

# Consumer Education: Do Students Need It?

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On the basis of recent surveys and reports, Gladys Bahr, instructor at Stephens College, Columbia, Missouri, answers affirmatively the question posed in the title and makes specific proposals for meeting these needs.

DO YOUNG PEOPLE NEED consumer education? Let's ask them.

In a recent issue of the *Saturday Evening Post*, Frances Rummell tells of the Purdue University Survey in which teen-agers suggested ways in which their schools could help them.<sup>1</sup> They want, among other things, help on "how to manage their everyday finances. They show a healthy respect for the adult rip-tide of mortgages, taxes, insurance premiums, and installment buying—not to mention bills for little Willie's flute lessons."

In a recent study of 7,000 high school students, it was found that two-fifths of the quarrels between adolescents and their parents were over money matters.<sup>2</sup> When sixty-five seniors in the writer's high school economics classes were asked about their economic problems, high on the list were personal and property protection, determination of prices, investment of savings, consumer choice-making, and problems of inflation.

Of the more than 1,200 incoming girls at Stephens College, over forty percent expressed a desire for help with their personal finance problems. Only problems in personal appearance

and occupational guidance surpassed the number of requests for money management in the list of eleven services and clinics—health, occupational guidance, personal appearance, personal finance, posture, pre-marital, psychological, reading, religious, speech, and writing.

Many of the research studies in consumer education have demonstrated that consumer education is a necessary and important part of the curriculum. In speaking of research studies, Wilhelms says:

*Analyses of the consumer activities of students.* These demonstrated convincingly that school children handle much more money than is commonly supposed, frequently doing the greater part of the family's shopping, especially in low-income homes where both parents hold jobs and in the homes of the foreign born. No one can read this group of studies without realizing that high school students have a substantial foundation of experience upon which to base consumer education. Neither can one fail to see that right here and now these students have active, important consumer concerns that can be seized upon for purposes of motivation by an understanding teacher. . . .

*Surveys of buying habits and tests of abilities and knowledge of students and*

<sup>1</sup> Rummell, Frances V. "What's the Matter With Our High Schools?" *Saturday Evening Post*, December 31, 1949, p. 50.

<sup>2</sup> Duval, E. M. *Keeping Up With Teen-Agers*. New York: Public Affairs Committee, 1947.

their parents. The most numerous of all these demonstrated over and over again with almost monotonous uniformity that students. (and frequently their parents as well) use their money with an inefficiency that has serious implications. Not only are their actual shopping choices at the store frequently haphazard and blundering, based on inadequate information, over-influenced by advertising, superstition, and a number of dubious factors; but their basic understanding of economics and of such generalized, though personal, matters as the use of credit and of insurance is at least equally inadequate. The phrase "economic illiteracy," harsh though it is, seems hard to avoid.<sup>3</sup>

In the recent study of the National Association of Secondary School Principals dealing with the imperative needs of youth of secondary school age, it was pointed out that "All youth need to know how to purchase and use goods and services intelligently, understanding both the values received by the consumer and the economic consequences of their acts."<sup>4</sup>

The newest materials in connection with this study is a checklist for evaluating a school curriculum to meet the Imperative Needs of Youth as described in *Planning for American Youth*, published by the National Association of Secondary School Principals, NEA. It will be interesting to see how many schools will rate themselves on these imperative needs and what the scores will be.

Some of the life situations learners face as determined by Stratemeyer,

<sup>3</sup>Wilhelms, Fred T. "Research in Consumer Education." *The National Business Education Quarterly*, Spring, 1948, pp. 22-3.

<sup>4</sup>Ransom, William L. *How Well Does Your High School Rate on the Imperative Needs of Youth?* Washington, D. C.: National Association of Secondary School Principals, 1949.

Forkner, and McKim, which come under the heading of consumer needs are: determining quality, determining a fair price, deciding on medium for payment, credit buying and selling, budgeting, saving and investing, borrowing and sharing in protective measures.<sup>5</sup>

### Consumer Education Must Be Taught

All these surveys and reports leave no doubt that the young people of today need consumer education and that they desire it. Are they getting it? As children grow up they are taught to eat and dress, to speak, read, and write, and even how to play. For some reason the all-important technique of how to handle money is expected to descend on them like a miracle. It takes knowledge, practice, evaluation of procedures, more practice, and knowledge until some degree of perfection in spending allowances, earnings, and gifts of money is attained. Although this technique is not the know-all of consumer education, it is the personal approach by which broader concepts can be learned.

### Consumer Problems

Let us suppose that we are going to develop a program in consumer education. What are or shall be the objectives, the subject matter, the teaching devices? Shall there be one course, or units in several courses? On what grade level? In what department shall the consumer course be taught? Are our future adults being educated so they

<sup>5</sup>Stratemeyer, F. B., Forkner, H. L., and McKim, M. G. *Developing a Curriculum for Modern Living*. New York: Bureau of Publications, Teachers College, Columbia University, 1947, pp. 269-75.

in turn can convey right attitudes and techniques to their children? Are our teachers being prepared to teach consumer education?

Many of these questions are answered in *Consumer Education in Your School*,<sup>6</sup> in chapters such as these: Consumer Education Within a Core Curriculum, Adding a Special Course in Consumer Education, Consumer Education Through a School-Wide Program, Nine Points to Watch in Teaching, The Consumer Education Library.

### MEETING THE NEEDS

#### Separate Courses

At Proviso, Illinois, Township High School, a semester course has been recently inaugurated. The pupils are using six of the Consumer Education Study pamphlets, such as *Managing Your Money*, *Buying Insurance*, *Learning to Use Advertising*,<sup>7</sup> for a period of three weeks each.

In 1947, in the Cincinnati public high schools, the successful semester course was lengthened to a one-year course which gave adequate time for all phases of consumer education. Although offered on the sophomore level, all grades were frequently enrolled giving a fine opportunity for committee work, especially advantageous for individual needs and interests. Frequently, the classes were composed of more than fifty percent boys who were especially interested in units on purchasing auto-

mobiles and home construction and purchase.

Many Greeley, Colorado, high school students are becoming intelligent consumers for they study advertising, standards and labels, insurance, frauds, and other valuable topics. Unique in this program is the interest and participation of parents and business men who volunteer their specialized knowledges and help evaluate the course. With adult support, a consumer education course should make great headway.

In Forest Park High School, Baltimore, about fifteen percent of the enrollment of the school is taking a business organization course which, in reality, is consumer education, for its stated purpose is to help students become successful and intelligent consumers. The pupils compare shopping in retail stores, discuss labels, survey advertising copy and slogans—all of these bring out the necessity for youth to become *discriminating* consumers.

#### Units on Consumption

Today we frequently find two or three units on consumer education integrated with other materials. Take, for example, the textbooks for junior and senior courses in social, economic, and government problems, often called *Problems in American Democracy*, and you will find a few chapters devoted to consumer problems. If the teacher follows the wishes of her pupils, she will devote several units to various phases of money management, but if she is primarily trained in history, important as it is, she will probably be ignoring a large area of the present-day American economy.

<sup>6</sup> *Consumer Education in Your School*, A Handbook for Teachers and Administrators. Washington, D. C.: National Education Association, 1947.

<sup>7</sup> Pamphlets (eleven in all) Consumer Education Study. Washington, D. C.: National Education Association.

The Mission High School in San Francisco devotes three and one-half weeks in its Social Goals course to consumer education. Such a unit can only be a beginning, but it should open the way to more and more units as the students become aware of the economic conditions surrounding them.

#### **In the Core**

Consumer education is a natural for the core curriculum. If the core is to deal with the problems of the adolescent, then you will find him asking about consumer problems. At Wells High School in Chicago, where a core curriculum is in operation, several consumer economic units are studied. In the freshman year they study saving and using money effectively, training themselves for everyday business transactions, using more effectively the processes for obtaining heat and light, participating in activities that require spending money and keeping records, analyzing advertising materials and methods. Although the cores in the tenth and twelfth year are based on world trade and American problems respectively, some consumer education again enters into the study with such topics as increasing the economic security of the individual.

Without a doubt, consumer problems to be solved by the senior differ from those of his freshman year. As a senior he is looking ahead to adult life, and the economic problems become more complex. Some repetition of subject matter in the core on different grade levels is desirable.

#### **Adult Needs**

Throughout the length and breadth of our land, colleges and universities

are teaching economics in the traditional way. This may help the future governmental economist, the foreign trade expert, or the business executive, but it does little for the future housewife, the professional man, and many other workers. Why not teach consumer economics?

At Stephens College the needs in consumer education are met in one of four ways. If the girl is soon to be married, it is suggested that along with courses in marriage, child study, and humanities, she devote an entire year's study to consumer problems. Or if she plans to be a career girl and must certify in office work, aviation, or retailing, she may take a one-semester consumer course especially designed for a career girl, discussing a working girl's budget, her clothes, her temporary home, and her eating problems.

As a third choice, and especially if future plans prohibit the two longer courses, the one-credit course called Money Management consisting of about eighteen lessons and conferences on financial matters will serve as a beginning study of consumer problems.

Finally, as a fourth opportunity, Stephens offers a personal finance service to girls who need individual help and cannot enroll in the three above-mentioned courses. Perhaps she has overdrawn her college bank account, or, being a foreign student, she needs help with Christmas shopping, or her allowance does not seem sufficient to keep up with the gang. These individual consumer difficulties may be solved in a few conferences.

#### **The School's Job**

If the teachers are well prepared to teach consumer education, then to a

greater degree will the students learn about this area. Colleges and universities need first, courses in consumer economics, and second, courses in methods of teaching consumer problems to the boys and girls on the secondary level.

Tomorrow, if you feel that your classes are in a rut, stop your routine procedure and ask the class members what they are concerned about. It's near Eastertime and many of the girls will be thinking about spring wardrobes, while the boys may be planning an outdoor vacation. Try to have them answer their own questions, using materials in the school library, or, if not available, materials and information secured in the local community. Then as soon as possible send for books and pamphlets as suggested in the chapter on the Consumer Education Library in the *Consumer Education in Your School* handbook,<sup>8</sup> and you will have the beginnings of a class that will serve the consumer needs of the youth of today.

<sup>8</sup> Ibid., pp. 111-27.

### The Menninger Address

In answer to numerous requests for copies of the Dr. W. C. Menninger address, "Mental Health in Our Schools," which was given at the 1950 ASCD meeting in Denver, February 12, we are happy to announce that that entire speech will be included in the May issue of *Educational Leadership*. Copies can be ordered from the editorial office, 1201 16th Street, N.W., Washington 6, D.C. at 50 cents per single issue. Quantity discounts are available.

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