ABSTRACT

The guide presents suggested learning concepts, experiences, and references for home economics educators in the planning and organization of secondary level consumer and homemaking programs. The suggestions are based on questionnaires and interviews with teachers and administrators involved in this program. The guide's main focus is on the process of designing a program that would meet the student's needs and consists of 17 subject areas which are presented alphabetically: advertising; appliances; clothing purchasing; consumer purchasing; credit; estate planning; food buying; furniture and accessories; housing; insurance; management of the dual role; money management; recreation; responsibilities, obligations, and protection of the consumer; savings and investment; taxes; and transportation. Each subject area begins with information on its general purpose, objective, student references, teacher references, and additional sources of information. This is followed by the guide itself which consists of six columns presenting the following information: concept, classroom experiences, resource person, related experiences, and teacher-student references. Forms used for the evaluation, a list of references, and sources of inexpensive information are appended. (EC)
SUGGESTED LEARNINGS:

CONSUMER AND HOMEMAKING EDUCATION

Home Economics Department
College of Applied Sciences
Western Illinois University

Supported by the
Special Programs Unit
Division of Vocational-Technical Education
Illinois Board of Vocational Education and Rehabilitation.
SUGGESTED LEARNINGS:

CONSUMER AND HOMEMAKING EDUCATION

by

Mrs. Dorothy Jean Edmondson
Mrs. Bettye B. Swanson

Dr. Wilma Warner
Director of Evaluation

April, 1972

The evaluation project resulting in the revision of the Curriculum Model was supported by a contractual agreement between the State of Illinois Board for Vocational Education and Rehabilitation, Division of Vocational and Technical Education and Western Illinois University.
ACKNOWLEDGEMENTS

The evaluation of the Suggested Learnings: Consumer and Homemaking Education was made possible through the joint endeavors of the Illinois State Board for Vocational Education and Rehabilitation and Western Illinois University.

The Director wishes to express gratitude to the following persons for their encouragement, guidance and suggestions, which made possible the evaluation project of the Suggested Learnings: Consumer and Homemaking Education guide:

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Mrs. Betty Jo Hill, Consultant, State Board for Vocational Education and Rehabilitation

Mr. Richard L. Nelson, Director of Vocational Education and Rehabilitation, Western Illinois University

Dr. Beverly Fowler, Chairman, Department of Home Economics, Western Illinois University

Appreciation is also extended to the school systems which cooperated in the research, and especially the consultants who participated in this project. Without their assistance, a study of this type would not have been possible.
We appreciate the sincere dedication and untiring commitment of the Review Committee to their task:

Mrs. Amelia Paschedag, Civic Memorial High School, Bethalto

Miss Maria Vasicky, Argo High School, Argo

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Miss Avadner McGlory, Consumer Information Services, Sears Roebuck and Co., Chicago

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Mr. James Kleindl, Freeport Junior High School, Freeport

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Mrs. Bettye Swanson, Western Illinois University, Macomb

Mr. Richard Wilson, Western Illinois University, Macomb

Mrs. Mary Leach, Western Illinois University, Macomb

Mrs. Ann Stagg, Western Illinois University, Macomb

Our grateful appreciation is also given to Mrs. Karol Brown, our secretary, and Mr. James Wilson, Printing Services, for the finalization of this project.

An evaluation of this material would have been impossible without the fine participation and cooperative
efforts of the many home economics teachers who are guiding
and instructing youth in consumer and homemaking education
in the public school systems of Illinois. These teachers
gave helpful suggestions which resulted in changes in the
Suggested Learnings: Consumer and Homemaking Education
guide.

The steering committee, who worked with Mrs. Dorothy
Edmondson and Mrs. Bettye Swanson for the initial cur-
culum model which resulted in the Suggested Learnings:
Consumer and Homemaking Education guide, were:

Mrs. Alice Hansberger, Canton Senior High School, Canton

Mrs. Laura Clark Jones, Manual High School, Peoria

Mrs. Amelia Paschedag, Civic Memorial High School, Bethalto

Mrs. Aria Powell, Bushnell-Prairie High School, Bushnell

Mr. Marvin Rull, Quincy Public Schools, Quincy

Miss Dorothy Sheets, Carthage High School, Carthage

Mrs. Sarah Elizabeth Smith, Herrin High School, Herrin

Mrs. Judith Speer, Woodruff High School, Peoria

Mrs. Betty Stevenson, Media-Weaver High School, Media

Mrs. Treva Walker, Southeastern High School, Augusta

Dr. Wilma Warner, Professor, Teacher Education
Division, Department of Home Economics, Western
Illinois University, Macomb
OVERVIEW

The enthusiastic reception of the first draft of the Suggested Learnings: Consumer and Homemaking Education prompted this project to be undertaken to further examine and evaluate the guide, making it available for teachers in Illinois.

Competent personnel for a review committee was sought through correspondence and formed to finalize means of obtaining information regarding the guide. This committee approved the form for obtaining comments from home economics teachers for additions, deletions, changes and suggestions. Many teachers (those with funded and non-funded consumer and homemaking classes) willingly supplied their written suggestions, which were then tabulated, considered by the review committee and incorporated into the present Suggested Learnings: Consumer and Homemaking Education.

Mrs. Dorothy Edmondson and Mrs. Bettye Swanson, authors of the first draft of the Suggested Learnings: Consumer and Homemaking Education, and Dr. Wilma Warner, Director of Evaluation, reviewed all changes made prior to the printing of the guide.

It is our hope that this refined guide will be of assistance to the home economics teachers as they adapt
the material to their respective communities and the varied local needs. We trust this guide will contribute to the further development of consumer and homemaking education.

Wilma Warner, Director
Evaluation of Suggested Learnings: Consumer and Homemaking Education
INTRODUCTION

Home Economics teachers have been actively involved in consumer education for years, but not as an independent course. The Consumer and Homemaking program was initiated into the total Home Economics program with the Vocational-Technical Education Act of 1963 and the Vocational Amendments of 1968. Since its inception, the Illinois State Board for Vocational Education and Rehabilitation, Division of Vocational and Technical Education, has worked with Illinois Home Economics teachers to create a competent, relevant program.

The Consumer and Homemaking program is indeed a unique development in the total Home Economics scheme. Courses can be offered separately for boys and girls in the school curriculum. It places upon the teacher the responsibility of aiding the student in understanding and becoming involved in the wise use of resources as a person in the dual role of employment and home responsibilities (a role which almost every student, both boys and girls, will undertake).

The program should be based on demonstrated need and designed to aid the student in adjusting to the present-day world. This enables him to utilize all available resources in obtaining maximum satisfaction within the
The Consumer and Homemaking program will correlate textbook education with the world of work, answer questions, give real-life examples, and develop skills a student can use in present and future family situations.

The teacher of the Consumer and Homemaking program is in a unique situation, for individual instructors must be competent in the subject matter areas and be able to design a program specifically to meet the needs of the students, utilizing available community facilities.
The development of this guide was the result of many inquiries for assistance to aid the classroom teacher in constructing a relevant, innovative Consumer and Homemaking program. Background information was gathered using the following methods: reviewing current Home Economics literature and curriculum guides; observing Consumer and Homemaking programs in action; interviewing teachers and administrators participating in the Consumer and Homemaking program, and mailing questionnaires to survey all the Illinois school systems participating in funded Consumer and Homemaking programs at this time. Schools and programs investigated covered a broad spectrum: small, medium, and large schools; rural, town, and non-rural; and inner city and depressed area youth. The mailed questionnaires and interviews gathered information dealing with the depth and sequence of subject matter areas; outstanding and unique features of individual programs; structure of the program in relation to the student needs; and relevancy of the program to geographical and regional characteristics. The answers from the questionnaires returned were as varied as the program investigated. The main insight gained from these questionnaires was the importance of
designing an individual program to meet the need of the student in each classroom situation.

With the knowledge acquired from the consolidated information gathered during the period of research, the authors have attempted to design a guide which will aid and stimulate the individual Consumer and Homemaking teacher to plan a program specifically for the school system. This material is in no way intended to dictate the method of presenting material, but should be used as a point of reference.

The authors were greatly assisted in the preparation of the guide by ten consultants representing the various schools surveyed, and two possessing a specialized understanding in a particular area of education. Their knowledge in the area of Consumer Education and experience in the type of problems encountered by classroom teachers was invaluable. It is through their evaluations and recommendations that the authors were able to produce a usable guide for the teacher involved in Consumer and Homemaking education.
DESIGN

The sections are placed in alphabetical order. Each section begins with a general purpose statement, followed by the objectives to be discussed in relation to the subject, and a listing of special subject references for the student and teacher.

The body of the guide is divided into six columns: the concept; classroom experiences; possible resource persons; related experiences; a list of reference books, periodicals and pamphlets; and a column for the teacher to evaluate the unit in relation to particular classroom situations.

CODING DESIGN

S - Student  
T - Teacher  
SHS - Senior High School  
JHS - Junior High School
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ADVERTISING

Generalization: Advertising stimulates the economic growth in the marketplace through various techniques and appeals by directing the flow of the consumer's dollar. With a critical evaluation of advertising, the consumer can make better use of available information in utilizing his resources.

Objective: Design experiences which will enable the student to:

1. Identify the function of advertising to the manufacturer and the value of the information provided the consumer

2. Explain the responsibilities and obligations of the manufacturer in advertising and the consumer's rights and responsibility in the use of information provided

3. Describe the various advertising techniques used to influence the consumer's spending

4. Illustrate the various psychological appeals used in advertising media

5. Identify misleading forms of advertising and devise methods the consumer might use to avoid deceptive practices

6. Become aware of the various consumer protection agencies available to the family unit.
Student References:

"Be Sharp! Don't Be Cheated"  Partial of series
Consumer Education Series Book 5
Ginn and Company
JHS, Remedial

"Beware of 'Bait and Switch'"  Free
Federal Trade Commission
JHS, SHS, Adult

Married Life
Chapter 12
Riker and Brisbane
Chas. A. Bennett Co., Inc.

"Your Protection Against Fraudulent Sales, Advertising, and Loans"
William J. Scott
Attorney General of Illinois

Teacher References:

The Permissible Lie: The Inside
Truth About Advertising
Sam Sinclair Baker
World Publishing Company

Let the Seller Beware
James Bishop, Jr., and Henry Hubbard
National Press Incorporated

The Hidden Persuaders
Vance Packard
David McKay Company, Inc.

"Curriculum Enrichment Materials"
Charlotte Carr
Illinois State University, 1971
Additional Sources of Information:

Education Service Bureau, Consumer's Union

Consumer Information Bibliography, Superintendent of Documents, U. S. Government Printing Office

Federal Trade Commission

Illinois Attorney General's Office

Chamber of Commerce

Better Business Bureau

Consumer's Research, Inc.

Local communications media
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<td>Divide class into teams and, using charades game, have students act out commercials.</td>
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<td>or</td>
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<td>Take several advertisements, cover brand names, and have students identify products.</td>
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<td>Function of Advertising</td>
<td>Why do manufacturers advertise? (Function of advertising in marketplace)</td>
<td>Local Advertiser</td>
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<td></td>
<td>1. To inform</td>
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<td></td>
<td>2. To create sales</td>
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<td></td>
<td>3. To develop brand loyalty</td>
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<td>Teacher may elect to discuss a short history of advertising.</td>
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<td>Discuss the three realms of marketing.</td>
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<td>1. Market realm</td>
<td>a. packages</td>
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<td>2. Consumer realm</td>
<td>a. experts</td>
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<td></td>
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<td>3. Non-profit realm</td>
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<td></td>
<td>b. consumer organizations</td>
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<td>Using various advertisements, decide the value of each to the consumer.</td>
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<td>1. Information obtained</td>
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<td>Discuss steps leading to product adoption.</td>
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<td>1. Awareness of product existence</td>
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<td>3. Evaluation of product</td>
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<td>4. Trial</td>
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<td>Related Experiences</td>
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Interview advertiser and local communications media. Why does one advertise? What approach does one use? Who writes the advertisement?

S-Wilhelms, Heimerl, and Jelley

S-Schoenfeld and Natella

S-Levy, Feldman, and Sasserath

T-Gordon and Lee

T-Trolstrup

T-Warmke, Wyllie, Wilson, and Eyster

T-Britt

T-Illinois Teacher, U. of Illinois, Urbana, Illinois

Collect and analyze advertising samples.
### Concept  |  Classroom Experiences  |  Resource Person
--- | --- | ---
Are there other agencies served by advertising?  
  1. Public welfare  
  2. Technical data (FDA - FTC)

#### Responsibilities of Advertising
Using same advertisements, what information can the consumer obtain?
What information would you like listed on a product?
What responsibility does the advertiser have to the consumer?
What responsibility does the consumer have to the advertiser?
What responsibility does the consumer have to government legislation?

#### Methods of Advertising
Game: Match slogan to product.  
  or  
  Quiz Game: Given a slogan, the contestant must name the product.
How many forms of advertising does one hear or see in a day? List on board.
Using one product, list all the various ways it is advertised.

**Major sources of advertising:**
  1. TV
  2. Radio
  3. Newspapers
  4. Magazines
  5. Billboards
<table>
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<td>Does your family use advertisements? How?</td>
<td>S-Wilhelms, Heimerl, and Jelley</td>
<td>S-Weilhems, Heimerl, and Jelley</td>
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<tr>
<td>Group Project: Talk to local consumer groups about what they are doing to aid the consumer.</td>
<td>T-Gordon and Lee</td>
<td>T-Gordon and Lee</td>
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<tr>
<td>Group Project: Devise a game, skit, or case study to show how each person is influenced by advertising.</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<tr>
<td>An evening with TV. (1) Watch and time one commercial. (2) Turn the sound off. Did you understand the message? (3) Turn your back and just listen.</td>
<td>S-Wilhelms, Heimerl and Jelley</td>
<td>S-Schoenfeld and Natella</td>
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<td>Watch one program: (1) How many commercials? (2) How much time was devoted to commercials?</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td>Bring in illustrations of as many forms of advertising as possible.</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td></td>
<td>T-Fitzsimmons</td>
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<td></td>
<td>T-Britt</td>
<td>T-Britt</td>
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</tbody>
</table>
Minor sources of advertising:
1. Coupons
   a. mail
   b. magazines
   c. newspapers
2. Free samples
   a. in store
   b. mail
3. Packaging
4. Display
5. Handbills
6. Word of mouth

Take one product and find illustrations of each type of advertising.

Small Groups: Have the students design an advertising campaign for real or imaginary product using three major and two minor forms of advertising. These might be presented to the class, with the best ones used for display or exhibits in the hall.

Appealing to the Consumer through Advertising

Small Groups: Give each group 3 to 5 products. How would they sell each to four different ages and types of people?

or

Select five advertisements. To what group is the advertisement appealing, and what technique is involved?

Discussion: Different psychological appeals of advertising (show examples as illustrations).
1. Endorsement
2. Peer group implication
3. Sex appeal
4. Popularity
5. Masculinity-femininity
6. Power or prestige
7. Irritant
8. Success
9. Fears
10. Desires
Have poster contest for coming school event.

Make a collection of the different psychological appeals for one product.

Have students create collage of advertisements.

Group or individual project: Devise advertisement using as many appeals as possible.

Related Experiences

Teacher-Student References

Teacher Evaluation

S-Wilhelms, Heimerl, and Jelley
S-Schoenfeld and Natella
S-Levy, Feldman, and Sasserath
T-Gordon and Lee
T-Warmke, Wylle, Wilson, and Eyster
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<td>Why do advertisers use these psychological appeals to influence consumers?</td>
<td>Commercial Artist</td>
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<td>See how many and which types of advertisements use more than one appeal.</td>
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<td>Have students look at the various sources of advertising. How does the placement of these affect the consumer? (Right vs. left side of page, color vs. black and white, time of day, program association.)</td>
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<td>Recognizing Misleading Advertising</td>
<td>From a collection of advertisements, have students select those which are or could be misleading. What makes them misleading?</td>
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<td>Forms of deceptive advertising:</td>
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<td>State Attorney, General's Office, Local Postman</td>
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<td>3. Limited supply</td>
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<td>4. Contests</td>
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<td>6. &quot;Free&quot; gifts</td>
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<td>Student demonstration of deceptive advertising.</td>
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<td>Advertising acceptance based on the magazine's reputation.</td>
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<td>Protection Against Deception</td>
<td>Have students devise check list to avoid deception in shopping through advertisements.</td>
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<td>1. Be aware</td>
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<td>2. Be informed</td>
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<td>3. Shop before you buy</td>
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<td>4. Complain to the seller and/or company and/or consumer protective agency</td>
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<td>T-Fitzsimmons</td>
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<td>2. Metropolitan newspaper</td>
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<td>3. Radio</td>
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<td>4. TV</td>
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<td>5. Handbills</td>
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<td>S-Wilhelms, Heimerl and Jelley</td>
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<td>Locate any misleading advertisements and bring to class.</td>
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<td>S-Levy, Feldman, and Sasserath</td>
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<td>T-Trolstrup</td>
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<td></td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td>Prepare a written complaint objecting to deceptive advertising.</td>
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<td>S-Wilhelms, Heimerl, and Jelley</td>
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<td>Have students report on regulatory agencies:</td>
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<td></td>
<td>1. Local</td>
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<td>a. Better Business Bureau</td>
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<td>b. local communications media</td>
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<td>c. voluntary consumer agencies</td>
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<td></td>
<td>d. Chamber of Commerce</td>
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<td>2. State</td>
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<td></td>
<td>a. consumer organizations</td>
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<td>b. Attorney General</td>
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<td>3. Federal</td>
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<td></td>
<td>a. FTC</td>
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<td>b. Voluntary Code of news media</td>
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<td></td>
<td>c. FDA</td>
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</table>

Summary: Give students three advertisements to analyze (one should be deceptive).
APPLIANCES

Generalization: In order to obtain a high degree of satisfaction, the individual as a person engaged in the dual role should correlate the fullest utilization of available resources and management skills by carefully selecting and efficiently operating all available equipment.

Objective: Design experiences which will enable the student to:

1. Describe the function and use of appliances in the family unit

2. Develop a selection criterion for appliances

3. Determine the probable quality of an appliance by gathering accurate information by testing agencies

4. Determine the need and use of an appliance in terms of individual or family goals, values, and standards

5. Identify the relationship of management skills, the dual role of wage earner and homemaker, and family resources in selecting and purchasing home appliances

6. Survey the maintenance and operating costs of appliances

7. Understand and evaluate the internal and external influences exerted on the family unit in the appliance marketplace.
Student References:

"How To Select Major Home Appliances"
Sears Roebuck & Co.
JHS, SHS, Adult

Buying Appliances
Consumer Education Series, Book 3
Ginn and Company

"Your Equipment Dollar"
Money Management Institute
Household Finance

Teacher References:

"Brighter Washdays Resource Manual"
Consumer Information, Dept. 703
Sears Roebuck & Co.

"New Horizons"
Association of Appliance Manufacturers

Young Homemaker's Equipment Guide
Louise Peet
Iowa State University Press

Buying Guide Issue
Consumer Union, Inc.

Household Equipment, 5th Edition
Louise J. Peet, Mary S. Pickett,
Mildred H. Arnold, and Ilse H. Wolf
John Wiley & Sons

Maytag Company
Newton, Iowa
Teacher References: (continued)

Equipment for Modern Living
Betty Jane Johnson
The Macmillan Company

Equipment in the House
Urenkranz and Inman
Harper & Row Publishers

Films and Filmstrips:

"Small Wonders in the Kitchen"
Rubbermaid, Inc.
JHS, SHS

"Teflon in the Kitchen"
Dupont
JHS, SHS

"An Electric Range"
Edison Electric Institute
JHS, SHS; Adult

"A Thought or Two About a Pot or Two"
Aluminum Company of America
JHS, SHS

"Focus on Cookware"
American Iron and Steel Institute
JHS, SHS, Adult

"Car-A-Van" (36 min.)
Whirlpool Corporation
Dist. by Modern Picture Services, Inc.
Additional Sources of Information:

"Consumer's Report"
Consumer's Union, Inc.

"Consumer Information Bibliography"
Superintendent of Documents
Government Printing Office

Teaching Aids in Consumer Economics
New York State Council on Economic Education

Consumer Education, Materials for an Elective Course
The University of the State of New York
The State Education Department
Bureau of Secondary Curriculum Development

"Portable Appliances, Their Selection and Use"
Sears Educator Resource Series
Sears Roebuck & Co., Dept. 703

"Forecast"

"What's New in Home Economics"
Federal Trade Commission

Local power company
Function and Use of Personal Appliances

Have students bring to class one personal appliance - there should be several examples of each product (electric shaver, hair dryer, heat setter).

Group appliances and have each student tell how the appliance was obtained.

Discuss the selection criterion of each product.

Have each student discuss advantages and disadvantages of his or her appliance.

Compile the above information to develop a selection criterion.

Using one product, have class test each model and rate according to selection criterion.

What do they actually know about their product, and what would they like to know? How might they obtain this information?

Evaluate the various sources of information:
1. Friends
2. Seals of approval
3. Guarantees and warranties
4. Publications
5. Private testing organizations

Discuss the accuracy of friends' information.

Discuss the value of seals of approval.

Look at different private testing organizations in terms of what their test criteria are, how products are selected, and sponsorship.

Awareness of Quality of Appliances

Representative from Local Utility Company
Students may wish to interview several persons to see what criterion was used to select a personal appliance, and the advantages and disadvantages discovered with use.

Students might apply this same test at home on other appliances.

Questionnaires might be used to determine this among community families to see what was done, and whether any investigative process was followed. This might lead to a class project of devising ways to inform community.

Locate examples of products having seals of approval and determine what they really mean.

Using the information gained from the questionnaires, the students might develop group projects to demonstrate ways of informing the public, locate any trends or patterns in family investigation and buying habits or testing methods for various appliances.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have students report on various publications. If any have seals or guarantees, what do they really include (sponsoring group, testing criteria, validity, etc.)?</td>
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<tr>
<td>Criteria for Appliance Selection</td>
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<tr>
<td>Discuss the criteria for determining need and use of an appliance to include:</td>
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<tr>
<td>1. Work intended</td>
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<td>2. Initial cost</td>
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<td>3. Life span</td>
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<td>4. Storage</td>
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<tr>
<td>5. Operating cost</td>
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<tr>
<td>6. Maintenance &amp; repair costs</td>
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<td>7. Values, goals &amp; standards</td>
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<tr>
<td>8. Management of human and non-human resources</td>
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<tr>
<td>Determine need and use of an appliance</td>
<td></td>
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<tr>
<td>1. Values, goals &amp; standards</td>
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<td>2. Individual and dual role</td>
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<tr>
<td>3. Management skills</td>
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<tr>
<td>4. Available funds</td>
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<td>5. Limited resources</td>
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<tr>
<td>Discuss available power sources in relationship to cost and convenience</td>
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<tr>
<td>1. Gas</td>
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<td>a. natural</td>
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<td>b. synthetic</td>
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<td>2. Electric</td>
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<td>b. D.C.</td>
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<tr>
<td>3. Wood</td>
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<td>4. Coal</td>
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<td>5. Kerosene</td>
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<tr>
<td>6. Oil</td>
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<tr>
<td>Discuss legal aspects which might affect appliance selection</td>
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<tr>
<td>1. Local building codes</td>
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<td>2. Governmental wiring codes</td>
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<td>3. Trade association standards</td>
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Local Government Official
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<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
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</thead>
</table>

Have students create display on bulletin board or display case using information from their reports.

or

Prepare short consumer information sheets.

Small Groups: Devise criteria for determining need and use for:

1. Personal appliances
2. Small appliances
   a. Kitchen
   b. Workshop
   c. Home-work oriented
3. Major appliances
   a. Kitchen
   b. Workshop
   c. Entertainment
   d. Recreation

The same groups may wish to add individual or family needs and uses to the above criteria.
Case Study: Conflict among resources which might be solved by purchase of equipment.
Student solutions should include:
1. Retail outlets
2. Information
3. Increase of management skills which would yield reduction in tension
4. Repair and maintenance

Compare the increased need for equipment in the dual role of wage earner and homemaker.

Purchase of Appliances
Review principles of planning a consumer purchase as applicable to appliances.
1. a. Determine need based on values, goals and standards
   b. Devise selection criterion
2. Gather information
3. Comparison shop
4. Consider additional hidden costs
   a. repair and maintenance
   b. operating costs
   c. interest charges
   d. installation costs
   e. additional equipment needed for operation
5. Prepare file of manuals of care and guarantees
6. Multiple uses of appliance
7. Dealer's reputation
8. Sources for purchase
   a. catalog
   b. wholesale house
   c. discount house
   d. appliance store

Have students report on home activity of selecting a piece of equipment for the home or personal use.
<table>
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<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
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</thead>
<tbody>
<tr>
<td>Have students create skits, case studies, or role playing to represent the conflict among resources.</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<tr>
<td>Using selection criterion developed in class and the methods of determining need, select one piece of equipment needed for the home and do a comparison study. This could be done on an individual or student team basis.</td>
<td>S-Schoenfeld and Natella</td>
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<tr>
<td>Have students do a cost comparison study based on the Family Financial Plan. Discuss the advantages and disadvantages of different methods of purchasing or renting.</td>
<td>T-Fitzsimmons</td>
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<tr>
<td>Students individually or in teams might demonstrate equipment having multiple uses vs. single use, and the factors involved in choice-making.</td>
<td>T-Gordon and Lee</td>
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37 23
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<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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<tr>
<td></td>
<td>Take field trip to manufacturer or appliance dealer.</td>
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<td>Have students survey the models of appliances: top of line, middle and bottom. Determine if added features are worth the increased purchase price.</td>
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</tbody>
</table>
| Maintenance and Operating Costs of the Appliance | Using information gathered about the individual piece of equipment for the home or self, have students report on:  
1. Ease of operation  
2. Individual upkeep vs. professional upkeep  
3. Projected repair and service needed  
4. Operating costs  
5. Warranties  
6. Guarantees  
7. Convenience of storage | |
|         | Demonstration: show the importance of easy operation, readability and ease of understanding of instructions, location of instructions, use of accessories, and storage needs (use examples of good and poor choices). | |
|         | Discuss the relationship of value judgements and actual performance.  
1. Color  
2. Design  
3. Trim  
4. External influences (advertising) | |
|         | Buzz Session: What types of repairs could the average person do, and which would require professional assistance? Repairman or Service Representative | |
|         | Have each student investigate what it would cost to repair one piece of equipment. | Industrial Education and Technology Teacher |
Have students look over equipment found in home. What types are represented, and how often are they used? How long have they had the equipment? What are the operating costs? How often has it needed repair, and what type of repair has been needed (major or minor)? Where are the instructions? What accessories are involved, and how well do they operate? This might be done using a checklist method.

Make a community survey to see what influences the consumer and to what extent. A chart of the results might give the class a new insight and provide additional discussion ideas.

Using the information from the home equipment survey, devise charts showing which equipment areas will require the most repairs and which the least. The factors involved should be considered.
Concept: Classroom Experiences: Resource Person

Discuss the importance of knowing that service needs and repair costs are a part of the total purchase price.

Have each student bring in a warranty or guarantee. Evaluate each one in class:
1. Coverage
2. Time limit
3. Limitation clauses
4. Charges to make warranty effective

Discuss the true value of a warranty or guarantee.

Compare differences between warranties and guarantees.

Use examples of warranties and guarantees to see the number of limitations placed on each. Students may then rewrite one or more as they would like to have it appear.

Have students estimate what it would cost to operate one appliance, and compare with actual cost. Use as lead into discussion on the necessity of knowing operating costs before making the final purchase.

Summary

Divide class into teams of two or three. Have each team select a major appliance, small appliance, or personal appliance on which to report to the whole class in a step-by-step evaluation of the product.
Survey the class and/or community to ascertain:

1. How many actually use the warranties and guarantees?
2. Do they retain these or throw them away?
3. How well is the consumer informed about the value of warranties and guarantees?
4. What are common clauses found in each?
5. What is the average time limit?
6. What costs are involved in making these operable?

This information could be compiled into usable form for consumer use.

Interview people directly connected with appliances to determine operating costs, and prepare charts, bulletin boards or fact sheets which illustrate the true cost of an appliance.
CLOTHING PURCHASING

Generalization: Choice-making done by the consumer in the clothing market may be a result of available resources, sociological factors, (knowledge of fibers, fabrics, fabric finishes, care, maintenance required, and consumer's needs), psychological and physiological factors.

Objective: Design experiences which will enable the student to:

1. Comprehend the interrelationships of the physical, social, and psychological influences on clothing purchases

2. Identify the use of fibers, fabric finishes, and textiles as a guide in purchasing clothing

3. Describe techniques involved in care and maintenance of clothing.

4. Explain various techniques the consumer might use to obtain the fullest satisfaction in planning and spending the clothing dollar

5. Illustrate the necessity for planning and purchasing the individual and family wardrobe

6. Determine the influences on the consumer in the clothing marketplace

7. Explore major resources and possible alternate solutions in meeting family and personal clothing needs.
Student References:

"How To Select Young Underfashions"
Sears Roebuck & Co.
JHS, SHS, Adult
Also has accompanying film strip.

"Selecting Fashions"
Sears Roebuck & Co.
JHS, SHS, Adult
Free film strips available for fall and spring.

"Your Clothing Dollar"
Money Management Institute,
Household Finance

"Dress Well for Little Money"
Consumer Education Series, Book I
Ginn and Company

You Are a Consumer of Clothing
Pauline Garrett and Edward Metzen
Boston Ginn

Teacher References:

"Accent on Clothing"
Illinois Teachers for Contemporary Roles
July-August, 1971

The Maytag Encyclopedia of Home Laundry
Popular Library
Films and Filmstrips:

"Your Wardrobe and You"
Money Management Institute
Household Finance

"The Textile Scene"
Celanese Fiber Manufacturing Company
Kit also available.

Additional Sources of Information:

Consumer Information Bibliography
Superintendent of Documents
Government Printing Office

Consumer Conference Guide: Clothing
Chamber of Commerce of the United States

Federal Trade Commission

National Cotton Council

Leather Industries of America

Private industrial testing organizations
Concept | Classroom Experiences | Resource Person
--- | --- | ---
Function and Purpose of Clothing | Buzz Session: Why do we wear clothing? (Psychological reasons for clothing purchases.)
or
Ask students to indicate if they dress to impress:
1. Themselves
2. Opposite sex
3. Same sex

Conduct an opinion poll of various students to determine clothing fads, reasons for clothing selection, and buying habits to ascertain if there is any relationship between age and clothing selection.

Social reasons for clothing purchases:
1. Social acceptability
2. Male-female roles
3. Peer group
4. Social functions
5. Traditions
6. Cultural background
7. Environment

Interpersonal reasons:
1. Values
2. Goals
3. Standards

Give pre-planned short fashion show to demonstrate:
1. Craze
2. Fad
3. Style
4. Fashion

Be sure to include both men's and women's clothing.
Related Experiences

- Trace the history of clothing.
- Demonstrate how clothing style changes have been reflected in the economic marketplace over a period of years.
- Have students observe a set number of people in different situations (work, play, school, social occasions) and tally the types of clothing represented in each function.
- Trace a craze or fad from its inception to the point it becomes an acceptable style (e.g., ladies' slacks).

Teacher-Student References

- S-Wilhelms, Heimerl, and Jelley
- S-Levy, Feldman, and Sasserath
- T-Gordon and Lee
- T-Trolstrup
- T-Oppenheim
- T-Fitzsimmons

Group Project: Devise a fad item to illustrate school spirit and see if it can become an acceptable style within the school system.

Make a bulletin board display of pictures of students' mothers and grandmothers to illustrate classic styles which have remained popular.
Classroom Experiences

Make a display of the latest fashion looks from current magazines. Evaluate each look in terms of:
1. Popularity
2. Cost
3. Durability
4. Acceptability

Have an "I Goofed Day." Have each student bring in a shopping error and let class discuss possible solutions.

Discuss factors influencing clothing purchases for the individual family members:
1. Cost
2. Durability
3. Maintenance
4. Fad or style
5. Versatility
6. Occupation
7. Geographical area

Textiles

Apply each of the above influencing factors to specific fibers. This should include the four major fibers and some of the more popular synthetics.

Demonstrate basic identification tests for fibers and fabric finishes (e.g., alkaline, burn, waterproof, wrinkleproof, etc.).

Make chart of basic advantages and disadvantages of each fiber grouping, and where each might be used.

Questionnaire: What do the fabric finishing terms mean to:
1. Manufacturer
2. Consumer

Care of Clothing

Have students bring in clothing, hang tags and labels. Discuss:
1. Usable information given
2. Maintenance instructions
3. Legal requirements

Resource Person

Textiles Teacher
Fabric Buyer

Care of Clothing

Students
Salesclerk
Homemakers
Group Project: Devise a pre-test checklist or questionnaire on what to look for when making a clothing purchase.

Bulletin Board: Fibers, their uses, and where each commonly occurs.

Experiment: What is the effect of improper care of a fabric?
1. Washing a fabric which should be dry-cleaned
2. Incorrect water temperature
3. Incorrect dryer temperature
4. Rough handling
5. Too alkaline soap
6. Others

Devise a card which could be carried and easily used to keep the consumer informed on the fiber and fabric finish terms.

Devise a record-keeping system for hang tags to include clothing care, date and place of purchase, and fiber content.

Teacher-Student References:
- S-Levy, Feldman, and Sasserath
- T-Trolstrup
- T-Oppenheim
- T-Fitzsimmons

Teacher Evaluation
Using information from hang tags and labels, how would you maintain garment?

What additional information do you need, and how could you obtain it?

Discuss how fiber content will determine life of garment, with emphasis on proper care; and the relationship between fiber content and cost of care.

Using five garments from various seasons, list the care each would require:
1. Storage
2. Cleaning
3. Repair

What is the cost involved? Why would this be a factor in clothing choices?

Suggest methods of obtaining needed clothing:
1. Home constructed
2. Store purchased
   a. regular price
   b. sale price
   c. time payment
   d. layaway
3. Thrift shop (used)
4. "Hand-me-downs"
5. Gifts

Discuss advantages of each and ways to obtain maximum benefit from each.

Make list of various retail clothing outlets:
1. Specialty shop
2. Department store
3. Discount store
4. Catalog
5. Independent

Discuss advantages and disadvantages of each.
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<tr>
<th>Related Experiences</th>
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<th>Teacher Evaluation</th>
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</thead>
<tbody>
<tr>
<td>Research Project: Obtain information concerning government involvement in consumer's interest. (E.g., care instructions on permanent garment tags - mainly on children's clothing; Flammable Fabrics Act; National Safety Council.)</td>
<td>S-Greer and Gibbs</td>
<td></td>
</tr>
<tr>
<td>Experiment: Use different soaps, bleaches, enzyme products on a variety of stains and fabrics.</td>
<td>S-Schoenfeld and Natella</td>
<td>T-Trolstrup</td>
</tr>
<tr>
<td>Make a chart of the results and possible variables (soft water, washing method, etc.).</td>
<td>T-Oppenheim</td>
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</tr>
<tr>
<td>Using several garments, demonstrate the advantages and disadvantages of garments which are:</td>
<td>T-Fitzsimmons</td>
<td></td>
</tr>
<tr>
<td>1. Constructed at home</td>
<td>S-Wilhelms, Heimerl, and Jelley</td>
<td></td>
</tr>
<tr>
<td>2. Commercially constructed</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td></td>
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<tr>
<td>This should also include equipment, maintenance, costs, etc.</td>
<td>S-Greer and Gibbs</td>
<td></td>
</tr>
<tr>
<td>Have each student make an inventory of his own wardrobe and bring to class. Using students' inventories, determine clothing wants and needs, and discuss how they might be obtained.</td>
<td>S-Schoenfeld and Natella</td>
<td>T-Trolstrup</td>
</tr>
<tr>
<td>Essay or Project: If I had $_____ , I would spend it on ________________</td>
<td>T-Oppenheim</td>
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<td>T-Fitzsimmons</td>
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<td>Concept</td>
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</table>
| Shopping for Family Members | Small Groups: Have each group list clothing needs for various age groups within the family unit.  
Forum: Do's and Don'ts in selecting available clothing alternatives.  
Using above lists, how does the life cycle affect the family clothing expenditures?  
Discuss additional factors determining family priorities in the use of the clothing dollar, alternating major family purchases.  
Role Playing: Conflicts arising from demands on the clothing dollar and the value judgments involved.  
Bring to class several garments of the same size to demonstrate variations existing in sizing standards.  
Discuss the importance of trying on garment before purchase.  
Interview mothers as to how they select clothing for pre-school children, teenagers, and adults. | Buyer                    |
### Related Experiences

| Interview mothers about alternatives used to stretch the clothing dollar. |

### Teacher-Student References

- S-Levy, Feldman, and Sasserath
- S-Greer and Gibbs
- S-Schoenfeld and Natella
- T-Trolstrup
- T-Fitzsimmons

### Teacher Evaluation

Survey clothing needs of family members as seen by mother and compare to class-devised list.

Considering occupations, geographical area and family values, determine percent of family income which would be used for clothing and how it would be appropriated in a family situation, based on ages, sex, occupation of father and/or dual role of mother.

Interview clothing buyer to find out:

1. Variations in sizes
2. Consumer knowledge
3. Buying habits
4. Suggestions for the consumer
Concept | Classroom Experiences | Resource Person
---|---|---

Evaluate the fitting criteria for:

1. Children (boys and girls):  
   a. infants  
   b. toddlers  
   c. pre-school  
   d. girls  
   e. boys  
   f. subteens  
   g. teens  

2. Men  

3. Women  
   a. misses  
   b. women  
   c. half sizes

**Do's and Don'ts of Clothing Shopping**  

Split class into four teams.  
Have two teams create list of shopping Do's and two teams a list of shopping Don'ts. Which team made the best list? Compare lists and devise a master list.

Discuss the value of each item on the list in terms of:

1. Individual consumer  
2. Family consumer

Role play: Responsibility of the consumer (changing sizes--one size top with another size bottom; care of clothing while trying on; returning merchandise).

**Summary**

Have students review their clothing inventory and select one needed item, then describe steps and influences in making that selection.

Role play the decision-making process involved in clothing purchase:

1. Mother = daughter  
2. Mother = son  
3. Father = daughter  
4. Friend = friend
After master list has been completed, interview others to obtain their views and suggestions.

S-Wilhelms, Heimerl and Jelley
S-Levy, Feldman, and Sassenath
T-Trolstrup
T-Oppenheim
T-Fitzsimmons
CONSUMER PURCHASING

Generalization: Internal and external influences affect individual and family spending. These forces may determine the degree of satisfaction the consumer receives from the product.

Objective: Design experiences which will enable the student to:

1. Determine the external influences exerted on the consumer's decisions in the marketplace

2. Evaluate the various retail outlets and determine the effectiveness of each for the individual

3. Describe the various retailing methods utilized in influencing the consumer's spending habits

4. Identify the psychological influences on the consumer and family unit's spending

5. Develop an awareness of the internal and external factors affecting the role of the consumer in the economic marketplace.
Teacher may wish to refer to units on Advertising, Responsibilities, Obligations and Protection of the Consumer, and Money Management.

Student References:

Refunds and Exchanges  
Consumer Education Series, Book 2  
Ginn and Company  
JHS and Remedial

Teacher References:

Get Your Money's Worth  
Aurelia Troyer  
Holt, Rinehart, & Winston, Inc.

Teaching Aids in Consumer Economics  
New York State Council on Economic Education  
State University of New York at Albany

Age of Adaptation  
Sears Roebuck & Co.
External Influences on the Consumer

As class enters room, have current hit record play. Offer class the following options:
1. 20 songs by unknown artists
2. Two record albums by their favorite recording artists
3. Taped recording by favorite recording artists

Which one would they select and why? Use as a lead for discussion on influencing factors of advertising.

Demonstration: Have five brands of one product for student examination. Let students select their choice and tell why. Follow with discussion of brand loyalty.

People shop where they feel comfortable, or out of habit ("Mother always did shop there."). Store will develop a psychological influence on the customer.
1. Sales personnel
2. Geographic location
3. Age appeal
4. Facilities provided
5. Price range available
6. Quality of merchandise
7. Reputation of merchant
8. Services provided
9. Other factors

Retail Outlets

How many places could an item be purchased (types of stores)?
1. Chain
   a. true
   b. voluntary
2. Independent
3. Discount
4. Door-to-door
5. Department
6. Branch
7. Specialty
8. Single line
9. Catalog sales
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory storage shelves at home. Does your mother prefer one brand over another? Why?</td>
<td>S-Wilhelms, Heimerl, and Jelley</td>
<td>S-Wilhelms, Heimerl, and Jelley</td>
</tr>
<tr>
<td>Survey other classes and community people. Is one factor more important than the others? Do these vary with age groups?</td>
<td>S-Leith and Lumpkin</td>
<td>S-Leith and Lumpkin</td>
</tr>
<tr>
<td>Have each student visit a different store. Comparison shop for several items. Look for quality, price, information, salesmanship, etc. Survey a wide range of people, asking for the types of stores they commonly use. Is one predominant over another in the different age groups and areas where they live?</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td>S-Levy, Feldman, and Sasserath</td>
</tr>
<tr>
<td></td>
<td>S-Schoenfeld and Natella</td>
<td>S-Schoenfeld and Natella</td>
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<td></td>
<td>T-Gordon and Lee</td>
<td>T-Gordon and Lee</td>
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<td></td>
<td>T-Fitzsimmons</td>
<td>T-Fitzsimmons</td>
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<td></td>
<td>T-Trolstrup</td>
<td>T-Trolstrup</td>
</tr>
<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
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<td></td>
<td>What kinds of stores do you most commonly use and why? (This will show teacher a frame of reference.)</td>
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<tr>
<td></td>
<td>Based on students' experiences, discuss advantages and disadvantages of each type of store.</td>
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<tr>
<td></td>
<td>Chart on board the most common items sold in each type of store (chain stores, food stores).</td>
<td></td>
</tr>
<tr>
<td>Internal (Psychological) Influences on the Consumer</td>
<td>Using several models, discuss one product where the only variance is color - have students select best buy and indicate their selection criterion.</td>
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<tr>
<td></td>
<td>or</td>
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</tbody>
</table>
### Group Project:
Using the survey results, can any pattern be established which would show a relationship between the dominant choice and the advantages and disadvantages of each?

### Group Project:
Using a city map, chart the stores most commonly used. What are the influencing factors?

### Questionnaire:
What selling technique "turns you off?" Is there a dominant factor among age groupings?

Have students visit a neighborhood store to see how many different ways the consumer is influenced.

Comparison shop for one item at three different types of stores. How much does the price vary, and what causes the these price fluctuations? This might be used as a field trip.

Or take common foods and fill in prices in the following chart:

<table>
<thead>
<tr>
<th>Fresh/Dried/Frozen/Canned</th>
<th>Potatoes</th>
<th>Onions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Devise skits or case studies which would show the influence of internal factors on consumer purchases.

---

**References**

- S-Wilhelms, Heimerl and Jelley
- S-Leith and Lumpkin
- S-Levy, Feldman, and Sasserath
- T-Gordon and Lee
- T-Fitzsimmons
- T-Trolstrup

---

**Teacher-School**

- S-Wilhelms, Heimerl, and Jelley
- S-Levy, Feldman, and Sasserath
- S-Schoenfeld and Natella
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skit</td>
<td>Door-to-door salesman who appeals to psychological and emotional insecurity.</td>
</tr>
<tr>
<td></td>
<td>Discuss internal factors as they affect consumer-buying:</td>
</tr>
<tr>
<td></td>
<td>1. Feeling of belonging</td>
</tr>
<tr>
<td></td>
<td>2. Freedom to make decisions</td>
</tr>
<tr>
<td></td>
<td>3. Status symbols</td>
</tr>
<tr>
<td></td>
<td>4. Personal preference</td>
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<tr>
<td></td>
<td>5. Past experience</td>
</tr>
<tr>
<td></td>
<td>6. Cultural background</td>
</tr>
</tbody>
</table>

Summary: Small Groups: Discuss a student's most recent purchase and the factors which influenced his choice.
Questionnaire: Given three products among which the variances are all psychological ones, which one would be selected most often? (Suggestion: carpet samples.)

What was the family's most recent purchase and what were the influencing factors?
CREDIT

Generalization: The use of credit buying has become an integral part of the family spending habits. In order to achieve maximum use of credit, the wage earner and homemaker must determine the sources; survey the types of retail credit; and evaluate each of these in terms of services or goods obtained to meet the consumer's wants or needs.

Objective: Design experiences which will enable the student to:

1. Describe how credit is used
2. Determine and evaluate the sources of consumer credit
3. Identify the types of retail credit available
4. Describe and evaluate the credit-granting institutions
5. Recognize the importance of credit ratings
6. Determine the relationship of consumer credit and its effects on purchasing power
7. Define installment buying as it relates to the individual and family as consuming units
8. Identify the components of the credit contracts and their effect on financial planning
9. Locate the similarities in credit contracts as a means of comparison shopping for increased dollar purchasing power
10. Relate the factors determining credit costs to the businessman and the consumer.

11. Cite the problems which might result from improper use of credit.

12. Develop techniques for effective use of credit.
Student References:

"It's Your Credit - Manage It Wisely" $0.50 per copy
Money Management Institute
SHS, Adult

"Two Faces of Debt" Free
Federal Reserve Bank of Chicago
SHS, Adult

"Credit and Credit Cards" Free
Federal Reserve Bank of San Francisco
JHS, SHS

"Truth in Lending: What It Means for Consumer Credit" Free
Federal Reserve Bank of Philadelphia
SHS, Adult

"Managing Your Family Credit" Free

"Truth-in-Lending: What It Means to You" Free
Credit Union
SHS, Adult

"How to Stretch Your Money" Part of series
Public Affairs Pamphlets
JHS, SHS, Adult

Teacher References:

Teacher's Kit: A One Week Teaching Unit on Consumer Finance
National Consumer Finance Association

What You Ought to Know About Truth-in-Lending
Board of Governors of the Federal Reserve System
Teacher References: (continued)

Get Your Money's Worth
Aurelia Toyer
Holt, Rinehart, and Winston, Inc.

Family Financial Education Program
Continental Illinois National Bank
and Trust Company or local bank.

Films and Filmstrips:

"The Spender Syndrome" $4.00
Center for Consumer Affairs
University of Wisconsin
University Extension

Additional Sources of Information:

Federal Reserve Banks
Superintendent of Documents
Government Printing Office

Joint Council on Economic Education
National Consumer Finance Association
Household Finance Corporation

Local banks, savings and loan, and lending institutions
How Credit is Used

Survey class - How many have used credit in some form, and how did they use it?

Discuss why credit is used:
1. Increased buying power
2. Emergency
3. Immediate pleasure paid with future income
4. Increased earning power
5. Convenience

Debate: Pro's and Con's of credit usage.

List advantages and disadvantages of using credit.

Apply these to various stages of the life cycle.

Sources of Credit

Divide class into teams. Have each team member draw a letter out of a fish bowl and give a credit source beginning with that letter within 30 seconds. If unable to do so, the letter passes to next team and allows that team to make two points. Teacher lists all on the board for later discussion.

Using compiled lists from the previous activity, break down credit sources into categories:
1. Banks
2. Savings and loan
3. Pawnbrokers
4. Personal loan companies
5. Relatives
6. Individuals
7. Credit unions
8. Insurance companies
9. Retail credit cards

Discuss advantages and disadvantages of each source in relation to individual situations.
### Related Experiences

<table>
<thead>
<tr>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
</table>
| Devise a chart showing how credit is being used:  
1. By the family or individual  
2. In the community  
3. Within the national economy | S-Schoenfeld and Natella  
S-Wilhelms, Heimerl and Jolley  
S-Levy, Feldman, and Sasserath  
S-Leith and Lumpkin  
T-Gordon and Lee  
T-Trolstrup |

Using one credit purchase, point out the benefits derived in relation to the loss of future income.

A bulletin board, chart, or display case could be made to illustrate the various credit sources and what the consumer could expect in using each source.

| S-Schoenfeld and Natella  
S-Wilhelms, Heimerl and Jolley  
S-Levy, Feldman, and Sasserath  
S-Leith and Lumpkin  
T-Gordon and Lee  
T-Fitzsimmons  
T-Oppenheim  
T-Warmke, Wyllie, Wilson, and Byster  
T-Trolstrup |
<table>
<thead>
<tr>
<th>Buzz Session: Why should credit be used? When should one buy on credit?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compile a list of student ideas and evaluate each in terms of:</td>
</tr>
<tr>
<td>1. Family needs</td>
</tr>
<tr>
<td>2. Values, goals, &amp; standards</td>
</tr>
<tr>
<td>3. Life span of purchase</td>
</tr>
<tr>
<td>4. Increased buying power</td>
</tr>
<tr>
<td>5. Decrease in consumer decision power</td>
</tr>
<tr>
<td>6. Decrease in future income</td>
</tr>
<tr>
<td>7. Individual needs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class Discussion: Where could one get the best credit rates (in order)?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Relatives</td>
</tr>
<tr>
<td>2. Insurance company</td>
</tr>
<tr>
<td>3. Credit unions</td>
</tr>
<tr>
<td>4. Banks</td>
</tr>
<tr>
<td>5. Small loan companies</td>
</tr>
<tr>
<td>6. Retail credit store</td>
</tr>
<tr>
<td>7. Pawnbroker</td>
</tr>
<tr>
<td>8. Loan shark</td>
</tr>
</tbody>
</table>

Discuss advantages and disadvantages of each.

What are the types of charge accounts?

| 1. 30-day |
| 2. 90-day |
| 3. Revolving |
| 4. Open end |

Who would benefit most by the use of credit sources? Why?

| 1. Risk factor |
| 2. Type of loan |
| 3. 3 C's of credit |

What does credit cost the businessman?

| 1. Overhead |
| 2. Profit |
| 3. Risk involved |
Take field trip to retail credit institutions.

Have student groups try to set up credit agencies, establishing:

1. Criteria for extending credit
2. Operating costs
3. Interest rates
4. Effects of legislation
5. Credit contract

References:

S-Schoenfeld and Natella
S-Wilhelms, Heimerl and Jolley
S-Levy, Feldman, and Sasserath
S-Leith and Lumpkin
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
</table>
| How is this cost passed on to the     | 1. Service charges  
2. Interest rates  
3. Closing costs  
4. Insurance fees                                                                                                                                                                                                                                                                              |                                      |
| consumer?                             |                                                                                                                                                                                                                                                                                                                                                           |                                      |
| "Retail Buying" Bailey - Film         |                                                                                                                                                                                                                                                                                                                                                           | Lawyer                               |
| Associates.                          |                                                                                                                                                                                                                                                                                                                                                           |                                      |
| How is the consumer made aware of     | Lawyer of credit costs?  
(Truth-in-lending law.)                                                                                                                                                                                                                                                                                                                                      |                                      |
| credit costs?                         |                                                                                                                                                                                                                                                                                                                                                           |                                      |
| Demonstrate simple ways to figure    | Teacher offers to loan any student $1000 (play money) providing he signs a credit contract. These contracts should be written by the teacher and, while bearing some resemblance to actual contracts, should contain extreme conditions for increased interest rates, such as eye color, clothing design, etc. |                                      |
| credit costs.                         |                                                                                                                                                                                                                                                                                                                                                           |                                      |
| Types of Retail Credit               | Have each student complete an application for a charge account.                                                                                                                                                                                                                                                                                               |                                      |
| Discussion: What determines one's    | "Charge It, Please" - slide film, Visual Education Consultants.                                                                                                                                                                                                                                                                                               |                                      |
| ability to have a charge account?     | What businesses would offer these services?                                                                                                                                                                                                                                                                                                                 |                                      |
| (Three C's of credit.)               | What is a credit rating? How is it established? Why is it important?                                                                                                                                                                                                                                                                                       |                                      |
| What is one's credit rating recorded? | Where is one's credit rating recorded? Who has access to it? How permanent is this record? Is it local or nationwide?                                                                                                                                                                                                                                         | Credit Bureau Officer                |
| Who has access to it?                |                                                                                                                                                                                                                                                                                                                                                           |                                      |
| How permanent is this record?        |                                                                                                                                                                                                                                                                                                                                                           |                                      |
| Is it local or nationwide?           |                                                                                                                                                                                                                                                                                                                                                           |                                      |
Related Experiences

Survey various credit sources. What are their requirements, interest charges, regulations, etc.?

Fill out forms figuring credit costs and comparing the interest rates from different lending organizations.

Interview several retail credit sources. What do they look for before granting credit?

Prepare a fact sheet showing the various types of retail credit, how each might be used by the family, and how each might affect the family's financial plan.

Prepare skits or case studies showing the importance of a good credit rating.

Teacher-Student References

T-Gordon and Lee
T-Fitzsimmons
T-Oppenheim
T-Trolstrup
T-Warmke, Wyllie, Wilson and Eyster

Teacher Evaluation
What does retail credit cost in terms of additional purchase price? (Give example of one item purchased for cash and the same item on credit.)

Have students read contracts to see what they signed to emphasize the importance of reading and understanding what one signs.

Point out that while the student's contract has many pitfalls, so do many actually used. Using a transparency, show each common credit clause and what each would mean if written in layman's language. (Cartoon figures representing each clause aid the student in retaining the information. Would suggest this be done over a two-day period to avoid confusing students.)

"Just Sign Here" Association Instructional Materials.

Give students copies of standard contracts and have them locate the various clauses.

While students have copies of contracts, have them look over for additional pitfalls which the consumer should avoid.

1. Blank spaces
2. Failure to record items purchased
3. Required insurance
4. Default on payment
5. Title
6. Repossession clause
7. Pre-payment penalties
8. Provisions for unemployment
**Related Experiences**

Small Groups: Take actual contracts and convert them into layman's language.

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**Teacher-Student References**

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**Teacher Evaluation**

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**Student Groups:** Make crossword puzzles using credit terms.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
</table>
| Problems Created by Credit Default | What happens if the consumer defaults on a credit contract?  
1. Repossession  
2. Garnishment  
3. Full payment demand  
4. Bankruptcy | Lawyer, Bank Official, and Loan Officer |
|                             | Discuss repossession as it affects loss of initial investment and product services, and possible continued payments on original contract.                                                                                                                                 |                     |
|                             | Discuss garnishment as prescribed by the truth-in-lending law.                                                                                                                                                           |                     |
|                             | Discuss full payment demand in terms of individual or family financial crisis.                                                                                                                                            |                     |
|                             | Discuss the resulting factors involved in declaring bankruptcy:  
1. Family strain  
2. Legal procedure  
3. Statute of limitations  
4. Credit rating |                     |
<p>| Summary                     | Use &quot;Dear Abby&quot; or &quot;Ann Landers&quot; approach. Teacher should write letters about family money conflicts concerning the use of credit, and have students give advice. (Letters should cover family life cycle.) |                     |</p>
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
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</thead>
</table>

Have students report on the legalities involved in:

1. Repossession
2. Garnishment
3. Full payment demand
4. Bankruptcy

S-Schoenfeld and Natella
S-Wilhelms, Heimerl, and Jelley
S-Levy, Feldman, and Sasserath
S-Leith and Lumpkin
T-Gordon and Lee
T-Trolstrup
T-Warmke, Wyllie, Wilson, and Eyster
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Use tic-tac-toe game for questions and answers on credit.</td>
<td></td>
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<tr>
<td></td>
<td>Case study problem: Would you give this person credit? (Figure cost of buying on installment plan versus cash with discount; figure the interest rate.)</td>
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<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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ESTATE PLANNING

Generalization: Negative attitudes and connotations often result in the consumer's failure to do effective estate planning and writing of a will. The wise consumer considers preparing for the future and protecting loved ones a substantial part of the total financial planning.

Objective: Design experiences which will enable the student to:

1. Determine the purpose and function of estate planning

2. Identify the essential elements and devise methods of balancing an estate

3. Evaluate the management skills required by the testator and executor

4. Define the purpose and function of a will

5. Identify the provisions and legal requirements of a will.
Student References:

"Wills"
CUNA International, Inc.

Managing Your Money for Retirement
William Lass
Popular Library

Teacher References:

Estate Planning
Circular E-726
Oklahoma Agricultural Extension Service
Stillwater, Oklahoma

You and the Law
Reader's Digest Association, 1971

The Waste Makers
Vance Packard

Hidden Persuaders
Vance Packard

Investments, Insurance, Wills Simplified
U. S. News and World Report, Inc.

How to Avoid Probate
Norman F. Dacy
National Estate Planning Council

Income Taxes
U. S. News and World Report, Inc.
Additional Sources of Information:

Bank trust officers
Investment counselors
Attorney
Probate judge
Mortician
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose and Function of Estate</td>
<td>Have students make out an asset and liability sheet on themselves. What are they worth?</td>
<td></td>
</tr>
<tr>
<td>Planning</td>
<td>If one no longer needed one's assets, what would one do with them?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Discuss the need for estate planning.</td>
<td></td>
</tr>
<tr>
<td>What constitutes one's estate?</td>
<td>1. Insurance</td>
<td>Investment Counselor</td>
</tr>
<tr>
<td></td>
<td>2. Trust fund</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Personal property</td>
<td></td>
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<td></td>
<td>4. Real estate</td>
<td></td>
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<tr>
<td></td>
<td>5. Investments</td>
<td></td>
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<td></td>
<td>6. Social welfare benefits</td>
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<tr>
<td></td>
<td>7. Retirement and pension funds</td>
<td></td>
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<tr>
<td></td>
<td>8. Others</td>
<td></td>
</tr>
<tr>
<td>Is it a wise plan to have one's</td>
<td></td>
<td></td>
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<tr>
<td>estate composed of only one or</td>
<td>two of these?</td>
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<td>What would constitute the major</td>
<td></td>
<td></td>
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<tr>
<td>portion of an individual's</td>
<td></td>
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<tr>
<td>estate?</td>
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<td></td>
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<tr>
<td>Discuss advantages and disad-</td>
<td>Invest</td>
<td></td>
</tr>
<tr>
<td>vantages of each in terms of:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Growth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Hedge against inflation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Age and number of dependents</td>
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<td></td>
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<tr>
<td>4. Survivor's money management</td>
<td></td>
<td></td>
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<tr>
<td>capabilities</td>
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<td>5. Individual's knowledge and</td>
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<tr>
<td>management skills in planning</td>
<td></td>
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<tr>
<td>his estate</td>
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<tr>
<td>Discuss the need for maintaining</td>
<td></td>
<td></td>
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<tr>
<td>a balanced estate:</td>
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<td></td>
</tr>
<tr>
<td>1. Tax purpose</td>
<td></td>
<td></td>
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<tr>
<td>2. Management skills</td>
<td></td>
<td></td>
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<tr>
<td>3. Type of protection needed</td>
<td></td>
<td></td>
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<tr>
<td>4. Management costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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</tr>
<tr>
<td>Interview an attorney, investment counselor, probate judge and bank trustee concerning problems encountered in and importance of estate planning.</td>
<td>T-Trolstrup, T-Warmke, Wyllie, Wilson and Eyster, T-Phillip and Lane, T-Estate Planning</td>
<td></td>
</tr>
<tr>
<td>Give small groups case study of individual and family situations. Have students suggest type of estate planning needed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Management of the Estate</td>
<td>How could the estate be managed?</td>
<td>Trust Official</td>
</tr>
<tr>
<td></td>
<td>1. Executor</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Trustee</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Beneficiary</td>
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<td></td>
<td>4. Heirs</td>
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<tr>
<td></td>
<td>5. As determined by law</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Discuss advantages and disadvantages of each in terms of:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Knowledge</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Cost</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Convenience</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Return produced</td>
<td></td>
</tr>
<tr>
<td>Ways of transferring ownership</td>
<td>of property:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Contract</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Conditional sale</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Life estate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Gift</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5. Co-ownership</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Will</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7. Law of descent</td>
<td></td>
</tr>
<tr>
<td>Using student asset and liability sheet, ask if something happened to the student, would anyone know how he wanted his personal effects distributed?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How can this be legally done?</td>
<td>1. Will</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Court allocations according to individual state law</td>
<td></td>
</tr>
<tr>
<td>Who needs a will? (All individuals.)</td>
<td>1. Husband and/or wife</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Anyone owning property (legal or non-legal)</td>
<td></td>
</tr>
<tr>
<td>How can a will be written?</td>
<td>1. Lawyer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Deathbed statement</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Handwritten by the individual</td>
<td></td>
</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
</tr>
<tr>
<td>---------------------</td>
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</tr>
<tr>
<td>Survey trustees and executors to determine management costs.</td>
<td>T-Trolstrup</td>
<td>T-Phillips and Lane</td>
</tr>
<tr>
<td>Research in small groups the three ways of constructing a will to determine cost, validity, legal requirements, and conditions which might invalidate it.</td>
<td>T-Warmke, Wyllie, Wilson and Eyster</td>
<td>T-Phillips and Lane</td>
</tr>
<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------------------------------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>When is a will legal?</td>
<td>1. Witnesses' signatures</td>
<td>Lawyer</td>
</tr>
<tr>
<td></td>
<td>2. Testator signature,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Alterations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Conditions which might make it invalid</td>
<td></td>
</tr>
<tr>
<td>Provisions Within a Will</td>
<td>Show students standardized copy of a will. Discuss various provisions.</td>
<td></td>
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<tr>
<td></td>
<td>What provisions might be needed by:</td>
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<tr>
<td></td>
<td>1. Individual</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Family</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Discuss the following provisions:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Guardianship</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Wife's and husband's rights</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Children's rights</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. In-laws' rights</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5. Siblings' rights</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Burial</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7. Common disaster</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8. Distribution of funds (not in percentages)</td>
<td></td>
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<tr>
<td></td>
<td>9. Distribution of personal property (e.g., jewelry)</td>
<td></td>
</tr>
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<td></td>
<td>10. Charitable organizations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>11. Others</td>
<td></td>
</tr>
</tbody>
</table>

Summary

Small Groups: Prepare a "Consumer fact sheet" on needed information concerning Wills and estate planning.

Teacher may elect to include in this unit: Taxes (state and federal).
Use the case study method and have students construct wills and provisions.

T-Trolstrup
T-Warmke, Wyllie, Wilson, and Eyster
T-Phillips and Lane
FOOD BUYING

Generalization: The selection, preparation, and consumption of food by the individual and family is determined by the wise use of available family resources, cultural heritage, goals, values, and standards.

Objective: Design experiences which will enable the student to:

1. Identify and evaluate the techniques that are used to stimulate buying

2. Name and describe the various types of stores retailing food

3. Explain the relationship of individual or family resources (human and non-human) used to meet family food needs

4. Identify factors which determine food costs and create cost fluctuation

5. Develop an understanding of and ability to evaluate informative labels, packaging, and marketing procedures

6. Develop an awareness of the values in planning and preparing balanced nutritious meals

7. Become aware of food additives, synthetic foods, and convenience foods currently being used by the family consumer

8. Determine influences (cultural and socio-economic) on food choices for psychological satisfactions
9. Develop an awareness of guidelines for total utilization of the family food dollar in order to derive maximum satisfaction.
Student References:

"How to Be a Better Shopper"
Sperry and Hutchinson
SHS, Adult

"How the FDA Works for You"
Food and Drug Administration
JHS, SHS, Adult

"Your Food Dollar"
Money Management Institute
Household Finance Corporation
JHS, SHS, Adult
Also has filmstrip.

"The Marketing Story"
Department of Commerce
SHS, Adult

"Buyer, Be Wary!"
Public Affairs Pamphlet
JHS, SHS, Adult

Films and Filmstrips:

"A Mark of Wholesome Meat" (17 min.)
U. S. Department of Agriculture
SHS, Adult

"A Reason for Confidence" (28 min.)
U. S. Department of Agriculture
SHS, Adult

"Food Buying" (20 min.)
Consumers Union Film Department
Adult

"Spending Your Food Dollar"
Money Management Institute
Household Finance Corporation
JHS, SHS, Adult
Also contains teacher's guide.

Free
Free
Part of series
$.30 each
$.25 each
Free
Additional teaching aids available from:

National Canner's Association
Evaporated Milk Association
General Foods Corporation
American Medical Association
Grocery Manufacturers of America, Inc.

Consumer Information Bibliography
Superintendent of Documents
U. S. Government Printing Office

National Association of Secondary School Principals
American Home Economics Association
National Dairy Council
United States Department of Agriculture
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Function and Utilization of the Food Outlet</td>
<td>Give a pre-test on food buying to establish the students' background.</td>
<td></td>
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<tr>
<td></td>
<td>Class Discussion: Dual roles of the consumer and homemaker in family food consumption.</td>
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<td></td>
<td>Pre-plan a shopping trip to a grocery store to include a class list of supermarket do's and don'ts.</td>
<td>Students</td>
</tr>
<tr>
<td></td>
<td>Take field trip to a grocery store. Have students check the different brands in relation to price and size of things sold there.</td>
<td>Produce Man</td>
</tr>
<tr>
<td></td>
<td>Teacher introduces class to types of grocery stores.</td>
<td>Grocery Store Managers Representing Independent, True Chain and Voluntary Chain</td>
</tr>
<tr>
<td></td>
<td>Panel of grocery store managers who represent various types of grocery stores.</td>
<td></td>
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<tr>
<td></td>
<td>Have students chart the traffic in food areas, and determine how location influences sale of food items.</td>
<td></td>
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<tr>
<td></td>
<td>Have students prepare listing of non-food items found in a store. What other services is the grocery store offering?</td>
<td>New Food Outlet Manager</td>
</tr>
<tr>
<td></td>
<td>Using the field trip as a point of reference, have students list all the various methods used to influence the consumer to make additional purchases (displays, shelving, etc.). Be sure to include the physical factors: neatness, green and red lights, etc.</td>
<td></td>
</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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</tbody>
</table>

- **Have students compare the class list to 'other consumers'**
  - Talk to store manager, checkout girls, and customers.

- **Have students visit grocery stores to see the variations in store types and product prices, and report on observations.**
  - (Use work sheet to record information.)

- **Prepare a bulletin board showing the various types of stores and their uses.**

- **Use map of town and locate various food outlets. Why are they located there? Who do they serve?**

- **Have manager of new food outlet discuss why he selected his site and what factors he considered in planning the store interior.**

- **Group Project:** Have the students list some of the specialty items sold in stores, such as health foods. What does the term "specialty food" or "health food" mean to the consumer? What effect do these words have on the price?

- **S-Levy, Feldman, and Sasserath**
- **S-Schoenfeld and Natella**
- **S-Greer and Gibbs**
- **T-Trolstrup**
- **T-Britt**
- **T-Fitzsimmons**
- **T-Gordon**
- **T-Coles**
- **T-Kinder**
Bring to class several newspaper advertisements with store names covered. What marketing technique is used to bring the consumer into the store? What do these advertisements really tell the consumer?

Brainstorming: Have the students work in small groups to devise methods of motivating consumers to buy.

Buzz Session: What things could the consumer do to cut down on the amount of money spent in the grocery store? (Shopping lists, impulse shopping, time of day.)

Using a flannel board, make a list of packaged and processed forms of food items.

Have groups prepare exhibits of the various ways of:
1. Packaging
   a. size
   b. shape
   c. materials
   d. gimmicks
2. Processing
   a. frozen
   b. dehydrated
   c. canned
   d. vacuum-packed
   e. fresh
   f. freeze-dried
3. Marketing
   a. package color
   b. size
   c. shape
   d. games and contests
   e. coupons
   f. gifts

Contest: Cover all the information on several packages and see how many products the students can identify. Use as a lead into discussion of selection of package sizes for the use intended.
Have students bring to class examples of the marketing of different food items.

Prepare a display of these products, showing the information which can be obtained from the package.

Have students take one food product and develop the different ways it could be sold.

Student Contest: Find the label with the greatest amount of consumer information. (A good source is the pet food label.)

Have students report on the laws and regulations which govern packaging, processing, and marketing a food product.

Student group project: Devise an attractive label which contains all the information required by law plus what the class feels should be on the label.

S-Wilhelms, Heimerl, and Jelley

S-Greer and Gibbs

T-Trolstrup

T-Gordon and Lee

T-Cross

T-Kinder

T-Britt
Conceit

Claseroom Person

Take the covers off the packages with the exception of the brand name and have the students see what information is given to the consumer. How much is usable information? Can they identify the brand name now?

Demonstration: Using packages of different sizes, discuss the number of servings in relation to the amount consumed by family members. Be sure to include the possible waste factors and their effect on society.

Present a skit on "Leo the Label," showing what can be learned from a label.

Have students give demonstration of the various kinds of labels and packaging.

Have the class prepare examples of different types of advertisements for the same product, to be used in various media.

Discussion: Weights and measurements as they affect the consumer (Unit Pricing).

Store brands vs. nationally known brands.

Make a list of the different forms in which a food item can occur on the market.

Prepare lists of the advantages and disadvantages of the different food forms.

Laboratory: Prepare and serve one food item from each of the processing categories. Chart test results, computing the cost per serving, and determine best buys.

Food Processing Forms:
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have students check at home for common sizes of packaging. Why was each selected?</td>
<td></td>
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<tr>
<td>Bring to class as many different brand-containers and/or labels of single food items as possible.</td>
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<tr>
<td>Conduct home survey to determine how many purchased store brands or national brands, and why.</td>
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<tr>
<td>Have students research current food legislation and governmental directives, and report on local compliance.</td>
<td>Federal Trade Commission</td>
<td></td>
</tr>
<tr>
<td>Write to state and federal governmental agencies for current legislation and directives, requirements for enforcement, and the responsible agency.</td>
<td>Food and Drug Administration</td>
<td></td>
</tr>
<tr>
<td>Have students interview consumers to ascertain why they purchased a certain food form.</td>
<td>S-Greer and Gibbs</td>
<td></td>
</tr>
<tr>
<td>Prepare a chart showing the kinds and costs of various food forms available in the community.</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td></td>
</tr>
<tr>
<td>Prepare a class demonstration on the information obtained.</td>
<td>T-Cross</td>
<td></td>
</tr>
<tr>
<td>Have students who have worked in a grocery store talk about their experiences.</td>
<td>T-Kinder</td>
<td></td>
</tr>
</tbody>
</table>
Concept | Classroom Experiences | Resource Person
---|---|---
Elements Affecting Food Pricing | Have quiz on how much one food costs. What governs the cost of a food item? Make a chart showing the factors affecting the cost of food from the producer to the consumer. Pre-test students on common pricing units used by the grocery store, and ask students to indicate their true meaning to the consumer: 1. "5¢ off" 2. 8/$1.00 3. "1¢ sale" Discuss costs which affect the final cost of a serving portion. Compare costs of the food items: store brands vs. name brands. Determine factors to be considered in deciding which food to buy (decision-making). 1. Time 2. Preparation 3. Values 4. Goals 5. Standards 6. Skills and knowledge 7. Money available | Food Handlers: Farmer, Wholesaler, and Retailer

Basic Food Groups | Group Discussion: What affects one's eating habits? List on board. Class Discussion: Who is the worst-fed family member and why? Using the report from Related Experiences, see how different people's eating habits vary and why. What are the basic food groups, and why are these important to the family shopper? | Cafeteria Food Manager
### Related Experiences

<table>
<thead>
<tr>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have students interview different food handlers: Farmer, Wholesaler, Retailer</td>
<td>S-Schoenfeld and Natella</td>
</tr>
<tr>
<td>Do a comparison study of cost vs. value received for food-related items such as: vitamin supplements, diet foods, health foods, etc.</td>
<td>T-Cross</td>
</tr>
</tbody>
</table>

### References

- S-Wilhelms, Heimerl, and Jelley
- T-Trolstrup
- T-Kinder

### Teacher Evaluation

- S-Greer and Gibbs

---

**Compare costs of eating outside the home:**

1. Drive-in
2. Short order
3. Family restaurant
4. Cafeteria
5. Smorgasbord
6. Supper club
7. Private club

**Have students keep a record of what they eat for one or more days.**

**Have students conduct an interview of what other students eat for a day and report back to class.**

**Have students interview people in different occupations and of varying age groups to see what they eat.**
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diets</td>
<td>Have panel discussion of women to determine how they plan their menus and shop for groceries.</td>
<td>Homemakers and Career Women, Commercial Restaurant Owner or Manager</td>
</tr>
<tr>
<td></td>
<td>Discussion: Using the diets of the students, compile a chart of the average teen diet. How can the teen have good nutrition and still eat a &quot;teen diet&quot;? Make a list of teen food fads. What food value does each have?</td>
<td>Doctor, Dentist, Nurse, or School Dietician</td>
</tr>
<tr>
<td></td>
<td>Using the average teen diet, identify adequate and missing food nutrients. Show what would happen to the human body if the deficient diets were continued over several years (excessive sugars and carbohydrates = poor skin and obesity; lack of vitamins = poor body growth). Have students chart the average teen diet and compute the cost. Then compare this with the cost of a balanced diet. Discuss how diet may influence other spending (e.g., poor diets will create poor health, resulting in additional medical expenses).</td>
<td>Person from Different Cultural Heritage</td>
</tr>
<tr>
<td>Food Fads</td>
<td>The teacher may wish to go into other types of family diets at this point, such as the importance of children's diets, pregnancy diets, infant nutrition, or special medical diets. Have students make a list of as many food myths as possible: &quot;You shouldn't eat pickles and milk at the same meal.&quot; &quot;Fish and milk should never be served together.&quot; &quot;Fish is a brain food.&quot; How many are really true? If one observed these food fads, what might happen to the food spending plan?</td>
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</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<td>------------------------------------------------------------------------------------</td>
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<tr>
<td>Have students survey the eating habits of students in the cafeteria. Why did they make a certain selection?</td>
<td></td>
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<tr>
<td>Have students interview mothers and a commercial restaurant owner to see how eating habits affect their meal planning.</td>
<td></td>
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</tr>
<tr>
<td>Plan a teen menu, observing good nutrition.</td>
<td>S-Spitze and Rotz</td>
<td></td>
</tr>
<tr>
<td>Group Project: Using the basic four foods, show substitutions of teen diet foods which will still give balanced meals.</td>
<td>S-Greer and Gibbs</td>
<td>T-Kinder</td>
</tr>
<tr>
<td>Compile a quick, easy-to-use chart for the teenager to make good food selection choices.</td>
<td>S-Schoenfeld and Natella</td>
<td></td>
</tr>
<tr>
<td>Give students menus to evaluate in terms of:</td>
<td>T-Kinder</td>
<td></td>
</tr>
<tr>
<td>1. Nutrition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Cost</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Appeal</td>
<td></td>
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<tr>
<td>Have students observe their families' eating habits. What food fads do they detect, and what might be the reasons for these?</td>
<td>T-Gordon and Lee</td>
<td></td>
</tr>
</tbody>
</table>
### Concept: Classroom Experiences

<table>
<thead>
<tr>
<th>What food fads are common to the area? What might have created them?</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Foods grown in the area</td>
<td></td>
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<tr>
<td>2. Low-cost foods</td>
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<tr>
<td>3. Family traditions</td>
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<tr>
<td>4. Cultural background</td>
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<tr>
<td>5. Geographical area</td>
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<tr>
<td>6. Status symbols</td>
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</tr>
</tbody>
</table>

How might a food fad affect the food price? (Law of supply and demand.)

<table>
<thead>
<tr>
<th>Convenience Foods</th>
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</thead>
<tbody>
<tr>
<td>Bring to class several food items which are processed as convenience and conventional foods.</td>
<td></td>
</tr>
</tbody>
</table>

Buzz Session: What is the value of convenience foods?

Make a chart showing the cost of convenience foods vs. home-prepared ones. Discuss the consumer's knowledge of the quality and preparation of convenience foods which may be a factor in price difference.

Buzz Session: What family factors will determine the use of convenience foods? This should indicate the influence of values, goals, and standards of the family members; conservation of time and energy; scarce resources, etc.

Discuss additional factors which should be considered in using convenience foods:

- Cooking skills
- Available equipment
- Storage
- Individual and family resources
- Management skills
- Involvement in the dual role
Have students interview consumers concerning their reasons for purchasing certain food forms.

Prepare a chart showing the kinds and costs of various food available in the community.

Prepare a demonstration for the class on the information obtained.

Have students inventory pantry shelves at home. Which convenience foods do they have, and why do their mothers use them?

Select one food item and see how many different ways it might be marketed. (Example: orange juice, Tang, breakfast drink, Start.)

1. Compare cost
2. Ease of serving
3. Nutritive value
4. Personal satisfaction

Group project: Prepare a short quiz program on food terms.
Group Project: Plan a week's menus using only convenience foods and part-prepared foods and compute the time and cost. What other factors would have to be considered? What family situations might prevail in each case? (E.g., career woman, full-time homemaker, part-time career and homemaker.)

Laboratory: Prepare several food items using both convenience and conventional foods. Compare the characteristics of the food and the factors involved in the management process.

Panel Discussion: How do retailers grade their products? (Suggested additional topic: coding.)
Group Project: Prepare a cost analysis of several convenience foods.

Group Project: Survey the people buying groceries. How many convenience foods does the average person buy?

Conduct a community survey to find out how people use grades and standards in food buying.

Prepare a quick, easy chart of local grades and standards for the consumer to use.

Prepare chocolate chip cookies: home-prepared, frozen, canned or refrigerated, box mix, and purchased at specialty shop. Prepare chart showing cost, standard product, time used in preparation, and when one would use them (e.g., refrigerator cookies for children's lunch, specialty shop cookies for tea, etc.).

References:
- S-Wilhelms, Heimerl, and Jelley
- S-Levy, Feldman, and Sasserath
- S-Schoenfeld and Natella
Concentration Classroom Experiences

Make a list of foods which are in season at various times of the year, and discuss their importance to the consumer's food dollar.

Where are seasonal foods marketed in the local community?

Prepare a chart on bulletin board to show how different grades of a food item can be prepared and utilized to lower food expenditures.

Group Project: Prepare a quiz on food standards.

Group Project: Prepare a demonstration on food standards.

Group Project: Prepare questions on food grades and use them in a "Hollywood Squares Game."

Food Terminology

Using labels collected by the class, see how many different terms the students can find and then evaluate as to usable information for the consumer.

List various food terms used on packages and define their true meaning, value to the consumer, and cost to the consumer:
examples - "ade," "drink," "diet," "fortified," "synthetic food."

Demonstration: Using the cans containing these terms, show how the consumer might be misled (orange juice vs. orange juice drink).
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discuss and demonstrate seasonal foods which can be processed for later use.</td>
<td>T-Trolstrup</td>
<td></td>
</tr>
<tr>
<td>Chart cost of a food item over six months to see price fluctuations.</td>
<td>T-Fitzsimmons</td>
<td></td>
</tr>
<tr>
<td>Group Project: Prepare a cost analysis of a home-processed food vs. community-processed one.</td>
<td>T-Kinder</td>
<td></td>
</tr>
<tr>
<td>Have students prepare menus using the different grades of food, and compute the food expenditures.</td>
<td></td>
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</tr>
<tr>
<td>Conduct a random sample interview with consumers in the community to determine if they use food standards as a buying criterion.</td>
<td></td>
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<tr>
<td>Prepare a short radio tape informing the consumer of the variations in food grades and standards.</td>
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<tr>
<td>Develop a food terminology dictionary for the consumer.</td>
<td>T-Kinder</td>
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<tr>
<td>Interview consumers to determine knowledge of food terminology. Chart results.</td>
<td>T-Trolstrup</td>
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<tr>
<td>Have students inventory home and grocery store shelves and record unfamiliar food terms for class discussion.</td>
<td>T-Gordon and Lee</td>
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<tr>
<td>Have students report to class ways they feel the consumer has been misled.</td>
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<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
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<tr>
<td>Demonstration or Group Project:</td>
<td>Show what happens to the price of a food item when some of these words are used: &quot;Diet soft drink&quot; as opposed to &quot;low calorie soft drink&quot; and as compared to &quot;soft drink.&quot; What does each term really mean?</td>
<td></td>
</tr>
<tr>
<td>Protecting the Food Buyer</td>
<td>Questionnaire: &quot;Would You Eat the Following?&quot; (List various items on the market, being sure to include sausage, candy bars, and baby food.) Have students report on subjects pertaining to food-regulatory laws. List foods under the jurisdiction of the FDA and other regulatory groups which govern food processing and distribution. Panel Discussion: Criteria used in food processing and distribution. Debate: Is the consumer subject to fraud and deception in the food market? What are food fads, and how might they affect the consumer?</td>
<td></td>
</tr>
<tr>
<td>New Food Products</td>
<td>Have students report on &quot;new food&quot; products and products containing food substitutes and additives such as soybean derivatives in canned stews and soups. Discuss how different forms of synthetic foods are marketed and consumed.</td>
<td></td>
</tr>
<tr>
<td>Total Implementation of Food Buying Skills</td>
<td>Buzz Session: What shopping habits would be demonstrated by a wise food consumer?</td>
<td></td>
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<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<tr>
<td>Trace the processing and marketing steps for a food from the producer to the consumer.</td>
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</tbody>
</table>

Group Reports: FDA and various laws pertaining to food safety.

Opinion Poll: Using a wide range of consumers, determine:
1. Degree of consumer protection
2. Knowledge of food laws and regulations
3. Protective actions open to the consumer

Investigate one synthetic food.

Journal of Consumer Affairs

Skits: The good consumer and the poor food shopper (pinching, sampling, squeezing).
What might one need to know and do before going to the grocery store? (Shopping lists, store ads, travel distance, time, physical and emotional factors governing impulse buying in the grocery store.)

Plan a menu for a period of time and then have the class plan the shopping trip.

Have students report on various human and non-human resources which would affect the food spending plan.

Have students use the unit kitchens to demonstrate the proper organization and utilization of an efficient kitchen. Discuss how this affects the total food spending plan.

Discuss various packaging methods in relation to food storage.

Student evaluations of their performance.
Related Experiences

Prepare a bulletin board on "Preparing to Go to the Grocery Store."

Problem Situations: Plan, shop and prepare for one of the following situations:
1. Week's meals for two
2. Week's menu for limited amount of money
3. Week's menus for a kitchen with limited equipment
4. Week's menus for working mother
5. Party
6. Week's menus using food stamps and commodities

Devise a quiz program on food buying.
FURNITURE AND ACCESSORIES

Generalization: The selection of furniture and furnishings may be the result of determining wants and needs; recognizing possible sources; developing an awareness of the influence of construction details, and correlating these with available resources and management skills.

Objective: Design experiences which will enable the student to:

1. Describe the relationship between the purpose and utilization of furniture and accessories in terms of values, goals, and standards

2. Identify the selection criteria for furniture and accessories to meet needs and wants

3. Recognize the sources for obtaining furniture and accessories for the home

4. Determine the role of family decision-making, management skills, and the effect of the individual and dual role in selecting furniture and accessories for the home

5. Be able to identify the basic styles of furniture and their value in creating the atmosphere of a home

6. See the relationship of construction, fabric, and fabric finishes in selecting furniture and accessories

7. Develop an awareness of how the consumer might be misled in making furniture and accessory selections.
Student References:

"Your Home's Furnishing Dollar"
Money Management Institute
Household Finance Corporation
JHS, SHS, Adult

"What's Good Furniture?"
Consumer Education Series Book 4
Ginn and Company
JHS, Remedial

Teacher-Student References:

Introduction to Home Furnishings, 2nd Edition
Dorothy Stepat-DeVan
The Macmillan Company

Inside Today's Home, 3rd Edition
Ray Faulkner and Sarah Faulkner
Holt, Rinehart, and Winston, Inc.

Homes With Character
Craig and Rush
Heath Publishing Co.

The Home, Its Furnishings and Equipment
Ruth Morton
McGraw-Hill

National Home Furnishings Council
Series on Buymanship
Additional Sources of Information:

Superintendent of Documents, Government Printing Office

Federal Trade Commission

Consumer's Report, Consumer Union

Sears Roebuck and Co.

J. C. Penney

Ethan Allen Furniture Manufacturers

National Home Furnishings Council

County Extension Advisor

Trade organizations

Retail furniture dealers

Furniture manufacturers
Use and Purpose

Visit and examine some area of the school having a lounge area (office, reception area, student or faculty lounge, or family living center). What does one notice first, and why? Lead into discussion on function and use of furniture.

List on chalk board the purpose of having furniture in the home.

Selection Criteria

Buzz Session: Are there available substitutes for furniture? If you had a very limited amount of money to use for furnishing a room, apartment, or house, what substitutes might you use?

With the lounge area as a point of reference, what might be considered in selecting one piece of furniture? Have the class develop a selection criterion.

Small Groups: Apply this selection criterion to a piece of furniture needed in the home.

What variables would enter into the selection criterion for home furniture which would not apply to institutional or commercial furniture. Why?

Values and Goals

How do the individual's and family's values and goals affect the selection of home furniture?

What other factors would be considered, and why?

1. Family size and age
2. Income
3. Purposes
4. Aesthetics
5. Wants vs. needs
6. Priorities
7. Stage in family life cycle
8. Availability
9. Activities of family or individual
10. Permanence of present location
Using the floor plan of a room or house, the student might determine furniture necessities and possible substitutes for a given situation.

Each student could apply this criterion to a recent or future furniture purchase.

Develop questionnaire and use it with tape recorder to interview anonymous women or couples at various points in life cycle. Play tapes in class and discuss points of view, what influenced choices.

**Related Experiences**

<table>
<thead>
<tr>
<th>Teacher-Student References</th>
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<tbody>
<tr>
<td>Š-Levy, Feldman, and Sasserath</td>
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<tr>
<td>T-Fitzsimmons</td>
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<tr>
<td>T-Rogers</td>
</tr>
</tbody>
</table>

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**References**

- Š-Levy, Peldman, and Sasserath
- T-Fitzsimmons
- T-Rogers
What steps might one take in:
1. Determining the piece of furniture to purchase
2. Selecting the final purchase
(Review the buying principles.)

Sources of Furniture
Where might this piece of furniture be obtained?
1. Furniture store
2. Department store
3. Used furniture store
4. Discount store
5. Wholesale outlet
6. Catalog
7. Auction
8. Custom or upholstery shop

Discuss the advantages and disadvantages of each type of store.

Are there other sources of furniture?
1. Make your own
2. Borrow from relatives
3. Repair what you have (refinish, slip covers, new upholstery)

What are the advantages and disadvantages of these? (Be sure to include skills, equipment, and time available.)

Make a chart to include information for both purchase of furniture and other sources. Using this information, apply it to various life cycles.

What might affect one’s decision to select one course of action over another?
1. Skills and equipment
2. Values and goals
3. Resources (time, energy, money)
Field trips: Have small groups visit people who specialize in repairing furniture. Visit a retail furniture store. Visit a used furniture store.

Students might relate their own experiences in this area.

If Industrial Arts students are making furniture, the class might visit.

S-Levy, Feldman, and Sasserath
S-Schoenfeld and Natella
T-Fitzsimmons
T-Rogers
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<th>Classroom Experiences</th>
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</thead>
<tbody>
<tr>
<td>Teacher may wish to include some common misrepresentations:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Bait and switch ads</td>
<td></td>
<td></td>
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<tr>
<td>2. Low-priced entire rooms of furniture</td>
<td></td>
<td></td>
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<tr>
<td>3. Cardboard made to look like wood</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Variations of drawer handles and exterior trim to change furniture styles</td>
<td></td>
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<tr>
<td><strong>Basic Styles</strong></td>
<td></td>
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</tr>
<tr>
<td>Teacher or students might prepare a bulletin board or use slides to show the basic furniture styles currently being used. (Do not include a long discussion of all furniture styles, but keep the discussion to the current styles.)</td>
<td></td>
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<tr>
<td>Transparencies of the basic styles can be used to aid the student in identifying the basic styles. This can also be used to show how inexpensive furniture combines features to confuse the consumer.</td>
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<tr>
<td>Each basic style should be discussed:</td>
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<td></td>
</tr>
<tr>
<td>1. Basic features for identification</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Advantages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Disadvantages</td>
<td></td>
<td></td>
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<tr>
<td>4. Function</td>
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<tr>
<td>Contest: Have students divide into teams. Show pictures or give verbal characteristics of furniture styles and have them identify the style.</td>
<td></td>
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<tr>
<td><strong>Construction</strong></td>
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<tr>
<td>Have students prepare a demonstration of properties of different materials:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Metal</td>
<td>Industrial Arts Teacher</td>
<td></td>
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<tr>
<td>2. Wood</td>
<td>Male Student</td>
<td></td>
</tr>
<tr>
<td>a. veneers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. finishes</td>
<td></td>
<td></td>
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<tr>
<td>3. Plastics</td>
<td></td>
<td></td>
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<tr>
<td>4. Marble</td>
<td></td>
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<tr>
<td>5. Others</td>
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</tbody>
</table>
Interview furniture salesman to determine the most commonly sold furniture styles. What makes it popular in this particular area? What influences the furniture buyer when making selections for the retail outlet?

Prepare a demonstration of:
1. How various furniture styles can be combined
2. How the personality of a room can be changed with different furniture styles.

Devise a contest for recognizing different woods and finishes.

References:
S-Levy, Feldman, and Sasserath
T-Fitzsimmons
T-Rogers

S-Levy, Feldman, and Sasserath
S-Schoenfeld and Natella
T-Fitzsimmons
T-Rogers
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<th>Concept</th>
<th>Classroom Activities</th>
<th>Resource Person</th>
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<tbody>
<tr>
<td></td>
<td>Discuss advantages and disadvantages of each material.</td>
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<td></td>
<td>How would each of these affect:</td>
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<tr>
<td></td>
<td>1. The consumer's choice</td>
<td></td>
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<tr>
<td></td>
<td>2. Cost of individual piece</td>
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<td></td>
<td>3. Durability</td>
<td></td>
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<td></td>
<td>4. Life span</td>
<td></td>
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<td></td>
<td>5. Care</td>
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<td></td>
<td>What construction details are common to the different furniture styles? (Scenic prints</td>
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<td></td>
<td>and oak = Early American.) This might be done as group projects with class reports or charts</td>
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<td></td>
<td>developed with class discussion.</td>
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<td></td>
<td>Have students go back over their selection criterion and include the construction, fabrics, and fabric finishes.</td>
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<tr>
<td>Fabrics and Fabric</td>
<td>Take field trip to furniture store. Various projects might be used here:</td>
<td></td>
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<tr>
<td>Finishes</td>
<td>1. Small groups selecting furniture for a given situation</td>
<td></td>
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<tr>
<td></td>
<td>2. Contest to see how many basic furniture styles can be identified</td>
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<td></td>
<td>3. Comparison of low, medium, and high priced lines of a single item to determine where variations exist.</td>
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<td></td>
<td>What fabrics are used in furnishings today? How are fabrics graded? What is the meaning of fabric number on furniture store tag (effect on guarantee and durability)?</td>
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<tr>
<td>Care and Maintenance</td>
<td>Demonstration: Select several pieces of furniture to illustrate the different care required for each piece.</td>
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</table>
### Related Experiences

<table>
<thead>
<tr>
<th>Teacher-Student</th>
<th>References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have students evaluate their home furnishings to determine the amount of care and maintenance required.</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<tr>
<td></td>
<td>T-Fitzsimmons</td>
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122 111
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<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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<tbody>
<tr>
<td></td>
<td>Using the demonstration as a point of reference, compute the cost of care and maintenance for each piece. Why should the care and maintenance of a piece of furniture be considered before purchase? Discuss the factors which would affect care and maintenance: 1. Family size and age 2. Recreation activities 3. Stage in family cycle 4. Safety</td>
<td></td>
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<tr>
<td>Buzz Session: How would the dual role, and values, goals, and standards, affect care and maintenance requirements? Include the care and maintenance of furniture in the selection criterion. Have students review their furniture selection criterion. What sources of information might the consumer use? Use several pictures with the accessories blanked out. Ask students what is missing, as a lead into a discussion of the importance of room accessories to provide the total look. The class might look at several pictures or furniture settings to see how atmosphere and tone of a room could be changed when accessories are varied. What factors would be considered in selecting room accessories? What purpose does an accessory serve? What types of accessories might be used?</td>
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<tr>
<td>Accessories Use and Purpose</td>
<td>Interior Designer</td>
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<td>123</td>
<td>112</td>
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</tbody>
</table>
Have students determine the factors which would contribute to the care and maintenance of their home furnishings.

Select one furniture item needing repair. Compute the cost of repair vs. replacement, utilizing all human and non-human resources.

Select one area in the student's home for which an accessory might be used. Have student indicate possible choices and the steps used in making the decision.

<table>
<thead>
<tr>
<th>Related Experiences</th>
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<tbody>
<tr>
<td>S-Levy, Feldman, and Sasserath</td>
<td>S-Greer and Gibbs</td>
<td>T-Fitzsimmons</td>
<td>T-Rogers</td>
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124 113
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<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Values and Goals</td>
<td>Buzz Session: What would be considered in selecting room accessories?</td>
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<td></td>
<td>List these on chalk board and divide into categories of values and goals; family life cycle; management skills; effect of dual role; resources of time, money and energy; and life style.</td>
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<td></td>
<td>Additional factors which would govern the consumer's choice:</td>
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<tr>
<td></td>
<td>1. Family size and age</td>
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<td>2. Income</td>
<td></td>
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<td></td>
<td>3. Purpose</td>
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<td></td>
<td>4. Wants vs. needs</td>
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<td></td>
<td>5. Priorities</td>
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<td></td>
<td>Where might the consumer obtain accessories? (Use list from furniture sources.)</td>
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<tr>
<td>Construction</td>
<td>Demonstration: Accessories made from different materials:</td>
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<td>1. Metal</td>
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<td></td>
<td>What are the advantages and disadvantages of each?</td>
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<td>How would each material affect:</td>
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<td>2. Cost</td>
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<td></td>
<td>3. Durability</td>
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<td>4. Life span</td>
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<td></td>
<td>5. Care</td>
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<td></td>
<td>Why would the consumer select one material over another?</td>
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<td></td>
<td>Students might devise one room accessory made of materials commonly available in the home and compare cost with commercial product.</td>
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</table>
Using one room of the student's home, decide how many different materials are within the room. How are they used? Where are they used?

Determine the life span, durability, care, and maintenance of the accessories within the room.
Concept Clasroom Experiences Resource Person

Care and Maintenance

What care would be required for each type of material?

Why would the care and maintenance be a consideration?

Discuss safety in relation to age and size of individual or family unit.
1. Small children
2. Aged
3. Other

How would the stage of the family life cycle, life style, and size be factors in choice-making?

Small Groups: Give each group a situation and have them select the furniture and accessories using the step-by-step process for obtaining each, and give their reasons.

The teacher may elect to include the following in this unit, depending upon class size, class maturity, etc.
1. Furniture design
2. Floor covering
3. Wall covering
4. Lighting effects
5. Principles of interior decoration
<table>
<thead>
<tr>
<th>Related Experiences</th>
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</thead>
<tbody>
<tr>
<td>Within the student's own room, what accessories have the longest life span? What factors have contributed to this? What care and maintenance is involved?</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td></td>
<td>T-Fitzsimmons</td>
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<td>T-Rogers</td>
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References

T-Rogers
Generalization: The use of developed skills in selecting a housing unit will depend on understanding the influence of values, goals, and standards; surveying the aspects; developing a selection criterion based on needs and wants, and becoming aware of pertinent legal aspects.

Objective: Design experiences which will enable the student to:

1. Determine the housing needs of the family during the various life cycles
2. Describe the different types of available housing units
3. Evaluate the influence of values, goals, and standards in selecting the housing unit
4. Survey the financial aspects of housing
5. Develop a selection criterion
6. Describe the utilization of management skills and available resources as each might pertain to the zones of the housing unit
7. Discuss the advantages and disadvantages of renting vs. home ownership
8. Become cognizant of the legal aspects of housing
9. Develop skills in selecting and maintaining shelter.
**Student References:**

"Housing: A Major Family Expense"
Education Department
SHS, Adult

"How to Finance Your Home"
Public Affairs Pamphlet
SHS, Adult

"Fair Play in Housing"
Public Affairs Pamphlet
SHS, Adult

"Your Housing Dollar"
Money Management Institute
Household Finance
SHS, Adult

Mobile Home Manufacturers Assoc.
Mobile home floor plan kit.

**Teacher References:**

Guide to Personal Finance
Sal Nuccio
Harper and Row

Laws Every Homeowner and Tenant Should Know
Daniel deBenedictis
Cornerstone Library

Housing, People and Cities
Martin Meyerson, Barbara Terrett,
and William L. C. Wheaton

Housing and Society
Glenn H. Beyer
The Macmillan Company

130 119
Teacher References: (continued)

The House: Principles/Resources/Dynamics
Tessie Agan and Elaine Lucksinger
J. B. Lippincott Company

Consumer Education Programmed Learning
Instruction (Housing)
Northern Illinois University, 1970
Printed by Vo-Tech Division, Springfield
Additional Sources of Information:

Federal Housing Administration
Housing and Urban Development
Savings and loan associations
Local real estate agents
Local contractors
Mobile home dealers
### Classroom Experiences

**Determining Housing Needs**

Using a doll house, cardboard house, or felt outline, place either doll or felt human outline beside it and ask students to list shelter requirements for one individual, including activities.

Repeat same idea with couple (beginning stage of a family). Continue on through entire life cycles, to determine family needs at various cycle stages.

Using the above information, discuss facilities needed in family shelter to meet these needs. (Teacher should be cautioned not to limit this area to one type of dwelling.)

**Selecting Shelter**

Divide class into small groups with each taking one stage of the family life cycle and have them list all types of housing which would meet the family's needs.

Report their findings and discuss each group's actions.

How would a family's values, goals, and standards affect their choice of housing?

Discuss the advantages and disadvantages of each type of housing unit.

1. Single dwelling
2. Duplex
3. Row or town house
4. Apartment
5. Condominium
6. Cooperative
7. Mobile home

Include size of lot or acreage, rural or suburban.

Take field trip to various types of housing units (optional).
Related Experiences

Group Teams: Interview individuals or family groups at various life cycle stages to identify their selection criteria.

Prepared a chart illustrating the similarities and differences between the students' lists and the interview results.

Survey the community for the number of housing types, the location within the community, and approximate cost for renting and buying. Which type of housing unit is most common and least common? Why?

References

Teacher-Student

Teacher Evaluation

S-Schoenfeld and
Natella

S-Levy, Feldman, and Sasserath

T-Oppenheim

T-Fitzsimmons

S-Wilhelms, Heimerl and Jelley

S-Levy, Feldman, and Sasserath

T-Phillips and Lane

T-Oppenheim

T-Fitzsimmons

T-Warmke, Wyllie, Wilson, and Eyster

T-Gordon and Lee

T-Trolstrup
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<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discuss advantages and disadvantages of:</td>
<td>1. Ranch-style house                  2. Two-story house  3. Split level house</td>
<td>Contractor or Building and Trades Instructor</td>
</tr>
<tr>
<td>Financial Aspects of Family Housing</td>
<td>Survey housing costs within the community.</td>
<td></td>
</tr>
<tr>
<td>Mystery Story: Teacher uses case study approach in which she presents a series of &quot;clues&quot; and lets the students indicate when they have enough information to determine the dollar amount of family's funds which should be spent on housing. (Class teams act as detectives.)</td>
<td></td>
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<tr>
<td>Discuss the cost of operating and maintaining family shelter in relation to other family expenses.</td>
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<tr>
<td>Re-tell the same story and see if the students change their minds, and where.</td>
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<tr>
<td>Discuss the relationship of housing costs to the total financial management of family funds.</td>
<td></td>
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</tr>
<tr>
<td>Using family from case study, ask students for suggestions for types of housing available. Teacher should have available information to use in the discussion of current dollar costs for rental properties and homeownership.</td>
<td></td>
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</tr>
</tbody>
</table>
Compute the cost of a home built using the different construction methods.

Talk with parents and determine the operating costs of own home.

Optional: Survey other family units in varying life cycles to determine operating costs and the factors which might be influencing ones (number and ages of children).

Take field trip to various apartments and other types of housing in the community, such as mobile homes, single dwellings, etc.

S-Schoenfeld and Natella
S-Wilhelms, Heimerl, and Jelley
S-Leith and Lumpkin
S-Levy, Feldman, and Sasserath
T-Phillips and Lane
T-Oppenheim
T-Warmke, Wyllie, Wilson, and Eyster
T-Gordon and Lee
T-Trolstrup
Using several floor plans which might be either apartments or single family dwellings or mobile homes, have students select one or two suitable to the case study family.

What makes one plan more suitable than another? Emphasize:
1. Traffic patterns
2. Use of areas rather than individual rooms
3. Zoning
4. Activities

The teacher may wish to discuss each individual room in terms of:
1. Activities and function
2. Design

The kitchen should be discussed in terms of:
1. Work triangle
2. Work centers in relation to other parts of the house
3. Kitchen design (L, U, corridor and alley)
4. Storage
5. Management skills (dishwashing)
6. Appliances in relation to first use
7. Family interests and activities

Renting vs. Buying

Debate: Resolved - every family should own their own home.

Class Discussion: Summarize the advantages and disadvantages of home ownership and renting.

Panel discussion of two couples who have recently moved into town. What did they go through to find their home? (If possible, have one couple renting and one couple buying their home.) What steps did they take to make their final decision?
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
</table>

- Have students analyze own homes to determine traffic patterns, zoning, area use, and activity centers.

- Have students analyze own kitchens in terms of work triangle, kitchen design, etc.

Research: When is it cheaper to rent?

Role Play: Renting and buying homes.

Investigate housing costs from realtors in your area.

S-Schoenfeld and Natella.

S-Wilhelms, Heimerl and Jelley.


T-Phillips and Lane.

T-Warmke, Wyllie, Wilson, and Eyster.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Legal Aspects of Family Shelter</td>
<td>A family has decided to buy a house. Use flow chart to demonstrate the step-by-step legal procedure in purchasing the home. Using the flow chart, go over each step to emphasize: 1. Reason 2. Necessity 3. Available assistance. Specific emphasis should be placed on: 1. Obtaining the funds 2. Mortgage contract a. package b. open-end c. amortized d. straight term e. government loans 3. Abstract 4. Deed 5. Title 6. Title insurance 7. Legal fees 8. Closing costs 9. Insurance 10. Appraisal Present one or two problems concerned with home owner's liability, wind damage, fire and theft, as introduction to home owner's insurance needs. Discuss the need for home owner's insurance and the various types of policies and clauses available. Discuss the importance of insurance to cover the value of the home mortgage. Possible sources: 1. Mortgage insurance 2. Term insurance 3. Whole life insurance</td>
<td>Real Estate Agent  Home Appraiser  Contractor  Savings and Loan Officer  Government Agencies: FHA, Veterans Administration, HUD  Insurance Agent  Contractor</td>
</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<tr>
<td>------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Group Project: Have each group interview someone connected with buying and selling homes. (Real estate agent, lawyer, home loan officer, etc.).</td>
<td>T-Trolstrup</td>
<td></td>
</tr>
<tr>
<td>Collect ads to determine current prices of homes in relation to number of square feet.</td>
<td>S-Schoenfeld and Natella</td>
<td></td>
</tr>
<tr>
<td></td>
<td>S-Wilhelms, Heimerl and Jelley</td>
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<tr>
<td></td>
<td>S-Levy, Feldman and Sasserath</td>
<td></td>
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<td></td>
<td>T-Phillips and Lane</td>
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<td></td>
<td>T-Oppenheim</td>
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<td></td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td></td>
<td>T-Gordon and Lee</td>
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<tr>
<td></td>
<td>T-Trolstrup</td>
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</tbody>
</table>
These same steps should be repeated but directed toward the home renter's responsibilities and obligations with particular emphasis on the need for home rental insurance.

**Creating a Home**

Give each student a family situation. Let him be the real estate agent, and assist the family in finding and securing their home. Give reasons. This should include:

1. Buying or renting
2. Selecting the family home
3. Financial aspects
4. Legal aspects
<table>
<thead>
<tr>
<th>Related Experiences</th>
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</tbody>
</table>

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INSURANCE

Generalization: Present and future protection may be provided by selecting insurance plans based on individual needs, which may be determined by financial status.

Objective: Design experiences which will enable the student to:

1. Determine the purpose and function of insurance planning

2. Identify the major forms of life insurance and determine how each might be used to the best advantage

3. Describe the various types of health insurance and evaluate each as it might be used in the different stages of the life cycle

4. Demonstrate the use of property insurance to the homeowner, home renter, and automobile owner

5. Become cognizant of the terminology used in insurance policies and its implications to the consumer

6. Identify the available social welfare insurances

7. Develop a guideline for the purchase of insurance

8. Devise an insurance plan applicable to the various stages of the life cycle.
Student References:

"You and Your Family's Life Insurance"
Women's Division
Institute of Life Insurance
SHS, Adult

"The New A B C's of Health Insurance"
Department W
Health Insurance Institute
SHS, Adult

"Modern Health Insurance"
Health Insurance Institute
SHS, Adult

"The Farm Family Looks at Life Insurance"
Women's Division
Institute of Life Insurance
SHS, Adult

"Decade of Decision"
Institute of Life Insurance
SHS, Adult

"Every Ten Minutes"
Insurance Information Institute
SHS, Adult

"Insurance for the Home"
Insurance Information Institute
SHS, Adult

Teacher References:

A List of Worthwhile Life and Health Insurance Books
Institute of Life Insurance

Handbook of Life Insurance
Institute of Life Insurance
Free
Teacher References: (continued)

Investments, Insurance, Wills Simplified
U. S. News and World Report

Source Book of Health Insurance Data
Health Insurance Institute

Time-Life Book on Family Finance
Carlton Smith and Richard Putman Pratt
Time-Life Books
Additional Sources of Information:

Institute of Life Insurance
National Underwriter's Company
Health Insurance Institute
Group Health Insurance, Inc.
Health Insurance Association of America
Insurance Information Institute
Superintendent of Documents, Government Printing Office
County Home Extension Advisor
Local insurance agents
Prepare a list of various people such as a farmer, homeowner, astronaut, pro football player, elderly person, young married man just starting in business, young mother, etc. Have students indicate types of risk each might encounter.

What is available to reduce the risk?

From the listing of each individual and risk involved, determine the types of protection each might have to reduce risk.

Discussion: The purpose of insurance is to provide protection against the unknown.

Small Groups: Include an example of two individuals needing similar insurance, but with different intensities.

What type of risk does each individual need to be insured against?
   1. Young married couple
   2. Middle-aged couple
   3. Retired couple
   4. New-born baby
   5. High school student
   6. Single person

How is the amount of life insurance coverage determined? Who needs greatest coverage? Why?
   1. Single person
   2. Single person with dependent parents
   3. Young married couple
   4. Young couple with children
   5. Middle-aged couple
   6. Retired couple
<table>
<thead>
<tr>
<th>Related Experiences</th>
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<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>List the different sources of insurance available in the community. What type of insurance is most common and why?</td>
<td>S-Schoenfeld and Natella</td>
<td>S-Leith and Lumpkin</td>
</tr>
<tr>
<td>Interview people with varying occupations. What type of insurance does each carry?</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td>S-Schoenfeld and Natella</td>
</tr>
<tr>
<td>Survey couples to determine the types of insurance carried by various families in different life cycles. Is there a definite pattern? Which types of insurance are most common? Why?</td>
<td>T-Oppenheim</td>
<td>S-Wilhelms, Heimerl, and Jelley</td>
</tr>
<tr>
<td>Ask a single person the type and coverage they carry and why.</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
<td>T-Oppenheim</td>
</tr>
</tbody>
</table>

T-Warmke, Wyllie, Wilson, and Eyster

T-Trolstrup

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Coverage needed is determined by:
1. Level of living needed
2. Economic worth of the family unit
3. Family liabilities and responsibilities
4. Protection for dependents
5. Length of time needed for protection

Buzz Session: Within the family unit, who should be covered by life insurance?

Types of Life Insurance Policies
List the four types of life insurance:
1. Term
2. Ordinary life
3. Limited payment
4. Endowment

What is being purchased, and how much protection does each give in relation to the dollar cost?

Term Insurance
1. All protection
2. No saving
3. Length of time insured
4. Cannot be used as loan collateral
5. Premiums rise with age
6. Should have renewal clause

Who might use term insurance?
1. Young married couple
2. Maximum protection for dollar value
3. Substitute for mortgage insurance
4. Additional protection for short period of time

Ordinary Life
What does one receive with life insurance? (Savings and protection.)
What types of life insurance does your family have?

Do you or your friends (single) have insurance? What does it cover?

Interview an insurance agent. What is the most common type of life insurance? Why?

Talk to an individual who has purchased term insurance. Ask what influenced his choice and the intended function.

Compare the advantages and disadvantages of ordinary life and term insurance for the various life cycles:
1. Single
2. Couple
3. Couple with children
### Discuss advantages and disadvantages of ordinary life insurance:

1. Constant premium
2. Can be used for loan collateral at low interest rates (borrowing your own money)
3. Savings interest lower than other sources
4. Only one physical exam required
5. Premiums are higher than term insurance at younger ages
6. Premium dollar costs are determined by:
   a. number and size of premiums (lump sum, limited payments, or entire life)
   b. age
   c. occupation
   d. method of payment (annually, semi-annually, monthly, or weekly)
   e. others

### Endowment

What is an endowment policy? (Insurance paid up at a definite date.)

Who might use endowment policies, and why?

1. Children's education
2. Retirement savings
3. Major purchase - house

What are the advantages and disadvantages?

1. Low rate of interest
2. Larger payments than other life insurance policies
3. Forced savings
4. Used to obtain a long-range goal
Interview several people who use endowment insurance. Why did they make this choice?

Compare the advantages and disadvantages of endowment to ordinary life and term insurance for each stage of the life cycle.

Research the cost of endowment versus savings. Compare to other types of savings programs. When would endowment insurance be purchased as a last resort?
Limited Payment

What is limited payment policy? (Permanent protection but premiums paid within a specific period of time.)

What are the advantages and disadvantages?
1. Pay higher premiums than ordinary life
2. Builds cash value faster
3. Pay premiums for limited period

Annuity

What is the individual gambling when he takes out annuity insurance? (You are betting you will die, and the insurance company is betting you will live.)

What is the major purpose of an annuity policy? (Retirement)

Annuities can be purchased with large payments over a short period of time. Who would use this method, and why?

Insurance Terms

Students devise crossword puzzle of insurance terms.

Using the various insurance terms, show how each would apply to the different forms of life insurance.

Use information gained from Related Experiences to discuss how knowledge of insurance terms would aid in the final selection.
Prepare a bulletin board showing the coverage, features, and cost of the forms of life insurance and where each might be used.

Interview someone who has purchased an annuity policy. Why did he make this selection? Has it proved satisfactory?

Have others work the crossword puzzle to determine how well the average consumer understands insurance terms.

References:
- Schoenfeld and Natella
- Levy, Feldmán, and Sasserath
- Wilhelms, Heimerl and Jelley
- Oppenheim
- Warmke, Wyllie, Wilson, and Eyster
- Gordon and Lee
- Trolstrup
### Guidelines for Buying Life Insurance

<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Buzz Session: Devise guidelines for purchase of life insurance.</td>
<td></td>
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</tr>
<tr>
<td>1. Agent's reputation</td>
<td></td>
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<tr>
<td>2. Family values, goals, and standards</td>
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<td></td>
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<tr>
<td>3. Company reliability</td>
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<tr>
<td>4. Protection needed</td>
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<tr>
<td>5. Clauses</td>
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<tr>
<td>6. Economic value</td>
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<tr>
<td>7. Age</td>
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<tr>
<td>8. General health</td>
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</tbody>
</table>

Present case study situations and have students determine insurance needs for each.

### Health Insurance

<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Role Playing: Have students dramatize what happens when you are being admitted to a hospital.</td>
<td>Hospital Administrator</td>
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<tr>
<td>Class Discussion: Why do so many hospitals put great emphasis on having insurance?</td>
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<tr>
<td>What methods, other than insurance, can be used to pay doctor and hospital bills?</td>
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<tr>
<td>1. Savings account</td>
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<tr>
<td>2. Credit with hospital or doctor</td>
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<tr>
<td>3. Liquidate investments or assets</td>
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<tr>
<td>4. Loan through a lending institution</td>
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<tr>
<td>5. Mortgage</td>
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</table>

### Types of Health Insurance

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<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Have students make a list of the items which need to be covered by health insurance.</td>
<td></td>
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</tr>
<tr>
<td>1. Medicine</td>
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<td>2. Doctor</td>
<td></td>
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</tr>
<tr>
<td>3. Hospital</td>
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<tr>
<td>4. Surgery</td>
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<tr>
<td>5. Out-patient care</td>
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<tr>
<td>6. Home care</td>
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<tr>
<td>7. Loss of income due to illness</td>
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<td>8. X-rays</td>
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<td>9. Laboratory tests</td>
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<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>References</th>
<th>Teacher Evaluation</th>
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</thead>
<tbody>
<tr>
<td>Survey community members to determine why the selected a specific insurance source.</td>
<td>S-Schoenfeld and Natella</td>
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<td></td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td></td>
<td>T-Warmkey, Wyllie, Wilson, and Eyster</td>
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<td></td>
<td>T-Trolstrup</td>
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</tr>
<tr>
<td>Interview hospital administrator or medical accountant to determine the extent of coverage of health insurance within the community. What percent of the patient's bill is actually paid by the insurance company?</td>
<td>S-Schoenfeld and Natella</td>
<td></td>
</tr>
<tr>
<td></td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td></td>
<td>S-Wilhelms, Heimerl and Jelley</td>
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<td>T-Oppenheim</td>
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<td>T-Warmkey, Wyllie, Wilson, and Eyster</td>
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<td>T-Gordon and Lee</td>
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<td></td>
<td>T-Trolstrup</td>
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</tr>
<tr>
<td>Survey a sample of the community to ascertain the most common types of health insurance, where each was purchased, and the selection criterion. From the community survey, determine:</td>
<td>S-Schoenfeld and Natella</td>
<td></td>
</tr>
<tr>
<td>2. Average coverage</td>
<td>S-Wilhelms, Heimerl and Jelley</td>
<td></td>
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<tr>
<td>3. Life cycle stage which carries highest percentage of insurance</td>
<td></td>
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</tbody>
</table>
### Concept

<table>
<thead>
<tr>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Which ones might the individual or family unit be able to absorb, and which ones would require additional assistance?</td>
<td></td>
</tr>
<tr>
<td>How might these affect one's choice of a health insurance purchase? (Need vs. income demands.)</td>
<td></td>
</tr>
<tr>
<td>Study several health insurance policies to see what clauses each contains and the methods of claim payments.</td>
<td>Insurance-Agent</td>
</tr>
<tr>
<td>Prepare a chart demonstrating each type of health insurance, the coverage, and possible exclusions.</td>
<td></td>
</tr>
</tbody>
</table>
| Using student list and chart, select the best type of health insurance for:  
1. Single individual  
2. Young married couple  
3. Middle-aged couple  
4. Retired couple | |

### Sources of Health Insurance

<table>
<thead>
<tr>
<th>Source of Health Insurance</th>
<th>Where might health insurance be obtained?</th>
</tr>
</thead>
</table>
| 1. Independent (profit)   | 1. Independent (profit)  
2. Independent (non-profit)  
3. Union  
4. Place of employment  
5. Doctor clinics  
6. Fraternal organizations  
7. Churches  
8. Others | |
<p>| Discuss advantages and disadvantages of each of the above. | |
| Demonstrate the cost and coverage of group and independently purchased health-insurance. | |</p>
<table>
<thead>
<tr>
<th>Related Experiences</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Research: Is a bill or charge different for the insured than for the non-insured person? If your employer has health insurance on you, will they both pay off? Is this the reason many people spend unnecessary money on health insurance?</td>
<td>T-Oppenheim</td>
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<tr>
<td>T-Warmke, Wyllie,</td>
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<tr>
<td>T-Gordon and Lee</td>
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<tr>
<td>T-Trolstrup</td>
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</tr>
<tr>
<td>Using the community survey which indicates the most common source, determine possible reasons.</td>
<td>S-Schoenfeld and Natella</td>
<td></td>
</tr>
<tr>
<td>S-Levy, Feldman, and Sasserath</td>
<td></td>
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<td>T-Oppenheim</td>
<td></td>
<td></td>
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<tr>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td></td>
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<tr>
<td>T-Gordon and Lee</td>
<td></td>
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</tr>
<tr>
<td>T-Trolstrup</td>
<td></td>
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</tr>
</tbody>
</table>
Guidelines for Buying Health Insurance

Small Groups: What criterion would you develop to determine your health insurance needs?
1. Age
2. Family size
3. Family health pattern
4. Available funds
5. Company reliability
6. Agent's reputation
7. Company's reputation
8. Past payment

Property Insurance

Prepare a sheet listing common property insurance problems. Have students determine how these claims might be settled.
1. Personal funds
2. Insurance
3. Liquidate assets
4. Credit
5. Mortgage

Determine the type of hazards which the family dwelling might require protection against.
1. Fire
2. Theft
3. Wind
4. Water
5. Tornado
6. Riots
7. Liability
8. Others

Determine which ones would be most desirable for the specific geographical area.

Who needs insurance? List the different types which the home owner and home renter would require.

Prepare a coverage and cost chart of the three types of property insurance:
1. Fire and property
2. Dwelling and contents
3. Home owners or home renters
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Survey various families to identify types of property insurance currently being used. Which is most common? Why?</td>
<td>S-Schoenfeld and Natella</td>
<td></td>
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<tr>
<td></td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td>T-Oppenheim</td>
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<td></td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td></td>
<td>S-Wilhelms, Heimerl and Jelley</td>
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<td>T-Oppenheim</td>
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<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td>T-Gordon and Lee</td>
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<td>T-Trolstrup</td>
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</table>

Research: Are certain hazards not covered in your area?  
(Example: flood.)
Discuss the advantages and disadvantages of each type.

Review the guidelines for purchase of property insurance.

**Auto Insurance**

Have auto insurance agent discuss insurance costs and need with a class member who has recently purchased a car.

Discuss factors which would determine auto insurance premium costs:
1. Age
2. Sex
3. Occupation
4. Driving record
5. Make and model of car
6. High school and college grades

Discuss the three types of auto insurance:
1. Special
2. Safe driver
3. Family driver

List the advantages and disadvantages of each.

Have class reports on Related Experiences. What causes these cost variances?

Discuss the guidelines for purchase of auto insurance.

**Other Forms of Insurance**

Discuss special types of insurance for particular groups (example: crop insurance).
Visit several auto insurance agents and have each compute the cost of insurance according to the following variables:

1. Sports car vs. sedan
2. Male vs. female
3. Under 25 years of age
4. Driver's training vs. none
5. High school and college grades
6. Fleet of cars
7. Single person
8. Family coverage
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Insurance</td>
<td>What are the social (government) insurances?</td>
<td>Welfare Officer</td>
</tr>
<tr>
<td>1. Unemployment</td>
<td></td>
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<tr>
<td>2. Disability</td>
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<td>3. A.D.C.</td>
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<tr>
<td>4. Workmen's Compensation</td>
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<tr>
<td>5. Medicare</td>
<td></td>
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<tr>
<td>6. Medicaid</td>
<td></td>
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</tr>
<tr>
<td>7. Social Security</td>
<td>a. death benefit</td>
<td>Local Representative of Social Security Office</td>
</tr>
<tr>
<td></td>
<td>b. disability</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c. retirement.</td>
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</tbody>
</table>

How are these insurances obtained?

Discuss how an individual or a family might use each of these insurances.

What are the characteristics for qualification?

Discuss major points and weaknesses of each.

Show interrelationship of social insurance to the total insurance plan.

Group Insurance

What kinds of protection are offered at place of employment? How does the protection and cost of group insurance compare with private insurance rates?

What additional advantages does group insurance have? (Insurability without physical exam.)

Discuss the value of social insurance and group insurance in the total insurance program.
<table>
<thead>
<tr>
<th>Related Experiences</th>
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</thead>
<tbody>
<tr>
<td>T-Oppenheim</td>
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<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td>T-Gordon, and Lée</td>
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<td>T-Trolstrup</td>
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<td>Concept</td>
<td>Classroom Experiences</td>
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</tr>
<tr>
<td>Developing an Insurance Plan</td>
<td>Divide class into four groups. Each group is to devise a total insurance plan, selection criterion, the influencing factors, and their reasoning for one of the following: &lt;br&gt; 1. Single person renting (difference in male and female insurance) &lt;br&gt; 2. Young married couples (home owners) &lt;br&gt; 3. Middle-aged couple (home owners) &lt;br&gt; 4. Retired couple (mobile home).</td>
<td></td>
</tr>
</tbody>
</table>

Teacher should remind class there is no set formula for determining the amount or type of insurance needed by an individual.

Consider conditions when no insurance should be carried: <br> 1. Government buildings (the premiums would replace predicted loss because of number of buildings, etc.) <br> 2. No dependents, burial cost deposited in bank <br> 3. Hail insurance on crops in area not usually affected by hail <br> 4. Loss of item not critical to life or safety
MANAGEMENT OF THE DUAL ROLE

Generalization: The use of resources and management skills as well as the effect of personal values and goals influence participation in the dual role of wage earner and homemaker in today's society.

Objective: Design experiences which will enable the student to:

1. Describe the interrelationship of the management skills as they affect the dual role of wage earner and homemaker

2. Identify and evaluate the influence of resources

3. Show the interrelationship between the management skills in the home and on the job in total family living

4. Determine the effect of values, goals, and standards on the dual role of wage earner and homemaker

5. Create an awareness of the effect of the life cycle on attitudes, values, goals, and standards

6. Evaluate the male-female identity roles and their effect on management skills in the home and on the job

7. Explain how conflicts might arise as a result of the dual role and demonstrate how these might be resolved

8. Develop an awareness of the influence the individual's values, goals, and standards have on the perception of the dual role
9. Describe how wants and needs are created and their effect in the economic society.

10. Determine the influence of individual and family wants on the consumer's behavior in the marketplace.

11. Develop problem-solving techniques in decision-making during the various stages of the life cycle through identification of available resources.
Student References:

Managing Living Time
Margaret Raines
Charles A. Bennett Company, Inc.

"Your Financial Worksheet: A Guide for Women Returning to the Job World"
Women's Division
Institute of Life Insurance
SHS, Adult

"A Date With Your Future"
Institute of Life Insurance
JHS, SHS, Adult

"New Careers, Real Jobs, and Opportunities for the Disadvantaged"
Public Affairs Pamphlet

Time Out for Happiness
Frank Gilbreth, Jr.

Teacher References:

Management in Family Living
Paulena Nickell and Jean Muir Dorsey
John Wiley & Sons, Inc.

Management for Modern Families
Irma H. Gross and Elizabeth W. Crandall
Appleton-Century-Crofts

"Finance Facts"
National Consumer Finance Association

How to Get Along on the Job
William M. Cooper and Vivian C. Ewing
Holt, Rinehart, and Winston, Inc.
Teacher References: (continued)

Management Problems of Homemakers Employed Outside the Home
U. S. Government Office Bulletin 289
Washington, D.C., 1961

"How Can the Dual Function of Vocational Education Be Realized?"
M. Miller and H. Evans
Illinois Teacher, March 1962

Home Economics Related Occupations Notebook
Kupsinell
Danville, Illinois

Thresholds to Adult Living
Craig
Charles A. Bennett Company, Inc.

Films and Filmstrips:

"How to Save Thirty Minutes"
Rubbermaid, Inc.
<table>
<thead>
<tr>
<th><strong>Concept</strong></th>
<th><strong>Classroom Experiences</strong></th>
<th><strong>Resource Person</strong></th>
</tr>
</thead>
</table>
| **How Wants and Needs Are Created** | Discuss what individual class members have and what they want. Place separate lists on board - area between becomes unlimited wants. Determine what creates wants.  
Buzz Session: How can we achieve individual wants and needs? Will we ever achieve all our wants and needs?  
Discuss the difference between wants and needs (wants are desires for essential and non-essential items, whereas needs are for essential items).  
Use role playing to identify goals, values and standards of students. Reverse roles. Family life situations may be used.  
Discuss effect of wants and needs on economic system. |                  |
| **Values, Goals, and Standards** | Class should develop an evaluation sheet of individual self-concepts, how each person perceives his role in the family structure.  
Determine values, goals, and standards as perceived by philosophy (influences).  
Display pictures of several different makes and models of cars. Have each student write down his choice and why he selected that particular car. What influenced his choice? What part do values and goals play in choice-making?  
Define and show the inter-relationship of values, goals, and standards. |                  |
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
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</thead>
<tbody>
<tr>
<td>Survey individuals in the family to obtain information on family wants.</td>
<td>S-Starr</td>
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<td></td>
<td>S-Smart and Smart</td>
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<tr>
<td></td>
<td>S-Craig</td>
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<tr>
<td>What short and long term goals are desired?</td>
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<tr>
<td>Devise a questionnaire which would illustrate self-perception.</td>
<td>S-Starr</td>
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<tr>
<td></td>
<td>S-Smart and Smart</td>
<td></td>
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<tr>
<td>Observe the family members to identify their roles in the family as each family member perceives and participates in his role.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Write a skit showing how family roles change during the stages of the life cycle. Define the values and goals of the situation.</td>
<td></td>
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<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
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</tbody>
</table>
| Explain the limitations resources may have on obtaining one's goals. Emphasize the importance of wise use of resources in attaining goals. | Decision-Making Process

Using observation of family members, compare similarity of student's evaluation of his role and the participation of family members in their roles.

Discuss the effect of wants and needs on the economic behavior of the consumer in the society.

Role Playing: Trace the manufacturing process (circular flow).

Discuss the individual's involvement in creating the circular flow.

Discuss the family's involvement in creating the circular flow.

How does the individual indicate to the manufacturer his preference for a product? (By buying the item or casting his dollar vote in favor of the product.)

Role Playing: Family facing choice of selecting one of two necessary items.

Use teen games to determine stages of decision-making process.

Have class discuss the decision-making process:
1. Define the problem
2. Obtain information
3. Consider the consequences of each alternative
4. Select the best course of action
5. Put the plan into action

Evaluation is a part of each step.
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student</th>
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</table>

S-Starr

S-Smart and Smart
Case Study Problem: Demonstrate the influence of goals, values, and standards on the decision-making process.

Discuss the stages in the family life cycle:
1. Beginning
2. Expanding
3. Contracting

Divide the class into three sections, each one representing a stage in the family life cycle. Each group will discuss the problems encountered, the family spending plan, and purchases and investments within the marketplace.

Divide available resources by family members. Which problems could be solved by an individual and which would need total family participation?

Discussion: Why might one family solve a problem differently from another? (Values, goals, and standards.) Would they solve the same type of problem in the same manner at different stages of the life cycle?

Using a relevant student situation (such as the senior trip, junior-senior prom activities, a young married couple, or finding a summer job), apply the four steps in the decision-making process:
1. Planning
2. Organizing
3. Controlling
4. Evaluating

Apply the decision-making process to the management procedure.
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Using own family life stage,</strong> list skills, human and non-human, of each family member.</td>
<td>S-Starr</td>
<td>S-Smart and Smart</td>
</tr>
<tr>
<td>Correlating family life cycle with one from class discussion, what resources does your family have which would enable them to solve this problem?</td>
<td>S-Craig</td>
<td></td>
</tr>
<tr>
<td>Game: Draw triangle on board. Each point represents one resource (time, energy, money). When one resource is absent or limited, how might the remaining two be used?</td>
<td></td>
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</tr>
<tr>
<td><strong>Using a current home situation,</strong> apply the decision-making process.</td>
<td>S-Starr</td>
<td>S-Smart and Smart</td>
</tr>
<tr>
<td>List student's family resources, divide into human and non-human, rank by order of importance, and assign a dollar value.</td>
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<tr>
<td>Determine the scarce resources in the different stages of the life cycle. What substitutes would be available?</td>
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<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
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<td></td>
<td>Discuss resources available to use in the management procedure.</td>
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<tr>
<td>Buzz Session</td>
<td>Various types of resources.</td>
<td></td>
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<tr>
<td>Use the student list from the Related Experiences to divide first into human and non-human resources, and then rank by importance. Assign a dollar value to each.</td>
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<tr>
<td>Discuss how goals, values, and standards affect their ratings.</td>
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<tr>
<td>Select a gift for someone. What resources were used to obtain the gift?</td>
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<tr>
<td>Have students keep track of their daily schedule and decide what resources they used and which were the most important.</td>
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<tr>
<td>Teacher presents a story and students determine what is the scarce resource.</td>
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<tr>
<td>What available substitute might one have for the scarce resource?</td>
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<tr>
<td>Have students list the management skills they have to use.</td>
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<td>Demonstrate a task to illustrate work simplification.</td>
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<tr>
<td>Discuss the principles involved in work simplification. How may tasks be dovetailed to utilize available resources more efficiently?</td>
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<tr>
<td>Apply work simplification to a consumer-oriented situation (dishwasher, hand-washing, dishes, cleaning). Make chart of results and list principles which would apply to other tasks.</td>
<td></td>
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<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<tr>
<td>Make a list of all services or work done in the student's home for a set period of time. Determine the cost of these if performed by someone outside the home.</td>
<td>S-Starr</td>
<td>S-Smart and Smart</td>
</tr>
<tr>
<td>The student is to give a gift for a coming event. How many different things might be given using resources other than money?</td>
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<tr>
<td>Repeat work simplification study at home. Each student takes an individual problem and applies the management and decision-making process.</td>
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</tbody>
</table>
Illustrate the effect of equipment on work simplification and the dual role by having students divide into three groups. Have all three groups perform the same task. The variation would be the kinds of equipment used.

Students may be divided into groups to conduct work simplification studies evaluating the work by traffic patterns, time, body motions, and energy utilization. Findings from studies should then be discussed in relation to the four criteria. How might this information be used in the home, and what factors might restrict its use?

Apply management process to a consumer-oriented situation.

Teacher may give either small groups or individuals a family problem in which they are to decide on a course of action and apply the management process.

1. If homemaker is employed full-time outside the home
2. If employed outside the home for part of the day
3. If a full-time homemaker

Identify the scarce resource and available substitutes.

Make class listing:

Column one - management skills
Column two - application of management skills to the job
Column three - application of management skills to the homemaker

List the individual's resources in order of greatest demand. Discuss implications of scarce resources and how to substitute more abundant resources.

Interrelationships of Management Skills as They Affect the Dual Roles of the Wage Earner and Homemaker.
### Related Experiences

Have students make a list of resources being used in their homes.

### Teacher-Student References

Take a job you have held or will hold and apply the management skills.

Interview several people employed both inside and outside the home as to how they manage their resources.
Concept: The Effect of Values, Goals, Standards, and Resources on the Dual Role

Classroom Experiences:

Case Study Problem: Substituting one resource for another.

Have small groups write management problem situations and then use the entire class to discuss possible solutions.

Have class role play management problems, devise solutions, reverse roles, and devise new solutions.

Divide class into small groups according to interests, and:
1. Apply management skills to a specific occupation
2. Apply management skills to a specific home task
3. Apply identity roles

Have students report on employment problems from Related Experiences. Recommendations from class members for task improvement.

Discussion: What job would you like to have, and why? (Bring in the effect of values, goals, and standards.)

Would the present family values be changed when engaged in the dual role?

Would present standards be changed as a result of the dual role? What changes might be contemplated?
1. More convenience foods
2. Less leisure time
3. Changes in male-female roles
4. Purchase of time-saving equipment
5. Changes in scarce resource
6. Others

Resource Person:

Panel of Employers Discussing Job Responsibilities
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Identify individual scarce resources and substitutes for them.</td>
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<tr>
<td>Identify a management problem in your place of employment or future employment. Devise a solution, and then test it.</td>
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<tr>
<td>Interview several employers to determine what their criterion is for an outstanding employee.</td>
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<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
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<tr>
<td>Have individuals list and discuss the responsibility the employee has for a job.</td>
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<tr>
<td>Discuss what responsibility an employer may perceive as the employee's. Where might conflicts arise, and why?</td>
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<tr>
<td>Teacher may wish to develop this to include personal hygiene, health care, and working habits on the job.</td>
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<tr>
<td>What home tasks do you like and dislike, and why? What factors contribute to your attitudes toward certain tasks? (Bring in values, goals, and standards.)</td>
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<tr>
<td>Questionnaire: List the various home tasks. Survey community to ascertain male-female roles within the community.</td>
<td></td>
<td>Panel: Engaged Couple, Newly Married Couple, and Couple with Children</td>
</tr>
<tr>
<td>Have students discuss male and female identity roles as they perceive them according to the questionnaire.</td>
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<tr>
<td>Watch two TV family situations. How does each assign family members' roles?</td>
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<tr>
<td>Using student interview questionnaires, compile a listing to show how the male-female identity roles have changed over a period of years.</td>
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<tr>
<td>Hold class discussion of why these concepts have changed. How will these changes affect the type of person you will marry?</td>
<td></td>
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<tr>
<td>Conflicts Resulting From the Dual Role</td>
<td>Buzz Session: What conflicts might arise when the individual serves in the dual role of wage earner and homemaker?</td>
<td></td>
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</tbody>
</table>
Have student perform disliked task and then apply management skills to see if attitude changes.

Using questionnaires, have students interview people of various age groups.

Group Project: Project these roles into the year 2000.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Summary: How Goals, Values, and Standards May Be Changed By the Dual Role</td>
<td>Have individuals evaluate wise use of resources to obtain goals, values, and standards in the dual role.</td>
<td></td>
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<td></td>
<td>Have each student write two job descriptions: 1. His role 2. His mother's role</td>
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<td></td>
<td>Exchange papers to see how others view the responsibilities and obligations of the dual role. How would these affect the home? How could these be used to attain maximum utilization of resources?</td>
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</table>

Case Study: Causes of conflict. How might the supposed reason for conflict mask the real reason?

Role Playing: Methods of resolving conflict

Role Playing: Using three different situations, have students role play common conflict situations. Repeat the same situations but have students switch roles, with boy taking the part of the wife and a girl taking the husband's part.

Do's and Don'ts when conflict arises:
1. Don't talk to a friend
2. Do try to see the other person's point of view
3. Do keep an open mind

Discuss the importance of communication during conflict.

Marriage Counselor or Minister
Devise a questionnaire to be used to interview couples on the conflicts resulting from the dual role.

Interview couples to find what types of conflicts might arise in the home.
MONEY MANAGEMENT

Generalization: The awareness of the use of money management skills is but one step in achieving an understanding of the family's role in the modern society. Money management may facilitate obtaining long-range goals without compromising one's standards and values.

Objective: Design experiences which will enable the student to:

1. Determine the influence of values, goals, and standards on the various sources of available income.

2. Demonstrate the management of income within the economic marketplace, through the use of purchasing power in obtaining psychic income.

3. Illustrate the psychological internal and external influences on purchasing power at various stages in the life cycle.

4. Evaluate the various techniques used to direct the flow of funds.

5. Survey the various money myths and consumer frauds as they relate to the spending plan.

6. Determine the interrelationship of expenditures, record keeping, and allocation of funds.

7. Identify conflicts which might arise during the various life cycles due to money management.

8. Determine the most efficient method of handling human and non-human resources to achieve maximum satisfaction by the individual.
Student References:

"Young Couples Make Money Work"
Institute of Life Insurance
JHS, SHS, Adult

"A Miss and Her Money"
Institute of Life Insurance
JHS, SHS

"A Discussion of Family Money"
Institute of Life Insurance
SHS, Adult

"Money and Your Marriage"
National Consumer Finance Association
SHS, Adult

"You, Money, and Prosperity"
The American Bankers Association
JHS, SHS, Adult

"A Date With Your Future"
Institute of Life Insurance
JHS, SHS, Adult

"Money and You"
The American Bankers Association
JHS, SHS, Adult

"Modern Money Mechanics"
Federal Reserve Bank of Chicago
SHS, Adult

"Making the Most of Your Money"
Institute of Life Insurance

"Slide Guide—Divided Responsibility—Family Budget Plan"
National Consumer Finance Association
SHS, Adult

"Money Management for Children"
"Money Management for Young Couples"
Education Department
Student References: (continued)

"Money: Master or Servant"
Board of Governors of the
Federal Reserve System
SHS, Adult

Teacher References:

Your Guide for Teaching Money Management
Money Management Institute
Household Finance

A One Week Teaching Unit on Consumer Finance
Teacher's Kit
National Consumer Finance Association

Films and Filmstrips:

"Your Money and You"
"Your World and Money"
Money Management Institute
Household Finance
JHS, SHS, Adult
Part of series
Additional Sources of Information:

Family Financial Education Program
Continental Illinois National Bank and Trust
Company of Chicago
Also local banks.

Child and Family Services
Department of Public Aid

Local Bank
County Extension Agent
### The Effect of Attitudes, Goals, Values, and Standards on the Sources of Income

<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource/Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have an auction of items ranging from material possessions to psychological and social values (use set amount). What values have influenced your choices?</td>
<td></td>
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<tr>
<td>How is one going to pay for his purchases? List possible sources of income.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Discuss the sources of income:  
1. Money  
2. Real  
3. Psychic | |
<p>| In our modern society, is it possible to live for 24 hours without using money, money derivatives, or prior purchases? | |
| Class Discussion: Importance of money income in our daily lives. | |
| Use step ladder concept as class discussion of the uses of money. | |
| Show transparency of the circular flow of money, with class discussion demonstrating the relationship between earning and purchases for daily life. | |
| List various vocations, and have students select the most appealing and least appealing. Then determine the money and psychic income derived from each occupation. | |
| Class Discussion: The effect of values, goals, and standards on the psychic income (individual vs. family). | |
| Buzz Session: Other sources of income. | |</p>
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have students inventory their homes and community to determine various sources of money - real and psychic income.</td>
<td>S-Wilhelms, Heimerl and Jelley</td>
<td>T-Fitzsimmons</td>
</tr>
<tr>
<td></td>
<td>S-Leith and Lumpkin</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<tr>
<td></td>
<td>S-Levy, Feldman, and Sasserath</td>
<td>T-Gordon and Lee</td>
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<tr>
<td></td>
<td>S-Schoenfeld and Natella</td>
<td>T-Trolstrup</td>
</tr>
<tr>
<td>Take one day and determine activities that cost money - either paid for in the past, present or future.</td>
<td></td>
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</tr>
<tr>
<td>Bulletin Board Project: Step ladder concept where one money purchase builds total family income.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>'Using town map, trace the flow of your available earnings for one week:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventory environment and surroundings for sources of psychic income. Who derives greatest pleasure from each item?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Have students select one item</td>
<td>Have students select one item they would like to purchase. What income source would be used? Use as lead into discussion of the use of money income to obtain real income.</td>
<td>Resouce Person</td>
</tr>
<tr>
<td>What income source would be used?</td>
<td></td>
<td>Resourse Person</td>
</tr>
<tr>
<td>Use as lead into discussion of the use of money income to obtain real income.</td>
<td></td>
<td>Resourse Person</td>
</tr>
<tr>
<td>Have students select one personal item they value and tell why they would not sell it. What worth do they place on the item above its monetary value?</td>
<td></td>
<td>Resourse Person</td>
</tr>
<tr>
<td>Influences on the Use of Money Income</td>
<td>Have students list three pleasure items and three necessities they might buy. Given enough money to purchase four items, which ones would they select, and why?</td>
<td>Resourse Person</td>
</tr>
<tr>
<td></td>
<td>Class Discussion: Wants vs. needs.</td>
<td>Resourse Person</td>
</tr>
<tr>
<td></td>
<td>Discussion: What influences family purchases?</td>
<td>Resourse Person</td>
</tr>
<tr>
<td></td>
<td>1. Income</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>2. Goals, values, and standards</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>3. Wants and needs</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>4. Management skills</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>5. Available Resources</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>6. Cultural heritage</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>Divide class into small groups with each one representing different stages of the life cycle. What purchase would each make? What factors would be strong influences?</td>
<td>Panel of Persons</td>
</tr>
<tr>
<td></td>
<td>Take the student list of items and cost. What was their selection criterion? What external and internal factors influenced the selection criterion and the final choice?</td>
<td>Panel of Persons</td>
</tr>
</tbody>
</table>
Use several sources such as retail stores, mail order catalogs, and news media to determine the actual cost.

Repeat experiment with family unit using recent purchases to determine if they are wants or needs.

Use class list and interview family representing various stages of life cycle to ascertain relevancy of the list.

References:
- S-Wilhelms, Heimerl, and Jolley
- S-Greer and Gibbs
- S-Leith and Lumpkin
- S-Levy, Feldman, and Sasserath
- S-Schoenfeld and Natella
- T-Oppenheim
- T-Fitzsimmons
- T-Warmke, Wyllie, Wilson, and Eyster
- T-Gordon and Lee
- T-Trolstrup
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Role Playing</td>
<td>Have three students sell an item to the class. These students should represent (1)</td>
<td>Local State's Attorney</td>
</tr>
<tr>
<td></td>
<td>quality established merchandise, (2) fast-talking door-to-door salesman, and (3) person</td>
<td></td>
</tr>
<tr>
<td></td>
<td>selling item of poor utility and beyond income reach.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Have each team evaluate the salesmen in terms of:</td>
<td>Sales Clerk</td>
</tr>
<tr>
<td></td>
<td>1. Information gained</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Quality of merchandise</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Selling technique</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Others</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Use the same teams to determine what things the consumer should consider to get the</td>
<td></td>
</tr>
<tr>
<td></td>
<td>most for his dollar.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Have each student tell of one shopping error a consumer might make. Discuss how this</td>
<td></td>
</tr>
<tr>
<td></td>
<td>could be avoided. Teacher should point out consumer frauds. Is it possible that the</td>
<td></td>
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<tr>
<td></td>
<td>error could be adjusted to create a creditable purchase?</td>
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<td></td>
<td>Hold general discussion of consumer frauds.</td>
<td></td>
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<tr>
<td></td>
<td>Have students report on consumer legislation, including Illinois and federal laws.</td>
<td>Better Business Bureau or Chamber of Commerce</td>
</tr>
<tr>
<td></td>
<td>Movie: &quot;The Poor Pay More.&quot;</td>
<td></td>
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<tr>
<td></td>
<td>Have student teams devise skits, radio tapes, newspaper column, as summary of the Wise</td>
<td></td>
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<tr>
<td></td>
<td>and Unwise Consumer (Frauds in the marketplace).</td>
<td></td>
</tr>
</tbody>
</table>
Survey several people for favorable and unfavorable experiences with salesmen.

Have students survey local stores to determine if any fraudulent activities are taking place.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Fallacies</td>
<td>Discuss various money myths:</td>
<td>Marriage Counselor or Minister</td>
</tr>
<tr>
<td></td>
<td>&quot;Two can live as cheaply as one,&quot;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&quot;We'll live on love,&quot;</td>
<td></td>
</tr>
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<td></td>
<td>&quot;Money isn't everything, but it sure helps,&quot;</td>
<td>Loan Officer</td>
</tr>
<tr>
<td></td>
<td>&quot;You can't take it with you&quot;</td>
<td></td>
</tr>
<tr>
<td>Devise questionnaire on male-female roles in money responsibility.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money Management Skills</td>
<td>Using questionnaires, discuss various methods of handling money and the types of families that might use these methods:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Dole</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. 50-50</td>
<td></td>
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<tr>
<td></td>
<td>3. Equal salary</td>
<td></td>
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<tr>
<td></td>
<td>4. Allowance</td>
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<tr>
<td></td>
<td>5. Spending plan</td>
<td></td>
</tr>
<tr>
<td>Attach balloons to bulletin board, with a set amount of money inside each. Have each student pop a balloon and plan his expenditures for a week.</td>
<td></td>
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</tr>
<tr>
<td>Discussion: Determining expenditures. Use as lead into record keeping.</td>
<td></td>
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</tr>
<tr>
<td>Have demonstration of the various types of record keeping:</td>
<td>Financial Adviser Business Accountant</td>
<td></td>
</tr>
<tr>
<td>1. Card file</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Ledger</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Envelopes</td>
<td></td>
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<tr>
<td>4. Notebook</td>
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<tr>
<td>Discuss advantages and disadvantages of each type.</td>
<td></td>
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</tr>
<tr>
<td>Have the students devise spending plans for an average teenager. (Teacher and class determine the amount.)</td>
<td></td>
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<tr>
<td>Have students set up budget for next year's real-life situations, to help them realize what is needed for future education, etc.</td>
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</tbody>
</table>
Have friends complete the male-female roles questionnaire, and tabulate results. Are there patterns for various age groups and family life cycles?

S-WiHelms, Heimerl and Jelley
S-Greer and Gibbs
S-Leith and Lumpkin
S-Levy, Feldman, and Sasserath
S-Schoenfeld and Natella
T-Oppenheim
T-Fitzsimmons
T-Warmke, Wyllie, Wilson, and Eyster
T-Gordon and Lee
T-Trolstrup
### Discussion:
What type of information would one need before setting up a spending plan?
1. Fixed expenses
2. Records of past expenditures
3. Estimated future expenses
4. Savings

Give student same amount of money and additional information. Make out a spending plan for an average teenager. This could be used as a game. Each day for a set period of time, the student could obtain his funds, pay his expenses, and allocate his funds. The teacher might wish to "surprise" the students at various times with unexpected expenses to see how well these would be met.

Teacher may elect to repeat this same activity using student teams assigned to various stages of the life cycle.

### Debate:
Pro's and con's of a family spending plan.

Using debate as a point of reference, develop a class list of Do's and Don'ts in creating the family's spending plan.

### Role Playing:
Have class devise solutions to above.

### Summary
Give student teams the choice of purchasing one of two luxury items. (One should be a need and the other a want.) Have them indicate their choice, the steps involved, and the influencing factors.
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have students, with teacher's guidance, establish an amount of money available for a given period of time. Determine:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Type of record system to be used</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Types of expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Emergencies which might occur</td>
<td></td>
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</tr>
</tbody>
</table>

Have the student determine the amount of money he needs per week based on past records and expenses.

Research: What does it cost to go to school? Interview school administrators, parents and other students to obtain information.
Generalization: The derived pleasure of individual and family recreation is determined by knowledge of existing facilities, recreational costs, and achieving a good balance between body maintenance, recreation, work, and sleep.

Objective: Design experiences which will enable the student to:

1. Identify various recreational activities

2. Explain the relationship between dollar costs and satisfaction gained

3. Determine total cost of recreation in terms of initial cost, equipment, maintenance, and fees in relation to the pleasure derived

4. Become aware of the involvement of individuals, family members, and family groups in various recreational activities

5. Describe various local, state, and federal recreational facilities available to the family unit in a given geographical area

6. State the necessity for achieving a good balance between body maintenance, recreation, work, and sleep

7. Identify recreation fads and frauds

8. Develop a criterion for the purchase of recreational experiences
Student References:

"Your Health and Recreation Dollar" Part of series
Money Management Institute
Household Finance
JHS, SHS, Adult
Additional Sources of Information:

Local Park and Recreation Committee
Local conservation agent
American Association for Health, Physical Education and Recreation
Athletic equipment stores
Local camping clubs
Travel agent
College and university departments of Parks and Recreation
Extension Advisor - 4-H and Agriculture
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Define Recreation</td>
<td>Small Groups: Your aunt, uncle, and two cousins (your age) are visiting for a week. What activities would you plan? (Each group plans independently the week's activities.) Teacher compiles the list and then the class indicates frequency of use by their family. Have class estimate cost for each item on the list. Assign each small group a different sum of money to be used for the week. Have groups plan the vacation itinerary and daily relaxation activities. Have groups report on Related Experiences. What percent of students' time is spent in recreation? What kinds of recreational activities are available? Begin a discussion by writing on chalkboard several common phrases, such as, 'There's nothing to do.' Use as starting point for discussion: 1. Are students bored? 2. What causes boredom? 3. Is too much unplanned time a problem?</td>
<td></td>
</tr>
<tr>
<td>Cost vs. Enjoyment</td>
<td>Select one plan structured by small groups. Using the one selected by the majority, discuss why they preferred it. Rank activities within the preferred plan in order of desirability - 1, 2, 3, etc. Discuss criterion for selecting the plan. Include differences between family plan and student-selected plan (values, goals, and standards).</td>
<td></td>
</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<tr>
<td>Have the students repeat the experiment in their own family. How would their plans differ from the group's plan?</td>
<td>T-Oppenheim</td>
<td></td>
</tr>
<tr>
<td>Have students keep a record of activities engaged in during unscheduled time.</td>
<td>T-Fitzsimmons</td>
<td></td>
</tr>
</tbody>
</table>

Research project: What have different cultural groups contributed to our leisure-time activities?

Research project: Trace the history of leisure-time activities.

Plan recreational activity for a club activity. This could be for club members or an outside group.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Cut money in half on preferred activity plan. Let class decide which activities are to be deleted and why. (Money cut should be reduced enough to eliminate some of the first priorities.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discussion: Wise choice-making in the use of leisure time yields fun, a sense of accomplishment and satisfaction.</td>
<td></td>
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<tr>
<td>Cost of Recreation</td>
<td>Have students list, by priority, the three activities each likes best, and compute the participation costs.</td>
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<td></td>
<td>Add to list initial costs, equipment maintenance-costs, fees for activity participation.</td>
<td></td>
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<tr>
<td></td>
<td>List the recreation activities enjoyed by each age group from the Related Experiences. What causes these differences (sex, age, etc.)?</td>
<td>Travel Agent</td>
</tr>
<tr>
<td></td>
<td>Discuss the variances between family-centered activities and individual ones. What creates these differences?</td>
<td>AAA Representative</td>
</tr>
<tr>
<td></td>
<td>What factors make an activity valuable to the individual (psychic income, intrinsic and extrinsic values)?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What factors make an activity valuable to the family?</td>
<td></td>
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<tr>
<td></td>
<td>Compare vacation travel costs: flying vs. driving, youth fare, children's fare, family fare, night coach, thrift fare, tours, others.</td>
<td></td>
</tr>
<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<td>---------------------</td>
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</tr>
<tr>
<td>If funds were limited, what activities would the student's family eliminate?</td>
<td>S-Wilhelms, Heimerl and Jelley</td>
<td></td>
</tr>
<tr>
<td>Repeat the classroom activity at home with each member of the family.</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td></td>
</tr>
<tr>
<td>What are the costs for the total family recreation?</td>
<td>T-Fitzsimmons</td>
<td></td>
</tr>
<tr>
<td>Community Research Survey: How many families take vacations? How often are vacations taken? Where are vacations spent (visiting relatives, sight-seeing, camping)? What percentage are planned vs. just happening? How much is spent on vacations, recreation and leisure time?</td>
<td>T-Oppenheim</td>
<td></td>
</tr>
</tbody>
</table>

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Concept | Classroom Experiences | Resource Person
--- | --- | ---
Small Groups: Assign each group a certain amount of money and let them pick their destination. They are to plan the family vacation, computing all costs (transportation, rooms, meals, etc.). Report back to class on their planned trip.

Local, Federal, and State Facilities | Discuss local, state and federal facilities available to the student. Compute transportation costs to these facilities from the student's home. Revise planning of limited funded family vacation. |

Individual vs. Family in Achieving Balance | Teacher lists misconceptions about work and play on board: "All work and no play makes Jack a dull boy," "Never do today what you can do tomorrow," "Work is good" Have class discuss the value of each. Have class list activities participated in for one day. Are they achieving a balance between body maintenance and recreation, work, and sleep? Discussion: Using the chart from the Related Experience, show the importance of maintaining a balance between body maintenance and recreation, work, and sleep. |

Physical Education Teacher or Coach
Plan a family vacation with the aid of family members.

List all the activities your family enjoys which can be done on limited funds.

What recreational activities are available:
1. Within the community
2. Within driving distance
3. Within the state

Have students interview others for misconceptions about work and play.

Interview others about the amount of time spent in maintenance of the body and recreation, work, and sleep. Make a chart showing variances among age groups.

Set up an individual plan to achieve balance in all areas. Use the plan for a set period of time and write a report on the findings.
<table>
<thead>
<tr>
<th>Concept</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Recreation Fads and Frauds</td>
<td>Using the variations between age groups, discuss the differences and what causes them (values, goals, standards, physical requirements, age, diet, etc.).</td>
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<tr>
<td></td>
<td>Case study: Conflicts arising from individual vs. family activity. Class gives possible solutions.</td>
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<tr>
<td></td>
<td>Discuss conflict between recreation and wage earner's work. Give solutions (the relationship of values, goals, and standards).</td>
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<tr>
<td></td>
<td>Students take roles of salesmen trying to sell class various forms of recreation.</td>
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<tr>
<td></td>
<td>Have students report on various ways they might be misled in buying equipment and services.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>List current recreation fads. How much do they cost in relation to enjoyment? How long will they last? (Example: hula-hoop.)</td>
<td></td>
</tr>
<tr>
<td>Purchasing Equipment</td>
<td>Select one piece of recreation equipment recently purchased. Why did you pick it? (Selection criterion.)</td>
<td>Sporting Equipment</td>
</tr>
<tr>
<td></td>
<td>Have students sell item to class. (Bring out advantages and performance in connection with expectations.)</td>
<td>Salesman criterion.</td>
</tr>
</tbody>
</table>
Related Experiences

Student or Group Report:
Investigate various past recreation fads. How much did they cost? How long did they last?

Group Project: Devise a recreation fad, or "What will the recreation fad be in 1980, 1990, 2000?"

Have students select one piece of equipment they would like to have and comparison shop, after investigating the information.

References

S-Levy, Feldman, and Sasserath
S-Wilhelms, Heimerl and Jelley
T-Fitzsimmons
T-Oppenheim
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Summary</td>
<td>Each student is given a set amount of money with which to:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Take a week's vacation (individual)</td>
<td></td>
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<tr>
<td></td>
<td>2. Buy sports equipment</td>
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</tr>
<tr>
<td></td>
<td>3. Plan a family outing</td>
<td></td>
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<tr>
<td></td>
<td>4. Plan personal recreation</td>
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<tr>
<td></td>
<td>Have them select one of the four, tell how they would spend the money, and why.</td>
<td></td>
</tr>
</tbody>
</table>
Related Experiences

Take an unknown piece of sports equipment and see if the students can create:
1. Selling campaign
2. Sports fad

Teacher-Student References

Teacher Evaluation
RESPONSIBILITIES, OBLIGATIONS,
AND PROTECTION OF THE CONSUMER

Generalization: The consumer and the businessman have rights, responsibilities, and obligations within the economic marketplace. Wise use of reliable information and awareness of current legislation will enable the consumer to better exercise his role in the economy.

Objective: Design experiences which will enable the student to:

1. Determine the consumer's responsibilities and obligations in the economic marketplace

2. Describe the businessman's responsibilities and obligations in the economic marketplace

3. Identify and evaluate the various sources of consumer information

4. Investigate the various federal, state, and local consumer organizations

5. Become aware of current and pending state and federal legislation.
Student References:

"Your Protection Against Fraudulent Sales, Advertising, and Loans"
Attorney General of Illinois
SHS, Adult

"Protecting Your Rights"
Department of Insurance
State of Illinois
SHS, Adult

"Fight Back! The Ungentle Art of Self Defense"
Federal Trade Commission

Teacher References:

"Consumer Fraud Act"
Attorney General of Illinois

"Guard Against Phony Ads"
Federal Trade Commission

Federal Trade Commission Bulletins on Consumer Frauds and Protection

Consumer Education Forum Newsletter
American Council on Consumer Interests

Changing Times
The Kiplinger Magazine

Consumer's Report
Consumer's Union

Modern Consumer Education
Grolier Education Corp.
New York
Additional Sources of Information:

American Council on Consumer Interests
Dr. Edward Metzen
Department of Home Economics
University of Missouri
Columbia, Missouri

Consumer Protection Division
Attorney General of Illinois

Journal of Consumer Affairs

Illinois Federation of Consumers

Federal Trade Commission

Food and Drug Administration

Consumer Federation of America

Illinois Council of Consumer Credit

State and federal legislation

Local communications media
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responsibilities and Obligations of the Consumer</td>
<td>Have students write their opinion of &quot;The Consumer's Bill of Rights&quot; and &quot;The Businessman's Bill of Rights.&quot;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Read President Kennedy's Consumer Bill of Rights.</td>
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<tr>
<td></td>
<td>Discuss how to achieve each part of the different &quot;Bills of Rights.&quot;</td>
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<tr>
<td></td>
<td>Discuss the Related Experience.</td>
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</tr>
<tr>
<td>Mock Court Hearing: Divide class into jury, panel of judges, defendant (businessman) and plaintiff (consumer). Present several common complaints and let jury decide who is guilty.</td>
<td>Illinois Attorney General's Office</td>
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<td></td>
<td>Have students collect articles from local newspapers and magazines to point out the rights, responsibilities, and obligations of the consumer.</td>
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<td></td>
<td>Role Playing: (1) Raincoat that isn't waterproof, (2) Eating canned food that makes you sick, (3) Defective merchandise, (4) Improper sizing of clothing. What are the rights and responsibilities of the consumer in these purchases?</td>
<td></td>
</tr>
</tbody>
</table>

217
208
How does the marketplace provide for each provision of the different "Bills of Rights"?

Relate family experiences on returning defective merchandise. Does this affect one's patronage of the dealer?

Interview merchants to determine the best course of action by the consumer who has defective merchandise.

Assign students to write a complaint letter to an irresponsible merchant, repairman, or businessman.

Research: Investigate the procedure for filing a claim in the Small Claims Court.
What obligations does the businessman have?
1. Honesty
2. Standing behind product
3. Giving accurate information
4. Avoiding deceptive practices
5. Others

Discuss the consumer's responsibility to be informed.

Sources of Consumer Information

You are going to buy a product you know nothing about. How would you go about gathering information?

List possible sources on board:
1. Friends
2. Store selling product
3. Publications
4. Testing laboratories
5. Others

Group these as to:
1. Profit
2. Non-profit
3. Government

Which would be most reliable? Why?

How does one determine reliability?

Have students set up testing criteria for several products. Match these with the actual criteria used by different types of laboratories.

Discuss the importance of knowing the reliability and validity of a laboratory's testing criterion.

Have panel discussion of different non-profit consumer publications:
- Changing Times
- Consumer Reports
- Consumer's Research
- Consumer's Bulletin
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repeat classroom experience at home to determine information sources used in the family unit.</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<tr>
<td></td>
<td>S-Schoenfeld and Natella</td>
<td></td>
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<td></td>
<td>S-Wilhelms, Heimerl and Jelley</td>
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<td></td>
<td>T-Gordon and Lee</td>
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<td></td>
<td>T-Fitzsimmons</td>
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<td></td>
<td>T-Oppenheimer</td>
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<td></td>
<td>T-Trolstrup</td>
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<tr>
<td></td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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</table>

Write to several testing laboratories to obtain testing criteria.
Evaluate each publication for testing methods, reliability, and validity.

Refer to use of seals of approval given by some commercial (profit) magazines.

Divide students into groups. Give each group published material from a commercial company (Westinghouse, General Electric, etc.) and the corresponding trade organization (American Home Appliance Manufacturers). Let each group determine the value of each.

1. Testing
2. Validity
3. Reliability
4. Consumer information
5. Advertising

<table>
<thead>
<tr>
<th>Organizations for Consumer Protection</th>
<th>What organizations for consumer protection are located in or near the community?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chamber of Commerce</td>
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<tr>
<td>2. Chamber of Commerce</td>
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</tbody>
</table>

Have students investigate the function of these organizations within the community.

Have students read and report on different consumer protection organizations:

1. Major Appliance Consumer Action Panel
2. Illinois Consumer's Federation
3. Trade organizations
4. Educational organizations
   a. AHEA
   b. ACII
<table>
<thead>
<tr>
<th>Related Experiences</th>
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<tbody>
<tr>
<td>Prepare exhibit of the value of different seals of approval.</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td></td>
<td>S-Schoenfeld and Natella</td>
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<td></td>
<td>T-Gordon and Lee</td>
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<td>T-Fitzsimmons</td>
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<td>T-Trolstrup</td>
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<td></td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<td>222</td>
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<td>213</td>
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<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
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<td>---------------------------------</td>
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<tr>
<td>Federal Consumer Protection</td>
<td>What are federal governmental agencies involved in consumer protection?</td>
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<tr>
<td>Organizations</td>
<td>1. FDA</td>
<td></td>
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<td></td>
<td>2. FTC</td>
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<td></td>
<td>3. Dept. of Agriculture</td>
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<td></td>
<td>4. Dept. of Commerce</td>
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<td></td>
<td>5. Dept. of Health, Education, and Welfare</td>
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<td></td>
<td>6. President's Advisor on Consumer Affairs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8. Federal Housing Administration and the V.A. Program</td>
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<tr>
<td></td>
<td>Set up student information center on consumer protection.</td>
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<td></td>
<td>What are the functions of each of these agencies?</td>
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<td></td>
<td>What are the limitations of each?</td>
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<tr>
<td>Federal Consumer Legislation</td>
<td>What laws currently protect the consumer?</td>
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<tr>
<td></td>
<td>1. Truth-in-Lending</td>
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<td></td>
<td>2. Fair Packaging and Labeling</td>
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<td></td>
<td>3. Flammable Fabrics Act</td>
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<td></td>
<td>4. Wholesome Meat</td>
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<td></td>
<td>5. Pure Food and Drug Act</td>
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<td>6. Federal Hazardous Substance Act</td>
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<td></td>
<td>7. 1968 Vocational-Technical Education Act</td>
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<td></td>
<td>Discuss the provisions, weaknesses and enforcement of each act.</td>
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<td></td>
<td>Discuss current pending legislation.</td>
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<tr>
<td>State Consumer Protection</td>
<td>What are the Illinois government consumer protection agencies?</td>
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<tr>
<td>Organizations</td>
<td>(Example: Illinois Attorney General's Office.)</td>
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<tr>
<td></td>
<td>What are the functions and limitations of these agencies?</td>
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<td></td>
<td>What are other states doing to protect the consumer? (E.g., New York.)</td>
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</tbody>
</table>
Related Experiences

Check food products at home against latest FDA listing.

or

Check FDA listing of toys on merchants' shelves.

Write legislator urging passage or defeat of current bills.

Give current events report on pending Illinois consumer legislation and possible effects.

Teacher-Student References

S-Levy, Feldman, and Sasserath

S-Schoenfeld and Natella

S-Wilhelms, Heimerl and Jelley

T-Gordon and Lee

T-Fitzsimmons

T-Trolstrup

Teacher Evaluation

S-Levy, Feldman, and Sasserath

S-Schoenfeld and Natella

T-Gordon and Lee

T-Fitzsimmons

T-Trolstrup
Illinois Consumer Legislation

What Illinois laws currently protect the consumer? (Illinois Senate Bill 977)

Report on current pending legislation from Related Experiences:

Summary

Review the students' "Bill of Rights" for the consumer. Based upon their present knowledge, what recommendations would they make for future consumer protection?

or

Case Studies: How would a responsible consumer citizen handle the following:
1. Discovering he has received 50¢ too much change at the grocery store.
2. Finding a flaw in a suit he has purchased.
3. Paying a $35 repair bill on a TV set and finding the set was not properly repaired.
4. Receiving unordered merchandise in the mail.
5. Discovering that a product does not meet advertising claims.
<table>
<thead>
<tr>
<th>Related Experiences</th>
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</table>
SAVINGS AND INVESTMENT

Generalization: Investment of funds to achieve short and long-range goals requires an understanding and awareness of the types of investments available, sources of information, and monetary gains in relation to possible risk.

Objective: Design experiences which will enable the student to:

1. Identify possible investment sources
2. Evaluate investment sources in relation to risk vs. return
3. Determine possible methods which might be used to invest in stocks
4. Analyze possible investment sources in relation to utilization of available resources
5. Develop a selection criterion
6. Achieve a balance between savings and investments toward obtaining short and long-range goals
7. Devise and evaluate possible sources of investment information.
**Student References:**

"Journey Through a Stock Exchange"
American Stock Exchange
JHS, SHS, Adult

"You and the Investment World"
New York Stock Exchange
SHS, Adult

"Modern Money Mechanics"
Federal Reserve Bank of Chicago
SHS, Adult

"Your Savings and Investment Dollar"
Money Management Institute
Household Finance Corporation

**Teacher References:**

"American Stock Exchange Annual Report"
American Stock Exchange

Better Investing
National Association of Investment Clubs

"Market for Millions"
American Stock Exchange

Teacher's Manual for "You and the Investment World"
American Stock Exchange

"How You Get More Out of Financial News"
Barron's
National Business and Financial Weekly

*Investments, Insurance, Wills Simplified*
U. S. News and World Report
Teacher References: (continued)

How to Buy Stocks, 4th Edition
Louis Engel
Bantam Books, Inc.

"What Every Woman Ought to Know About This Stock and Bond Business"
Merrill Lynch, Pierce, Fenner and Smith, Inc.

"Questions and Answers About the Stock Market"
Merrill Lynch, Pierce, Fenner and Smith, Inc.

Department of Home Economics
National Education Association
1201 Sixteenth St., N.W.
Washington, D.C. 20036

"Choosing Techniques for Teaching and Learning"
Hazel Taylor Spitze
Home Economics Education Association
National Education Association
Pages 18-29.
Additional Sources of Information:

Chicago Stock Exchange
American Stock Exchange
New York Stock Exchange
Merrill Lynch, Pierce, Fenner and Smith, Inc.
New York Times
Local stock broker
Local banker
Local savings and loan associations
Investment counselors
Investment clubs
Credit unions
Local attorneys
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment</td>
<td>Question: Each student has been given between $1,000 and $10,000.</td>
<td></td>
</tr>
<tr>
<td>Principles</td>
<td>He has three alternatives:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Hide it in the house</td>
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<tr>
<td></td>
<td>2. Bury it in the ground</td>
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</tr>
<tr>
<td></td>
<td>3. Invest it</td>
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<tr>
<td></td>
<td>Which one will he choose, and why?</td>
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<tr>
<td>Class Discussion</td>
<td>Where should we invest? What sources are available?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Savings account (credit union)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Bonds</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. municipal</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. government</td>
<td></td>
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<tr>
<td></td>
<td>1. series E</td>
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<tr>
<td></td>
<td>2. series H</td>
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<tr>
<td></td>
<td>3. Stocks</td>
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<tr>
<td></td>
<td>4. Mutual Fund</td>
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<tr>
<td></td>
<td>5. Real estate</td>
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<tr>
<td>Small Groups:</td>
<td>Analyze each source according to risk, return, growth and liquidity.</td>
<td></td>
</tr>
<tr>
<td>Risk vs. Return</td>
<td>Make a chart based on the information obtained.</td>
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<tr>
<td></td>
<td>Low risk, small return:</td>
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<tr>
<td></td>
<td>1. Savings account (bank, savings and loan)</td>
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<tr>
<td></td>
<td>2. Bonds</td>
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</tr>
<tr>
<td></td>
<td>3. Credit union</td>
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<tr>
<td></td>
<td>4. Savings certificates</td>
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<tr>
<td></td>
<td>Higher risk, greater return:</td>
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<tr>
<td></td>
<td>1. Stocks</td>
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<tr>
<td></td>
<td>2. Mutual Fund</td>
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<tr>
<td></td>
<td>3. Real estate</td>
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<tr>
<td></td>
<td>Discuss the methods and advantages of investing in stocks and mutual funds.</td>
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</tbody>
</table>

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222
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
<th>Teacher Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey the community. What investments are available? What are the advantages and disadvantages of these institutions?</td>
<td>S-Levy, Feldman, and Sasserath</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
</tr>
<tr>
<td>Have students investigate the different savings institutions in the area and compare interest rates, withdrawal privileges, safety features.</td>
<td>S-Schoenfeld and Natella</td>
<td>T-Gordon and Lee</td>
</tr>
<tr>
<td>Compare interest compounded annually, semi-annually, quarterly, monthly, daily; its effect on savings and where to save.</td>
<td>S-Wilhelms, Heinerl, and Jelley</td>
<td>T-Phillips and Lane</td>
</tr>
<tr>
<td>Compare the current interest rates among savings accounts, bonds, and credit unions. Compare different ways to save at a bank.</td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
<td>T-Trolstrup</td>
</tr>
<tr>
<td>Choose one stock on the New York exchange and follow its price fluctuations for a two-week period.</td>
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<tr>
<td>Divide class into at least three groups. Have each group take one area (stocks, method and investment club), and investigate what has happened over a two-year period.</td>
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<td>232</td>
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<td>223</td>
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</tbody>
</table>
Concept: Classroom Experiences  

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<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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<tbody>
<tr>
<td>Stocks</td>
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<tr>
<td>1. Preferred</td>
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<td>2. Preferred convertible</td>
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<td>3. Preferred participating</td>
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<td>4. Common</td>
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</tbody>
</table>

Methods of investment:

1. Mutual fund
   a. open-end
   b. closed-end
2. Investment club
3. Stock exchange
   a. buying in odd lot
   b. buying in even lot

Teacher may elect to discuss the reflection of current events on the stock market.

Have class compute the cost for each of the methods of investment. Analyze them according to:

1. Personal management required
2. Liquidity
3. Risk
4. Diversification
5. Growth of principal
6. Interest return

How is financial planning related to the family life cycle?

Discuss factors that influence individual plans for financial security--age, health, marital status, occupation, size of family, income, assets.

Choosing the Right Investment

Read several situations of individuals or families wanting to invest. These should be from different life cycles with various short and long-term goals. Let the student recommend the best types of investment for each situation.
### Related Experiences

Have students play "Stocks and Bonds" game (commercial), which demonstrates the stock market fluctuation effect on various types of stocks and bonds.

Have students collect news items which they feel will affect the stock exchange. Is it possible to determine how and when the event has affected the stock exchange?

### Teacher-Student References

| S-L.- Levy, Feldman, and Sasserath |
| S-Schoenfeld and Natella |
| T-Warmke, Wyllie, Wilson, and Eyster |
| T-Gordon and Lee |
Concept | Classroom Experiences | Resource Person
--- | --- | ---
Discuss what factors should determine the type of investment:  
1. Goals - short and long term  
2. Other type of investment  
3. Purpose for investment  
4. Requirements of personal management  
5. Knowledge and information in type of investment  
6. Investment attitudes  

Explain how economic conditions are related to family security.

Balancing Savings and Investments  
From the comparative study of stock fluctuation, discuss the effects of a family emergency and the need for ready cash. What would happen if the stocks were at a low? Point out the importance of establishing an emergency fund first before speculative investments.

Gathering Information  
Using information from the home study, compile a list of sources used in their investigation:  
1. Friends  
2. Investment counselor  
3. Past growth records (firm's yearly report)  
4. Dividends paid  
5. Length of time established  
6. Others

Summary  
Rôle Playing: Have the class members act as investment counselors. The teacher or other class members pretend they are seeking assistance in planning an investment program. What type of information would the counselors need to know about the family? What recommendations for an investment program would they make?
Give the class several speculative investments to choose from. Have them investigate and choose the best.

Debate: Individual financial security is primarily the responsibility of government. Individuals must accept major responsibility for own financial security.

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<tr>
<td></td>
<td>T-Phillip and Lane</td>
<td>T-Trolstrup</td>
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<td>S-Levy, Feldman, and Sasserath</td>
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<td></td>
<td>T-Gordon and Lee</td>
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<td></td>
<td>T-Phillips and Lane</td>
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<td>T-Trolstrup</td>
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<tr>
<td>Resource Person</td>
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</table>

or

Present case studies on the following:

1. Planning ahead to educate children
2. Newly married couple's plans for future security
3. A family plans for retirement
4. A widow and her financial security
5. A single woman's plan for financial security
<table>
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TAXES

Generalization: Many social benefits for public welfare are derived from the consumer's tax dollar. Since the consumer pays taxes levied at three levels of the government, he has the responsibility and obligation to be aware of the types of taxes assessed, the collection and use of these monies, and the legislation pertaining to taxes.

Objective: Design experiences which will enable the student to:

1. Describe the purpose and use of the consumer's tax dollar

2. Identify and evaluate the different taxes levied

3. Determine how taxes are assessed, collected, and used to provide services for social benefit

4. Demonstrate the completion of state and federal income tax forms

5. Understand the importance of record keeping and the statute of limitations as each applies to state and federal income taxes

6. Determine the interrelationship of the local, state, and federal taxes on the financial planning

7. Define the consumer's responsibility and obligation concerning the creation of tax legislation and the use of the tax dollar for social benefits.
NOTE: The teacher should plan to schedule this unit when income taxes are being filed to achieve maximum interest. The teacher would be advised to secure the following items well in advance of teaching this unit:

**Student References:** (in sufficient number for each student)

- *Understanding Taxes*  
  Publication # 21  
  Internal Revenue Services Regional Office

- *Form 1040, and other pertinent forms for local tax problems*  
  Internal Revenue Services regional or local office

**Teacher References:**

- *Teacher's Guide for Understanding Taxes*  
  Publication # 22  
  Internal Revenue Services Regional Office

- *Your Federal Income Tax*  
  Publication # 17  
  Internal Revenue Services Regional Office

- Individual pamphlets pertaining to local tax problems, such as:  
  *Child Care Deductions*  
  Internal Revenue Services Regional or local office

- Commercial tax information publications

A complete listing of all teaching materials is available from the regional or local office of the Internal Revenue Services at no charge.

**NOTE:** If at all possible, a CPA, an IRS Agent or a tax lawyer should be used as a consultant for this unit.
Additional Sources of Information:

Income Taxes
U. S. News and World Report
Certified Public Accountants
Local tax accountants
Local tax offices
Local attorney
Local, state, and federal tax-gathering agencies
Local news media
<table>
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</thead>
<tbody>
<tr>
<td><strong>Purpose and Use of the Tax Dollar</strong></td>
<td>Bring to class examples of the different types of taxes paid by the consumer, and list them on the board.</td>
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<tr>
<td></td>
<td>Divide list into the three levels of taxation: 1. Local 2. State 3. Federal</td>
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<tr>
<td></td>
<td>Divide class into three sections, with each group taking one tax level. Prepare a class report on: 1. How taxes are assessed 2. How taxes are collected 3. How tax money is spent</td>
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</tr>
<tr>
<td></td>
<td>Debate whether the services provided by tax money could best be performed by the individual or the local, state, or federal government. (The economic role of taxes for social benefit.)</td>
<td>County Treasurer</td>
</tr>
<tr>
<td></td>
<td>Discuss the criterion for a good tax. (Example: income tax vs. personal property tax.) 1. Fairness 2. Ease of administration 3. Predictability 4. Measurability</td>
<td></td>
</tr>
<tr>
<td>Federal Taxes</td>
<td>Discuss various federal taxes, exempting federal income taxes, in terms of: 1. Assessment 2. Collection 3. Use</td>
<td>Local Internal Revenue Services Agent</td>
</tr>
<tr>
<td></td>
<td>Use criterion for a good tax as an evaluative device for each federal tax.</td>
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<tr>
<td></td>
<td>Trace history of federal income taxes.</td>
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<tr>
<td></td>
<td>Discuss use of the income tax dollar, its collection, and meeting criterion for a good tax.</td>
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<tr>
<td>Related Experiences</td>
<td>Teacher-Student References</td>
<td>Teacher Evaluation</td>
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<tr>
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<tr>
<td>Interview family members to see what kinds of taxes are paid.</td>
<td>S-Schoenfeld and Natella</td>
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<td></td>
<td>S-Wilhelms, Heimerl and Jelley</td>
<td>T-Trolstrup</td>
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<td></td>
<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<tr>
<td>Interview local government officials to see how taxes are assessed, collected, and used. What influences their decisions?</td>
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<tr>
<td>Group Project: Analyze a local assessment according to the criterion for a good tax.</td>
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<tr>
<td>Prepare a chart of tax expenditures by an average family, excluding federal income tax.</td>
<td>S-Schoenfeld and Natella</td>
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<td>S-Wilhelms, Heimerl and Jelley</td>
<td>T-Trolstrup</td>
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<td>T-Warmke, Wyllie, Wilson, and Eyster</td>
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<tr>
<td>Concept</td>
<td>Classroom Experiences</td>
<td>Resource Person</td>
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<td>Demonstrate how the 1040 income tax form should be completed.</td>
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<td>Have students complete simple 1040 form problems.</td>
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<td></td>
<td>Demonstrate using personal exemption form.</td>
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<td></td>
<td>Discuss advantages and disadvantages of personal exemption form.</td>
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<td></td>
<td>Hold student work session on what constitutes personal exemptions.</td>
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<td></td>
<td>Discussion: Where does the individual obtain information for tax exemptions?</td>
<td>Tax Lawyer</td>
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<tr>
<td></td>
<td>1. Records</td>
<td>Certified Public Accountant</td>
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<tr>
<td></td>
<td>2. Cancelled checks</td>
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</tr>
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<td></td>
<td>3. Federal publications</td>
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<td>4. Sales slips</td>
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<td>5. Receipts</td>
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<td></td>
<td>Re-emphasize the importance of record-keeping and the length of time records should be retained.</td>
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<td></td>
<td>Discuss special tax problems related to the geographical area. (Example: rural communities, farm taxes and estimated taxes.)</td>
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<tr>
<td>Legislation Pertaining to Federal Income Taxes</td>
<td>Discuss recent changes in the tax law.</td>
<td>Tax Lawyer</td>
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<td>Apply these tax changes to the individual or family unit. (This could be done using group projects, demonstrations, or transparencies.)</td>
<td>Certified Public Accountant</td>
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<td>Give students problems to solve using this information. This could be done on individual or small group basis, depending upon the class.</td>
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</table>
Prepare a question and answer game on current exemptions and recent tax changes.


S-Wilhelms, Heimerl and Jelley

T-Trolstrup
Using a completed income tax form, have students determine the major mistakes made on the form.

1. Failure to sign form
2. Mathematical errors
3. Failure to list social security number
4. Using incorrect tables

Discussion: What happens if one does not comply with the income tax law?

Income Tax Form

Discuss the use of the Illinois income tax dollar, its collection, and meeting criterion for a good tax.

Demonstrate the Illinois income tax form.

Have students complete sample problems on the tax form.

Discuss current legislation pertaining to the Illinois income taxes.

Discuss additional taxes paid by the Illinois consumer:
1. Personal property
2. Property (real estate)
3. Sales tax
4. Inheritance tax
5. Gasoline tax
6. Others

Evaluate each in terms of the criterion for a good tax.

Local Taxes

List local revenue tax sources.

How are these collected, used, and how do they meet the criterion for a good tax?

Discussion: How are local taxes assessed?
"Projects for Students" could be repeated here with application to Illinois Income Tax. Write to Illinois State Treasurer to ascertain current use of tax dollars.

Write to Illinois legislator asking about current and proposed tax legislation.

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<th>Related Experiences</th>
<th>Teacher-Student References</th>
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<td>S-Wilhelms, Heimerl and Jelley</td>
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<td>T-Phillips and Lane</td>
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<td>S-Schoenfeld and Natella</td>
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<td></td>
<td>S-Wilhelms, Heimerl and Jelley</td>
<td>T-Trolstrup</td>
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</table>
Responsibilities and Obligations

Classroom Experiences

What services are provided by these taxes? How relevant are these taxes to local current conditions?

Buzz Session: Could these services be provided by a local industry or private individual at a lower cost?

Assign to each small group one type of tax to evaluate and determine the responsibility and obligation of:
1. The taxpayer
2. The governmental tax-gathering agency

Have class rank each tax in terms of:
1. Criterion for a good tax
2. Social and economic benefits derived by a. taxpayer b. governmental tax-gathering agency
3. Meeting assigned objectives
4. Available substitutes to attain the same objectives
5. Relevant to current needs

Summary

Prepare a chart showing the taxes paid by the individual or family unit, the services provided, percent paid to local, state, and federal agencies. Show what happens as governmental services are increased.
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<td>T-Trolstrup</td>
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TRANSPORTATION

Generalization: The widening distances between places of family and individual employment, recreation facilities, shopping areas, and educational institutions place additional emphasis on the need for adequate and available transportation.

Objective: Design experiences which will enable the student to:

1. Evaluate the available forms of transportation and their influence upon the consumer's decision-making process

2. Determine the purpose and use of transportation facilities and the advantages to all family members

3. Develop a selection criterion based on an understanding of the internal and external influences and balanced with factual knowledge

4. Determine deceptions in the transportation market and possible preventive measures

5. Survey the total cost of automotive transportation in relation to the initial cost

6. Identify and evaluate the sources of automotive purchase as each might influence and benefit the family consumer

7. Explain the steps of automotive purchase, cost of credit financing, and insurance

8. Understand and apply the decision-making process in determining the need for and selection of transportation.
Student References:

"Your Automotive Dollar",
Money Management Institute
Household Finance Corp.

Unsafe at Any Speed
Ralph Nader
Pocket Books, Division of
Simon & Schuster, Inc.

Teacher References:

Consumer's Report
Consumer Union

Changing Times
Automotive magazines
Additional Sources of Information:

- Automobile dealers
- Automobile manufacturers
- Automobile insurance agents
- Automobile repair manuals
- Automobile equipment representatives
- Automobile clubs
- Automobile leasing agencies
- Local and state police
What is the purpose of transportation? (Work, recreation, pleasure, convenience.)

Why should transportation be an important consideration to:

1. Family unit
2. Individual

What local forms of transportation are available to the family unit and the individual? (Bus, car, taxi, train, airplane, others.)

List the advantages and disadvantages of each to the family unit and the individual.

What might influence the choice of transportation?

1. Availability
2. Initial cost
3. Values, goals, and standards
4. Operating costs
5. Maintenance and repair
6. Use
7. Convenience

Using the list of local transportation, analyze each according to:

1. Availability
2. Initial cost
3. Values, goals and standards
4. Operating costs
5. Maintenance and repair
6. Use
7. Convenience

Take field trip to local transportation company.

What is the most common form of local transportation? Why? Would this vary in different areas?
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<td>T-Fitzsimmons</td>
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<td>T-Oppenheim</td>
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<td></td>
<td>T-Phillips and Lane</td>
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Using city map, indicate modes of transportation relevant to student's own home.

Give each student a city map. Indicate with different colors places where he must go, where he would like to go, and where he might go. List possible sources of transportation and compute cost of each.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Selection of Transportation</td>
<td>Divide class into groups and have them devise a selection criterion for each form of transportation. (Consider individual and family.) Compile a list and then have students rank them in order of preference. What items are most important, and why? Would this ranking remain the same for different age groups? Why? Have students list first, second, and third choice of transportation. What influenced their choices? Would their parents have the same ranking? Why or why not? Use three most commonly selected forms of transportation and have students devise a selection criterion. (These will probably be car, motorcycle, and truck.) What does the class rate as most important? Why?</td>
<td>Used Car Dealer</td>
</tr>
<tr>
<td>Selection Criterion</td>
<td>What is the most common type of transportation purchase? (Car) Discussion: How does one determine the actual cost of a car, either new or used? What determines the cost of a car? 1. List price 2. Motor size 3. Type and model 4. Make Group project: Cost comparison of a car (to include operational costs) vs. value received.</td>
<td>New Car Dealer</td>
</tr>
</tbody>
</table>
Ask each family member his three choices of transportation, and why.

How would choices vary for different activities?
1. Transportation to and from school
2. Shopping trip
3. Recreational activities
4. Extended trips
5. Occupation

Have each student select the make and model of automobile he wants. Evaluate his choice according to the selection criterion.

Teacher–Student References

T-Trolstrup
T-Fitzsimmons
T-Oppenheim
T-Phillips and Lane

S-Schoenfeld and Natella
S-Levy, Feldman, and Sasserath
T-Trolstrup
T-Fitzsimmons
T-Oppenheim
Using the student criterion, what should the consumer consider when buying a used car?

What should the consumer determine before he decides to shop for a used car?
1. Total money available
2. When to go shopping
3. Necessities vs. wants in style and accessories
4. Where to shop
5. What to shop for
6. Insurance - auto and credit
7. Intended use
8. Estimated operating cost

Why should these decisions be made before going shopping?

What might influence the consumer?
1. Color
2. Style
3. Make and model
4. Advertising
5. Sales personnel
6. Status
7. Extras

Boys might demonstrate ways in which a consumer could be misled when buying a used car:
1. Odometer turned back
2. "Quicky" repairs to make a bad engine sound good
3. White paint on bad tires
4. Quick paint jobs to cover dented areas
5. Seat covers to hide poor front and rear seats

The boys might wish to continue with a check-list to consider in buying a used car, or this could be done with class discussion.
Check-list:
1. Car exterior and frame
   a. exterior evidence of accident
   b. recent paint
Boys might take girls on field trip and let the girl pick out a car for a set amount of money. (This could be done in small groups.)

Evaluate the car most commonly used or occupied according to the check-list.
<table>
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<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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<tbody>
<tr>
<td>c. excessive rust</td>
<td>d. doors, windows and locks work easily</td>
<td></td>
</tr>
<tr>
<td>e. frame shows evidence of accident</td>
<td>f. general condition of trunk</td>
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<tr>
<td>g. check tires for wear</td>
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<tr>
<td>2. Car interior</td>
<td></td>
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<tr>
<td>a. condition of doors, interior roof and seats</td>
<td>b. condition of floor mats and floor coverings</td>
<td></td>
</tr>
<tr>
<td>c. floor pedals evidence of use</td>
<td>d. general condition of dashboard, ashtray, and glove compartment</td>
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</tr>
<tr>
<td>e. interior colors match exterior colors</td>
<td></td>
<td></td>
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<tr>
<td>3. Engine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. normal sound</td>
<td>b. lights and indicators functioning</td>
<td></td>
</tr>
<tr>
<td>c. no unusual noises</td>
<td>d. general appearance</td>
<td></td>
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<tr>
<td>4. Road test the car</td>
<td></td>
<td></td>
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<tr>
<td>a. city driving</td>
<td>b. highway driving</td>
<td></td>
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<tr>
<td>c. rough or gravel roads</td>
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</tbody>
</table>

The boys should give the reasons for each.

What else might the consumer do before making his final selection?

1. Have mechanic check engine
2. Talk to former owner
3. Test drive the car for several days

Have several students chart the operating expenses of either their individual car or the family car to show actual operating costs. Why should these figures be a consideration before the final purchase?
<table>
<thead>
<tr>
<th>Related Experiences</th>
<th>Teacher-Student References</th>
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<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>Cost of an Automobile</td>
<td>What cost factors should the consumer consider?</td>
<td>Teacher might prepare list or wall chart of common repair and maintenance items and let students determine cost of each. These could then be compared with actual costs. (This should include different makes and models of cars.)</td>
</tr>
<tr>
<td></td>
<td>1. Initial cost</td>
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<td></td>
<td>2. Operating costs</td>
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<td>3. Repair and maintenance</td>
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<td></td>
<td>4. Hidden costs</td>
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<td></td>
<td>How is the initial cost determined?</td>
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<td></td>
<td>1. Funds available</td>
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<td>2. Need and use of car</td>
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<tr>
<td>What are the hidden costs of an automobile?</td>
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<td></td>
<td>1. Insurance</td>
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<td>2. License</td>
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<td>3. Unexpected repairs</td>
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<td>4. Tires'</td>
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<td></td>
<td>5. Others</td>
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<tr>
<td>Sources of Automotive Purchases</td>
<td>Where might you purchase a used car?</td>
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<tr>
<td></td>
<td>1. New car dealer</td>
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<td>2. Used car lot</td>
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<td></td>
<td>3. Friends</td>
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<td>4. Individuals</td>
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<td>Discuss the advantages and disadvantages of each.</td>
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<tr>
<td>What types of services might each give to the consumer?</td>
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<tr>
<td></td>
<td>1. Warranties and guarantees</td>
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<td>2. Additional knowledge</td>
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<td>3. Repair shop</td>
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<td>4. No services</td>
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<td>5. Credit terms</td>
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<tr>
<td>Related Experiences</td>
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<td>Teacher Evaluation</td>
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<td>Interview each driving member of the family. What constitutes the car operating costs?</td>
<td>S-Levy, Feldman, and Sasserath</td>
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<td>Keep record of family or individual car operating expenses for one week.</td>
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<td>T-Fitzsimmons</td>
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<td></td>
<td>T-Oppenheim</td>
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<td>Obtain a car warranty and bring to class for an oral report as to its real meaning.</td>
<td>S-Schoenfeld and Natella</td>
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<td>S-Levy, Feldman, and Sasserath</td>
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<td>Financing the</td>
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<td>Loan Officer</td>
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<td>Automotive</td>
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<td>Purchase</td>
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<td>1. Reputation</td>
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<td>2. Reliability</td>
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<td>3. Factual</td>
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<td>4. Cost</td>
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<td>5. Services</td>
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<td>Debate:</td>
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<td>disadvantages of</td>
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<td>buying a used car</td>
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<td>or a new car</td>
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<td>How might the</td>
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<td>consumer pay for</td>
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<td>his car purchase?</td>
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<tr>
<td>1. Cash</td>
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<td>2. Credit</td>
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<td>What advantages</td>
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<td>customer have?</td>
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<td>consumer obtain</td>
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<td>credit funds?</td>
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<tr>
<td>1. Car dealer</td>
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<td>2. Small loan</td>
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<tr>
<td>company</td>
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<td>3. Bank</td>
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<td>4. Friends or</td>
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<tr>
<td>relatives</td>
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<tr>
<td>5. Loan sharks</td>
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<td>6. Credit unions</td>
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<td>Make a chart or</td>
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<td>demonstrate on</td>
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<td>the chalk board</td>
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<td>the advantages</td>
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<td>and disadvantages</td>
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<td>of each source</td>
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<td>of credit</td>
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<td>How would</td>
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<td>consumers decide</td>
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<td>which course to</td>
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<td>follow? (Review</td>
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<td>credit costs,</td>
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<td>contracts, and</td>
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<td>usage.)</td>
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<td>If the class</td>
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<tr>
<td>members have or</td>
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<td>are purchasing</td>
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<td>other forms of</td>
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<td>transportation,</td>
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<td>such as motorcycles,</td>
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<td>it might be well</td>
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<td>for the teacher</td>
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<td>to apply these</td>
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<td>same sections to</td>
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<tr>
<td>this purchase.</td>
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</tbody>
</table>

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Small Group Projects: Give class the make, model, and year of a new car purchase. Compute the cost of:
1. Cash
2. Credit purchase
   a. car dealer
   b. small loan company
   c. bank
   d. friends or relatives

S-Schoenfeld and Natella
S-Levy, Feldman, and Sasserath
T-Trolstrup
T-Fitzsimmons
T-Oppenheim
T-Phillips and Lane
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Automotive Frauds</td>
<td>Give students a list of common automotive parts and areas.</td>
<td>Gas Station Owner</td>
</tr>
<tr>
<td></td>
<td>Divide class into a boy's team and girl's team. Have them locate each item on an actual car.</td>
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<tr>
<td></td>
<td>1. Spark plugs</td>
<td></td>
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<td></td>
<td>2. Carburetor</td>
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<td></td>
<td>3. When last oil change was made</td>
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<td>4. Amount of oil in the car</td>
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<td></td>
<td>5. Location and operation of jack</td>
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<td>6. How new are the tires?</td>
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<td></td>
<td>7. Fan belt</td>
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<td></td>
<td>8. Voltage and location of battery</td>
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<td></td>
<td>9. Location of car fuses</td>
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<td></td>
<td>10. Location and condition of windshield wipers</td>
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<td></td>
<td>Discuss why the consumer should know this information. (To avoid deceptive practices in gas and service stations.)</td>
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<td></td>
<td>Have boys in class give examples of how consumers might be misled and ways to avoid these deceptions.</td>
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<td></td>
<td>Discuss advantages and disadvantages of gasoline credit cards.</td>
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<tr>
<td></td>
<td>Discuss possible frauds which might occur with a gasoline credit card.</td>
<td></td>
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</tbody>
</table>
Have students take the same list of common automotive parts and give it to the women drivers in their family. How many parts did they know?
<table>
<thead>
<tr>
<th>Concept</th>
<th>Classroom Experiences</th>
</tr>
</thead>
</table>
| Practical Application of Developed Skills | Present students with transportation problems based on facilities available locally. Have them determine if additional transportation is necessary, what type would be best and why, and the selection criterion.  
1. Three teenagers (16 and over), one family car  
2. Both parents work, one car  
3. Working parents, two working teens, and two cars  
4. Working mother, father farms, two teen-aged sons, working daughter - one car and one truck  
5. Working teens and father, one car  
6. Son on football team, daughter is cheerleader, dad works - one car |
APPENDIX
December 10, 1971

Dear [Name],

A contract to evaluate the Consumer and Homemaking Curriculum Model has been granted to Western Illinois University. We have approximately three months to accomplish this assignment. A Review Committee to assist in the evaluation of the Curriculum Model will be composed of home economics teachers, business, industrial and government representatives.

Your name was suggested to me when we requested personnel qualified to serve on this review committee. We would like to invite you to be a member of the Review Committee to evaluate the Consumer Education and Homemaking Model.

The committee meetings would require you to be away from your regular job 2-4 days depending on your travel arrangements. The first meeting will be held January 5, 1972, 7:00 p.m., Morrill Hall, Room 202, Western Illinois University, Macomb, Illinois.

At this time, an overview of our task will be explained, time table, additional meetings, etc. It has been suggested a second meeting (tentative) be held February 15, 1972.

Your travel, lodging and meals will be reimbursed at state rates.

Please return the enclosed card within a week of receipt. Your services will be deeply appreciated and hopefully you will accept this invitation.

Sincerely yours,

Wilma Warner, Director
Evaluation and Publication of the Curriculum Model for Consumer and Homemaking
Dear Home Economics Teacher:

The following items are enclosed:

1. A sample form to use in evaluating the "Curriculum Model for Consumer and Homemaking."

2. The schedule for returning your evaluation materials.

The general format of the curriculum guide will remain the same, but changes will be made in printing. When making your comments please remember this curriculum model is to be used as a reference guide in a variety of schools (rural, town, urban, inner city) and at different grade levels (9-12). It is designed to be an aid, not a course of study.

Please return evaluation materials promptly in order to meet printing deadlines.

Your assistance and cooperation are gratefully appreciated.
TIME TABLE FOR EVALUATING UNITS

We would appreciate your comments and suggestions in regard to evaluating the 18 units of the Curriculum Model For Consumer and Home-making. Please be specific in identifying page numbers so information can be easily tabulated. We do not expect you to rewrite the guide, merely make comments which would aid you and others in the development of a program in this area.

Thursday, January 20    1st four units returned

- Advertising
- Appliances
- Business & the Consumer
- Clothing Purchases

Thursday, January 27    2nd four units returned

- Credit
- Food Buying
- Furniture & accessories
- Housing

Thursday, February 10    3rd four units returned

- Insurance
- Mgt. of the Dual Role
- Mgt. of Human and Non-Human Resources
- Money Mgt.

Thursday, February 17    4th four units returned

- Recreational Activities
- Responsibility, obligation & protection of the consumer
- Savings & Investments
- Taxes

Thursday, February 24    5th two units returned

- Transportation
- Wills

By returning the evaluation of units at designated times, final proofing, printing and assembling can be accomplished. Return units to Wilma Warner, Professor of Home Economics, Morrill Hall, Room 210, Western Illinois University, Macomb, Illinois 61455.

Your cooperation in this matter would be greatly appreciated.
<table>
<thead>
<tr>
<th>Page No.</th>
<th>Add.</th>
<th>Delete</th>
<th>Change</th>
<th>Suggestions</th>
</tr>
</thead>
</table>

Use different sheets for each unit if more than 1 sheet needed, number them please.

Designate by page and whether group activity, reference, individual activity, resource, student or teacher.

Teacher

School

Form to be used:
FORM TO BE USED:

<table>
<thead>
<tr>
<th>Unit</th>
<th>School</th>
<th>Teacher</th>
</tr>
</thead>
</table>

If, in your opinion, there is no change necessary do not list page number.

If, in your opinion, a change is needed indicate page number and changes you would suggest.

A = School learning activity
B = Resource Person
C = Individual related activity
D = References — teacher—student

Example: See first item.

<table>
<thead>
<tr>
<th>Page No.</th>
<th>Change From</th>
<th>To</th>
<th>Suggestions</th>
<th>Deletions</th>
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<tbody>
<tr>
<td>54</td>
<td>A 3. 3 c's of credit</td>
<td>3. 3 c's of credit</td>
<td>Helps teacher to better explain the 3 c's of credit. A. Character B. Capacity C. Capital</td>
<td></td>
</tr>
</tbody>
</table>
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815 Sixteenth Street, N.W.
Washington, D.C. 20006

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20 N. Wacker Drive
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1000 Sixteenth Street, N.W.
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P. O. Box 12285
Memphis, Tennessee 38112

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1201 Sixteenth Street, N.W.
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1819 H Street, N.W.
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50 Rockefeller Plaza
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