

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 contract 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 involve 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 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 instance, 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, annual 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 appropriate 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 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 salespeople 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 personnel in the shop. Student reports often reveal that there generally are decided differences among shops both in the amount of information 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.

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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.