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ABSTRACT

The guide for a course in consumerism contains objectives, directions for use, and seven minilessons. The lesson outlines are designed for 45 to 90 minute instructional segments and deal briefly with the following subjects: credit, insurance, budgeting, car buying, food buying, housing, and consumer rights and responsibilities. Each lesson includes a list of components ideas, a 10-item objective questionnaire with answer key (designed to introduce the lesson and stimulate discussion), suggested activities related to the subject, a bibliography, and multimedia materials (list of sources and some illustrations of ideas presented in the lesson). The guide concludes with a comprehensive 10-page bibliography listing items in these categories: pamphlets, leaflets, periodicals, books (including paperback editions), free and inexpensive references and materials, other sources of consumer information, films, filmstrips, slides, and consumer classics. Most of the items in the bibliography were published prior to 1970. (Author/MS)

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YOU!!!
THE CONSUMER

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**Consumer Education
Curriculum Guide
Spring 1972**

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OBJECTIVES

This curriculum is planned to guide the student to recognize that consumerism is a continual learning process enveloping every phase of his life and to stimulate the student to incorporate sound consumer knowledge into his mode of living.

1. Students will become well informed consumers by developing skills in selecting and purchasing of goods.
2. Students will become familiar with money management to facilitate obtaining the maximum from their existing income.
3. Students will learn that consumerism involves certain responsibilities and certain rights.
4. Students will learn how to locate information about consumer services and products.
5. Students will learn to determine their own values for their particular life style.

UTILIZATION

The mini-lessons contained in this curriculum are designed for 45-90 minute instructional segments.

It is suggested that first the instructor give a brief explanation of the need for consumer education, the course content and the plan for utilization.

Each lesson has a set of ten questions which should be passed out at the beginning of each session. These questions can be used for the basis of discussion, but it is suggested that the instructor pre-read and understand the answers. Another useful technique is to discuss why answers other than the correct ones are wrong.

If additional activities are needed for a particular session, consult the suggested related activities.

The bibliography for each unit is only fundamental — should the instructor desire more complete knowledge additional bibliography is listed in the back section of this guide.

These lessons are not intended to be in-depth studies, but rather short, crisp exercises in consumerism that will hopefully trigger sound thought processes in the minds of the students.

CONTENTS

- OBJECTIVES
- UTILIZATION
- SUBJECTS
 - CREDIT Pink
 - INSURANCE Light Blue
 - BUDGETING Medium Blue
 - CAR BUYING Olive
 - FOOD BUYING Lime
 - HOUSING Yellow
 - CONSUMER RIGHTS AND RESPONSIBILITIES . Orange
- BIBLIOGRAPHY Gold

CREDIT

- **COMPONENT IDEAS**
 - What is credit?
 - How do you get it?
 - How do you use it?
 - Various types of credit
 - Truth in lending
 - Contracts

- **QUESTIONNAIRE**

- **ANSWER KEY**

- **RELATED ACTIVITIES**

- **BIBLIOGRAPHY**

- **MULTI-MEDIA MATERIALS**

CREDIT — QUESTIONNAIRE

Multiple Choice: Mark the "best" answer with a check: (✓)

1. INSTALLMENT CREDIT CAN:
 - a. be a help or a hindrance.
 - b. help you buy things more cheaply.
 - c. save you money when buying on credit.

2. THE BASIC REQUIREMENT FOR CREDIT IS:
 - a. having a savings account.
 - b. having a checking account.
 - c. having a steady job and a steady income.

3. CREDIT PAYMENTS ARE:
 - a. easy to make because they are usually paid monthly.
 - b. difficult to make because there is no such thing as an easy payment.
 - c. easy to make because it is cheaper to buy on credit.

4. GENERALLY A PERSONAL INSTALLMENT **LOAN** HAS A **HIGHER** RATE OF INTEREST THAN AN INSTALLMENT **PURCHASE** LOAN:
 - a. true, because the risk is greater for the loan company.
 - b. false, because there is no difference between the two types of loans.
 - c. false, because the risk is greater with an installment purchase loan.

5. THE **INTEREST RATE** ON CREDIT PURCHASES REFERS TO:
 - a. how much total profit the store will make.
 - b. how much extra you will have to pay to buy on credit.
 - c. how much the product is worth.

CREDIT MULTIPLE CHOICE (Continued)

6. GENERALLY INTEREST RATES ON APPLIANCES ARE LOWER FROM A REPUTABLE LOAN COMPANY THAN FROM A LARGE DEPARTMENT STORE:
- a. true
 - b. false
 - c. neither
7. THE INTEREST RATE OF 1% PER MONTH IS THE SAME AS:
- a. 12% per year
 - b. 15% per year
 - c. 9% per year
8. A CREDIT UNION IS A GOOD PLACE TO BORROW MONEY BECAUSE:
- a. their interest rates are usually lower than banks or loan companies.
 - b. their interest rates are **always** lower.
 - c. their interest rates are usually higher.
9. BEFORE YOU SIGN A CONTRACT FOR AN INSTALLMENT PURCHASE YOU SHOULD:
- a. read the contract and understand it.
 - b. not ask the salesman questions because you might offend him.
 - c. not read it because the contract is not important.
10. TRUTH IN LENDING MEANS:
- a. you must tell the truth when you borrow money.
 - b. the amount of interest and monthly payment of a loan must be shown to you before you sign a contract.
 - c. the businessman must file an honesty statement.

CREDIT — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | a | 6. | c |
| 2. | c | 7. | a |
| 3. | b | 8. | a |
| 4. | a | 9. | a |
| 5. | b | 10. | b |

CREDIT-RELATED ACTIVITIES

1. In a group read and discuss: "The New Key to Credit Shopping," *Consumer Reports* (July 1969) pp. 360-362.
2. Have students bring sales contracts to class. Examine the contracts and answer the following questions:
 - a. What information do you find in the contracts that is required by law?
 - b. What other information in the contracts is helpful to the consumer?
 - c. What information is lacking that you would need to know to make an informed decision?

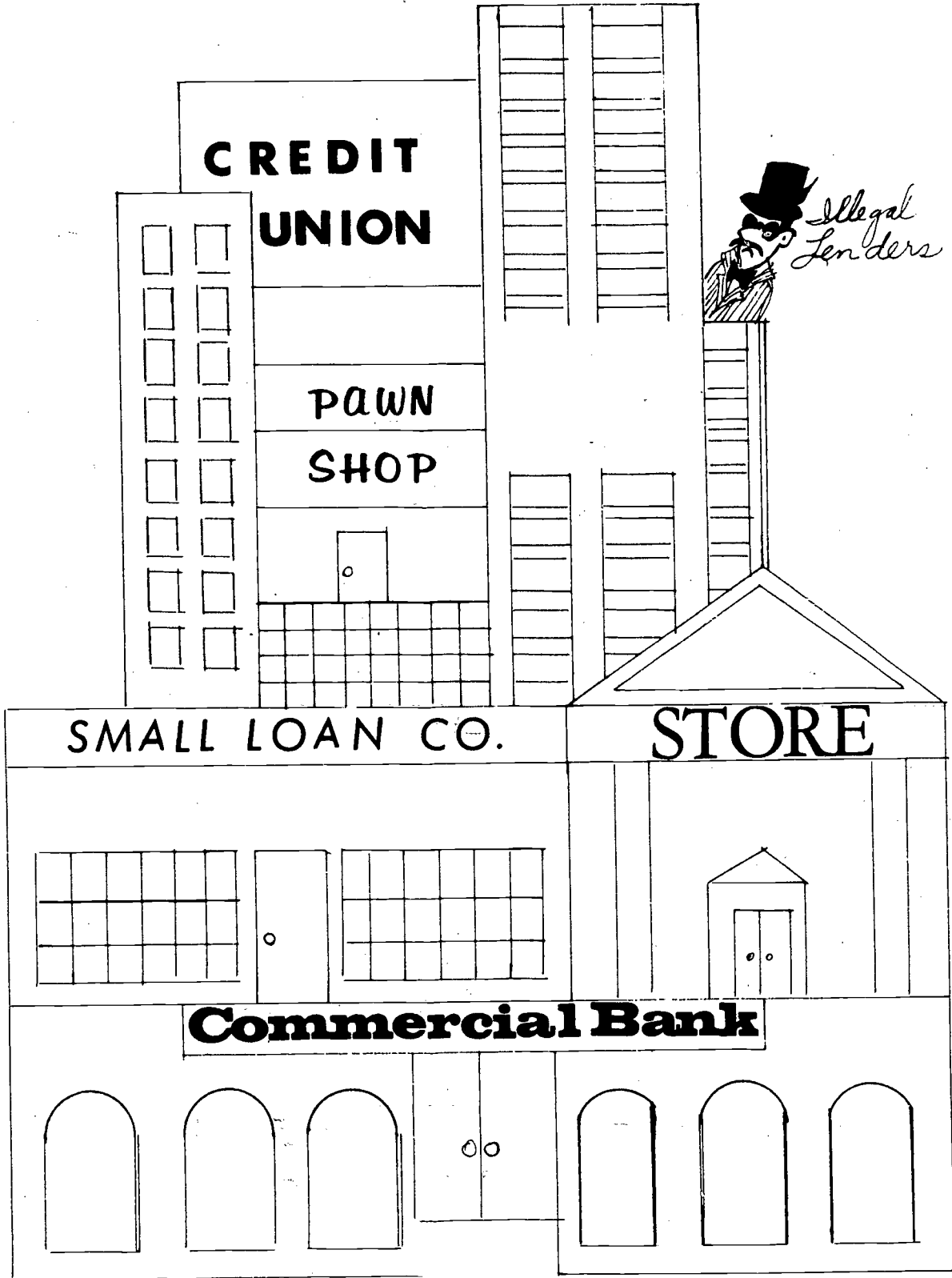
CREDIT — BIBLIOGRAPHY

1. *CASH OR CREDIT 1970 FREE FAMILY SERVICES PROGRAM*
Baltimore Urban League
2406 Pennsylvania Avenue
Baltimore, Maryland 21217
2. *TRUTH IN LENDING — WHAT IT MEANS FOR CONSUMER CREDIT, 1970*
(free) Public Information Department
Federal Reserve Bank
Philadelphia, Pennsylvania 19101

CREDIT — MULTI-MEDIA MATERIALS

1. 3m series — Overhead transparencies *Using Credit with Understanding* contact local 3m dealer for details.
2. Filmstrip with record — *Truth in Lending* — 1930 — Public Services, Div. of Administration, Federal Reserve System, Washington, D.C. 20551 \$10.00 or free loan from the 12 Federal Reserve Banks or their branches.

SOURCES OF CREDIT



TO PROTECT YOUR CREDIT RATING —



not this . . .

but this

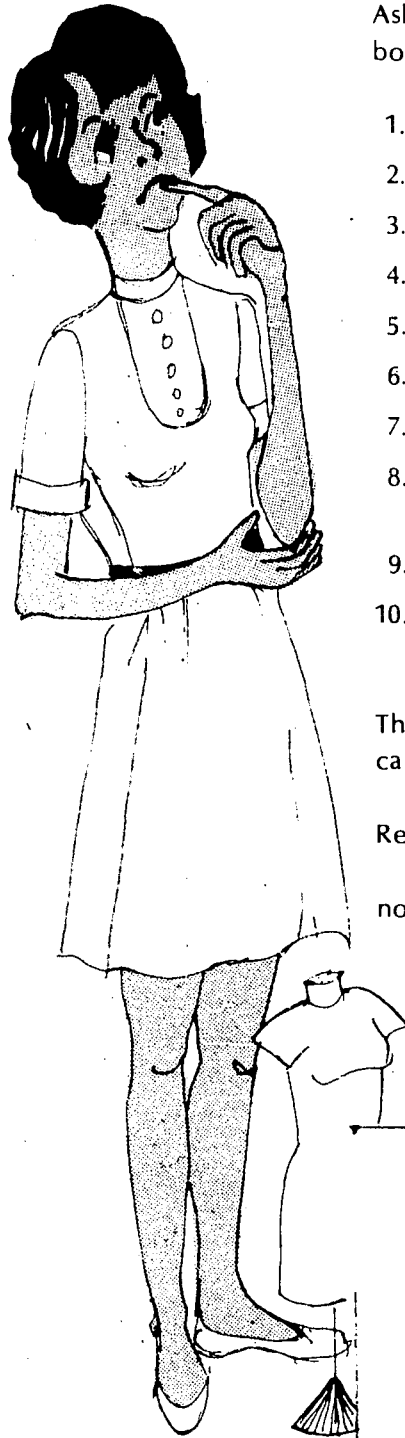
1. *Keep your promise to pay on time.*

2. *Let your creditors know if you can't pay ~ before due date.*



3. *Give creditors your reasons for not being able to pay. Usually some other agreement can be made.*

SHOULD YOU USE CREDIT?



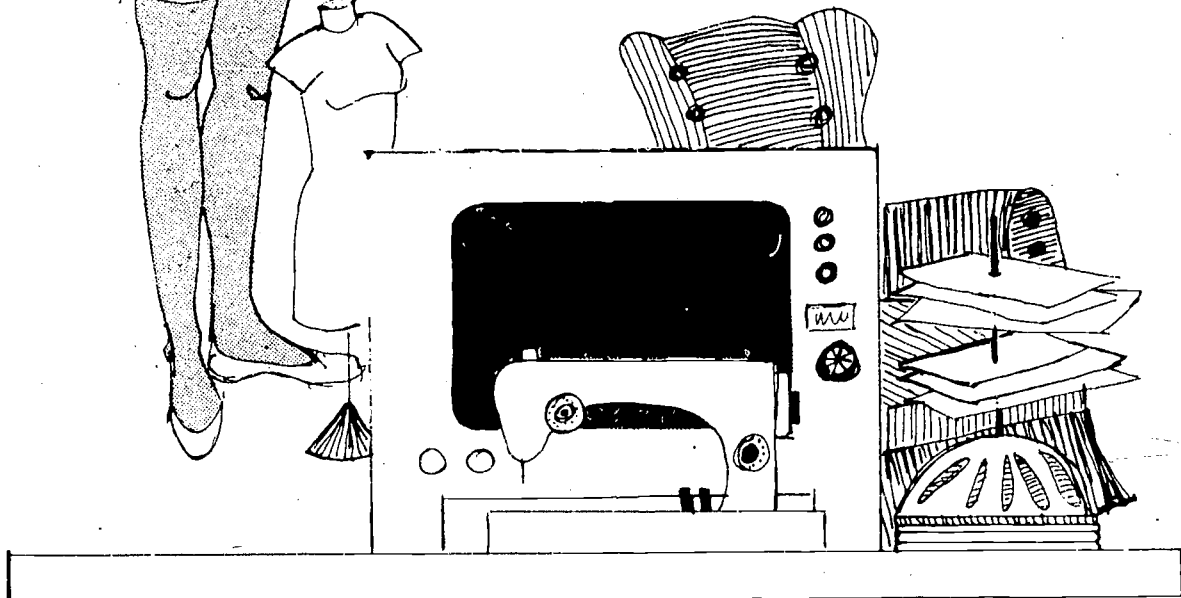
Ask yourself these questions before you decide to buy on credit or borrow money.

1. Do I need it?
2. Do I need it now?
3. Is having it now worth the extra money I must pay to use credit?
4. Can I make the payments?
5. Will I pay too much interest?
6. What good will it do me?
7. What will I go without to pay for it?
8. Is it worth the risk of losing the money I have put into it if I can't finish paying for it?
9. Am I buying (or borrowing) from a fair and honest person?
10. Should I risk owing so much money that I won't be able to get more if I get sick or have an accident?

Think about your answers. Is it best to use credit or to wait until you can pay cash?

Remember . . .

Make sure you have more and better reasons for using credit than for not using it.



INSURANCE

- **COMPONENT IDEAS**
 - Health
 - Auto
 - Home
 - Life

- **QUESTIONNAIRE**

- **ANSWER KEY**

- **RELATED ACTIVITIES**

- **BIBLIOGRAPHY**

- **MULTI-MEDIA MATERIALS**

INSURANCE - QUESTIONNAIRE

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓)

1. WHEN A PERSON BUYS INSURANCE THEY:
 - a. are taking a chance on what their losses will be.
 - b. will suffer no costs at all.
 - c. none of these answers is true.

2. A PREMIUM IN INSURANCE IS:
 - a. the amount paid for protection.
 - b. a prize for buying protection.
 - c. an extra dividend paid the policyholder.

3. THE PREMIUM RATE TO BE PAID ON A LIFE INSURANCE POLICY IS DETERMINED BY:
 - a. the age of the beneficiary.
 - b. the age of the insured.
 - c. the sex of the beneficiary.

4. INSURANCE PREMIUMS COST:
 - a. the same regardless of their method of payment.
 - b. less if paid annually.
 - c. less if paid monthly in advance.

5. THE BEST AGENT FOR YOU IS ONE WHO:
 - a. is well dressed.
 - b. explains how policies meet your needs.
 - c. is liked by your friends.

6. LIABILITY AUTO INSURANCE:
 - a. is required by law in California.
 - b. is your business and not required by law.
 - c. is not necessary because comprehensive will pay for everything.

INSURANCE MULTIPLE CHOICE (Continued)

7. COLLISION INSURANCE MEANS:

- a. that if someone hits your car in a parking lot and leaves the scene of the accident, your insurance will pay for it.
- b. if your car is stolen it will be paid for.
- c. if you hit someone and it's your fault collision coverage pays for it.

8. MORTGAGE INSURANCE MEANS:

- a. that in the event of your death your wife or beneficiary gets the value of your home in cash.
- b. that if you fail to make a monthly payment your insurance will pay for it.
- c. that if you die the remaining mortgage on your home is paid automatically in cash.

9. GROUP MEDICAL INSURANCE RATES ARE:

- a. lower because everyone benefits from having the same coverage.
- b. higher because more benefits are included.
- c. the same as individual policies because insurance rates are set by law.

10. HOSPITALIZATION INSURANCE MEANS:

- a. that any time you are hospitalized all your expenses will be paid.
- b. that any time you are hospitalized most major expenses will be paid.
- c. that you will be admitted only to private hospitals.

INSURANCE — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | c | 6. | a |
| 2. | a | 7. | a |
| 3. | b | 8. | c |
| 4. | b | 9. | a |
| 5. | b | 10. | b |

INSURANCE-RELATED ACTIVITIES

1. Have students check daily newspapers for current stories about family situations that reflect a need for different types of insurance.

2. Have students obtain insurance forms from a local insurance agency. Complete them in class indicating the following:
 - a. How you wish to pay the premiums.
 - b. Who will be your beneficiary
 - c. If you want the "waiver of premiums option"
 - d. If you wish to reserve the right to change the beneficiary
 - e. If dividends are to apply in reduction of premiums
 - f. If you wish the "automatic premium loan provision"

INSURANCE — BIBLIOGRAPHY

1. **HOME — A FAMILY GUIDE TO PROPERTY AND LIABILITY INSURANCE**

24 p. Free Educational Division
Insurance Information Division
110 Williams Street
New York, New York 10038

2. **LIFE: — YOUR LIFE INSURANCE AND HOW IT WORKS**

Educational Division
Institute of Life Insurance
277 Park Avenue
New York, New York 10017

3. **AUTO: Consumer Reports — June, July 1970**

4. **HEALTH: THE NEW ABC'S OF HEALTH INSURANCE**

1971 — Free Women's Division
Institute of Life Insurance
277 Park Avenue
New York, New York 10017

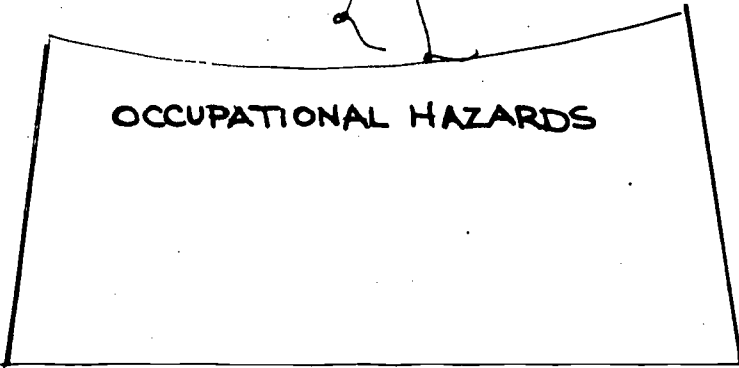
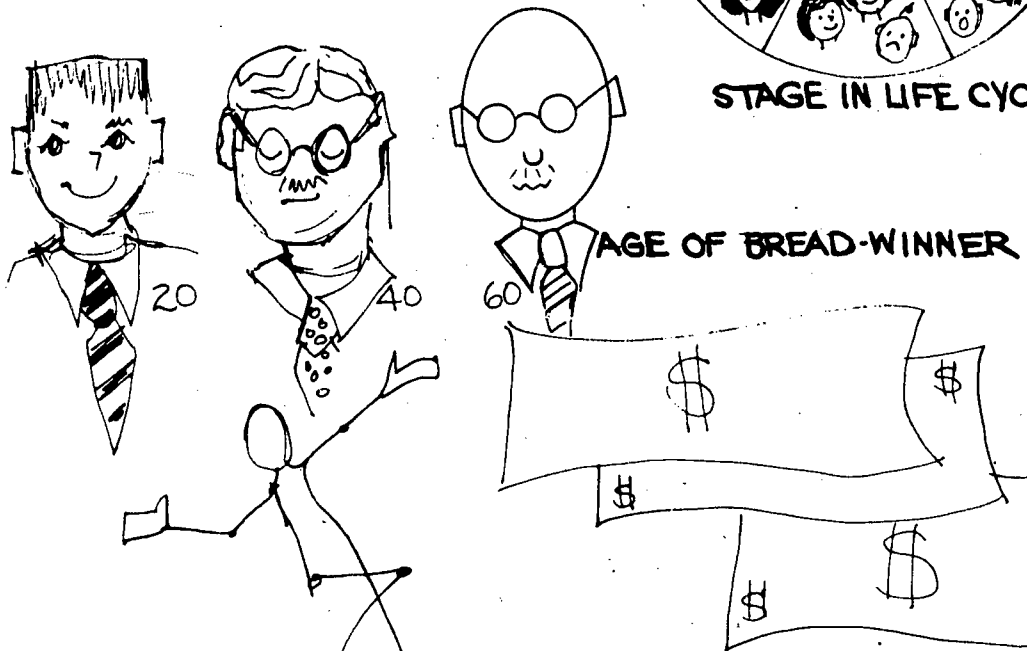
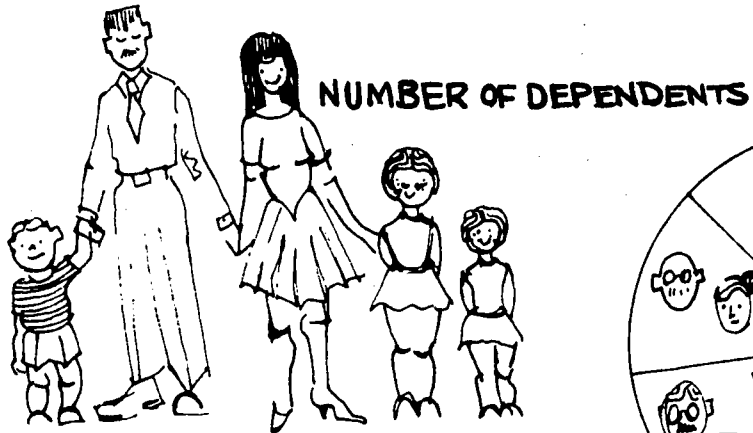
INSURANCE — MULTI-MEDIA MATERIALS

1. **LIFE INSURANCE — WHAT IT MEANS AND HOW IT WORKS**

Free loan from

Association Sterling Film
Ridgefield, New Jersey 07657

FACTORS IN DETERMINING YOUR INSURANCE NEEDS



BUDGETING

- **COMPONENT IDEAS**

- Need
- Advantages
- Utilizing

- **QUESTIONNAIRE**

- **ANSWER KEY**

- **RELATED ACTIVITIES**

- **BIBLIOGRAPHY**

- **MULTI-MEDIA MATERIALS**

BUDGETING — QUESTIONNAIRE

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓)

1. EVERYONE NEEDS TO BUDGET THEIR MONEY:

- a. This statement is **false** because budgets don't help you at all.
- b. This statement is **true** because it can help you spend your money more wisely.
- c. Budgeting your money will raise your income.

2. WHEN YOU GET YOUR PAYCHECK YOU SHOULD:

- a. Spend as much as possible right away before you lose it.
- b. Try to spend a little bit at a time to last until next payday.
- c. Take your friends out to dinner to show how much you like them.

3. OF THE FOLLOWING, THE LARGEST PORTION OF AN AVERAGE PAYCHECK IS SPENT ON:

- a. food
- b. clothing
- c. entertainment

4. A BUDGET IS:

- a. a plan to organize the spending of your money.
- b. a plan to help you get the best bargain.
- c. a plan to help you decide what store to shop in.

5. THE THREE LARGEST EXPENSES FOR THE TYPICAL FAMILY ARE:

- a. food, rent, clothing
- b. entertainment, rent, beer
- c. food, rent, transportation

BUDGETING MULTIPLE CHOICE (Continued)

6. IF YOU TAKE HOME \$200 PER MONTH AND YOUR RENT IS \$50/MONTH THIS MEANS THAT YOU WILL HAVE \$175 FOR OTHER EXPENSES:

- a. true
- b. false
- c. neither

7. GASOLINE EXPENSES SHOULD BE INCLUDED IN SOME BUDGETS BECAUSE:

- a. everyone owns a car.
- b. if you own a car it can be a large portion of your budget.
- c. this is not true because gasoline is inexpensive.

8. SETTING UP AND FOLLOWING A BUDGET CAN HELP YOU SAVE MONEY BECAUSE:

- a. you will be able to keep better track of your money.
- b. this is not true because you can't save money with a budget.
- c. this is not true because budgets are a waste of time.

9. A REWARD FOR BUDGETING MIGHT BE:

- a. enough money left over to buy a car.
- b. enough money left over to buy some inexpensive things.
- c. enough money left over to buy things you don't need.

10. TO BUY IMPULSIVELY MEANS TO:

- a. buy wisely.
- b. buy the first thing you see.
- c. buy only what you need.

BUDGETING — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | b | 6. | b |
| 2. | b | 7. | b |
| 3. | a | 8. | a |
| 4. | a | 9. | b |
| 5. | c | 10. | b |

BUDGETING-RELATED ACTIVITIES

1. Discuss:
 - a. The value of long-range goals and financial planning
 - b. Financial problems which might occur as a result of not planning
 - c. Common mistakes in managing income
 - d. Disadvantages of having plenty of money

2. Assist students in making their own budgets. Suggest that each student give consideration to what they feel are priorities for their life style.

BUDGETING — BIBLIOGRAPHY

1. *FAMILY BUDGETING — DON'T WONDER WHERE THE MONEY WENT* by Thelma Winder, 1960.

Free Family Services Program
 Baltimore Urban League
 2404 Pennsylvania Avenue
 Baltimore, Maryland 21217

2. *A GUIDE TO BUDGETING FOR THE FAMILY*. 1970. 10¢

U.S. Dept. of Agriculture
Home and Garden Bulletin No. 108, Cat. No. AI. 77:108/3
Supt. of Documents
GPO, Washington, D.C. 20402

BUDGETING — MULTI-MEDIA MATERIALS

1. Film, 11 min. black, white or color. *Personal Financial Planning*.
National Consumer Finance Association
1000 16th St. N.W.
Washington, D.C. 20036

Grades 8-12. Designed to orient high school students into economic problems of daily living. It defines terms of basic consumer economics and emphasizes personal financial planning as part of successful money management. Teacher's guide is available.

2. *CONSUMER*: A simulation game. 1968. Write to
Mrs. A. Suhr
Academic Games Associates
Center for the Study of Social Organization of Schools
John Hopkins University
Baltimore, Maryland 21218

\$25.00. Game kit for young adults, and adults. Consumer is designed to teach the basic economics of budgeting and of installment buying. For 11 to 34 players, the game takes 1½ to 2½ hours.

HOW TO KEEP A BUDGET

A DO-IT-YOURSELF BUDGET:

1. Write down the amount of TAKE-HOME pay you receive each month.

Monthly take-home pay: \$ _____

2. Write down the amount you MUST pay each month:

Rent (or house payment) \$ _____

Electricity _____

Gas _____

Water _____

Telephones _____

Car Payment _____

Furniture (if any) _____

payments

Transportation to work

(bus or gas for car) _____

Monthly total to **pay** out: _____

3. Add up these amounts. _____

4. Subtract this amount from your total take-home pay:

Monthly take-home pay: #1 _____ less #3 _____

5. Write down the amounts you usually spend each month on:

Food \$ _____

Clothing _____

Medicine and drugs _____

Other _____

6. Add up these amounts: \$ _____ \$ _____

7. Subtract this amount from the answer to #4: \$ _____

8. *This shows you how much is left for:

Savings: _____?

Insurance: _____?

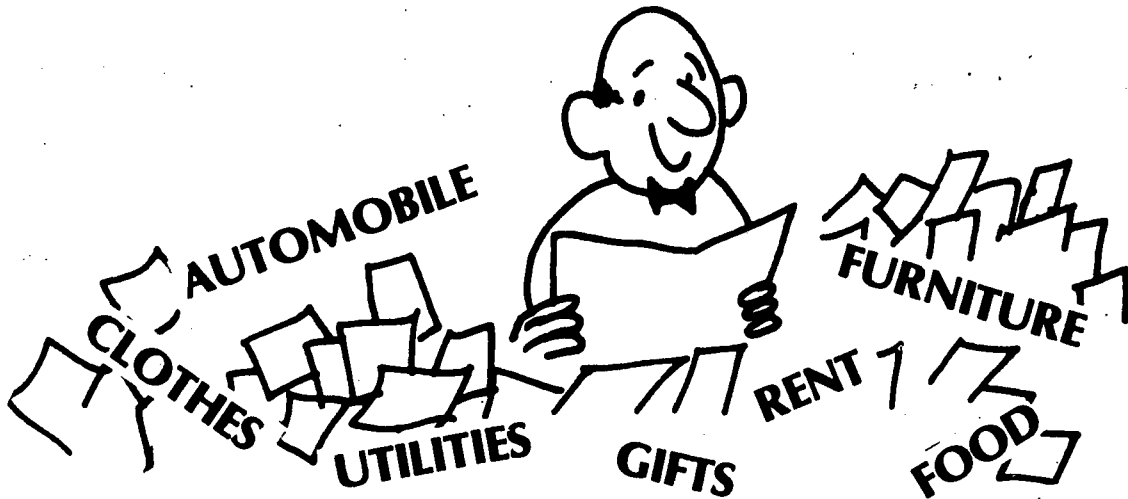
Entertainment: _____?

New television: _____?

Eating out, etc. _____?

— and other things you **want** but don't actually **need**.

WHY BUDGET???



1. To achieve your goals within your income
2. Develop an objective attitude toward money
3. Develop confidence in financial abilities
4. Help each family member understand responsibilities in financial management
5. Strengthen family relationships by solving financial problems together

CAR BUYING

- **COMPONENT IDEAS**
 - Choosing right type for needs
 - Where to buy
 - How to buy
 - Cash or credit?
 - Insurance

- **QUESTIONNAIRE**
- **ANSWER KEY**
- **RELATED ACTIVITIES**
- **BIBLIOGRAPHY**
- **MULTI-MEDIA MATERIALS**

CAR BUYING — QUESTIONNAIRE

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓)

1. WHEN BUYING A CAR, IT IS WISER TO BUY:

- a. a used car.
- b. a new car.
- c. a car that will meet your needs the best.

2. THE LEAST EXPENSIVE CAR TO RUN IS:

- a. a large car with small wheels.
- b. a car with air conditioning.
- c. a small car with a small engine.

3. A USED 2-DOOR HARD-TOP COSTS:

- a. less than a 4-door sedan because it has fewer doors.
- b. less than a 4-door sedan because they are cheaper when new.
- c. more because 4-door sedans usually sell for less when used.

4. TO DEPRECIATE THE VALUE OF A CAR MEANS:

- a. the value goes up.
- b. the value goes down.
- c. the value stays the same.

5. WHEN YOU FIND A CAR YOU WANT TO BUY YOU SHOULD ALWAYS:

- a. offer the dealer less money than he is asking.
- b. agree with the price because the dealer might get angry.
- c. offer the dealer exactly what he is asking.

CAR BUYING MULTIPLE CHOICE (Continued)

6. WHEN YOU LOOK AT A CAR ON THE LOT YOU SHOULD:

- a. run the engine until it warms up.
- b. start the engine and then turn it off.
- c. ask the dealer to run the engine so that you won't damage it.

7. USUALLY THE BEST PLACE TO BUY A USED CAR IS FROM:

- a. a dealer who sells only used cars.
- b. a dealer who sells new and used cars.
- c. a private owner.

8. INTEREST RATES ON USED CARS ARE:

- a. higher than on new cars.
- b. lower than on new cars.
- c. exactly the same as new cars.

9. WHEN LOOKING AT A CAR, YOU SHOULD CHECK THE HEADLIGHTS AND TAIL LIGHTS BECAUSE:

- a. the car won't run properly unless they work.
- b. it would cost you money to replace them.
- c. the car won't get good mileage.

10. TO FIND OUT WHAT A GOOD PRICE FOR A NEW OR USED CAR A GOOD SOURCE IS:

- a. the dealer.
- b. your friends.
- c. a bank or credit union.

CAR BUYING — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | c | 6. | a |
| 2. | c | 7. | b |
| 3. | c | 8. | a |
| 4. | b | 9. | b |
| 5. | a | 10. | a |

CAR BUYING-RELATED ACTIVITIES

1. Invite a local reputable dealer as a guest speaker to hear the dealer's side of the car buying game.
2. Have members of the class tell about their various car buying experiences.
3. Invite an insurance adjustor to speak to the class about various types of insurance and how claims are settled.

CAR BUYING — BIBLIOGRAPHY

1. Annual issue — *Consumer Reports* — 1971
Auto Buying Section — Available at most newsstands.
2. *To Buy Or Not to Buy 1968*
Free: Office of Consumer Protection
1100 Raymond Boulevard
Newark, New Jersey 07102

CAR BUYING — MULTI-MEDIA MATERIALS

1. *How to Buy a Good Used Car*
16 mm. film — 9" Color — \$135.00 — 1971
Excellent film showing actual on the lot and driving tests. Designed for men and women in non-technical language.
Sterling Films
207 Calle Serena
San Clemente 92672

BUYING A USED CAR?

1. BEFORE YOU SHOP, THINK ABOUT:

What costs you can afford:

$\$COSTS = \text{price of car} + \text{finance charges} + \text{cost of running car} + \text{insurance costs} + \text{tax costs}$

What you need in a car:

size? engine power?
luggage space? luxury extras?



2. TIPS:

Age of car — 2-4 year old cars are usually best buys

Features — luxury extras may mean expensive repairs

four door sedans of low priced makes are usually best

6 cylinder engines may take less expensive gas than 8 cylinders

Figuring costs — gas costs for 1 year (10,000 miles): \$200-\$250

3. CHOOSING A DEALER:

WATCH OUT & STAY AWAY from a dealer who:

HORSEPOWER HARRY USED CARS! E-Z TERMS

tries to rush you by saying "Grab now while the grabbing's good!"

"Three other people are waiting for it!"

advertises "repossessed" cars at bargain prices

tries to sell you on a higher priced car

uses "gimmicks" to distract you

won't be honest about the things you find wrong with a car

won't let you test drive the car yourself

won't let you take the car to your own mechanic for a check-up

won't tell you the TOTAL cost of the car including finance charges



WHEN YOU FINANCE A USED CAR.

Make the biggest downpayment you can.
30% of the total price is good.



The Money Lender

1. An authorized dealer, one who sells new cars and used cars, may have lower finance charges than a dealer who just sells used cars.
2. Banks and credit unions are good money lenders. They charge from 8-24 per cent a year.
3. Stay away from loan sharks. Their rates are higher.
4. Remember — the lending company owns your car until the loan is paid off.
5. The longer the time payment period, the higher your total cost.
6. Make sure everything is in writing in your contract. Keep a copy of all papers. See that the title is transferred to your name when you buy.

WARRANTY

Get a written warranty if possible. Make sure you understand it.

COMPARISON SHOPPING

Check different dealers for the best price.
Use this space to write down the prices of the different cars and the different finance rates, in dollars, that you will be paying each dealer.

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FOOD BUYING

- **COMPONENT IDEAS**
 - Proper Selection
 - Cost, Quantity, Quality
 - Advertising

- **QUESTIONNAIRE**

- **ANSWER KEY**

- **RELATED ACTIVITIES**

- **BIBLIOGRAPHY**

- **MULTI-MEDIA MATERIALS**

FOOD BUYING — QUESTIONNAIRE

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓)

1. SELECTIVE FOOD BUYING MEANS:

- a. buying all of your groceries at one store.
- b. getting the best value for your money.
- c. buying those items that are packaged best.

2. WHEN BUYING POTATOES YOU SHOULD:

- a. never shop and compare because potato prices never vary.
- b. buy smaller quantities because it is cheaper that way.
- c. always shop and compare because prices may vary substantially.

3. YOU GENERALLY GET BETTER PRICES IN A:

- a. large supermarket.
- b. small local market.
- c. combination of both.

4. FOR SMART SHOPPING YOU SHOULD COMPARE:

- a. cost, quantity, quality.
- b. cost, price, quality.
- c. cost, quantity, size.

5. A NEWSPAPER IS A GOOD PLACE TO LOOK FOR FOOD BARGAINS BECAUSE:

- a. the ads are designed to help you **save** money.
- b. the ads are designed to get you into the store.
- c. the ads will give you a chance to see which store has the best prices.

FOOD BUYING MULTIPLE CHOICE (Continued)

6. GENERALLY, STORES THAT GIVE TRADING STAMPS CHARGE:
- a. less for their items because you pay for the stamps.
 - b. more for the items because the store pays for the stamps.
 - c. the same as stores who do not give stamps.
7. A LEAD ITEM IN A GROCERY STORE IS DESIGNED:
- a. to show you how to get around the store.
 - b. to get you to buy other items as well as the lead item.
 - c. to give you a bargain.
8. WHEN BUYING MEAT YOU SHOULD:
- a. buy meat with a bone in it because it is cheaper.
 - b. buy meat with the bone removed so you don't pay for the bone.
 - c. pay no attention as it makes no difference in price.
9. A POUND OF COFFEE THAT SELLS FOR LESS THAN ANOTHER IS ALWAYS THE BEST BUY:
- a. because all coffee is of the same quality.
 - b. because all coffee tastes the same.
 - c. neither of these answers.
10. WHEN BUYING LAUNDRY SOAP YOU SHOULD ALWAYS BUY SMALL QUANTITIES BECAUSE:
- a. soap will spoil.
 - b. smaller quantities are less expensive.
 - c. this statement is not true.

FOOD BUYING — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | b | 6. | b |
| 2. | c | 7. | b |
| 3. | c | 8. | a |
| 4. | a | 9. | c |
| 5. | c | 10. | c |

FOOD BUYING-RELATED ACTIVITIES

1. Have students bring grocery ads from local newspapers to class. In class compare prices of identical items. Discuss the value of "store-hopping" to pick up a few good buys at several different stores.
2. Discuss the emotional pitch that grocery stores make to appeal to customers. These include:
 - a. Offering trading stamps and other "something for nothing" items.
 - b. Food demonstrations with pleasant odors.
 - c. The colors used in designs on packaged foods.
 - d. Food items placed close to the check-out counter.

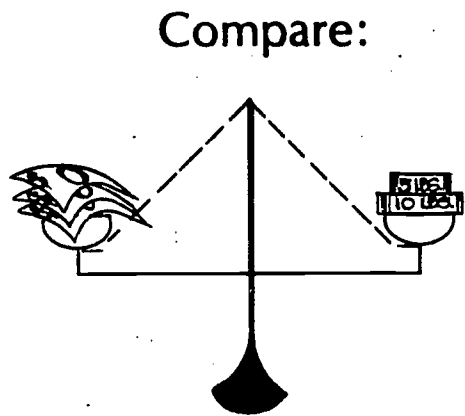
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Washington, D.C. 20250
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Supt. of Documents
GPO, Washington, D.C. 20402

FOOD BUYING — MULTI-MEDIA MATERIALS

1. Filmstrip, *How to Buy Meat, Part I*
Swift & Company
Martha Logan Service
Research Laboratories
Chicago, Illinois
2. Filmstrip, *Spending Your Food Dollars*
Money Management Institute
Household Finance Corp.
Chicago, Illinois

FOOD BUYING CHECK LIST



CO\$T

QUANTITY

QUALITY

BEWARE OF LEAD ITEMS!

LEARN TO READ LABELS!

SHOP AROUND!

HOUSING

- **COMPONENT IDEAS**
 - Rent or buy?
 - Old home or new home?
 - Right type of insurance

- **QUESTIONNAIRE**

- **ANSWER KEY**

- **RELATED ACTIVITIES**

- **BIBLIOGRAPHY**

- **MULTI-MEDIA MATERIALS**

HOUSING — QUESTIONNAIRE

MULTIPLE CHOICE: Mark the "best" answer with a check: (✓)

1. BUYING A HOME IS MORE WISE FINANCIALLY THAN RENTING A HOME OR AN APARTMENT.
 - a. This is true.
 - b. This is false.
 - c. This is difficult to determine because the advantages and disadvantages of renting or owning probably balance each other.

2. SUCCESSFUL HOME OWNERSHIP IS BASED ON:
 - a. Choosing a house satisfactory to a family's particular situation.
 - b. Knowing a reputable realtor who can find you a bargain.
 - c. Having a large kitchen for Mother because she spends more time than anyone in the house.

3. THE "MORTGAGE" ON A HOME MEANS:
 - a. The value placed on the property.
 - b. The agreement to pay a loan over a specified period at set interest rates.
 - c. The guarantee that the house is in your name.

4. IF YOU ARE RENTING A HOME:
 - a. You need insurance only against fire and theft of personal belongings.
 - b. You need no insurance.
 - c. You need the same amount of insurance as if you were buying the house.

5. THE LOCATION OF A HOUSE:
 - a. has an influence on the resale value.
 - b. is of little importance.
 - c. should never be more than 5 miles from your place of employment.

HOUSING MULTIPLE CHOICE (Continued)

6. A SQUARE TWO-STORY HOME:
- a. is more expensive to build than an equivalent square feet of another style.
 - b. costs the same to build as an equivalent square feet of another style.
 - c. is less expensive to build than an equivalent square feet of another style.
7. THE BEST PLACE TO FIND INFORMATION REGARDING ZONING LAWS AND ORDINANCES FOR A HOME YOU ARE INTERESTED IN IS FROM:
- a. the local sheriff's office.
 - b. neighbors who currently live in the area.
 - c. City Hall or the Courthouse.
8. OLDER HOMES GENERALLY REQUIRE:
- a. about the same down payment as a new home.
 - b. a larger down payment than a new home.
 - c. a smaller down payment than a new home.
9. AN ADVANTAGE TO BUYING AN OLDER HOME RATHER THAN A NEW HOME IS:
- a. it is often located in an established neighborhood.
 - b. it will probably have low maintenance costs.
 - c. there will be more modern equipment in an older home.
10. AN ADVANTAGE TO BUYING A NEW HOME RATHER THAN AN OLDER HOME IS:
- a. there will be few unforeseen expenses.
 - b. there will be low maintenance costs.
 - c. it will be in an established neighborhood.

HOUSING — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | c | 6. | c |
| 2. | a | 7. | c |
| 3. | b | 8. | b |
| 4. | a | 9. | a |
| 5. | a | 10. | b |

HOUSING-RELATED ACTIVITIES

1. Have students develop a check list for judging the quality of a house. Encourage them to examine their own homes using this check list and to discuss the list with their families.
2. Have students bring to class any legal documents pertinent to their current residence. Renters can bring a copy of their lease and buyers a copy of their deed or mortgage contract. Examine and discuss these to determine the application of legal terms.

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HOUSING — MULTI-MEDIA MATERIALS

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Education and Consumer Relations
J. C. Penney Co., Inc.
1301 Avenue of the Americas
New York, New York 10019
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U.S. Information Agency
Dept. of Health, Education and Welfare
Washington, D.C.



THINKING ABOUT RENTING? CONSIDER THESE POINTS

1. What is included in rent
2. Approximate cost of utilities
3. Provisions for upkeep
4. Length of notice required before moving
5. Whether or not a lease is required;
and if so, for how long
6. Condition of dwelling
7. Cost of rent and date it is to be paid
8. Restrictions — such as pets

consumer rights and responsibilities

- **COMPONENT IDEAS**
 - Right to safety
 - Right to choose
 - Right to be informed
 - Right to be heard

- **QUESTIONNAIRE**

- **ANSWER KEY**

- **RELATED ACTIVITIES**

- **BIBLIOGRAPHY**

- **MULTI-MEDIA MATERIALS**

CONSUMER RIGHTS QUESTIONNAIRE

TRUE — FALSE

1. Consumers have the right to be heard, to choose, to safety, and to information. _____
2. The Better Business Bureau is a federal organization. _____
3. Consumers can protect themselves by buying from reliable dealers. _____
4. Bait and switch is an example of a protective device used by the consumer. _____
5. There is little a consumer can do if he is cheated. _____
6. A consumer should always read a contract before signing. _____
7. Once an item is purchased, a dealer is no longer responsible for defects. _____
8. FDS is a government agency that protects home owners. _____
9. Virginia Knauer is President Nixon's Consumer Affairs Assistant. _____
10. Truth in Lending laws are federally regulated. _____

CONSUMER RIGHTS — ANSWER KEY

- | | | | |
|----|---|-----|---|
| 1. | T | 6. | T |
| 2. | F | 7. | F |
| 3. | T | 8. | F |
| 4. | F | 9. | T |
| 5. | F | 10. | T |

CONSUMER RIGHTS-RELATED ACTIVITIES

1. Visit a local Better Business Bureau office and obtain information on ways in which it aids the consumer.
2. Discuss situations in which class members have found themselves when they purchased a product that failed to perform satisfactorily. Assist students in drafting letters to business firms concerning some type of dissatisfaction.

CONSUMER RIGHTS — BIBLIOGRAPHY

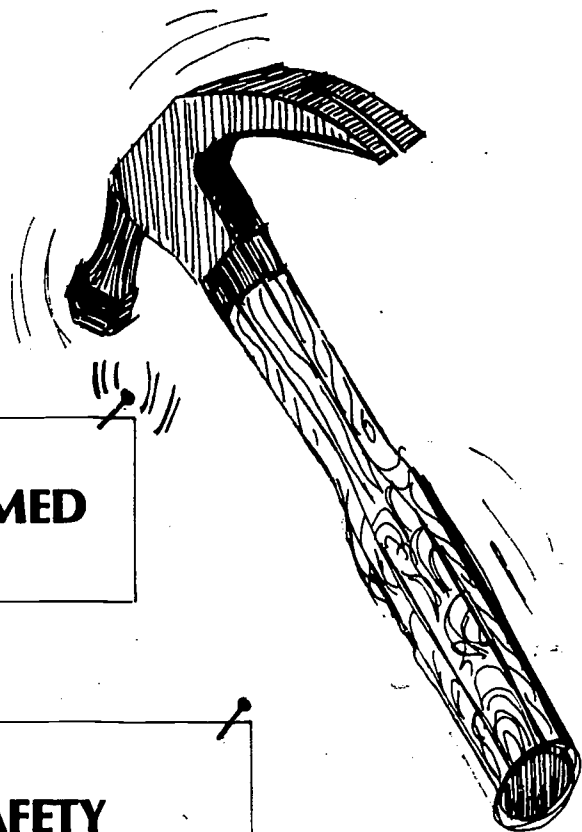
1. Pamphlet *Consumer, Beware*
American Fed. of Labor & Congress
of Industrial Organizations
815 - 16th St., N.W.
Washington, D.C.
2. *Buyer's Guide to the Law: Contracts and Consumer Frauds — \$1.00*
Pine Tree Legal Services
158 Danforth Street
Portland, Maine 04101

Basic information on contracts, warranties and frauds.

CONSUMER RIGHTS — MULTI-MEDIA MATERIALS

1. *The BBB Story* — 27 min. — 16 mm film on Better Business Bureau.
Free loan — Council of Better Business Bureaus, Inc.
1101 - 17th St., N.W.
Washington, D.C. 20036
2. *The Health Fraud Racket*
About frauds and quacks and how to spot them.
Free loan — U.S. Food and Drug Administration
Public Health Service, Audio Visual Facility
Atlanta, Georgia 30333

BASIC CONSUMER RIGHTS



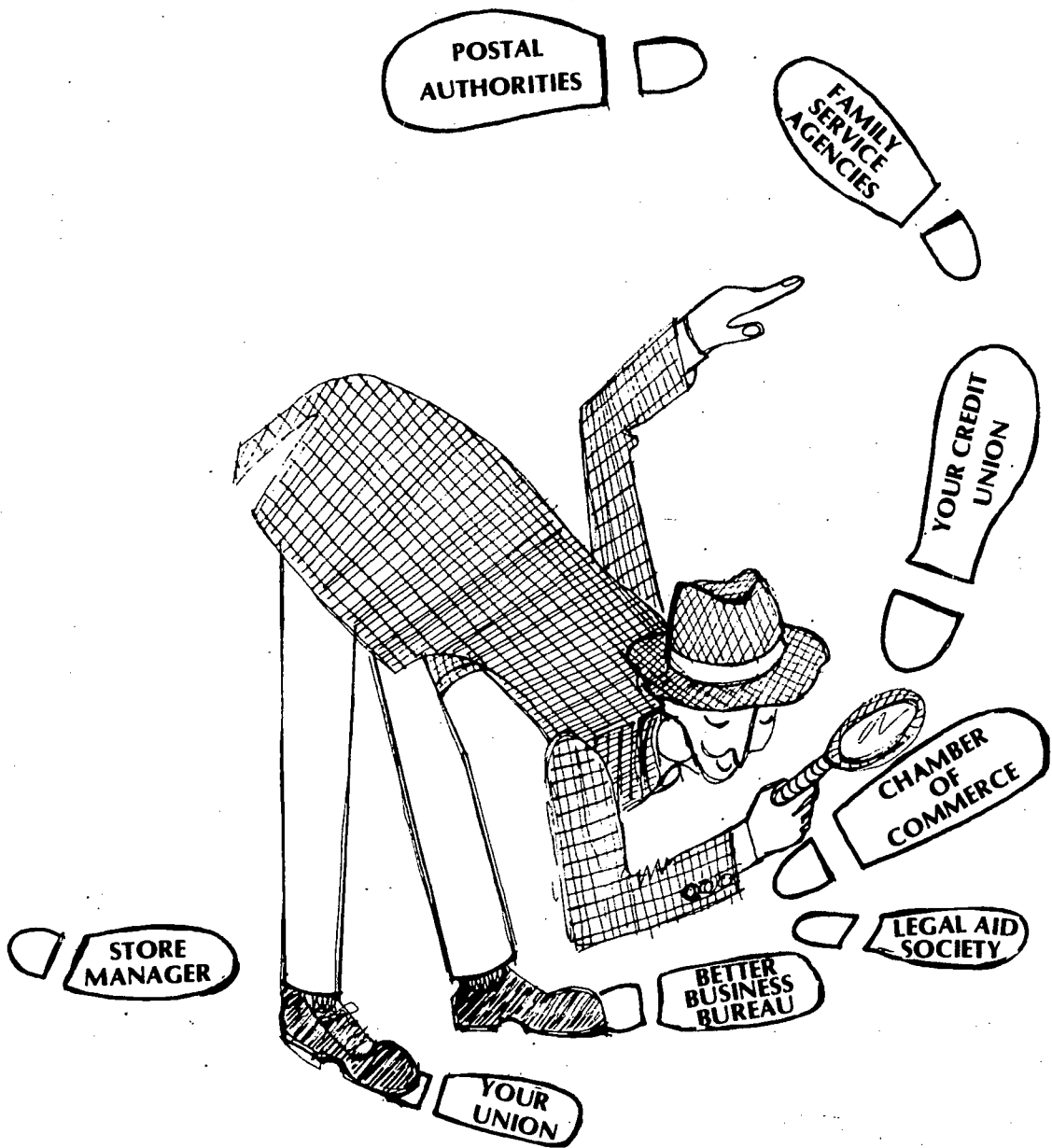
THE RIGHT TO BE INFORMED

THE RIGHT TO SAFETY

THE RIGHT TO CHOOSE

THE RIGHT TO BE HEARD

CLUES FOR PROTECTION



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How Teens Set the Stage for Alcoholism
Mechanical Quackery
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Nostrums and Quackery
Proceedings of the National Congress on Medical Quackery, October 1963, 25-26

Better Business Bureau, Education Division, Chrysler Building, New York, New York 10017 (or available from your local office)
Automobiles on the Installment Plan
Buying New or Used Cars
Buying or Building a Home
Don't Fall for These Gimmicks
The Great Sewing Machine Racket
Health Quackery
Home Improvements
Horrors in Storm Windows
Money at Home Schemes
Rugs and Carpeting
Termite Control
They Can't Get it for You Wholesale
Tips for Homeowners
Wolves Wait at the Factory Gate

Grocery Manufacturers of America, 205 East 42nd Street, New York, New York 10017
The Label Tells the Story
What Consumers Think
Your Grocery Dollar

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois — series of Money Management Booklets (15 cents each or \$1.50 for boxed booklet library)

Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601
The Role of the Consumer — and of Consumer Credit — in our Economy
by Dr. E. A. Dauer

U.S. Federal Trade Commission, Washington, D.C. 20580
The Consumer's Right to Know; Political Rhetoric or Economic Reality?
Deception in the Market Place of the Poor; the Role of the Federal Trade Commission
Fight Back: The Ungentle Art of Self-Defense
Guides Against Bait Advertising
Guides Against Debt Collection Deception
Guides Against Deceptive Packaging
Our Most Urgent Task: To Protect the Consumer Needs of Our Poverty Stricken Families

U.S. Food and Drug Administration, Washington, D.C. 20204
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U.S. Government Printing Office, Washington, D.C. 20402

Be a Good Shopper, Catalog No. A43;sh7. 1964, 5¢

Be Wise, Consumer's Quick Credit Guide, Catalog No. A1,11/3:C86.
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Consumer Protection Drugs — Cosmetics, Catalog No. FS 13, 65¢
102:C 76/pack-B, (packet of 17 books) \$1.50

Credit, Master or Servant? Catalog No. D2.14: PA-10, 1966, 25¢

A Guide to Budgeting for the Family, Catalog No. A1.77:108, 1965, 10¢

Helping Families Manage Their Finances, by A. H. Jones, Catalog No.
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American Home Economics Association, 1600 Twentieth Street, N.W.,
Washington, D.C. 20009

Publications — excellent listings of reprints from the Journal

Sears Consumer Information Services, 7410 Skokie Boulevard, Skokie,
Illinois 60076

Excellent consumer information booklets, learning aids, and filmstrips

Write to Mrs. Terry Finlayson, Director

Consumer Information Services

Dept. 703 — Public Relations

Whirlpool Corporation, Public Relations Department, Administration Center,
Benton Harbor, Michigan

The "Care Package" — free booklet on how to use your washer, dryer,
freezer, range, and dishwasher economically

PERIODICALS

American Home

Autoweek

Better Homes & Gardens

Car and Driver

Changing Times

Consumer Bulletin

Consumer Reports

Family Circle

Forecast (Co-Ed)

Good Housekeeping

House Beautiful

Harpers Bazaar

Journal of Home Economics

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Teaching Taxes Program. Internal Revenue Service, U.S. Department of the Treasury. (Classroom unit includes student booklet, wall chart, farm edition, teacher's guide. Free to educators; request from your local IRS office, listed in telephone directory under "U.S. Government.")

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- Consumer Trends*, published twice a month, 8 pages, educator's rate — \$18.00; regular rate — \$25.00 per year, Consumer Trends, Inc., 375 Jackson Avenue, St. Louis, Missouri 63130.
- Everybody's Money*, published by CUNA International, CUNA, Supply Cooperative, Box 333, Madison, Wisconsin 53701.
- Family Economics Review*, published quarterly, 15 pages, free, Consumer and Food Economics Research Division, U.S. Department of Agriculture, Washington, D.C.
- FDA Papers*, published ten times a year, 40 pages, \$5.50 per year, U.S. Government Printing Office, Washington, D.C. 20402.
- Free and Inexpensive Materials for Teaching Family Finance*, 53 pages, 25¢, National Committee for Education in Family Finance, Institute of Life Insurance, 488 Madison Avenue, New York, N.Y.
- Guidelines for Consumer Education, 1968*, 89 pages, free, Office of the Superintendent of Public Instruction, State of Illinois, Springfield, Illinois 62706.
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- Money Managements Series*, series of 12 booklets for \$3.00, 25¢ each, Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.
- News Summary*, twice a month, 4 pages, free, Federal Trade Commission, Washington, D.C. 20580.
- Of Consuming Interest*, published monthly, 8 pages, \$24.00 per year, Federal-State Reports, 910 17th St., NW, Washington, D.C. 20006.
- Service*, published monthly 4 pages, free, Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250.
- U. S. Consumer*, published every two weeks, 4 pages, \$7.50 per year, Consumer News, Inc., 1023 National Press Building, Washington, D.C. 20004.

1969 FILMS, FILMSTRIPS AND SLIDES FOR CONSUMER EDUCATION:

SLIDES — (35mm.)

Consumers' Research, Washington, New Jersey 07882.

Testing At Consumer's Research — 34 slides, 17 min., color, \$5 rental fee prepaid.

Deceptive Packaging — 24 slides, 12 min., color, \$5 rental fee prepaid.

Food Additives — 28 slides, 13 min., color, \$5 rental fee prepaid.

Safety in The Home — 34 slides, black & white, 17 min., \$5 rental fee prepaid.

Photo Lab. Inc., 3825 Georgia Avenue, N.W., Washington, D.C. 20011.

Dr. Quack's Clinic — 40 slides, 13 min., color, purchase price \$4.25. Produced for Food and Drug Administration.

Director of Educational Services, National Consumer Finance Association,
1000 - 16th Street, N.W. Washington, D.C. 20036.

The Things You Know That Aren't So — 32 slides, 18 min., color, 1964, free loan basis, purchase price \$5.00.

Cornell University, Mailing Room, Building 7, Research Park, Ithaca, New York 14850.

Be A Better Shopper — 100 slides, color, purchase price of \$20 — about 90 minutes; includes slides, Leader's Guide, a set of Better Shopper Record Sheets, a Cost-Weight Table, and a "Be a Better Shopper Bulletin. (Note: Also available in eight 27 min. video tapes and 16 mm films)

FILMSTRIPS — (35 mm.)

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

Your Money and You — 72 frames, color, 18-25 minutes, 1966.

You, The Shopper — 66 frames, color, 15-20 minutes, 1966.

Your Wardrobe and You — 67 frames, color, 15-20 minutes, 1967.

Spending Your Food Dollars — 77 frames, color, 18-25 minutes, 1967.

Your World and Money — 59 frames, color, 15-20 minutes, 1968.

\$1.75 each or \$7.00 for complete set of five.

Association Films, Inc., 600 Madison Avenue, New York, N.Y. 10017,
(Educational Division, Institute of Life Insurance)

Marriage and Money — 67 frames, 15 min., color, 1963, free loan basis.

The Consumer Series: \$10.00 purchase price for the series of three filmstrips.

Our Role As Consumers — 70 frames, 15 min., color, 1968.

Consumers in the Market Place — 44 frames, 10 min., color, 1968.

Consumers in Action — 53 frames, 12 min., color, 1968.

Director of Education Relations, Insurance Information Institute, 110 William St., New York, N.Y. 10038.

Automobile Insurance — 55 frames, 33 $\frac{1}{3}$ rpm. record, 17 min., color, free, 1965.

Patterns for Protection — 69 frames, 33 $\frac{1}{3}$ rpm. record, 15 min., color, 1965.

Training Films, Inc., 150 West 54th Street, New York, N.Y. 10019.

Cigarettes and Health — 93 frames, 33 $\frac{1}{3}$ rpm record, 17 min., color, 1966.

Free loan basis from local/state health agencies, purchase price \$3.00.

Produced for National Interagency -Council on Smoking and Health.

Association Films, Inc., 1621 Dragon Street, Dallas, Texas 75207.

How to Handle \$300,000 — A Little At A Time — frames, 33 $\frac{1}{3}$ rpm. record, 15 min., color, free loan basis. Produced for CUNA INTERNATIONAL.

Evaporated Milk Association, 910 - 17th St., NW Washington, D.C. 20006

Learning from Labels — 40 frames, 10 min., color, 1967, free.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036.

The Role of Consumers — 109 frames, 60 min., color cartoon, 1962, \$9.50

FILMS — (16 mm.)

Bailey Films, 6509 DeLongpre Avenue, Hollywood, California 90028.

Consumer Education: Installment Buying \$140.00, 1968.

Consumer Education: Retail Credit Buying \$120.00, 1968.

Consumer Union Film Library, 267 West 25th Street, New York, N.Y. 10001.

Consumers Want to Know, 20 min., color, free loan basis, 1960.

National Reform Association, 109 Monitor Avenue, Pittsburgh, Pennsylvania 15202.

Verdict A 1:32 — alcohol — 22 min., color, 1962. Produced for International Temperance Association.

LSD, Insight or Insanity — narcotics — 29 min., color. Produced by Bailey Films, 1967.

The Drag — 8 min., color cartoon, 1965. Produced by the Department of National Health and Welfare, Canada. (Also available on rental, fee \$6.00 from Contemporary Films, Inc., 614 Davis Street, Evanston, Ill. 60201)

Countdown — tobacco — 20 min., color. Produced by American Temperance Society, 1966.

Narcotics: The Decision — narcotics — 30 min., color. Produced by American Temperance Society, 1966.

A rental of \$5.00 per film.

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