INCREASING STUDENT INVOLVEMENT THROUGH EXPERIENTIAL LEARNING

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The purpose of this paper is to describe a method of teaching consumer education that involves students' active participation in the learning process. The approach is outlined as it is used with upper division university students in a consumer education class, but the ideas are adaptable to the secondary classroom.

The method requires students to obtain consumer-related information in the marketplace. Assignments cover a range of topics including consumer relations, credit, automobiles, banking, small claims court, and food and consumer durables purchases. Students also talk with insurance agents and evaluate insurance policies.

Consumer educators recognize the value of using experiential learning to reinforce concepts [1]. Experiential learning establishes the relevance of the material in students' lives as they apply concepts presented in the text and lectures to their own personal situations. Such activities increase the likelihood that students will retain the concepts and recognize the benefits of being an informed consumer. As a result, interest in the subject matter is enhanced.

Incorporating this teaching strategy into the course also develops rapport between the teacher and the students. Students become excited with their consumer experiences and are eager to share the information with the teacher and the class. They learn not only from the text and the teacher but also from their marketplace experiences and those of other students.

Experiential Assignments

The assignments described below were developed during the past three years by the author for a college-level course. In addition to the ten experiential assignments, the course includes lectures, exams, and student reports. This article describes five of the ten assignments. The other five include observing a session of small claims court, evaluating food purchases, writing a letter of complaint, evaluating advertisements, and comparing costs and features of consumer durables. These topics have been discussed in recent articles in this journal [3,4,5,7].

The assignments are presented in chronological sequence as they are assigned in a semester. The order of the assignments is designed to lessen students' hesitancy to contact businesses. In the
first assignment, students make a telephone contact. In the second
one, they work in pairs to contact and visit a business. Beginning with
the third assignment, they contact businesses individually.

Students receive specific guidelines for all assignments that in­
volve marketplace visits. For example, they are urged to plan visits
for a time when the firm is not busy. Students are encouraged to tell
the firm they are doing an assignment for a consumer education
class. Often, when firms learn the purpose of the visit, they are more
likely to provide information and to cooperate with students' requests.

Consumer Hotlines

At the beginning of the course, most students know little about
their rights as consumers or about sources of consumer information.
To stimulate interest, the first assignment requires students to choose
a product and call the toll-free telephone number for that product.
Students select a product which they either use often or one for which
they would like more information. Before making the call, they
prepare questions which usually ask for information about the product
that is not given on the package.

Students learn that many products have toll-free consumer infor­
information numbers; they also report a wide variety of experiences with
the hotlines. Some report their calls were answered promptly by
seemingly well-informed individuals who were eager to answer their
questions. Others found the number was continually busy or were put
on hold for lengthy periods of time. Occasionally, questions go
unanswered. Students sometimes receive coupons or free samples
in the mail following their calls. These experiences usually stimulate
student interest in calling for information in the future.

Occasionally, students provide a service to the producers. For in­
stance, one student informed the producer that the amount of
sodium was not listed on the product's package. Subsequently, this
information was added. Perhaps the student's call was in part
responsible. Students realize that their calls may have an effect on
producers and this sense of involvement generates excitement in the
course.

Consumer Credit

In this first marketplace assignment, students visit a department
store credit department in pairs. Pairs are used because students
may feel awkward about seeking information for a class assignment
rather than for a personal need. Working with a partner alleviates
some of their concerns.

An in-class discussion of the wise use of credit and credit rights
follows the assignment. Students share the information they acquired
at the credit department. They describe in writing and to other
students what they learned about the types of accounts available, an­
nual percentage rates, how interest is calculated, minimum finance
charges, late payment penalties, and requirements to qualify for an
account. Students also describe their personal spending patterns
and values and identify situations in which credit use would be ap­
propriate for them.

Automobile Purchase and Repair

Because a car is one of the first major purchases for many
students, they often are apprehensive about the purchase since they
lack knowledge about the process. Since students are more likely to
purchase a used car rather than a new one, used car purchases are the
focus of this assignment.

Students begin with textbook and supplemental readings from
the Better Business Bureau [8], the Federal Trade Commission [2],
and Changing Times [6,9]. After a class discussion, students talk with
automobile salespersons and observe interactions between salesper­
sons and customers. The written assignment requires students to
describe the sales tactics observed and to discuss the availability of
information about warranties and prices of used cars.

Car repairs are a source of anxiety for many people, especially
those with both limited incomes and limited knowledge of mechanical
repairs. Many consumers don't know how to select a repair shop.

To increase students' knowledge of the criteria important in
selecting auto repair services, students visit a repair shop. While
there, they ask questions about certification of mechanics, acceptable
methods of payment for repairs, and procedures for obtaining repair
estimates. They observe the interaction between customers and per­
sonnel in the shop. Student reports often reveal that there generally
are decided differences among shops both in the amount of informa­
tion they provide to students and in the way customers' questions are
handled.

It is critical that students contact the shop to ask for a convenient
time for their visit. Even with prior contact, some students find that no
one wants to answer their questions. Other shops refer students to
posted rates. Students generally conclude that they will use an auto
repair shop where the customer's questions are readily answered.
Banks and Banking

Many students in the course already have checking accounts. Nevertheless, they are often unsure about the types of accounts available and unaware that charges and services vary from bank to bank. To increase knowledge in this area, accounts available at credit unions and savings and loan associations are discussed, but commercial banks are the focus of the assignment.

Each student makes a chart comparing three types of checking or savings accounts available at the bank of their choice. Based on the information they have collected, they determine which account would be best for them and share the reasons for their choice with the other students.

Automobile, Health, and Renter's Insurance Policies

This assignment is designed to create student interest in reading insurance policies to identify variations in coverage. Students select an auto, health, or renter's policy to evaluate. To stimulate interest prior to the assignment, the instructor reads portions of one policy in class, noting interesting aspects such as coverage for a volcanic eruption.

To complete the assignment, students must visit an insurance firm and obtain a policy. They then carefully read the policy, talk with an insurance agent at the firm, and write answers to a series of questions about the policy they chose.

Implications for Consumer Educators

Using experiential assignments integrates students' lives with course concepts and spurs their interest in becoming informed consumers — a goal of consumer education courses. Experiential assignments can be adapted for use with students of any age and/or need. Four keys to the success of experiential assignments are:

1. Encourage sharing of information among students in the class.
2. Integrate students' experiences into the discussion of text materials to reinforce concepts and stress relevancy.
3. Have students apply principles to their own values and personal situations.
4. Suggest that students consider the point of view of the business person by making appointments or choosing times that will least interfere with the firm's business.

References


CHILDREN AS CONSUMERS: NUTRITIONAL CONCERNS AND THE CONSUMER EDUCATOR'S ROLE

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U.S. children represent a significant market segment. They purchase many items themselves and also influence the purchases of their parents. One recent survey found that the average allowance of four-to-12-year-olds was $3 per week. If each child in the U.S. received that amount, the total would be more than $4.7 billion a year. Much of this money is discretionary income and a large proportion goes to buy food products [5].

Several social and economic changes that affect family income mean that the consumer role of children has become more important in the past decade. In addition, these social and economic trends have had a profound impact on family food habits and food choices. The purpose of this article is to examine these changes, their potential effect on children's nutritional status, and ways consumer educators can facilitate children's consumer role.