

## IDENTIFYING AND EVALUATING RESOURCES IN CONSUMER EDUCATION

*Mel J. Zelenak, Associate Professor  
University of Missouri*

The purposes of this paper are to:

1. identify sources of consumer education resource materials in the public sector, and
2. suggest guidelines to consider for evaluating materials from the private sector.

### Identifying Consumer Resources

The typical consumer educator is confronted with a multitude of formidable challenges. For example, often the consumer education course is one of four or five different preparations that the consumer educator is expected to instruct in a particular semester and/or year. Additionally, many consumer educators are scheduled to teach the class on a periodic basis. Further, because of omnipresent changes in federal and state laws, economic conditions, etc., the course is generally more challenging to teach than others. As a result of the above and other related factors, many are ill-prepared to teach consumer education, are not given the time to prepare for the course, and/or lack the necessary personal commitment to be effective. The end result is that many students do not receive adequate training in this important subject.

One of the mechanisms developed to partially overcome the aforementioned problems is to supplement the traditional lecture and/or discussion mode with high quality audio-visual materials to lend excitement to individual lessons. This, however, presents an additional challenge to the consumer educator in that most school districts have limited funds and are often hesitant to invest in supplementary materials that may well become dated quickly and may only be utilized by a small portion of the student population. The consumer educator must therefore frequently rely on free and/or inexpensive materials for classroom use. Under these circumstances the question must be asked: which materials should be used?

Fortunately, there is a wealth of quality materials offered for use in consumer education classes. Because it is evident that most

school districts have restricted budgets for classroom materials, the following recommendations of organizations to contact presumes either:

1. no funding is available,
2. little funding is available (less than \$100 per year), or
3. moderate funding is available (less than \$300 per year).

The organizations listed below all offer low-cost or no-cost high quality consumer education materials. It should be noted that writing a general letter that essentially indicates "send me all the information you have and send me 100 copies of each for my class use" is not advisable. A surprising number of consumer educators consider the above a reasonable request. The usual response is that the letter is either not answered or if the request is honored many of the materials sent by the agency are found to be inappropriate for a particular class. The end result is that time and/or resources from the sponsoring agency are wasted. A more appropriate request is to ask for a sample of materials and/or a catalog of materials that are available.

If no funding for consumer education materials is available, this writer would request a general catalog of materials and sample copies from the following:

*Allstate Insurance Company*  
Corporate Relations Dept.  
Allstate Plaza  
Northbrook, IL 60062

*American Bar Association*  
750 N. Lake Shore Drive  
Chicago, IL 60611

*American Financial Services Association*  
1101 Fourteenth St., NW  
Washington, DC 20005

*Consumer News*  
United States Office of Consumer Affairs  
1009 Premier Building  
Washington, D.C. 20201

*American Association of Retired Persons*  
ATT: Consumer Affairs  
1909 K St., NW  
Washington, DC 20049

*American Express Company*  
Office of Public Responsibility  
World Financial Center  
New York, NY 10285

*Consumer Information Center*  
P.O. Box 100  
Pueblo, CO 81002

*Consumer Product Safety Commission*  
Publications Request  
Washington, DC 20207

*Cooperative Extension Service (CES)*  
Check county or city government listings in your local telephone directory for your local CES Office.

*Direct Selling Education Foundation*  
1776 K Street, NW, Suite 600  
Washington, DC 20006

*Federal Reserve Bank*  
Public Information Center  
P.O. Box 834  
Chicago, IL 60690

*Food and Drug Administration*  
U.S. Government Printing Office  
Washington, DC 20402

*Insurance Information Institute*  
110 William Street  
New York, NY 10038

*Internal Revenue Service*  
1111 Constitution Avenue, NW  
Washington, DC 20224

*National Highway Traffic Safety Administration*  
Department of Transportation  
Washington, DC 20690

*U. S. Office of Consumer Affairs*  
Washington, DC 20006-2403

*Council of Better Business Bureaus, Inc.*  
4200 Wilson Blvd.  
Arlington, VA 22203

*Federal Reserve Board*  
Publication Services  
20th and C Streets, NW  
Washington, DC 20551

*Federal Trade Commission*  
Public Reference Branch  
6th and Pennsylvania Avenue, NW  
Washington, DC 20580

*Government Printing Office*  
Publications Service Section  
Washington, DC 20402

*Insurance Institute for Highway Safety*  
1005 N. Glebe Rd.  
Arlington, VA 22201

*Money Management Institute*  
Household International  
2700 Sanders Road  
Prospect Heights, IL 60070

*U.S. Department of Agriculture*  
Independence Avenue  
Washington, DC 20250

Note that the organizations listed above may not provide all of their materials free of charge. However, most do have a substantial number of free materials available to teachers, often in classroom quantities.

If there is little funding available (\$100-300 each year) for consumer education materials each year, consider contacting all of the above organizations plus the following:

*American Council on Consumer Interests (ACCI)*

240 Stanley Hall  
University of Missouri  
Columbia, MO 65211

*Changing Times*

The Kiplinger Magazine  
Editors Park, MD 20782-9960

*Consumer Reports*

Subscription Department  
Box 53009  
Boulder, CO 80321-3009

*International Organization of Consumers Unions*

P.O. Box 1045  
Penang, Malaysia

*Michigan Consumer Education Center*

Eastern Michigan University  
207 Rackham Bldg.  
Ypsilanti, MI 48197

*National Foundation for Consumer Credit*

8701 Georgia Avenue  
Suite 507  
Silver Spring, MD 20910

If there is moderate funding available (over \$300 each year) for consumer materials, consider contacting the above plus the following:

*Center for Auto Safety*

2001 S Street, NW  
Suite 410  
Washington, DC 20009

*Consumer Reports News Digest*

Box 2029  
Norwalk, CT 06852

*Consumer Education Resource Materials Kit (1990 ed.)*

Stewart M. Lee  
Geneva College  
Beaver Falls, PA 10510

*Consumer Federation of America*

1424 16th Street, NW  
Washington, DC 20036

*Consumers Union of United States, Inc.*

256 Washington Street  
Mount Vernon, NY 10553

*The Journal of Consumer Education*

Illinois Consumer Education Assn.  
271 Bevier Hall, 905 S. Goodwin  
Urbana, IL 61801

*National Consumers League*

815-15th St., NW  
Suite 516  
Washington, D.C. 20005

*Center for Science in the Public Interest*

1501 16th Street, NW  
Washington, DC 20036

*Credit Union National Association*

Box 431  
Madison, WI 53701-0431

*Department of Consumer Economics and Housing*

Van Rensselaer Hall  
Cornell University  
Ithaca, NY 14853

*Joint Council on Economic Education*

432 Park Avenue, South  
New York, NY 10016

*Money Management Institute*

Household International  
2700 Sanders Road  
Prospect Heights, IL 60070

*The New York Times*

P.O. Box 520  
Palos Park, IL 60464-2500

*Home Economics Curriculum Center*

Box 4067  
Texas Tech University  
Lubbock, TX 79409

*Money*

Subscription Service Dept.  
P.O. Box 60001  
Tampa, FL 33660-0001

*National Association of Consumer Agency Administrators*

1010 Vermont Avenue, NW  
Suite 514  
Washington, DC 20005

*Nolo Press*

950 Parker St.  
Berkeley, CA 94710

*The Wall Street Journal*

200 Burnett Rd.  
Chicopee, MA 01020

It should be noted that updates of new consumer-oriented books are published in *Library Journal*, *Booklist*, and *Forthcoming Books*. These are available in most libraries.

Of course, when possible each teacher could benefit further by sharing resources with others in the district or by asking the school librarian to purchase some of the resources.

We have noted very little about films, filmstrips, computer software, etc. For many consumer educators the cost of these is prohibitive and thus they are not included in our recommendations. However, public and school district libraries, universities, extension offices, and "free film" loan companies often make films available to teachers at little or no cost. Educators should consider this option.

Once the materials are received, preview everything before "subjecting" your students to anything! Many inexperienced and, indeed, experienced consumer educators have made the mistake of ordering materials and distributing them to students without any preview. The result is the material is inappropriate

and may well waste the students' time and embarrass the consumer educator.

The above is a representation of organizations and individuals who have a history of providing quality consumer resources. All addresses listed are current as of January, 1991. It should be noted that other "experts" in consumer education would most likely develop similar lists of quality consumer education materials. However, the prudent consumer educator will use the resources listed only as an initial guide. Certainly other consumer educators, university instructors, and extension specialists should be consulted for their suggestions as well.

### **Guidelines for Evaluating Private-Sector Consumer Education Materials**

The second section of this article considers guidelines for evaluating materials from the private sector. The presumption that is often made is that private sector materials, often viewed as corporate freebies, have a bias toward either the sponsoring company or the industry they represent. A variety of critical reviews substantiate the above evaluation [1,2,3,4].

An example of a built-in bias might be an insurance company that offers materials that enumerate the benefits of a specific type of life insurance, e.g. whole life, but deprecates the benefits of term insurance. Term insurance is generally recommended by those who have an expertise in this area but have no vested interest in promoting it. The purpose of supporting the whole life concept is presumably because insurance companies typically have larger profit margins from whole life policies than from the term option.

Some suggest that the average consumer educator does not have the necessary expertise to ferret out many biases, thus subjecting students to propaganda in the classroom. Harty [2] did an extensive review of this subject in her "Hucksters in the Classroom" investigation.

So, what is a consumer educator to do if he or she does have the limitations of expertise noted above and concomitantly does not have the necessary resources needed to overcome the problem? One partial remedy is to obtain a copy of *The Consumer Education Resource Kit*, an annual publication developed by Stewart M. Lee. It is an extremely helpful guide for anyone who instructs in this area. Literally thousands of consumer resources are noted and critiqued by Dr. Lee. In addition, another monthly

resource, the ACCI *Newsletter*, is published by The American Council on Consumer Interests (ACCI). Its editor, Dr. Les Dlabay, offers critiques of a variety of consumer education materials. This newsletter is also an invaluable resource for consumer educators at the secondary and post secondary level. (Both resources and ordering information are available from the addresses noted earlier).

The major limitation of the above publications is that the reviews offered are, out of necessity, very brief. Thus, other alternatives to supplement them are recommended. Perhaps the most effective method of evaluation is to use an evaluation checklist that is adaptable to most consumer education materials. There are dozens of these instruments available. Each is designed to assist the consumer educator in evaluating a specific consumer resource. A few of the more popular ones include:

AHEA Committee on Criteria for Consumer Education Programs and Materials. (1972). *A Guide for Evaluating Consumer Education Programs and Materials*. American Home Economics Association, 1555 King Street, Alexandria, VA 22314.

Bowers, J., Jackson, G. and McKinney, C. (1985). "Consumer Education Literature: Tools for Evaluation." The Ohio State University, Home Management & Housing, 1787 Neil Ave., Columbus, OH 43210.

*Guidelines for Business Sponsored Consumer Education Materials*. (1982). Alexandria, VA: Society of Consumer Affairs Professionals in Business, 4900 Leesburg Pike, Suite 311, Alexandria, VA 22302.

White, B. and Santangelo, B. (1981). "A Guide for Evaluating Industry-Sponsored Educational Material," Valhalla High School, Grossmont, California.

The most recent addition to the evaluation guidelines, *Consumer Education and Information: Guidelines for Business-Sponsored Materials*, was a joint project completed in 1990 by the Consumer Information Center (CIC), American Council on Consumer Interests (ACCI), the Society of Consumer Affairs Professionals (SOCAP), and the National Coalition for Consumer Education. The guide specifies that consumer education, information, and promotional materials should meet the following minimum standards:

*Accuracy* - Statements are consistent with established fact or with prevailing expert opinion on the subject. Information is easily verifiable.

*Objectivity* - Points of view are fairly presented. If the subject is controversial, arguments are balanced.

*Completeness* - The materials contain all relevant information and do not deceive or mislead by omission.

*Language* - Materials are both interesting and understandable. Technical terms are used sparingly and are fully defined.

*Nondiscrimination* - The text and illustrations are free of any content that could be considered derogatory toward a particular group, for example, an ethnic group, an age group or a race or sex.

*Noncommercial* - The name or logo of the business sponsor is used to identify the source of the materials and, if applicable, to provide contacts for further information.

The guide explains the minimum standards and is available from: Consumer Information Center, General Services Administration, G-142, 18th and F Sts., N. W. Washington, D.C. 20405.

It is suggested that the reader contact the individuals and/or groups noted above to obtain copies of all of the evaluation guides listed. These guides can then be used in total or modified to best fit individual needs.

### Conclusions

Consumer educators have an omnipresent challenge. Our courses are unique. They are relevant, needed, exciting, and interesting. What other courses, for example, could anyone name that could virtually guarantee to save the learner thousands of dollars over a lifetime? A quality consumer education class could easily fulfill that commitment. Our role as consumer educators is to provide the best learning situation possible for our students. Utilizing quality supplementary materials is often one way to meet our objective.

This article is an attempt to help consumer educators to identify consumer education resources and to suggest guidelines to consider for evaluating materials from the private sector. (Any

assistance designed to supplement our class teaching should be a welcome addition). The writer hopes this article fulfills that objective.

### References

1. Gussow, J. D., "Who Pays the Piper?" *Teachers College Record*, (Summer) 1981, pp. 448-466.
2. Harty, S., *Hucksters in the Classroom: A Review of Industry Propaganda in Schools*, Washington, D.C.: Center for Study of Responsive Law, 1979.
3. Weiss, B., "Warning: Freebies May Be Dangerous to Your Curriculum," *Learning*, (August/September), 1979, p. 141.
4. Zeldin, M., "Mind Control, the Edison Electric Way," *Audubon*, (July) 1979, pp. 115-117.

NOTE: This article was invited by the editor.