

## DOCUMENT RESUME

ED 054 046

SO 001 878

TITLE The Newburyport Massachusetts Plan for Consumer Education.

INSTITUTION Newburyport School Committee, Mass.

SPONS AGENCY Massachusetts State Dept. of Education, Boston.

PUB DATE Oct 70

NOTE 18p.

EDRS PRICE EDRS Price MF-\$0.65 HC-\$3.29

DESCRIPTORS \*Consumer Economics, \*Consumer Education, \*Curriculum Development, Economic Education, Elementary Grades, \*Money Management, \*Pilot Projects, Program Descriptions, Secondary Grades

IDENTIFIERS Massachusetts, Newburyport Project for Consumer Education

### ABSTRACT

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

(JLB)

EDO 54046

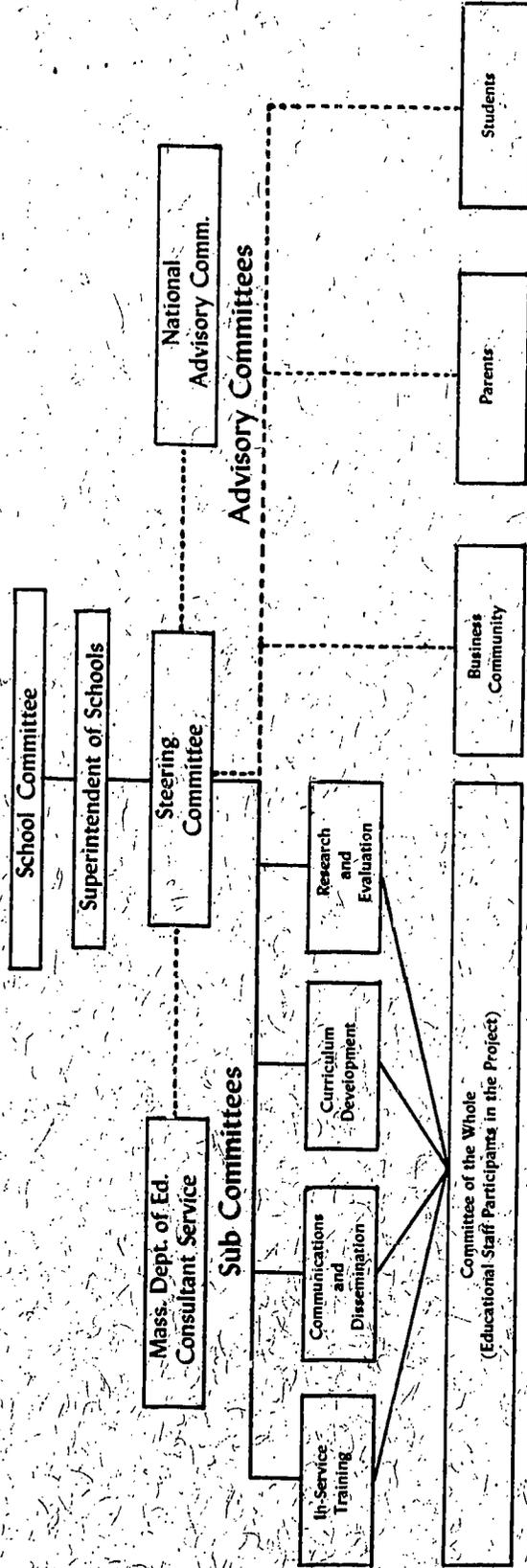
U.S. DEPARTMENT OF HEALTH,  
EDUCATION & WELFARE  
OFFICE OF EDUCATION  
THIS DOCUMENT HAS BEEN REPRO-  
DUCED EXACTLY AS RECEIVED FROM  
THE PERSON OR ORGANIZATION ORIG-  
INATING IT. POINTS OF VIEW OR OPIN-  
IONS STATED DO NOT NECESSARILY  
REPRESENT OFFICIAL OFFICE OF EDU-  
CATION POSITION OR POLICY.

THE  
NEWBURYPORT  
MASSACHUSETTS  
PLAN  
FOR CONSUMER  
EDUCATION

500 001 878

NEWBURYPORT, MASS. Pilot Project

Consumer Education



The Newburyport Project for Consumer Education is conducted under the auspices of the Newburyport School Committee and the Massachusetts Department of Education at the request of the National Advisory Committee.



Elementary students are shown exterior planning and building techniques by high school students.

## TABLE OF CONTENTS

	Page
PREFACE.....	3
I. THE CONCEPT.....	5
II. THE PILOT PROJECT.....	8
A. Newburyport.....	8
B. History of the Project.....	9
C. Organization.....	13
Chart Inside Front Cover	
D. Teacher Training.....	11
E. Implementation.....	12

## PREFACE

The consumer education movement, eliminated from the secondary school curriculum by the "academic tidal wave" of the fifties, has returned to command the attention of government, the educator, the "educated," and all segments of the public.

The need for more effective financial management and intelligent uses of one's total resources continues unabated. The increased salaries of the affluent sixties and the inflated economy of the beginning seventies have only served to bring this need into sharper focus.

The consumer's role in the marketplace has grown increasingly complex as the number and variety of goods and services has increased. It is a time of great opportunity for the American consumer. But, it is also a bewildering time when value, needs, and aspirations must be carefully weighed in relationship to his income.

It has become increasingly difficult for the consumer, particularly in a period of affluence, to distinguish between his wants and his needs or to make intelligent choices without the benefits of improved consumer education and information.

Thus, the present state of consumer confusion in the marketplace and the concomitant need for consumer education and information has been recognized by the government at both the state and federal levels.

The combined efforts of existing governmental agencies, enlightened business interests, and consumer information and education organizations cannot adequately meet the educational needs of an ever-expanding consumer population.

Not too long ago, the marketplace was primarily concerned with a predominantly adult population. Today, many of our students become involved in consumer choices even before attending kindergarten.

The five-year old feels fine holding his weekly allowance — his regular income as he starts toward the store to make his purchase. He learns best about his unlimited wants and limited means, in this case his allowance, by deciding what he

wants himself. He may even know already that it takes two or three weeks' allowance to buy the one item he desires. Some children spend their allowance as soon as they get it; others save for something special; and some share with others. A child should learn that money is only one of his resources. It is a medium of exchange for goods and services used in daily living.

As children grow older, they become more active as consumers. Most have some money to spend; some have "teen" charge accounts to use. Willing advertisers and retailers, eager to cater to their special needs and wants, are available to lead them to a fabulous array of consumer goods.

These teenagers will soon be managing homes, running automobiles, raising families, budgeting incomes, borrowing money, buying insurance policies, and assuming countless other consumer roles.

Each student, therefore, from the kindergarten level through high school graduation into young adulthood, is a consumer in his own right, and, as such, has a growing amount of money to spend. But, regardless of the amount, each has needs and wants dictated by his personal values which also determine the manner of their fulfillment. It is a function of the schools to assist the student to identify his needs and wants, as they reflect his value system, and to prepare him to effectively satisfy them.

We believe that it is the school's responsibility to offer meaningful learning experiences to the youth of today to better enable them to achieve security and success as individuals. Providing them with the know-how required for more satisfying experiences within the marketplace will go a long way toward achieving the relevancy in curriculum for which students everywhere are pleading.

## I. THE CONCEPT

What is now identified as the Massachusetts Department of Education Demonstration Pilot Project in Consumer Education at Newburyport grew out of a series of meetings in Washington, D. C., New York City, and at the University of Maryland. At the time there was no identification of a specific trial location. During the initial planning stages some thought was given to the selection of a trial school system; but none was identified since refinement of the plan was the dominant concern in the minds of the planners.

The ideas which were to form the basis of the plan began to crystallize as the result of a National Leadership Conference on Consumer Education and Financial Planning held at the University of Maryland in July, 1966. Those directly involved in the planning first met at the leadership conference. They were: C. R. Anderson, Conference Director; L. M. Bongiovanni, Massachusetts Department of Education; R. E. Gibson, Council for Family Financial Education; and D. Schoenfeld, at that time Director for Consumer Education of the President's Committee on Consumer Interests, and now Director, Educational Services of Consumers.

Subsequent meetings in Washington and in New York resulted in the drafting of a proposal which was to be presented to a group of businessmen. The four planners were agreed that one facet of the program they proposed would be that financial support should come from the business sector as well as involving every other facet of the economy.

Only two nationally-known business firms responded to the proposal with a pledge of financial support in the form of unrestricted contributions. Reference is made here to General Foods Corporation and Grocery Manufacturers of America, Inc. They have since been represented on the National Advisory Committee by Daniel A. Alfieri, Director of Public Affairs, for Grocery Manufacturers of America, Inc., and Miss Ellen-Ann Dunham, Vice-President, General Foods Corporation.

The decision to seek a broader base for funding was occasioned by the realization that,

generally speaking, school systems might experience difficulty in securing private funds with which to implement a program of consumer education.

Every attempt was made to keep the proposal within reasonable bounds from the point of view of financing. The group recognized that unless the plan, once tested, could be universally applicable, it would have little reason for being. Overall cost would be a major factor in determining project acceptability to school districts seeking a vehicle by which to approach consumer education.

Uppermost in the minds of its authors was the desire to find a process by which consumer education could become a meaningful network of experiences for boys and girls from kindergarten through graduation from high school. They believed that the course approach to the problem left too many things to be desired. Unless mandated for every student, it was unlikely that even a majority of students would enroll in such a course. While there was evidence to show how much had been achieved in the area of "consumer know-how" through the medium of a single course, the fact remained that only a small number of the total school population, all of whom were consumers, received the necessary exposure leading to the acquisition of needed knowledge and skills. It could not be left to chance that all students would or could take a course were it offered. Abundant experience demonstrated the opposite to be the case. Then, too, the heavy demands already made on curriculum planners for time in the daily schedule, made it highly unlikely that another course would find ready acceptance, let alone a place in the schedule.

With this in mind, the planners sought to create a design which, when implemented, would result in consumers who would become active and knowledgeable participants in the marketplace.

The plan was to be based upon two principles: (1) that consumer education should be for all students at all stages of their school experience. A major objective then would be to seek ways and means of establishing a program for school-age consumers, beginning with early school experience and extending to graduation

from high school; (2) that to be truly effective this program in consumer education should include elements from outside the education community. Unless the private sector could be involved at appropriate points along the way, a very important, necessary, and positive force would be lacking. It has been the contention of the planners since the beginning that for too long educators have spoken only to educators and have failed to take advantage of the counsel of others who wait to be heard.

It was not until Massachusetts had been identified as the State in which the program was to be tested that a search began for a school system which could be identified with the plan. Several communities were considered before the selection was made. Large and urban school districts were ruled out as being neither manageable nor representative. The idea was that if the plan were found to be workable, it could more easily be adapted to the special needs of other school systems if the proving grounds permitted the application of controls which conditions in smaller or larger systems might not allow.

A new element was introduced when it became apparent that an additional problem to be faced was to be the perennial one of adequate funding. The search for a school system which would qualify according to the criteria already discussed was narrowed considerably when it became necessary to seek one which would qualify for funding under E.S.E.A., Title I. The City of Newburyport not only answered the description, it responded favorably to the invitation to participate in the project.

There are about 3700 pupils in Newburyport's public schools, including 600 high school students who reside in three neighboring towns which do not yet have their own high school.

Of Newburyport's six elementary schools, four qualify for P.L. 89-10, Title I, as does the high school.

While the city's financial situation is difficult, the Newburyport School Committee has been active in supporting new approaches to education. The school budget provides funds for research and evaluation, for in-service education, and for "mini-grants" that encourage teacher initiative.

The schools have also been active in seeking and securing Federal funds. In addition to the "Newburyport Project" in consumer education, the public schools of Newburyport currently operate a civic education pilot project (APACE), an Ethnic Studies Program, and extensive Title I activities under "Operation Broad Horizons."

One of the hallmarks of the system is extensive student and teacher participation in the decision-making process.

## II. THE PILOT PROJECT

### A. NEWBURYPORT

The City of Newburyport is located about thirty-six miles northeast of Boston on the historic North Shore of Massachusetts. With a population of 16,000, it is a community in transition. Once, one of the leading seaports of Colonial America, it became in the nineteenth century a small industrial center and a center for the construction of clipper ships.



Students learn advertising techniques by identification of examples in current magazines.

The Great Depression radically changed Newburyport's character as a manufacturing community and the city entered upon a long period of industrial decline. During that period, the two most stable manufacturing firms produced sterling silverware and electrical equipment. In recent years Newburyport has been showing signs of revival, and a number of small firms have been in operation. Nevertheless, industrial development continues to be a leading concern in the city and the community is actively seeking new industries. The old Yankee charm of Newburyport is also drawing an increasing number of new residents.

The Newburyport Public Schools are faced with many of the usual problems. In addition, they are confronted by the challenge of serving a community whose character is changing almost imperceptibly.

## B. HISTORY OF THE PROJECT

In the spring of 1969 Lawrence M. Bongiovanni asked the present Superintendent of Schools, Francis T. Bresnahan, who was then serving as Assistant Superintendent, whether or not his school system would be willing to undertake a pilot project in consumer education.

The project outlined by Mr. Bongiovanni reflected a new approach to an old problem. What was proposed was the creation of an educational program, Grades K-12, cutting across subject-matter boundaries and continuing throughout the pupil's elementary and secondary career. Basic to the concept was the involvement of teachers, students, and the business community in the planning and execution of the program.

Newburyport, like other school systems, had long confined its activities in consumer education to a single high school course taught to a small number of students. The prospect of reaching all students with a program designed to help them to become informed and intelligent consumers was a welcome one. The Superintendent of Schools and the School Committee studied the proposal carefully and gave their approval for Newburyport's involvement in the project.

During the summer of 1969 three members of the teaching staff attended a six-weeks' workshop in consumer education at the University of Maryland under the direction of Dr. C. Raymond Anderson.

The teachers represented a wide-range of interests. One was a high school mathematics teacher. One taught junior high school English. The third was a teacher of mentally-retarded children. None of them had had any prior experience with consumer education. They returned from Maryland enthusiastic about the possibilities and committed to the development of what had become "the Newburyport project."

In October 1969, the school system held a meeting of all members of the faculty. Present were the three teachers who had attended the Maryland workshop, Mr. Bongiovanni, Dr. Anderson, Robert E. Gibson, Executive Director of the Council for Family Financial Education; and David Schoenfeld, Director, Educational Services of Consumers Union. The teachers presented a report of their summer activities and outlined suggested courses of action for faculty involvement in the project. An appeal was made for additional teachers to assist in developing the project and fifteen of them agreed to take part. These teachers represented several grade levels from one to twelve and a number of different subject-matter backgrounds.

The local project staff of eighteen members quickly began its work. Much of the first year was devoted to the identification of concepts and their applicability at the various grade levels. Midway in the year, a day-long workshop was conducted during which these concepts were refined with the aid of curriculum experts from the University of Maryland, the State College at Westfield, and Consumers Union.

Toward the end of the school year individual teachers and teams of teachers developed curriculum units which were tried out in various grades. This experience provided the staff with valuable insights into the extent to which consumer concepts might be taught at various levels.

Since the involvement of the private sector is an important part of the project, the staff invited some thirty-five representative local busi-

nessmen to a dinner and conference in the Spring. The results were overwhelmingly positive. The businessmen applauded the purpose of the project and welcomed the opportunity to take part. Many of them volunteered the services and facilities of their places of business to the schools. There were offers to visit classrooms to discuss consumer aspects of business. There were other pledges of tangible support. As a result of this meeting a Business Advisory Committee was formed with members pledged to assist the school staff in developing the educational program.

In the summer of 1970, six teachers were employed in writing curriculum on the scene in Newburyport while an additional four members of the staff took part in the Workshop in Family Financial Education under Dr. Anderson's direction at the University of Maryland. The culminating activity during the summer was a week-long workshop involving the entire project staff in Newburyport.

The workshop consisted of lectures and demonstrations by experts in the consumer education field, among whom were Dr. Anderson and Dr. Louise Lemmon of the University of Maryland; and Mrs. Eunice Howe, Chairman of the President's Consumer Advisory Council.

In addition to the formal sessions, staff members worked individually and in teams to develop learning materials for classroom use during the coming school year.

#### D. TEACHER TRAINING

In-service teacher education was viewed by the National Advisory Committee of the Newburyport Consumer Education Project as a prime factor in evolving a grade-level subject-area integrated approach to Consumer Education.

It was strongly believed that the in-service activity should include subject-matter enrichment in the content areas of consumer education; improvement of instruction through classroom methods and techniques; and exposure to curriculum-building processes of learning hierarchies, behavioral objectives, and the principles-approach to experiential learning.

Since the beginning of the project in 1969, two teams of teachers attended Family Financial Education Workshops at the University of Maryland. These teachers served as leaders for subsequent in-service programs and related activities. The nine in-service sessions held during the first year were devoted to defining the project, the role of the teacher, the process of subject-matter integration, the sociological aspects of family-school-community relations, and group processes.

A one-week project teachers' workshop was held during the first week of September, 1970, at the Newburyport High School. During the workshop, teachers were involved in developing a teaching guide which incorporated the various materials developed during the year by individual experimentation and teacher teams.

Consultants to the in-service sessions and workshops included teacher-educators from area colleges and universities, and representatives from state and national consumer-interest groups and offices.

#### **E. IMPLEMENTATION**

The planners originally estimated that the project would require three years to complete. It is now in its second year and on schedule.

The current school year will be an exciting one for those who have been involved directly with the project. There will be a variety of in-service experiences in other than the usual sense. In addition to teachers presently associated with the project, curriculum development will involve other teachers within the system, students, parents, business people, and the community at large.

Completed elements of the teaching guide will be implemented and evaluated by individuals and by groups of teachers from the project staff. At some point, after trial, evaluation, and refinement have been effected, a group of representative subject-area teachers not associated with the project will be invited to test the materials.

It is expected that as an outgrowth of the in-service program and the curriculum development activities, many more teachers will request

to join the project staff, in which membership is voluntary.

Next summer will witness a workshop for all teachers in the project. The main purpose of the sessions will be to re-draft the complete teaching guide and to refine related teaching materials for system-wide classroom use during the 1971-1972 school year.

Newburyport, Massachusetts  
October, 1970.

---

### NEWBURYPORT PROJECT COMMITTEE ASSIGNMENTS

#### Faculty Steering Committee

Mr. Gurney Arnold  
Miss Lydia Collins  
Mr. Joseph Donnelly  
Mrs. Trudy Encarnacao  
Miss Mary Larnard  
Mr. Furmer H. Latime, Project Director  
Miss Patricia Smith  
Ex Officiis: Mr. Francis T. Bresnahan  
Mr. L. M. Bongiovanni  
Consultant: Mr. Louis Perullo

Duties: Through the Superintendent to make appropriate recommendations to the School Committee relative to the project.

Through the project director to oversee the project.

#### Advisory Committees to the Steering Committee

##### A. Student Advisory Committee

Douglas Mulica  
Mary Kelliher  
Daniel Wilson  
Joan Saroka  
Brian Cashman  
Tasia Terzis  
Lila Johns

##### B. Parents

Mrs. George Zinck  
Mrs. Paul Hawkes  
Mr. Gerald Larson  
Mr. Norman Olson

Mrs. Jean English  
Mrs. Marilyn Quinlan  
Mrs. Janet Cole

**C. Business Community**

Byron Matthews, Mayor of Newburyport  
Joseph LaMore, Owens-Illinois, Inc.  
Kilby T. Marble, Chamber of Commerce  
Arthur S. Page, General Insurance Agent  
James Lagoulis, Attorney  
John F. Leary, C. Leary & Co.  
Richard E. Sullivan, Merrimac Valley  
Credit Bureau  
Charles Morse, Jr., Five Cents Savings Bank  
John H. Pramberg, Institution for Savings  
Haydn Eaton, Haydn Rexall Drug Store  
P. Gordon Johnston, Chase-Shawmut  
J. Norman Jutras, W. T. Grant Co.

**D. National Committee**

Mr. Daniel Alfieri, Grocery Manufacturers  
of America, Inc.  
Dr. E. Raymond Anderson, Univ. of Md.  
Mr. L. M. Bongiovanni, Massachusetts  
Department of Education  
Mr. Francis T. Bresnahan, Superintendent of  
Schools, Newburyport  
Miss Dunham, General Foods Corporation  
Mr. Gibson, Council for Family  
Financial Education  
Mr. Schoenfeld, Consumers Union

Duties of the Advisory Committees: To submit advisory reports and recommendations to the Faculty Steering Committee on request.

**Project Sub-Committees**

**A. Curriculum Development**

Mrs. Elizabeth Craig  
Mrs. Margaret Oliver, Chairman  
Mrs. Marjorie Russell  
Mrs. Mildred Nugent

Duties: To recommend curriculum development activities to the Faculty Steering Committee.

**B. In-Service Training**

Mrs. Priscilla Morse, Chairman  
Mrs. Elaine Chevalier  
Mr. John Sullivan

Duties: To recommend programs of in-service

training to the Faculty Steering Committee.

To secure the services of speakers and consultants for the programs.

To make all necessary arrangements for programs once approval has been secured from the Faculty Steering Committee.

**C. Communications and Dissemination**

Mrs. Jane Welch, Chairman

Mr. William Morris

Mrs. Elizabeth Miller

Mrs. Dorothy Sperry

Duties: Recommend to Faculty Steering Committee ways and means of disseminating information about the program outside the school system.

**D. Research and Evaluation**

Mrs. Jean Foley, Chairman

Mrs. Lillian Shapiro

Mr. Chester Rybinski

Duties: To recommend to the Faculty Steering Committee methods of evaluating the progress of the project and to seek out information about other consumer education projects and to communicate with them.



These elementary students will plan the interior furnishings of a model house emphasizing planning, budgeting, quality, needs, etc.

**NATIONAL ADVISORY COMMITTEE**

Mr. Daniel A. Alfieri  
Director of Public Affairs  
Grocery Manufacturers of America, Inc.  
1425 K Street, N.W.  
Washington, D. C. 20006

Dr. C. Raymond Anderson  
College of Education  
University of Maryland  
College Park, Maryland 20742

Mr. L. M. Bongiovanni, Director  
Bureau of Elementary and Secondary Education  
Massachusetts Department of Education  
182 Tremont Street  
Boston, Massachusetts 02111

Mr. Francis T. Bresnahan  
Superintendent of Schools  
Newburyport Public Schools  
333 High Street  
Newburyport, Massachusetts 01950

Miss Ellen Ann Dunham, Vice-President  
General Foods Corporation  
250 North Street  
White Plains, New York 10602

Mr. Robert E. Gibson, Executive Director  
Council for Family Financial Education  
Twin Towers  
Silver Spring, Maryland 20910

Mr. David Schoenfeld, Director  
Educational Services  
Consumers Union  
256 Washington Street  
Mt. Vernon, New York 10550