 |
| Travel | 3.1 | 2.5 | - | 3.1 | - | 8.6 |
| Transportation | 1.9 | - | 1.9 | 3.8 | - | 7.6 |
| Private protection | - | - | 1.9 | 2.5 | - | 4.4 |
| Business cycles | 2.5 | - | - | 1.3 | 1.9 | 5.7 |
| Legal relations | 5.6 | - | - | - | - | 5.6 |
| Propaganda | 2.5 | - | 2.5 | 1.9 | - | 6.9 |

This table is read: The topic, population problems was allotted 1.9 per cent of 32 weeks of instruction in the business education department; 3.8 per cent in the social studies department; 1.9 per cent in the science department; and 2.5 per cent in the mathematics department, etc.

TABLE VII (Continued)

ALLOCATION OF PERIODS OF INSTRUCTION TO THE TOPICS
BY DEPARTMENTS BASED ON THE PER CENT OF ONE SCHOOL
YEAR OF THIRTY-TWO WEEKS (Concluded)

| Departments | | | | | | |
|--|------------------------------|-------|------|------|------|-------|
| | Total | | | | | |
| | Mathematics | | | | | |
| | Science | | | | | |
| | Social studies | | | | | |
| | Home economics | | | | | |
| | Business education | | | | | |
| Topics | Per Cent of Thirty-Two weeks | | | | | |
| Testing goods | - | 7.6 | - | 3.8 | - | 11.4 |
| Labeling goods | - | 12.5 | - | 1.3 | - | 13.8 |
| Consumer legislation ... | 1.9 | - | - | - | - | 1.9 |
| Diets | - | 56.3 | - | 3.1 | - | 59.4 |
| Health | - | 50.0 | - | 3.1 | - | 53.1 |
| Bread | - | 10.0 | - | - | - | 10.0 |
| Milk | - | 17.5 | - | - | - | 17.5 |
| Butter | - | 2.5 | - | - | - | 2.5 |
| Meat, poultry and eggs . | - | 11.1 | - | - | - | 11.1 |
| Canned foods | - | 13.1 | - | 1.3 | - | 14.4 |
| Vegetables | - | 10.0 | - | 1.9 | - | 11.9 |
| Fabrics | - | 15.0 | - | - | - | 15.0 |
| Shoes | - | 5.0 | - | .6 | - | 5.6 |
| Hats | - | 5.0 | - | - | - | 5.0 |
| Clothing | - | 52.5 | - | 1.9 | - | 54.4 |
| Hose | - | 5.0 | - | - | - | 5.0 |
| Furs | - | 1.3 | - | - | - | 1.3 |
| Cosmetics | - | 7.6 | - | 1.3 | - | 8.9 |
| Soaps | - | 5.0 | - | 1.3 | - | 6.3 |
| Toys | - | 10.0 | - | - | - | 10.0 |
| Rugs | - | 3.8 | - | - | - | 3.8 |
| Furniture | - | 6.3 | - | - | - | 6.3 |
| Dishes | - | 5.0 | - | - | - | 5.0 |
| Automobiles | 1.3 | - | 1.9 | 2.5 | 1.3 | 7.0 |
| Mechanical and elec- trical equipment | - | 7.6 | - | 4.1 | - | 11.7 |
| Blankets | - | 3.8 | - | - | - | 3.8 |
| Towels and linens | - | 2.5 | - | - | - | 2.5 |
| Jewelry | - | 5.0 | - | - | - | 5.0 |
| Personal grooming | - | 15.0 | - | - | - | 15.0 |
| General goods..... | - | - | - | - | - | - |
| Consumer science | - | - | - | - | - | - |
| Color in design | - | 12.5 | - | 1.3 | - | 13.8 |
| Total | 81.0 | 358.0 | 21.0 | 51.0 | 51.0 | 562.0 |
| Average | 2.7 | 9.9 | 1.9 | 2.3 | 2.8 | 4.8 |

According to Table VII, the five business education teachers allotted an average of 2.7 per cent of thirty-two weeks instruction to each of the 30 topics selected. In comparison the home economics teachers allotted 9.9 per cent of thirty-two weeks of instruction. This higher average probably can be explained by the fact that instruction would be given on the topics selected for the home economics department two or more times.

The average per cent of thirty-two weeks of instruction allotted to each topic by the science and mathematics teachers was about the same as that of business education.

The social studies teachers used in this study allotted an average of 1.9 per cent of thirty-two instructions to each topic selected. This is the lowest average of the five departments.

In the business education department, a total of 81 per cent of thirty-two weeks instruction by one teacher was allotted to the 30 topics selected.

The home economics teachers allotted a total of 358 per cent of thirty-two weeks instruction by one teacher to the 36 topics selected. Of this total of 358 per cent, 158.8 per cent was allotted to diets, health, and clothing. The remaining 33 topics have an average of 6 per cent of thirty-two weeks.

According to this study, the science and mathematics departments each have a total of 51 per cent of thirty-two weeks of instruction of consumer education on the topics selected.

The social studies teachers allotted a total of 21 per cent of thirty-two weeks instruction to the topics selected.

CHAPTER IV
OBJECTIVES OF CONSUMER EDUCATION AS SHOWN
BY RESULTS OF SURVEY

One of the purposes of this study was to determine the objectives of the topics selected by the teachers in each of the business education, home economics, social studies, science, and mathematics departments.

Each teacher was instructed to state the consumer objectives from the departmental viewpoint, for each topic selected.

The topical objectives were tabulated by departments, by topics, and by the subject in which the corresponding topic was placed.

The objectives were classified into groups of similar meaning. The original language of the teacher was used whenever possible. In the other cases, the objectives were restated in such a manner as to retain the original idea.

The general departmental objectives were determined and classified by the same methods, and were tabulated by departments.

Topic Objectives For The Business Education Department

The business education teachers as shown in Chapter III of this study, selected 30 of the 61 topics. Table VIII shows the objectives for each topic by the subjects in which the topic would be taught.

TABLE VIII
SUBJECT PLACEMENT OF OBJECTIVES
BUSINESS EDUCATION DEPARTMENT

| Topics | Economics | Business English | Salesmanship | General Business | Business law | Bookkeeping | Consumer Economics |
|------------------------|-----------|------------------|--------------|------------------|--------------|-------------|--------------------|
| Population problems | | | | | 1-2 | | 3-4 |
| Consumer income | 1-2-3-4 | | | | | | |
| Wealth | 3-4 | | 3-5 | | 1-2 | | |
| General buying proced. | 1-2-3 | | | | 4-1 | | |
| Price fluctuations | 1-3-4 | | | | 1-2 | | |
| Consumer information | 1-2-3 | | | | | | |
| Thrift | 1-2-5 | | 1-2 | | 3-4 | | |
| Budgeting | 4 | | 1-2-3 | | | | |
| Record keeping | 4 | | 1-2-3 | | | | |
| Investing | 1-2-5 | | 1-2-3-4 | | | | |
| Taxes | 1-2-3-4 | | 2-4-5 | | | | |
| Renting and leasing | 2-3 | | 1 | | | | |
| Home ownership | 1-2-3 | | | | | | |
| Advertising | 1-2 | | | | 1-2-4 | 1-3 | |
| Selling and marketing | 1 | | | | 1-2-3 | | |
| Frauds | 3 | | | | 1-2 | | |
| Money and banking | 1-2-3 | | 1 | | 2-4 | | 1-2 |
| Borrowing and lending | 3-1 | | 2 | | | | |
| Credit | 1-2-3 | | 1-4 | | | | 1-2 |
| Small loans | 1-2-3-4-5 | | | | | | |
| Co-operatives | 1-2 | | | | | | |
| Life insurance | 1 | | | | 2-3 | | |
| Fire insurance | 1-2 | | | | 2-3 | | |
| Travel | 1-2 | | | | 3-3 | | |
| Transportation | 1 | | 2 | | 1 | | |
| Business cycles | 2-3 | | 1 | | | | |
| Legal relations | 1 | | | | 1 | | |
| Propaganda | 1-2 | | | | | | 1-2 |
| Consumer legislation | 1-2-3-4 | | | | | | |
| Automobiles | 3-4-5 | | 1-2 | | | | |

This table is read: Objective number 1 and 2, for the topic population problems was placed in general business, by one or more business education teachers; objectives 3 and 4 were placed in economics; etc.

The order of importance of the objectives was determined by the frequency of mention. The objective for each topic stated by the largest number of teachers was considered more important and classified as objective number one. The other objectives for the topic were classified in the same manner. Each objective that brought out a new idea was included in the list.

The topics are in the same order as they were on the questionnaire.

The consumer objectives for the business education topics and the frequency of mention of each objective (in parenthesis) are as follows.

Population problems

1. To teach the student the location of thickly populated areas (2)
2. To be aware of the trend of population from the country to the city (2)
3. To show cause of shift in population (1)
4. To show the economic significance on consumer of density of population (1)

Consumer income

1. To show the student how to get the most for his dollar (3)
2. To show the student how to budget his income (2)
3. To develop a knowledge of economic principles that are applicable to the practical problems of the individual consumer (2)
4. To show the income level of various groups of society (1)

Wealth

1. To give the student a knowledge of the distribution of wealth (2)
2. To teach the student to be thrifty (2)
3. To give the proper economic conception of wealth by disassociating it from money (2)
4. To teach the types of wealth and the implication to our economic system (1)
5. To make the student conscious of his personal wealth (1)

General buying procedures

1. To teach the student the qualities to look for when buying merchandise (3)
2. To teach the student the proper methods of price comparison (2)
3. To show the best ways to increase consumer dollar buying power (2)
4. To develop the ability to understand company guarantees (1)

Price fluctuations

1. To give the student an understanding of seasonal price changes (2)
2. To teach the student to observe market quotations (2)
3. To show the application of supply and demand to the price level (2)
4. To promote an understanding of the effects of prices on living standards and its relation to real wages (1)

Thrift

1. To make the student aware of the value of thrift (2)
2. To teach the student ways to practice being thrifty (2)
3. To introduce workable budgets (1)
4. To encourage and foster use of budgets of time and income (1)
5. To make the student aware that thrift involves both

saving and wise buying (1)

Budgeting

1. To make the student aware of the value of a budget (3)
2. To teach the student the methods of planning a budget (2)
3. To give the student experience in budget-making (1)
4. To teach the students to manage their income and expenditures prudently (1)

Record keeping

1. To develop an understanding of the ways of keeping records (2)
2. To make the student aware of the value of keeping records as an aid in keeping expenditures within the income (2)
3. To emphasize the necessity for every one to keep a budget (1)
4. To serve as a guide to future activities and a record of past activities (1)

Investing

1. To develop in the student a knowledge of the types of investments (3)
2. To give the student the safest ways to invest (2)
3. To make the student aware of the logical times to invest (1)
4. To study the reputations of investing companies (1)
5. To compare the returns of investments in government and corporation securities (1)

Taxes

1. To bring about an understanding of the functions of government and the necessity for governments to share in the income from the production of wealth (3)
2. To develop in the student a knowledge of the different kinds of taxes (3)

3. To teach the student the tax rates in the community (2)
4. To make the student aware that every one should pay taxes (1)
5. To give the student experience in making tax reports (1)

Renting and leasing

1. To develop in the student an understanding of the property laws in regard to renting and leasing (2)
2. To teach the student to compare the advantages and disadvantages of renting and leasing (2)
3. To point out advantages and disadvantages of all types of contractual relationships covering landlord and tenant (1)

Home ownership

1. To make the student aware of the many factors to be considered when buying in home (3)
2. To promote a better understanding of the problems, advantages, and disadvantages of home ownership (2)
3. To make the student aware of the services rendered by the government to home owners (1)

Advertising

1. To make the student aware of the "you" psychology used in advertising (4)
2. To create in the student an awareness of the value derived from advertising (1)
3. To give the student practice in writing effective letters (1)
4. To develop an understanding of the points to be considered in advertised products (1)

Selling and marketing

1. To bring about an understanding of the distributive system (2)
2. To teach the effective ways of selling and marketing products (2)

3. To develop an understanding of the laws connected with selling and marketing of goods (1)

Fraud

1. To teach the student how to recognize fraudulent practices (2)
2. To build student confidence in business (2)
3. To create an awareness of certain types of unscrupulous business practices (2)

Money and banking

1. To develop an understanding of banking practices, functions, and services (3)
2. To teach the student the value of money (2)
3. To bring about a better understanding of our type of money economy (1)
4. To develop in the student an understanding of the purpose of saving accounts (1)

Borrowing and lending

1. To teach the student the types of notes used in borrowing and lending (3)
2. To give the student practice in writing and executing notes and receipts (2)
3. To make the student aware of borrowing frauds (1)

Credit

1. To develop an understanding of the uses of credit (3)
2. To promote a better understanding of our credit system (3)
3. To develop an understanding of the basis upon which credit is given (1)
4. To give the student practice in writing credit papers (1)

Small loans

1. To develop an understanding of the security to be used when borrowing small amounts (2)
2. To teach the student the methods of obtaining small loans (2)

3. To make the student aware of the cost and danger of small loans (1)
4. To make the student aware of the value of small loans to the family with small incomes (1)
5. To develop in the student a knowledge of small loan laws (1)

Co-Operatives

1. To help the pupil understand the purpose and scope of co-operatives (3)
2. To make the student aware of the value of co-operatives (3)

Life insurance

1. To make the student aware of the value of life insurance as an investment and as a protection (3)
2. To teach the student the procedure in buying and collecting insurance (3)
3. To develop in the student a knowledge of the kinds and rates of insurance policies (3)

Fire insurance

1. To make the student aware of the value of fire insurance as a protection from loss (3)
2. To develop in the student a knowledge of the kinds and cost of fire insurance policies (2)
3. To teach the student the procedure in buying and collecting insurance (1)

Travel

1. To teach the student how to get the most value out of travel (3)
2. To teach the student to gather travel information and prepare itineraries (2)
3. To make the student aware of the cost of travel (1)

Transportation

1. To develop in the student a knowledge of the cost and ways of transporting consumer goods (4)

2. To give the student practice in writing up the necessary papers connected with the transportation of consumer goods (3)

Business cycles

1. To make the student aware of the effect of business cycles on the individual income (3)
2. To teach the students to apply business cycle information to their own economic problems (2)
3. To develop in the student an understanding of the causes of business cycles and methods of reducing the harmful consequences (1)

Legal relations

To familiarize the student with the rules of law pertaining to individual economic problems and the methods of solving legal problems (4)

Propaganda

1. To teach the student how to recognize propaganda concerning consumer information (3)
2. To teach the student the methods of dealing with propaganda concerning consumer information (2)

Consumer legislation

1. To develop in the student a knowledge of legislation affecting the consumer (3)
2. To make the student aware of his responsibilities in making better consumer laws (2)
3. To teach the purpose and meaning of the Pure Food and Drug Act (1)
4. To make the student aware of the consumer movement (1)

Automobiles

1. To make the student aware of the depreciation of value (2)
2. To develop an understanding of the methods of accounting for depreciation of value in the budget (1)

3. To make the student aware of the cost of upkeep (1)
4. To teach the student the methods of caring for automobiles (1)
5. To make the student familiar with the different makes of automobiles (1)

Topic Objectives for the Home Economics Department

The home economics department, as shown in Chapter III of this study, selected 36 of the 61 topics. Table IX shows the objectives for each of the topics by subjects.

The order of importance of the objectives was determined by the frequency of mention. The objective for each topic stated by the largest number of teachers was considered more important and classified as objective number one. The other objectives for the topic were classified in the same manner. Each objective that brought out a new idea was included in the list.

The topics are in the same order as they were on the questionnaire.

The consumer objectives for the home economics topics and the frequency of mention of each objective (in parenthesis) are as follows.

General buying procedures

1. To help the student evaluate materials they select and buy (4)
2. To develop an understanding of standards for buying (2)
3. To acquaint students with labels and grades of products (1)
4. To help the student understand how buying procedures affect money, time, and energy (1)

Consumer information

1. To help the student to know how to get the most for his money (2)
2. To develop judgment and raise consumer demand (2)
3. To help the student see that as a consumer he is able to influence types of articles produced (1)
4. To let the student know where to find sources of consumer information (1)
5. To help the student distinguish between reliable and unreliable consumer information (1)

Thrift

1. To develop an understanding of the term thrift (3)
2. To become aware of advantages available through being thrifty (2)
3. To develop a knowledge and ability to use resources available (1)
4. To develop an understanding of how thrift influences the family income (1)
5. To develop ability to spend money wisely (1)

Budgeting

1. To develop a system of planning for the wise use of time, energy, and money (3)
2. To develop a desire to budget (2)
3. To give the student practice in making budgets (1)
4. To help the student see that planning is necessary (1)

Record keeping

1. To increase ability to manage income to best advantage (3)
2. To create an interest in the student for record keeping (3)
3. To give the student a knowledge of record keeping systems (1)
4. To develop an understanding of how money is spent (1)

TABLE IX
SUBJECT PLACEMENT OF OBJECTIVES
HOME ECONOMICS DEPARTMENT

| Topics | Home- making I | Home- making II | Home- making III | Home- making IV |
|----------------------|----------------------|-----------------------|------------------------|-----------------------|
| General buying proc. | 1-2-3-4-5 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Consumer information | 1-2-3-4-5 | 1-2-3-4-5 | 1-2-3-4-5 | 1-2-3-4-5 |
| Thrift | 1-2-3-4-5 | 1-2-3-4-5 | 1-2-3-4-5 | 1-2-3-4-5 |
| Budgeting | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Record keeping | 1-2-3-5 | 1-2-3-5 | 1-2-3-5 | 1-2-3-5 |
| Home ownership | | | 1-2-3-4-5 | 1-2-3-4-5 |
| Advertising | 1-2 | 1-2 | 1-2 | 1-2 |
| Travel | 1-2 | 1-2 | 1-2 | 1-2 |
| Testing goods | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Labeling goods | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Diets | 1-2 | 1-2 | 1-2 | |
| Health | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Bread | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Milk | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Butter | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Meat, poultry, eggs | 1-2-3-4-5-6 | 1-2-3-4-5-6 | 1-2-3-4-5-6 | |
| Canned foods | 1-2-3-4-5 | 1-2-3-4-5 | 1-2-3-4-5 | 1-2-3-4-5 |
| Fresh vegetables | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Fabrics | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Shoes | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Hats | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Clothing | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Hose | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Furs | | | 1-2-3-4 | 1-2-3-4 |
| Cosmetics | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Soaps | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Toys | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Rugs | | 1-2-3 | 1-2-3 | 1-2-3 |
| Furniture | | | 1-2-3-4-5 | 1-2-3-4-5 |
| Dishes | 1-2 | 1-2 | 1-2 | 1-2 |
| Mech. & elec. equip. | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Blankets | | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |
| Towels and linens | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Jewelry | 1-2 | 1-2 | 1-2 | 1-2 |
| Personal grooming | 1-2-3 | 1-2-3 | 1-2-3 | 1-2-3 |
| Color and design | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 | 1-2-3-4 |

This table is read: Objectives numbers 1, 2, 3, and 4, for the topic general buying procedures were placed in Home-making I, II, III, and IV; etc.

Home ownership

1. To make the student aware of the benefits of home ownership (3)
2. To encourage development of pride in keeping one's home in good condition (2)
3. To increase the knowledge of what duties must be done in home ownership (1)
4. To show standards and principles of planning a home (1)
5. To understand methods of buying a home (1)

Advertising

1. To create an understanding of the purpose of advertising (3)
2. To become aware of types of advertising (3)

Travel

1. To give knowledge of dress and decorum when traveling (3)
2. To develop appreciation of values gained by travel (3)

Testing goods

1. To increase ability to judge and select goods (3)
2. To understand methods that may be used to test goods (3)
3. To develop a desire to use tested goods (1)

Labeling goods

1. To give practice in what information to look for on labels (4)
2. To become aware of the fact that consumers can influence labeling (4)
3. To encourage the student to seek to know what one is buying and the quality of the product (3)

Diets

1. To increase ability to plan and prepare adequate diets (3)
2. To develop understanding of dietary needs (3)

Health

1. To develop an understanding of the value of perfect health (4)
2. To increase knowledge of the agencies of health in order to reduce sickness expenses (3)
3. To develop the ability to take care of the sick in order to reduce cost of hospitalization (2)
4. To improve sanitary conditions of the consumer (2)

Bread

1. To gain a knowledge of the food value of bread in the diet (4)
2. To realize the economy in making bread at home (3)
3. To develop the ability to prepare good bread (2)
4. To understand how to choose good bread (1)

Milk

1. To understand standards of milk production (4)
2. To develop understanding of the benefits of milk in the diet (3)
3. To give practice in using milk in the diet (3)
4. To gain a knowledge of the laws and regulations governing the milk producers (1)

Butter

1. To understand the importance of butter in the diet (4)
2. To develop the ability to prepare good butter (3)
3. To show students safe ways of handling and using butter and butter substitutes (3)

Meats, poultry, and eggs

1. To understand the importance of these products in the diet (3)
2. To develop judgement in selecting cuts of meat (2)

3. To develop the ability to cook meat products so that the nutritive value will be unchanged (1)
4. To understand the various laws regarding the inspection of meat (1)
5. To develop the ability to use meat substitutes (1)
6. To increase the ability to care for meat products (1)

Canned foods

1. To realize the difference in value of different brands (4)
2. To make of the student a better buyer of canned foods (3)
3. To teach the student the ways of preparing and using canned foods at home (3)
4. To realize the significance of canned foods in the diet (3)
5. To give practice in the selection of canned foods for value and economy (2)

Fresh vegetables

1. To develop standards of selection of fresh vegetables (5)
2. To develop a knowledge of the ways to prepare fresh vegetables (3)
3. To be aware of the significance of fresh vegetables in the diet (2)

Fabrics

1. To set up standards for the selection of fabrics (5)
2. To become familiar with the use of fabrics (2)
3. To become familiar with the proper methods of caring for fabrics (2)

Shoes

1. To help students realize the necessity of proper shoes and correct fitting (3)

2. To understand types of shoes appropriate for different occasions (3)
3. To develop in the student the proper methods of selecting shoes (3)

Hats

1. To be able to select hats that are becoming to lines of face and age (5)
2. To be able to select hats as to quality of material and in relation to whole costume (4)
3. To develop the ability to properly care for hats (2)

Clothing

1. To develop standards in selection of clothing suitable to the individual (4)
2. To develop ability to combine clothing attractively (3)
3. To develop skills in making and repairing clothing (3)
4. To develop wise expenditure of money for clothes (2)

Hose

1. To make the student able to judge wearing quality (5)
2. To be able to compare quality and cost in buying (4)
3. To increase the ability of the student to care for hose (3)

Furs

1. To understand the various types of furs (3)
2. To increase ability to choose good furs (3)
3. To develop the ability to care for furs (2)
4. To have the knowledge of the proper use of furs (1)

Cosmetics

1. To consider color of cosmetics in relation to personal coloring (3)

2. To realize the need for good cosmetics (3)
3. To be able to learn about and choose good cosmetics (3)
4. To realize the cost of cosmetics (2)

Soaps

1. To understand how soaps can be most economically purchased (4)
2. To give the student a knowledge of kinds and standards of good soaps (2)
3. To enable to select soaps suited to use and water (2)
4. To appreciate the cleansing power of soap (2)

Toys

1. To realize the value of toys in the learning process of children (3)
2. To be able to select toys suited to the various ages of children (3)
3. To enable the student to know what qualities to look for in selecting toys (1)

Rugs

1. To understand what qualities to look for in purchasing rugs (3)
2. To understand how to select rugs in consideration of the rest of the house (3)
3. To develop skill in caring for rugs (2)

Furniture

1. To become familiar with various types of furniture (3)
2. To consider structure, quality, workmanship in relation to cost (2)
3. To be able to select furniture in relation to income of purchaser (2)
4. To develop the ability to renovate and to use furniture to the best advantage (2)
5. To develop the ability to arrange furniture in home (1)

Dishes

1. To understand the various types of dishes and what standard patterns are best to select (5)
2. To develop a knowledge of good and bad design in dishes (4)

Mechanical and electrical equipment

1. To give the student a thorough knowledge of the uses of household equipment (4)
2. To give the student a knowledge of the standards to go by in selecting equipment (4)
3. To develop in the student the proper methods of caring for equipment (3)

Blankets

1. To develop an understanding of what qualities to look for in the selection of blankets (5)
2. To make the student aware of seasonal cost of blankets (2)
3. To give the student the proper methods of caring for blankets (2)
4. To be able to select blankets for the purpose needed (1)

Towels and linens

1. To aid the student in the proper selection of linens (3)
2. To develop in the student a knowledge of the qualities of good linen and toweling (2)
3. To enable the student to care and use linens and towels wisely (1)

Jewelry

1. To be able to select jewelry for quality and suitable for wear (4)
2. To understand the investment aspects of jewelry (3)

Personal grooming

1. To appreciate and be aware that grooming underlies personal attractiveness (3)
2. To have a thorough knowledge of personal hygiene (2)
3. To know how money can best be expended for personal grooming (2)

Color in design

1. To develop a desire for good design in all things (3)
2. To show the personal benefits of color and design (2)
3. To be able to appreciate and select good color and design suitable for the individual (2)

Topic Objectives for the Science Department

The science department, as shown in Chapter III of this study, selected 22 of the 61 topics for a program of consumer education. Table X shows the objectives for each of the topics by the subjects in which the topic would be taught.

TABLE X
 SUBJECT PLACEMENT OF OBJECTIVES
 SCIENCE DEPARTMENT

| Topics | Objectives | | | |
|--|------------|----------------|--------------------|-----------|
| | Biology | Chem- istry | General Science | Geography |
| Population problems | | | 1 | 1-2-3 |
| Thrift | | | | 1-2 |
| Budgeting | | | 1 | 1 |
| Home ownership | | | 1 | 2 |
| Travel | | | 2-3 | 1 |
| Transportation | | | 2 | 1-2 |
| Private protection | 2 | | 1-2 | 1 |
| Business cycles | | | | 1 |
| Propaganda | | | 1-2 | 1-2 |
| Testing goods | | 1-2 | 1 | |
| Labeling goods | | 1 | 1 | 2 |
| Diets | 1 | | 1 | |
| Health | 3 | | 1-2 | |
| Canned goods | 1-2 | | 1-2 | |
| Fresh vegetables | 1 | | | |
| Shoes | | | 1-2 | |
| Clothing | | | 1-2 | |
| Cosmetics | 1 | 1 | 1 | |
| Soaps | | 1 | 1 | |
| Mechanical and electrical equipment | | | 1-2 | |
| Automobiles | | | 1-2 | |
| Color in design | | | 1-2 | |

This table is read: Objective number 1 for the topic population problems was placed in general science by one or more science teachers; objective numbers 1, 2, and 3 were placed in geography, etc.

The order of importance of the objectives was determined by the frequency of mention. The objective for each topic stated by the largest number of teachers was considered more important and classified as objective number one. The other objectives for the topic were classified in the same manner. Each objective that brought out a new idea was included in the list.

The topics are in the same order as they were on the questionnaire.

The consumer objectives for the science department topics and the frequency of mention of each objective (in parenthesis) are as follows.

Population problems

1. To give the student an understanding of the sanitary problems to be expected in thickly populated areas (3)
2. To make the student aware of his relationship to the community (2)
3. To show the student the effect of thickly populated areas upon money income (1)

Thrift

1. To make the student aware of the relationship of thrift to life savings (2)
2. To develop an understanding of the influence of geographical locations upon thrift and income (2)

Budgeting

1. To develop an understanding of budgeting from the business standpoint (3)

Home ownership

1. To increase the student's ability to improve the sanitary conditions of the home (2)
2. To make the student aware of the value of good location to the home (2)

Travel

1. To develop a working knowledge of maps (2)
2. To make the student aware of the safest methods of travel (2)
3. To teach the student the proper use of the eyes while traveling (2)

Transportation

1. To develop an understanding of trade in relation to production (3)
2. To make the student aware of the effect of transportation upon consumer goods (2)

Private protection

1. To make the student aware of the privileges in a democracy compared to other forms of government (2)
2. To appreciate the influence of the police force upon health regulation(2)

Propaganda

1. To develop a critical attitude toward consumer information (3)
2. To show the influence of propaganda upon certain groups of people (1)

Business cycles

1. To show the effect upon consumer goods (3)

Testing goods

1. To develop a knowledge of the methods of testing goods (4)
2. To develop a better understanding of the use of goods (3)

Labeling goods

1. To give the student a means of protection from poor quality and under weight (3)
2. To be aware of the value of labels in identifying goods (3)

Diets

1. To develop a knowledge of the effects of diets on body building (4)

Health

1. To increase the students knowledge of first aid (4)

2. To make the student aware of his responsibility in exposing quacks (1)
3. To make the student aware of the value of good habits (1)

Canned foods

1. To teach the student to compare quality and price (3)
2. To develop a knowledge of methods of canning (2)

Fresh vegetables

1. To develop in the student an understanding of the qualities to look for in buying vegetables (3)

Shoes

1. To create an awareness of correct sizes of footwear
2. To understand the proper care of shoes

Clothing

1. To increase the ability of the student to judge quality of clothing (3)
2. To understand the proper care of clothing (1)

Cosmetics

1. To develop in the student a knowledge of the composition of cosmetics and the effect upon health (4)

Soaps

1. To develop in the student a knowledge of the composition of soaps and the effect upon health (5)

Mechanical and electrical equipment

1. To show the student the proper care of machines (5)
2. To create a better appreciation of the value of household equipment (4)

Automobiles

1. To develop a better understanding of the value to the consumer (3)
2. To develop a better understanding of fuels and care (3)

Color in design

1. To develop a better understanding of the effects of light on color (3)
2. To create an awareness of the value of color as a controller of heat (3)

TOPIC OBJECTIVES FOR THE SOCIAL STUDIES DEPARTMENT

The social studies department, as shown in Chapter III of this study, selected 11 of the 61 topics for a program of consumer education. Table XI shows the objectives for each of the topics by subjects in which the topics were placed.

TABLE XI
SUBJECT PLACEMENT OF OBJECTIVES
SOCIAL STUDIES DEPARTMENT

| Topics | Objectives | | |
|---------------------|------------|-----------|-----------------------|
| | Civics | Sociology | Problems of Democracy |
| Population problems | 1-2 | 3 | 2 |
| Consumer income | 1-2 | 3 | |
| Wealth | 2-3 | 1-2 | 1 |
| Taxes | 1-2-3 | | 2 |
| Home ownership | 1-4 | 3-1 | 2 |
| Frauds | 4 | 2-3 | 1 |
| Life insurance | 1-2 | | 2 |
| Transportation | 1-2 | | 1-2 |
| Private protection | 1-2-3 | | 4 |
| Propaganda | 1 | | 2 |
| Automobiles | 2 | 2 | 1 |

This table reads as follows: Population problems, objectives numbers 1 and 2 in civics, 3 in sociology, and 2 in problems of democracy; etc.

The order of importance of the objectives was determined by the frequency of mention. The objective for each topic stated by the largest number of teachers was considered more important and classified as objective number one. The other objectives for the topic were classified in the same manner. Each objective that brought out a new idea was included in the list.

The topics are in the same order as they were on the questionnaire.

The consumer objectives for the social studies topics and the frequency of mention of each objective (in parenthesis) are as follows.

Population problems

1. To make the student aware of the effect of population upon living cost and conditions (5)
2. To make the student acquainted with population trends (4)
3. To acquaint the student with the back-to-farm movement and prepare him for rehabilitation (1)

Consumer income

1. To give the student a working knowledge of the occupational income levels in the different parts of the nation (3)
2. To show the student the proper methods of spending income (3)
3. To give the student training in making his income meet his expenses (1)

Wealth

1. To make the student aware that wealth does not make the man (3)

2. To make the student aware that method of spending is more important than the amount to spend (3)
3. To develop a knowledge of the distribution of wealth and the possibilities of wealth re-distribution (1)

Taxes

1. To make the student aware of the method used by governments to meet expenses (4)
2. To teach the student the types of taxes and the effect upon income (2)
3. To make the student realize the necessity of taxes (2)

Home ownership

1. To make the student aware of the desirability of owning own home (4)
2. To show the student the opportunities for home ownership (3)
3. To develop an appreciation of the feeling of security (1)
4. To show the student the relationship of private property to the success of democracy (1)

Transportation

1. To make the student aware of the effect of transportation upon the cost of goods (3)
2. To develop a knowledge of the different types of transportation and the effect upon consumer (2)

Frauds

1. To make the student aware of fraudulent advertising (3)
2. To create the ability to distinguish a fraud from an authentic proposition in business (3)
3. To develop an attitude against dishonesty (1)
4. To make the student realize the cost of frauds to the consumer (1)

Life insurance

1. To make the student realize the cost and value of life insurance to the consumer (3)
2. To develop a knowledge of the difference in purposes of life insurance to the consumer (3)

Private protection

1. To develop an understanding of the relationship of taxes and protection of person and property (2)
2. To develop the proper attitudes toward the duties of police forces (2)
3. To make the student realize the value of the police forces (2)
4. To make the student aware of his responsibilities to others (2)

Propaganda

1. To make the student aware of propaganda upon the individual as a consumer (3)
2. To make the student aware of misleading information (3)

Automobiles

1. To realize the value of an automobile for recreation purposes (2)
2. To make the student realize the effect of automobiles upon social areas (2)

TOPIC OBJECTIVES FOR THE MATHEMATICS DEPARTMENT

The mathematics department, as shown in Chapter III of this study, selected 18 of the 61 topics for their part of a consumer education program. All of these topics were placed in composite mathematics.

The order of importance of the objectives was determined by the frequency of mention. The objective for each topic stated by the larger number of teachers was considered more

important and classified as objective number one. The other objectives for the topic were classified in the same manner. Each objective that brought out a new idea was included in the list.

The topics are in the same order as they were on the questionnaire.

The consumer objectives for the mathematics topics and the frequency of mention of each objective (in parenthesis) are as follows.

Population problems

1. To create an understanding of the different types of problems in different localities (3)
2. To teach the student the effect of population upon the demand and prices of goods (2)

Consumer income

1. To acquaint the student with the effect of income on buying (2)
2. To teach the student the per cent of income spent for various articles (1)
3. To acquaint the student with the significance of money income (1)

General buying procedures

1. To acquaint the student with the advantages of volume buying (3)
2. To give the student the various methods of making payments (2)
3. To develop an understanding of the efficient methods of buying (1)

Thrift

1. To teach the importance of saving (2)
2. To understand the relationship between saving and spending (2)

3. To aid the student in making his income serve his needs as conclusive as possible (1)
4. To make the student aware of providing for unpredictable occurrences (1)

Budgeting

1. To aid the student in being thrifty (3)
2. To aid the student to live within his income (2)
3. To give the student information and practice in budget making (1)

Record keeping

1. To make the student aware of the value of adequate records (2)
2. To teach the student methods of eliminating unnecessary expense (2)
3. To make the student "businesslike" in personal affairs (2)

Investing

1. To teach the student the methods of calculating the cost of and return from investments (3)
2. To be aware of the necessity for investments (1)
3. To understand the characteristics of the types of investments that will fit into various incomes (1)

Taxes

1. To understand the problems of tax payment (3)
2. To gain a knowledge of our tax system (2)
3. To be aware of the value of taxes redistributed in the community (1)
4. To understand the cost of taxes in contrast with rent and other living expenses (1)

Renting and leasing

1. To teach the student the procedures in renting homes and other properties (3)

2. To develop in the student the ability to make intelligent leasing and renting decisions (1)
3. To show the student methods of contrasting the cost of renting and owning property (1)

Home ownership

1. To give information regarding advantages and disadvantages of home ownership (3)
2. To make the student aware of the conditions under which it is cheaper to own home (1)
3. To understand the methods of becoming home owners (1)

Frauds

1. To learn to recognize the methods of fraud (2)
2. To understand how measuring devices can be used to commit frauds (2)
3. To be able to estimate the volume of various sizes and shapes of containers (1)
4. To make the student aware of the necessity of preventing fraudulent practices (1)

Borrowing and lending

1. To develop a knowledge of the borrowing needs of the average individual (2)
2. To teach the student to compare the cost of purchasing with cash and borrowed money (1)
3. To give the student a thorough knowledge of interest rates on borrowed money (1)
4. To develop in the student a knowledge of the advantages and disadvantages of borrowing money (1)
5. To enable the student to make wise selections or risks (1)

Credit

1. To develop in the student an understanding of the value of a good credit rating in gaining social approval (3)

2. To understand cost of credit to the consumer (2)
3. To teach the student how to establish good credit rating (1)
4. To give the students methods of eliminating the necessity for credit (1)

Small loans

1. To show the student methods of calculating interests rates on small loans (2)
2. To show the student the high comparative cost of small loans (2)
3. To give the student methods of eliminating the necessity for small loans (1)
4. To make the student aware of small loan "sharks" (1)

Life insurance

1. To enable the student to distinguish between good and bad insurance policies (2)
2. To develop a knowledge of the amounts of insurance that can be carried under different income levels (2)
3. To enable the student to understand the advantage of buying life insurance at an early age (1)
4. To set up for the student criteria for estimating the amount of insurance necessary for satisfying the needs of the individual (1)

Fire insurance

1. To give the student a knowledge of the cost of protection (2)
2. To set up the criteria necessary for estimating the amount of insurance needed for different types of property (2)
3. To enable the student to calculate the cost of insurance policies (2)

Business cycles

1. To enable the student to understand why prices change and the effect on the consumer's real income (3)

2. To show the student the advantage of buying goods during periods of low prices (3)

Automobiles

1. To give the student a knowledge of the methods of calculating and comparing the cost to other want satisfying goods (3)
2. To develop in the student a knowledge of the cheapest methods of buying an automobile (3)

Departmental Objectives

The general objectives for each of the five departments are arranged in the order of importance.

Business education

1. To train the individual to become a more rational user and buyer of the business services and economic goods upon which he spends his income (2)
2. To give the student the sources of authentic information for consumer problems (2)
3. To create in the pupil a socially desirable attitude toward the economic system as a whole (1)
4. To instill in the pupil a sense of responsibility for the faults which exist in our economic system (1)
5. To develop in the individual an understanding of applied economics, practical business relationships, and the value of insurance, investments, savings, budgeting, advertising, and distribution to the individual (1)
6. To train the student to critically analyze items appearing in current periodicals which directly or indirectly affect the individual consumer's economic problems (1)

Home economics

1. To develop an interest in how to get the most for your money (4)
2. To increase ability to analyze the value of different consumer articles (3)

3. To increase the skill in the use and care of articles (3)
4. To realize how money can be spent to the best advantage (3)
5. To develop an understanding of the various standards by which products may be judged (3)
6. To increase demands for better consumer information (2)
7. To increase the ability of the student to distinguish between false advertising and true facts as given by labels (2)
8. To raise the living standard of families (1)

Social studies

1. To prepare better citizens for the community (4)
2. To prepare the student to take a part in democratic government (2)
3. To give the individual an idea of how to live a more economically balanced life (2)
4. To provide information and training that cannot be acquired other places as easily (2)

Science

1. To give the student a knowledge of the relationship of buying and selling to ordinary life situations (3)
2. To equip the student to get the most out of his dollar (3)
3. To give the student information which would be useful in detecting frauds (2)
4. To give the student information that would be health building (1)

Mathematics

1. To develop an appreciation of the value of products and goods (3)
2. To increase the ability of the student to select products as an economic protection (2)
3. To enable the student to discover wise consumer practices (1)

4. To give the student an opportunity to put into practice the information he receives (1)
5. To make the student conscious of the things that apply to him as an individual (1)
6. To help the student to regulate his living to the best advantage in proportion to his income (1)

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The purpose of this study was to determine the objectives of a consumer education program on the secondary school level. The objectives sought were the general objectives of the school wide program, the general departmental objectives, and the specific topic objectives for each of the business education, home economics, social studies, science, and mathematics departments of consumer education program.

This study also reveals the consumer topical content for each of the five departments studied as selected by five teachers from each department from a prepared list of consumer topics.

The study of the opinions of the leaders in the field regarding the general objectives of consumer education revealed that consumer education in the high school should give the student the practical knowledge used in everyday living and also the proper methods of using this knowledge in order to gain greater consumer satisfaction.

The data revealed that of the 61 topics submitted to the teachers, 59 were selected by one or more of the departmental groups. The business education teachers selected 30 topics, the home economics teachers selected 36 topics, the social studies teachers selected 11 topics, the science teachers selected 22 topics, and the mathematics teachers

selected 18 topics. This would seem to indicate that consumer education is a co-operative function of the high school departments.

Another interesting finding was the selection of identical topics by more than one department. Of the 59 topics selected by the teachers, 37 topics were each selected for more than one department. This would seem to indicate that there is an overlapping of instruction. But without definite knowledge of the approaches used by the different departments, conclusions of this nature cannot be correctly drawn.

The data collected also revealed the number of fifty-minute periods of instruction each department, according to the teachers questioned, would allot to the topics selected. Four of the departments allotted less than one year each to consumer education instruction. The home economics department teachers allotted a total of 3.8 years of instruction to consumer education topics. The basic reason for this large amount of time is probably the fact the home economics departments have an established program from the consumer viewpoint.

The objectives for the topics selected gave evidence of a broad field of instruction for consumer education. Some overlapping of objectives was noticeable; but since the real aims underlying the objectives are unknown, conclusion regarding the degree of duplication of instruction cannot correctly be drawn.

According to this study, about the same number of topics were placed in each of the grade levels. This fact indicates that consumer education is a four-year program. Another interesting finding is that most of the topics were placed in subjects that are taught for one entire school year.

The findings of this study gave evidence that consumer education is a co-operative program of all the departments of the high school. Of the twenty-five teachers who responded to the questionnaire, 17 expressed the opinion that consumer education should be organized and operated by the co-operation of all the departments.

Recommendations

The following recommendations are suggested:

1. That studies of a similar nature be made for each of the departments.
2. That studies be made to determine the degree of duplication of consumer education instruction in the various departments of the high schools.
3. That the State Department of Education, the Oklahoma Teachers Association, and the school administrators give more publicity to the consumer education program.
4. That the results of this study be made known to interested teachers and school administrators in the state.
5. That the methods used in this study be revised and strengthened and used as a pattern for making future studies of this nature.

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A P P E N D I X

PURPOSE OF QUESTIONNAIRE: To obtain the content and objectives which each of the high school departments would include in a co-operative program of consumer education.

Listed below are the topics that are usually included in a consumer education program.

In column 1, check the topics in which you now give instruction. In column 2, check each of the topics which you think should be included in your department, and in column 3, name the course or subject in which you would include this topic, mentioning the grade and time covered. Example: Law, 9th grade, $\frac{1}{2}$ Yr. Note. Use $\frac{1}{2}$ Yr. and Yr.

In column 4, estimate the number of 50 minute periods you would devote to this topic.

In column 5, list two or more of the most important specific objectives on each topic.

Note. Columns 1 and 2 are not related. Check independently.

| Topics | 1 | 2 | 3 Subject Grade & length | 4 | 5 Objectives |
|---------------------------|---|---|--------------------------------|---|-----------------|
| Population problems | | | | | |
| Consumer income | | | | | |
| Wealth | | | | | |
| General buying procedures | | | | | |
| Price fluctuations | | | | | |
| Consumer information | | | | | |
| Thrift | | | | | |
| Budgeting | | | | | |
| Record keeping | | | | | |
| Investing | | | | | |
| Taxes | | | | | |
| Renting and leasing | | | | | |
| Home ownership | | | | | |
| Advertising | | | | | |
| Selling and Marketing | | | | | |
| Frauds | | | | | |
| Money and banking | | | | | |
| Borrowing and lending | | | | | |
| Credit | | | | | |
| Small loans | | | | | |
| Co-operatives | | | | | |
| Life insurance | | | | | |
| Fire insurance | | | | | |
| Travel | | | | | |
| Transportation | | | | | |

| Topics | 1 | 2 | 3 | 4 | 5 | Objectives |
|--|---|---|---|----------|---|------------|
| Private protection | | | | | | |
| Business cycles | | | | | | |
| Legal relations | | | | | | |
| Propaganda | | | | | | |
| Testing goods | | | | | | |
| Labeling goods | | | | | | |
| Consumer legislation | | | | | | |
| Diets | | | | | | |
| Health | | | | | | |
| Goods: Bread | | | | | | |
| Milk | | | | | | |
| Butter | | | | | | |
| Meat, poultry, eggs | | | | | | |
| Canned foods | | | | | | |
| Fresh vegetables | | | | | | |
| Fabrics | | | | | | |
| Shoes | | | | | | |
| Hats | | | | | | |
| Clothing | | | | | | |
| Hose | | | | | | |
| Furs | | | | | | |
| Cosmetics | | | | | | |
| Soaps | | | | | | |
| Toys | | | | | | |
| Rugs | | | | | | |
| Furniture | | | | | | |
| Dishes | | | | | | |
| Mechanical and elec. equip. | | | | | | |
| Automobiles | | | | | | |
| Blankets | | | | | | |
| Towels and linens | | | | | | |
| Jewelry | | | | | | |
| Others: Personal grooming | | | | | | |
| General goods | | | | | | |
| Consumer science | | | | | | |
| Color and design | | | | | | |
| PERSONAL AND OTHER DATA: | | | | | | |
| Name of School | | | | Location | | |
| Years of teaching experience | | | | | | |
| Name of Department | | | | | | |
| Indicate by check which of the following departments should become primarily responsible for consumer education. | | | | | | |
| Business education | | | | | | |
| Social science | | | | | | |
| Home economics | | | | | | |
| A special department organized to perform this function | | | | | | |
| Cooperation of several departments | | | | | | |
| List your departmental objectives for consumer education. | | | | | | |

TYPIST: Ruby Cochran Davis