CURRICULUM GUIDELINES
FOR
CONSUMER EDUCATION

Scottish Consumer Council

National Consumer Council

in co-operation with
the Scottish Curriculum Development Service
First published 1986

Scottish Curriculum Development Service, Glasgow Centre
Lymehurst House, 74 Southbrae Drive, Glasgow G13 1SU.

ISBN 0 946584 02 8

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ISBN 0 946584 02 8
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PREFACE

The Consultative Committee on the Curriculum has welcomed the proposal of the Scottish Consumer Council and National Consumer Council to prepare a set of curriculum guidelines for consumer education and has been pleased through the Scottish Curriculum Development Service to assist in the working party which has produced them.

The guidelines represent a further and important stage in collaboration between the bodies concerned, which was begun with the production of the Consumer Education Bibliography in 1984. The focus of the bibliography was on secondary education whereas these guidelines are designed for use in both primary and secondary schools and in post-school education, including community education. This recognises the increasing range of contexts in which consumer education is seen to be a relevant and significant aspect of the curriculum.

While the guidelines, in looking to the future, rightly recognise that much valuable consumer education will continue to take place outside formal education, they concentrate on the initiatives needed in curriculum thinking, in pre- and in-service training, and in resource provision, if consumer education is to be more firmly established in schools and colleges.

The guidelines are consistent with the current thinking of the CCC and its general advice on the curriculum in primary and secondary schools in Scotland. The guidelines can therefore be commended to education authorities and schools. The Committee would wish to congratulate the Chairman and the members of the working party for completing their task expeditiously and successfully.

T.K. ROBINSON
Director,
Scottish Curriculum Development Service
1986
CHAIRMAN’S PREFACE

If ‘education for life’ is to have any meaning, then it is about having the information and skills to cope with living – information and skills which have always been a necessary part of the educational process. Pursued vigorously in some areas of the curriculum, consumer education has been neglected in other areas, and yet such education is more necessary than ever before in our increasingly sophisticated society. The guidelines are offered to the profession in the sure knowledge that the opportunities for consumer education will be seized and exploited.

I thank my colleagues on the working party for their expedition and expertise and for their excellent teamwork.

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SECTION 1

INTRODUCTION

1.1 In response to a number of recent initiatives now taking place in the area of consumer education, the Consultative Committee on the Curriculum agreed that officers of the Scottish Curriculum Development Service should assist the Scottish Consumer Council and the National Consumer Council in producing a set of curriculum guidelines on consumer education for use in school and post-school education, including community education. These guidelines seek to:

- outline the broad nature and scope of consumer education, describing its purposes and objectives (section 2 and appendix 1).
- indicate how consumer education fits into the curriculum at primary, secondary and post-school levels (sections 3 – 6).
- point to other initiatives which are needed to secure proper implementation of consumer education in schools and other educational establishments (section 7).

1.2 The guidelines are broad and general enough to appeal to a wide audience of educators: inspectors and advisers; headteachers; teacher educators; teachers and FE lecturers from most disciplines; and community education staff. They represent the first attempt to collate much of what has already been written about consumer education in background papers and other publications to which most educators have had only limited access. It is likely that the guidelines will require elaboration at different educational levels, as primary, secondary, FE and community education staff seek to initiate work of their own in consumer education. The present guidelines should therefore be regarded as a starting point, and will hopefully generate more detailed guidelines for different educational sectors.

1.3 Consumer education in Scotland has for many years formed an important part of the SCE Ordinary and Higher Grade Home Economics syllabuses. Consumer education elements are also found in Business Studies, Economics and Modern Studies syllabuses. Environmental Studies in the primary school has also afforded some opportunity for work to be done in consumer education. Coverage has however tended to be patchy and mainly focussed on the acquisition of factual information rather than on the development of key concepts, and skills and critical awareness. Areas of the curriculum like Language, Arts, Mathematics and Science have made only limited contributions, despite their enormous potential. Lack of suitable resource materials and proper teacher training in consumer education has exacerbated these difficulties.
1.4 Consumer education is nonetheless alive and well. Various initiatives, mainly from outside the educational system, have ensured that consumer education has gained more than passing interest. The European Commission, in association with member countries, has been running a series of consumer education pilot projects in schools involving a wide range of different academic disciplines. One of these resulted in a Scottish school producing its own "Consumer Science" module, for example. The Commission has also sponsored a series of seminars in member countries, including one in Scotland, to promote teacher training initiatives in consumer education. The Commission recently published a Council Resolution on consumer education, which calls upon member states to bring about the gradual and systematic introduction of consumer education throughout the period of compulsory education. Consumer education, the Resolution goes on to state, should be perceived not as a separate subject but as constituting a "new dimension" within existing curricula, having regard to the age, maturity and social and economic background of pupils, especially disadvantaged ones. The resolution also commits the European Community to providing funds for "pilot" teacher training projects and translating and adapting teaching materials and other documents for exchange between member states.

1.5 In the United Kingdom, the National Consumer Council and its allied consumer councils in Scotland and Wales and the General Consumer Council for Northern Ireland have undertaken a number of specific initiatives to promote consumer education. In its report *A Better Class of Consumer* (1983) the NCC concluded from a study of examination syllabuses in England and Wales (Scotland was not covered) that provision of consumer education at secondary level was "haphazard" and was concentrated mainly at the lower academic levels and among girls taking home economics and commerce. It also reported "widespread lack of knowledge" among teachers about the availability of teaching materials. With this in mind, the SCC collaborated with the Scottish Curriculum Development Service in publishing an annotated *Consumer Education Bibliography* (1984), which has now been adapted for commercial publication throughout the UK. Aware of the dearth of really suitable material for use across a wide range of disciplines, the NCC prepared for the Department of Trade and Industry a *Fair Deal Schools Pack* (1985). This has now been made widely available to all secondary schools in the UK. The NCC is also about to publish a major review of business-sponsored consumer education materials. It has now set up a National Consumer Education Unit and has plans for a regional network of resource centres to collate, develop and disseminate resource materials on consumer education. A Consumer Education Group, convened by the NCC, continues to meet regularly to stimulate these initiatives. The *Economics Education 14-16 Project* at Manchester University, on which the NCC is represented, has brought about a major advance in the production of a whole new range of
materials suitable for classroom use, in which the young person as producer, consumer and citizen is seen through a series of complementary study units. A number of the most relevant publications are listed in appendix 2.
SECTION 2

RATIONALE AND GENERAL AIMS

2.1 *Consumer education is about the development of knowledge, skills and critical awareness needed to make wise choices and make proper use of goods and services provided by the private and public sectors of our society. It is essential to people of all ages, and for both sexes, but is particularly important to children and young people before reaching adulthood. The need for consumer education was expressed as long as 15 years ago in the following terms:

“What we can and should do is to make sure that tomorrow’s citizens are furnished with the basic tools of knowledge and appreciation which will enable them to exercise their freedom of choice and their personal and collective responsibilities in the light of the different options and manifold problems which will face them as consumers – not only today’s but also in tomorrow’s society.”*

Consumer education is part of lifelong education, neither beginning nor ending at school. It is relevant as soon as children are faced with choices of their own, such as what to spend their money on, which shops to buy from, what sort of transport to use, which educational courses to follow, how to use their leisure, and so on. As they become old enough to look after themselves, young people will also need to know how to manage their money properly and reach important decisions on matters such as where to live or what professional services to use. They will need to learn how to cope with various difficulties they might face as consumers, for example as a result of becoming unemployed or getting into debt. They should know where to go to get advice and assistance. The new generation of consumers therefore needs appropriate knowledge, skills and attitudes in order to cope with these sorts of situations.

2.2 *Consumer education helps individuals to be more critically aware of the way in which the modern economy functions.* The knowledge, skills and attitudes individuals bring to bear as consumers have important implications for the sorts of goods produced and services provided. Children and young people occupy an important position in the economy since a significant part of production and advertising is geared to catering for and influencing their consumption, such as the type of clothing they wear, the food and drink they buy, and how they use their spare time. In this respect, the development of consumer knowledge, skills and attitudes contributes towards their economic awareness.

2.3 Consumer education prepares individuals who may face particular problems and needs – arising for example from low income, physical disability, isolation in rural areas – to make fuller use of the goods and services they need, in education, health and welfare, housing, social security and transport and so on. Many individuals in such circumstances have serious difficulties in making their needs known or influence felt and they may lack proper access to advice and information, for example about their legal rights. Consumer education has a dual role here: in equipping such people with the necessary knowledge, skills and awareness needed to enable them to take the best possible advantage of the range of consumer goods and services available; and in making the problems of these people as consumers more widely understood and investigating how they might be solved.

2.4 Consumer education helps individuals to move from an initial responsibility for self and family to a wider understanding of and social responsibility towards the community in which they live. Consumers need to be aware of the implications of their behaviour for the interests and well-being of others outside their immediate family – friends, neighbours, other sections of the community and beyond, such as ethnic minorities and people living in Third World countries. This also involves an awareness of their roles with groups of other consumers – through the development of the skills needed for effective participation in community, co-operative and self help groups – to further their interests as purchasers, borrowers, residents, tenants, parents, patients, social security claimants, energy and transport users, and so on.

2.5 Consumer education helps people to become more aware of the implications of consumer behaviour for the conservation of the environment. The educated consumer will want to consider the social cost of consumption, such as energy use, on the supply of natural resources and the spread of environmental pollution. This could involve a realisation that certain consumption patterns may have either good or bad environmental consequences, for example, cleaner air.

2.6 Consumer education helps people to cope with technological change. Consumers are called upon to exercise new skills, knowledge and awareness in selecting and using goods and services which take advantage of the latest advances in technology and marketing, for example, telecommunications and computerisation of services.
Summary of General Aims

Consumer education is concerned with learning to:

(1) choose goods and services intelligently, in accordance with one's needs and resources;

(2) make effective use of oral and written sources of consumer advice and information;

(3) develop negotiating and social skills in order to make sensible purchases properly and take full advantage of available services;

(4) assess need and find appropriate and constructive solutions to consumer problems;

(5) appreciate the social, economic and environmental consequences of consumer behaviour;

(6) cope with technological changes affecting the provision of consumer goods and services;

(7) seek changes or improvements to goods and services which are no longer matching one's needs.
SECTION 3

A CURRICULUM MODEL

3.1 Consumer education is one of a number of desirable elements which has difficulty in finding a well-defined place in the curriculum. Like multicultural, environmental, and media education, consumer education lies in that area between the core and optional elements in the curriculum and can be readily omitted by default. A formula for these activities and experiences is presently being developed by the CCC's Committee on Secondary Education and attempts to show how they might be introduced into the curriculum in a number of ways without necessarily further overcrowding the core.

3.2 Consumer education should be regarded as something which permeates the curriculum of the primary and secondary school. As one of a number of practical activities connected with home and everyday life, it should therefore be the shared responsibility of all teachers and influence their teaching in a variety of ways. It is desirable that, without teaching specific themes related to consumer education, each teacher at each stage of education and of each subject should be able to heighten pupils' awareness of the importance of certain consumer education elements. This may be achieved in a relatively unstructured way through applications in appropriate contexts and by means of informal classroom discussion. This strategy has been commended in a number of other areas of the curriculum by the CCC, for example in Social Education.

3.3 A more structured, and perhaps more familiar, approach is that of syllabus inserts on consumer education. These are considered to be sufficiently important to find a place in the design of courses, such as the S1/S2 Social Subjects guidelines, Standard Grade syllabuses at S3/S4 on Home Economics, Economics, Modern Studies, Science, Social and Vocational Skills, Contemporary Social Studies, or in Higher and Post-Higher syllabuses at S5/S6.

3.4 Beyond the syllabus-insert there are specialised courses of study in discrete examinable courses, such as the two modules on Consumer Skills (01181) and Consumer Studies (03103) listed in the 16+ National Certificate catalogue. These offer to a limited number of students an opportunity to engage in more detailed study of Consumer Education.

3.5 The model set out above therefore suggests a framework for the inclusion of the consumer dimension in the curriculum without requiring the establishment of new subjects or courses. Its operation has obvious implications for subject-based teaching and requires a considerable degree of flexibility and collaboration for the successful implementation of the approaches which are advocated.
SECTION 4

THE PRIMARY SECTOR

4.1 Consumer education should not be seen as a separate element in the primary curriculum. It should be a way in which informed teachers think about the planning and presentation of their work. Whilst it is acknowledged that many teachers do this almost instinctively, this should now become a conscious activity for teachers. The attitude of the headteacher is central to this heightened awareness of what consumer education is and the vital part it has to play in preparing children for life. He or she has the task of initiating staff discussion about consumer education and encouraging teachers to create opportunities for it in their planning of classwork.

4.2 One of the challenges for the primary school teacher as a curriculum planner is achieving balance and breadth. The COPE position paper Primary Education in the Eighties (1984) deals with these issues in detail, as does the CCC report on Education 10-14 in Scotland (1986). If teachers are going to plan work based on a theme or topic, then the choice of this should not be based simply on whether it provides an opportunity for the children to acquire a body of knowledge but also on whether it expands the children’s understanding of their world through problem-solving activities.

4.3 Teachers can introduce themes such as "communications" to involve the whole class in aspects of consumer education, such as advertising or the use of information technology. Within such a theme various specific curricular contributions are possible: for example, through visual arts, in which the impact of colour and design of packaging could be considered in terms of what they communicate to the consumer; through the science element of Environmental Studies in which the truth of an advertising claim is tested; through Language Arts in which the distinction between fact and opinion is applied to the language of mass communication; or through Mathematics in which value for money comparisons are made between different advertisers’ products or services.

4.4 Teachers will find many such opportunities in which aspects of consumer education can be developed as part of their everyday classroom work. It should be as natural for teachers to highlight these aspects as it is for them to highlight the linguistic aspects of normal classroom activities.

4.5 It is vital at the planning stage that teachers take account of influences of the homes and communities from which their children come. The norms and values held by the teacher, in terms of thrift and "deferred gratification," for example, may be quite different from those that the children have learned outside school. Teachers should also be sensitive to pupils' home
circumstances in the planning of classwork – for example they will want to avoid doing work on choosing a home computer or a package holiday among pupils from families which cannot afford these things. The teaching of consumer education will have to come to terms with such issues. At the same time teachers should use the community as a learning resource in the planning of work, for example, through project work involving community groups.
5.1 Permeation has been identified as the most appropriate means for establishing consumer education within existing and planned courses across the curriculum. At the secondary stage this process is enhanced both by syllabus inserts (for example in Home Economics, Modern Studies and Social and Vocational Skills) and by specialised courses of study (modules and short courses). If a consumer education programme is to be developed across the curriculum for all pupils, however, it is important to emphasise the need for a flexible approach within which teachers from a variety of subject backgrounds can easily incorporate consumer-related aspects into their courses. While some of the existing courses might provide adequate scope for pupils to become more informed about consumer affairs, greater emphasis should be given to those courses which are designed to develop skills and promote the expression of attitudes within a variety of learning contexts.

5.2 In certain contexts consumer education is regarded as a component of economics education. However, the development of consumer education in isolation from the other perspectives outlined in these guidelines would be unduly restrictive and would not adequately equip young people with the appropriate consumer awareness for living in a complex society. It is important therefore that schools should plan their programmes of consumer education to embrace the widest possible interpretation and to accommodate the variety of aims which seek to enhance consumer awareness and understanding in their pupils.

5.3 In Scotland there is generally little provision for separate courses on consumer studies within an already overcrowded secondary curriculum. Opportunities exist, however, for the development of consumer attitudes and skills on issues presented within a range of learning contexts, for example in Home Economics, Modern Studies, Business Studies, Economics, Geography, Art and Design, Contemporary Social Studies, and Social and Vocational Skills. Considerable opportunities also exist for the development of a consumer dimension across the curriculum within a variety of other courses including English, Mathematics, Science and many more. There are also more general programmes of Social Education which provide further scope for the development of consumer awareness and skills. The Curriculum Guidelines on S1/S2 Social Subjects (CCC, 1986) provide, through a modular programme, for the development of a number of consumer concepts and skills for all pupils, enhancing the important contribution already made by Home Economics at this stage of secondary schooling. The materials developed by the Economics Education 14-16 Project and piloted in Scotland include a series of modules specifically designed to provide a source of teaching
materials on "The Young Person as Consumer," applicable not just within Economics as a single subject but in a variety of other courses. The Technical and Vocational Education Initiative (TVEI) programmes provide additional opportunities.

5.4 Within the CCC's proposals for short courses in the 14-16 age range further opportunities exist for the development of consumer education in such areas as money management. The Scottish Money Management Association has produced an important contribution to consumer education in its Handbook on Money Management (SCDS, 1985). For certain purposes the 16+ National Certificate modules on Consumer Studies and Consumer Skills might prove appropriate at S3/S4 as well as at S5/S6.

5.5 At the 16+ stage the process of selection of courses and negotiation of a personal curriculum should ensure that adequate provision is given to a consumer dimension. The role of the Assistant Headteacher in co-ordinating the varied provision across the age range is particularly important, giving not only coherence to the implementation of consumer education initiatives but also providing essential links with external agencies in the community.
SECTION 6

POST-SCHOOL EDUCATION

6.1 Schooling up to the age of 16 provides an important environment for the education of the young consumer, but consumer education also needs to be seen as a continuing process extending beyond 16 and into adulthood. Both further education and community education have major contributions to make, providing continuity with what has been learned at primary and secondary levels.

A Further Education Sector

6.2 A large proportion of young people who finish compulsory education follow a non-advanced course of education or vocational preparation. Courses at this level are based on modules as part of the 16+ Development Programme. Within the National Certificate there are two modules relevant to consumer education: a Consumer Skills module (01181) dealing with practical problem-solving activities and a Consumer Studies module (03103) familiarising students with issues to do with consumer affairs. The study of consumer problems is also covered in many of the other National Certificate modules dealing with economic, political and social issues. There are also some provisions in Youth Training Scheme (YTS) life and social skills courses. In addition, consumer affairs forms a proportion, albeit relatively small, of syllabuses in non-advanced courses in areas such as law, marketing and hotel management.

6.3 Highly relevant at this level is the identification of the problems and issues which face young adults as consumers and the incorporation of these into a modular framework. Successful curriculum development of consumer education therefore largely depends on the introduction of additional modular courses built upon those already developed. This calls for a consideration of the aims and purposes of different consumer education elements: the learning level at which coursework is pitched; what students should be expected to achieve; the content and context of what is covered; and suggested teaching approaches and assessment procedures.

B Community Education Sector

6.4 Consumer education is concerned with involving people in local and national affairs that affect the consumers of goods and services. This includes giving people the information and skills they need to participate in community activities, such as setting up or belonging to consumers' groups, tenants' organisations or environmental pressure groups. Consumer education helps individuals and groups to cope with the problems they may be faced with at a community level and to take the necessary steps to bring about change.
6.5 The informal nature of community education lends itself readily to consumer education by promoting individual and group participation in a wide range of issues which face parents, patients, tenants, ratepayers, transport users, and so on. Community education can also help people affected by particular problems, such as unemployment, family breakdown, drug taking, and homelessness, for example by giving them the knowledge and skills to form their own self-help groups. Here the stress is on the development of various life and social skills and on confidence building. These 'real' situations provide an ideal focus for consumer education.

6.6 In recent years community educators have been involved in the development of learning modules for use in the community, either directly by a tutor or through open learning and home study. This modular approach is endorsed in the Scottish Community Education Council’s report *Training for Change* (1984). Relevant modules which have already been developed in Scotland cover welfare rights, environmental education, women’s education and work with ethnic minorities and handicapped people. A large number of statutory and voluntary agencies have also produced materials, including the Open University, which runs its own *Consumer Decisions* course. Finally, important links are being built up between community educators and mainstream education through the development of school-based community education programmes.
SECTION 7
THE WAY FORWARD

7.1 Consumer education can and must take place not only in formal education but also in informal settings as well: in the home, in the workplace, in community and leisure activities. However, guidelines for consumer education are needed in order that schools and colleges are provided with a framework and stimulus for developing work in this area.

7.2 If consumer education is to be properly implemented in schools and colleges, however, certain other initiatives are also required. A number of these were recommended in the NCC's report *A Better Class of Consumer* (1983) and were endorsed at a conference on consumer education at Jordanhill College of Education in 1985.

- Provision of teacher training courses in consumer education both at pre-service and in-service levels.
- Allocation of responsibility for consumer education at school or college by a trained member or by a group of staff to encourage, monitor and co-ordinate work.
- Production, collection and dissemination of consumer education materials, ensuring that they reach the appropriate members of staff; the development of local resource centres.
- Formation of local networks of consumer educators from schools, colleges and consumer organisations.
- Formal accreditation of work done in consumer education by pupils and students.
Appendix 1

CONSUMER EDUCATION: GENERAL OBJECTIVES

In order to embrace the widest possible interpretation of consumer education and to accommodate a variety of aims, a programme designed to increase consumer awareness should seek to achieve a number of general objectives. These may be classified within the three broad areas of: Knowledge and Understanding; Skills; and Attitudes.

Within these areas a variety of topics, themes and ideas can be explored and developed, having regard to the maturity of those following a consumer education programme. The objectives which follow provide a rationale for the organisation and selection of content and the design of learning experiences suitable for such a programme. These objectives give particular emphasis to active problem-solving and community-based approaches.

1. Knowledge and Understanding

As a result of following a consumer education programme pupils should have acquired and developed:

(a) a knowledge and understanding of certain key ideas and concepts, for example, understanding the concepts of need and want, consumer choice, value for money, and consumer advice, information and protection;

(b) an understanding of the role of the consumer in relation to other social roles, such as those of producers, family members and citizens;

(c) an understanding that individual consumption patterns vary and that these are determined by various external influences, such as advertising, pricing and selling practices and the personal circumstances of consumers;

(d) a knowledge and understanding of basic consumer rights and responsibilities in the provision of private and public-sector services, for example in the provision of education, financial, health, housing, legal, leisure, retail, transport, welfare and other services;

(e) a knowledge and understanding of contemporary consumer concerns, for example, faulty goods, unreliability of services, misleading advertising, access to information and environmental problems;

(f) a knowledge and understanding of provisions for promoting and representing consumers' interests, for example consumer councils, consultative committees and community development programmes.
2. Skills

Through consumer education, pupils should be given opportunities to develop the following skills:

(a) handling, making critical use of and responding constructively to consumer advice and information (written, graphic and oral) from a variety of sources, including advertisements, information provided by producers and service providers, official forms and leaflets, consumer publications and other materials;

(b) making decisions about the choice and proper use of goods and services, with regard to such criteria as cost, convenience, safety, durability, reliability and environmental effects;

(c) managing money efficiently, for example through learning to budget on a limited income, making proper use of credit facilities, and dealing with debt problems;

(d) communicating effectively with the providers of goods and services, for example, by learning to express complaints or points of view, in oral and written form;

(e) carrying out assessments of consumer goods and services, for example through comparative testing of products and local surveys of services;

(f) influencing and participating in decision making about the provision of goods and services, for example, through involvement with official, voluntary or community bodies concerned with consumer affairs.

3. Attitudes

A consumer education programme should provide opportunities for pupils to develop:

(a) a sense of responsibility concerning consumers as individuals and as members of families and the wider community;

(b) a sensitivity to the needs of disadvantaged consumers and the causes of inequalities in consumption levels, both within society and between other countries and having regard to policies for ameliorating them;

(c) a critical appreciation of the values placed on goods and services, for example through advertising, pricing and availability;

(d) an appreciation of the conflicts of interest between consumers and the producers and providers of services;

(e) a responsible attitude towards the social and environmental consequences of consumer behaviour, for example in relation to health, nutrition, safety, energy conservation, land use and pollution;

(f) an appreciation of the appropriateness of consumers co-operating with one another to influence the provision of goods and services.
Appendix 2

FURTHER READING

A considerable number of resource materials – books, films and teachers’ packs – have already been developed for consumer education, for example, in the areas of money management and purchasing, government and public services, energy and the environment, and consumer advice, information, representation and protection. Much of this material appears in the annotated Consumer Education Bibliography (CCC, SCC, 1984).

Further advice and information can also be obtained from the National Consumer Education Unit, Briton Road, Coventry, CV2 4LF, tel. (0203) 440814. Other publications of more general interest to consumer educators include:


*Social Education in Scottish Schools*, CCC, 1984.


*Curriculum Guidelines for S1/S2 Social Subjects*, CCC, 1986.


