An outgrowth of State-sponsored institutes conducted by Auburn University, Alabama, to produce career education teaching modules for adults, the consumer economics module is one of five field-tested curriculum guides adopted from findings of the nationally oriented Adult Performance Level Study conducted at the University of Texas. The primary instructional objective of the consumer economics module is to help adult learners "to manage a family economy and to demonstrate an awareness of sound purchasing practices." A designator coding system identifies performance objectives with a corresponding series of learning tasks or enabling objectives; separate columns list related instructor activity, learner activity, and resources. Basic skill areas emphasized are communication skills, problem solving techniques, and interpersonal relationships. Topic coverage includes: consumer economic vocabulary; related measurement and mathematical operations, sales tax, and use of catalogs and consumer guides; determination of economical shopping places; differences in brand names, "firsts," and "seconds"; methods of packaging goods; taking advantage of sales; advertising practices; ordering food in a restaurant; buying home furnishings; obtaining housing; buying and maintaining a car; community banking services; credit systems and budgeting techniques; insurance; food stamps; and efficient household management. A 26-page bibliography of additional resources is provided. (EA)
CAREER EDUCATION FOR ADULTS

BASED ON ADULT PERFORMANCE LEVEL STUDIES

APL Tasks and Instructional Modules
FOREWORD

Auburn University conducted the first Institute in Alabama devoted to career education for adults. This Institute was held during the weeks of August 6 through 17, 1973, and sixty participants from all areas of the State were involved. It was recognized at the outset that adults are often confronted with many problems requiring the application of knowledge and skills for adequate solutions. It was further recognized that basic educational offerings must be oriented strongly toward helping adult learners to acquire the needed knowledge and skills for adequacy in problem solution if such offerings were to be made relevant to needs. For these reasons, the Institute was designed in keeping with the findings of the Adult Performance Level Study conducted at the University of Texas, and the major purpose of the Institute was that of producing teaching approaches in a modular form utilizing the findings of the study. Thus, the tasks identified as being important to adults in the Texas study became the basis for the instructional modules developed by the Institute participants.

The nationally oriented Adult Performance Level Study defined a general areas of needs for effective livelihood in American society. In the structure, an instructional goal was stated for each general knowledge area, a set of performance objectives was stated that would allow for the attainment of the instructional goal, and each performance objective was followed by a series of learning tasks (enabling objectives) designed to help the learner attain the competencies required. Each task was presented in terms of teacher activities, learner activities, and resources required.
so that an adult education instructor might employ the task modules in the most efficient and meaningful process.

The book was made available to many adult educators throughout the State of Alabama and across the nation. Evaluative and other feedback materials were provided, reciprocally, in order to determine any necessary changes. Therefore, a thorough "field testing" was carried out during the period of September, 1973 through May, 1974 to check out and determine the feasibility and applicability of each major task at the varying adult performance levels.

During the same period, the performance level study conducted by Dr. Norrell Northcutt of Texas and associates revised the original tasks. The final outcome of that study reduced the general knowledge areas to five and revised the performance objectives and tasks accordingly. The information from this facet of the study provided a new impetus for further development of the approach employed in the first book, and as a result, the Adult Education Department of Auburn University received a grant from the Alabama State Department of Education, Adult Basic Education and U.S.O.E. to fund an Institute and follow-up with the purpose being that of a major revision in terms of the newly defined knowledge areas, performance objectives, and tasks and implementation of adult education curriculum based upon the revised modules.

The Summer Institute, made possible by this grant, was held at Auburn University on August 12-16, 1974. The Institute participants, most of whom were experienced in using the modules, were divided into five
groups, with each group being responsible for one of the general knowledge areas defined. The purpose of each group was to revise the book in keeping with the new structure in terms of knowledge areas, performance objectives, and tasks. In many instances, it was possible to place task modules from the earlier publication under the new performance objectives, while in others, the participants had to create new modules as required by the new structure. Additionally, it was decided that five books would be produced, each one representing a specific knowledge area as shown in the diagram below.

### GENERAL KNOWLEDGE AREAS

<table>
<thead>
<tr>
<th>Occupational Knowledge</th>
<th>Consumer Economics</th>
<th>Health</th>
<th>Community Resources</th>
<th>Government and Law</th>
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<tbody>
<tr>
<td>Communication skills</td>
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<td>Basic Skills</td>
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<td>Problem solving techniques</td>
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<td>Interpersonal relationships</td>
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The performance objectives for each knowledge area were adopted from the new data of the Adult Performance Level Study, and the tasks (enabling objectives) were adaptations of the ones produced by the new data. Finally, it should be noted that some tasks were considered to be above that which would be acceptable to some adult groups; therefore,
such tasks were included as a separate section entitled "Advanced Tasks" so that instructors might choose from them if appropriate for particular groups.
EVALUATION OF ADULT PERFORMANCE LEVEL MODULES
(By Participants in the 1974 Adult Basic Education Institute, Auburn University)

NAME ____________________________ POSITION: __________________________

Instructor ________

Supervisor ________

Other ________

TASK PREFIX LETTERS & NUMBERS: (Example: OK-25) ________

Number of learners in each level: Level 1 ________

Level 2 ________

GED ________

Amount of Instruction time for this module ________

BASIS FOR MODULE SELECTION

(Why did you select this module for use in an Adult Education class?)

INSTRUCTIONS: Show the method(s) which were used in the selection of this module by checking only one blank under each of the following items.

(1) Instructor's perception of the need for the selected module.

High ________

Low ________

None ________

(2) Supervisor's influence in selecting this module.

High ________

Low ________

None ________

(3) Learner's perception of need for the selected module as expressed through individual means. (Ex.: through the use of tests, conversation, observation, case-study, etc.).

High ________

Low ________

None ________
(4) Perception of learner's needs as expressed through group activities. 
(Ex.: discussion, role playing, observation, case-study, etc.).

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(5) Availability and accessibility of resources (includes resource persons, books, pamphlets, visual aids, materials for constructing instructor-made resources, etc.).

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(6) Critical Incident - To what extent did your learners experience a sudden and important real-life need?

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**********

ESTIMATION OF THE MODULE AS A LEARNING EXPERIENCE

Please give your opinion of the efficiency of the modules as a learning experience by checking one blank under each of the following items.

(1) Learner's interest and accomplishments.

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(2) Effectiveness of instructor activities.

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(3) Effectiveness of learner activities.

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</table>
(4) Effectiveness of resources.

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Suggestions for improvement of the module: ____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________
Adult Career Education
CONSUMER ECONOMICS MODULE
Based on the APL Study
AUBURN UNIVERSITY Vocational and Adult Education

Cover Designs:
Learning Resources Center,
School of Education
Auburn University
CONSUMER ECONOMICS

INSTRUCTIONAL GOAL: To manage a family economy and to demonstrate an awareness of sound purchasing practices.

DESIGNATOR SYSTEM: Those performance objectives related directly to Consumer Economics are designated CE and followed by a number. The tasks (enabling objectives) follow the performance objectives with the letter "T" used as the task designator, then followed by the number for that specific objective. Thus, the designator code CE-1, T-1 means Consumer Economics performance objective one, task one.

CONTENTS:

2. Suggested advanced tasks for certain performance objectives.
3. Bibliography of suggested resources not contained in Resources sections of the task modules.
CONSUMER ECONOMICS

CE Objective 1. To build an oral and written consumer economics vocabulary.

TASKS:

T-1. To associate commonly used words and signs with pictures or diagrams that describe various areas of consumer economics. (Suggested areas: real estate (rent), packaged labels (food, clothing, fabric, appliances), store names, aisle markers, utilities, financial, household.)

T-2. To read the word used in CE-1, T-1.

T-3. To write (print and cursive) the word and abbreviations used in CE-1, T-1 and T-2.

T-4. To spell the words used in CE-1, T-3.

CE Objective 2. To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

TASKS:

T-1. Using samples of paper and coin monies, to count to various limits.

T-2. Using samples of paper and coin monies, to make change by mathematical operations.

T-3. Using tables of weights applied to consumer economic examples to convert among tons, pounds, ounces, etc.

T-4. Using tables of linear measures applied to specific consumer economic examples, to convert yards, feet, inches, etc.

T-5. Using rulers and yardsticks to calculate the areas of surface and volumes of rooms and appliances.

T-6. Using the terms gallons, quarts, ounces, cups, pints, etc, to calculate volumes and to convert from one measure to another.
CE Objective 3. To understand the concept of sales tax and to compute percentage of income spent.

TASKS:

T-1. Using samples of sales tags, to calculate the total cost of items after sales taxes have been computed and added in.

T-2. To show the differences between sales and income tax structure, with the absence of an "ability to pay" or progressive tax structure of sales taxes and the concept of the individual's involvement in community maintenance.

T-3. To compute the percentage of income spent on sales tax.

T-4. To fill out sample federal and state income tax forms.

CE Objective 4. To be able to use a catalog to order goods.

TASKS:

T-1. Using a catalog, to find needed items which may not be available in local stores.

T-2. Using the list in T-1, to note the aspects of each item which should be determined when ordering, e.g., size, weight, color.

T-3. To fill out sample mail order forms, to order goods selected from catalogs.

CE Objective 5. To be able to use consumer guides to determine the best buys for the money.

TASKS:

T-1. Using consumer guides, to write the initial cost for selected items.

T-2. Using the consumer guides, to list the average amount of repair free use for items listed in CE-5, T-1.

T-3. Using the facts for selected items listed in CE-5, T-1, and T-2, to choose the best buy determined by initial cost, durability and estimated repair costs.
T-4. Using consumer guides to read and select best buy in relation to one's budget and needs.

CE Objective 6. Be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

TASKS:

T-1. To determine how large volume stores can sell products at a lower price than smaller stores.

T-2. To write shopping list for food and household necessities.

T-3. Using prepared shopping list to write the prices of items in several different stores and to note the type of store (wholesale, retail, etc.) and whether the store has trading stamps.

T-4. Using odometer and gallons of gasoline figures to calculate gas mileage for private cars.

T-5. To calculate the cost from a point to the store mentioned in CE-6, T-3 by several means of public transportation and private transportation.

T-6. Using the prices in CE-6, T-3 and T-4 to calculate the cheapest places to shop from a given point.

CE Objective 7. To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

TASKS:

T-1. Using lists of common items (food, gasoline, dry goods, etc.) to write the various brand names and their prices and quantity from labels in a given store.

T-2. Using the list in CE-7, T-1 to calculate the difference in price between brands for equal quantities of the same item.

T-3. Using the quantities and prices of different sizes for a given brand to calculate the price per unit to determine the difference in price per unit.

T-4. Using the list in CE-7, T-2 to mark the brand of each item preferred by the individual and to mark those items for which there is no preference.
T-5. Using the list in CE-7, T-4 to mark those instances in which the individual feels that he might have been motivated to use a given brand or standard of quality because of advertising, gimmickry, experience, public values or aesthetics.

T-6. To note instances where economy items can be substituted for quality items without affecting the individual’s preferences, (e.g., powdered milk for fresh milk).

CE Objective 8. To know the various methods by which goods are packaged and to know which methods are cheaper and which are best in terms of quality and storage.

TASKS:

T-1. Using a list of items, to list the various ways each item can be packaged (e.g., fresh vs. canned vs. frozen, individual packages vs. bulk packages).

T-2. Using the list in CE-8, T-1 to construct a chart, including the packaging methods, net weight or volume, unit price and brand name for each item listed.

T-3. In discussion with a resource person (home demonstration agent, etc.), to rate various packaging methods in terms of quality, individual taste, nutrition (in the case of foods) and convenience.

T-4. Using the list in CE-8, T-1 and the ratings in CE-8, T-3 to select the best packaging methods for the items listed based on individual needs and resources.

T-5. To determine the best ways to store the various categories of foods listed.

T-6. To meet with a resource person to discuss grades and quality of meat.

CE Objective 9. To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

TASKS:

T-1. Using newspapers, magazines, and resource persons, to list various reasons stores have sales.
T-2. Using several advertisements from a newspaper to choose those which advertise seasonal goods.

T-3. Using a calendar to mark the times when seasonal items from a prepared list would be on sale.

T-4. Using ads from the sources listed above, to demonstrate the savings between the sale and non-sale prices.

T-5. If applicable, using lists of grocery items, to write sale and non-sale prices, for a period of time suggested by the instructor, for items at the store(s) where the individual usually shops.

T-6. Using a list of perishable grocery items, to write when the price of each item will be reduced because of aging, the regular price of the items, the reduced price, and to describe the quality of the item at the time of price reduction.

T-7. Using various sale prices, to illustrate the savings, in terms of fractions and percentages, from buying the items on sale.

CE Objective 10. To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

TASKS:

T-1. To locate various kinds of ads and analyze ads in terms of appeal to the prospective customer.

T-2. In group discussion to list several gimmicks used in sales and advertising and to know where bad advertising practices may be reported.

T-3. In role-playing situations to imitate several types of techniques used by salespersons.

T-4. To be able to read and understand advertising charts, graphs, etc. used to express the merits of the product.

CE Objective 11. To be able to order food and to know how to tip in a restaurant.

TASKS:

T-1. Using a sample menu, to determine the total price of a meal and price per individual when in a group situation.
T-2. Using the prices from CE-11, T-1, to approximate the amount of tip that would be expected. To define tipping as a reward for especially good service.

T-3. To discuss the notion of "restaurant intimidation" wherein an individual feels prompted to buy an expensive meal, or is embarrassed to ask for a description of an unfamiliar item.

CE Objective 12. To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

TASKS:

T-1. To identify types of stores in a neighborhood (discount, home furnishing, chain stores such as Sears, etc.).

T-2. In group discussion to list the needs of various members of a household (food, clothing, space, etc.).

T-3. Using lists of articles of furniture, appliances and other household items, to label those which are essential and luxury based on individual needs and resources.

T-4. Using the price listed in catalogs and newspapers of new and used furniture and appliances to compare the prices.

T-5. To calculate the difference in prices of new and used furniture listed in catalogs and newspapers.

T-6. To know practical aspects of some types of home furnishing (formica type table vs. solid walnut, etc.) that may lead to their selection instead of the selection of a more prestigious or luxury item.

T-7. Using the list in CE-12, T-3, to select items desired, but not already possessed, by the individual, and to order the priority in which each item will be obtained.

T-8. To associate the needs listed in CE-12, T-7 with budgeting and credit techniques developed in CE-16.

CE Objective 13. To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.
TASKS:

T-1. Given a prepared checklist by the instructor dealing with home ownership versus house rental versus apartmental rental and dealing specifically with such facts as average area rental costs, utilities, home loan, down payments, monthly loan payments, taxes, transportation to job costs, repairs, etc. to check those groups of housing information most appropriate to needs.

T-2. To list community resources which may provide help in interpreting lease agreements, insurance policies, guarantees, contracts, mortgages, deposits, etc.

T-3. In the event of housing discrimination to be familiar with the resources open to the individual. (See Community Resources 13, T-2).

T-4. In a role-playing situation to conduct conversations involving typical relations with repairmen, sales personnel, agents and landlords.

T-5. In a role-playing situation to order the installation of a telephone and other utilities.

CE Objective 14. To know how to buy and maintain a car economically.

TASKS:

T-1. From various resources (mechanics, consumer and auto magazines) to list those aspects of a car that affect economy (motor size, car weight, amount of maintenance necessary).

T-2. Compiling a list of performance records from the same sources, to determine which cars compare most favorable.

T-3. From relevant sources to price the listed cars to determine which can best meet the individual's needs and resources.

T-4. Using the yellow pages or newspaper ads to find garages which can perform necessary maintenance work.

T-5. Using community resources to find establishments or clubs that teach car care and maintenance.
T-6. Using the above sources, to determine a list of parts and lubricants that can be purchased on the basis of economy from retail outlets as opposed to buying by brand name.

**CE Objective 15.** To become aware of the various media of exchange and to become familiar with banking services in the community.

**TASKS:**

T-1. To determine the need for and the cost of the following:
   - (a) money orders,
   - (b) personal checks,
   - (c) traveler's checks,
   - (d) certified checks.

T-2. Using samples, fill out all the various kinds of checks listed in CE-15, T-2.

T-3. To determine the services offered by various local banks, in order to select the best checking and savings accounts in accordance with individual needs.

T-4. Using samples, to perform the following:
   - (a) fill out deposit slips;
   - (b) calculate an account balance given entry and withdrawal amounts.

**CE Objective 15.** To develop an understanding of credit systems and budgeting techniques.

**TASKS:**

T-1. To list advantages and disadvantages of buying on credit, and to note the consequences of failing to comply with credit agreements.

T-2. To decide what goods and services can be obtained under the various plans listed in CE-16, T-1.

T-3. Using available resources (consumer unions, Better Business Bureau, etc.) to list financing methods which may be deceptive or uneconomical to the individual.

T-4. To compute a facsimile of an application for loans and charge accounts.

T-5. To compute interest rates involved in various types of loans.
T-6. Using items of personal interest from CE-16, T-2, to list cash values and interest rates and to calculate amounts of interest for various time periods.

T-7. To select the best loan according to needs given, rates of interest and conditions of various loans.

T-8. Using rules of thumb for budget expenditures, to decide what percentage of income should be spent on ordinary and contingency items.

T-9. Using the percentages from CE-16, T-8 to determine how much can be spent on the desired credit items.

T-10. Using the individual's needs and resources as a base, to arrange a priority list of desired items that can be purchased with the percentage of income established in CE-16, T-9.

T-11. To construct a broad sample budget based on the individual's needs, desires and resources, drawing from realistic cost of living situations in the community.

T-12. Write in paragraph form the methods and precautions for keeping permanent and temporary records while using receipts, payroll slips, medical records, insurance policies, bank statements, etc.

T-13. Using samples of W-2 forms to read and to mark the figures that apply to items given by the instructor.

T-14. Using representative samples of forms, receipts, etc., to list the various necessary and beneficial items used in filling out income tax.

CE Objective 17. To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

TASKS:

T-1. In discussion with a resource person to determine the various kinds and sources of insurance and to know relative costs.

T-2. To decide what type and amount of auto insurance is necessary for the individual's situation.
T-3. Given a list of descriptions of various homes and their furnishings, to write the type and amount of coverage best suited to each.

T-4. Given rates and values of different types of life insurance, to choose those which best meet needs and resources.

T-5. Given a list of different health insurance plans including rates, benefits and limitations, to select the best plan according to prescribed needs and resources.

**CE Objective 18.** To use food stamps with economy.

T-1. To acquire basic information on buying and using food stamps effectively.

**CE Objective 19.** To manage a household efficiently.

**TASKS:**

T-1. Given a list of clothing and fabrics, to write the proper storage methods for each item listed.

T-2. In group discussion, to list the areas and the articles in the house to be cleaned and the most efficient supplies and methods for cleaning.

T-3. Using community resources, to list areas that teach the making and repairing of household items and clothing.

T-4. Using pictures or the actual items to install or connect fuses in fuse boxes, batteries in lights, radios and toys, Christmas lights.

T-5. Using community resources, to list the areas that teach simple appliance repair.
DESIGNATOR: CE-1, T-1

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-1: To build an oral and written consumer economics vocabulary.

ENABLING OBJECTIVE T-1: To associate commonly used words and signs with pictures or diagrams that describe various areas of consumer economics (suggested areas: real estate (rent), packaged labels (food, clothing, fabric, appliances), store names, aisle markers, utilities, financial, household).

INSTRUCTOR ACTIVITY

1-1 Introduce concept of producers and consumers to learners.
1-2 Collect from magazines and newspapers examples of producers and consumers and discuss with learners.
1-3 Collect and make available to learners, magazines and newspapers.

LEARNER ACTIVITY

1. Collect pictures from magazines and newspapers which represent producers and consumers and categorize each. Ex.: Grocery shopper-farmer.
2. In small groups, discuss and identify different producers and consumers which were collected.
3. Participate in discussion led by resource person on the wide realm of consumer goods and services.

RESOURCES

1-1 Teacher reference: Crank, Doris H. and Maxwell, Lyle. CONSUMER EDUCATION, GENERAL PRINCIPLES OF CONSUMER PURCHASING. Unit 1, Delta Pi Epsilon, Gustavus Adolphus College, St. Pete, Minnesota, 1970.
1-2 Magazines and newspapers.
1-3 Campbell, Sally. CONSUMER EDUCATION IN AN AGE OF ADAPTATION. Chicago: Sears Roebuck and Co., Department 702, 1971.
CE-1, T-1 continued.

4. Collect and make available magazines and newspapers.

5. Direct small groups in checking identification of areas of consumer interests and the listing of specific examples.

6. Arrange for field trips to local business for purpose of learners viewing areas of consumer interests.

4. Collect pictures from magazines and newspapers in areas of consumer goods and services, identifying each.

Ex.: food, housing, clothing, business, advertisements.

5. In small groups, discuss pictures collected and identify as areas of consumer interests. List examples applicable to his individual life.

6. Participate in field trips to some sites of consumer activity that are a part of the learners' lives.


5. Learner collected pictures, paper and pencils.

6. Local community business. Ex.: banks, grocery stores, department stores, real estate agents, etc.
### PERFORMANCE OBJECTIVE CE-1:
To build an oral and written consumer economics vocabulary.

### ENABLING OBJECTIVE T-2:
To read the words used in CE-2, T-1.

#### INSTRUCTOR ACTIVITY
1. Prepare list of consumer economic terms which appeared in CE-1, T-1. Distribute to learners.
2. Be sure each learner has dictionary.
3. Secure resource booklet for each learner.

#### LEARNER ACTIVITY
1. Locate consumer economics words in dictionary and mark words on list provided by teacher.
2. Identify and mark some of these consumer economics terms in assigned reading.

#### RESOURCES
1. Instructor-prepared list of consumer economics terms.
2. Dictionaries for learners:
**DESIGNATOR: CE-1, T-3**

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-1:** To build an oral and written consumer economics vocabulary.

**ENABLING OBJECTIVE T-3:** To write (print and cursive) the words and abbreviations used in CE-1, T-1 and T-2.

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<th>INSTRUCTOR ACTIVITY</th>
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<th>RESOURCES</th>
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<tr>
<td>1. Prepare sentences using words from list in CE-1, T-2 leaving blanks for insertion of consumer terms by learners.</td>
<td>1. Complete sentences by selecting appropriate consumer terms from instructor provided list. Do this by writing words in blanks.</td>
<td>1-1 Instructor-made incomplete sentences.</td>
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1-2 CONSUMER ECONOMICS, ENVIRONMENTAL SURVIVAL SKILLS.


1-3 See resource 1-1 from CE-1, T-1.

1-4 List of words from CE-1, T-2.

2. Use pictures collected in CE-1, T-1 to present to class.

2. Write the consumer terms applicable to pictures presented by instructor. Select words from list in CE-1, T-2, Instructor Activity 1-1.

2-1 Pictures from CE-1, T-1.

2-2 List of words from 1-4 above.

2-3 Pencil and paper.
**DESIGNATOR:** CE-1, T-4  
**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-1:** To build an oral and written consumer economics vocabulary.

**ENABLING OBJECTIVE T-4:** To spell the words used in CE-1, T-3.

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<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-1 Have pictures from CE-1, T-1.</td>
<td>1. Write, spelling correctly, consumer terms applicable to pictures presented to class by instructor.</td>
<td>1-1 Pictures from CE-1, T-1.</td>
</tr>
<tr>
<td>1-2 Present pictures to class and check for accurate identification and spelling.</td>
<td></td>
<td>1-2 Pencil and paper.</td>
</tr>
<tr>
<td>2. Explain desired sentence writing activity to learners. Give any assistance necessary.</td>
<td>2. Using consumer terms which are most applicable have the learner write sentences about his own life situation.</td>
<td>2-1 Pictures from CE-1, T-2 and list of words from CE-1, T-2.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2-2 Pencil and paper.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2-3 A dictionary.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-2, T-1

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-1: Using samples of paper and coin monies to count to various limits.

INSTRUCTOR

ACTIVITY

1. Secure and have available samples of paper and coin monies.

2. Display samples of monies with words and symbols which corresponds with each sample of money.

3. Have discussion with learner concerning words, symbols, how they are written, money values, and how to make correct change.

4. Using samples of paper and coin monies, have learners to count various amounts (or limits of money) accurately.

LEARNER ACTIVITY

1. Recognize and/or identify the monies by name and by value of each.

2. Identify symbols and words which corresponds with the correct coin or paper money.

3. Engage in discussion concerning words, symbols, and how symbols are written, money values and how to make change correctly.

4. Use samples of paper and coin monies to count orally various limits and practice counting money combination.

RESOURCES

1. Variety store, material and supply store, Drug store for play monies.


4-2 Samples of paper and coin monies
DESIGNATOR: CE-2, T-2

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-2: Using samples of paper and coin monies to make change by mathematical operations.

INSTRUCTOR ACTIVITY

1. Obtain sufficient samples of paper and coin monies.
2. Demonstrate how the value of sets of coins added together will equal to $1.00.
3. Demonstrate correct method of making change.
4.1 Assist in setting up a make believe store.
4.2 Supervise role-playing.
4.3 Check understanding by giving oral problems to make change.
5. Secure mathematical calculators (hand operated, cost: 69¢ to $1.00).

LEARNER ACTIVITY

1. Make distinctions of monies and tell the corresponding values for each money name. (penny, nickel, etc.)
2. Make up sets of coins when counted together will equal $1.00.
3. Demonstrate understanding of proper way to make change by expressing orally various limits.
4. Through a role-playing situation, pretend to operate a store; demonstrate understanding of making change for various limits purchased from $1.00 to $100.00.
5. Practice using calculators as a means of limiting purchases and checking accuracy of bill total.

RESOURCES

1. Variety store, material and supplies store, bank, toy shop for making play money.
4.1 See CE-2, T-1, resource 3.
4.2 See CE-2, T-1, resource 2.
5.1 Local school supply store or grocery.
**DESIGNATOR:** CE-2, T-3  
**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE** CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

**ENABLING OBJECTIVE** T-3: Using tables of weights applied to consumer economic examples to convert tons, pounds and ounces.

<table>
<thead>
<tr>
<th><strong>INSTRUCTOR ACTIVITY</strong></th>
<th><strong>LEARNER ACTIVITY</strong></th>
<th><strong>RESOURCES</strong></th>
</tr>
</thead>
</table>
| 1. Have available tables of standard weights with symbols and words and lead a discussion of their meanings. | 1. Give the common units for weight measurement and the corresponding symbols for each orally. | 1-1 National Bureau of Standards, Washington, D. C.  
1-2 Material and supplies from school stores, or from most mathematics books. |
| 2. Discuss the importance of weight measurement and the relationships of the various units of weight measurement. | 2. Express relationship of weight units (how many ounces are in a pound, number of pounds in a ton, etc.). | 2. See CE-2, T-2, resource 2. |
| 3. Instruct learner to list items bought and/or sold by pounds, ounces and tons. | 3. Give orally several common uses of weight units and list several item bought and/or sold by each unit or combinations of units such as by pounds, ounces and tons. | 3. Hunter, William F. and LaFollette, Paul L. ACQUIRING ARITHMETIC SKILLS. New York: Webster Division, McGraw-Hill Book Co., 1969. |
| 4. Evaluate learner understanding by observation of learner converting pounds to ounces, ounces to pounds, etc. | 4. From table convert several given number of pounds to ounces: ounces to pounds, pounds to tons, etc. | 4. ARITHMETIC REVIEW. Workbook. Minden, Nebraska: Wrap Publishing Co., 1969. |
CE-2, T-3 -continued.

5. Have available symbols and pictures of the metric system.

5. Give units for weights in metric system.

5. Mathematic texts.
PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-4: Using tables of linear measures applied to specific consumer economic examples to convert yards, feet, and inches.

INSTRUCTOR ACTIVITY

1. Secure table of linear measures with symbols for yard, feet and inches and lead discussion of their meanings.
2. Instruct learner to list uses of linear measures and list several items sold and/or bought by the yard, foot, inch, etc.
3. Discuss with learners the units of measure and their relationships.
4. Evaluate by requesting learner to convert yards, feet and inches.
5. Have available symbols and pictures of the metric system.

LEARNER ACTIVITY

1. Participate in discussion with instructor and express orally common units of linear measures; give or write the symbols for yards, feet and inches.
2. Give common uses of linear measures and also list items which are bought and sold by the yard, foot, inch, etc.
3. Compare the foot ruler with the yardstick and the number of inches in each unit.
4. Indicate number of inches in a foot, in a yard, etc.
5. Give units for measures in metric system.

RESOURCES

1. 1-1 AMAZING STORY OF MEASURE - Saginaw, Michigan: The Lufkin Rule Co.
2. 1-2 Most arithmetic text books.
5. See CE-2, T-3, resource 2.
6. 3-1 Indicate number of inches in a foot, in a yard, etc.
7. 3-2 Give common uses of linear measures and also list items which are bought and sold by the yard, foot, inch, etc.
8. 3-3 Convert yard to feet, feet to inches, inches to feet, etc.
9. 4-1 Convert yards, feet and inches.
10. 5-1 Give units for measures in metric system.
DESIGNATOR: CE-2, T-5

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-2: To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

ENABLING OBJECTIVE T-5: Using rulers and yardsticks to calculate the areas of surface and volumes of rooms and appliances.

INSTRUCTOR
ACTIVITY

1. Secure sufficient number of foot rulers and yardsticks for all learners.

2. Discuss and explain pertinent terms (area, volume, dimension, surface, square units, cubic units, etc.) and how to find the areas and volume of the room, area of chalk board, etc.

3. Explain the uses of formulas:
   \[ A = L \times W \]
   \[ V = L \times W \times H \]

4. Evaluation by observation of learner's ability to calculate the area and volume of classroom and appliances.

LEARNER ACTIVITY

1. Compare the length of the foot ruler with the length of the yardstick.

2-1 Learn pertinent terms and their meanings; indicate understanding by oral expressions and explaining procedures of calculating area and volume.

2-2 Practice measuring length, widths, and heights of the classroom, chalk board and other items.

3. Using measurements obtained in activity 2-2, work math problems using formulas for finding area and volume.

4. Using the ruler and yardstick calculate area of parts of the classroom, and other items in room and the volume of total room and/or other items.

RESOURCES

1. Hardware store, variety stores, school supply store, etc. from which to secure rulers and yardsticks.


CE-2, T-5 continued.

5. Have available symbols and pictures of the metric system.

5. Give units for measures in metric system.

**DESIGNATOR: CE-2, T-6**

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-2:** To be able to count and convert coins and currency, and to convert weights and measures using measurement tables and mathematical operations.

**ENABLING OBJECTIVE T-6:** Using the terms gallons, quarts, ounces; cups, pints, etc. to calculate volumes and to convert from one measure to another.

<table>
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<th>INSTRUCTOR ACTIVITY</th>
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<tbody>
<tr>
<td>1. Show and discuss foods that may be purchased in gallons, quarts, cups, ounces and pints.</td>
<td>1-1 Identify different size containers and discuss their relationship to each other. 1-2 Identify foods that may be purchased in these volumes.</td>
<td>1. Different size containers of food from home or grocery stores.</td>
</tr>
<tr>
<td>2. Have various size items available and on display with the labels clearly seen.</td>
<td>2. Read labels in volumes of gallons quarts, cups, ounces and pints.</td>
<td>2. Food containers labeled.</td>
</tr>
<tr>
<td>3-1 Discuss and demonstrate how cups or ounces are related to gallons, quarts, and pints. 3-2 Suggest relevant problems for calculation.</td>
<td>3. Calculate volume problems dealing with gallons, quarts, pints, cups and ounces.</td>
<td>3-1 Volume problems for calculation. 3-2 ARITHMETIC REVIEW BOOKS. Minden, Nebraska: Warp Publishing Co., 1968. 3-3 WHAT YOU CAN USE FOR MEASURING CUPS AND SPOONS. Auburn: Cooperative Extension Service.</td>
</tr>
<tr>
<td>4. Have available symbols and pictures of the metric system.</td>
<td>4. Give units for measure in metric system.</td>
<td>4. See resources 5, CE-2, T-5.</td>
</tr>
</tbody>
</table>
**DESIGNATOR:** CE-3, T-1  

**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-3:** To understand the concept of sales tax and to compute percentage of income spent.

**ENABLING OBJECTIVE T-1:** Using samples of sales tags to calculate the total cost of items after sales taxes have been computed and added in.

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<tbody>
<tr>
<td>1. Discuss with learners the various parts of sales slips and terminology and show several examples.</td>
<td>1. Distinguish between the cost price and price after tax is added.</td>
<td>1-1 Sales tags from various stores.</td>
</tr>
</tbody>
</table>
| 2-1 Fill in several sales tickets to illustrate how final price is calculated.  
2-2 Instruct learners to calculate the total cost of items after sales taxes have been computed and added in. | 2-1 ---------  
2-2 Work a related problem in figuring the amount of tax on a pre-selected item. | 1-2 Sales slips.  
1-3 Cash register receipts. |
| 3. Ask learners to bring in three different sales tags and tickets to class. | 3. Bring sales slip of purchases actually made and explain how the total price was determined. | 3. Sales slips. |

RESOURCES

DESIGNATOR: CE-3, T-2

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To understand the concept of sales tax and to compute percentage of income spent.

ENABLING OBJECTIVE T-2: To show the differences between sales and income taxes, noting the concept of the individual's involvement in community maintenance and the absence of an "ability to pay" or progressive tax structure of sales tax.

INSTRUCTOR ACTIVITY

1. Representatives from local government to show how sales tax is used.
2. Discuss difference between local and state sales tax.

LEARNER ACTIVITY

1a. Make questions ahead of time based on CE-3, T-1, to ask guest speaker.
2. Discuss the issue of taxes - sales and income, their uses and differences.

RESOURCES

1. Representative from local government.
2-1 Earning Statement, Sales Slips, and Cash Register Receipts.
2-2 See GL-7, T-1, 2, 3, & 4.
DESIGNATOR: CE-3, T-3  
AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-3: To understand the concept of sales tax and to compute percentage of income spent.

ENABLING OBJECTIVE T-3: To compute the percentage of income spent on sales tax.

INSTRUCTOR ACTIVITY  
LEARNER ACTIVITY  
RESOURCES

1. Obtain Sales Tax Table for local area from local Internal Revenue Service Office.

1. Use Sales Tax Table to estimate sales tax as computed for Income Tax purposes. Revenue Service.
**DESIGNATOR: CE-3, T-4**

**AREA OF KNOWLEDGE—CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-3:** To understand the concept of sales tax and to compute percentage of income spent.

**ENABLING OBJECTIVE T-4:** Using the instructions to fill out sample federal and state income tax forms.

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<th>INSTRUCTOR ACTIVITY</th>
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<tbody>
<tr>
<td>1. Invite local IRS Representative to give a lecture or lead a discussion on preparing income tax forms.</td>
<td>1. Participate in discussion of filling out income tax forms and ask questions.</td>
<td>1. Internal Revenue Service (local area), State Tax Personnel or local resource persons, (CPA, Lawyers, etc.).</td>
</tr>
<tr>
<td>2-1 Obtain and distribute sample federal and state income tax forms.</td>
<td>2-1 Sample federal and state tax forms obtained from states or internal revenue service.</td>
<td></td>
</tr>
<tr>
<td>2-2 Give instructions as to the use of forms and clarify any questions the learners might have; instruct learners to read and study sample income tax form.</td>
<td>2-2 Knauer, Virginia H. GUIDE TO FEDERAL CONSUMER SERVICES. Washington, D. C.: Division Office of Consumer Affairs, U. S. Government Printing Office, 1972.</td>
<td></td>
</tr>
<tr>
<td>3-1 Accumulate and reproduce data to be used in filling out tax forms.</td>
<td>3-1 See #1-2.</td>
<td></td>
</tr>
<tr>
<td>3-2 Instruct learners to fill out sample federal and state income tax forms with supplied information.</td>
<td>3-2 Instructor pass out sheets or data.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>4.</td>
<td>4. See GL-7, T-1, 2, 3, &amp; 4.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-4, T-1  
AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-4: To be able to use a catalog to order goods.

ENABLING OBJECTIVE T-1: Using a catalog, to find needed items which may not be available in local stores.

<table>
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<th>INSTRUCTOR ACTIVITY</th>
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<tbody>
<tr>
<td>1. Secure catalogs from various stores.</td>
<td>1. Look through catalog, listing items of interest that are not available locally or are difficult to locate.</td>
<td>1. Montgomery Ward, Sears, Penneys, etc.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-4, T-2
AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-4: To be able to use a catalog to order goods.

ENABLING OBJECTIVE T-2: Using the list in T-1 to note the aspects of each item which should be determined when ordering, e.g., size, weight, color.

INSTRUCTOR ACTIVITY

1-1 Obtain sample order forms from various stores.
1-2 Provide yardstick, tape measure.

LEARNER ACTIVITY

1. Use sample order forms to list items selected in T-1 and note all information required using tape measure, yardstick, etc. to determine size.

RESOURCES

1-1 See CE-2, T-3, 4, 5, 6.
1-2 See CE-3, T-1.
1-3 Catalogs as in T-1.
1-4 Order forms obtained from various stores.
**DESIGNATOR:** CE-4, T-3  

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-4:** To be able to use a catalog to order goods.

**ENABLING OBJECTIVE T-3:** To fill out sample mail order forms to order goods selected from catalogs.

<table>
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<tbody>
<tr>
<td>1. Secure order forms from various catalogs.</td>
<td>1. Examine sample order form.</td>
<td>1-1 J. C. Penneys, Sears, Montgomery Ward, or any catalog desirable.</td>
</tr>
</tbody>
</table>
| 2-1 Explain the index of items and goods or show where to find the index.  
2-2 Explain alphabetical listing. | 2-1 Become familiar with the index.  
2-2 Using alphabetical listing find various items in catalog. | 1-2 Order forms from various catalogs. |
| 3-1 Show learner where and how to find catalog numbers and into which blanks on the order form they are to go.  
3-2 Instruct learners to find the correct catalog number and insert in correct blank on order form. | 3. Find various catalog numbers and insert in correct blank on order form. | 3. See resource #1 above. |
| 4. Stress importance of giving correct descriptive information on order forms and have learners fill in proper blank. | 4. Fill in blanks which give description of the particular good. | 4. See resource #1 above. |
| 5-1 Show where to find the tax postage chart in catalog. | 5-1 Postage and tax chart in catalog. | 5-1 Postage and tax chart in catalog. |
CE-4, T-3 continued.

5-2 Show how to figure the correct amount for tax and postage.
5-3 Instruct learners to find and use tax and postage chart in catalog and to figure correct tax and postage.

5-3 Using tax and postage chart, total the amount of order and calculate postage and tax.
PERFORMANCE OBJECTIVE CE-5: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-1: Using consumer guides to write the initial cost for selected items.

<table>
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<th>INSTRUCTOR ACTIVITY</th>
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<tbody>
<tr>
<td>2. Help learners to locate items of interest in the buying guide.</td>
<td>2. List the initial cost of 10 selected items.</td>
<td>1-2 &quot;Consumer Reports,&quot; Mt. Vernon, New York (magazine); 10550.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. See resource #1 above.</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-3: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-2: Using consumer guides to list the average amount of repair-free use for items listed in CE-5, T-1.

INSTRUCTOR ACTIVITY

1-1 Distribute to learners the list of selected items from CE-5, T-1.
1-2 Using consumer guides, instruct learners to list the average amount of repair-free use for items listed in CE-5, T-1.

LEARNER ACTIVITY

1-1 -------
1-2 Using list in CE-5, T-1, list average amount of repair-free use for each item, based on information found in consumer guides.

RESOURCES

1-1 Selected items in CE-5, T-1.
1-3 Any business math book for figuring averages.
DESIGNATOR: CE-5, T-3

AREA OF KNOWLEDGE=--CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-5: To be able to use consumer guides to determine the best buys for the money.

ENABLING OBJECTIVE T-3: Using the facts for selected items listed in CE-5, T-1 and T-2 to choose the best buy determined by initial cost, durability and estimated repair costs.

INSTRUCTOR ACTIVITY

1. Provide list of selected items in CE-5, T-1, giving initial cost, durability and estimated repair costs.

2. Provide available materials needed for listing on chalk board the consumer choices and alternatives.

3. Lead discussion of the various choices.

LEARNER ACTIVITY

1. Using list in CE-5, T-1 and T-2 which gives the selected items listing initial cost and average cost of repair, to choose the best buy.

2. List choices on board.

3. Participate in discussion of various choices. Learners might tell why they would choose one item over another.

RESOURCES

1. Information provided in CE-5, T-1 and T-2.
### DESIGNATOR: CE-5, T-4

**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-5:** To be able to use consumer guides to determine the best buys for the money.

**ENABLING OBJECTIVE T-4:** Using consumer guides to read and select best buys in relation to one's budget and needs.

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<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
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<tbody>
<tr>
<td>1. Secure various types of consumer guides and distribute to learners.</td>
<td>1. Review and become acquainted with consumer guides.</td>
</tr>
<tr>
<td>2. Explain the meaning of a consumer guide.</td>
<td>2. Participate in class discussions of definitions, types and value of consumer guides.</td>
</tr>
<tr>
<td>3. Direct learner activity in selecting items and reading the information relating to them from consumer guides.</td>
<td>3. Select several items of interest and read information about these items in consumer guides.</td>
</tr>
<tr>
<td>4. Bring newspaper to class to show the price of items listed in consumer guides compared with prices in newspaper on local level.</td>
<td>4. Have learners to compare price of items listed in newspaper with the prices listed in the consumer guides.</td>
</tr>
<tr>
<td>5. Plan class activities around the monthly issue of CONSUMER REPORTS and TEACHING TOOLS.</td>
<td>5. See resource #1.</td>
</tr>
</tbody>
</table>

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**RESOURCES**


2. See resource #1.

3. See resource #1.

4. Local newspapers.

5. See resource #1.
PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-1: To determine how large volume stores can sell products at a lower price than smaller stores.

INSTRUCTOR ACTIVITY

1. Contact a local wholesale food distributor and ask him to speak to the class on prices of high volume versus low volume purchases by stores.

LEARNER OBJECTIVE

1. Question speaker about stores of particular interest: are they high volume or low volume.

RESOURCES

1. Local wholesale distributors.
PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-2: To write shopping list for food and household necessities.

INSTRUCTOR ACTIVITY

1. Instruct learners to make a shopping list of food items and household necessities.

LEARNER ACTIVITY

1-1 Write a shopping list, listing actual items needed. Group items in list according to meats, dairy products, breads, etc.
1-2 Classify items according to food and non-food items (household necessities).
1-3 Learners compare prices found in newspaper.

2. Bring different local newspapers to class.

RESOURCES

1. Shopping list prepared by each learner.
2. Local newspapers.
DESIGNATOR: CE-6, T-3

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-3: Using prepared shopping list to write the prices of items in several different stores and to note the type of store (wholesale, retail, etc.) and whether the store has trading stamps.

<table>
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<tbody>
<tr>
<td>1-1 Arrange for field trip to various grocery stores in order for learners to observe prices, etc.</td>
<td>1-1 Participate in field trip, observe and collect prices.</td>
<td>1-1 Field trip to various stores.</td>
</tr>
<tr>
<td>1-2 Prepare a handout which lists several items with corresponding columns for the listing of: 3 different prices, the type of store, whether the stores have stamps.</td>
<td>1-2 With the given handout as reference, write the prices of several different items, the type of stores, and whether the stores have trading stamps in their corresponding columns. The information will be obtained from the daily or weekly newspaper.</td>
<td>1-2 Handout provided by instructor.</td>
</tr>
<tr>
<td>2. Suggest questions which will promote the learners participation in an open discussion concerning &quot;where bargains can be obtained.&quot;</td>
<td>2. Discuss what store you would shop and why.</td>
<td>1-3 Daily or weekly newspaper.</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-4: Using odometer and gallons of gasoline figures to calculate gas mileage for private cars.

INSTRUCTOR ACTIVITY

1-1. Prepare and distribute instructor-made handout showing two labeled speedometers including odometers with different mileage readings.
1-2. Assist learners in calculating mileage difference between odometer readings.
2-1. Reproduce handout on chalk board or overhead projector.
2-2. Discuss terms speedometer, odometer, mileage, etc. with class.
2-3. Calculate mileage difference from Learner Activity 1-2 for class.
3-1. Make and distribute sheets of sample problems giving figures for miles traveled on a given number of gallons of gas.
3-2. Work first problem for class, allowing them to work at the same time and ask questions.

LEARNER ACTIVITY

1-1. Look for unfamiliar terms used in the handout material.
1-2. Calculate mileage difference between odometer readings.
2-1. Take part in instructor led discussion.
2-2. During the discussion, point out difficulties in terminology or calculating mileage.
2-3. Work problem one from work sheet with instructor answering questions about those aspects not understood.
3-1. Work remaining problems asking for instructor assistance if necessary.

RESOURCES

1-1. Instructor-made handout.
1-2. Pictures of car dashboards from local new car dealers showing various speedometer and odometer arrangements.
2. Chalk board and/or overhead projector.
3-1. Instructor-made problem sheet.
3-2. Chalk board or overhead projector.
CE-G, T-4 continued.

4-1 Have learners keep mileage and gallons of gas records for two tanks of gas in order to calculate mileage.
4-2 Plan follow-up session to review records and calculations.

4-1 Keep records on mileage and gallons of gasoline for next two tanks of gas.
4-2 Calculate gas mileage for own car.
4-3 Bring mileage and gas records and calculations to follow-up session and discuss with class.

4-1 Learner records on mileage and gallons of gasoline.
DESIGNATOR: CE-6, T-5

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-5: To calculate the cost from a point to the store mentioned in CE-6, T-3 by several means of public transportation and private transportation.

INSTRUCTOR ACTIVITY

1-1 Make a list of various means of local public transportation and secure rate schedules for each.
1-2 Lead class discussion placing local public transportation methods on board or overhead projector as listed by learners.

2-1 Furnish rate schedules of local public transportation for class.
2-2 Find distance from class to store.
2-3 Show class how to calculate cost of transportation from the various rate schedules and instruct class to calculate the cost of transportation.

3-1 Furnish class with several gas mileage figures for private cars as in CE-6, T-4 and an approximate cost of gasoline per gallon.
3-2 Instruct learners to calculate the cost of driving a private car from class to store.

LEARNER ACTIVITY

1. In class discussion, list the various means of transportation available by which one may travel from one's home to local stores.
2-1 ---------
2-2 ---------
2-3 Use rate schedules and distance furnished by instructor to compute cost of each method of transportation from your classroom to the store.

3-1 ---------
3-2 Calculate the cost to drive a private car from class to the store using the figures furnished by the teacher.
3-3 Do the same for his own car using

RESOURCES

1-1 List of various means of public transportation.
1-2 Chalk board or overhead projector.
2. Rate schedules of local public transportation.
3-1 Current gasoline prices.
3-2 Learner activity 4-1 from CE-6, T-4.
3-3 See CE-6, T-4.
DESIGNATOR: CE-6, T-6

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-6: To be aware of factors that make costs higher in some stores and to be able to determine the most economical places to shop.

ENABLING OBJECTIVE T-6: Using the prices in CE-6, T-3, T-4 and to calculate the cheapest places to shop from a given point.

INSTRUCTOR ACTIVITY

1. Prepare and distribute instructor-made handout showing cost calculated in CE-6, T-5 of transportation both public and private from the class to store mentioned in CE-6, T-3.

2. Prepare and distribute instructor-made handout showing information written in CE-6, T-3.

3. Lead discussion pointing out transportation costs as part of the cost of shopping.

LEARNER ACTIVITY

1. Use handout to list the various local public and private transportation methods according to cost from least expensive.

2. List the stores mentioned on handout in order of which he believes would be the cheapest to the most expensive in which to shop.

3-1 Participate in instructor-led discussion.

RESOURCES

1-1 Learner activities 2 and 3 from CE-6, T-5.

1-2 Instructor-made handout.

2-1 Learner activities from CE-6, T-3.

2-2 Instructor-made handout.

3. List from learner activity 2.

3-2 Revise list from activity 2 taking transportation costs into consideration.
PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-1: Using lists of common items (food, gasoline, dry goods, etc.) to write the various brand names and their prices and quantity from labels in a given store.

INSTRUCTOR ACTIVITY

1. Make arrangement with the manager of a specific store for the purpose of a class field trip to the store.

2-1 Prepare a handout which has a list of common items and corresponding columns for the listing of:
   (a) Brand names
   (b) Prices
   (c) Quantity

2-2 Instruct learners to write in the required information.

3. Suggest questions which will promote discussion.

LEARNER ACTIVITY

1. Participate in field trip to a specific store, as arranged by instructor.

2-1 ---------------

2-2 On the list of common items provided by instructor, list in the appropriate columns the price, quantity and brand names from the labels of the given items.

3. Take part in an open discussion related to "the importance of labels and how they influence buying habits." Include in discussion difference in costs of different brand names, varying quantities contained in the items.

RESOURCES

1-1 CE-6, T-2 and T-3.

1-2 Field trip to a store.

2-1 Handout prepared by the instructor.

2-2 Merchandise observed at store.

DESIGNATOR: CE-7, T-2

AREA OF KNOWLEDGE: CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds," and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-2: Using the list in CE-7, T-1 to calculate the difference in price between brands for equal quantities.

STUDENT ACTIVITY

1. Prepare a handout which has like items from T-1. These items will be different in brand names and price, but contain the same quantities.

LEARNER ACTIVITY

1-1 Using completed handout in T-1, calculate the price per unit between brands, recognizing the difference in price.
1-2 Choose like items of different brand names, different prices, but some quantities and subtract to find the difference in price.
1-3 Discuss the items that appear to be the best buys.

RESOURCES

1. Handout provided by teacher.
2. See CE-6, T-2.
DESIGNATOR: CE-7, T-3  
AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T 3: Using the quantities and prices of different sizes for a given brand to calculate the price per unit to determine the difference in price per unit.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-1 Prepare a handout which has a listing of items with their total quantities and price, this may be prepared from learner collected information from T-1.</td>
<td>1-1 From handout provided by instructor calculate the price per unit of different sizes of the given brands to determine the difference in price per unit.</td>
<td>1-1 Handout provided by instructor from student collected information on price.</td>
</tr>
<tr>
<td></td>
<td>2 Discuss which would be the best buy.</td>
<td>2. ---------</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-4: Using the list in CE-7, T-2, to mark the brand of each item preferred by the individual and to mark those items for which there is no preference.

INSTRUCTOR ACTIVITY

1. Obtain issues of CONSUMER REPORTS related to items listed.

2. Refer to appropriate issues of CONSUMER REPORTS for ratings of those items on list, noting especially "Best Buy" items which are high in quality and low in cost.

3. See CE-5.

LEARNER ACTIVITY

1. Mark items on list from CE-7, T-2 that are individually preferred.

2. Refer to appropriate issues of CONSUMER REPORTS for ratings of those items on list, noting especially "Best Buy" items which are high in quality and low in cost.

3. See CE-5.

RESOURCES

1. List from CE-7, T-2.

2. CONSUMER REPORTS.

3. See CE-5.
PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-5: Using the list in CE-7, T-4, to mark those instances in which the individual feels that he might have been motivated to use a given brand or standard of quality because of advertising, gimmickry, experience, public values or aesthetics.

**INSTRUCTOR ACTIVITY**

1. Discuss the different reasons for buying particular items.

2. __________

**LEARNER ACTIVITY**

1. Following discussion of motives for selection, to vote why individual makes certain selections.

2. __________

**RESOURCES**

1. List from CE-7, T-4.

2. See CE-10.
PERFORMANCE OBJECTIVE CE-7: To be aware of the differences in price and quality between brand names, and between "firsts" and "seconds" and to be able to substitute economy for quality according to individual needs.

ENABLING OBJECTIVE T-6: To note instances where economy items can be substituted for quality items without affecting the individual's preferences, (e.g., powdered milk for fresh milk).

INSTRUCTOR ACTIVITY

1. Aid learners in comparing items and selecting an economical substitute.
2. Obtain resources which will aid in the use of economy items.
3. 
4. 
5. 

LEARNER ACTIVITY

1. Decide whether a less expensive item would be a satisfactory substitute for that usually purchased.
2. Select one item (e.g., powdered milk instead of whole milk, or a less expensive brand of some food) and try it out in your home for comparison.
3. 
4. 
5. 

RESOURCES

1. List from CE-7, T-5.
2. See CE-9.
3. CONSUMER REPORTS.
4. THRIFTY FOODS FOR THRIFTY FAMILIES. Food and Nutrition Service: USDA, Washington, D.C.
DESIGNATOR: CE-8, T-1

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheaper and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-1: Using a list of items, to list various ways each item can be packaged (e.g., fresh vs. canned vs. frozen, individual packages vs. bulk packages, etc.).

<table>
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<tbody>
<tr>
<td>1. Assist learners in listing commonly used items and ways they may be packaged.</td>
<td>1. List most commonly used items (food, cleaning supplies, motor oil, etc.) and various ways they may be packaged (as deodorant in jar, spray can, etc.).</td>
<td>1. Magazines with pictures may help to stimulate ideas.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-8, T-2

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-1: Using a list in CE-8, T-1, to construct a chart, including the packaging methods, net weight or volume, unit price and brand name for each item listed.

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<tbody>
<tr>
<td>1. Assist learners in preparing chart as above.</td>
<td>1. Prepare chart as suggested and fill it in for several items after a trip to the store or using items in CE-6 and CE-7.</td>
<td>1. Paper for chart.</td>
</tr>
<tr>
<td>2. ---------------</td>
<td>2. ---------------</td>
<td>2. Local stores and/or the lists from CE-6 and CE-7.</td>
</tr>
</tbody>
</table>
**DESIGNATOR:** CE-8, T-3

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-8:** To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

**ENABLING OBJECTIVE T-3:** In discussion with a resource person (home demonstration agent, etc.), to rate various packaging methods in terms of quality, individual taste, nutrition (in the case of foods) and convenience.

<table>
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<tbody>
<tr>
<td>1. Invite local home demonstration agent to discuss this task in relation to items of interest listed in CE-8, T-1.</td>
<td>1. Take notes on talk by agent as basis for CE-8, T-4.</td>
<td>1. Cooperative Extension Service, Home Demonstration Agent.</td>
</tr>
</tbody>
</table>
**DESIGNATOR:** CE-8, T-4  
**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-8:** To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

**ENABLING OBJECTIVE T-4:** Using the list in CE-8, T-1 and the ratings in CE-8, T-3 to select the best packaging methods for the items listed based on individual needs and resources.

<table>
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</table>
DESIGNATOR: CE-8; T-5

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-5: To determine the best ways to store the various categories of foods listed.

INSTRUCTOR ACTIVITY

1. Lead discussion about foods used in the home.
2. Propose question about these foods that should be stored alike.
3. Lead discussion on proper methods and procedures for maintaining nutritional value in storing foods.
4. Provide samples of storage materials and briefly discuss the uses of each.
5. Lead discussion on various storage methods and their importance.
6. Contact various resource persons to discuss storage of food.

LEARNER ACTIVITY

1. Prepare list of foods used in the home.
2. Organize list into related foods (foods to be stored in like manner).
3. Discuss the proper methods and procedures for maintaining nutritional value in storing foods.
4. View different storage materials.
5. Compare various storage methods and their importance.
6. Listen to resource persons demonstrating different methods of storing and write the proper methods for storage of each food listed.

RESOURCES

1. Transparencies from home economics instructor.
2. Food storage resource book.
4. Storage materials, ie. containers, wrappers, etc.
5. See resources #2.
6. Resource people such as home demonstration agent of county, home economics instructor and home economist from power company.

1. Prepare list of foods used in the home.
2. Organize list into related foods (foods to be stored in like manner).
3. Discuss the proper methods and procedures for maintaining nutritional value in storing foods.
4. View different storage materials.
5. Compare various storage methods and their importance.
6. Listen to resource persons demonstrating different methods of storing and write the proper methods for storage of each food listed.

RESOURCES

1. Transparencies from home economics instructor.
2. Food storage resource book.
4. Storage materials, ie. containers, wrappers, etc.
5. See resources #2.
6. Resource people such as home demonstration agent of county, home economics instructor and home economist from power company.
7-1 Distribute a list of uncooked and leftover foods.
7-2 Instruct learners to write the proper storage methods of each item listed in 7-1.

7-1 ----
7-2 Using knowledge learned in this task, write the proper storage methods for each item on instructor-made list of foods.

7. Instructor-made list of uncooked and leftover foods.
PERFORMANCE OBJECTIVE CE-8: To know the various methods by which goods are packaged and to know which methods are cheapest and which are best in terms of quality and storage.

ENABLING OBJECTIVE T-6: To meet with a resource person (engaged by the instructor) to discuss grades and quality of meat.

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<tbody>
<tr>
<td>1. Secure from Cattleman's Association pamphlets on grades and quality of meat for each student; distribute.</td>
<td>1. Read and study pamphlets on meat.</td>
<td>1. Pamphlet received from Cattleman's Association.</td>
</tr>
<tr>
<td>2. Make arrangements with local cooperative extension service home economist for the purpose of discussing grades and quality of meat with class.</td>
<td>2. Participate in discussion with resource person and instructor.</td>
<td>2. Home Economist from local Cooperative Extension Service.</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-1: Using newspapers, magazines, resource persons, to list various reasons stores have sales.

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>1. In small groups of 2 or 3 persons, have learners list all the reasons they know that stores have sales.</td>
<td>1. With 2 other people, list reasons for stores having sales.</td>
<td>1. Newspapers.</td>
</tr>
<tr>
<td>2. ____________</td>
<td>2. Compare list with those of other groups.</td>
<td>2. Catalogs.</td>
</tr>
<tr>
<td>3. ____________</td>
<td>3. Add any additional reasons to total list.</td>
<td>3. ____________</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-9, T-2
AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-2: Using several advertisements from a newspaper to choose those which advertise seasonal goods.

<table>
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<tbody>
<tr>
<td>1-1 Have newspaper for each learner.</td>
<td></td>
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</tr>
<tr>
<td>1-2 Conduct a discussion defining the term &quot;seasonal goods&quot; and help identify those types of goods which are seasonal (food, clothing, appliances, etc.).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-1 Participate in instructor-led discussion and ask questions about those items or goods not fully understood.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2-1 Prepare instructor-made handout consisting of a table with columns for each type of seasonal good.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2-2 Have learners list as many items as they can in each column.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2-1 Use handout to list in the appropriate column as many seasonal goods of each type as possible.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Instructor-made handout.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-1 Provide each learner a newspaper.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-2 Have learners find and list as many advertisements as possible which advertise seasonal goods.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-1 Based on knowledge gained from learner activities and resources, identify and list advertisements in newspaper which advertise seasonal goods.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-1 Newspapers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-2 Table from learner activity 2-2.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them by planning for their occurrence, and by being able to determine which are of worthwhile value to the individual.

ENABLED OBJECTIVE T-3: Using a calendar to mark the times when seasonal items from a prepared list would be on sale.

INSTRUCTOR ACTIVITY

1-1 Re-identify what is meant by seasonal goods from CE-9, T-2.
1-2 Conduct discussion concerning when seasonal goods may be purchased and when would be the most advantageous time to make such a purchase.
1-3 Ask questions about those concepts not understood.

LEARNER ACTIVITY

1-1 Review work from CE-9, T-2.
1-2 Take part in instructor-lead dialogue.
1-3 Ask questions about those concepts not understood.

2-1 Instructor prepared handout and list of seasonal goods.
2-2 Calendar (many local businesses will furnish calendars).
2-3 Use instructor prepared list of seasonal goods and calendar to mark those times when seasonal items from the list may be purchased, placing an asterisk when purchases are most advantageous.

RESOURCES

1-1 See CE-9, T-2, #1-1.
1-2 See CE-9, T-2, #1-2.
1-3 See CE-9, T-2, #1-3.
2-1 Instructor prepared handout and list of seasonal goods.
2-2 Calendar (many local businesses will furnish calendars).
2-3 Use instructor prepared list of seasonal goods and calendar to mark those times when seasonal items from the list may be purchased, placing an asterisk when purchases are most advantageous.
**DISRUPTOR:** CE-9, T-4  

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-9:** To be able to take advantage of sales by knowing where to find them, by planning for their eventualty, and by being able to determine which are of worthwhile value to the individual.

**ENABLING OBJECTIVE T-4:** Using ads from the sources listed above, to demonstrate the savings between the sale and non-sale prices.

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<tbody>
<tr>
<td>1. Assign learners one or two items from above list to find out usual and sale price.</td>
<td>1. Visit or telephone local stores to check on sale and non-sale price of several items.</td>
<td>1. Local stores.</td>
</tr>
<tr>
<td>2. ----------------</td>
<td>2. Compare list with those of other learners, noting savings on sale items.</td>
<td>2. Newspaper ads.</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality, and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-5: If applicable, using lists of grocery items, to write sale and non-sale prices, for a period of time suggested by the instructor, for items at the store(s) where the individual usually shops.

<table>
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<tbody>
<tr>
<td>1. Instruct learners to check prices of several items from CE-6 and CE-7 for sale and non-sale prices over a period of 2-3 months.</td>
<td>1. Choose 2 or 3 items to note prices over period of 2-3 months.</td>
<td>1. Lists of foods from CE-6 and CE-7</td>
</tr>
<tr>
<td>2. Help learners construct a simple graph to illustrate price changes observed.</td>
<td>2. Discuss trend of prices -- perhaps construct a simple line graph to illustrate changes.</td>
<td>2. Local food stores.</td>
</tr>
</tbody>
</table>
**DESIGNATOR: CE-9, T-6**

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-9:** To be able to take advantage of sales by knowing where to find them, by planning for their eventualty, and by being able to determine which are of worthwhile value to the individual.

**ENABLING OBJECTIVE T-6:** Using a list of perishable grocery items, to write when the price of each item will be reduced because of aging, the regular price of the items, the reduced price, and to describe the quality of the item at the time of price reduction.

<table>
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<tbody>
<tr>
<td>1. Contact local Extension Service and Consumer Protection Office for up-to-date information on shelf-life of perishable items.</td>
<td>1. Using previous list, choose several items that are perishable (bread, cereal flour, vegetables, etc.) and check the packages for dates after which they may not be sold as fresh.</td>
<td>1. Local Cooperative Extension Service Office.</td>
</tr>
<tr>
<td>2. Bring fresh and day-old bread for sandwiches. Have learners try each without knowing which is which.</td>
<td>2. Compare fresh price with reduced price.</td>
<td>2. Local Consumer Protection Service.</td>
</tr>
<tr>
<td>3. --------</td>
<td>3. Compare day-old bread in a sandwich with fresh bread as an example of testing quality.</td>
<td>3. Day-old bread store.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-9, T-7

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-9: To be able to take advantage of sales by knowing where to find them, by planning for their eventuality and by being able to determine which are of worthwhile value to the individual.

ENABLING OBJECTIVE T-7: Using various sale prices, to illustrate the savings, in terms of fractions and percentages, from buying the item on sale.

INSTRUCTOR ACTIVITY

1. Demonstrate calculations used for finding percentage and fraction of savings in comparing sale with non-sale items.

LEARNER ACTIVITY

1. Using previous prices, to calculate savings in terms of fractions and percentages.

RESOURCES

1. BASIC ESSENTIALS OF MATHEMATICS, Books 1 and 2. Steck-Vaughn, Austin, Texas.
**DESIGNATOR:** CE-10, T-1  
**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-10:** To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

**ENABLING OBJECTIVE T-1:** To locate various kinds of ads and analyze ads in terms of appeal to the prospective customer.

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<tbody>
<tr>
<td>1. Instruct learners to bring magazines, newspapers, mail order ads, etc. to class.</td>
<td>1. Locate different ads that you like or that tempt you to purchase an item. Discuss why you think they are effective.</td>
<td>1. Newspapers.</td>
</tr>
<tr>
<td>4. ---------</td>
<td>4. ---------</td>
<td>4. T.V.</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE 10: To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-2: In group discussion to list several gimmicks used in sales and advertising and to know where bad advertising practices may be reported.

INSTRUCTOR ACTIVITY

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<tbody>
<tr>
<td>1-1 Secure and distribute information, such as leaflets, pamphlets or magazines concerning &quot;quickie sales,&quot; or &quot;get rich quick&quot; schemes.</td>
<td>1-1 Leaflets, pamphlets, magazine articles, sales gimmicks.</td>
</tr>
<tr>
<td>2. Secure resource person to talk with learners about gimmicks used in sales and advertising.</td>
<td>2. Resource person from Better Business Bureau, Legal Aid Society, O.E.O., Legal Services Agency, State and Federal Consumer or Lawyer.</td>
</tr>
<tr>
<td>2. Discuss some personal experiences of having been gypped by persons using gimmicks.</td>
<td></td>
</tr>
<tr>
<td>2. A list of gimmicks used in sales will be developed from the group discussion and the resource person.</td>
<td></td>
</tr>
<tr>
<td>3. Discuss ways of reporting bad advertising practices to the agencies listed in resource 2.</td>
<td></td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-10: To be aware of advertising practices; to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-3: In role-playing situations to imitate several types of techniques used by salespersons.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Invite salesperson to be a resource person.</td>
<td>1. Participate in discussion.</td>
<td>1. Resource salesperson.</td>
</tr>
<tr>
<td>2. Lead discussion on sales techniques used by salesperson.</td>
<td>2. Participate in discussion.</td>
<td>2.</td>
</tr>
<tr>
<td>3. Suggest that learners watch TV commercials and other sales techniques.</td>
<td>3. Watch TV commercials, read newspapers and magazines and observe salespersons in stores for sales ideas.</td>
<td>3. TV, newspapers, magazines, salespersons in stores.</td>
</tr>
<tr>
<td>4. Assist learners in role-playing.</td>
<td>4. Role-play several types of sales techniques.</td>
<td>4.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-10, T-4

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-10: To be aware of advertising practices, to the extent of recognizing appropriate and inappropriate forms of advertising.

ENABLING OBJECTIVE T-4: To be able to read and understand advertising charts, graphs, etc. used to express the merits of the product.

INSTRUCTOR ACTIVITY

1. Using resources from CE-10, T-1, find charts, graphs in ads and have learners explain what these mean.

2. Bring appropriate CONSUMER REPORTS dealing with advertisements.

LEARNER ACTIVITY

1. Look for charts, graphs. Study them and choose one to explain to the class.

2. ---------

RESOURCES

1. See resource in CE-13, T-1.

2. CONSUMER REPORTS — various recent issues dealing with ads.
PERFORMANCE OBJECTIVE CE-11: Using a sample menu to determine the total price of a meal and price per individual when in a group situation.

1. Secure menus from local restaurants.
2. Demonstrate the mathematical calculations of addition for totaling the entire meal cost.
3. Calculate the prices of a meal for 3 people, for 4 people and 5 people by adding the prices from the list compiled in learner activity #1.
4. Calculate the taxes according to local rates for each total meal cost.

LEARNER ACTIVITY

1. Select and list meals with prices from menus for a total of 3, 4, and 5 people.
2. Calculate the prices of a meal.
3. Aid students in calculating tax costs on meals.
4. See CE objective 3, T-1.

RESOURCES

1. Menus from local restaurants.
2. Same as #1 above.
4. See CE objective 3, T-1.
DESIGNATOR: CE-11, T-2  AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-11: To be able to order food and to know how to tip in a restaurant.

ENABLING OBJECTIVE: T-2: Using the prices from CE-11, T-1 to approximate the amount of tip that would be expected. To define tipping as a reward for especially good service.

INSTRUCTOR ACTIVITY

1. Discuss tipping etiquette with learners.
2. Make and produce a chart showing the amount of tip expected for different amounts spent.
3. Instruct learners to calculate the amount of tip that would be expected based on prices from resource #1.

LEARNER ACTIVITY

1. Participate in discussion of tipping etiquette.
2. ------
3. Perform match calculations of percentage necessary for tipping using prices from CE-11, T-1.

RESOURCES

1. Menus, chart.
2. Local restaurant association will furnish pamphlets relating to tipping.
DESIGNATOR: CE-11, T-3

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-11: To be able to order food and to know how to tip in a restaurant.

ENABLING OBJECTIVE T-3: To discuss the notion of "restaurant intimidation" wherein an individual feels prompted to buy an expensive meal, or is embarrassed to ask for a description of an unfamiliar item.

INSTRUCTOR ACTIVITY

1. Recall some personal occasions when intimidated in a restaurant.

2. Suggest various situations for the learners to role-play.

LEARNER ACTIVITY

1. When instructor presents personal experiences, recall in discussion times of embarrassment in a restaurant setting.

2. Role-play some situations which might occur in a restaurant.

RESOURCES

1. See CE-7, T-4.
DESiGnATOR: CE-12; T-1

AREa OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishings (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-1: To identify types of stores in a neighborhood (discount, home furnishing, chain stores such as Sears, etc.).

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bring in local newspapers and telephone book.</td>
<td>1. Use resources to list types of stores available in your neighborhood or where you usually shop.</td>
<td>1. Newspapers.</td>
</tr>
</tbody>
</table>
**PERFORMANCE OBJECTIVE CE-12:** To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

**ENABLING OBJECTIVE T-2:** In group discussion to list the needs of various members of a household (food, clothing, space).

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1-1 Collect pictures from magazines etc. to stimulate discussion of needs of members of household.</td>
<td>1-1 Participate in discussion of special needs of various household members.</td>
<td>1. Any type of publication with pictures of households and members of a household.</td>
</tr>
<tr>
<td>1-2 Conduct discussion and brainstorming periods to assist learners in compiling lists of needs of various members of a household. Ex: Amounts of food needed by persons of different ages and different physical activities.</td>
<td>1-2 List needs of various members of a household. Ex: Amounts of food required by persons of different ages, physical activities, clothing required by persons of different ages and sizes and physical activities, etc.</td>
<td>2-1 Crenk, Doris H. and Maxwell, Lyle. BUYING GOODS—FOOD (Unit 4: Part 1). St. Peter, Minn.: Delta Pi Epsilon, Inc., Gustavus Adolphus College, 1970.</td>
</tr>
<tr>
<td>2 Assist learners in using resources in order to list needs of various members of a household.</td>
<td>2. Use resource materials to aid in determining lists of needs of various household members.</td>
<td>2-2 FOUR STEPS TO GOOD EATING. HE-49. Cooperative Extension Service, Auburn, Alabama: Auburn University, 1972.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2-3 Spitz, Hazel T. and Rotz, Patricia H. WE ARE WHAT WE EAT. Austin, Texas: Steck-Vaughn Company, 1966.</td>
</tr>
</tbody>
</table>
CE-12, T-2 continued.


2-6 Udvari, Stephen S. and Laible, Janet. BUYING GUIDES. Austin, Texas: Steck-Vaughn Company, 197.


2-10 MONEY MANAGEMENT LIBRARY. Chicago: Money Management Institute, Household Finance Corporation, 1950-68.
2-12 Campbell, Sally R. CONSUME EDUCATION IN AN AGE OF ADAPTATION. Chicago: Consumer Information Services of Sears, Roebuck and Co., 1971.
DESIGNATOR: CE-12, T-3 AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-3: Using lists of articles of furniture, appliances, and other household items, to label those which are essential and luxury based on individual needs and resources.

INSTRUCTOR ACTIVITY

1. Arrange field trip to a furniture store for learners to see essential and luxury furniture items.

2. Assist learners in listing various situations in which a family may find itself.

3. Assist learners in listing required number of luxury and essential furniture prices.

4. Conduct class discussion of given family situations in considering both essential and luxury furniture.

LEARNER ACTIVITY

1. Participate in field trip to furniture store.

2. Using compiled list of needs of household members in T-2, list 6 situations in which a family may find itself.

3. List 10 pieces of furniture, appliances, etc. (using list in CE-12, T-2 and recalling furniture seen in furniture store) which the learner considers as essential items and 10 pieces of furniture which the learner considers as luxury items.

4. Participate in class discussion of given family situations and essential and luxury furniture.

RESOURCES

1. Furniture store.

2. List of needs of household members compiled by learners in CE-12, T-2.

3. Recall of furniture seen in furniture store while on field trip.

5. Utilize available resources and assist learners in using resources.

5. Utilize resources available to help in determining essential and luxury articles of furniture.

6. __________

6. __________


DESIGNATOR: CE-12, T-4  
AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-4: Using the price listed in catalogs and newspapers of new and used furniture and appliances to compare the prices.

INSTRUCTOR ACTIVITY

1-1 Secure catalogs (mail-order and circular leaflets) having prices of new and used furniture and newspapers having ads for new furniture and appliances as well as used furniture and appliances.

1-2 Assist learners in compiling lists of required numbers of furniture and appliances and the prices of each.

LEARNER ACTIVITY

1. Make a list of 10 each of new and used furniture and appliances and their prices using catalogs and newspapers advertisements for new articles, and using newspaper want-ad for used articles.

RESOURCES

1. Catalogs, newspapers, and want-ads having new and used furniture and appliances for sale.
DESIGNATOR: CE-12, T-5

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-5: To calculate the difference in prices of new and used furniture listed in catalogs and newspapers.

INSTRUCTOR ACTIVITY

1. Assist learners in using information in CE-12, T-4 to make lists of new and used furniture and their prices.

2. Use available resources to assist learners in calculating differences between like-types of new and used furniture.

LEARNER ACTIVITY

1. Using information in CE-12, T-4, make a list of "like-pieces" of new and used furniture and their respective prices.

2. Use available resources to help in calculating the difference in prices of new and used furniture.

RESOURCES

1. Information in CE-12, T-4.


2-4 Hunter, William C. and LaFollette, Pauline L. TEACHER'S MAN- UAL. THE LEARNING SKILLS SERIES: ARITHMETIC. New York:
3. Assist learners in calculating the difference in prices of new and used furniture listed in catalogs and newspapers.

3. Calculate the difference in prices of new and used furniture listed in catalogs and newspapers.

**DESIGNATOR: CE-12, T-6**  
**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-12:** To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

**ENABLED OBJECTIVE T-6:** To know practical aspects of some types of home furnishing (formica type table vs. solid walnut, etc.) that may lead to their selection instead of the selection of a more prestigious or luxury item.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Using lists of goods and prices to compare durability, appearance, availability of repair service, cost, etc.</td>
<td>1. Use lists from previous tasks to compare various aspects of goods listed.</td>
<td>1-1 CONSUMER REPORTS. 1-2 Extension Service Leaflets on household goods.</td>
</tr>
</tbody>
</table>
**DESIGNATOR: CE-12, T-7**

**AREA OF KNOWLEDGE—CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-12:** To be aware of various sources of home furnishing (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

**ENABLING OBJECTIVE T-7:** Using the list in CE-12, T-3 to select items desired, but not already possessed, by the individual, and to order the priority in which each item will be obtained.

### INSTRUCTOR ACTIVITY

1. Lead learners in listing personal furniture and appliance needs.
2. Lead in discussion of resources amounts of money available for those needs.
3. Collect pictures from catalog of groups of furniture.
4. Make a list of name brands and prices on sets of furniture and discuss with learner.
5. Have a consultant to talk to the class about furniture and appliances and their prices, brands, label, etc.

### LEARNER ACTIVITY

1. Participate in listing personal furniture and appliance needs.
2. Participate in discussion.
3. Select the most appropriate furniture considering both the price and one's needs.
4. Participate in the discussion of brands and prices on sets of furniture given by instructor.
5. From information given by resource person, develop a list of appliances and furniture their prices and brands, labels and etc.

### RESOURCES

1. See CE-16, #1-9.
2. MAKING THE MOST OF YOUR MONEY. New York: Educational Division Institute of Life Insurance.
3-1 Newspaper advertisements.
3-2 Catalogs and magazines.
4. See resources 3-1 and instructor-made list.
5. Furniture and appliance dealer.
6. Discuss low-cost sources of furniture.

7. Invite resource person to demonstrate repair of low-cost furniture.

6. Participate in discussion.

7. Ask questions of speaker and compare cost of new item with repaired older item.


7. Invite someone to demonstrate such furniture repaired and painted attractively.
DESIGNATOR: CE-12, T-8

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-12: To be aware of various sources of home furnishings (e.g., table, pots, TV, sheets) and to determine the best buys for essential and luxury items based on individual needs and resources.

ENABLING OBJECTIVE T-8: To associate the needs listed in CE-12, T-7, with budgeting and credit techniques developed in CE-16.

INSTRUCTOR

<table>
<thead>
<tr>
<th>ACTIVITY</th>
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<tbody>
<tr>
<td>1. Assist learners in seeing relation between needs listed in CE-12, T-7 to budget and credit techniques in CE-16.</td>
</tr>
</tbody>
</table>

LEARNER ACTIVITY

<table>
<thead>
<tr>
<th>ACTIVITY</th>
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</thead>
<tbody>
<tr>
<td>1. Relate list of priority items from CE-12, T-7 to budgets constructed in CE-16.</td>
</tr>
</tbody>
</table>

RESOURCES

<table>
<thead>
<tr>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. CE-16, tasks and resources.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-13, T-1
AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-1: Given a prepared checklist by the instructor dealing with home ownership versus house rental versus apartment rental and dealing specifically with such facts as average area rental costs, utilities, home loan, down payments, monthly loan payment, taxes, transportation to job costs, repairs, etc. to check those groups of housing information most appropriate to needs.

INSTRUCTOR ACTIVITY

1. Prepare a chart showing all the factors listed in the enabling objective. Distribute to learners.

2. Lead a discussion explaining the chart.

3. Assist the learners in preparing a chart of information concerning his own housing situation.

4. Assist learners in applying prior learning in choosing a housing situation to fit his own needs.

LEARNER ACTIVITY

1. Study checklist individually.

2. Participate in discussion.

3. Prepare individual charts of each learners housing situation.

4. Demonstrate problem solving ability by choosing the housing situation which best fits each learners needs and income.

RESOURCES

1. Classified section of local newspaper.


5. Local Real Estate agents.
6. Local utility companies.
7. Tax assessor.
8. Instructor-made chart.
DESIGNATOR: CE-13, T-2  
AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-2: To list community resources which may provide help in reading and interpreting lease agreements, insurance policies, guarantees, contracts, deposits, mortgages, etc.

INSTRUCTOR ACTIVITY

1. Engage the learners in a discussion concerning the necessity for reading and interpreting correctly lease agreements, insurance policies, contracts, and deposits.

2. Have a person or persons from the Better Business Bureau or the Legal Aid Society to come to a class session and inform the learners of the reliable community resources which will aid them in reading and interpreting these items.

LEARNER ACTIVITY

1. Participate in the discussion.

2. From information received from the resource person, make a list of all community resources that will aid the learner in reading and interpreting lease agreements, insurance policies, guarantees, contracts, and deposits.

RESOURCES


2. Representative from Better Business Bureau, Legal Aid Society or a local lawyer.
DESIGNATOR: CE-13, T-3

AREA OF KNOWLEDGE: CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-3: In the event of housing discrimination to be familiar with the resources open to the individual. (See Community Resources Objective 13, T-2.)

INSTRUCTOR ACTIVITY

1. Using activities from Community Resources 13, T-2 to discover where discrimination in housing may be reported for action.

LEARNER ACTIVITY

1. Make telephone calls to various agencies suggested in Community Resources 13, T-2, until the appropriate agency is located for reporting discrimination in housing.

RESOURCES

1. Local offices of agencies and state and federal departments (e.g., Legal Aid Society, NAACP, Dept. of Housing and Urban Development, etc.).
DESIGNATOR: CE-13, T-4

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-4: In a role-playing situation to conduct conversations involving typical relations with repairmen, sales personnel, agents and landlords.

INSTRUCTOR ACTIVITY

1. Lead discussion on rights and responsibilities of the consumer in relation to repairmen, sales personnel, agents and landlords.

2. Direct learners activity.

3. Secure and distribute booklet to learners, lead discussion and direct learners in making lists.

4. Role-play repairmen, salesmen, agents and landlords, etc., with learners.

LEARNER ACTIVITY

1. Participate in discussion on right and responsibilities of the consumer in relation to repairmen, sales personnel, agents and landlords.

2. List several consumer rights and several responsibilities in relation to those listed in 1.

3. Discuss and list several factors to consider when engaging consumer services such as those listed in 1.

4. Participate in role-playing situations using learning experiences gained from Learner Activities 1, 2, and 3.

RESOURCES


2. See 1 above.


4. Knowledge gained from prior activities.
DESIGNATOR: CE-13, T-5

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-13: To determine housing needs and to know sources and methods for obtaining housing and utilities based on those needs.

ENABLING OBJECTIVE T-5: In a role-playing situation to order the installation of a telephone and other utilities.

INSTRUCTOR ACTIVITY
1. Contact resource representative from telephone company and have him present information to class.
2. Lead discussion relating the installation procedure for a telephone to those of other utilities.
3. Participate in role-playing, assuming role of public utility representative.

LEARNER ACTIVITY
1. Observe and participate in discussion led by resource person from local telephone company on ordering the installation of a telephone.
2. Participate in discussion and understanding how to place an order for a public utility.
3. Role-play through use of a telephone the request for public utility service, assuming that the instructor is the public utility representative.

RESOURCES
1. Resource representative from telephone company.
3-1 Telephone.
3-2 See resource 2 above.
**DESIGNATOR: CE-14, T-1**

**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-14:** To know how to buy and maintain a car economically.

**ENABLING OBJECTIVE T-1:** From various resources (mechanics, consumer and auto magazines) to list those aspects of a car that affect economy (motor size, car weight, amount of maintenance necessary).

<table>
<thead>
<tr>
<th><strong>INSTRUCTOR ACTIVITY</strong></th>
<th><strong>LEARNER ACTIVITY</strong></th>
<th><strong>RESOURCES</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Obtain resources and assist learners in above task.</td>
<td>1. Make a chart listing the aspects of car ownership that affect economy.</td>
<td>1. CONSUMER REPORTS.</td>
</tr>
<tr>
<td>2. ————</td>
<td>2. ————</td>
<td>2. POPULAR MECHANICS.</td>
</tr>
<tr>
<td>3. ————</td>
<td>3. ————</td>
<td>3. Other consumer magazines listed in CE-5.</td>
</tr>
<tr>
<td>4. ————</td>
<td>4. ————</td>
<td>4. Other auto magazines available.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-14, T-2

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-2: Compiling a list of performance records from the same sources, to determine which cars compare most favorably.

INSTRUCTOR ACTIVITY

1. Assist learners in above task.

LEARNER ACTIVITY

1. Using resources, compare performance records of car(s) you own or are interested in.

RESOURCES

1. Resources from T-1.
DESIGNATOR: CE-14, T-3

AREA OF KNOWLEDGE — CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-3: From relevant sources to price the listed cars to determine which can best meet the individual's needs and resources.

INSTRUCTOR ACTIVITY

1. Obtain resources from local new and used car dealers.

LEARNER ACTIVITY

1. Use resources to compare prices of cars of interest from T-2.

RESOURCES

1-1 List price stickers.
1-2 Bluebook of car prices.
1-3 Newspaper ads.
DESIGNATOR: CE-14, T-4  AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-4: Using the yellow pages or newspaper ads to find garages which can perform necessary maintenance work.

INSTRUCTOR ACTIVITY

1. Obtain price lists of repair costs from various garages.
2. Contact local technical to determine availability of car service there.

LEARNER ACTIVITY

1. Compare costs and service of various garages.
2. Contact BBB to obtain record of service of garage of interest.

RESOURCES

1. Local garages.
2-1 Technical School.
DESIGNATOR: CE-14, T-S

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-5: Using community resources to find establishments of clubs that teach car care and maintenance.

INSTRUCTOR ACTIVITY

1. Assist learners in securing information about training in car care and maintenance.

LEARNER ACTIVITY

1. Compare cost of training with cost of garage service on auto.

RESOURCES

1-1 Community Resources Section of book.
1-2 Local car dealers.
1-3 Local technical schools and adult education programs.
DESIGNATOR: 'CE-14, T-6'  AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-14: To know how to buy and maintain a car economically.

ENABLING OBJECTIVE T-6: Using the above sources, to determine a list of parts and lubricants that can be purchased on the basis of economy from retail outlets as opposed to buying by brand name.

INSTRUCTOR ACTIVITY

1. Invite local garage owner, service manager or auto club representative to talk to class about economy purchases for car maintenance.

LEARNER ACTIVITY

1. List parts and lubricants that you could use yourself in servicing a car.

RESOURCES

1. Resources cited above.
DESIGNATOR: CE-15, T-1

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-15: To become aware of the various media of exchange and to become familiar with banking services in the community.

ENABLING OBJECTIVE T-1: To determine the need for and the cost of the following: (a) money orders, (b) personal checks, (c) traveler’s checks, and (d) certified checks.

INSTRUCTOR ACTIVITY

1. Discuss checking accounts, money orders, traveler’s checks, and certified checks with the class.

2. Ask various learners to telephone banks, savings and loan offices, stores, post-office and bring information on the costs of the above.

LEARNER ACTIVITY

1. Discuss with class personal use of checks and money orders.

2-1 Telephone bank, store, etc. as agreed in class and obtain information on cost of above.

2-2 Compare costs in relation to individual needs and resources.

RESOURCES

1. Local banks, stores will provide pamphlets explaining use and costs of checks and money orders.

2-1 Checking account leaflets from Cooperative Extension Service.


**PERFORMANCE OBJECTIVE CE-15:** To become aware of the various media of exchange and to become familiar with banking services in the community.

**ENABLING OBJECTIVE T-2:** Using samples, fill out all the various kinds of checks listed in CE-15, T-2.

<table>
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<th>RESOURCES</th>
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</thead>
<tbody>
<tr>
<td>1. Provide samples of various checks listed in CE-15, T-1 for each learner.</td>
<td>1. Using samples, fill out one of each correctly.</td>
<td>1-1 Banks, stores, post office, etc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1-3 FUNDAMENTAL FORMS SKILL TEST FOR EVERYDAY LIVING. Huntington, New York, 1969.</td>
</tr>
</tbody>
</table>
AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-15: To become aware of the various media of exchange and to become familiar with banking services in the community.

ENABLING OBJECTIVE T-3: To determine the services offered by various local banks in order to select the best checking and savings accounts in accordance with individual needs.

INSTRUCTOR ACTIVITY
1. Invite a local bank officer to discuss various bank services with the class.

2. Ask other local banks for detailed information concerning services.

3. __________

LEARNER ACTIVITY
1. Raise questions with the guest speaker about individual banking needs.

2. Compare services offered by various banks, determining the checking and savings accounts best suited to the individual.

3. __________

RESOURCES
1. Local banks.


3. HOW TO PUT YOUR MONEY IN THE BANK, HOW TO OPEN A BANKING ACCOUNT, and YOUR CHECKING ACCOUNT. Cooperative Extension Service, Auburn University, Auburn, Alabama.
**DESIGNATOR:** CE-15, T-4  
**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-15:** To become aware of the various media of exchange and to become familiar with banking services in the community.

**ENABLING OBJECTIVE T-4:** Using samples, to perform the following: (c) fill out deposit slips, (b) calculate an account balance given entry and withdrawal amounts.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Obtain sample deposit slips and check registers from local bank.</td>
<td>1. Using checks from CE-15, T-2, make out deposit slips and fill in check registers.</td>
<td>1. Local bank.</td>
</tr>
<tr>
<td>2: -----------------</td>
<td>2: --------------</td>
<td>2. ADULT BASIC EDUCATION BOOK 1, New York: Cambridge Book Co., Inc.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-16, T-1

AREA OF KNOWLEDGE: CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-1: To list advantages and disadvantages of buying on credit, and to note the consequences of failing to comply with credit agreements.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
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</thead>
<tbody>
<tr>
<td>1. Lead discussion of various ways of paying for items: cash, checks, credit coupons, charge cards, lay-a-way, revolving charge, installment loan, etc.</td>
<td>1. Discuss various ways of paying for items.</td>
<td>1. Local Credit Rating Office.</td>
</tr>
<tr>
<td>2. Obtain pamphlets from local Credit Rating Office and also explanations of interest charges from various businesses locally.</td>
<td>2. Note various ways credit is handled by local business.</td>
<td>2. Local businesses which have some plan for credit purchases.</td>
</tr>
<tr>
<td>3. Point out the right of each individual to see a copy of his own credit rating and to have errors corrected.</td>
<td>3. Discuss the hazards involved in having a poor credit rating.</td>
<td>3. Local banks.</td>
</tr>
</tbody>
</table>


**DESIGNATOR:** CE-16, T-2  
**AREA OF KNOWLEDGE---CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE:** CE-16: To develop an understanding of credit systems and budgeting techniques.

**ENABLING OBJECTIVE T-2:** To decide what goods and services can be obtained under the various plans listed in CE-16, T-1.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
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<th>RESOURCES</th>
</tr>
</thead>
</table>
| 1. Assist learners in listing goods and services personally needed and deciding where to obtain them based on CE-16, T-1. | 1-1 List goods and services needed.  
1-2 Note where to obtain them using information from CE-16, T-1. | 1. CE-16, T-1. |
**DESIGNATOR:** CE-16, T-3  
**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-16:** To develop an understanding of credit systems and budgeting techniques.

**ENABLING OBJECTIVE T-3:** Using available resources (consumer unions, Better Business Bureau, etc.) to list financing methods which may be deceptive or uneconomical to the individual.

**INSTRUCTOR ACTIVITY**

1. Obtain pamphlets and information from Consumer Reports, Better Business Bureau, Credit rating Office, etc., on choosing best financing method.

**LEARNER ACTIVITY**

1. After studying pamphlets, to watch for ads on TV, in newspaper, radio concerning credit available. Bring examples to class and discuss these: are they honest? economical?

**RESOURCES**

1. Consumer Reports (see CE-5).


4. See CE-10.

DESIGNATOR: CE-16, T-4

AREA OF KNOWLEDGE: CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-4: To complete a facsimile of an application for loans and charge accounts.

INSTRUCTOR ACTIVITY

1-1 Secure a copy of loan applications from local loan company and credit applications.
1-2 Copy the application and distribute to the learners.
1-3 Instruct learners to review the application form and identify the various parts.
2. Discuss with learners the application, calling attention to various parts such as the amount of loan, purpose, references, employment information, etc.
3. Assist learners in filling out the application.
4. Discuss with learners the importance of reading loan applications before signing.

LEARNER ACTIVITY

1-1 Loan applications.
1-2 Loan applications.
1-3 Identify the different parts of the loan application.

RESOURCES

1. Local loan company.
4. List reasons for using caution in reading loan applications before signing.
### DESIGNATOR: CE-16, T-5
#### AREA OF KNOWLEDGE---CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-16:** To develop an understanding of credit systems and budgeting techniques.

**ENABLING OBJECTIVE T-5:** To compute interest rates involved in various types of loans.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-1 Review simple interest calculations.</td>
<td>1-1 Review simple interest calculations.</td>
<td>1-1 Shea, James T. <strong>BASIC ESSENTIAL OF MATH</strong>, Part II. Austin, Texas: Steck-Vaughn Company.</td>
</tr>
<tr>
<td>1-2 Instruct learners to work various simple interest calculations provided by instructor.</td>
<td>1-2 Demonstrate understanding by working various simple interest calculations.</td>
<td>1-2 Instructor-made problems on calculating interest.</td>
</tr>
<tr>
<td>2. Review various types of loans from CE-16, T-7.</td>
<td>2. Review various types of loans from CE-16, T-7.</td>
<td>2. <strong>CE-16, T-7</strong>.</td>
</tr>
<tr>
<td>3. Direct learners in computation of interest rates in various types of loans.</td>
<td>3. Work problems involved in figuring interest on various types of loans.</td>
<td>3. Instructor-made interest-rate problems involving various types of loans, see also resource #1.</td>
</tr>
<tr>
<td>4. <strong>---------</strong></td>
<td>4. <strong>---------</strong></td>
<td>4. <strong>CE-16, T-1</strong>.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-16, T-6

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-6: Using items of personal interest from CE-16, T-2, to list cash values and interest rates and to calculate amounts of interest for various time periods.

INSTRUCTOR ACTIVITY

1. Have available for learners, HOW TO FIGURE THE DOLLAR COST OF CREDIT.
2. Lead class discussion on the dollar cost of credit.
3. Arrange with local department stores for learners to visit to learn about interest rates of various items.
4. Aid learners in locating appropriate department stores.

LEARNER ACTIVITY

1. Read and participate in class discussion on, HOW TO FIGURE THE DOLLAR COST OF CREDIT.
2. Visit department stores, select one item and get price of item. Visit business office and get information on interest rate on this item.
3. Demonstrate procedures for calculating interest costs.
4. Calculate interest costs on items selected using interest rates quoted by store.

RESOURCES

3. Local department stores and businesses.

DESIGNATOR: CE-16, T-7

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-7: To select the best loan according to needs, given rates of interest and condition of various loans.

INSTRUCTOR ACTIVITY

1-1 Prepare a chart giving the following information about a specific loan from the various lending agencies in the community:
   - Source of loan
   - Time to pay (1 yr, 18 mos. etc.)
   - Number of payments
   - Amount of each payment
   - Total to pay back
   - Cost of credit
   - Rate of interest

1-2 Distribute chart to learners and have them select the best loan according to their own needs and financial circumstances.

LEARNER ACTIVITY

1-1 ------------

1-2 Using the prepared chart, select the best loan according to personal needs and financial circumstances.

RESOURCES

1-1 Local banks, credit unions, finance companies, savings and loan associations, loan by mail.

PERFORMANCE-OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-8: Using rules of thumb for budget expenditures, to decide what percentage of income should be spent on ordinary and contingency items.

INSTRUCTOR ACTIVITY
1. Contact local banks for free information on budgeting.
2. Contact home economist at local Cooperative Extension Service as a resource person on budgeting.

LEARNER ACTIVITY
1. Using information from banks and extension service to figure out percentages of individual income which should be used for particular needs.
2. Utilize information from home economist to plan family budget.

RESOURCES
1. Local banks - free information on budgeting.
2-1 Local Cooperative Extension Service.
DESIGNATOR: CE-16, T-5

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-5: Using the percentages from CE-16, T-8 to determine how much can be spent on the desired credit items.

INSTRUCTOR ACTIVITY

1. Assist learners as needed in mathematical calculations.

LEARNER ACTIVITY

1. Using percentages from T-8, to determine how much of individual income can be spent on items in T-6 as credit purchases.

RESOURCES

1-1 MANAGING YOUR MONEY, HE-22, Cooperative Extension Service, Auburn University, Auburn, Alabama.
1-3 MAKING THE MOST OF YOUR MONEY, Educational Division, Institute of Life Insurance, New York.
DESIGNATOR: CE-16, T-10

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-10: Using the individual's needs and resources as a base, to arrange a priority list of desired items that can be purchased with the percentage of income established in CE-16, T-9.

INSTRUCTOR ACTIVITY

1. Lead group discussion of learners as they assess needs and arrive at priorities, emphasize the need for re-evaluation and revision of priorities as conditions change in the future, e.g., loss of job, new baby, increase in salary, increase in rent, etc.

LEARNER ACTIVITY

1. Using items from CE-16, T-6, to make 1-1 CE-16, T-6, decisions about most needed or desired items and method of financing them.

RESOURCES

1-2 CE-12, T-2, T-6 and T-7.
DESIGNATOR: CE-16, T-11  

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-11: To construct a broad sample budget based on the individual's needs, desires and resources, drawing from realistic cost of living situations in the community.

INSTRUCTOR ACTIVITY

1. Show filmstrip "Why Budget."

2-1 Discuss with learners a model budget.
2-2 Instruct learners to prepare model budgets-weekly, monthly, or yearly.

3. Present examples of budget charts and instruct learners to design a budget chart that a family can use by week, month, year.

4. Lead discussion on the effect of emergencies on budgets.

5. Lead discussion on the changes in budgets because of family member changes.

LEARNER ACTIVITY

1. Discuss filmstrip.

2-1 Prepare a model of a weekly budget.
2-2 Prepare a monthly budget.
2-3 Prepare a yearly budget.

3. Design a chart to be filled in by family as a year goes by.

4. Discuss emergencies that might effect the change in the budget.

5. Discuss possible changes in budget because of change in members of family.

RESOURCES


3. HOME BUDGET BOOK. Providence, Rhode Island, Dome Publishing Co., Inc.


5. See above resources.
CE-16, T-11 continued.

6. Ask learners to tell why they keep budgets.

6. Learners who keep budgets tell others why. See resources on previous page.
**DESIGNATOR:** CE-16, T-12  
**AREA OF KNOWLEDGE——CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-16:** To develop an understanding of credit systems and budgeting techniques.

**ENABLING OBJECTIVE T-12:** Write in paragraph from the methods and precautions for keeping permanent and temporary records while using receipts, payroll slips, medical records, insurance policies, bank statements, etc.

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<tbody>
<tr>
<td>1-1 Pass out handouts on record keeping and give a brief description.</td>
<td>1-1 Study handouts and notes and record some precautions to use in keeping permanent and temporary records.</td>
<td>1. See CE-16, T-12.</td>
</tr>
<tr>
<td>1-2 Instruct learners to study handouts and list some precautions for keeping permanent and temporary records.</td>
<td>1-2 Use samples handed out by instructor to learn procedure for making corrections in overcharges, being billed twice for a paid item, use of cancelled checks as proof of payment.</td>
<td>2. Udvarie, Stephen. FAMILY MONEY MANAGEMENT. Austin: Steck-Vaughn Co., 1972.</td>
</tr>
<tr>
<td>2. Prepare sample receipts, payroll slips, medical records, etc. for learners and discuss procedures for making corrections in overcharges, etc.</td>
<td>2. Use samples handed out by instructor to learn procedure for making corrections in overcharges, being billed twice for a paid item, use of cancelled checks as proof of payment.</td>
<td>3. MANAGING YOUR MONEY, A FAMILY PLAN. HE-22, Cooperative Extension Service, Auburn University, Auburn, Alabama.</td>
</tr>
<tr>
<td>3. Study and evaluate learners skills used in paragraph on methods and precautions and reasoning behind remarks.</td>
<td>3. Write in paragraph form methods and precautions for keeping permanent and temporary records including items such as cancelled checks, paid bills, receipts etc. as they might be needed for proof of payment.</td>
<td></td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-16, T-13  
AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-13: Using samples of W-2 forms to read and to mark the figures that apply to items given by the instructor.

<table>
<thead>
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<th>INSTRUCTOR ACTIVITY</th>
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<tbody>
<tr>
<td>1-1 Give an introductory discussion on W-2 forms and their importance.</td>
<td>1. Read and study sample W-2 forms and exhibit a knowledge of the information contained therein and meanings of words on form.</td>
<td>1-1 Local department of internal revenue service or a CPA and ask for sample W-2 forms.</td>
</tr>
<tr>
<td>1-2 Secure and distribute W-2 forms to learners.</td>
<td>2. Given a W-2 form, mark figures that apply to items given by the instructor.</td>
<td>1-2 Sample W-2 forms.</td>
</tr>
<tr>
<td>2. Call out figures or list on board various items and ask learner to mark them on W-2 forms.</td>
<td>3. In a brief oral report be able to discuss why W-2 forms are important as they apply to your own life situation.</td>
<td>2-1 Prepared sample W-2 forms by instructor.</td>
</tr>
<tr>
<td>3. If possible ask a representative of a large employment concern or department of industrial relations to give a brief description and importance of W-2 forms in computing annual salary and filing income tax reports.</td>
<td></td>
<td>2-2 Lewis, Rosenberg. BUSINESS MATHEMATICS. New York: McMillian and Company, 1968.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Local resource person having adequate knowledge in W-2 forms and importance of their relation to the individual.</td>
</tr>
</tbody>
</table>
DESIGNATOR: CE-16, T-14

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-16: To develop an understanding of credit systems and budgeting techniques.

ENABLING OBJECTIVE T-14: Using representative samples of forms, receipts, etc., to list the various necessary and beneficial items used in filling out income tax.

INSTRUCTOR ACTIVITY

1-1 Lead a discussion on items important to income tax forms. (Perhaps invite an IRS representative to speak.)
1-2 Write any new words relating to income tax on blackboard.

2. Obtain sample forms and receipts from Internal Revenue Service and various businesses in area.

3. Reproduce receipts and forms and distribute to learners.

4-1 Instruct learners to list various necessary and beneficial items used in filling out income tax forms.
4-2 Check over items listed by learners and discuss any errors or inappropriate items.

LEARNER ACTIVITY

1-1 Participate in a group discussion on beneficial items to be included in filling out an income tax form.
1-2 Identify unfamiliar terms or words that appear on a tax form.

2. Review and study Income Tax Forms.

3. Exhibit a knowledge of forms, receipts, etc. that are necessary in filling out an income tax report in a panel discussion.

4-1 List various necessary and beneficial items used in filling out an income tax form.
4-2 Study list of items and formulate questions for discussion.

RESOURCES


2. Local branch of internal revenue service and services or forms provided. Local business in area.


4. Learners lists of items.
DESIGNATOR: CE-17, T-1  AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-1: In discussion with a resource person to determine the various kinds and sources of insurance and to know relative costs.

INSTRUCTOR ACTIVITY

1-1 Invite local insurance agent to speak to class about various kinds of insurance and the conditions of each kind.
1-2 Lead discussion about the different types of insurance protection available and conditions when needed.

2. Instruct learners to list various kinds of insurance needed personally.

LEARNER ACTIVITY

1-1 -----------
1-2 Listen to and ask questions of speaker.

RESOURCES

1. Local insurance agent.
DESIGNATOR: CE-17, T-2

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-2: To decide what type and amount of auto insurance is necessary for the individual's situation.

INSTRUCTOR ACTIVITY

1. Secure Local resource person to speak to class and present information on auto insurance—types and coverage needed in various situations.

2. Secure pamphlets and hand-out materials from auto insurance companies and distribute to learners.

LEARNER ACTIVITY

1-1
1-2 Participate in discussion and take notes.

2-1 Compare the amount of coverage in relation to price of different companies.

2-2 For personal or desired mobile, write the type and amount of coverage best suited based on knowledge gained from resources and from personal experiences.

RESOURCES

1. Local insurance agent who sells auto insurance.

2. Pamphlets on auto insurance types and coverage from various auto insurance companies.
DESIGNATOR: CE-17, T-3

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the types of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-3: Given a list of descriptions of various homes and their furnishings, to write the type and amount of coverage best suited to each.

INSTRUCTOR ACTIVITY

1. Prepare and distribute a list of descriptions of several homes and their furnishings.
2. Lead discussion on how to choose insurance on homes.
3. Show film, "Insurance Against Fire Losses."
4-1 Prepare a matching chart of different insurance coverages with different homes and furnishings.
4-2 Instruct learners to write on teacher-made list of homes, the type and amount of coverage best suited to each.

LEARNER ACTIVITY

1. Fill in a home chart with furnishings of choice and state value of home and furnishings.
2. Discuss how decisions are made about how much insurance is needed.
3. View film and take notes.
4-1 ---------
4-2 Based on knowledge from resources, personal experience, the type and amount of coverage best suited to homes and furnishings on teacher-made list.

RESOURCES

1-1 Materials from local insurance agents and banks.
1-2 Newspapers, catalogs, etc.
2. --------
4. See #1-1 and #3 above.
PERFORMANCE OBJECTIVE CE-17: To identify and locate information concerning the type of insurance available and to be able to select the best insurance for the individual and his family.

ENABLING OBJECTIVE T-4: Given rates and values of different types of life insurance to choose those which best meet needs and resources.

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</thead>
<tbody>
<tr>
<td>1-1 Show film, &quot;Life Insurance: What It Means and How It Works&quot; or filmstrip listed.</td>
<td>1-1 Observe film or filmstrip.</td>
</tr>
<tr>
<td>1-2 Lead discussion of film topic.</td>
<td>1-2 Take part in instructor led discussion on film.</td>
</tr>
<tr>
<td>2. Secure and distribute pamphlets of rates and values of different types of life insurance from local Life Insurance Companies.</td>
<td>2. Compare rates and values of different types of life insurance.</td>
</tr>
</tbody>
</table>

RESOURCES


2-1 Pamphlets secured from local insurance companies.


CE-17, T-4 continued.

3. Prepare and distribute a chart of different life insurance rates and values and instruct learners to choose the rates and values which best meet their needs and resources.


**DESIGNATOR:** CE-17, T-5  
**AREA OF KNOWLEDGE—CONSUMER ECONOMICS**

**PERFORMANCE OBJECTIVE CE-17:** To identify and locate information concerning the type of insurance available and to be able to select the best insurance for the individual and his family.

**ENABLING OBJECTIVE T-5:** Given a list of different health insurance plans including rates, benefits and limitations to select the best plan according to prescribed needs and resources.

### INSTRUCTOR ACTIVITY

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</tr>
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<tbody>
<tr>
<td>1-1 Prepare and distribute to learner chart of different health insurance available.</td>
<td>1-1 ------------</td>
<td>1. A CONSUMER'S GUIDE TO HEALTH INSURANCE PLANS. New York: Public Affairs Pamphlets, Park Avenue, S., 1962.</td>
</tr>
<tr>
<td>1-2 Instruct learners to orally relate instances of need for health insurance.</td>
<td>1-2 Orally relate instances of need for health insurance.</td>
<td>2. Old insurance policies.</td>
</tr>
<tr>
<td>1-3 Instruct learners to study chart and compare the different types of health insurance.</td>
<td>1-3 Compare the different types of health insurance.</td>
<td>3. A B C'S OF HEALTH INSURANCE. New York: Department W, Health Insurance Institute, Park Avenue.</td>
</tr>
<tr>
<td>1-4 Instruct learners to complete chart with facts on family size, ages amount of insurance needed, etc.</td>
<td>1-4 Fill in chart as to factors affecting amount of insurance needed and number of family to be covered, and age of family members.</td>
<td></td>
</tr>
<tr>
<td>2. Prepare work sheet to explain unfamiliar words.</td>
<td>2-1 Discuss in small groups those terms new to learner.</td>
<td></td>
</tr>
<tr>
<td>2-2 Match terms with definition on instructor-made sheet.</td>
<td>2-2 Match terms with definition on instructor-made sheet.</td>
<td></td>
</tr>
<tr>
<td>3-1 Obtain list of different health insurance plans including rates, benefits and limitations—distribute.</td>
<td>3-1 Obtain from local hospitals cost of services.</td>
<td></td>
</tr>
<tr>
<td>3-2 Instruct learners to select the best plan based on their needs and resources.</td>
<td>3-2 Select the best plan according to the needs based on completed chart in learner activity 1-4 and information from 3-1.</td>
<td></td>
</tr>
</tbody>
</table>
CE-17, T-5 continued.

4. Lead discussion as to why the learner chose that type of insurance.

4. Give reasons why the insurance plan was chosen.

4-1 SOURCE BOOK OF HEALTH INSURANCE DATA. New York: Health Insurance Institute, Park Avenue, (published yearly).

5. See ME-9, T-1-5.
**DESIGNATOR:** CE-18, T-1  
**AREA OF KNOWLEDGE:** CONSUMER ECONOMICS

**PERFORMANCE OBJECTIVE CE-18:** To use Food Stamps with economy.

**ENABLING OBJECTIVE T-1:** To acquire basic information on buying and using food stamps effectively.

<table>
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<tbody>
<tr>
<td>2. Invite resource person from local food stamp office to visit class, bring pamphlets, and sample forms, and assist learners.</td>
<td>2. Fill out forms if interested in applying for food stamps.</td>
<td>2. Mrs. Barbara Zumwalt, Director, Department of Foods and Services Montgomery, Alabama.</td>
</tr>
<tr>
<td>3. Contact local Legal Aid Society for information concerning steps to take if refused certification by Food Stamp Office.</td>
<td>3. As a class make up lists of foods to purchase with stamps which will be economical and nutritious.</td>
<td>3. Local extension service nutritionist.</td>
</tr>
</tbody>
</table>
PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-1: Given list of clothing and fabrics, to write the proper storage methods for each item listed.

INSTRUCTOR ACTIVITY

1-1 Prepare a list of clothing and fabrics.
1-2 Distribute lists to learners.

2. Lead discussion about storage methods for different clothing and fabrics.

LEARNER ACTIVITY

1-1 Read over list.
1-2 List different types of clothing that need to be stored from instructor list.

2. Participate in discussion:

3. Contact representative from local cleaners to serve as resource person on storage for various clothing and fabrics.

4. Instruct learners to write the proper storage methods for each item on list of clothing and fabrics.

RESOURCES

1. Instructor prepared list.

2-1 WAYS TO IMPROVE HOUSEHOLD STORAGE, HE-17, Cooperative Extension Service, Auburn University, Auburn, Alabama, 1968.
2-2 Local cleaners or storage business.
2-3 Hanson, Margaret J. THE CARE WE GIVE OUR CLOTHES.
3. Learner prepared list.
4. Representative from local cleaners.
DESIGNATOR: CE-19, T-2

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-2: In group discussion, to list the areas and the articles in the house to be cleaned and the most efficient supplies and methods for cleaning.

INSTRUCTOR ACTIVITY

1-1 Lead discussion relating to articles and areas to be cleaned in the house.
1-2 Collect and display magazine pictures of rooms in house and articles in the house to stimulate discussion.

2-1 Conduct discussion of most efficient cleaning supplies for use on various areas and articles in the home.
2-2 Provide a display of various types of cleaning supplies to aid learners in making lists of products.

3. Provide various cleaning supplies so that learners can determine the use of each, read and understand instructions and safety precautions.

4. Provide various types of equipment for cleaning the home.

LEARNER ACTIVITY

1. Participate in discussion and make a list of 10 areas and 10 articles in the home to be cleaned.

2. List 3 products which can be used for cleaning wall surfaces, hard surface flooring, carpeting, upholstered furniture, plastic covered furniture, non-washable home furnishings.

3. Read instructions for proper use of cleaning products and the safety precautions to observe in using the products.

4-1 Discuss equipment used in cleaning a house and list 6 pieces of equipment which are used in cleaning areas and articles in the home.

RESOURCES

1. Magazine pictures of rooms in a house and various household articles.

2-1 A display of various types of cleaning supplies.

3. Instructions and/or labels on cleaning supplies.

4-1 Various types of equipment used for household cleaning.
4-2 Crank, Doris H. and Maxwell, Lyle. BUYING GOODS—HOUSEHOLD
5. Provide use-care instructions for equipment having this information.

6. Arrange field trip to stores to see various household cleaning supplies and equipment and to compare prices of the various products.

7. Demonstrate time and energy saving methods of cleaning the home and its furnishings.

4-2 List ways in which the equipment is used in cleaning the house.

5. Read equipment use-care instructions where applicable.

6-1 Participate in field trip to stores to view household cleaning supplies and equipment.

6-2 List supplies and equipment and prices seen in 6-1.

7. In class and at home, practice techniques of time and energy saving methods of cleaning.


5. Use-care instructions for equipment.

6. Local stores which sell cleaning supplies and equipment.


DESIGNATOR: CE-19, T-3

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-3: Using community resources to list areas that teach the making and repairing of household items and clothing.

INSTRUCTOR ACTIVITY

1. Secure telephone directory, catalogs, newspaper ads to find information on groups and/or individuals who teach making and repairing of household items.

2. Arrange for consultant(s) from different areas or agencies to speak to class regarding the services they render.

LEARNER ACTIVITY

1. From resources make a list of different areas that teach the making and repairing of household items.

2. Make a list of different areas or agencies that teach the making and repairing of clothing.

RESOURCES

1. Telephone directory, newspaper, catalogs.

2-1 Better Business Bureau, Chamber of Commerce, Extension Agent.

2-2 See Community Resources section of this book.
DESIGNATOR: CE-19, T-4

AREA OF KNOWLEDGE---CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-4: Using pictures or the actual items to install or connect fuses in fuse boxes, batteries in lights, radios and toys, Christmas lights.

INSTRUCTOR ACTIVITY

1. Arrange for a consultant to visit the class and discuss installation of fuses, function of fuse boxes, etc.

2. Collect pictures and books that have information about batteries and lights.

3. Collect information about different types of radios.

4. Discuss and demonstrate proper usage of toys and Christmas lights.

LEARNER ACTIVITY

1. Make a list of the types of fuses and fuse boxes from the information provided by the consultant.

2. Demonstrate how to install batteries in a flashlight.

3. Make a list of radio manufacturers, take a trip to stores and find different types of radios.

4. Itemize toys and Christmas lights that are the most economical for the home usage. How to use properly. Field trip to find these items and how to inspect them.

RESOURCES

1. Consultant from Electric Company in your local area.

2-1 Picture books given by the instructor.

2-2 Flashlight, batteries.

3. Information given by the instructor on manufacturing companies. Catalogs with different kinds of stores.

4. Catalogs, books given by the instructor. Battery operated toys and Christmas lights.
DESIGNATOR: CE-19, T-5

AREA OF KNOWLEDGE—CONSUMER ECONOMICS

PERFORMANCE OBJECTIVE CE-19: To manage a household efficiently.

ENABLING OBJECTIVE T-5: Using community resources to list the areas that teach simple appliance repair.

<table>
<thead>
<tr>
<th>INSTRUCTOR ACTIVITY</th>
<th>LEARNER ACTIVITY</th>
<th>RESOURCES</th>
</tr>
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<tbody>
<tr>
<td>1-1 Contact appliance dealers to see if repairs are done on appliances that are being sold.</td>
<td>1-1 Make a list of appliances that require repair using newspaper, telephone book.</td>
<td>1. Appliance dealers listed in newspapers, telephone directory.</td>
</tr>
<tr>
<td>1-2 Secure a list of appliance dealers in the community who repair the brands of appliances their companies are selling.</td>
<td>1-2 Locate appliance dealer in your community who does repair on certain appliances, such as washer, dryer, range and refrigerator.</td>
<td></td>
</tr>
<tr>
<td>2-1 Secure telephone directory, catalogs, newspaper ads to find sources of group and/or individuals who teach simple appliance repair.</td>
<td>2. From resources listed, make a list of groups and/or individuals who teach simple appliance repair.</td>
<td>2. Telephone directory, newspaper, catalogs, Better Business Bureau, Chamber of Commerce, Extension Agent, etc.</td>
</tr>
<tr>
<td>2-2 Arrange for resource person from one of these areas to talk to class regarding their program.</td>
<td>3. See Community Resources section of this book.</td>
<td>3. See Community Resources section of this book.</td>
</tr>
</tbody>
</table>
CONSUMER ECONOMICS


ALL WEATHER PROTECTION: ANTIFREEZE/COOLANT. 1972. 8 pp. 008A. 20 cents. How antifreeze/coolant solution protects the car radiator in both winter and summer driving, types of antifreeze/coolant, plus selection and proper use.


AMERICAN INDIANS TODAY. American Education Publications, Inc. Education Center. Columbus, Ohio 43216. 1971. 47 pp. 40 cents. Tells what it is like to be an Indian.

American Plywood Assoc. Materials. American Plywood Assoc. 1119 A St. Tacoma, Wash. 98401. Titles include:


CATALOG OF PLYWOOD PANDY PLANS. Single copy of the catalog is free; Handy Plans are 25 cents each. A number of do-it-yourself projects to build from plywood, both inside and outside the house.


Bibliographies. Assoc. on American Indian Affairs, Inc., 432 Park Ave., S. New York, N.Y. 10016. Payment should accompany order. Titles include:

AMERICAN INDIAN AUTHORS. 1970. 45 pp. $1.00. An annotated bibliography compiled to inform people about the extensive body of oral and written literature by American Indians.

A PRELIMINARY BIBLIOGRAPHY OF SELECTED CHILDREN'S BOOKS ABOUT AMERICAN INDIANS. 1959. 14 pp. 50 cents. Designed to enable young people to understand and appreciate the life of American Indians as it was and as it really is.

Bibliographies. Indian Arts and Crafts Board. Interior Bldg. Room 4004. Washington, D.C. 20240. Single copy free. Titles include:

ART OF THE ESKIMO AND NORTHWEST COST INDIAN. No 2. 2 pp.

CONTEMPORARY AMERICAN INDIANS AND ESKIMO ARTS AND CRAFTS. No. 1. 4 pp.

INDIAN AND ESKIMO FOLKTALES. No. 3. 4 pp.

BRAND NAME LISTING. Sept. 1972. 38 pp. 172A. 35 cents. Lists by brand name approximately 400 consumer products which manufacturers have advised are identical to products purchased by the government. Indicates that the government does not purchase by brand names but by federal specifications.

BUDGET GADGET. Budget Gadget. P.O. Box 38161 Los Angeles, Calif. 90038. Card 4" x 9". 1 to 4 copies 50 cents each; discount on larger quantities. A device designed to simplify the task of a shopper or student who wants to compare costs of various package sizes, egg sizes, or cuts of meat.

BUDGETING FOR THE FAMILY. 1972. 16 pp. 017A. 10 cents. Steps in developing a budget with charts for estimating income, planning family spending, and recording expenses.

BUDGETING FOR THE RETIRED COUPLE. 1971. 16 pp. 018A. 10 cents. Considerations in planning a retirement budget; includes cost of living comparison for retired couples living in selected cities.


BATHROOMS BRIGHT AND BEAUTIFUL. 6 pp. A guide to decorating and keeping a spotless bathroom.

LET'S FACT IT. Leaflet. The easy way to oven cleaning.

CLOTHING AND FABRIC CARE LABELING. 1972. 7 pp. 036A. Free. Information that must appear on labels of clothing and fabrics and how to use this information.

CLOTHING REPAIRS. 1970. 30 pp. 037A. 25 cents. Twenty-five repairs to prolong the usefulness of garments.


Consumer Education. Consumers Union. 256 Washington St. Mount Vernon, N. Y. 10550. Materials on consumer education available. Write for list of publications. Sample titles are:
CONSUMER EDUCATION IN LINCOLN HIGH SCHOOL. 1965. 72 pp. Single copy $1.00; 2-9 copies 75 cents each; 10 or more copies 50 cents each. Consumer Education as a course in the social studies department coordinated with units in English, business, home economics, industrial arts, math, and science.

CONSUMER REPORTS. A monthly magazine published September to May. Minimum classroom order 20 copies at 25 cents per copy. One free teacher's copy and one "Teaching Tools for Consumer Ed", included with order.

HOW TO BUY A USED CAR. 1970. 24 pp. Single copy 24 cents; 10 copies $2.00; 100 copies $16.00. A step-by-step guide to on-the-lot driving and in-the-shop tests.

CONSUMER EDUCATION BIBLIOGRAPHY. 1971. 192 pp. 043A. $1.00. Lists over 4,000 books, pamphlets, articles, audio-visual aids, and teachers' materials of consumer interest.

CONSUMER GUIDE FOR AIR TRAVELERS. 1972. 16 pp. 173A. Free. Air passengers' rights and responsibilities: includes information on fares, denied boarding compensation, baggage loss, charter flights, etc.


CONSUMER NEWS. 044A. $2.00. Annual Subscription. Bimonthly newsletter informs consumers of government rulings and actions, new consumer laws, public hearings of consumer interest, and new federal consumer publications.


CONSUMER TIRE GUIDE. The Firestone Tire and Rubber Co. 1200 Firestone Pkwy. Akron, Ohio 44317. 1970. 10 pp. Free. Describes different types of tires, how they are engineered and tested, and how to increase tire life.

CONTROLLING HOUSEHOLD PESTS. 1971. 32 pp. 160A. 20 cents. Procedures and proper pesticide for controlling rats, cockroaches, termites, clothes moths, carpet beetles, etc.
COST OF OPERATING AN AUTOMOBILE. 1972. 14 pp. 010A. 15 cents. Costs of maintenance, accessories, parts, tires, gas, oil, insurance, etc. for a moderately priced sedan.


Credit. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. Sample titles are:

CONSUMER FINANCE RATE AND REGULATION CHART. 1970. 5 pp. 10 cents. Summarizes by state all current cash loans, rates, and ceilings.

THE EXPANDING MARKET FOR INSTALLMENT CREDIT. A LOOK TOWARD THE FUTURE. 1967. 18 pp. 25 cents. Investigates present income and expenditure patterns of varying age groups and offers projections of these patterns for the future.

REGULATION OF FINANCE CHARGES ON CONSUMER INSTALLMENT CREDIT. 1967. 34 pp. 50 cents. Discusses rate regulation, purposes of ceilings on finance charges, and problems in their design.

RESEARCH ON CONSUMER CREDIT. 1970. 13 pp. 25 cents. A survey of research in progress recently completed in the field of consumer credit.

SELECTED AND ANNOTATED BIBLIOGRAPHY OF REFERENCE MATERIAL IN CONSUMER FINANCE. 1972. 32 pp. 50 cents. Lists textbooks, pamphlets, and audio-visual materials.

Credit. National Foundation for Consumer Credit. Federal Bar Building, West. 1819 H St., N. W. Washington, D. C. 20006. Titles include:


USING OUR CREDIT INTELLIGENTLY. Rev. 1970. 54 pp. 85 cents. Fifty-five educators present combined views on all facets of consumer credit. Sr. hi. through adult levels.

Currency. Federal Reserve Bank of Atlanta. Federal Reserve Station. Atlanta, Ga. 30303. Free. Titles include:


FUNDAMENTAL FACTS ABOUT UNITED STATES MONEY. Rev. 1971. 16 pp. How money is made, circulated, saved, and regulated in the United States.


Decorator Ideas. Conso Products Co. 27 W. 23rd St. New York, N. Y. 10010. Free. Pamphlets describing easy and colorful home decoration tricks. Titles include:

- CONSO SIMPLEAT. Undated. 4 pp.
- CONSO'S TRICKS WITH TRIM. Undated. 14 pp.
- CORNICES YOU MAKE YOURSELF. Undated. Fold-out leaflet.
- FOR DECORATOR PERFECT PINCH PLEATED DRAPERIES. Undated. 9 pp.
- HOW TO DECORATE ALMOST ANYTHING. Undated. Three-fold leaflet.
- SHIRRING IS LUXURIOUS. Undated. Leaflet.

Decorating. Armstrong Cork Co. Lancaster, Pa. 17604. Free in limited quantities to homemaking and home management teachers only. Titles include:

- HOW TO BUY A FLOOR. 16 pp. Tells how to select the right material to suit your needs.
- THE QUIET HOME. 16 pp. Tells how to control noise in the home with the installation of acoustical ceilings.


Detergents. Cleanliness Bureau. The Soap and Detergent Assoc. 485 Madison Ave. New York, N. Y. 10022. Leaflets describing work of detergents. Sample titles are:
THE FACTS ABOUT TODAY'S DETERGENTS. Leaflet. Free. Answers to frequently asked questions about biogradability, phosphates, and enzymes.

THE PURSUIT OF CLEANLINESS. 16 mm color films; 14½ minutes. Free loan. A witty and informative history of cleanliness going back 3,000 years to the early days of Rome.

DISHWASHERS, 1972. 20 pp. 091A. 70 cents. Description of various features, selection, and maintenance.


Economics. Dun & Bradstreet, Inc. 99 Church St. New York, N. Y. 10007. Single copy free. Titles include:


KEY BUSINESS RATIOS. 8 pp. Statistics for 125 lines of retailing, wholesaling, manufacturing, and construction.

Economics. Federal Reserve Bank of Cleveland. Research Dept. P. O. Box 6387. Cleveland, Ohio 44101. Free. Titles include:


ECONOMICS POSTERS. Alpha Iota Chapter of Delta Pi Epsilon. Graduate School of Business Administration. University of Colorado. Boulder, Colo. 80302. 16 posters. $2.00 a set. Illustrates and defines economic terms such as boycott, dividends, recession, free enterprise, and monopoly.

Economics/Principles. National Schools Committee for Economic Education, Inc. 1 Park Ave. Old Greenwich, Conn. 06870. Write for free list of teaching aids including lists, films, teachers' manuals, aids and filmstrips. Payment must accompany order when material is not listed as free. Sample titles are:

AMERICA'S WHEEL OF ECONOMIC PROGRESS. 8½" x 11" circular. Single copy free. Package of 50, $1.50. Three-color chart for bulletin board and student use. 19" x 25" wall poster also available. 50 cents.

EXPERIMENT IN SOCIALISM. 1969. 16 pp. 50 cents. Quantity prices available. Explains how to conduct the experiment to demonstrate the life of the worker and his wages in a socialist society. A resource for social science teachers.

STUDIES IN HOW WE LIVE. 1968. 48 pp. $1.00. Contains 194 activities for learning certain economic principles. Jr. hi. level.
Economics Publications. Chamber of Commerce of the United States. 1615 H St., N. W. Washington, D. C. 20006. Single copy free to teachers and librarians. Titles include:

NATIONAL GOALS. (1901). 1971. 53 pp. Explores the ways in which national needs are formulated and balanced against the resources needed to attain them.


Educational Booklets. Rubbermaid, Inc. Home Service Center. Wooster, Ohio 44691. Free in reasonable quantities. Booklets tell how to save time and be more efficient through proper organization. Titles include:

- HOW TO SAVE 30 MINUTES A DAY
- NEW ROOM IN YOUR KITCHEN
- SMALL WONDERS IN THE KITCHEN

Ekco Publications. Ekco Housewares Co. Public Relations Dept. 9234 W. Belmont Ave. Franklin Park, Ill. 60131. Sample titles are:

- THE COOKERY BY EKCO. 1969. 63 pp. 50 cents. Includes a recipe section, hints on which utensil to use, all about garnishes, all about knives and carving, and a list of cooking terms.
- EKCO CALCULATOR. 4¼” x 6” card. 15 cents each. Gives the cost by ounce, pound, pint, or quart.
- 11 WAYS TO REDUCE ENERGY CONSUMPTION AND INCREASE COMFORT IN HOUSEHOLD COOLING. 1971. 19 pp. 144A. 30 cents.

FDA CONSUMER. 047A. $3.50. Annual Subscription (10 issues). Informs consumers of recent developments in the regulation of foods, drugs, cosmetics and other products by the Food and Drug Administration.


FAIR CREDIT REPORTING ACT. 1972. 6 pp. leaflet. 046A. Free. Consumer’s rights under the Fair Credit Reporting Act of 1971; rights include discovery of own credit rating, dispute of erroneous information, and removal of incorrect information from rating report.

FEDERAL BENEFITS FOR VETERANS AND DEPENDENTS. 1971. 27 pp. 175A. 20 cents.

Federal Reserve Bank of Richmond Publications. Federal Reserve Bank of Richmond, Va. 23213. Single copy free. Sample titles are:

READINGS ON MONEY. 1967. 58 pp. Discusses the nature of money, its role in our modern economy, the processes by which it is created, and the structure and operation of the Federal Reserve System.

YOU AND YOUR MONEY. 14 pp. A cartoon booklet dealing with the causes of inflation and deflation and some remedies. For high school students.


FLOOR POLISH AND FLOOR CARE. 1972. 20 pp. 145A. 70 cents. Selection and safe application of polishes; proper floor maintenance.

Flooring. National Oak Flooring Manufacturers' Assoc. 814 Sterick Bldg. Memphis, Tenn. 38103. Free. Titles include:


FORMING CONSUMER ORGANIZATIONS. 1972. 32 pp. 048A. 35 cents. Organization and operation of voluntary groups, suggestions for projects; listing of publications of consumer interest.

THE FREEMAN. The Foundation for Economic Education, Inc. 30 South Broadway, Irvington-on-Hudson, N.Y. 10533. A monthly journal devoted to the explanation and promotion of such libertarian ideals as private property, the free market, and limited government. Sample issue upon request.

Good Housekeeping Buying Guides. Good Housekeeping Bulletin Service, 975 4th Ave., New York, N.Y. 10019. 1968. 40 cents each. $1.50 for complete set. Booklets of advice on buying appliances. Titles include:

- DISHWASHERS AND DISPOSERS. 35 pp.
- ELECTRIC AND GAS RANGES. 35 pp.
- FLOOR CARE APPLIANCES. 31 pp.
- SMALL APPLIANCES. 39 pp.
- WASHERS AND DRYERS. 30 pp.


GUIDE TO FEDERAL CONSUMER SERVICES. 1971. 151 pp. 049A. $1.00. A summary of the consumer-related services, programs, and consumer publications offered by 34 federal departments and agencies.
A GUIDE TO HOME SPOT REMOVAL. National Institute of Drycleaning. Silver Spring, Md. 20910. 4 pp. Single copy free; 100 for $7.00 plus postage. Some methods for removing common stains.


HELPING FAMILIES MANAGE THEIR FINANCES. 1968. 51 pp. 019A. 40 cents. Guide to financial planning includes information on use of credit, savings accounts, investments, and life insurance.

HINTS TO THE HANDYMAN. Masonite Corp. 29 N. Wacker Dr. Chicago, Ill. 60606. 14 pp. Free. Tips on how to use Masonite products with 55 plans for the do-it-yourself man.

HOME HEATING. 1968. 24 pp. 142A. 30 cents. Installation, operation, maintenance, and costs of the most commonly used heating systems.

HOME PLANTING BY DESIGN. 1969. 22 pp. 163A. 25 cents. Landscape planning and selection of ground covers, shrubs, and trees.


GUIDE TO COMPLETE CARPET CARE. 1970. 16 pp. Carpet selection, buying tips, decorating hints, a work plan for routine carpet care, and a spot and stain removal guide.

GUIDE TO COMPLETE UPHOLSTERY CARE. 1970. 16 pp. Describes how to select and care for upholstered furniture, recommended cleaning procedures, and a stain removal guide.


HOW THE CONSUMER CAN REPORT TO THE FOOD AND DRUG ADMINISTRATION. 1971 4 pp. 051A. Free. How to report suspected safety hazards, mislabeling or false advertising of foods, drugs, and cosmetics to the federal government.

HOW TO BUY FOODS/COMO COMPRAR LOS COMESTIBLES. 1971. 31 pp. 050A. 50 cents. A bilingual teaching aid for use in family economics and consumer education courses in secondary schools and adult education programs.
HOW TO BUY A MATTRESS. Simmons Co. 2 Park Ave.. New York, N. Y. 10016. 18 pp. Free. Points to check for comfort and service when buying a mattress.


HOW TO PREVENT AND REMOVE MILDEW. 1971. 12 pp. 176A. 10 cents.

HOW TO REFINISH OLD FURNITURE AND ANTIQUES. Savogram Co. P. O. Box 130 Norwood, Mass. 02062. 21 pp. 25 cents. Handy tips to follow in refinishing furniture.

HOW TO STOP INFLATION: STOP RAISING WAGES. Cowles Communications, Inc. 488 Madison Ave. New York, N. Y. 10022. 4 pp. 15 cents. A plea for wage controls as a means of stopping inflation.

IMPORTING A CAR. 1971. 10 pp. leaflet. 011A. 15 cents. For persons buying cars while abroad to operate in the United States.


INTERIOR PAINTING. 1971. 12 pp. 146A. 15 cents. Selection of paint or finish, surface preparation, and application.

Johnson Wax Materials. Consumer Education Center. Dept. FI. Johnson Wax Golden Rondelle. 14th and Franklin Sts. Racine, Wis. 53403. Free in reasonable quantities. Sample titles are:

HANDY HINTS-HOW TO CLEAR AND FRESHEN INDOOR AIR. 2 pp. Safety tips on using air fresheners.

HANDY HINTS-HOW TO WAX FURNITURE AS YOU DUST. 2 pp. Tips on using dusting waxes.

THREE RECIPES FOR FINISHING FURNITURE. 4 pp. Suggestions to follow in finishing new furniture or refinishing old furniture.

LADDERS: SELECTION, PROPER USE, AND MAINTENANCE. 1972. 20 pp. 147A. 75 cents.

LANDSCAPE FOR LIVING. 1972. 416 pp. 165A. 3.50. USDA yearbook for 1972; illustrated information on how the individual can improve the environment through plants; how to select and care for various plants.

Laundering. The Maytag Co. Home Service Dept. Newton, Iowa 50208. Free in reasonable quantities. Titles include:

REMOVING SPOTS AND STAINS. 4 pp. A stain removal chart for most commonly encountered stains.

WASH IN OR WASH OUT. 16 pp. Laundry tips for the bride, student, career girl, or bachelor.

Laundry Bulletins. Gold Seal Co. Bismarck, N. D. 58501. Available free to teachers in reasonable quantities. Sample titles are:

CLEAN CLOTHES-CLEAN WATER. No. 20. 4 pp. Facts on nonphosphate detergents.

CONSUMER INFORMATION EDUCATION AND SERVICE. No. 17. 4 pp. Contains a variety of facts on discoloration.

FACTUAL EXPLANATION OF BLEACHING. No. 19. 4 pp. Discusses kinds and characteristics of bleaches.

THE ROLE OF ENZYMES IN LAUNDRY PRODUCTS. No. 18. 4 pp. How enzymes work in laundry products.

Titles include:

STAIN REMOVAL CHART

WASHING YOUR SWEATERS THE PROFESSIONAL WAY

WISK THROUGHOUT THE WASH


Sample titles are:

DECADE OF DECISION. Rev. 1971. 56 pp. Case study approach to life and health insurance, designed especially for college courses.


A LIST OF WORTHWHILE LIFE AND HEALTH INSURANCE BOOKS. 1971. 80 pp. A list of books of interest to the general public, students of insurance; and those in the insurance business.

MODERN HEALTH INSURANCE. 1969. 60 pp. How private health insurance helps American families to meet the cost of health care.

1971 LIFE INSURANCE FACT BOOK. 128 pp. Basic facts about life insurance, types of companies, officials, organizations, glossary, and tables.


TEACHING TOPICS. 12 pp. Single copy free. Published periodically during the school year. Contains articles of general interest.
LOOK FOR THAT LABEL. 1971. 8 pp. 039A. Free. Mandatory labeling requirements for fiber content of fabrics and furs.

MAIL FRAUD LAWS. 1971. 32 pp. 052A. 20 cents. Common mail fraud situations; how the consumer can protect himself; procedure for reporting fraud to the Postal Service.

MAIL ORDER INSURANCE. 1971. 8 pp. 053A. 15 cents. Four common insurance frauds; how to protect yourself; procedures for reporting to the Federal Trade Commission.


TO MARKET TO MARKET. The Sperry and Hutchinson Co. Consumer Services. 3003 E. Kemper Rd. Cincinnati, Ohio 45241. Free. A kit containing 48 slides (free on loan), complete instructions for group leaders, and a 12-page booklet, How to Be a Better Shopper, for each member of the group.

MERCHANDISING YOUR JOB TALENTS. 1971. 26 pp. 177A. 25 cents. Information on preparing a resume, writing a letter of application, interviewing for a job.


MONEY IN THE UNITED STATES. Center for Information on America. Washington, Conn. 06793. 1967. 14 pp. 35 cents. Explains where money comes from, how it is regulated, and how it affects our economy. Sr. hi. level.

Money Management. Money Management Institute of Household Finance Corp. Prudential Plaza. Chicago, Ill. 60601. Titles include:
IT'S YOUR CREDIT—MANAGE IT WISELY. 44 pp. Single copy. 50 cents.

YOUR GUIDE FOR TEACHING MONEY MANAGEMENT. Rev. 1970. 30 pp. 25 cents. Presents concepts, learning experiences, resources and evaluation criteria for teaching personal economics to students of different ages and abilities.

Money Management Booklets. 20-40 pp. 25 cents each or $3.00 per set of 12 booklets. A series of booklets covering all important areas of personal and family finance. Write for a free program folder describing materials. Titles include:

YOUR AUTOMOBILE DOLLAR
YOUR CLOTHING DOLLAR
YOUR EQUIPMENT DOLLAR
YOUR FOOD DOLLAR
YOUR HEALTH AND RECREATION DOLLAR
YOUR HOME FURNISHINGS DOLLAR
YOUR SAVINGS AND INVESTMENT DOLLAR

Money and Credit Management Education. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. 1971-72. Free to teachers. A catalog of educational aids for the classroom teacher, including booklets, audio-visual aids, etc. Sample titles are:

CONSUMER CREDIT CLASSROOM CHARTS
FAMILY GOALS SPREAD SHEET
FAMILY SPENDING SPREAD SHEET


NARLE Publications. Assoc. of Real Estate Boards. 1300 Connecticut Ave., N. W. Washington, D. C. 20036. Single copy free. Titles include:

HOW TO MAKE THE BEST SALE OF YOUR HOUSE. 1969. 7 pp.
SEVEN WAYS WE CAN SELL YOUR HOUSE. 6 pp.


1,001 DECORATING IDEAS. Conso Publications. 149 5th Ave. New York, N. Y. 10010. Single copy free to home economics teachers. A variety of decorating ideas.

PAINT AND PAINTING. 1971. 32 pp. 148A. 60 cents. For both interior and exterior painting; selection of equipment and paint or finish, preparation of surface, and application.

Paneling. Masonite Corp. 29 N. Wacker Dr. Chicago, Ill. 60606. Single copy free. Describes ways to use paneling in decorating. Titles include:
- MASONITE ROYALCOTE PANELING ANTIQUE SERIES. 7111.
- MASONITE ROYALCOTE PANELING FEATURE SERIES. 7114.
- MASONITE ROYALCOTE PANELING TRADITION SERIES. 7113.

- BUILDING PLANS WITH FILON. Leaflet. Directions for building translucent patio, carport, and other roofs.
- PATIO PLANNING KIT. Leaflet. A decorator's guide with color selection ideas.


PLANNING BATHROOMS. 1967. 20 pp. 149A. 15 cents. Arrangement, location, and selection of fixtures and materials.

PLANNING YOUR HOME LIGHTING. 1968. 22 pp. 150A. 20 cents. Requirements for the selection and maintenance of lighting fixtures.

Plywood. Hardwood-Plywood Manufacturers Assoc. 2310 S. Walter Reed Dr. Arlington, Va. 22206. Sample title:


Profit Sharing Information. Profit Sharing Research Foundation. 1718 Sherman Ave. Evanston, Ill. 60201. Free. Titles include:


GROWTH OF PROFIT SHARING AND PENSIONS, 1939 THROUGH 1970. 2 pp. Two charts showing the relationship between profit sharing and pensions.

PROTECTING YOUR HOME AGAINST TERMITES. 1972. 2 pp. 151A. Free.

PROTECTING YOUR HOME AGAINST THEFT. 1972. 2 pp. 152A. Free.


Public Affairs Pamphlets. Public Affairs Committee, Inc. 381 Park Ave., S. New York, N. Y. 10016. Titles include:


THE RESPONSIBLE CONSUMER. (453). 1970. 20 pp. 25 cents. Reviews the problems of the consumer, reports what has been happening in consumer protection, and counsels the consumer on how to choose and spend wisely.

program for public investment to meet the needs of a growing urban pop-
ulation.

Publications. Federal Reserve Bank of San Francisco. Administrative
Service Dept. 400 Sansome St. San Francisco, Calif. 94120. Single copy
free. Sample titles are:

card plans and their impact on the individual.

A look at the problems of state and local finance.

WALL STREET BEFORE THE FALL. 1970. 36 pp. A description of basic
stock market developments of the last 15 years.

Publications of the Committee for Economic Development. Committee for
titles are:

ECONOMIC GROWTH IN THE UNITED STATES. 1969. 56 pp. $1.00.
Describes the growth of the American economy to the present, and then
indicates what may reasonably be expected in the future.

FISCAL AND MONETARY POLICIES FOR STEADY ECONOMIC GROWTH.
1969. 85 pp. $1.00. A reexamination of the role of fiscal and monetary
policies in achieving the nation's basic economic objectives.

HOW LOW INCOME COUNTRIES CAN ADVANCE THEIR OWN GROWTH.
1966. 57 pp. $1.50. What low income countries can do through self-
help measures to achieve sustained high rates of growth in per capita
income.

QUACKERY. 1971. 2 pp. 055A. Free. Common medical fraud (quack-
ery) situations; how to protect yourself; procedures for reporting to the
Food and Drug Administration.

READ THE LABEL. 1972. 24 pp. 056A. 40 cents. Information that must
appear on the labels of foods, drugs, cosmetics, and household chemicals;
how to use this information.

REMOVING STAINS FROM FABRICS. 1968. 32 pp. 040A. 20 cents. Stain
removers and instructions for removing 142 common stains.

RENT WATCH FOR SOCIAL SECURITY BENEFICIARIES. 1972. 4 pp. 057A.
Free. Special procedures social security beneficiaries should follow to
report a suspected unfair rent increase to the Internal Revenue Service.
ROAD MAPS FOR FORMS 1040 and 1040A. 1972. 24 pp. 022A. Free. Simple illustrated instructions on how to complete income tax forms 1040 and 1040A.


SAFE USE OF PESTICIDES. 1972. 6 pp. leaflet. 166A. 10 cents.


SAFETY TIPS ON THE PURCHASE AND USE OF HYDRAULIC BRAKE FLUIDS. 1972. 3 pp. 014A. Free.

SANITATION IN HOME LAUNDERING. 1970. 8 pp. 041A. 10 cents. Disinfectant in home or coin-operated washing machine; when to use, how to select and use properly.


SELECTING AND GROWING HOUSE PLANTS. 1968. 32 pp. 167A. 15 cents.


7 WAYS TO REDUCE FUEL CONSUMPTION IN HOUSEHOLD HEATING. 1970. 10 pp. 143A. 25 cents.


SOAPS AND DETERGENTS FOR HOME LAUNDERING. 1971. 8 pp. 042A. 10 cents.
Sportshelf Publications. Sportshelf. P. O. Box 643. New Rochelle, N. Y. 10802. Titles include:

HOW TO BE A WISE SHOPPER. 1971. 15 pp. 50 cents. Tells how to get the most for your money in food, clothes, and many household items.

TRUTH IN LENDING-AND YOU. 1970. 11 pp. 50 cents. Provides guidelines to follow in shopping for credit.

Stainless Steel Information. Stainless Steel News Bureau. Basford Inc. 1301 Avenue of the Americas. New York, N. Y. 10019. Free. Sample titles are:


STAINLESS STEEL EDUCATIONAL KIT FOR HOME ECONOMICS TEACHERS. 7 pp. Information about stainless steel, cookware, flatware, and cutlery.


SUMMARY OF INFORMATION FOR SHIPPERS OF HOUSEHOLD GOODS. 1970. 17 pp. 179A. 20 cents. Consumer guide for obtaining estimates, obtaining accurate weights of shipments, preparing articles for shipment, and filing loss or damage claims.


Taxes. Tax Foundation, Inc. 50 Rockefeller Plaza. New York, N. Y. 10020. Sample title:

STATE AND LOCAL EMPLOYEE PENSION SYSTEMS. (No. 22). 1969. 64 pp. $1.50. Examines the major elements of state and local pension systems, presents a picture of typical practices, and discusses some of the critical problems.

Government Finance Briefs. Single copy free. Sample titles are:


A perspective on current issues in social security.

Teaching Aids for Economic Education in Elementary and Secondary Schools. Joint Council on Economic Education. 1212 Avenue of the Americas, New York, N. Y. 10036. Sample title:

INFLATION CAN BE STOPPED: STEPS FOR A BALANCED ECONOMY.
1969. 32 pp. 25 cents. Quantity discount. Simple introduction to monetary and fiscal policy and their relationship to the individual. How actions taken at the national level can achieve a balanced economy, and how the individual can influence these decisions.

Teaching Personal Economics. Joint Council on Economic Education. 1212 Avenue of the Americas, New York, N. Y. 10036. 1971. $2.50 each.
These books offer a personalized approach to teaching economics within the school curriculum. Each is a self-contained teacher's guide offering varied techniques and materials to help students gain necessary economic concepts. Titles include:

TEACHING PERSONAL ECONOMICS IN THE BUSINESS CURRICULUM.
104 pp.

TEACHING PERSONAL ECONOMICS IN THE HOME ECONOMICS CURRICULUM.
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TEACHING PERSONAL ECONOMICS IN THE SOCIAL STUDIES CURRICULUM.
96 pp.

TEACHING UNIT FOR CONSUMER FINANCE. National Consumer Finance Assoc. 1000 16th St., N. W. Washington, D. C. 20036. Portfolio. Rev. annually. $1.00. A one-week teaching unit by Dr. Carl F. Hawver containing class panel presentations, group dynamics, audio-visual techniques, question and answer materials, tests, lesson plans, and teacher's guide for understanding money management and consumer finance. Sr. hi. level.


A TEACHER'S GUIDE TO FLOWER ARRANGEMENT. The Kenneth Post Foundation. Box 100, Linz, N. Y. 13062. 40 pp. 50 cents. Lesson plans for a unit in flower arrangement.
TENANT'S GUIDE TO RENT CONTROLS. 1972. 14 pp. 058A. Free. What rents are controlled, computing base rent, allowable increases, and procedures the landlord must follow in giving notice of a rent increase.

300 WAYS TO SAVE TIME IN HOMEMAKING. Good Housekeeping Bulletin Service. 959 8th Ave. New York, N. Y. 10019. 1968. 39 pp. 50 cents. Pointers on every phase of homemaking, from feeding the family to getting ready for guests.


TO HAVE AND TO HOLD. Pickard, Inc. P. O. Box 309. Antioch, Ill. 60002. Discusses types of china and crystal, how to choose them, and how to care for them. Free in classroom quantities.


TRUTH IN LENDING. 1970. 6 pp. 059A. Free. Consumer's rights under the Truth in Lending Law of 1969; includes right to discovery of terms of credit.

USING OUR CREDIT INTELLIGENTLY. National Foundation for Consumer Credit. 1813, H St., N. W. Washington, D. C. 20006. 1970. 54 pp. 85 cents. Written for young people who will be the future users of consumer credit.

VACUUM CLEANERS: THEIR SELECTION, USE AND CARE. 1972. 16 pp. 005A. 60 cents.


WOOD DECAY IN HOUSES, HOW TO PREVENT AND CONTROL IT. 1969. 17 pp. 154A. 20 cents. Selection, preservation, and maintenance of lumber exposed to high moisture levels.
Wool Ways Series. Pendleton Woolen Mills. 218 S. W. Jefferson St. Portland, Ore. 97201. Single copy free to teachers. Seven bulletins on the care of woolen products. Titles include:

BLANKET CARE

BUYING CLOTHES WISELY

PRESSING WOOL

SPOTLESS WOOLENS

SWEATER CARE

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WOOL CARE

YOUR FEDERAL INCOME TAX. 1972. 160 pp. 023A. 75 cents. Comprehensive guide to preparing personal income tax returns; includes filing, and determining taxable income, adjustments to income, deductions, etc.

YOUR MONEY AND THE FEDERAL RESERVE SYSTEM. Federal Reserve Bank of Minneapolis. Public Information Dept. 73 S. 5th St. Minneapolis, Minn. 55408. Rev. 1968. 20 pp. Free. Describes services provided by Federal Reserve Banks, with special emphasis on how currency and coin are supplied. Briefly discusses system structure and how Federal Reserve actions influence the supply of money and bank reserves.


YOUR SOCIAL SECURITY. 1971. 47 pp. 021A. 30 cents. Who is eligible, amounts of payments; how to apply for Social Security and Medicare benefits.
Consumer Economics

Ann Educational Service of the Peanut Growers of Alabama and Georgia, Box 1232, Dothan, AL.

Farm Bureau Park Promotion Division, P. O. Box 11000, Montgomery, AL 36111.


Resource Material for Teaching Consumer Education in Relation to the Home Economics Course of Study for Alabama High Schools. Montgomery, Alabama: State Department of Vocational Education.


Teaching About Food Labeling, (Class activity suggestions and filmstrip, "Learning from Labels.") Evaporated Milk Association, 910 Seventeenth St., N. W., Washington, D. C. 20006.

