

**Comprehensive Consumer Education: Teaching  
Consumer Survival in the College Curriculum**

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**Introduction**

Consumer education courses end up in various places in the college curriculum. At different universities they are taught by faculty in Departments of Finance, Business Law, Economics, or Family and Consumer Sciences. Professors from each of these departments typically focus on different issues with regard to the consumer movement, consumer history, role of business and consumers, rights of business and consumers, etc. Each of the disciplines offers valuable insight into consumer issues and problems, but alone, none presents an all-encompassing view. Diversity and richness of consumer problems is ignored.

Our university developed one approach which may be considered by other universities and consumer educators across the nation. The model that was created offers a unique approach to the problem, an approach that was recommended by the President's Committee on Consumer Interests as one strategy toward the implementation of consumer education (Suggested Guidelines for Consumer Education, 1970).

A team-teaching approach which combines "the expertise of several teachers to teach a single course" (Lee, 1991, p. 1) is used. A team of professors from each of the aforementioned departments was assembled in 1985 and an interdisciplinary, team-taught course was developed. The course was titled "Consumer Survival in the Legal and Economic Environment." The course was considered well-designed and comprehensive enough to be offered as an interdisciplinary course. Interdisciplinary courses utilize an inter- and multi-disciplinary approach to teach a course. Students from any major can take the course to fulfill their general education requirement. As a result, the course always reaches maximum enrollment (approximately 80 students per section, with a total offering of 4 sections each term).

When the representative departments met, the goal was to design a course that could be taught across several disciplines with disciplines focusing on different aspects of the same subject matter while at the same time introducing material from their own specialization. As team members introduced material specific to their discipline they also gained the perspectives of other disciplines. Another goal was to provide a team-teaching approach which would enhance students' experiences. Because it is not realistic to expect one professor to be an expert in economics, business, law, finance, and consumer affairs, teams of two professors from the different disciplines join in one course to offer their

unique approaches. As a result of colleague pairing, students benefit by gaining the perspectives of two areas which are most relevant to their program of study.

Professors involved from the Departments of Finance, Real Estate and Law, Economics, and Family and Consumer Sciences meet each term to update the course and coordinate the teaching teams. The group prepares the course outline and supporting materials for the university committees which review the course every five years. A total of four professors are involved (one each from Finance, Law, Economics, and Family and Consumer Sciences). Each term, these four professors match up, often with the same pairing, sometimes with a different pairing, from the previous semester. Even though students only see two professors in their classroom, they benefit from the experience and knowledge of the entire interdisciplinary team; it is the team as a whole who designs and revises the course.

### Course Content

Because the course integrates a variety of disciplines, it was important to develop a common core of topics which run the gamut of consumer education issues (Hill, 1975; McGowan, 1992). The concept of consumer education is broadly defined, much like the definition provided by the Pennsylvania State Department of Education (1976), which states that consumer education is the preparation of individuals in the skills, concepts, and understandings required for maximum use of and satisfaction from their resources. Some of the topics covered in the course include: history of the consumer movement, consumer and producer sovereignty, consumer law, debt and credit, bankruptcy, financial management, insurance, home and car purchases, real and personal property transactions, investments, taxes, monetary policy, advertising, fraud, government agencies, etc. One standard course outline is developed and approved. Each team of professors develops a syllabus based on the standard course outline. From the list of topic areas, the professor-team agrees about how each will address the topic, what discipline-specific material will be discussed, and which topics will be covered in different ways by both professors.

Due to the encompassing nature of the course, a large array of possibilities exists for incorporating supporting materials into the classroom. Professors often introduce articles from the *Wall Street Journal*, journals from their respective fields (e.g. *The Journal of Consumer Affairs*, *The Journal of Consumer Education*, *The Journal of Economics*), and audio and video tapes about consumer issues. A valuable exercise is the American Express Consumer Quiz (Consumer Federation of America & American Express Company, 1991). It is administered during the first class period to demonstrate the variety of

everyday consumer issues. Because of the comprehensive nature of material covered, it serves as a good introduction to the course and an eye-opener to some commonly misunderstood consumer issues. When results are reviewed in class, students are surprised by many of the answers, and a spirited discussion usually ensues.

Various guest speakers are easily incorporated in this course. Over the last several years, during National Consumers Week, a speaker panel has been assembled to discuss timely consumer issues. Professionals from a variety of areas, including the Federal Trade Commission, the Food and Drug Administration, Consumer Credit Counseling Service, automobile manufacturers, large corporations, insurance brokers, etc. have been invited to participate. Guest speakers are well received by students because they provide insight into the real life applications of course subject matter. In some cases, this is the first time students have heard corporate executives or government officials speak about their jobs and respective organizations. This type of interaction expands students' course experience and gives them ideas about potential employment opportunities.

To fulfill course requirements, students complete writing assignments. Professors within the various disciplines have the latitude to require a variety of critical thinking papers. For example, economics professors often require papers that apply economic theory to consumer issues, while finance professors may require a topic related to personal budgeting. One professor requires the students to track their expenses for one month and organize them into budget categories. Students are then required to analyze their spending patterns and identify areas which require adjustment. This exercise is a perfect example of a real life application of a consumer economics issue—money management!

### Benefits to Students

The most obvious benefit to students is that they are exposed to two different approaches to consumer education. Very often, this provides students with an alternative perspective on a familiar issue. For example, students who have been schooled in a strong economic background are taught that the goal of business is to maximize profit per consumer in order to survive. However, businesses also need to focus on other goals. When the Family and Consumer Sciences professor discusses the importance of listening to consumers to increase business profits, some students say with surprise "How? Tell me more." The discussion progresses by looking at consumer sovereignty and how producers often make important marketplace decisions without consumer consultation. It is a unique and different way of viewing an issue they have studied.

A second benefit to students is that they are exposed to two teaching styles in one course. Professors bring not only different teaching styles to the classroom, but different interaction styles and supporting materials as well. It is no secret that professors have their own teaching styles. It is also no surprise that students do not always appreciate the same style. Because the class is team taught with two professors in the same classroom, students are exposed to two disciplines and two ways of teaching. Because of this variety, student interest is maintained, which is particularly important in a semester-long course. Furthermore, if one professor is desired over the other, students know they will have a combination of the two professors and, therefore, are not locked into one professor.

Another benefit is that students are graded by two professors. Just as teaching styles differ, so do grading philosophies. When two teachers combine to teach a course, they are more likely to have different evaluation philosophies. Also, exam format between professors often differs, exposing students to a variety of testing procedures. Students will score better on the exam format with which they are the most comfortable. The same is true for term paper and project assignments.

Overall, students are given the opportunity to interact with experts from many disciplines. In addition, students are exposed to professors who may have vastly different teaching philosophies. While some may view this combination negatively, the majority of students embrace the experience and enjoy it for its diverse approach to enhance their educational experience.

### **Benefits to Professors and Departments**

The collaborative nature of this course is one of the greatest benefits to professors and departments. Many times the campus environment becomes closed and competitive. Often, the involved departments would not interact if it were not for this course. Through the inherent collaboration in this course, departments can support each other and work cooperatively.

Another benefit to professors is that they reach a larger, more diverse student audience. Students in a variety of majors enroll in the course, and professors are exposed to a variety of points of view. It can be challenging to facilitate discussion among students with alternative points of view, and both professors and students benefit from the interaction.

One final benefit for the involved departments is that because the course reaches such a diverse student body, it serves as a public relations tool for the department. Students and faculty who would not otherwise interact with the various departments are now exposed to their discipline, faculty, and students.

### **Benefits to Consumer Educators**

Consumer educators at the secondary and community levels can use this team-teaching model as one approach to program development. They can experience the same benefits that university professors and departments do. A variety of interdisciplinary and/or team-teaching approaches can be used, along with other innovative teaching styles. Examples of unique approaches include a short and succinct consumer education course given to inner-city high school students, a tandem-teaching consumer education course, and a field investigation consumer course. (Education Division of Consumers Union, 1974).

A commitment to community-university partnership is beneficial to both. Just as professors call on community professionals, professors at universities are called upon to guest speak in the community about consumer issues. By utilizing people with a variety of backgrounds to reach a larger consumer audience, divergent views and resources will be shared and consumer awareness will be increased.

### **Summary**

Teaching a comprehensive, interdisciplinary consumer education course goes beyond the expertise of individual faculty members. The Consumer Survival course is one approach to meeting the need and demand for a well-rounded course. Interdisciplinary team-teaching is a realistic and valuable solution to the problem. The approach increases the depth of consumer issues covered in a single course. The team-teaching model can be used for all types of consumer educators.

To date, the course has been very successful. Team members benefit from working with one another, cooperative relationships emerge across campus, and students' evaluations are positive. Demand for the class is often greater than the number of seats available in the classroom. Students report that they appreciate learning that there is more than one way to view a consumer issue or problem. Written and verbal evaluations of the course often include the following types of statements from students: "this is one of the most useful classes I have taken," "I have learned real-life skills in this course," and "thank you." If course success is truly measured by student satisfaction, then this course is truly a success.

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