This annotated bibliography lists 295 selected instructional references, resources, and teaching aids for consumer education. It includes a variety of both print and nonprint materials, such as films, filmstrips, multimedia kits, games and learning packages for classroom and group instruction, textbooks for all age levels, and references for both professional and general use. Priority is given to materials copyrighted 1975 or later. Each citation includes price, ordering information, a brief description, and the grade level (when appropriate). There are eleven sections: (1) comprehensive resources (which address most or all of the broad topics); (2) "landmark materials" providing a background for consumer teachers and leaders; (3) consumer issues such as advertising and energy; (4) consumer behavior and the decision-making process; (5) personal and family financial management information; (6) competent consumer decision making, comparison shopping, and product information; (7) human services such as consumer and individual law; (8) consumer protection; (9) Curriculum guides and curriculum development resources; (10) periodicals containing product and service information, professional journals, newsletters, and trade publications; and (11) bibliographies. A topical index is included.
A Guide to Instructional Resources for Consumers' Education

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FOREWORD

With a growing number of school systems encouraging consumers' education, more and more teachers are in search of reliable teaching and background materials, both print and nonprint. This guide is an effort to provide some direction. While it is designed primarily to serve classroom personnel, individuals involved in community consumer activities will also find it helpful.

The manuscript for this guide was prepared under the direction of William L. Johnston, director, Center for Consumer Services, Oklahoma State University, Stillwater. Nancy B. Greenspan, formerly with the New Jersey Center for Consumer Education Services, was the researcher.

Serving as an advisory committee were: William R. Fasse, School of Home Economics, University of Arizona, Tucson; Stewart M. Lee, editor, ACCI Newsletter (American Council on Consumer Interests) and chairman, Department of Economics and Business Administration, Geneva College, Beaver Falls, Pa., and Helen E. Nelson, director, Center for Consumer Affairs, University of Wisconsin-Extension, Milwaukee.

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Dustin W. Wilson, Jr.
Director
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INTRODUCTION

Why Educate Consumers?

The arena for consumer activity in the United States has developed into a highly complex "free market system" which demands knowledgeable and competent consumers if it is to function openly, honestly and maintain balance in an ever-changing social environment. This need to educate consumers has been emphasized and amplified during the past 15 years by the greatest surge of "consumerism" this country has ever known.

The task of educating consumers has become an assumed responsibility of the school, of the community, of government, of business, of industry, and of a myriad of public and private agencies and groups. The result is a loose network of varied and diverse activities and efforts which surprisingly embrace some common goals and basic concerns.

What Is Consumers' Education?

Consumers' education, as defined by the U.S. Office of Consumers' Education, is "an effort to prepare consumers for participation in the marketplace or for situations involving use of resources, public and private, by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations."
Traditionally, consumers' education has focused on shopping wisely, managing personal and family finances, planning and budgeting expenditures, understanding both internal (values, goals, and relationships) and external (advertising, propaganda) motivations and pressures, making appropriate consumer decisions, avoiding pitfalls of fraud and deception, and fighting back when necessary.

More recently emphasis has been placed on understanding, securing, and using human resources such as health care, Medicare and Medicaid, education, welfare and Social Security benefits, community services, governmental protective and enforcement agencies, and the like.

Another purpose of consumers' education is to prepare consumers to function in the broader policymaking decisions which may not directly impinge on the individual or family unit. Consumer issues, such as energy, utilities, housing, advertising, product safety, and regulatory agencies are stressed. The goal is to help individuals carry out the role of consumer/citizen, with enthusiasm and confidence, but also with logic, fairness, and responsibility.

How Does Consumers' Education Happen?

The process of consumers' education takes place in both formal and informal settings. In elementary and secondary schools it may be presented as a separate course, as units of study in existing courses, or in fully integrated, interdisciplinary programs. At the postsecondary level, in community colleges, universities, and adult education programs, consumers' education is designed both for consumers and for consumer educators. Many variations, such as internships and cooperative efforts involving education, government, business, are recent innovations in higher education.

Informally, consumers' education is accomplished through community programs, counseling, consumer information, the media, responsible manufacturers and retailers, and a variety of agencies and organizations. Activities are generally tailored to the special needs and interests of the sponsoring agency and/or the target population.

Designing and conducting consumers' education activities, either formal (in school) or informal (out-of-school), requires careful planning. Focusing primarily on those who
are exploring the field, or entering it for the first time, this booklet is meant to be a source of guidance and immediate reference.

What Are the Resources?

Instructional references, resources, and teaching aids for consumers’ education have been produced in abundance in recent years. They include a variety of both print and nonprint materials, with a proliferation of films, filmstrips, multimedia kits, games and learning packages for classroom and group instruction. Textbooks for all age levels and references for both professional and general use are readily available. This booklet includes a representative sample of these materials, with priority given to those copyrighted 1975 or later. The reader should be aware that the list is not inclusive—it is only representative of the wide variety and vast number of resources, references and instructional materials for consumers’ education available today.

First is a list of comprehensive materials which address most or all of the broad topics which follow. Next is a brief list of landmark materials which includes GETTING AND SPENDING: THE CONSUMER’S DILEMMA, a collection of 55 reprints of books which present the historical roots of the consumer movement in America. This is followed by a topical presentation of areas of study which include consumer issues, consumer behavior, personal and family financial management, improving buying behavior, human services, and consumer protection. Curriculum guides, periodicals, and other bibliographies complete the listing. A detailed index will assist the reader who is searching for more specific topical classification.

Materials copyrighted prior to 1975 are listed in CONSUMER EDUCATION BIBLIOGRAPHY and REFERENCE GUIDE FOR CONSUMERS (See Bibliographies section for details.)

* See Landmark Materials section for details.
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Comprehensive Resources

In organizing materials into a broad topical classification, many titles refuse to be categorized because of their comprehensiveness. The resources and references listed here will serve as an overview of consumers' education, as general references for the entire field, and as specific resources for each topic.


High school consumers education textbook which covers the consumer's role in society and in the marketplace, buying goods and services, financial management, taxes, services, and consumer assistance and protection. Grades 9-12.


Textbook which promotes inquiry and deductive thinking through activities which require students to function competently in the marketplace. Grades 7-12.


Booklets cover economics for the consumer, money and credit, rights and protection, learning to be a better buyer, and current issues. Grades 9-12.
One of the standard college texts and teacher references in personal and family finance. A most comprehensive coverage of all topics generally included in consumers' education.

Second edition of a comprehensive high school text for consumer economics. Emphasis is on smart shopping and comparison buying tactics, but covers all aspects of consumers' education. Grades 9-12.

Eighteen topics are covered with particular emphasis on consumer problems and fraud. 32 government agencies, credit, appliances, and housing. Grades 9-12, reference.

Presents the processes of consumer education, role of the consumer, planning, buying, legal, and the action process. Each module can be purchased separately. $75.00. Grades 7-10.

These booklets contain information which was found especially useful in preparing the Public Broadcasting Service Network series "Consumer Survival Kit." There are 78 booklets in the 3-year series, which cover a wide variety of topics.

Ninety-three readings on 17 topics to supplement class work or as a reference. Grades 9-college.

One of the standard college texts and teacher references in personal and family finance. A most comprehensive coverage of all topics generally included in consumers' education.

Second edition of a comprehensive high school text for consumer economics. Emphasis is on smart shopping and comparison buying tactics, but covers all aspects of consumers' education. Grades 9-12.

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Ninety-three readings on 17 topics to supplement class work or as a reference. Grades 9-college.
Aggressively presents consumer issues, buying patterns, buying guides, money management, and the consumer role in society in a work-text format designed for high school and junior college level students. A paperback practicum-workbook accompanies the text and is available for $3.95. Grades 11-college.

1.11 CONSUMER TAPES. 1974. Audio Kit. $109.90 or each unit $54.95. Macmillan Library Services, 866 Third Avenue, New York, N.Y. 10022.

Two units, each with 6 cassettes, offer information and advice by 43 consumer experts on how to cope successfully with today's complex marketplace. Kit emphasizes money management, buying, and fraud. Grades 9-12.


Each has a perforated section on student evaluative materials. The eight topics include protection and the law, housing, furniture, and appliances, transportation, understanding the marketplace, food and clothing, health, education, and recreation, financial, security, and money management. Grades 9-12.


Eight consumer dilemmas are acted and left unresolved so viewers depend on goals and values for individual answers. These filmstrips correlate to the booklet series above and are available in eight separate packages. Each contains 1 filmstrip, 1 cassette, 5 booklets, teacher's guide; $29.95. Grades 9-12.


For consumer economic and family finance courses. Students analyze costs and benefits of consumer goods and services. Instructor's manual and study guide available. Upper grades-college.


First published in 1939, this text emphasizes influences on consumer behavior (10 chapters) and also includes the consumer's role in the economy, the marketing and pricing process, personal finance, business, and State and government activities. Instructor's manual is available. College.

Presents economic theory in relevant format to students as consumers and presents information on family and personal finance. Instructors guide available. Grades 10-college.


Text includes consumer awareness, economic concepts, and personal skills (money, credit, etc.). Grades 9-12.

118 GENERAL BUSINESS FOR ECONOMIC UNDERSTANDING 11th ed. St. Joseph DeBruyn, Peter G. Haines, Dean R. Maibary, and Anne Scott Daughrey 1976 629 pp $9.48 (school), $5.36 (soft) South Western Publishing Co., 5101 Madison Road, Cincinnati, Ohio 45227

An updated version. Includes many consumer topics. Grades 7-12.


Consumer information covering a wide range from additives to zirconium. Information makes this a handy reference for class or library.

120 ILLINOIS TEACHER OF HOME ECONOMICS Vol. XIX, no 5: May/June 1976 47 pp $1.75, Illinois Teacher, 342 Education Building, University of Illinois, Urbana, Ill. 61801

Published 6 times a year. This issue includes a series of articles addressing "consumer education and the quality of life."

121 INSIGHTS INTO CONSUMERISM Teaching Kit $1.25 J.C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americas, New York, N.Y. 10019

Published twice a year. Kits are available since 1974. Subjects covered include women and credit, electricity, the energy crisis, redress, product safety, and metric. Inexpensive sources of teacher information on consumer issues.

122 LEARNING ACTIVITY PACKAGES FOR CONSUMER EDUCATION William L. Johnston, Joanne Primavera, Dianne MacGonald, and Betty Sullivan 1975. 12 mini-courses $12.50 each in loose-leaf format. Uthgraph Products, P.O. Box 24287, Seattle, Wash. 98124.

Portfolios contain lesson sheets for reproduction on 12 topics of personal finance and buyingmanship. Titles include Comparison Shopping, Credit, Labeling on Food and Clothing, Consumer Rights and Responsibilities.
Advertising, Consumer Contracts, Housing, Budgeting, Inflation and Recession, and others. Units are also available as booklets, $7.50 per dozen. Grades 7-12.


Each lesson filmstrip contains a single concept, budgets, credit, food shopping, and consumer protection. Intended to show low-income people how to manage money by becoming better buyers. Lessons can also be used with young adults and middle-income consumers. Grades 9-Adult.


Covers all areas of consumer education which require math computation skills including the metric system. Grades 9-12.


A self-instructional program oriented around practical situations. Three methods of instruction are included, reading with periodic comprehension checks, taped narratives with test, and filmstrips with test. Packaged in six modules which can be purchased separately. Food, Clothing and Shelter, Cars, Furniture and Appliances, Protecting Family Health and Security, You and The Law, Ways to Handle Money, and Ways to Shop. Grades 7-12.


Twelve booklets cover goals, children's spending, personal finance, and buying major consumer goods. Each booklet may be purchased separately. 354 Grades 9-Adult.


Takes a business approach to subject. Revision has added consumerism, women's careers, laws governing credit and Social Security, Medicare, income tax, and private pensions. Grades 9-college. Text/reference

Geared for the community college student. Coverage includes budgeting, buying clothing, appliances, furniture, entertainment, leisure, cars and housing, credit, insurance, investments, taxes, recordkeeping, retirement and estate planning. Text reference.


Stresses the interrelationship of spending, planning, values, goals, and resources. College.


An objective and convincing critique of the consumer movement in the United States. Presents a comprehensive overview.


An encyclopedic reference on money management.

1.32 YOU OWE IT TO YOURSELF 1974. A series of 10 16mm. color, sound films. 30 mins each. $200.00 per film. rental $13.00 each. Consumer Education Development Co., Box 424, Storrs, Conn. 06268.

Each has format of a quiz show featuring Allen Ludden as host. Teacher aids available for each film.
Landmark Materials

Today's wave of "consumerism" has not just happened. It is the result of gradual changes in our society and its values over a period of years. The resources listed here provide a background—a perspective—for consumer teachers and leaders.


A criticism of economic ideas and attitudes which have resulted in preoccupation with goods and the manufacturing of wants while there is an underinvestment in people.


Black's scrutiny of consumer debt and consumer credit practices is one of the pioneering efforts of the movement. His thesis is that the consumer who buys on credit is often "abused and deceived... and (sometimes) outrageously swindled."


Discusses with forcefulness, objectivity, and sound analysis the effect of World Wars I and II and the Depression on the American standard of living.

2.4 CONSUMER REPRESENTATION IN THE NEW DEAL Persia
An objective and authoritative contribution to consumer economics, history, and literature.

A study and evaluation of the consumption habits of the American people, specifically in regard to food, shelter, fuel, and clothing. An early, possibly the first, book devoted to the education of the consumer.

A popularized history of America's consumer movement beginning with its first consumer advocate, Doctor Harvey W. Wiley, in 1883.

2.7 FOR RICHER OR POORER AN ORIGINAL ANTHOLOGY Leo Stein, ed. 1976, $32.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.
A compilation of articles from 1850 to 1965. Considers the effects of scarcity and abundance on price and purchases, and the impact of administered prices on the traditional market interplay of supply and demand.

2.8 GETTING & SPENDING THE CONSUMER'S DILEMMA Leon Stein, ed. 1976 $11.95 00 Arno Press, 330 Madison Avenue, New York, N.Y. 10017.
Fifty-five books representing the historical roots of the consumer's dilemma. With the exception of two 1976 anthologies, the books are reprints of classical literature in the consumer field. The following six listings are representative classics of the collection, and these are now in print only in the Arno edition. Each of the 55 books may be purchased separately.

Describes materials gathered in regular rounds by food and drug inspectors and exhibited to shock the public with samples of impure and adulterated foods, dangerous medicines and cosmetics, diseased canned goods, and fraudulent pricing.

A complete description of cooperatives in the U.S. and abroad. The social and economic history is interpreted in terms of the consumer.


Exposé of unsanitary food processing with use of preservatives and chemicals in food, with false promises of health and safety. Also, the role advertising plays in victimizing consumers.


This exhaustive study surveys the total role of advertising in a free capitalist society, and then analyzes the impact of advertising on demand for specific goods and services.


An expose at the thirties, this book combines muckraking with technocracy to expose the waste, danger, and dishonesty in product and services being foisted on a gullible public unable to know the nature of the product or the fairness of the price.


An original attempt to establish a theory of consumption. Winner of a Hart, Schaffner & Marx competition. The nature of consumer demand is explored as well as the value of our consumeristic society.

2.15 THE HIDDEN PERSUADERS. Vance Packard. 1957. $10.95, paper $1.50. David McKay Co., Inc. 750 Third Avenue, New York, N.Y. 10022.

A classic on the manipulation of consumers.


Historical novel which exposed unsanitary practices and sweatshop conditions in the Chicago meat-packing industry. Aroused this public and led to the passage of the first Food and Drug Act.

2.17 THE POOR PAY MORE, CONSUMER PRACTICES OF LOW

Concludes that in a consumer-oriented society, the poor will not stop purchasing beyond their means, and consequently their exploitation will continue.

2.18 THE RISE OF AMERICAN COOPERATIVE ENTERPRISE. 1620-1920 1969. $8.95. And:


Authortative explanations of the beginning and advances of cooperative enterprise in the U.S.

2.20 SILENT SPRING Rachel Carson 1962 368 pp $7.95 Houghton Mifflin Co., 2 Park Street, Boston, Mass. 02107 Available in paperback. $1.75 Fawcett World Library, 1515 Broadway, New York, N.Y. 10036

Protest against the abuse of synthetic chemicals and a plea for maintaining the balance of nature.


A report of what has and has not been done in understanding and controlling pesticides since 1962, when SILENT SPRING was first published.

2.22 THE STATUS SEEKERS. Vance Packard 1959 $7.95, paperback $5.95. David McKay Co., Inc., 750 Third Avenue, New York, N.Y. 10020.

A classic on consumer behavior.


A classic of economic and social literature which offers an understanding of attitudes toward work and play.

2.24 UNSAFE AT ANY SPEED 1965. 385 pp. And:


Updated version contains the 1965 edition plus a 77 pg. section entitled...
Since Unsafe At Any Speed and five additional appendices. Concludes that cars have built-in dangers that make them unnecessarily dangerous. It made consumers and Detroit start thinking about product safety. Sometimes considered to be the initial point of embarkation for today's consumer movement.

2.26 THE WASTE MAKERS Vance Packard 1960 $7.95, paperback $1.75, David McKay Co., Inc., 750 Third Ave, New York, NY 10021

A classic on contrived manufactured obsolescence

2.27 YOUR MONEY'S WORTH Stuart Chase and Frederick Schlink 1927 285 pp. O.P. Macmillan, New York Out of print Available at most libraries.

Enlightening facts about many aspects of buying and selling and what may be done to protect the buyer
Consumer Issues

The range and severity of consumer issues is so varied and changing that it is impossible to treat all with equal importance. Included here are materials which address issues of advertising, energy, ecology, conservation of resources, inflation, utilities, prescription drugs, universal product coding, and electronic funds transferral. These and other issues are treated in many of the comprehensive resources listed previously.


3.4 ANALYZING ADVERTISING. 1973. 16mm film, color, sound, 13 mins. $195.00. Centeron Educational Films, 1621 West Ninth Street, Lawrence, Kansas 66044.
Accounts students with some of the techniques used by commercial advertisers to influence buyers.

3.5 AT ISSUE. PERSUASION AND PROPAGANDA. 1975uth with 2 cassettes or 2 discs $50.00 Prentice-Hall Media, 150 White Plains Road, Tarrytown, N.Y. 10591.

Students learn to recognize commercial and political pressures aimed at manipulating behavior. Grades 9-12.


Assists readers in applying basic principles of economic analysis to actual problems faced in the marketplace. Grades: high school, college.


A discussion of the growth of advertising and its social impact on the creation of American "mass culture".


Takes an objective look at industry, safety and pricing areas of particular concern to the consumer movement. Covers big business in general. Emphasis is on what individuals, especially young people, can do to increase consumer awareness and effectively join the consumer movement. Grades 9-Adult.

3.9 CONSUMER POWER. WHISTLE BLOWING. 1973. 16 mm. film, color, sound. 23 mins. $330.00. rental $25.00. BFA Educational Media, 2211 Michigan Avenue, Santa Monica, Cal. 90404.

Designed to make viewers think about our society and who can protect it. Ralph Nader and others present varying points of view regarding consumer/public abuse by companies. Grades 9-Adult.


Offers specific suggestions for conserving energy and materials on four levels—individual, community, national, and international. Relates consumption habits to 1985. Contains a Lifestyle Index.

3.11 ELECTRONIC FUNDS TRANSFER. 35 mm slides with cassette, script. $60.00. CUNA Education, P.O. Box 431, Madison, Wis. 53701.
Introduces issues and identifies alternatives open to credit unions

3.12 GLOBAL EMERGENCY ECOSYSTEM 1975. 2 filmstrips with 2 cassettes or discs $48.50 Guidance Associates, 757 Third Avenue, New York, N.Y. 10017

Pollution is discussed in terms of renewable and nonrenewable resources. Program presents issue from activists' views Grades 10–Adult

3.13 GLOBAL EMERGENCY ENERGY 1975. 2 filmstrips with 2 cassettes or discs. $48.50 Guidance Associates, 757 Third Avenue, New York, N.Y. 10017

How fuels are extracted and how energy is harnessed are related to cars, housing, the environment, and human energy Grades 10–Adult

3.14 THE GREAT AMERICAN BLOW UP, PUFFERY IN ADVERTISING AND SELLING Ivan L. Preston, 1975 384 pp $11.95 University of Wisconsin Press, Madison, Wis. 53701

Attempts to answer the dilemma of why catchy ad slogans are used if no one believes them.

3.15 THE HOUSEHOLD ENERGY GAME Thomas W. Smith 1974 Game 1–25 copies free. Additional copies 10¢ each University of Wisconsin, Sea Grant College Program, 1800 University Avenue, Madison, Wis. 53708

Divided into two parts: planning an energy budget for controllable items (car, heater) and modifying the budget to conserve energy, thus saving money. More than a game, the booklet offers information on household energy usage.

3.16 HOW TO CHALLENGE YOUR LOCAL ELECTRIC UTILITY A CITIZEN'S GUIDE TO THE POWER INDUSTRY Richard Morgan and Sandra Jerabek, 1974 $1.50 paper The Environmental Action Foundation, 724 Dupont Circle Building, Washington, D.C. 20036

Gives an in-depth discussion on how power companies operate and what to do. Also includes an extensive reference list for additional information.


An editor of Advertising Age, the author covers advertising from what to “how.” Two important sections are advertising and society and the case for advertising pro and con.

3.18 NUCLEAR ENERGY Skeptic #14, July/August 1976 64 pp $2.00 Skeptic, Department 3015, 812 Presidio Avenue, Santa Barbara, Cal. 93101
The subtitle—Do The Benefits Outweigh The Risks?—gives an idea of the opposing sides of the issue.

3.18 THE MONEY BALLOON INFLATION AND HOW TO LIVE WITH IT. Sidney Rutbery 1975. 220 pp. $7.95 Simon & Schuster Co., 630 Fifth Avenue, New York, N.Y 10020

Presents economic concepts—inflation, gold, forecast, bank trust departments, and many more.


Contains a wealth of statistics about all phases of developing and marketing prescription drugs.

3.21 RESIDENTIAL UTILITY CONSUMER ACTION GROUP 1975 Pamphlet Free Public Citizen, Box 19312, Washington, D.C. 20036

Presents an action method to solving utility problems. Asks questions which are pertinent to the issue of high utility rates.

3.22 SIXTY SECOND SPOT, THE MAKING OF A TELEVISION COMMERCIAL. 1974 16mm film, color, sound. 25 mins $325.00, rental $30.00 Pyramid Films, Box 1046, Santa Monica, Cat. 90406

An interesting portrayal of how a big budget TV commercial is made. Grades 9-college.

3.23 THIS BUSINESS CALLED MEDIA 1975 5 filmstrips with 5 cassettes, duplicating masters $79.00 EMC Corporation. 180 East Sixth Street, St. Paul, Minn. 55101

Open-ended study of TV, radio, newspapers, magazines, and the advertising industry that supports them. Grades 8-college.

3.24 UNIVERSAL PRODUCT CODE, PRICE REMOVAL AND CONSUMER BEHAVIOR IN SUPERMARKETS Gilbert D. Harrell, Michael D. Hutt, and John Allen. 1976. 139 pp. $6.50 prepaid. Graduate School of Business Administration, Michigan State University, Division of Research, Berkey Hall, East Lansing, Mich. 48824

A consumer pricing and shopping study dealing with price removal through UPC. Analyzes shopping behavior in stores with scanners and without prices on products, and stores using item pricing.

3.25 YOU AND RECYCLING 1974. 4 filmstrips with 2 cassettes or discs. $52.00 SVE-Society for Visual Education 1345 Overlook Parkway, Chicago, Ill. 60614

An overview of recycling is presented, defining it and showing how to reuse or remold items and how to learn from nature recycling herself. Grades 4-8.
Consumer Behavior

Consumer behavior is molded and modified by both internal (values, goals, and relationships) and external (advertising, propaganda, and persuasion) forces. Consumers' education helps persons identify and clarify these forces, and to include them consciously in the decisionmaking process.


Designed to help young people evaluate feelings of self-worth. Using art and literature to develop concepts, this resource introduces values and goals through a multidisciplinary approach. Grades 10-12.

4.2 BUYING WITH A TWISTED ARM. 1975. 16 mm. film, color, sound, 13 mins. $175.00 Journal Films, Inc., 930 Pitner, Evanston, Ill. 60202.

Adults role-play three consumer purchasing situations, emergency car repair, funeral, the engagement ring. In each instance the consumer is trapped. Grades 7-Adult.


Magazine is a source of information for educators. This issue features a panel representing various perspectives on consumer behavior.

4.4 COMMUNICATING WITH CONSUMERS. THE INFORMATION PROCESSING APPROACH. (Contemporary Social Science Issues. Vol.

Compilation of research papers presenting latest developments in the information process (defined as a combination of consumer behavior and communication). Lists many references.


Presents consumer research and marketing practices which help students make appropriate decisions. High school and college text/reference.


Draws from psychology, sociology, physiology, anthropology, and economics to present an awareness of how consumers are being analyzed. College text/reference.


Heavily illustrated book giving facts and attitudes about buying that will influence lifestyle. Grades 9-12.


This issue of Forum magazine examines consumer behavior change due to one's values and the influence of present economic conditions of the country.

4.9 DECIDING. 1973. 16mm. film, color, sound, 14 mins. $195.00. Rental, 7 days $93.00. Centron Educational Films, 1621 West Ninth Street, Lawrence, Kansas 66044.

Depicts a shopping excursion by a brother and sister to buy a birthday gift for their father. Concepts are well illustrated, including goals in relation to needs and beginning a savings program for future purchases. Grades 4-7.


Emphasizes economics and consumer decision-making from a physiological point of view. College.
Comprehensive collection of thoughts on the disadvantaged buyer (not rural or nonblack minorities). Values, market behavior, and problems of these consumers are discussed.

4.12 THE ELDERLY CONSUMER. Fred E. Waddell, ed. 1976. 527 pp. St. 50 Antioch College, 5229 Benneker Road, Columbia, Md. 21044.
Collection of research and papers on consumer attitudes, behavior, problems, and needs of older persons.

Authors believe the American way of consumption will change drastically as the result of a people's movement. They include reasons for scarcity and its relation to the future.

An examination of the female consumer, based on British data and experience. Explains how advertisers and marketing people serve to reinforce stereotypes on women.

A factbook on consumer financial behavior and the consumer finance business. A handy reference of recent economic statistics.

From the Panel Study of Income Dynamics, this presentation covers the economic causes and effects of changes in family composition, Family Economics, reference.

Report about America's 55 million families and their money, its impact on their lives, values, hopes, and fears at a time of serious national economic stress.

Information seekers are subscribers to consumer magazines. An informative presentation of results of a survey of information seekers in the U.S. and West Germany.


Combines economics and psychology. Theories extended suggest that readers rethink buying habits and reassess what they want from an affluent society.


Players develop awareness of how decisions affect the quality of their lives. Appropriate to initiate discussion about values and lifestyle goals. Grades 9-Adult.


Foundation for sound money management and selection of lifestyle through analysis of resources and clarification of personal values. Grades 9-12.


Presents the decision-making process as a necessity in making rational consumer choices. Ten basic areas of consumer decision-making are covered in this perforated paged workbook. Grades 9-12, college/adult.


Questions the word NEW, and encourages an examination of personal values and ideals in relation to a culture where "new" is all-important.


An historical presentation of important forces and influences on shopping.
here and in Britain. Author moves quickly over 5 centuries. Interesting photographs and drawings.

4.25 PSYCHOLOGY AND CONSUMER AFFAIRS. Milton L. Blum. 1977
328 pp. $3.95. Harper & Row, 10 East 53rd Street, New York, N.Y. 10022

Recognizes that the consumer is generally disadvantaged in the buyer-seller transactions.

4.26 YOU IRRESISTIBLE YOU. 1975 16mm film, color, sound. 11 minutes $180.00 Rental $20.00. Benchmark Films, Inc., 145 Scarborough Road, Bharciff Manor, N.Y. 10510.

Marshall Efron humorously joins the increasing number of men willing to pay high prices for male cosmetics and furnishings which promise to make them irresistible to the opposite sex. Grades 7-Adult.
Personal and Family 
Financial Management

Managing financial resources is basic to consumers' education. It requires competence in recordkeeping, using banks and banking services, using but not abusing credit, recognizing risk and using insurance to the best advantage, practicing deferred gratification and preparing for emergencies with a savings program, and letting resources "work for you" through investments. Good financial management culminates in a financial plan—a budget—which greatly enhances the probability of reaching consumer goals.

In addition to the references and resources listed here, all materials listed in the Comprehensive Resources section include money management.


Choosing a bank, the checking account, interest on savings accounts, loans and banking services are explored in this kit. Grades 9-12


Exposes some controversial points concerning life insurance.


Entire issue devoted to family budgeting. Offers money management information plus resource information.
5.4 BUDGETING YOUR MONEY (Consumer, Skills Series) 1976. 16mm film, color, sound, 14 mins. $188.00. Coronel Instructional Films, 65 E. South Water Street, Chicago, Ill. 60601.

Students understand principles of budgeting without feeling that they are being lectured. Grades 7-12.

5.5 THE BUSINESS OF BANKING. 1975. 2 filmstrips with 1 cassette or disc. $28.00. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

Explains why people use banks, how banks earn money, what is involved in making a loan. Stresses the roles of FDIC and the Federal Reserve in the system. Grades 5-6.


Discusses practical and psychological implications of money management from infancy through adolescence.


Presents all phases of consumer credit relevant to high school students and recent graduates. Grades 10-14.


General coverage of financial topics. Grades 9-junior college.


For high school students, this text covers three consumer areas: money management, spending, and planning. Two appendixes list State and Federal consumer offices and a list of publishers and suppliers. Grades 9-12. CONSUMER MATHEMATICS WORKBOOK, 1977. $3.95, integrates skills tested in the workbook with objectives of the text.


A low key expose of life insurance which shows how to get the most from insurance dollars.

5.11 CONSUMER SKILLS: APPLYING FOR CREDIT, 1976. 1 filmstrip

Uses a TV news special format to explain legal terms and concepts, points out important aspects of buying on the installment plan. Grades 7-12.


With filmstrips and games, this kit develops a practical understanding of the role of money, the factors that determine its value for goods and services, and equal/unfair money concepts. Grades 10-college


Text which relates principles of economics to personal finance. College

5.16 AN EMPIRICAL ANALYSIS OF RETAIL REVOLVING CREDIT. 1975. E. Ray McAlister. 1975. 166pp. $1.00. Krannert Graduate School of Industrial Administration, Purdue University, West Lafayette, Ind 47907.

An in-depth credit study, with legislative history and many charts with current information. From the Credit Research Center.


Advocates extension of no-fault principle to all kinds of accidents, including medical malpractice and injuries by consumer products

5.18 EVERYWOMAN'S GUIDE TO FINANCIAL INDEPENDENCE. Mavis Arthur Groza. 1978. 134 pp. $3.95. Les Femmes, Millbrae, Cal. 94030.
An exhaustive reference to laws and programs affecting the monetary concerns of women.


Socioeconomic simulation for 30 students. Covers problems of family budgeting, investment, credit, and interest in terms of changing family goals.


Book covers: checking accounts, savings accounts, shopping for credit, and "shaking up" banks. This is a revised version of articles appearing in Consumer Reports during early 1975.


A view of why women should have life insurance.


A systems approach is presented with many examples to illustrate significant points. College text or reference.

5.23 INVESTORS INFORMATION KIT. 1975. $2.00. New York Stock Exchange, Department No. 1E, 11 Wall Street, New York, N.Y. 10005.

Contains five booklets which cover the language of investing, the Big Board, understanding convertible securities, understanding finance statements, and bonds and preferred stocks.

5.24 IT'S IN YOUR INTEREST. THE CONSUMER GUIDE TO SAVINGS ACCOUNTS. J. B. Moore. 1976. 94 pp. $4.00. San Francisco Consumer Action, 26 7th Street, San Francisco, Cal. 94103.

Presents evidence that "all financial institutions are about the same" is not a true statement. Builds a strong case for a truth-in-saving law.


Reportedly meets the needs of everyone regardless of age. Emphasizes the importance of developing a financial program in today's uncertain economic climate.

This revised edition reflects recent attitude changes in the management field, i.e., individuals as management units. Grade-college.


Covers the subject of money—understanding it, earning it, spending it, and making it work. Kit includes "How To Manage Your Money" manual, 65 pp. Grades 7-12.


A guide to investments. Many charts, graphs, and tables included.

5.29 MONEY FOR SALE. 1974. 16mm film, color, sound. 14 mins $205.00, rental $20.00. AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, Cal. 90028.

A cartoon approach to analyzing truth-in-lending, finance charges, and annual percentages. Restraint in borrowing is stressed. Grades 7-12.


Book on money management to supplement and complement a basic text. Twenty-nine readings and 19 case studies from Money. Grades—high school, college.

5.31 MONEY TREE. 1971. 16mm film, color, sound. 20 mins. $285.00, rental $20.00. AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, Cal. 90028.

A very dramatic, emotional film depicting the disintegration of a marriage because of inability to establish a workable financial management system. Popular introduction to consumers' education, establishing the need for high school students and young adults. High school, college, young adults.


Brief, witty commentary on all phases of money, including giving it away.

5.33 PAYING YOUR WAY. 1975. Game. 4-8 players, time 40-90 mins.
A board game in which players learn to manage money well enough to furnish an entire apartment, debt free, within their income. Grades 9-12

534 PERSONAL FINANCE Charles L. Barngrover and Timothy E. Johnson. 1975. 715 pp. $15.95 Gnd Publishers, 4666 Indiana Avenue, Columbus, Ohio 43214

This text emphasizes investments, and includes owning a small business plus the usual personal finance subjects. Many statistics and charts.

College


Focuses on budgeting, insurance and annuities, investments, and taxes.


Major topics covered include budgeting, buying, saving, insuring, investing, income tax, and Social Security. Included are 494 solved problems on these topics. May be considered a consumer math workbook.

537 PERSONAL FINANCE CONSUMING, SAVING AND INVESTING. W. L. Dornies, Arthur A. Smith, and James R. Young. 1974 562 pp. $14.90 Lab manual available. $3.95. Charles E. Merrill Publishing Co., 1300 Alum Creek Drive, Columbus, Ohio 43216

Relates personal finance topics to business management and economics. Contains material on working women, job discrimination, and the women's movement.

College


Information on personal finance including income, taxes, insurance, home buying, retirement, investment information is one-third of the text.

College


Intended for both lay people and professionals. Explores opportunities available to meet families' financial objectives.

540 PERSONAL INVESTING. Wilbur W. Widicus and Thomas E.

Covers three areas: daily financial planning, insurance, and investment College.


Four case studies of young people who choose various types of bonds or investments to meet personal financial needs. Grades 7-12.


Participants decide how to protect their families from jeopardy in times of financial peril. Each plays the role of family head. Grades 7-Adult.


Pamphlet attempts to help people select a valuable IRA plan and avoid pitfalls.

5.45 SLICING YOUR MONEY PIE. 30 pp. $5.95. Rucker Enterprises. P.O. Box 19107, Greensboro, N.C. 27410.

Presents personal and family money management so that the students identify financial needs prior to developing a money philosophy. Comes with a 1-year supply of expense control sheets. Grades 9-12.


Provides a problem-solving approach to relating consumer goods and services to total financial planning. Grades 11-college.


An in-depth look into our credit system, from how and where to get a loan to all about credit rating companies.
Improving Buying Behavior

Desirable buying behavior encompasses competent consumer decision-making followed by the process of comparison shopping. This behavior pattern is appropriate for buying both goods and services, and its development depends on the consumer's knowledge of marketplace alternatives, including product information of all kinds and from a variety of sources. In addition to resources listed here, Consumer Reports Magazine and Consumer Research Magazine (listed in the Periodicals section) and Consumers Index (listed in Bibliographies section) provide a wealth of buying information. Many consumer buying guides are available in low-cost paperback editions. Resources listed in Comprehensive Resources also provide buying information in great quantity.


Revision of an accepted program on improving skills and behavior in the supermarket. Also available without slides, $6.00.


Helpful and humorous guide including thousands of tips on food, clothes, energy, health, and much more.

6.3. BUYERS HANDBOOK. A GUIDE TO DEFENSIVE SHOPPING.

Offers buying information, where to get help, and a bibliography. Information is presented in a straightforward, clear and useful manner in the form of basic rules. Grades 9-Adult


Helpful guidelines, clear illustrations, and in-depth home information including maintenance, energy-saving, home insurance. plus a 25-page glossary.

6.5 CONCERNING YOUNG CONSUMERS 1975. 6 filmstrips with cassettes or discs $120.00. Macmillan Library Services, 866 Third Avenue, New York, N.Y. 10022

Sends students to the community to learn about buying skills, advertising, budgeting, saving, and consumer rights. Grades 4-9.

6.6 THE CONDOMINIUM BOOK. A GUIDE TO GETTING THE MOST FOR YOUR MONEY Lee Butcher. 1975. 143 pp. $4.95. Dow Jones Books, P.O. Box 300, Princeton, N.J. 08540.

Well-illustrated book concerned with many facets of condominiums, including developing, financing, and operating.

6.7 THE CONSUMER GAME. 1973. 16mm film, color, sound, 20 mins. $280.00, rental $20.00. Pyramid Films, Box 1048, Santa Monica, Calif. 90406.

Reviews psychological and motivational techniques used to sell products. Explains concepts of comparison shopping, unit pricing, convenience packaging, financing, guarantees, and labels. Grades 7-Adult.

6.8 CONSUMER GUIDE. COMPLETE GUIDE TO USED CARS. Consumer Guide Magazine Editorial Staff, eds. 1975. $1.95. New American Library, 1301 Avenue of the Americas, New York, N.Y. 10019

This is a sample of the 17 Consumer Guides published by Consumer Guide Magazine. Individual guides for cars, sports equipment, vacations, food, appliances, etc. Each guide produced in same format.


Ties together helpful consumer information on a variety of topics and appropriate math computations. For self-study or classroom use. Grades 9-Adult.
6.10 CONSUMER SCIENCE TEXT AND LABORATORY MANUAL
Stephen W Kowalski 1975 233 pp (plus 23 data sheets) $8.95
Kendall Hunt Publishing Co., 2450 Kerper Boulevard, Dubuque, Iowa 52001

Application of scientific method to consumer awareness and decision-making is shown with a wide variety of products. A background in science or math is not a prerequisite. Grades 9-12

6.11 THE CONSUMERS UNION GUIDE TO BUYING FOR BABIES
Consumer Reports Editors 1975 220 pp $2.00 Consumers Union of the U.S., Inc., Orangeburg, N.Y. 10962

Helps consumers make sound buying judgments about many baby products, thus avoiding costly sales gimmicks. Grades 9-12

6.12 FOOD CO-OPS FOR SMALL GROUPS HOW TO BUY BETTER FOOD FOR LESS Tony Vella 1975 173 pp $2.95. Workman Publishing Co., 231 East 51st Street, New York, N.Y. 10022

Gives information about how to start a food co-op, advantages and disadvantages. Grades 9-12

6.13 FOR OLDER PEOPLE EATING RIGHT FOR LESS Editors of Consumer Reports 1976 75 pp $2.00. Educational Services Division, Consumers Union of the U.S., Inc., Mount Vernon, N.Y. 10550

Helps older consumers shop wisely for nutritious food and a well-balanced diet at relatively low cost. Has material appropriate for any age. Grades 11-Adult


Designed for single people and young marrieds, covers consumer rights and agencies, nutrition, meal planning, finances, leisure, and health care. Grades 11-Adult

6.15 HOUSEHUNT 1974 Game, 10-32 players, time 2-4 hours $8.95
Changing Times Educational Service, 1729 H Street, N.W., Washington, D.C. 20006

Players assume roles of typical househunters confronted with various types of housing and must deal with all factors considered in selecting a home. Grades 7-Adult


A handy guide, well organized and illustrated. Grades 9-Adult

6.17 ITS NEW ITS NEAT ITS OBSOLETE 1975 16mm film.

30
color, sound, 14 1/2 mins. $210.00, rental $18.00. BFA Educational Media, 2211 Michigan Avenue, Santa Monica, Cal. 90404.

"Honest" Louis is a fun, flashy used car dealer who talks straight about avoiding the pitfalls of impulse buying, which include concepts of fashion, gimmickry, obsolescence, and value for one's dollar. Grades 6-Adult.


Tells all about used cars, including how to read the "blue book" and the psychology of people who sell and buy used cars.


6.20 HOW TO SAVE MONEY ON CAR REPAIRS. Shel Hochman. 1976. 155 pp. $5.95. Dodd, Mead & Co., 79 Madison Avenue, New York, N.Y. 10016.

A helpful guide on how to keep a car in good running condition. Emphasizes that there are savings on car repairs when the car is kept in good condition.


The Center was established by a grant from Consumers Union. This book tells how the industry works and exposes abuses. It raises serious questions about the safety and cost of mobile homes.


An easy to read informative book on all facets of buying and owning a car.


A valuable reference. Gives information about generic and brand name prescription drugs, with a guide to prices and sources.

First 73 pages describe various types of markets (garage sales, yellow pages, etc.), then goes specifically into items from autos to zebras, telling what to look for, beware of, and stores in which to buy.

6.25 THE SIX BILLION $ $ SSELL 1976 16mm film, color, sound, 18 mins. $220.00, rental, three day, $25.00 Consumer Reports Films, 258 Washington Street, Mount Vernon, N.Y. 10550

Explores basic techniques used by TV and manufacturers to persuade consumers to buy. Young people express feelings about commercials and toys. Grades 2–9


Revised and expanded, a complete course in the fine art of label reading, knowing additives, and learning the quality of foods by brand name. Includes recipes.

6.27 SUPERMARKET 1975 Game $52.00 Games Central, 55 Wheeler Street, Cambridge, Mass. 02138

Simulates the experience of shopping by playing roles of shoppers, stock persons, check out person, and manager. A class can acquire and practice math skills and economic concepts. Grades k–3.
Human Services

The broad area of human services is emerging as a dominant aspect of consumers' education. The field, like other areas of consumers' education, is not yet well defined, however, the literature suggests the primary emphasis is on health services and health care. Also included here are references and resources on consumer and individual law, social services, community resources, food stamps, the consumer of education, Social Security, and unemployment insurance. Titles listed in the Comprehensive Resources contain more information on human services.


A comprehensive exposé of the excessive profits reaped by the medical profession in all aspects of health care and drugs.


For the reader interested in the human services, this book offers an overview of the field with suggestions on how to become more involved.

7.3 BUYING HEALTH CARE. 1975. 2 filmstrips with 2 cassettes or 2 discs, 10 linemasters. $47.50. Changing Times Educational Services, 1729 H Street, NW, Washington D.C. 20006.

Overview on how to shop wisely for health products and services. Topics explored are selection of doctors, choosing a hospital, generic vs.
prescription drugs, cost of health care, and warnings on gyps and frauds. Grades 9-12.

7.4 CONSUMER HEALTH Harold J. Comanche 1976 325 pp $8.50. C V Mosby Co., 11630 Westline Industrial Drive, St. Louis, Mo. 63141
Examines economic aspects of health care to help consumers make intelligent decisions about health products and services.

7.5 CONSUMER HEALTH EDUCATION A DIRECTORY 1975 45 pp. Freq National Center for Health Services Research, 5800 Fishers Lane, Room 15-87 Rockville, Md 20852
Forty-nine nonprofit organizations to aid consumers are listed with information on services rendered.

Designed to help consumers who have little knowledge of consumer law. Differentiates between areas where self-help rather than lawyer help is appropriate.

7.7 CONSUMER SKILLS. SHOPPING FOR HEALTH CARE 1976 2 filmstrips with 2 cassettes or 2 discs $48.50 Guidance Associates, 757 Third Avenue, New York, N.Y. 10017
Provides basic information about health care services and introduces guidelines for choosing physicians and hospitals, insurance and medicines, and needed services and information. Emphasis is on the individual's personal values and budgets. Grades 7-12.

Study of social welfare institutions and their consumers. The sample studied was 4000 clients and their experiences with a neighborhood social service center.

Explores present human services delivery systems such as multiservice centers, and discusses improvements which should be made to better coordinate efforts in building improved delivery systems.

7.10 A DAY IN THE LIFE OF HARVEY MAC NEILL. 1975 A film, color, sound. 9 mins $135.00, rental $15.00. Film Fair Communications 10900 Ventura Boulevard, Studio City, Cal. 91604
Harvey is a teenager whose father is unemployed, yet the family continues to live an abundant life because they seek out and use community resources. Illustrates ways that values, goals, and lifestyles relate to the use of resources. Grades 7-Adult.

7.11 THE FOOD STAMP PROGRAM AND YOU. 1975. 81 35mm slides, $18.50, or filmstrip version, $10.50, with cassette. Photo Lab. Inc., 3825 Georgia Avenue, N.W., Washington, D.C. 20011.

The U.S. Dept of Agriculture explains how the food stamp program operates and who is eligible to take part in it. Grades 7-Adult.


A compilation of articles from Consumer Reports, revised and updated, on buying selected financial and professional services, credit, taxes, stockbrokers, house-related services, doctors, health maintenance organizations, car mechanics, and summer camps are some of the topics covered.


Practical guidance on aspects of the law that touch daily life—consumer products, consumer protection, taxes, women's rights, contracts, wills, real estate, Social Security, Medicare/Medicaid, trusts, etc.


Relates advertising to health issues. Quackery, understanding consumer behavior, and health care are covered. Grades 8-Adult.


Tells how to become an "activated patient"—one who takes medical readings and symptoms to a medical doctor for advice rather than ignoring symptoms or running to the doctor's office immediately! In a sense, a self-help medical guide.


An overview of everyday law and the judicial system outlining the legal steps which can usually be taken, with sufficient information, before hiring a lawyer.

One booklet discusses what information is needed by the student consumer, another gives information of educational costs and financial aid, and the third counsels to improve student decision-making. Other materials on the topic are available from the publisher.


A collection of writings edited by personnel of the Health Policy Advisory Center. Covers health care institutions, health insurance, the health work force, government intervention, Medicare and Medicaid, health maintenance organizations, and national health insurance.


Discussion of the emerging consumer movement in education—problems and solutions. Policy oriented with emphasis on institutions of higher education.


Presentation of the role of consumers' education to gate and national policy toward all aspects of health service.


A comprehensive self-help medical guide which gives advice and information about self-diagnosis and what to look for before calling the doctor or seeking medical help. Suggests a variety of actions the patient can safely take on his own.


Describes the present and coming American society—called the service society—and the role of consumers in that society. Projects the notion of consumer as producer in human services.

Comprehensive coverage of the system from its inception to projecting its future. General or student reference appropriate for grades 7 through adult.


An explanation of the Social Security system with emphasis on its negative aspects. Suggests that citizens are getting "ripped off" by a system over which they have little or no control.


As the title suggests, offers ways and suggestions for self-diagnosis and treatment where practical. Also suggests limits for self-help and when professional help should be sought.


Review of problems facing the student consumer in all areas of postsecondary education. Contains recommendations for action steps to be taken by the Federal Government, includes a model education complaint guide and listing of agencies working on educational complaints.

7.27 YOU ARE NOT ALONE. Clara Claiborne Park with Leon N. Shapiro, M.D. 1976. 510 pp. $5.50 plus 50¢ postage. Consumers Union, Orangeburg, N.Y. 10962.

A comprehensive guide for people who want reliable information about emotional problems, mental illness, and how to get professional care. A significant chapter for consumers of mental health services deals with costs, financing and insurance aspects of such services.

7.28 YOUR LEGAL GUIDE TO UNEMPLOYMENT INSURANCE. Peter Jan Honigsberg. 1976. 125 pp. $3.35. Golden Ram Press, P.O. Box 2087, Berkeley, Cal. 94702.

Offers readers an understanding of the unemployment laws in all 50 States.
Consumer Protection

Consumer protection, like consumers' education, has become a very complex concept with less than universal agreement concerning what it includes. Materials chosen for inclusion here address product safety, health hazards, pollution, fraud, legal rights and redress, consumer law, and the consumer's role in protection. Additional resources appropriate for this topic include those listed under Comprehensive Resources and Periodicals. More specific information relative to consumer law and methods of redress can be obtained from most municipal government agencies.


Examines three devices most commonly used to protect consumers, laws, regulatory agencies, and private citizens' action groups. Case studies and interviews help students reach conclusions about consumer rights. Grades 7-12.


Twenty-five cases are briefed. Each uses a standard format: parties, service involved, amount in controversy, facts, decision, and award.

Gives practical information on how to fight those "things" which seem bigger than us. The reader is introduced to people, singly and in groups, who are fighting back—i.e., Nader, action lines in newspapers, local/State governments.

8.4 CAUGHT! 1972. 16mm film, color, sound, 24 mins. $230.00, rental 5 days $70.00. National Retail Merchants Association. 100 West 31st Street, New York, N.Y. 10001.

Describes shoplifting and shows how it is not only morally but legally wrong. Methods of surveillance by store personnel and electronic devices are clearly shown. Grades 7-Adult.


An in-depth study in lay terms. Clarifies and explains the use of chemical additives—why they are added, what they are, and how they function.


This book offers citizens extremely important insights into their critical role in the governmental processes aimed at our environmental survival”—G. Hilf, N.Y. Times National Environmental Correspondent.


Contains selected papers from a public policy forum held September 1974. Five areas addressed were need for consumer redress, complaint handling, public policy perspectives, public policy alternatives, and legislative events.


An up-to-date guide on where and how to complain. Lists chief executive officers of all major manufacturers and consumer product companies. Complete list of consumer agencies and complaint handling groups.

8.9 THE CONSUMER OFFENSIVE. 1976. 16mm film, color, sound, 26 mins. $390.00, rental $40.00. Benchmark Films, Inc., 145 Scarborough Road, Briarcliff Manor, N.Y. 10510.

Getting better products for less money, protecting the environment, and improving the quality of life by joining consumer organizations are possible. Film also demonstrates how the consumer movement has lobbied, boycotted, and demonstrated for the good of all consumers. Grades 9-Adult.
A "guide for survival"—tells about frauds, gyps, how to get recourse and includes tips on how and where to complain.

Record of efforts made by the Federal Government to curb consumer abuses during the final years of the 1960's and the first half of the 1970's.

A "how to get your money's worth from experts" book which lists addresses for most of the services listed so one may write for information or file a complaint.

Compact format with an easy to understand presentation of consumer law.


8.15 CONSUMER REDRESS. 1971. Game. 15 or more players, time 2-3 hrs. $8.95 Changing Times Educational Service. 1729 H Street. NW. Washington. D.C. 20006.
Makes participants aware of proper channels to use and the difficulties involved in obtaining redress. Grades 7-Adult.

8.16 CONSUMER RIGHTS FOR DISABLED CITIZENS. 1976. 86 pp. $2.00 prepaid. Education Division, Department of Consumer Affairs. 80 Lafayette Street. New York. N.Y. 10013.
Geared for residents of New York City, the booklet gives important information to those concerned with consumer problems of the disabled.

A three-part manual for consumers: strategy needed by consumers, protection on a State-by-State basis, and a consumer complaint encyclopedia.

8.18 CONSUMER’S GUIDE TO FIGHTING BACK. Mims J. Bloomstein. 1976. 296 pp. $7.95. Dodd, Mead Co., 79 Madison Avenue, New York, N.Y. 10016.

Text offers steps to take when you have been "nipped off," plus how to prevent such problems.


A list of 450 organizations for consumer advocacy or protection and those which serve the needs of special population groups and commit a significant portion of their program to furthering the interests of consumers.


An indictment of the food industry, which the author condemns as being "consumer be damned."


Fabric flammability information is offered through a question and answer format.


Thesis is that government is not concerned about consumers. Warns about additives—particularly sugar, salt, and dextrose.


A slashing attack on medical quackery, health frauds and fads, lobbies, and gadgets that endanger trusting consumers while bilking them of millions.

8.24 HOW THE HEALTH ARE YOU? EAT. DRINK AND BREATHE.
A. 79 35mm slides with cassette. $92.00: Harper & Row Audiovisuals, 2251 Virginia Avenue, Hagerstown, Md. 21740.

The program develops an understanding of health problems related to pollution of air, water, pesticides, food, radiation, solid waste, and noise. Grades 8-Adult.

8.25 IF IT DOESN'T WORK, COMPLAIN. 1975. 16mm film, color, sound, 15 mins. $195.00: JournéFilms, Inc., 930 Filner, Evanston, Ill 60202.

Six co-workers at lunch tell of being ripped off. The film highlights steps a consumer can take to recover loss from the purchase of an unreliable product or service. Grades 7-Adult.


Five situations involve young consumers who seek redress of grievances. Each case highlights a different channel of appeal. Grades 9-12.


Mainly for teenagers, the text opens each chapter with a relevant case study. Consumer concepts are easy to understand. Grades 9-14.


Discusses the role of consumers and several Federal agencies in assuring safety in the marketplace.

8.29 MARKET PLACE ETHICS. 1975. 5 filmstrips with 5 cassettes or discs. $115.00. Prentice-Hall Media, 150 White Plains Road, Tarrytown, N.Y. 10591.

A study of honesty in the marketplace and government. Helps students be informed by investigating uses and misuses of governmental controls such as unit pricing; chemicals and additives; codes and licensing. Grades 10-college.


An answer to the hysteria many consumers have over food additives, a sane assessment of the value of the substances in our foods. Seventeen pages of references.

A non-technical presentation of industry, government, and consumer views on food additives, toxic metals in food, poisons in natural foods, nutritional labeling, and nutritional quantity guidelines.


An edited version of a 3-day symposium concerned with who will speak for the consumer, when and where information is presented on standards, self-regulation, the press, legal services, public policy, and much more.

8.33 SHOPLIFTING—IT'S A CRIME. 1974. 16mm film color, sound, 12 mins $165.00, rental $15.00. Film Fair Communications, 10600 Ventura Boulevard, Studio City, Cal. 91604.

A teenage girl is caught shoplifting. The film emphasizes short- and long-range consequences of the crime as she is taken to the police station and booked. Grades 5-12.

8.34 STEERING CLEAR OF LEMONS 1975. 16mm film, color, sound, 16 mins $220.00, rental 3 days, $25.00 Consumer Reports Films, Box X-18, 256 Washington Street, Mount Vernon, N.Y. 10550.

Facts are drawn from technical and editorial staffs of Consumers Union. Brief discussions of diet foods, fair trade laws, stereos, bikes, grade labeling, and more. Grades 9-Adult.


Written for those who have been cheated and are unfamiliar with the workings of the small claims courts.


Two new chapters and revised statistics show how prices are set and how advertising adds to costs.


Focuses on how to spot and avoid gyps and frauds when purchasing.
products and investing in money-making opportunities. Participants are involved in buying cars and having them repaired. Grades 9-12

<table>
<thead>
<tr>
<th>Title</th>
<th>Author(s)</th>
<th>Publisher</th>
<th>Price</th>
<th>ISBN</th>
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<tr>
<td>WHAT EVER HAPPENED TO MOM'S APPLE PIE?</td>
<td>John Keats</td>
<td>Houghton Mifflin Co.</td>
<td>$7.95</td>
<td></td>
<td>Takes the reader behind the scenes of the food industry to explain why we are not eating well. Author claims supermarkets are filled with overprocessed, overpackaged junk food that nourish corporate balance sheets rather than people.</td>
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<tr>
<td>YOUNG CONSUMERS (Law in Action Series)</td>
<td>Linda Riekes and Sally M Ackerly</td>
<td>Teacher's manual $3.25 West Publishing Co.</td>
<td>$3.25</td>
<td></td>
<td>Illustrated text that presents general information about the world of consumer protection while focusing on buying experiences common to young people. A filmstrip is available which correlates with buymanship section. Grades 7-10.</td>
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Curriculum Guides and Curriculum Development Resources

Every person charged with a leadership role in consumers' education faces the task of designing and revising learning experiences for his or her audience. Included here is a sample of the numerous curriculum guides and curriculum development materials available from a variety of sources. Most State Departments of Education have developed curriculum guides for consumers' education and make them available to educators at little or no cost.


Helps educators establish and organize consumer education programs for adult students. Attention is given to needs of special groups.


Fourteen units include concepts, learning activities and resources for developing a one-semester course, having home economics leadership.


Curriculum guide developed for the Demonstration Pilot Project in Newburyport. Key areas include planning, buying, borrowing, protecting, sharing, and investing.
9.4. CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO. 1976. 172 pp. $5.00. Vocational Education Division, State Department of Education, Columbus, Ohio 43206.

Update of Ohio's K-12 curriculum guide of 1971. Includes a bibliography and a list of consumer economics.


Five modules adaptable to any content area, for use with learners of varying abilities, ages, and socioeconomic and cultural backgrounds and for use in formal and informal teaching situations.


Educator resource containing behavioral objectives stated as consumer competencies, evaluation materials for teacher and student, and guidelines for adapting curriculum content to meet the needs of various ages, abilities, and income groups.

9.7. CONSUMER EDUCATION MATERIALS PROJECT. 1973. $15.00 per set/$3.00 each. Consumers' Union of U.S., Inc., Educational Services Division, Mount Vernon, N.Y. 10550.

Titles include: EARLY CHILDHOOD, ELEMENTARY, SECONDARY, JUNIOR AND COMMUNITY COLLEGES, POST-SECONDARY VOCATIONAL AND TECHNICAL INSTITUTES, ADULT CONSUMER EDUCATION IN THE COMMUNITY, AND PREPARING THE CONSUMER EDUCATOR. Each contains case studies which suggest ways to create, plan, and conduct a consumers' education program tailored to the needs and interests of students in a formal or informal setting.


Outlines 10 units including topics for study, mathematical concepts, and related problems. Loose-leaf format.


Identify and locate important economic concepts in printed texts and teachers' guides.

intended as a guide to integrating economic ideas and related learning activities throughout the curriculum.


Proceedings of a workshop on "Money Management in Counseling Situations." Contains three case studies with papers on related topics.


Objective is to develop understanding through investigation, games, participation in the political process, and debate.


Sets of continua for evaluating programs and materials; can double as criteria for developing consumer education and/or materials.

9.14 INNOVATIVE CLASSROOM TECHNIQUES FOR TEACHING PERSONAL FINANCE. 1975. 46 pp. $2.00. Consumer Information Services 20-41, P.O. Box 8339, Chicago, 60680.

Summary of the 15 workshops held in the 1973-74 Personal Economics Competence Award Program sponsored by the Illinois Council on Economic Education and Montgomery Ward.

9.15 PERSONAL MONEY MANAGEMENT GUIDELINES FOR TEACHING. William L. Johnston et al. 1974. 40 pp. $1.00 prepaid. Publications Section, Department No. 18, N.Y. Stock Exchange, P.O. Box 252, New York, N.Y. 10005.

Compact guidelines of particular value to the beginning consumer education teacher. Requester guide for copies.


A plan for using television for economic education. Consumption is one of the six concept clusters for which programs and manuals are slated for distribution beginning September 1976.
9.17 SUGGESTED APPROACHES FOR INSTRUCTION IN CONSUMER EDUCATION. June 1975. 79 pp. State Department of Public Instruction, Townsend Building, Dover, Del. 19901.

Develops four sample units relating the consumer to our economic system, the marketplace, within society, and as one with rights and responsibilities. Contains an annotated bibliography.


Comprehensive guide for consumer education below the college level. Still relevant.


Covers securities and suggests buying a share of shares of stock as a class activity. High school level.


Formerly titled "Educational Learning Packet," this revised edition includes worksheets on money management, credit and shopping skills, a series of case studies, and a 9-page resource list. For beginning teachers in consumer education.


A practical presentation of the foundations and the allied gains of consumers' education with countless suggestions and guidelines to teachers of young consumers. Designed for both new and experienced teachers.


September to May. Teaching Tools suggest activities for multidisciplinary consumer education classes and relate to tested products in the corresponding issue of Consumer Reports Magazine.
Periodicals

This very brief list is intended only to highlight the fact that an abundance of consumers' education information is available through a variety of periodicals. Over 100 periodicals containing product and service information are indexed quarterly in Consumers Index (listed in Bibliographies section). Professional journals in economics, marketing, home economics, business education, and related fields feature consumers' education articles and papers. Newsletters, special papers, fact sheets, and trade publications are published by a variety of groups, agencies, associations, and organizations. Local libraries can assist in locating many of these resources.

10.1 CHANGING TIMES. Monthly. $9.00 per year. The Kiplinger Magazine, Editor's Park, Md. 20782.

Articles on consumer issues and products. Not a product rating publication. Reduced subscription rates for multiple classroom copies.

10.2 CONSUMER AGENCY NEWS. Monthly. $12.00 per year. Center for Consumer Affairs, University of Wisconsin-Extension, 929 North 6th Street, Milwaukee, Wis. 53203.

A 4-page information exchange for consumer representation agencies (State/local government). Examines current developments in consumer affairs.

Four pages of reports on Federal Government programs for consumers. Includes Consumer Register, a summary of selected items from the Federal Register.

104 CONSUMER REPORTS (AND ANNUAL). Monthly $11.00 per year ($8.00 for 5 or more). Consumers Union of the U.S. Inc., 256 Washington Street, Mount Vernon, N.Y. 10550.

Reports of impartial laboratory tests evaluating brand name consumer products. Also contains editorial articles on the consumer issue. Reduced subscription rates for multiple classroom copies.


Majority of articles are brand name ratings and reports of impartial laboratory tests. Also includes articles on judging quality of products.


A magazine for junior, senior high school students relevant to consumer interests.

107 EVERYBODY'S MONEY. Quarterly. $1.25 per individual subscriber. Everybody's Money, P.O. Box 431B, Madiso, Wis. 53704.

Written for credit union members. A fact filled finance publication that serves as a resource for consumer education classes.


Legal newspaper in which the Executive Department publishes regulations, orders, and other documents. Issued weekdays and published in soft cover of 150-300 pages. Available in most public libraries.

109 FINANCE FACTS. Monthly $2.50 per year to National Consumer Finance Association members and schools. $5.00 per year to other subscribers. Finance Facts, Suite 601, 1001 16th Street, NW., Washington, D.C. 20036.

A 4-page newsletter on consumer financial behavior, lots of charts.


Reports on the Washington scene giving opinions, forecasts, and facts.
10.11 - MONEY, Monthly. $12.00 per year. Time, Inc., 541 N. Farbanks Court, Chicago, Ill. 60611

Geared to the middle-income family, content is heavy on investment information. Also contains personal finance and product information.

10.12 NEWSLETTER, 9 issues each year (September-May). CONSUMER EDUCATION FORUM, 3 each year. JOURNAL OF CONSUMER AFFAIRS, 2 each year. All three are available with membership in American Council on Consumer Interests, $15.00 per year. ACCI, 152 Stanley Hall, University of Missouri, Columbia, Mo. 65201.

The NEWSLETTER contains an annotated listing of recent consumer print and audiovisual resource materials, including articles from selected periodicals. Forum is a 4-page aid with ideas for teaching consumer education. The JOURNAL publishes articles on consumer research, consumer affairs, and book reviews.

10.13 OF CONSUMING INTEREST. Weekly. $72.00 per year, $48.00 for educators. Federal State Reports, Inc., P.O. Box 986, Court House Station, Arlington, Va. 22215.

Reports and analyzes current consumer issues and activities.
Bibliographies

Bibliographies and resource guides listed here serve the reader in locating a wider variety of consumers' education materials and resources than those included in this booklet. Special attention is called to entries 11.5, 11.6, and 11.12, which are most comprehensive. Most of the Comprehensive Resources and many of the other publications listed here, particularly curriculum guides, contain bibliographies or listings of materials and resources for consumers' education.


Thirty games described for teachers of Adult Basic Education. A resource for all teachers interested in games.


Contains 159 entries, without annotations.


As the title suggests, a valuable listing of materials and references for a specific aspect of consumers' education.

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Annotated bibliography of media kits, films, cassettes, filmstrips, and games with producer's address and unit price.

11.5 CONSUMER INFORMATION CATALOG AN INDEX OF SELECTED FEDERAL PUBLICATIONS OF CONSUMER INTEREST Quarterly. Free Consumer Information Center, Pueblo, Colo 81009

An annotated catalog with more than 250 Federal pamphlets and booklets on consumer products, and protection.

11.6 CONSUMERS INDEX TO PRODUCT EVALUATIONS AND INFORMATION SOURCES. Quarterly $39.50 Renan Press, P O Box 1806, Ann Arbor, Mich 48106

Similar to Reader's Guide on Periodical Literature, re consumer magazines; over 100 periodicals indexed.


Lists 130 games for elementary and secondary levels with articles on constructing, selecting, and using simulation-games.

11.8 EDUCATORS GUIDE TO FREE FILMS 36th ed 1976 716 pp $12.75 And:

11.9 EDUCATORS GUIDE TO FREE FILMSTRIPS 28th ed 1976 188 pp $10.00 And:

11.10 EDUCATORS GUIDE TO FREE TAPES, SCRIPTS AND TRANSCRIPTIONS 23rd ed 1976 295 pp $10.50 Educators Progress Service, Inc., 214 Center Street, Randolph, Wis 53956

Annotated listing which includes consumer education titles. Also see sections on business education, home economics, and social studies.

11.11 ERIC (Education Resources Information Center) is maintained by the National Institute of Education. ERIC is a national information system which disseminates education research results, research related materials, and other research information. Consumer education materials are included. Abstracts, listings, and microfiche copies are available at most libraries and many educational institutions.

11.12 REFERENCE GUIDE FOR CONSUMERS. Nina David 1975 327 pp $14.95 R R Bowker Co, 1180 Avenue of the Americas, New York, N Y 10036
Fully annotated bibliography of books published from 1960 to June 1974, and films from 1965 to 1974. Also contains pamphlets and magazines, lists consumer organizations in the United States, Puerto Rico, and Canada, and newspapers with consumer action columns.

11.13 RESOURCES FOR CONSUMER EDUCATION—16mm FILMS: Nancy B. Greenspan 1975 48 pp $1.50. Vocational-Curriculum Laboratory, Rutgers University, Kilmer Campus, New Brunswick, N.J. 08803.

Annotated bibliography of over 76 16 mm films suitable for classroom and group use in consumers' education.
Detailed
Topical Index

Resources and references are listed according to their major topic(s). No effort has been made to list every topic included in each resource. In addition to specific listings, the reader is urged to explore particularly those titles listed in Comprehensive Resources for additional information on any topic.

Titles are indexed according to the broad topic under which they are listed (first digit) and the specific title in that topic (digit[s]) following the decimal point. Each title throughout the booklet is preceded by this index code.

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