Comparing the Effectiveness of Two Different Methods of Teaching a Self-developed Consumer Education Unit in a Second Year High School Home Economics Class

Doris L. Keiner

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COMPARING THE EFFECTIVENESS OF TWO DIFFERENT METHODS OF TEACHING A SELF-DEVELOPED CONSUMER EDUCATION UNIT IN A SECOND YEAR HIGH SCHOOL HOME ECONOMICS CLASS

BY

DORIS L. KEINER

A thesis submitted in partial fulfillment of the requirements of the degree Master of Science, Major in Home Economics Education, South Dakota State University

1971
COMPARING THE EFFECTIVENESS OF TWO DIFFERENT METHODS OF TEACHING A SELF-DEVELOPED CONSUMER EDUCATION UNIT IN A SECOND YEAR HIGH SCHOOL HOME ECONOMICS CLASS

This thesis is approved as a creditable and independent investigation by a candidate for the degree, Master of Science, and is acceptable as meeting the thesis requirements for this degree, but without implying that the conclusions reached by the candidate are necessarily the conclusions of the major department.

Thesis Adviser

Date

Head, Home Economics Education Department

Date
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CHAPTER I
INTRODUCTION

American education has entered a period of great ferment. Changing patterns of education are evident. The questioning of many traditional ideas about learning are providing some new insights into the learning and teaching processes. Aiming to meet the needs of all students, educators today are experimenting with a variety of teaching methods; however, little attention is being given to evaluative procedures of these innovations.

Vocational home economics educators have felt the impact of reform through the 1968 Vocational Educational Amendments which require a consumer-oriented curriculum if federal funding is to be continued. The pressures to include consumer education in the public schools is steadily growing. To meet the challenges of the NOW generation, many home economics teachers are using innovations in their teaching, are becoming involved in a plan of measuring their effectiveness, and are revising the curriculum to make their teaching relevant.

Statement and Importance of the Problem

Because this home economics teacher had a desire to become involved with the new trends in education, she chose to compare the effectiveness of an independent method and
a traditional method of teaching a self-developed, three-week consumer education unit to 31 girls in a Home Economics II class at Madison Senior High School, Madison, South Dakota. The effectiveness of each teaching method was to be measured by the change in scores of a pretest and a post test. An attempt was made to place equal numbers of high-, average-, and low-ability students in each group and to compare the relationships between student characteristics and learning by each method.

Many educators are asking if students are learning more, less, or the same as a result of this growing emphasis on some of the new trends. Evaluation and research into the changing patterns of education are limited.

Method of Procedure

The study was designed to plan, teach, evaluate, and compare the effectiveness of an independent method and a traditional method of teaching a consumer education unit, entitled Dollars and Sense, to 31 girls in a second year high school home economics class. Six seniors, seven juniors, and eighteen sophomores were involved in the three-week study.

The writer had a desire to get into the mainstream of the technological revolution that is taking place in education. Professional readings and current emphasis in
curriculum provided for and brought attention to the area of consumer education and independent study.

Late in the 1969-70 school year, freshmen home economics students were asked to complete an open-end questionnaire concerning their personal money management which the writer found helpful in selecting meaningful learning experiences in the development of a consumer education unit. The questionnaire helped to identify buying habits of teen-agers in the community. As further background for this study, the writer attended a workshop on independent study and visited and observed a school which used the independent form of study in home economics.

Each section of Home Economics II was divided into two groups, the independent group and the traditional group. There were two sections which met at different times during the school day's schedule. The 31 students in the two sections were divided into the independent and traditional group according to I.Q. scores, the Iowa Test of Educational Development scores, and former home economics grades. An attempt was made to pair the students so each group would have an equal number of high-, average-, and low-ability students.

1For a copy of the questionnaire, see Appendix A, page 53.
The learning package on consumer education, *Dollars and Sense*², was developed by the writer to be used by those students on independent study. The behavioral objectives in the six different lessons which made up the learning package were identical to those used in teaching the traditional method. The six lessons in the learning package were based on these basic concepts:

1. Consumer Purchasing
2. Budgeting and Record Keeping
3. Buying Goods and Services
4. Using Leisure Time, Money and Energy
5. Consumer Rights and Responsibilities

A resource center in a quiet area of the Home Economics Department away from traffic and interference was provided for the students on independent study. Each girl on independent study was given a learning package, a special colored folder which contained a second learning package to be used by the instructor for checking and commenting on the student's assignments, and a sheet for the teacher to record time involved with conferences and checking assignments. The colored folders were not to be taken from the Home Economics Department. If the student wanted her work to be checked, the folder with the assignment therein was to be placed on the teacher's desk.

²For a copy of the learning package, *Dollars and Sense*, see Appendix B, page 57.
for checking. The folders provided a two-way communication between the student and the teacher.

Before giving the pretest to the students involved in the study, a neighboring school cooperated by administering the test to Home Economics II girls to check the written evaluation for any discrepancies. Some changes were then made in the pretest3 before it was given to the 31 Madison High School girls involved in the study. Neither the pretest nor the pretest scores were revealed to the 31 students until after the post test.

An independent quest activity was provided for any student receiving 90% or above in the pretest; one student scored 95% and so was involved in an independent study of her choice. She chose a research project involving a study of comparing cost, yield, time, and flavor in the making of four different chocolate cakes. Two of the four cakes were made from two different name-brand mixes and two from a basic chocolate cake recipe. Those two cakes made from a basic recipe involved all-purpose flour as compared to cake flour. The results were recorded in a written report which was presented to the teacher at the end of the consumer education unit.

3For a copy of the pretest, see Appendix C, page 85.
After providing the girls in the independent study group with the learning package, Dollars and Sense, the colored folders, and final instructions, the date of the post test was announced and the girls were then solely responsible for their own progress. They did not need to report to class for three weeks. The resource center was open and available for their use before and after school as well as during all periods of the school day. Books, slides, and a slide projector with complete operating instructions were provided. Individual filmstrip projectors with many different filmstrips and a variety of pamphlets and current publications were provided for the students in the resource center. If guidance or assistance were needed, the students were free to ask and arrange a conference with the teacher. A check-out sheet was provided for students to use when they wished to take reading materials from the resource center.

In the traditional method of teaching, the students met as a regular class. Their learning experiences were like those in the independent group. When the writer felt an area needed more emphasis, she provided a handout and then made extra copies for the independent group and placed them in the resource center.
At the conclusion of the Dollars and Sense unit, a post test\textsuperscript{4} was given to all students involved in the study. The questions of the pretest were repeated but in a different form. Students also evaluated, by means of a questionnaire\textsuperscript{5}, the method of teaching in which they were involved. The two different methods of instruction were evaluated by the writer for (1) effectiveness in attaining the unit course objectives and (2) the relationships between student characteristics and learning by either method.

\textbf{Limitations}

The writer realized there would be some factors contributing to the strengths and weaknesses of the study. Some strengths gained included improved teaching on the part of the researcher and the sharing of outcomes with others involved in new trends in home economics education. Limitations included:

1. The small number of students
2. The teacher's impartiality to the two different methods of teaching
3. The impartiality of the teacher to each student
4. The validity of the evaluation devices.

It was possible to conduct the study using a small number of students without extra cost in personnel and

\textsuperscript{4}For a copy of the post test, see Appendix D, page 96.

\textsuperscript{5}For a copy of the evaluation filled in by the students, see Appendix E, page 106.
supplies. Almost all of the students in the study had been previous class members of the writer, and this made it possible to more accurately place them in the two different groups and allow for individual differences.

Definitions

1. **Consumer Education**: the preparation of the individual in the skills, concepts, and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources.

2. **Evaluation**: refers to use of behavior records, inventories, scales, or check lists which yield descriptive, qualitative data. These qualitative data form the basis for judgment about the pupil's acquisition of the more general, more subtle, and more important outcomes. (6:579)

3. **Independent Study**: a learning situation within the school day which allows the student to develop personal competencies through experiences as an individual but in interaction with others when needed. (3:1)
4. **Learning Package**: a self-instructional unit developed for learning one basic concept or idea in which the idea to be learned is broken into its several components. The teacher constructs the three to five-lesson package in such a way that the individual learner may proceed at his own pace and learn in his own style by selecting from among alternative resource materials and activities. (34:768)

**Components of Learning Packages:**

**Concept**: major idea to be learned which may be one word or a statement in the form of a generalization.

**Diversified Learning Activities**: includes not only sensory experiences but also field trips, laboratory experiences, interviews, role playing, group discussions.

**Evaluation Activities**:

**Pre-evaluation or Pretest**: diagnosis of the learner's status in relation to the objectives sought.

**Self-evaluation**: designed to help the learner assess his own progress and to determine his readiness for the learning materials.
Post-evaluation: measures the extent to which the student has achieved the instructional objectives.

Instructional or Behavioral Objectives: the precise statements of observable verbal or nonverbal performance behaviors that the student will be expected to perform as evidence that he has learned the concepts and/or processes set forth in the learning package.

Multi-dimensional Learning Materials: include real objects to see and manipulate.

Quest: an optional, student-initiated, self-directed activity for the purpose of further study related to the concept dealt with in the package. (34:769)

5. Measurement: refers to use of objective tests or instruments of precision which yield quantitative data. These precise, quantitative data are direct measures of the pupil's achievement in fact and skill learnings or in rote mastery of subject matter. (6:579)
6. **Traditional Method of Teaching**: is instruction oriented toward a group or class which meets daily at a designated scheduled time. Common assignments are given to all members of the group. Learning experiences are group-oriented, teacher paced, and scheduled at a time convenient to the teacher and the school.
CHAPTER II
SOME PERTINENT LITERATURE

Increasing emphasis upon consumer and homemaking education may be expected during the 1970's. Federal legislation enacted during 1968 gave a new focus to homemaking education. After investigating writings pertaining to the new trends in consumer and homemaking education, the writer chose to divide the review of pertinent literature into these principal areas: (1) Consumer Education, Then and Now, (2) Changing Patterns of Education, and (3) Measurement and Evaluation.

Consumer Education, Then and Now

American teen-agers are a powerful influence on the national economy. They have money in their pocket to spend and influence the family buying of goods and services in the amount of 45 billion dollars a year. A large part of the teen-ager's economic power is the influence he has on what his family buys, from the new car to the food and appliances. Aware of this power, shrewd corporations work hard to develop teen-age loyalties, catering to teen-age fads and fashions, talking their language, and stressing youth in their advertising.
On October 9, 1964, a *Time* article entitled "The Teen-age Tide" noted some statistics of the teen-age market: (40)

1. Though they comprise only 11 percent of the female population, teen-age girls account for 23 percent of all cosmetic and toilet goods sales (or $450 million each year), take home 20 percent of all women's clothes sold ($3.6 billion each year).

2. The boys spend $120 million a year on such items as hair creams, mouthwash and deodorants.

3. One 17-year-old girl in five and two boys in five have their own charge accounts. (40:96,98)

Because the youth of America today are spending billions of dollars each year, *The Bulletin of the National Association of Secondary Principals* (3:17) lists some reasons why youth need consumer information:

... They are active consumers; they are being bombarded with advertising and other sales appeals and claims; ... teen-agers are relatively uninformed about different products, competing brands of the same product, comparative retail prices, consumer credit ... 

Studies show that today's teen-ager lacks knowledge about money matters and lacks preparation in skills, concepts, and understandings that are required to be effective in the marketplace. In 1968 North Carolina home economics personnel conducted a "Ten Year Follow-up Study of Girls Enrolled in the Tenth Grade in 1957" which revealed managing money as the number one problem. (37:71) A group of ninth-grade girls were involved in a study by
Martin (27:63-64), who recommends a distinct teaching unit in money management for all classes in home economics.

Teen-agers and youth are not alone in the need of consumer education. Burk (5:162) tells of professional people who have need for knowledge of the relationships between socio-economic factors and technical knowledge and how both affect the patterns of choice and use of goods and services of low-income families. She expresses the need for knowledge of how to bring about changes in such relationships in order to improve the kinds of choices made and to increase the efficiency with which low-income families use their supplies. The consumer knows little about the process of developing technical knowledge in the course of choosing and using different kinds of consumer goods.

Society's need of consumer education is evident from the foregoing studies. In addressing a Distributive Education Convention, Donnell (11:33), President of Montgomery Ward, stated:

"... Consumer education is being tested, tried, and applied in many secondary school systems. ... Consumer education represents an area of almost unlimited cooperative potential for education and youth, business and consumers. ...

New directions in home economics are challenging educators to place greater emphasis on consumer education. The Vocational Education Amendments of 1968 provide a
separate section, Part F of Title I, for Consumer and Homemaking Education. This legislation authorizes allotments of funds on a matching basis to states for programs in Consumer and Homemaking Education. (20:771)

Speaking to a group of home economists, Van Tassel (44:38), then an attorney with the Department of Consumer Affairs, New York City, said:

... I recognize the need for consumer education. I am glad that Vocational Home Economics is taking positive steps to provide this education in the public schools...

In order to help students to get the best values for their money, Van Tassel suggested that home economics teachers teach:

1. The basics. An example would be to know the number of ounces in a pound in order to make comparisons in price.

2. Budgeting.

3. The axiom of necessity versus luxury.

4. The economy of saving.

5. About contracts.

6. Salesmanship in order to protect people from unethical or high-pressure tactics.

7. Students to know their rights as consumers.(44:41)

Canoyer (9:527) summarizes the role of the home economist as one who plays a dual role in consumer education because she needs to interpret the consumer to the market and the market to the consumer. The most compelling reason for devoting time and effort to the making of better decisions as consumers is because it is an important means of increasing purchasing power. Maynes
(28:97) cites two paths by which such increases may be achieved, (1) buying the same or similar product at a lower price, or (2) for the same price, buying a better-performing or more durable product. Maynes (28:102) also contended that consumers seek less information about price in relationship to quality than they should.

The current surge toward consumer education is a second such surge with the first in the 1930's and 1940's. This consumer education action was a product of a powerful consumer movement in adult society which had its roots far back before the depression. The Pure Food and Drug Act of 1906 with its 1938 amendments was one of the movement's triumphs.

During the 1930's and 1940's the Consumer Education Program emphasized finding the best buy at the lowest price. A great deal of consumer advice could be summed up in the word DON'T. In 1942 the National Association of Secondary School Principals, in cooperation with the National Better Business Bureau, instituted a Consumer Education Study which operated from 1942-1948. The Consumer Education Study recognized that the fundamental problem of the consumer lies more at the choice-making level than in buymanship. The Study had considerable success in improving and popularizing consumer education; then came the great academic wars of the 1950's which
pushed the schools away from such life-centered content and back into the purer intellectual disciplines. Consumer education was replaced by a study of scientific economics.

Three major trends were apparent in economic education on the high school level before World War II, as outlined in The Bulletin of the National Association of Secondary School Principals (4:36): (1) the growth in consumer economics which influenced not only the economics course but also courses in civics, problems of American democracy, home economics, and business subjects; (2) the attempt to place economics in its social setting; and (3) the attempt to make economic study more functional and more realistic by emphasizing problems which students encounter or are familiar with.

After World War II these trends were reversed. The heavy emphasis on consumer economics and the personal-problem approach came under heavy attack. The shift was to a more nearly "pure" economics, taught as a science with major emphasis on generalizations and principles.

In 1969 the Textbook Committee of the American Economic Association reported that while high school textbooks, in general, attempted to portray economics as a part of life and to make it appealing to teen-agers on personal grounds, the space given to consumer economics
was out of balance. The Committee felt that personal economic problems were stressed at the expense of analysis, studies in depth, nonprice competition, the role of technology, urbanization and the concept of welfare.

A report made by the National Task Force on Economic Education in 1961 emphasized study of the economic principles a consumer needed to know for wise decision-making as a voter, but it did not spell out in detail the principles of economics needed for wise decision-making by the consumer, acting independently as a householder.

During the late president John F. Kennedy's term of office, a Consumer Advisory Council was established. It was the first time in the history of our country that the consumer was represented at this high level in the executive branch of the federal government. Helen Canoyer (8:160), a home economist who served as chairman of the Consumer Advisory Council in 1962-63, reviewed the four Consumer Rights as given by President Kennedy:

1. The right to safety.
2. The right to be informed.
3. The right to choose.
4. The right to be heard.

At the present time, Mrs. Virginia Knauer serves as a special assistant to the President for Consumer Affairs. Her job involves three parts (46:43): (1) to let the
President know what consumers are thinking, what bothers them and what they are worried about, (2) to represent the consumer at government agencies, and (3) to pass along wishes and views to Congress and to industry.

In an interview made by *U. S. News and World Report* (46:45), Mrs. Knauer reported that many young couples go deeply into debt. She attributes this to a lack of educating the younger generation on how to spend money wisely. She feels this should be taught before students leave high school.

Because the present federal administration has given the consumer a voice in consumer affairs, Canoyer (8:161) reminds the public that if consumer representation in government is successful, it must be given full support.

Educating the teen-ager to exercise his right to be safe, to be informed, to choose, and to be heard so he can participate fully and effectively in the marketplace in order to obtain maximum benefits from his resources, has become a major responsibility of home economics educators.

**Changing Patterns of Education**

The task of teaching is one of directing the learning process. Morphet, et al. (30:69) define learning as the process by which individuals profit from past experience,
and is typically initiated by some sort of motivation. He interprets the learning process in these different ways:

1. Learning is a process of conditioning. By conditioning is meant learning occurs under a specified set of circumstances which hold from one learning situation to another. The prototype of this conception of learning is that put forward by Pavlov, a Russian physiologist. Pavlov believed that all acquired habits and even higher mental activity depend on chains of conditioned reflexes.

2. Learning is that of trial and error. Thorndike, an American psychologist, subscribed to this theory. He found that being right helped the student to retain a correct response, but that being wrong did not seem to eliminate errors. He was one of the first to devise tests to measure learning and aptitudes.

3. Learning occurs by insight. This idea originated with the works of the German psychologist, Kohler, who collected evidence to show that seeing and understanding occurs as a whole and does not involve learning. His works contributed to the development of Gestalt psychology.

In reviewing theories of education, Burton (6:21) says there are two general views that appear in the schools, (1) the subject-matter centered, often called the formal or traditional, and (2) the learner centered, often called informal or modern. He believes the subject matter, the learner, the community, and all the persons and materials involved in education are included in a learning situation.

The older theory and practice were inherited from
the days when elementary education consisted of the three R's given to the children of the masses. Only a selected few from the socially favored classes were affected when the liberal subjects followed by professional training were made available. Adult thinking dominated the aim, the course of study and the teaching process. The learner, his nature, interests, needs, and the differences between individual learners were subjected to the adult-centered and adult-enforced education.

The new theory developed out of the great extension of the concept of democracy and the great body of new knowledge about living organisms produced by research in biology, psychology, and medicine. Cultural anthropologists gave new impetus to modern views by revelations regarding group life and development. The profound change in the social order was produced by the rise of the masses and the extension of technology. Current philosophic emphasis on less speed, on time to learn, on time to meditate and contemplate, are factors in the new concept of education.

The revolt against the traditional assign-study-recite-test procedure has produced new techniques in teaching. In 1926 Morrison (31:23) introduced the unit
plan in teaching. He proposed that a unit of learning be (31:24-25):

... a comprehensive and significant aspect of the environment, of an organized science, of an art, or of conduct, which being learned results in an adaptation in personality.

The products of learning described by Morrison were attitudes of understanding or of appreciating numerous specified acquired abilities, a wide range of cultured interests, and an achieved ability to carry on self-dependent intellectual life. He pointed out that there must be some external organization of subject matter and experience which best correlates with the external learning products which the teacher wishes the learner to achieve.

According to Smith, Stanley, and Shores (36:143), the subject matter judged useful in the development of the capacity to perform adult duties efficiently is the most desirable curriculum content. Criteria for selecting curriculum content is reviewed below by Smith, Stanley and Shores (31).

1. Is the subject matter significant to an organized field of knowledge?

2. Does the subject matter stand the test of survival?

3. Is the subject matter useful?

4. Is the subject matter interesting to the learner?
5. Does the subject matter contribute to the growth and development of a democratic society? (36:132)

Some educational psychologists have stressed the importance of activity in learning. People learn by doing. Using processes and handling knowledge are the means of acquisition. Stress is laid on the need for success in academic pursuits if the student is to perpetuate a desire to learn. Independent study properly carried out can be a means whereby students use a full range of processes and knowledge in a manner that is personally successful and satisfying. Tallmadge and Shearer (39:222-230) found in their study a significant interaction among instructional methods, learner characteristics, and subject matters. Their findings strongly support the existence of learning styles.

Research indicated clearly that some learners, from nursery school to graduate school, require a great deal more structure than others. The preference for open-structure learning situations and independent study seems more closely related to creative or divergent thinking ability than to intelligence as measured by present-day teachers according to Torrance (42:27). Beggs (3:XIII) states research on independent study in the secondary school is limited.
The current focus of education on the individual student is more clearly reflected in the growing emphasis on independent study. Beggs (3:1) believes to produce students who are effective in independent study is what education is all about. As yet, only a small proportion of American secondary schools are utilizing this self-disciplined study arrangement, but the number is expected to increase many fold in the next decade. According to Alexander (1:27), independent study provisions will grow in both quantity and quality because of the increasing concern for the individual student in American education.

One of education's most important objectives is to give students the motivation and skill for life-long learning, and independent study should be the most powerful instructional tool for achieving this, declares Torrance. (42:27)

From a summary of an independent study pilot project made in the University of Chicago Laboratory School involving 175 freshmen, Beggs (3:30, 38-39) made these comments:

1. The students on independent study (pilot group) were given the same post test as the nonpilot group, and it was found the pilot group gained as much as the nonpilot students.

2. Students with the highest achievement and greatest ability cannot be separated from those who thrive under an atmosphere of independence.
3. There seems to be no relationship between the amount of class time students spend with a teacher and the amount they learn.

In some of the research recorded by Beggs (3:12), academic aptitude is a low predictor for success in independent study. According to Beggs (3:15), in independent study no clearly established and generally accepted policies exist for grading and evaluation, nor can it be reported just what constitutes the bases for evaluation. Research into the criteria that teachers actually use in evaluation would give considerable help in understanding the nature of this new innovation.

In a study done at Abington, Pennsylvania High School and recorded by Ferderbar and Glatthorn (12:379), it was indicated that 97 percent of all the students in ninth and tenth grade could profit from an approach to independent study.

From the reading done by this writer, independent studies have had varying degrees of success. Some individuals failed and some learned more on their own than the average learner. Among Alexander's (1:160) suggestions for the future and research and development, is a comparison between independent study patterns and conventional classwork, after which the researcher should make the proper statistical calculations to find out whether any differences can be explained by chance or not.
The future of independent study depends on the evaluative evidence in its effect on the learner. Taking such steps will help education to achieve its highest goal, a citizenry fully competent in the enterprise of learning.

Among independent study variations is the learning package which this author has selected for use in her experimental independent study project. All variations of independent study are aimed at making the school experiences of every learner as profitable and enduring as possible.

Summerfelt (38:186), who is an instructional consultant in the San Diego, California schools, reviews the purpose of the learning package as follows:

The purpose of the learning packets is to organize and develop the instructional materials necessary for a student to complete a minimum course or a segment of a course. The program is designed to be self-pacing so that students will be free to proceed at their individual rate . . . The teacher's role is to organize the material, provide the necessary supplies, and act as a consultant when help is needed. A significant part of the learning for the student is to know when help is needed and to ask for it.

Packaging concepts did not enter the educational scene abruptly (10). The textbook which has been used for many years is an example of an incomplete package concept. It contains an instructional message, segmented into lessons or units accompanied by visuals, exercises, activities, bibliography and even answers to questions.
These components are encased by a binding sturdy enough to withstand a variety of abuses. Frequently, such packages have been parts of a larger system, a textbook series. The textbook package, however, represents an incomplete packaging concept because it is only one of many materials that are or may be appropriate for instructional purposes. Likely, it was developed independent of other materials with additional media cast clearly in supporting roles.

In the current trend, learning packages issued from research and development centers may include basic curriculum outlines, texts, diverse materials, and applications of media for use with varying types of machines and electronic equipment and accompanied by in-service information and activities. Unruh (43:765) described these well-designed learning packages by several distinguishing characteristics:

1. The emphasis is on individualization in the emerging concept of teaching-learning packages.

2. Instructional systems packages are based on broad concepts organized into manageable coordinated modules...

3. Multimedia learning materials of varying types are included to provide a choice of vehicles for learning for various steps in the process...
4. The package not only provides diversified materials, but also provides for diversified learning activities, particularly student-student interaction and teacher-student interaction.

5. The role of the teacher-instructor is significantly changed.

Criteria used in constructing or evaluating a learning package includes these questions: (43:766)

1. Will it motivate individual learning?
2. Is the student an active participant in the process, doing much more than just listening and reading?
3. Does the package provide for self-direction and self-teaching on the part of the student?
4. Does it stimulate investigation, research, and questions?
5. Does it lead the student to new frontiers?
6. Does it lead the student out of the package into real life?
7. Does it help to release the human spirit; help find what man must be as well as what he must do?

Grobman (16:782) recommends that materials in learning packages should have some broad structure while offering alternatives in media, in approach, and even in subject matter coverage, so that all parts of the materials are illustrative of some general theories or skills of concern to the curriculum, but all need not focus on specific knowledge of a given series of facts.
Within the framework of the course and school objectives, the package should offer a variety of pathways for achieving the objectives.

In a research project conducted in New York State by Hughes (19:358), the teachers indicated that they believed packages would give them more time to individualize their teaching. Most of the teachers believed that teaching methods would improve by the use of the package and methods would be more varied.

Lewis (23:78) draws attention to a relatively recent development in the production of complete courses as total packages. A school can purchase a total course, including tapes, motion picture films, filmstrips, hard copy materials, and even a study cubicle and the electronic equipment with which to use the different media.

The total curriculum in the Nova Schools, Ft. Lauderdale, Florida, has been changed to Learning Activity Packages. Current observations of students and staff, as recorded by Wolfe and Smith (45:48-49), indicates the LAP's (Learning Activity Package) approach to nongradedness and individualizing instruction resulted in a major improvement over all other attempts made in the Nova schools. The LAP gives each student readings, study guides, self-evaluations and project activities to let him plan his own program of instruction.
An unprecedented influx of wealth and talent is largely responsible for these changing patterns of education. The seed work sponsored by major foundations such as Ford, Rockefeller and Carnegie have grown increasingly important. The reformist zeal of dedicated men like James B. Conant, whose critical study, *The American High School Today*, appeared just 11 years ago and whose second report entitled *The Comprehensive High School*, which also had a wide-ranging impact, have influenced the current patterns of education. With the passage of the Elementary and Secondary Education Act of 1965, additional resources of the Federal Government have been thrown into the fray. The Federal Government has been the greatest catalyst for change in the history of public schools.

When the Office of Education was established a century ago, Congress directed it to collect such statistics and facts that would show the condition and progress of American education. Today, according to Lineberry (25:12), the Office can report accurately the number of classrooms, teachers, pupils and books in every school in the country. But, it does not know what students learn in these schools, or whether they learn it better or to less degree than students of 50 years ago.
Research on the learning process continues at an accelerating pace. Recent developments (2:95) include research which suggests the observational theory characterized by having the learner observe someone else performing the response that the learner is to acquire.

Hilgard and Bowers (18:480-481) summarize the value of learning research which lies in its development of techniques of behavioral control, in the general frame of reference it gives, and the concepts to be used in analysis and in the factual knowledge obtained as the product of particular investigations. Traditional problems of attention, of perceptual selectivity, of learning through observation, have commanded new interests among those who are doing research in learning.

Measurement and Evaluation

The problems involved in determining what the student has learned and how well he has learned it have been in existence for a long time. These problems are acute currently because of rapidly increasing insight into the nature of the learning process, outcomes, and individual differences.

The turn of the century was the beginning of the movement away from traditional quizzes and essay-type examinations toward the more exact type of measurement
such as the standard test, the check list, the rating scale, and the homemade objective test.

Education for the more complex outcomes did not become prominent until about 1930. According to Burton (6:379), a teacher must set down in precise language the given understandings, values, appreciations, and skills which he expects the pupil to achieve before he can start to test or evaluate.

Modern functional examinations which utilize problem-solving interpretation and critical analysis are highly desirable both as examination and as teaching procedures. Unlike traditional testing at stated periods, evaluation today must be continuous, flexible, and adjusted to the learner. Many desirable outcomes in the form of general understandings and attitudes can be judged only in the light of specific actions within given circumstances. The language used must be definite enough to set up an outcome which may be tested or evaluated. A vague, indefinite outcome cannot be evaluated.

The pretest introduced in about 1925 was a technique designed to furnish more adequate information concerning the pupil's background as a basis for assignments to come.
Burton (6:338) states that the two purposes of pre-testing are:

1. To give the teacher insight into the needs, abilities, interests, and individual differences within the class group, and

2. To lead pupils to see some connection between their present situation and what they are about to learn.

A number of factors seriously complicate the problem and procedure of evaluation. Burton (6:575) includes the following:

1. The scope of evaluation has been greatly expanded. Early emphasis upon testing fact and skill outcomes has been supplemented by attention to testing or evaluating the newer outcomes such as understandings, appreciations, attitudes, values, special abilities, skills and other controls of conduct or personal-social-moral traits.

2. The outcomes to be evaluated are complex integrations of many learnings. Pupil behavior in any situation is controlled by a constellation of understandings, attitudes, abilities and skills.

3. The outcomes to be evaluated are usually general and abstract, but pupil behavior is specific and concrete. Specific and objective outcomes are legitimate goals for both teaching and evaluating on lower levels of maturity. Evaluation is progressively more difficult with the higher levels of learning.

Educators have been known to attack independent study because there has been no clearly established policy for grading of evaluation. Alexander (1:36) reviews the progress in independent study students as measured or
evaluated in terms of increased competence, acquisition of needed skills, and development of techniques and attitudes needed for exploratory studies. Oral examinations have been utilized to aid in the establishment of opinions concerning the amount of achievement. Tests and answer sheets have been provided so that students could check their individual progress in certain types of independent studies. Conferences have proved useful as evaluative tools to see that steady progression occurs and to gain insights into the individual's achievements and technique development. Written progress reports from students are often helpful.

Summary

Home Economics is striving toward positive action in consumer education. In recent years there has been a changing pattern in education. The traditional assign-study-recite-test procedure is no longer considered adequate to meet the individual needs of all students.

The Federal Government has been instrumental in many of the changes in the schools. Among the innovations being encouraged is independent study in the form of the learning packages.
The effectiveness of the various teaching techniques being tried in our contemporary society are complex and outcomes are difficult to evaluate. However, new insights into the nature of the learning process are being uncovered through research.
The researcher in this study had sought to compare the effectiveness of an independent method and a traditional method of teaching a consumer education unit, developed by the author, to 30 students in a second year high school home economics class.

The parallel-group technique or sometimes referred to as the equivalent-group technique was used in this study. The group which was subjected to the experimental treatment was known as the experimental group, and the other group served as a control group. In this study the students involved in the independent study group were known as the experimental group.

The two different methods of instruction were evaluated for (1) effectiveness in attaining the unit course objectives, and (2) the relationships between student characteristics and learning by either method.

An analysis of the scores of the pretest and post test in the independent and traditional group, each containing a similar number of high-, average-, and low-ability students, was made. The Iowa Test of Educational Development based on national percentile and other factors such as drive, cliques, and previous home
economics grades was used in placing the girls in the two groups. The 75 questions in the pretest were repeated in a different form in the post test. Twenty-five questions in the post test, which originally contained 100 questions, were eliminated through a cross-reference method. The post test question that best corresponded to the one in the pretest was used.

One method of comparing means of a later performance to an earlier trial is to find the difference in the pretest and post test scores for each student. The pretest and post test scores in Tables I and II indicate the number of questions answered correctly out of a possible 75. The significance of the mean difference is then tested against the null hypothesis that population improvement equals zero, using a "t" test reference. (14:130)

The improvement scores of the students in the independent and traditional groups were obtained by finding the difference between the pretest and the post test scores as shown in Tables I and II.

No significant differences were found in comparing the Iowa Test of Education Development scores or change from pretest or post test in the independent or traditional method of teaching. A nonpaired "t" test of the ITED (Iowa Test of Education Development) scores revealed that
Table I. Scores of the Independent Study Group

<table>
<thead>
<tr>
<th>Student</th>
<th>Iowa Test of Educational Development</th>
<th>Pretest Score</th>
<th>Post Test Score</th>
<th>Difference: Pretest - Post Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>92</td>
<td>57</td>
<td>64</td>
<td>7</td>
</tr>
<tr>
<td>B</td>
<td>89</td>
<td>57</td>
<td>63</td>
<td>6</td>
</tr>
<tr>
<td>C</td>
<td>86</td>
<td>55</td>
<td>60</td>
<td>5</td>
</tr>
<tr>
<td>D</td>
<td>82</td>
<td>51</td>
<td>57</td>
<td>6</td>
</tr>
<tr>
<td>E</td>
<td>86</td>
<td>51</td>
<td>72</td>
<td>21</td>
</tr>
<tr>
<td>F</td>
<td>78</td>
<td>50</td>
<td>61</td>
<td>11</td>
</tr>
<tr>
<td>G</td>
<td>78</td>
<td>49</td>
<td>64</td>
<td>15</td>
</tr>
<tr>
<td>H</td>
<td>82</td>
<td>49</td>
<td>58</td>
<td>9</td>
</tr>
<tr>
<td>I</td>
<td>48</td>
<td>49</td>
<td>52</td>
<td>3</td>
</tr>
<tr>
<td>J</td>
<td>23</td>
<td>45</td>
<td>47</td>
<td>2</td>
</tr>
<tr>
<td>K</td>
<td>83</td>
<td>45</td>
<td>53</td>
<td>8</td>
</tr>
<tr>
<td>L</td>
<td>82</td>
<td>44</td>
<td>61</td>
<td>17</td>
</tr>
<tr>
<td>M</td>
<td>48</td>
<td>41</td>
<td>58</td>
<td>17</td>
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<tr>
<td>N</td>
<td>62</td>
<td>34</td>
<td>46</td>
<td>12</td>
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<tr>
<td>O</td>
<td>48</td>
<td>34</td>
<td>43</td>
<td>9</td>
</tr>
</tbody>
</table>
Table II. Scores of the Traditional Study Group

<table>
<thead>
<tr>
<th>Student</th>
<th>Iowa Test of Educational Development</th>
<th>Pretest Score</th>
<th>Post Test Score</th>
<th>Difference: Pretest - Post Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>97</td>
<td>60</td>
<td>69</td>
<td>9</td>
</tr>
<tr>
<td>B</td>
<td>94</td>
<td>58</td>
<td>70</td>
<td>12</td>
</tr>
<tr>
<td>C</td>
<td>82</td>
<td>56</td>
<td>60</td>
<td>4</td>
</tr>
<tr>
<td>D</td>
<td>74</td>
<td>55</td>
<td>62</td>
<td>7</td>
</tr>
<tr>
<td>E</td>
<td>74</td>
<td>55</td>
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<tr>
<td>F</td>
<td>35</td>
<td>49</td>
<td>63</td>
<td>14</td>
</tr>
<tr>
<td>G</td>
<td>68</td>
<td>48</td>
<td>70</td>
<td>22</td>
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<tr>
<td>H</td>
<td>68</td>
<td>47</td>
<td>55</td>
<td>8</td>
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<td>I</td>
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<td>44</td>
<td>41</td>
<td>-3</td>
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<tr>
<td>J</td>
<td>48</td>
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<td>19</td>
</tr>
<tr>
<td>L</td>
<td>29</td>
<td>39</td>
<td>57</td>
<td>18</td>
</tr>
<tr>
<td>M</td>
<td>42</td>
<td>39</td>
<td>48</td>
<td>9</td>
</tr>
<tr>
<td>N</td>
<td>35</td>
<td>34</td>
<td>44</td>
<td>10</td>
</tr>
<tr>
<td>O</td>
<td>29</td>
<td>21</td>
<td>31</td>
<td>10</td>
</tr>
</tbody>
</table>
the difference average score of 11.6 (71.1 for the independent group versus 59.5 for the traditional group) was not significant. The "t" value was 1.48 with 28 degrees of freedom. A value of 2.05 was required for significance at the .05 level.

The change from pretest to post test was analyzed using analysis of variance.

Table III. Analysis of Variance of Independent and Traditional Study Group

<table>
<thead>
<tr>
<th>Source</th>
<th>Degrees of Freedom</th>
<th>Sum of Squares</th>
<th>Mean Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>29</td>
<td>970.30</td>
<td></td>
</tr>
<tr>
<td>Between groups</td>
<td>1</td>
<td>5.64</td>
<td>5.64</td>
</tr>
<tr>
<td>Within groups</td>
<td>28</td>
<td>964.66</td>
<td>34.45</td>
</tr>
</tbody>
</table>

F = 5.64/34.45 = .164 which is not significant.

The average change from pretest to post test was 9.9 for the independent method and 10.7 for the traditional method. It will be noted that there were higher ITED scores in the independent method, but a greater change occurred in the traditional method. This implies that low-ability students gain greater growth through a teacher-oriented classroom procedure. All students except one showed improvement from pretest to post test.
Because of the data presented, the null hypothesis was not rejected; that is, there was no significant change in the outcome of the independent and the traditional method of teaching nor among the different ability groups.

A record of time involved with checking students' assignments and student-teacher conferences in the independent study group was kept by the researcher and presented in Table IV. The average amount of time used for each student in the experimental group was 16.33 minutes. Seven students used more than this amount of time. It will be noted that all but one of these seven students ranked high in the ITED scores. The student who used the most time was the one who showed the greatest change from pretest to post test, and the student who did not come for any help and did not complete any assignments showed the least growth from pretest to post test.

Students in the independent and traditional group were asked to answer an anonymous evaluation sheet. The strength of the independent method of teaching most often mentioned by the students was that the individual could work at his own rate. Among the dislikes involving this method of teaching were these comments:

"Many students were copying and using other students' work."

"It was difficult to study in the resource center because of the talking."
Table IV. Time Used by the Instructor for Conferences and Checking Assignments in the Independent Teaching Method

<table>
<thead>
<tr>
<th>Student</th>
<th>ITED Scores</th>
<th>Differences between Pretest and Post Test Scores</th>
<th>Minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>92</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td>B</td>
<td>89</td>
<td>6</td>
<td>19</td>
</tr>
<tr>
<td>C</td>
<td>86</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>D</td>
<td>82</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>E</td>
<td>86</td>
<td>21</td>
<td>45</td>
</tr>
<tr>
<td>F</td>
<td>78</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td>G</td>
<td>78</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>H</td>
<td>82</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>I</td>
<td>48</td>
<td>3</td>
<td>13</td>
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<tr>
<td>J</td>
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<tr>
<td>K</td>
<td>83</td>
<td>8</td>
<td>13</td>
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<tr>
<td>L</td>
<td>82</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>M</td>
<td>48</td>
<td>17</td>
<td>13</td>
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<tr>
<td>N</td>
<td>62</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>O</td>
<td>48</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>245</strong></td>
</tr>
</tbody>
</table>
"Not all the people did all the work."
"Discussion was lacking."

The traditional group liked the daily assignments, the discussion periods, the teacher's help and prompting. Comments by students concerning weaknesses of this method of teaching were:

"Depended on the teacher instead of digging for the answers."
"Cannot go at own speed."

The following assignments were among those required by every student in both methods of teaching:

1. Record expenses and income in a neat form for a two-week period.

2. Record leisure time activities for a week and rate A, B, C, or D as to pleasure derived.

3. Record personal worth in dollars and cents.

These records revealed some interesting insights into teen-agers' values. For example, unknown to many of the class members and this writer, one student was taking modern dance lessons, budgeting her money and time carefully because she rated this leisure-time activity A in pleasure derived.

Conclusions

From the analysis of the data and within the limits of this study, several conclusions were made.

There was no significant difference in achievement between the independent and traditional group when the same tests were administered.
All students except one showed improvements from pretest to post test.

The effectiveness of an independent and traditional method of teaching cannot be totally measured by comparing test scores. Other unmeasurable factors such as improvements in oral communication, the exchange and expression of ideas, changes in attitudes, appreciation of others' viewpoints, the interaction among the class members and personality development were not measured by a pretest or post test.

Those students in the independent study group with lower ITED scores used less time for teacher-student conferences and handed in fewer assignments than those with higher ITED scores. The student who used the most time in student-teacher conferences showed the greatest growth. This implies that the lower-ability student needs to be motivated by the instructor, and that oral communication between the student and teacher is valuable in the student's achievement.

The average change from pretest to post test was 9.9 for the independent method and 10.7 for the traditional method. The total ITED scores for the independent study group was 1067 and 892 was the sum total of the traditional study group. It will be noted that there were students with higher ITED scores in the independent teaching
method, but a greater change occurred among the students
in the traditional method. This implies that low-
ability students gain more through a teacher-oriented
procedure.

The researcher observed that when independent
students were not obligated to do the quest activities or
to hand in an assignment, there was no "doing for the
fun of learning." Assignments were not completed.
There was also an obvious amount of copying. These
comments were mentioned by the students in evaluating the
two methods of teaching. In an oral communication with
the researcher, one of the higher-ability students said
she was often called upon to help others and felt this
deprieved her of time to do the extra activities.

In some of the record keeping that the students did,
the researcher discovered interesting information about
how the students used their time, how they spent their
money, and insights into their values.

From the students' evaluations, it can be concluded
that students need discipline and guidelines in order to
achieve their fullest capabilities.
CHAPTER IV
SUMMARY AND RECOMMENDATIONS

Summary

The major emphasis of this study was to compare the effectiveness of an independent method and a traditional method of teaching a three-week consumer education unit, which was developed by the writer, to 30 students in a second year high school home economics class. Each teaching method had the same behavioral objectives. The Iowa Test of Educational Development based on national percentiles, I.Q. scores, and former grades in home economics were used in placing the students in the independent and traditional groups. An attempt was made to pair the girls so each group would have an equal number of high-, average-, and low-ability students.

Effectiveness of the two methods of teaching was measured by comparing the differences in the scores of the pretest and post test. The "t" test was used to measure the significance of improvement, and an analysis of variance was used to measure the factors which contribute to the total variance of a set of scores.

Results of the study indicated no significant difference between the two methods of teaching in any of the three ability groups.
Recommendations

In light of the results of the study and the observations made throughout the study, the researcher made the following recommendations:

1. Carry out a similar study in another subject matter area.

2. Develop and refine this learning package and repeat the study using larger groups of students.

3. In using the variety of diversified educational media in the different concepts in the learning package, check to see which are most often used by each ability group.

4. A time analysis comparison involved in the teacher's time in teaching and preparing for each of these two different methods of teaching.

5. Students record the amount of time spent in studying in each of the two different teaching methods; comparisons could be made.


APPENDICES
Appendix A
Dollars and Sense Information Poll

HOME ECONOMICS I

Age

Please answer these questions as completely as possible; this is an information poll for a unit I plan to teach next fall. Your cooperation is needed and I appreciate your help. Thank you.

1. Do you feel that money is especially important in your daily life? Why?

2. Do you think you have good spending habits? Why?

3. How do you obtain your spending money?


5. How do you decide what to spend your money for?
6. Do you save any of your money for future use?  
   _______ If yes, for what? _______________________

7. Do you have a personal charge account? _______

8. Do you charge on your parents' charge account? ___

9. Do you think girls your age should have a personal charge account? Explain your answer.  
   ________________________________  
   ___________________________________  
   ___________________________________  
   ________________________________

10. Do you have a complaint about an item you recently purchased? _______ If yes, please explain. ___
   ________________________________  
   ___________________________________  
   ___________________________________  
   ________________________________

11. Do you think your spending habits influence family relations? Explain your answer.  
   ________________________________  
   ___________________________________  
   ___________________________________  
   ________________________________

12. What learnings or experiences are you receiving NOW to help you make wise decisions in managing your money?  
   ________________________________  
   ___________________________________  
   ___________________________________  
   ________________________________
13. If your family was to buy a new vacuum cleaner today for $75.00, do you think they would:

A. charge it.
B. pay cash for it.
C. pay for it in installments.
D. don't know. (Choose 1 answer)

14. After you leave home, do you think you will manage your money like your family is now? Explain your answer.
Appendix B
LEARNING PACKAGE

DOLLARS

AND

SENSE
Student Handbook for Learning Package:

DOLLARS AND SENSE

Introduction: The handling of money can be a challenge and a pleasant achievement for the young person; or it can be a problem for the individual and a point of friction among family members and between husband and wife. Activities suggested in this learning package are selected in an effort to help you gain some experiences in preparing you to be a wise consumer.

Learning Objectives: After you have completed this Dollars and Sense Learning Package, you will be able to convert your resources into the goods and services that contribute to a better way of life. You will have demonstrated this by successfully accomplishing the following objectives:

Lesson I: A. You will indicate your understanding of the terms used in consumer economics by correctly filling in the crossword puzzle.

Lesson II: B. Given a list of 8 flexible and fixed expenses, you will be able to identify 7 correctly.

C. Given a simple problem in record keeping, you will be able to analyze your expenditures in view of your goals.

Lesson III: D. You will be able to identify criteria on a label, for a given product, that is most helpful to the consumer.
E. Given some examples of advertising, you will be able to recognize the different ways these affect you as a consumer.

F. You will be able to identify some advantages and disadvantages of paying for goods by cash and/or credit.

G. You will be able to calculate the amount of interest paid in a given situation and select the plan that would be best for you.

H. After completing 7 of the selected projects in Lesson III, you will be able to demonstrate by written reports some of the knowledge needed to make wise choices in the marketplace and realize the satisfactions from money well spent.

I. You will be able to recognize the important role of services in our economy after recalling and recording the amount spent during the last three months for services.

Lesson IV:

J. Through an inventory of your leisure activities and a listing of the different types of recreation in the community, you will become aware of meeting your recreation needs and wants.

Lesson V:

K. Given a list of various local, state, and federal agencies, you will be able to identify their role in consumer affairs.
L. You will be able to list 8 responsibilities the consumer assumes as he exercises his right to be heard, to be informed, to be safe, or to make choices.

Lesson VI: M. After studying the various assignments in Lesson VI, you will be able to choose a form of savings and/or investment that best suits your needs and wants. You will recognize the importance of a regular savings plan.

To determine what your present status is in relation to the learnings in this package, take the pretest. It is possible that you already know as much as you would need to know to successfully accomplish the previously stated objectives. In order to bypass this learning package, you must get 90% correct in the pretest. After you have completed the pretest, the teacher will score it for you; if you pass the pretest, you will be able to proceed to an independent quest activity of your choice.
LESSON I

Concept: Consumer Purchasing

The activities suggested for this lesson are to help you understand your role as a buyer; you need to know some terms associated with the functioning of our nation's private enterprise system** and how this affects individuals as consumers.

Objective: A. You will indicate your understanding of the terms used in consumer economics by correctly filling in the crossword puzzle.

Learning Activities:

1. Read pages 1-7 in Mod Money Management; do the written exercises.

2. On a separate sheet of paper write out definitions for the following: competition, consumer, consumption, credit, demand, distribution, income, market, needs, production, resources, supply, wants, work.

3. Filmstrip: Our Role as Consumers (No. 1)

4. Filmstrip: Consumers in the Marketplace (No. 2)

5. Filmstrip: Consumers in Action

6. Filmstrip: The Role of Consumers

Part 1

Part 2

Part 3

*Optional

**Private enterprise system is one in which (1) the means of production are privately owned and controlled, (2) each person is free to make his own decisions in economic life, (3) each man's income is roughly in proportion to what his labor and his other resources produce.
Instructions: Do activities 1, 2, 3, 4. Nos. 5 and 6 are optional.

After you have completed the above, go to your teacher and secure a listing of definitions. The answers will be placed in the crossword puzzle which you will find on the next page. This is a self test; when finished, check your answers with your notes.
CROSSWORD PUZZLE for LESSON I
Crossword Puzzle Clues

DOWN: 1. May be in the form of money or satisfactions derived from an output. (income)
2. To divide and give out in shares. (distribution)
5. Trust in one's integrity in money matters and in one's ability to meet payments when due. (credit)
6. A form of income that is spendable. (disposable)
8. Opposed to consumption. (production)
13. An expense such as rent. (fixed)
14. The desire for a commodity. (demand)
15. A person who uses goods or services to satisfy his needs. (consumer)

ACROSS: 3. The use of services and products. (consumption)
4. Something that lies ready for use or can be drawn upon for aid. (resources)
7. An amount of. (supply - output)
9. Making known through various media. (advertising)
10. A striving for the same thing. (competition)
11. Effort put forth. (work)
12. Merchandise not quickly consumed. (durable)
LESSON II

Concept: Budgeting and Record Keeping

Lesson II is designed to introduce basic budgeting techniques to you.

Objectives: B. Given a list of 8 flexible and fixed expenses, you will be able to identify 7 correctly.

C. Given a simple problem in record keeping, you will be able to analyze your expenditures in view of your goals.

Learning Activities: 1. Keep a record of your income and expenses for two weeks. Use the form suggested or find another you like. Hand this in when you take your post test.

2. Read Chapter 19 in Personal Adjustment by Landis. Look over the questions for review at the end of the chapter. Can you answer them correctly?

3. Read: pp. 8-10 in Mod Money Management; do the exercise on p. 10.

4. View filmstrip: "Your Money and You."

Choose 2-

5. Read: Managing your Money--Extension Booklet

6. Read: Planning: Use of Money--Extension Booklet

7. Read: Planning: Keeping Family Accounts--Extension Booklet

___9. Complete the problem in record keeping. Hand in when completed.


___*11. View filmstrip: "Your World and Money."


Instructions:

Do activities 1, 2, 3, 4.
Choose 2 from the following: 5, 6, 7, 8.
After completing the above, do No. 9.

*Nos. 10, 11, 12 are optional.
Problem in Record Keeping -- Lesson II

Susan Smith has a baby-sitting job for the Reggie Jones family. Last week she baby-sat a total of 9 hours. She receives 40¢ an hour. After midnight she gets $1\frac{1}{2}$ times the regular pay. On Wednesday and Friday nights of last week Mr. and Mrs. Jones got home at 1 A.M.

Susan's weekly allowance is $1.00.

In addition to this she ran some errands for a neighbor who gave her a 35¢ tip.

She has saved $9.00 from previous weeks.

Record Susan's income and expenses in the form provided.

---

Susan's expenses during the past week were as follows:

<table>
<thead>
<tr>
<th>Day</th>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sunday</td>
<td>coke</td>
<td>10¢</td>
</tr>
<tr>
<td></td>
<td>movie</td>
<td>65¢</td>
</tr>
<tr>
<td></td>
<td>popcorn</td>
<td>15¢</td>
</tr>
<tr>
<td></td>
<td>church</td>
<td>50¢</td>
</tr>
<tr>
<td>Monday</td>
<td>gift for friend</td>
<td>$3.78</td>
</tr>
<tr>
<td>Tuesday</td>
<td>magazine</td>
<td>45¢</td>
</tr>
<tr>
<td>Wednesday</td>
<td>dairy queen and shoe strings</td>
<td>35¢</td>
</tr>
<tr>
<td>Thursday</td>
<td>hair spray</td>
<td>$1.03</td>
</tr>
<tr>
<td>Friday</td>
<td>panty hose</td>
<td>98¢</td>
</tr>
<tr>
<td>Saturday</td>
<td>gum</td>
<td>15¢</td>
</tr>
<tr>
<td></td>
<td>birthday card</td>
<td>35¢</td>
</tr>
</tbody>
</table>
HOW MUCH MONEY IS COMING IN

<table>
<thead>
<tr>
<th>Date</th>
<th>Daily Description</th>
<th>Amt.</th>
<th>Weekly Description</th>
<th>Amt.</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/12-16</td>
<td>tip from neighbor</td>
<td>.35</td>
<td>baby-sat</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>9 hrs @ 40¢</td>
<td>3.60</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>overtime</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2 hrs @ 20¢</td>
<td>.40</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>allowance</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>.35</td>
<td></td>
<td>5.00</td>
</tr>
</tbody>
</table>

HOW I SPENT MY MONEY THIS WEEK

<table>
<thead>
<tr>
<th>Date</th>
<th>Food</th>
<th>Clothing</th>
<th>Gifts</th>
<th>Personal</th>
<th>Miscellaneous</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sun.</td>
<td>coke .10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.75</td>
</tr>
<tr>
<td></td>
<td>popcorn .15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.65</td>
</tr>
<tr>
<td>Mon.</td>
<td>Joan 3.78</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.78</td>
</tr>
<tr>
<td>Tues.</td>
<td>dairy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wed.</td>
<td>queen &amp;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>shoes .35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.35</td>
</tr>
<tr>
<td>Thurs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>hair spray 1.03</td>
<td>1.03</td>
</tr>
<tr>
<td>Fri.</td>
<td>gum .15</td>
<td>panty hose .98</td>
<td></td>
<td></td>
<td></td>
<td>.98</td>
</tr>
<tr>
<td>Sat.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>card .35</td>
<td>.50</td>
</tr>
<tr>
<td>TOTAL</td>
<td>.75 .98</td>
<td>.98</td>
<td>3.78</td>
<td>1.48</td>
<td></td>
<td>8.49</td>
</tr>
</tbody>
</table>

Balance brought forward $9.00
Money coming in $5.35
Money spent $8.49
Balance to carry forward $5.86
LESSON III

Concept: Buying Goods and Services

In our economy consumers have the freedom to decide whether or not they will buy, what they will buy, where and when they will buy. Consumers also have the responsibility to meet personal and family needs and to make the most of their income in terms of getting their money's worth.

Service refers to work, advice and counsel performed for the consumer. Buying services is different from goods which you can see, touch, and examine before purchasing. In buying services, the consumer places his trust in the person performing the service. Consumers are spending an increasingly larger amount of their income for services.

Objectives:  
D. You will be able to identify criteria on a label, for a given product, that is most helpful to the consumer.

E. Given some examples of advertising, you will be able to recognize the different ways these affect you as a consumer.

F. You will be able to list some advantages and disadvantages of paying for goods by cash and/or using credit.

G. You will be able to calculate the amount of interest paid in a given situation and realize the importance of shopping for credit.

H. After completing 8 of the selected projects in Lesson III, you will be able to demonstrate by written reports some of the knowledge needed to make wise choices in the marketplace and realize the satisfactions from money well spent.
I. You will be able to realize the important role of services in our economy after recalling and recording the amount spent during the last month for services.

Learning Activities:


2. Read: The Label Tells the Story--Grocery Manufacturers of America.

3. Read: Money Management, pp. 11-16, 18-20. Do the exercises found on these pages.


5. View: Filmstrip, "Your Wardrobe and You."

6. Read: How to Be a Better Shopper, Sperry and Hutchinson Co.


8. View: Slides, "Wraps and Packs for Food."


11. View: Slides, "Be a Better Shopper."


*Optional
Complete 7 of the following projects.

Group A. 

1. Visit two local clothing stores. Make a list in your notebook of characteristics of a good label found on a garment. Discover the stores' plan for charging merchandise. Record.

2. Using the basic four, write out a day's menus for a middle-income family. In writing indicate the changes to meet the needs of a low-income family and a high-income family. Follow the basic menu form found in Pollard pp. 88-89; McDermott p. 453.

3. Make a list of services you purchased during the past two months. Report the amount spent for each.

4. Imagine a classmate who has lost all her clothes in a fire. Illustrate and figure out a basic fall wardrobe for her; she has $175 to spend.

5. Choose an electrical appliance. Make a comparison between two different brands. List price,
Group B.

Choose 1--

6. Compare the price of three identical food items in three different stores. Record.

7. Compare the price of three items on weekend specials with the regular price. Record.

8. Evaluate and compare prices of two or three different grades and brands of peaches or tomatoes. See your teacher for an evaluation sheet and purchase order.

9. Choose two different brands of mixed nuts, open and count the different kinds of nuts. Record. See your teacher for a purchase order.

10. Compare the number of cherries in a frozen cherry pie and one can of standard cherry pie mix. Record. See your teacher for a purchase order.

Group C.

Choose 1--

After you have completed your project, make a visual so you can share your findings with others. Place it on the back wall in the kitchen.

Each student will do a different project.

special features, advantages and disadvantages of each in chart form.

Compare your findings with Consumer Reports and/or Consumer Bulletin. Choose between the two and tell why you made this selection.
11. Compare cost of different grades of eggs.


13. Compare the cost per pound between chicken and ham; compare the cost per serving. Record.

14. Compare the nutrients found in ground beef and T-bone steak. Record.

15. Compare price per oz. of two different sized packages of same brand detergent. Record.

16. Create an interest center to educate the consumer in determining what is a good label.

17. Find advertising examples of the following in newspapers and magazines:
   Mount. Label:
   Sense of Power, A Feeling of Tradition, Ego-Building--Importance of Self, A Sense of Being Loved or Wanted.

**Instructions:**
Read 1 or 2.
Do all activities 3-10.
Nos. 11 and 12 are optional.

No. 13:

**Complete all projects in Group A (5)**
Choose one project from Group B (1)
Choose one project from Group C (1)

*Projects in Group D are optional.*
Concept: Using Leisure Time, Money and Energy

Opportunities for use of leisure time are limitless. They can be selected to suit almost every taste and any price range. Planning the use of one's free time can add to one's satisfaction in living. With thoughtful planning and originality, your imagination and creative ability can transform your leisure hours from lost time to real pleasure.

Objective: Through an inventory of your leisure activities and a listing of the different types of recreation in the community, you will become more aware of meeting your recreation needs and wants.

Learning Activities:  

1. Record for a week your leisure-time activities. Include the time spent. Rate A, B, C, or D as to pleasure derived.

2. Fill in the chart on the following page.

3. Write a paragraph on this topic: If tomorrow A.M. the news was "No School Today," what would you do with your free time that day?

4. Read in Money Management: Your Health and Recreation Dollar, pp. 23-34.

5. Imagine you were going shopping for a leisure-time piece of equipment. Give a written account of your plan for purchasing it.

6. Report in writing the information about a leisure-time activity as reported in a consumer's magazine.

Instructions: Do activities 1-5.

*No. 6 is optional.
Each area of leisure time activity adds to your development and satisfaction. Fill in the chart below. In the column of "Activities Offered in This Community," list three or more.

<table>
<thead>
<tr>
<th>Type of Recreation</th>
<th>Activities Offered in This Community</th>
<th>What Each Activity Offers You</th>
<th>Check Those Activities in Which You Are Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Sports</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spectator</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sports or Activity</td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Activities</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service or</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improvement</td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activities</td>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outing or Adventure</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activities</td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Can you identify other needs and desires that are not being satisfied by the leisure activities you are now involved in? Explain.
LESSON V

Concept: Consumer Rights and Responsibilities

The American economy is guided by the individual decisions all of us make as consumers. Freedom to make these decisions is a privilege to be cherished. It is a primary responsibility of every consumer in America to help to preserve that freedom. By understanding and upholding his rights and by understanding and assuming his responsibilities, the consumer will enhance the effectiveness of the needs and wants of all consumers in the American economy and help to improve living standards.

Objectives: A. Given a list of various local, state and federal agencies, you will be able to identify the agency's role in consumer affairs.

B. You will be able to list 8 responsibilities you exercise as a consumer's right:

- to be informed,
- to be heard,
- to be safe, or
- to make choices.

Learning Activities:


2. View: Filmstrip: "You, the Shopper."

Do All Activities


6. Read and write up a short summary of an article taken from the S. D. Consumer's League Newsletter.

Choose 1--


9. Before proceeding to Lesson VI, do this self test: In writing list 8 responsibilities you, as a consumer, have in exercising your right to be informed, to be heard, to be safe, and to make choices. Hand in.

*10. Make a list of the various taxes your family pays. Find out how much of the property tax dollar goes for education.

Instructions: Do activities 1-4.
Choose one activity from Nos. 5-8.
Do No. 9.
*No. 10 is optional.
LESSON VI

Concept: Savings and Investment

Sound money management includes planning ahead for expected expenses, unexpected emergencies and long-term goals. Saving money and investing money and insuring against risks contribute to personal and family well-being. Through appropriate learning experiences, individuals can understand the various forms of savings, insurance, and investments and their place in a money management program.

Objective: By studying the various assignments in this lesson, you will be able to choose a form of savings and/or investment that best suits your needs and wants. You will recognize the importance of a regular savings plan.

Learning Activities:

1. List everything you own and place a price on it; total; this becomes your net worth. Hand in.

2. Read: Money Management: Your Savings and Investment Dollar, pp. 3-17.
   List the various plans you might choose for your savings.

   List the various forms of investments.

4. Imagine you have just inherited $5,000. What will you do with it and why? Write out your plan. Do some research if you plan to invest it. Hand in.

Instructions: Do activities No. 1-4.
After completing the objectives in Lessons I-VI, you are ready to take the post test. Ask your teacher for a test copy. When you are finished, your teacher will score the test for you.
INSTRUCTIONAL AIDS PROVIDED WITH THE LEARNING PACKAGE

Booklets and Pamphlets:


Books:


Filmstrips:


Periodicals:


4. *Consumer Reports*.


**Skit:**


**Slides:**


Appendix C
DOLLARS AND SENSE TEST

Pretest

True and False: Before each true statement place a plus sign; before each false statement place a zero.

0  1. Loan companies, banks, and the different types of stores charge the same per cent of interest.

+  2. A college education is a form of investment.

+  3. To obtain legal advice about a contract you wish to sign, contact an attorney.

+  4. All consumers are "victims" of consumption.

+  5. If a business is not giving you the attention you deserve, contact the Better Business Bureau.

0  6. The Russian government operates on a free enterprise system--meaning it encourages private business, competition, and initiative.

0  7. It is best to wait until you have saved the money--then make plans for investment.

0  8. Paying cash for all items will establish a good credit rating for you.

+  9. High morals and honorable character traits are valuable in establishing a credit rating.

+  10. Our nation's economy is affected by the consumer's ability to save.

0  11. Having an income to take care of all your needs and wants does away with managing your income.

0  12. Skillful buyers are born, not made.

+  13. Some advertisements mislead the public.
0. Net weight on a can means the total weight of the can and the contents therein.

+ 15. A prepared mix purchased at the grocery store can be more economical for the homemaker to use than making the product from "scratch."

0. Ham and chicken are equal in price per pound in the grocery store.

+ 17. Dried milk is cheaper than fresh skimmed milk per serving.

+ 18. Credit can raise your standard of living.

+ 19. Parents influence the buying habits of their children by the example they set.

+ 20. Lower quality merchandise may sometimes be a better buy than similar merchandise of a higher grade.

+ 21. Honies from taxes are used by the government to protect our rights as consumers.

0. 22. Low-priced items are an indication of inferior quality goods.

Fill in the blanks using the terms listed below.

Dee Dee received her monthly paycheck, called (23) income, for the effort she had put forth in her job which she considered (24) work. Her salary had to be divided among unlimited desires, known as (25) wants, and necessities, called (26) needs, and a plan of (27) saving.

She was beginning to feel the squeeze of (28) inflation when cost of goods and services continue
to rise but salaries remain constant. Through her many charge accounts she was establishing a (29) credit rating. Because she was short on cash, Dee Dee decided to use her musical ability, called a (30) resource and give piano lessons. She ran an ad which was a form of (31) advertising in the local paper. That evening when she opened the paper to the ad section she found three ads in addition to the one she had placed for piano students. This is called (32) competition in our society. Dee Dee had very few calls about her piano lessons. There was no (33) demand for music lessons during the summer months; she gave up the idea of trying to give lessons and instead decided to evaluate her spending habits and make a plan for the use of her money, called a (34) budget.

Terms
distribution income work production
demand advertising credit wants
budget needs saving resource
inflation competition
Multiple Choice: Place the letter of the statement that best completes the thought in the blank.

___ 35. A good food buy is:
   A. apples in October.
   B. strawberries in January.
   C. rhubarb in September.
   D. watermelons in February.

___ 36. When a man who has been careless about paying his bills moves to another state, he will find that:
   A. his bad credit reputation has followed him via a credit union.
   B. he must keep secret the names of his creditors in his former state.
   C. the interstate commerce commission does not allow credit information to go from one state to another.
   D. his former bank has advised all new creditors of his poor financial record.

___ 37. Most families in the U. S. do not:
   A. have enough income to make unlimited purchases of luxuries.
   B. owe anyone.
   C. have enough to provide for their needs.
   D. pay taxes of more than $100 a year.

___ 38. If the credit rate on a revolving charge account is 1 1/2% a month on the unpaid balance, what is the true annual rate?
   A. 18%
   B. 9%
   C. 12%
   D. 24%

C  39. Which rule is LEAST appropriate for economical shopping?
   A. know how much you have to spend and plan accordingly.
   B. learn what foods in each basic food group give the most food value for the money spent.
   C. always buy food specials.
   D. watch for sales of desired foods.
A 40. A good rule for the constructive use of leisure time is to use it mainly to:
A. meet personal needs not met by other activities.
B. fill in gaps in education.
C. earn extra money through part-time employment.
D. get to know family and friends better.

D 41. A loan company advertisement states that a $100 loan costs only $2.00 a month in interest. What per cent of interest is this?
A. 2½
B. 6⅔
C. 10%
D. 24½%

D 42. When buying an electrical appliance, what one seal should you look for to insure electrical safety?
A. CIN seal
B. Safety seal
C. AGA seal
D. UL seal

Menus

A.
Shrimp Creole on Rice
Asparagus and Lettuce Salad
Plain Muffins
Strawberry Shortcake
Milk

C.
Tuna, Celery, and Pea Salad
Cream Cheese Finger Sandwiches
Garnished Relish Tray
Baked Apples
Milk

B.
Macaroni and Cheese
Squash
Hot Biscuits
Fruit in Gelatin
Milk

D.
Cream of Tomato Soup
Toasted Cheese Sandwiches
Tossed Green Salad
Lemon Pudding
Milk

A 43. Which menu would be most costly?

B 44. Which menu would be least costly?
45. If a quart of vinegar costs 30¢, a gallon bottle is likely to cost about:
A. $1.15  
B. $1.75  
C. $.15  
D. $.59

46. In granting credit, the lender does NOT judge the consumer by which one of the following?
A. capital assets  
B. character  
C. capacity to repay  
D. education

Identify: those expenses that are fixed with a plus sign; those expenses that are flexible with a zero.

+ 47. car payment
+ 52. hospital insurance premium
+ 53. season ticket for indoor swimming pool
- 54. sewing machine purchase

Fill in the blanks:

Fed. Trade Comm.  55. Name the federal agency that works to prevent monopoly or corruption by unfair trade practices.

Food & Drug Admin.  56. Name the federal agency that insures that foods are safe, pure and wholesome, and are made under sanitary conditions.

Truth and Lending  57. A bill which requires the lender to plainly state the interest cost in dollars for the use of credit, became effective in July, 1969, and was called?
It was Krazy Daze in Dee Dee's home town; Dee Dee had been waiting to buy a steam iron. Before she went shopping she went to the city library and studied two different publications to see which iron would be the best buy. Those two publications were: (58) and (59).

"This is a bargain," Dee Dee said when she found the iron she was looking for. Explain.

60. She was aware of the features of the different models and had studied price comparisons.

Dee Dee wanted a new dress; she had her choice of different stores in her home town and found each had advantages and disadvantages. One type of store, the (61) variety, chain, department, discount store, offered lower prices, evening hours, and many dresses of the same kind. She preferred the store where she was given personal attention and the store sold only one type of merchandise. This store is known as a (62) specialty store. Name two other types of stores she might have chosen to shop in: (63) mail order and (64) variety, chain, department, discount.

Dee Dee bought the dress and paid a monthly carrying charge of 1 1/2\% on the unpaid balance. The cost of the dress was $30. She plans to pay this amount in three
equal monthly payments beginning next month. What will the cost be per month?

<table>
<thead>
<tr>
<th>Month</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>First month</td>
<td>$10.45</td>
</tr>
<tr>
<td>Second month</td>
<td>$10.30</td>
</tr>
<tr>
<td>Third month</td>
<td>$10.15</td>
</tr>
</tbody>
</table>

68. Total interest payment $0.90

How can Dee Dee justify the extra expense of interest when she is already "short" on cash?

69. Need now; availability now

Before Dee Dee bought the garment she checked the label carefully. In her high school home economics class she had learned that the Textile Fiber Identification Act of 1960 provided by law specific label information for the consumer. List two of these requirements.

70. List generic name; blends must be listed in sequence with predominance first

71. Amount of fiber content if more than 5%; manufacturer's name; imports must bear manufacturer's name - country

72. If after wearing the dress she found it crooked, what do you suggest Dee Dee do? Check one.

   A. contact the Better Business Bureau
   B. contact the store
   C. contact the Chamber of Commerce President
   D. say nothing about it.
Match three of the mounted advertisement examples with the description below.

C 73. appeals to the desire to conform

D 74. an emotional persuasion to make you feel like "somebody"

A 75. presents useful information
A

HOOVER DAY

9 AM TO 9 PM, FRIDAY, JULY 31

Hoover Service Clinic!
AT HALLENBECK'S SOUTH STORE
Special Offer

HOOVER BAGS
75¢

SPECIAL SAVINGS ON HOOVERS FRIDAY JULY 31

HALLENBECKS

B

This is the lighter that's made of the stuff that goes in the helmets that belong to the men that go to the moon.

Vu-tane

C

Join the "Go-Bigger" Campaign for Parties!

Help plugs FASHION WAGON Shop and Party

D

I look younger than 13 years ago—and my hands help.
DOLLARS AND SENSE UNIT TEST

Matching: In each blank place the letter of the statement which corresponds to the correct term.

C  1. consumption  A. unlimited desires
D  2. production   B. may be in dollars and cents
J  3. distribution  C. using products
I  4. competition  D. opposed to consumption
H  5. supply      E. effort put forth in doing
K  6. demand      F. a necessity
G  7. resources   G. something that lies ready
B  8. income      H. an amount or requirements
E  9. work        I. a striving for the same
A 10. wants       J. to divide and give out in
F 11. needs       K. the desire for a
M 12. credit      L. used as a medium of

True and False: Before each true statement place a plus sign; before each false statement place a zero.

+ 13. Clearly defined goals contribute to wise spending.
0 14. A large income is essential to security and happiness.
0 15. Budgets take the fun out of spending.
0 16. Families with high incomes do not need to manage money.
17. A sound credit rating is a valuable financial asset.

18. Consumers play a minor part in the success or failure of our economy.

19. Government services are free.

20. Advertising is an important source of buying information.

21. High price is proof that the item is top quality.

22. Our system of mass production offers advantages to individuals and families.

23. Credit can help families raise their standard of living.

24. The government protects consumer rights.

25. A warranty is a guarantee.

26. One of the objectives of the wise use of leisure time is to meet your personal needs not met by other activities.

27. The ability to save depends entirely on the size of income.

28. Savings are important to the economy of our nation.

29. People invest in themselves through education.

30. A good credit rating is one of your most valuable personal possessions. You have to earn it.

31. You maintain and build your credit record by making and fulfilling agreements.

32. Good citizenship qualities have influence on a person's credit rating.

33. It is all right to postpone financial planning until you have a full-time job.
Families would be in a better financial condition if there were a set percentage of income that should be spent for food, clothing, shelter, etc., and everyone followed it.

You will have a good credit rating if you make it a practice to immediately pay cash for items purchased.

It is wise to shop for credit.

During periods of inflation the dollar will purchase less in goods and services.

The use of money and credit (good or bad) determines the economic health of the individual, the community, and the nation.

Because of our nation's private enterprise system which encourages competition, small business is having difficulty being successful.

Advertising is a part of consumer education.

The buying habits we have are formed to some extent by the buying habits of our parents.

Advertising enables producers to sell in a mass market, which can mean lower prices.

It is possible to obtain reliable information about most of the things we buy.

Advertising puts the price of newspapers and magazines within the reach of the general public.

Wise shopping begins with studying what is needed.

The Textile Fiber Identification Act of 1960 required a label to give the generic name of each manufactured fiber present if in an amount of more than 5%.

A carrying charge of 1 1/2% means an annual interest rate of 18%.
When your expenses are greater than your income, begin readjusting your budget by first cutting down your flexible expenses.

Identify: those expenses that are fixed with a plus sign; those expenses that are flexible mark with a zero.

49. + rent
50. + life insurance premium
51. 0 the number of long-distance telephone calls
52. 0 groceries
53. 0 bowling ball
54. + property tax
55. 0 gifts
56. + or o lunch

Check: those items required by law which must be on the label of canned food.

57. x manufacturer's name and address
58. number of servings
59. x ingredients listed in order of predominance by weight
60. picture of the product
61. x net weight

Matching: In each blank space place the letter of the corresponding correct answer.

62. B Federal Trade Commission A. insures that foods are safe, pure, and wholesome
63. A Pure Foods and Drug Administration B. works to prevent monopoly or corruption by unfair trade practices
64. C Dept. of Agriculture C. regulates the marketing of food and fiber; offers grading services
65. D Better Business Bureau
D. private agency to eliminate misleading advertising and to investigate unfair treatment of consumers

E. state agency that enacts laws to protect the consumer

Multiple Choice: Place the letter of the statement that best completes the thought in the blank.

66. Net weight on a canned goods label means:
   A. weight of the can and the food.
   B. weight of the food minus the liquid.
   C. weight of the food and the liquid within the can.
   D. weight of the can.

67. The Truth and Lending Bill which became effective in 1969:
   A. protects the borrower.
   B. was designed to curb credit.
   C. made more money available for the consumer.
   D. none of these.

68. Which of the following organizations offering consumer protection is an agency of the U. S. government?
   A. National Better Business Bureau
   B. Consumers Union of U. S. Inc.
   C. National Consumer-Retailer Council
   D. Food and Drug Administration

69. A label insuring the consumer that the appliance, equipment and materials have been safety checked for fire, electric or an accident hazard:
   A. CSA
   B. UL
   C. AIL
   D. Good Housekeeping Seal
70. If you have serious trouble with a business firm and do not receive the attention you deserve, contact:
A. the mayor.
B. the Better Business Bureau.
C. the Food and Drug Administration.
D. none of these.

71. If you need some advice before signing a contract, contact:
A. an attorney.
B. a city commissioner.
C. the Post Office Department.
D. your minister.

Menus  (time of year - August)

A.
Baked Ham
Frozen Hash Browns
Frozen Asparagus
Raspberries with Whipped Cream
Milk

B.
Fried Chicken
Parsleyed Potatoes
Frozen French-cut Green Beans
Cherry Pie (used cherry pie mix)
Milk

C.
Meatballs
Mashed Potatoes
Frozen Peas
Cherry Pie (used red tart cherries)
Milk

D.
Beef Pot Roast & Vegetables
Tossed Salad
Cherry Pie (from the bakery)
Milk

72. Which menu would be the most costly?

73. Which menu would be the least costly?
List three different kinds of retail chain stores and two advantages and two disadvantages of each.

<table>
<thead>
<tr>
<th>Kinds of Retail Chain Stores</th>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>74. Specialty</td>
<td>75. attractive displays, well-informed clerks</td>
<td>77. expensive</td>
</tr>
<tr>
<td></td>
<td>76. personal attention</td>
<td>78. shorter opening hours</td>
</tr>
<tr>
<td>79. Department</td>
<td>80. longer opening hours</td>
<td>82. many dresses of same kind</td>
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<td></td>
<td>81. credit accts., can pick up</td>
<td>83. may have to walk through many areas before you</td>
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<td></td>
<td>84. cheaper, open evenings</td>
<td>86. help yourself, take your time to study over product</td>
</tr>
<tr>
<td></td>
<td>85. limited service (dressing rooms, charge)</td>
<td>87. crowded, no personal service</td>
</tr>
<tr>
<td>84. Discount</td>
<td>86. help yourself, take your time to study over product</td>
<td></td>
</tr>
</tbody>
</table>

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A young homemaker is going to purchase a new major electrical appliance. List two unbiased sources of information which she might investigate.

89. Consumer Reports
90. Consumer Bulletin

Mrs. Jones and you were shopping when she suddenly stopped in front of an item with a big SALE sign above it. "This is a bargain," she said. You did not agree. Why?

91. There was no need on your part.

Did Mrs. Jones know quality merchandise?

Lily and Hubert borrowed $4,000 to buy a boat. They had four years to pay back the money at 6% interest.

92. What is the amount of interest they will pay? $960
93. How much will their monthly payments be? $103.33

Lulabelle charged $60 at a clothing store for her new fall wardrobe. She plans to pay this amount back in the next four months with equal payments each month beginning next month. The store has a 2% carrying charge on the standing bill.

94. payment for first month $16.20
95. payment for second month $15.90
96. payment for third month $15.60
97. payment for fourth month $15.30
98. total payment $63.00
99. total interest payment $3.00
Dee Dee decided to investigate the cost of buying a car; the car she wanted was listed for $600. The car salesman told Dee Dee she could buy the car by paying $58.37 the first month and $58.33 for 11 months. Her banker would lend her the money at 9%. Which of the two would be cheaper?

100. borrow from the bank
DOLLARS AND SENSE UNIT
Evaluation by students

To which group did you belong? ________________________________
(traditional or independent)

1. What did you like about the method of teaching in which you were involved?

2. What did you dislike about the method of teaching in which you were involved?

3. What are the strengths of the method in which you were involved?

4. What are the weaknesses of the method in which you were involved?

5. What were your feelings involved with this experiment?