



Consumers International

Educating tomorrow's consumers today

An introduction to consumer education



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Christine Knights



Consumers International

Office for Developed and Transition Economies



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Foreword

Consumer organisations and government departments responsible for consumer protection throughout Central and Eastern Europe (CEE) emphasise the importance of introducing consumer education in schools. With a few notable exceptions however this has not yet been possible. Although consumer education is a legal obligation in some countries, there is little consumer education material designed for this region and few teacher-training institutes include consumer education on their syllabus.

This publication aims to provide educators in CEE with a sample workshop to introduce consumer education via the theme of advertising. We present here step-by-step teacher's guides to advertising workshops for 12-14 year olds, and 16-17 year olds. The workshops were designed specifically for use in CEE by the Polish Consumers Federation and were based on research in schools and collaboration with teachers in Poland. Trials of the workshops were also held in Hungarian schools by the National Association for Consumer Protection in Hungary. The theme of advertising was chosen following a survey amongst PHARE country consumer representatives. At a very early age children are bombarded with advertising, and need the skills and knowledge to understand what is involved. The approach based on students playing the role of advertising executives was found to be very attractive to teachers and pupils alike.

We also include a proposal for a CEE regional consumer education programme written by the Association of Slovak Consumers based on the Nordic "Proposal of objectives for and content of consumer education at compulsory

school and upper secondary school level in the Nordic countries." This aims to guide those responsible for curriculum development as to the themes of consumer education. Each country will have its own priorities but can consider adapting this programme to suit its needs.

Finally this publication aims to provide background for those interested in taking consumer education further, including a summary of the development of consumer education in PHARE countries, an overview of consumer education activities in the EU, recommended reading and useful websites.

The project team consisted of the Polish Consumers Federation, the Association of Slovak Consumers, the National Association for Consumer Protection in Hungary, Confederacion de Consumidores y Usuarios (CECU) of Spain and the Office for Developed and Transition Economies, Consumers International.

We would like to thank Juliet Wells of the UK Consumers' Association for permission to use her definition of consumer education. We also thank Grada Hellman-Tuiter for her contribution to this project, and we recommend readers use this booklet in conjunction with her publication "Promoting consumer education in Schools".

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What is consumer education?

Consumer education is concerned with the skills, attitudes, knowledge and understanding required for living in a consumer society. It helps individuals to understand their role in the market place, gives them a broader view of the economic system and an understanding of the needs both of themselves and others. It aims to develop an awareness of the rights and responsibilities of consumers, the influences affecting consumer decisions and the wider implications of those decisions.

Everyone is a consumer. From a very early age children have money to spend, a choice of where and what to spend it on. They influence their parents to spend money in particular ways or at particular places. Being a consumer is a lifelong role, as we grow up our consumer decisions become wider, more important and they also change. A young consumer has many different needs to those of an elderly consumer. Children as consumers are under immense pressure, manufacturers compete for their custom, advertisers seek to influence their spending. Consumer education also helps people to understand the relationship between those who supply and produce and those who buy and use. In addition, it helps the national economy; if domestic consumers demand safe, reliable, quality products at fair prices, then the whole economy benefits. *Juliet Wells, Consumer Education Officer, UK Consumers' Association.*

Governments should develop or encourage the development of general consumer education and information programmes... Consumer education should, where appropriate, become an integral part of the basic curriculum of the educational system, preferably as a component

of existing subjects....Consumer education and information programmes should cover such important aspects of consumer protection as the following: a) health, nutrition, prevention of food-borne diseases and food adulteration; b) product hazards; c) product labelling; d) relevant legislation, how to obtain redress, and agencies and organisations for consumer protection; e) information on weights and measures, prices, quality, credit conditions and availability of basic necessities; and f) as appropriate, pollution and environment. *United Nations Guidelines for Consumer Protection, 1986.*

In order to promote the interests of consumers and to ensure a high level of protection, the community shall contribute to protecting health, safety and economic interests of consumers, as well as to promoting their right to information, education and to organise themselves in order to safeguard their interests. *Article 153, European Community Treaty of Amsterdam, 1997.*

Consumer education workshop: Teacher's manual *Advertising in our everyday life*

by the Polish Consumers Federation

Introduction

Every day on your way to work you pass colourful advertisements in the street; you might have heard on commercial radio that the weather forecast was sponsored by a certain company; you could have found a pile of colourful leaflets in your morning newspaper and another one of the same size waiting behind your door. Not to mention TV where you can see advertisements before and after the weather forecast, before the movie and also in the middle of its top action. Yes, we got so used to advertisements that sometimes we hardly notice them in our everyday life; we watch and listen, or just automatically switch to another TV channel and throw away leaflets from newspapers. Usually we do not analyse their form or content. When asked by a researcher whether advertising influences our shopping habits, we indignantly reply "of course not". According to opinion polls, in Poland a great majority of people would answer this way. Why then can a short commercial spot increase sales of practically every single product? What is more, most people are convinced that it was their own decision to buy a new brand of coffee, hand cream, car, washing machine, soap powder, juice etc. Good advertisement can be just excellent – and it "knows us" even better than our best friend does.

Let's imagine the following situation: it has been another long day, you are busy and alert. Suddenly somebody asks "Are you not hungry?" You might not have been until now

but unexpectedly you feel some pain in your stomach. Yes, you are as hungry as a wolf. There was no need and now it is suddenly there. Somebody has reminded us about our needs, which we would like to satisfy because now we remember that we actually are hungry. It may also happen that you do not feel hungry so there is no need to eat something. However, your concerned interlocutor thinks that you should feel this need because it is unhealthy to stay without food during the day as hard work is exhausting and you should provide your body with new energy and vitamins. You will find some of those arguments even more appealing if they relate to your own set of values and beliefs. If you consider health very important, there is a big chance you will be proactive and have a meal even though you were not hungry. Originally there was no need – "someone" from outside has created it.

This story is a simplified example of how the advertising mechanism works. One should notice, however, that in this particular case, having a meal should meet our desire to be healthy instead of satisfying hunger (even though this is the primary function of a meal). It happens very often that the advertised product is only an excuse to get completely different benefits. It is not really a juice that we are buying but health which we want to improve by drinking it. We purchase white teeth with a toothpaste; elegance and life style with a fashionable jacket. The same applies to the teenage subculture, where specific clothing may indicate the group one belongs to and the philosophy one relates to.

The task of an advertising agency is to develop such knowledge about consumers so that it can persuade them that he/she actually needs certain things. If one wants to sell something, one should clearly define the potential target group of customers. Understanding that no product can be equally good and equally desired by all customers is a key to successful advertising. It has to be an appropriate product and a good advertisement directed towards a specific potential customer, which does not necessarily mean the one who has already specified his/her desires and ways of satisfying them. A really creative advertisement is the one that is able to change people's old habits and desires as well as create and develop new ones.

Development of a new advertising campaign takes a lot of money. Due to the simple fact that company profit depends hugely on the campaign effectiveness, the whole process is very elaborate and looks like this:

- 1M – MISSION – setting advertisement objectives
- 2M – MARKET – defining target audience
- 3M – MONEY – preparing budget
- 4M – MESSAGE – inventing the advertisement's content
- 5M – MEDIA – choosing media
- 6M – MEASUREMENT – researching the advertisement's effectiveness.

In our educational workshops we decided to focus on objectives, target audiences and advertising in order to allow us to analyse advertising from the viewpoint of an educated and aware consumer.

To make things simple one can say that each advertisement aims to increase sales of given products or services. However, there is a huge difference between an ad introducing a completely new product to the market and one that is supposed to take away competitor's clients. For example, a specific advertisement may aim to:

- inform potential clients about the company and its services,
- promote a "new solution",
- transform people who like novelties into clients,

- strengthen clients' loyalty,
- react to competitor's advertising campaign,
- inform clients about product improvements,
- persuade new clients that this product may satisfy their needs, etc.

The next stage (2M) is strictly connected with market segmentation. In brief: very rich people will buy a very expensive limousine while a 15-year-old boy is a potential snowboard owner. Market segmentation means simply that homogenous groups (segments) of potential buyers can be identified on the market. The criteria most often used to define the groups are: age, sex, income, preferences, and profession. Each group has its specific needs, reads different newspapers and watches TV during different times of the day. If the market segment is correctly identified by the advertising agency, it is easier to choose both the medium (people with primary school education are more likely to watch TV than read a newspaper) and message of an advertisement (people of higher income expect to be offered luxurious and prestige products while people with lower salaries are more likely to be interested in quality, special offer, price or attractive purchasing conditions). Surveys define clearly the preferences of specific target groups. Such knowledge enables ad-makers to bring attention to those product features or qualities which are most desired by a given group. Everybody knows that the main task of a shampoo is to wash one's hair. In other words, you need a shampoo when your hair is dirty. But let's think: has anybody ever seen an ad saying "Your hair is dirty – buy our shampoo!" Of course not, as advertisements tend to promise something else: natural shine, no dandruff, hair conditioning, healthy ends, everyday wash. This is not a pure coincidence because all surveys show that this is exactly what we expect of a shampoo. Advertisers make good use of their awareness that various target groups also set different priorities (a teenager wants a shampoo for everyday use while an adult woman is more interested in a product giving a healthy look and shine to her hair).

Another interesting M on our list means the message, which is supposed to make people buy things. This is easy to achieve in a

situation when the advertisement message matches a potential receiver's expectations. In the situation described at the beginning, a person concerned about health aspects was convinced by the argument that it is unhealthy not to have regular meals during the day. The chosen advertising message can relate either to the product or to the consumer. You can buy a washing powder to have clean clothes (adequate message: "our washing powder removes all stains") or to satisfy another need, seemingly not connected to washing powder as such - to be a modern woman. It is not absurd. It is enough to imagine a properly constructed advertisement message saying: "modern women use only washing powder X".

To summarise our short story on how advertisements are created there is one more remark which may be helpful when carrying out the workshop. Advertising agencies have the following requirements for a "well prepared" advertisement:

A (attention) – keep in mind that an advertisement has to be seen; this brings in bright colours, loud music, special font shape.

I (interest) – evoke interest; the fact that a consumer noticed an advertisement does not mean that he/she will read or listen actively. That is why a catchy slogan, an interesting beginning and plot development are so important.

D (desire) – create desire of possession; in that case the advertisement message has to match the consumer's expectations or create new desires, which he/she was not aware of.

A (action) – make people buy; the consumer has not only to make a decision but also execute it. If he/she does, the advertisement can be considered successful from the agency's point of view.

This **AIDA** formula was created in 1925 and is still used today.

Does all this mean that we should develop a negative attitude towards advertisements? – because they make people addicted to material goods, promote consumption and purchasing habits, put hard and constant pressure on

people and their behaviours. No, but perhaps one can be more reflective having learned how advertising is really. With a clearer understanding of what advertising aims to achieve, ie increased sales of products, pupils will be in a stronger position to analyse the messages and develop their own views. Advertisements do not give all the information we need, and the advertising message should be combined with facts from other sources, such as friends, family, consumer organisations. It should be borne in mind that sometimes advertising can be misleading and even inaccurate.

In order to understand the phenomenon of advertising one needs at least some basic knowledge about ourselves – our needs and desires, how they are developed and changed, about our life style and some principles of how a market functions.

Many of us have our favourite advertisements: slogans, music, humour or jokes, which enter our everyday language and stay with us for a long time. It is natural and fully understandable if we realise that thousands of people have been working hard to get to know our preferences and expectations, in order to create an image of a product which appeals strongly to our feelings and emotions. Feelings, rather than rational thinking. Many slogans would not stand rational criticism if one tried to analyse them in a reasonable way. But that is the power and... the charm of advertisements. It is clear that advertising is strictly connected with the type of economy where there are many goods available on the market. And there are more and more new products coming in, which stimulates strong competition among producers offering similar product ranges. It is hard to deny that advertising serves both as a source of information and a form of promotion, offering various possibilities and choices – providing it is fair. It has to be stated that an advertisement should never be treated as full and objective information about the product – it will always be positive and focused on its good qualities.

For children it is extremely difficult to tell the true facts from illusions and for that reason this social group should be especially protected by legal regulations concerning advertisements of children products. Kids as immature recipients

have very limited ability to verify the credibility of what they have seen. Their imagination is the main source of their associations and connotations. This lack of knowledge and necessary life experience may lead to various complexes related to the feeling of rejection by the group. Many conflicts and tensions may result from, for example, families' different financial situation and, therefore, different purchasing powers. As it was said before, there is no escape from advertising and that is why children and teenagers should learn to develop some critical thinking on that subject. Given some practical knowledge about the mechanism of advertising, they should be able to avoid passive obedience to promoted patterns and behaviours (e.g. chocolate bar instead of a sandwich).

That was our main goal during the preparation of these educational workshops. We tried to show without unnecessary didacticism how an advertising message is created and how much the ad-makers know about us. We want neither to dismiss nor to glorify advertising too much. We only think that getting to know ads "from behind the curtains" is the best way to learn how to keep some distance. Then it is easier to understand why the teenager from the TV commercial says "Be cool, drink XXXX".

Teacher's guidelines workshop for 12-14 year old children

(approximate length: one hour)

Objectives of the workshop:

- Create an awareness of how advertising works;
- Gain skills to analyse advertising;
- Understanding of methods used by advertising to influence consumers;
- Analyse how we make choices and how advertising influences this process;
- Analyse the impact of over-consumption.

How to create an advertisement?

1. A teacher brings four juice containers to the classroom in such a way that the original

covers won't be visible. There is a word "juice" written with a marker on each container. Afterwards the class is divided into four groups. The moment each group is given a juice container, the kids stop being schoolgirls or schoolboys and begin their life as the advertising agency employees. Each group is a separate advertising agency that has been given the task of preparing a juice advertisement. The teacher, in the role of juice producer, asks them to write an advertising slogan which would be appropriate for the juice, and which might be used in the future during the advertising campaign.

2. The teacher (juice producer) does not hide that his main concern is to increase sales, thus he writes down on the blackboard the general assumptions that should be taken into account by the professional employees of the advertising agency. This should be seen just as additional help, and not as compulsory conditions or rules of the workshop.

A (attention) – to draw one's attention to it,
I (interest) – to arouse interest,
D (desire) – to evoke desire,
A (action) – to persuade somebody to buy.

The pupils recognise the basic model in accordance with which advertisements are created: AIDA. It is suggested also, that the teacher gives a short explanation of this formula (see Introduction).

3. Now, each group may begin its job. However, so the task is not too easy, the teacher (producer) orders each group to prepare an advert for a different addressee. In other words, the teacher intends that the juice be bought by different people. That's why the first group is to address its advert to a mother with a baby. 2nd group – to a fifteen-year-old boy, keen on sport, 3rd group – to a young hard working man, 4th group – to an elderly person, an old-aged pensioner for example. If the classmates in one group disagree or if they are unable to choose the best advertising slogan, the teacher (i.e. the producer) may allow them to prepare two or even three advertising slogans.

Juices			
For a mother with a baby	For a fifteen year old boy keen on sports	For a young hard working man	For an elderly person, a pensioner

4. While the pupils work in groups, the teacher writes down on the blackboard: (above)

In each of the above columns, there should be a space left for future notes and suggestions from each group.

5. The teacher asks a person from each of the agencies (groups), to present its advertising slogans. He writes the slogans down on the blackboard in the appropriate column.

6. Then the task for all the class (with a little help from the teacher) is to analyse the slogans. For the purpose of the exercise the most interesting is to answer the questions: *What features were ascribed to the product (juice) in each slogan? Did the pupils appeal to the health, excellence, taste, low price of the product, or had they other ideas?* The teacher points out the features of the product and writes them down in the appropriate columns. In order to make the task easier, examples developed during workshop trials are listed below.

7. The following stage is attributed principally to the teacher. The teacher's task is to show that the qualities the pupils ascribe to the product, in reality appeal to the specific needs of the advertisement's target group. The most important for a mother is to satisfy the needs of her child, maintain its health, smile and good growth. A fifteen-year-old boy probably cares for his physical growth, which requires not

only training but also suitable food.

He would like to become the best in his discipline. A young, hard working man needs a lot of energy, undoubtedly hasn't got any time either for a good diet or for leisure.

What's important is his physical structure and psychological disposition but as a means for his professional success. An old-aged pensioner has got more time to care for his health; moreover it's likely that he would look for products which keep you young. That's the way real advertisements are created. The most important question to answer is: *What benefits may the advertised products give to the client?*

Usually a consumer does not buy products for the product itself but in order to satisfy a specific need. A shampoo – when in need of beautiful, shiny and healthy hair. Washing powder – for white and clean sheets and covers. However, if the message of the advert says: “modern women use this washing powder”, a stimulus to buy one is the conviction, that due to the washing powder one would become a modern woman.

8. The teacher asks the children to unpack the juices. He draws the pupils' attention to the fact that all the juices were identical products, however, the features attributed to them in the advertisements were different.

Analysis of press advertisements

1. We suggest finishing the classes by showing the pupils that the exercise on juice advertising

Juices				
	For a mother with a baby	For a fifteen year old boy keen on sports	For a young hard working man	For an elderly person, a pensioner
Slogan:				
Qualities of the product	Healthy; Safe for a child; Rich in vitamins; Made of fresh fruit.	It contains vitamins; Helps to extend your fitness.	Gives a lot of energy; Stress-reducing.	Healthy; Rich in vitamins, with a pinch of Ginseng; Good for memory.

was not completely abstract or far from reality. To do this, the teacher should collect advertisements from colour magazines, such as for juice, energisers, coffee, tea, milk, mineral water. We suggest looking through teenagers', women's and mothers' magazines. In order to facilitate your work, we'll use the examples found during preparation of this workshop. The advertising market, however, is a dynamic one and thus it may turn out that the commercials discussed should be used only as a guide to help in carrying out one's own analysis.

2. The teacher divides the class into as many groups as needed, depending on how many advertisements he has collected (however a group should not consist of more than 5 or 6 people). Each group is given a different advertisement. Each group is to analyse an advertisement independently and to answer the questions:

- Who is the specific advertisement aimed at?
- Describe the addressee, has he/she got any specific characteristics which make him different (for example: is he young, old, well-off, has he got children, etc.)?
- Does the advert appeal to any specific needs of the target addressee?

The teacher should draw the pupils' attention to the fact that this is a press advertisement so that the text message is very important but not the only means of conveying the message. Some groups may focus on the design of the advertisement: it may be dynamic or static, modern and abstract or conservative; or include photographs of people (children, young people, the elderly). All those characteristics were used by the ad producer meaningfully and serve particular purposes (as when a man dressed in a white gown who presents himself as a dentist is included to convince us to buy a specific toothpaste).

3. After a few minutes' discussion the teacher asks representatives of the groups to present their conclusions. The task of the teacher is to complete the ideas of the specific groups and to indicate that the key to creating an effective advertisement is to understand that none of the products may be desired to the same extent by every buyer. The one who wants to

sell must know precisely who he should offer his product to in order to measure how to do it, what elements he should use in the advertisement in order to induce new expectations and in order to offer particular benefits arising from possession of a new product. In other words, he must know exactly the market segment (the target group) he creates the advertisement for. Very expensive products (specified for customers of very high income) may be advertised by emphasising luxury and very high quality. Cheap products are advertised in another way, for instance by pointing out a special price (aimed at customers with lower income). What's more, customers of high income usually read different magazines and spend their free time differently, and this should also be considered when choosing the media in which the advert should be placed. Similarly, it is possible to find differences between groups of purchasers chosen by means of sex, age, consumer habits, place of habitual residence, etc.

Sample analysis of press advertisements for drinks

ISOSTAR

The advertisement

What do amateurs and sportsmen have in common? Training and results? Tiredness and satisfaction? ISOSTAR. While you practice sport – you are getting tired. You burn your carbohydrates and you lose water and electrolytes together with it. You have no power and determination to fight on without them nor enough strength to make progress and have better results. Therefore it's worth drinking ISOSTAR. Before an effort – because you accumulate energy, during it – because you regenerate it and after the effort – in order to recover faster. ISOSTAR contains everything that you need during physical exercises. Your organism absorbs it faster than water, juice or carbonated drinks. Thanks to it you may run longer distances and play better. The only thing better than ISOSTAR are two ISOSTARS, and better than that are only three of them – before, during and after an effort. Sportsmen call it: Power drink, and everybody says the same. ISOSTAR – POWER DRINK, EVERYTIME YOU ARE ACTIVE.

The analysis

The addressee of the advert: active person, practising sport, woman and man (photo). Graphics: dynamic, the photo suggests that it was made during a very fast run. Both photo (ISOSTAR in front of the audience of the stadium) and text (“what do amateurs and sportsmen have in common”) suggest that even an amateur may take care of himself, just like a professional, by drinking ISOSTAR. The advertisement refers to a need to replenish water and electrolytes during big effort so that nobody would even think that he might drink an orange juice instead. The advert underlines that: “ISOSTAR contains everything that you need when you exercise. It is absorbed faster than water, juice or carbonated drinks. Thanks to it you may run longer distances and play better.”

HORTEX JUICES

The advertisement

To crunch or to drink? To live! Live life to the full. To squeeze up and to press out every day to the limit! Crunch to the bottom vegetables and fruit juices. And to be healthy, to explode with energy, with good mood, with shine and colour, and with contrast. Little Vitamin is a natural injection of vitamins and minerals. Lots of enthusiasm for the whole day. You ask – to drink or to crunch? Live! Do not waste your time on crunching!

The analysis

The addressee of the advert: young person, full of energy (photo), active, living life to the full (text), usually having no time for a good diet and eating vegetables (“live, do not waste time on crunching”), and also people wanting to be treated as such (smiling, pleased with oneself and happy with life).

The advertisement refers to a need to be healthy, happy, satisfied, pretty, and in good physical and mental condition.

TEDDY BEAR JUICE

The advertisement

Teddy Bear Juice
The best fruit. No preservatives. Full of nutritional components. Here you are! – Teddy Bear Juices have come straight from Hortex

Forest, there’s no need to push your little baby to drink them. Teddy Bear Juices are jolly good fun in jolly good company. I’m not alone, mummy, when you’re not with me.

The analysis

The addressee: mother of a baby. Graphics and italics used: a little bit infantile, referring to baby language, mum reads a text designed apparently for her, not for her little child. The text is styled as a fairy tale, so it gives an impression of being accepted by her child as well, her positive associations will be transferred to the product itself (juice). The advert refers to a need to give all the best to a child (“best fruit”), healthy (“a set of nutritional components”) and natural (“no preservatives”).

Discussion

It is difficult for both young and adult people to stay indifferent towards the world of advertisements. Some like it because streets and magazines full of adverts look more colourful and “cheerful”; and they provide easier access to information about new products on the market (even if one does not look for it). For others advertisements may be irritating, especially when they appear in the middle of an interesting TV programme. That’s why we suggest a short discussion at the end of our workshop which would summarise the workshop topics and general knowledge, students’ opinions and subjective feelings towards advertisements. Students are asked to answer the following questions:

- a. Do you like ads?
- b. What kind of elements of advertising do you like and prefer?
- c. What is the role of advertisements in your opinion?
- d. Do you notice ads that appeal to the specific needs of young people?
- e. Is there any difference (if yes, then why) between “youth” ads and “adult” ads (words, gestures, clothes, actor’s image, sound, action)?
- f. How do you respond to such advertising “tricks” (interesting, irritating, flattering)?
- g. Does advertising give all the truth about the product?

- h. Is this workshop about to change your perception of advertisements?
- i. What are other sources of information about products?
- j. How do we and how should we make choices of products we buy? ie discussion of needs as opposed to wants, consideration of available money.
- k. Does advertising lead to over-consumption in their view?

Teacher's guidelines workshop for 16-18 year old children

(approximate length: one hour)

Objectives of the workshop:

- Create an awareness of how advertising works;
- Gain skills to analyse advertising;
- Understanding of methods used by advertising to influence consumers;
- Analyse how we make choices and how advertising influences this process;
- Analyse the impact of over-consumption.

How to create an advertisement?

1. A tutor divides the class into six groups. Their task is to make a simplified plan for an advertising campaign for various products. In order to facilitate this task and to give the procedure a more professional nature, as it is practised in a real advertising agency, the teacher shall lead his students through the stages of creating an advertising message. At the beginning the students are informed that they will be the employees of an advertising agency, and that a very demanding, but well-off client has come to ask the agency to provide an advertising campaign for his products.

Each of the agencies (groups) is assigned the following products:

- a vitamin mixture
- a nail polish
- an energising drink
- a car
- a pair of jeans
- a personal computer (a PC).

2. The teacher writes down on a blackboard the stages of creating an advertisement (the so called 6M of advertisement):

- 1M – MISSION; that is choosing the advertisement's aims;
- 2M – MARKET; who will an advert be addressed to;
- 3M – MONEY; establishing the budget for an advert;
- 4M – MESSAGE; choosing the contents of the advertisement;
- 5M – MEDIA; choosing the means of transmission (media);
- 6M – MEASUREMENT, researching the advertisement's effectiveness.

During the workshop we will concentrate only on certain stages of the creation process most relevant to our workshop's objectives. Particularly interesting for us shall be identifying the target of the advertisement and the contents of an advert defined for this target. Nevertheless it would be useful, in our opinion, to show the students that the outcome, which one can observe on billboards, on TV or in magazines and newspapers is the result of professionals' teamwork based on market research, accumulated knowledge and know-how. The stages we are interested in (ie the Ms from the list above) are given to the groups. These are general assumptions, which should be followed while preparing the advertisements, and which would be identified during discussion with a client. The teacher's task is to photocopy the list of assumptions (or to prepare manual copies on separate sheets of paper) and hand them over to particular groups. In order to make copying easier, please find the description of the specific Ms printed on the separate pages which follow. Preparation will only require photocopying these pages and then cutting the copies to make separate slips of paper.

3. The teacher distributes the appropriate sheets of paper to the groups.

A vitamin mixture

1M (MISSION)

A vitamin mixture has been advertised so far as a product delaying the effects of getting older, one being good for memory, and it

was shown as used by elderly people. The aim your client wants to achieve is to increase the number of people buying the mixture, by convincing a new group of customers (ie young people), that the product offered fulfils their needs as well.

2M (MARKET)

A twenty-year old girl, who cares for her appearance, wants to be attractive and pretty.

4M (MESSAGE)

The client intends the message of the advertisement to stimulate the need to buy the mixture amongst young girls, so he counts on you identifying those qualities of the product which would be interesting for that target group.

A nail polish

1M (MISSION)

This is a new product from a new producer not known on the market yet. The aim of the advertisement is to take over other companies' clients and convince them to purchase a new nail polish.

2M (MARKET)

A new nail polish is quite expensive, probably won't be bought by any consumer of low earnings. Your client suggests therefore that the advert message should be aimed at a well-paid businesswoman, who cares more for quality than for the price of goods.

4M (MESSAGE)

Your client expects that you will choose the qualities which will make the product interesting for an attractive, cared for, professionally active woman with a high financial status.

An energising drink

1M (MISSION)

This is a well-established product, which sells well, but the competitors won't sleep. That's why your client intends to inform consumers about the changes and improvements in his product.

2M (MARKET)

The research made by your client shows that his product is bought most often by young people actively practising sport (they are keen

on jogging, bicycle riding, skating, fond of swimming, playing basketball) and the advertising message should be aimed at this group.

4M (MESSAGE)

Your client has introduced a new container for his product. The container has got a better, more interesting shape, it is more practical and handy. Your task is to convince a young "sportsman" that it meets his requirements.

A car

1M (MISSION)

Your client's intention is to gain a new client group. His cars have been purchased as a family vehicle so far (capacity, safety and comfort of the cars were highlighted).

2M (MARKET)

Your client imagines that future advertising should be aimed at women living in a big city, having both a professional career, and household duties.

4M (MESSAGE)

Your client believes that you will find a way to show a new group of purchasers the advantages and benefits arising from buying this particular model of car.

A pair of jeans

1M (MISSION)

It is known that the young always willingly buy jeans. However, the aim of your client is to convince a completely new group of consumers to buy jeans.

2M (MARKET)

The target group of the advert is to be pensioners who like active forms of leisure.

4M (MESSAGE)

Your client expects you to convince a group of pensioners that jeans are really useful because of their looks and comfort.

A PC

1M (MISSION)

Right from the beginning your client pointed out that the personal computers he produces are highly specialised equipment, most often bought for office purposes. As a result of the advertising campaign he intends to increase sales among private users.

2M (MARKET)

He intends the target group of the advertisement to be parents of ten-year-old computer games fanatics. Your client expects that by using the image of a child he will be able to convince the parents to buy.

4M (MESSAGE)

Your task is to create an advertising message convincing parents that their child wants to have a PC and that in fact he/she should have one.

4. The students work in groups. As soon as they find out the client's requirements they write down several qualities of the product, which in their opinion should form the basis of the advertising campaign. Afterwards they invent an advertising slogan; it may consist of one expression or several sentences, either possibility depends only on their creativity and imagination. While the students work, the teacher writes down on a blackboard the advertised products, leaving blank space underneath for the purpose of making notes.

5. When all of the groups finish, one person from each group tells everybody the slogans

and the ideas created. The teacher asks him/her to present:

- the advertising concept;
- the group of consumers the advert is aimed at;
- the qualities of the products which seem to be important.

The answers are written down in the appropriate columns. In order to make the task easier, please read the answers given by students during testing of this workshop.

6. The teacher draws the students' attention to the fact that when making an advertisement they appealed to different groups of consumers, which the professionals call different market segments. The teacher asks students to reconsider together the qualities of the products that had been put down on the blackboard. The teacher suggests thinking over which needs of the different target groups they referred to while making an advertising message.

The teacher writes down on the blackboard in the appropriate columns the ideas put forward by the students. Below please find again the ideas which came up during trials of the workshop.

Products					
vitamin mixture	nail polish	energising drink	car	pair of jeans	PC
Advertisement addressee					
20-year-old girl	business-woman	young person keen on sport	women living in a big city, working professionally, and running a household	"active" pensioners	parents
Qualities of products					
-good for complexion; -includes special vitamin mixture; -improves your appearance; -improves your fitness; -helps in studying.	-elegant; -dries fast; -super quality; -firm and durable, not wearing off; -good for nails, contains vitamins.	-new handy bottle; -you may fix it to a bicycle; -handy container; -special holder fixes it to your trouser belt; -thermo-insulating wrapping, keeps it cool for a long time.	-safe; -it won't break down; -comfortable, easy to use; -automatic gear-box; -perfect for parking; -elegant to the office, comfortable for shopping.	-comfortable; - they make you feel young; -special cut; -easy to wash.	-safe, no harmful radiation at all; -special screen protection for your eyes; -it switches off automatically when a kid plays too long.

Needs					
To be pretty and attractive; To have a nice complexion and healthy-looking skin.	To be elegant; To have healthy, beautiful nails; Not to waste too much time.	Comfort; Access to an always-cool drink.	Comfort; Multi-functional; Does not need repairing; To be self-reliant.	Comfort; To feel young.	Care about safety and health of one's child.

Analysis of press advertisements

1. As a summary of this stage we suggest that students analyse together advertisements from various magazines. In this way the students are able to observe that the previous exercises were not only theoretical but actually seen in advertising messages. The author of the advertisement has been given the task of discovering the client's needs and adapting the idea of the advert to them. We suggest that you find press advertisements based on different needs, and therefore aimed at different readers.

The students work in groups again (the number of which depends on the number of advertisements collected). Each group is given a different advert to analyse. Their task is to find the answer to the questions:

- Who is an advert addressed to?
- What needs is an advert based on?

If it proves necessary, the teacher may actively participate in the work of particular groups.

Let us remind you that this is a press advertisement, so that not only text but also graphics, colour, dynamics of the message are important. In order to make your work easier please find sample analysis of three advertisements below.

Sample analysis of press advertisements

GINSANA

The advertisement

Do you know that you can replenish your energy reserves? Energy beyond the usual level.

GINSANA provides you with additional energy, so that:

- *your fitness improves and it makes your body stronger;*
- *it accelerates recovery after effort;*
- *it strengthens your immune system.*

GINSANA is obtained naturally, and contains extract of highest quality white ginseng roots.

The mixture allows easier absorption of oxygen by organic cells, which releases additional energy.

Its effectiveness has been proven by clinical research carried out over the last 32 years.

The analysis

The target group of the advertisement: the picture shows that these are both young, and middle-aged people; women and men; dynamic – so most likely active. The text refers to a need to care for one's physical condition, to be healthy, and most of all energetic (which means active, young and healthy).

PERSIL GREEN POWER

The advertisement

Persil Green Power. Certainty of removing stains and bacteria.

Maria Jakubiak – paediatrician, mother of little Justine (9 years old), Malwinka (7 years old), Magda (4 years old) and of little Caroline (1 year old). Bacteria and other microbes are omnipresent in our everyday life. Sometimes, however, infecting our organism through the damaged "lipoid-coat" of our skin, they may cause serious infections. That's why keeping your house clean is so important. And in particular, the choice of a good washing-powder with anti-bacterial action is essential.

The analysis

Target group of the advert: a woman, a mother. The text appeals to the need to

provide health and safety within the family (as well as among children), through maintaining perfect cleanliness thanks to an anti-bacterial washing powder. To be a wise, conscientious, highly educated mother – just like the doctor (ie an authority) from the picture.

CREDIT CARD

The advertisement

Join the elite!

No matter where you are and what you need – you may count on the one credit card – Diners Club. In 175 countries in the world, 7 days a week, 24 hours a day, Diners Club provides you with access to special privileges. It satisfies all your financial needs. In a hotel, in a restaurant, in a shop – Diners Club card assures full solvency, security insurance and service all around the World. Diners Club means affiliation with the world's elite for which comfort and prestige play an important role.

The analysis

An ad's target group: a person travelling around the world a lot, which suggests that it is a businessman, often using hotels and restaurants.

The text refers to the need to be a member of a particular social group; to the elite (which means the financial elite), for which comfort and prestige are extremely important. This aim may be achieved by carrying an appropriate credit card in one's wallet.

Market segmentation

1. The representatives of individual groups, as soon as they finish, give a very brief report on the results of their work. A task for the whole class (teacher's help might be necessary) is to point out whether the advert in question goes beyond in any way the basic functions of the particular product and if so, whether it is intended to stimulate any additional consumers' desires and/or needs, which after a thorough consideration seem to be completely irrelevant to the product itself. Consider again the following examples:

- The Ginsana advertisement refers to a need to be vigorous, young, and healthy.

Vigorous that is, being capable of taking up new challenges and duties as well. This is in fact something more than a mere improvement of health.

- The Green Power washing powder advertisement is based on a need to be a good, well-educated, conscientious mother. In reality its primary target is to meet the need to have clean clothes.
- The Diners Club Card advert suggests that thanks to having one – you belong to the elite, gain prestige and comfort. In reality you gain only the possibility of paying your bills with your card. Possession of a card as such does not influence directly your financial status, professional standing, nor shall it make you travel the whole world or sleep in top hotels, after all.

Discussion

It is difficult for both young and adult people to stay indifferent to the world of advertisements. Some like it because streets and magazines full of adverts look more colourful and “cheerful”; and they provide easier access to information about new products on the market (even if one does not look for it). For others, advertisements may be irritating, especially when they appear in the middle of an interesting TV programme. That's why we suggest a short discussion at the end of our workshop. It could summarise the workshop topics and general knowledge, students' opinions and subjective feelings about advertisements. During that conversation students are asked to answer the following questions:

- Do you like ads?
- What kind of elements of advertising do you like/ prefer?
- What is the role of advertisements in your opinion?
- Do you notice ads that appeal to the specific needs of young people?
- Is there any difference (if yes, then why) between “youth” ads and “adult” ads (words, gestures, clothes, actor's image, sound, action)?
- How do you respond to such advertising “tricks” (interesting, irritating, flattering)?

- g. Does advertising give entirely the truth about the product?
- h. Is this workshop about to change your perception of advertisements?
- i. What are other sources of information about products?
- j. How do we and how should we make choices of products we buy? ie discussion of needs as opposed to wants, consideration of available money.
- k. Does advertising lead to over-consumption in their view?

To crunch or to drink?

Live fully!

Squeeze the most out of each day!

Crunch to the last drop of fruit and vegetable Witaminka juices.

And... burst with vitality, fitness, energy, splendour, colour and contrast.

Witaminka is a natural source of vitamins and minerals.

Source of vitality for the whole day

You ask – to drink or to crunch?

Live! Don't waste your time crunching!

CHRUPAĆ

CZY PIĆ?

ŻYĆ!

NA PEŁNYCH OBROTACH.
Z KAŻDEGO DNIA WYCISKAĆ CO SIĘ DAI
CHRUPAĆ DO DNA OWOCOWO – WARZYWNE
SOKI WITAMINKA.
I... TRYSKAĆ PEŁNIĄ SOKÓW WITALNYCH.
ZDROWIEM. KONDYCJĄ.
BLASKIEM. KOLOREM. KONTRASTEM.
WITAMINKA TO NATURALNY DOPING
WITAMIN I MINERAŁÓW.
ZAPAS ZAPALU NA CAŁY DZIEŃ.
PYTASZ - PIĆ CZY CHRUPAĆ?
ŻYJ! I NIE TRACZ CZASU NA CHRUPANIE!

PRODUKT POLSKIEGO
KPFZ
RĄDE PROMOCJI
ZDROWEGO ŻYWIENIA

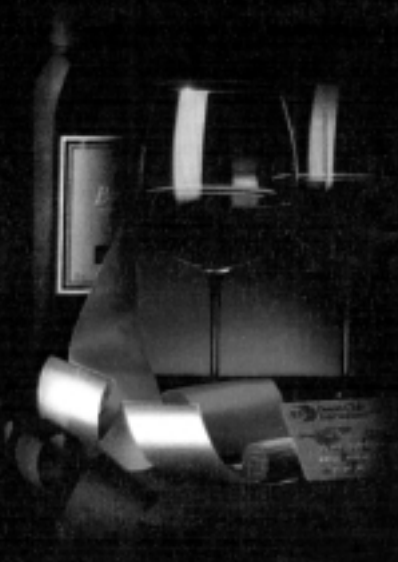


HORTEX

Join the elite

Wherever you are and whatever you need, you can count on just one card – Diners Club. In 175 countries worldwide, 7 days a week, 24 hours a day Diners Club gives special privileges. It can live up to all your financial expectations. In a hotel, restaurant or a store, a Diners Club card ensures full financial credibility, insurance coverage and services all around the world. Diners Club means membership of the world elite for whom comfort and prestige are of special significance.

Dołącz do elity



Bez względu na to, gdzie jesteś i czego potrzebujesz - możesz liczyć na jedną kartę - Diners Club. W 175 krajach świata, 7 dni w tygodniu, przez całą dobę Diners Club zapewnia Ci dostęp do szczególnych przywilejów. Potrafi sprostać wszelkim wymaganiom finansowym. W hotelu, restauracji, w sklepie - karta Diners Club zapewnia pełną wypłacalność, ochronę ubezpieczeniową i serwis usług na całym świecie. Diners Club to przynależność do znaczącej, światowej elity, dla której komfort i prestiż mają szczególne znaczenie.



*Diners Club Polska Sp. z o.o. ul. Senatorska 12, 00-082 Warszawa
tel. +48 22 826 07 66, fax +48 22 826 07 68*

Liquid power

What do amateur and professional sportsmen have in common? Training and results? Tiredness and satisfaction? Isostar. When you go in for sport – you get tired. You speed up your metabolism, lose water and electrolytes. Without them you don't have the power and eagerness to fight and achieve better results. Drink Isostar. Before the training to boost energy, during the training because you need energy and after training in order to regenerate faster.

Isostar gives you all you need while training. It is assimilated by your body faster than water, juice or carbonated drinks. With Isostar you can run longer and play better.

The only things better than one Isostar are two Isostars, and still better are three Isostars – one before training, one during training and one after training. Sportsmen call it liquid power, and everyone else says the same.

Isostar – liquid power whenever you're active.

PŁYNNa MOC



Co łączy amatorów i sportowców? Trening i wyniki? Zmęczenie i zadowolenie? ISOSTAR. Gdy uprawiasz sport – męczysz się. Spalasz węglowodany i tracisz wodę, a z nią elektrolity. Bez nich nie masz siły i chęci, by walczyć dalej i osiągać coraz lepsze wyniki. Dlatego warto pić ISOSTAR. Przed wysiłkiem, bo gromadzisz energię, podczas – bo ją uzupełniasz i po wysiłku, by szybciej się zregenerować.

ISOSTAR zawiera wszystko, czego potrzebujesz, gdy ćwiczysz. Jest przyswajany przez Twój organizm szybciej niż woda, soki czy napoje gazowane. Dzięki niemu możesz biec dłużej i zagrać lepiej.

Jedyną rzeczą lepszą od ISOSTARA są dwa ISOSTARY, a lepsze od nich są tylko trzy – przed, podczas i po wysiłku. Sportowcy mówią o nim: PŁYNNa MOC, a wszyscy inni mówią to samo.

ISOSTAR – PŁYN NA MOC, ZAWSZE GDY JESTEŚ AKTYWNY.

A standard programme for the introduction of consumer education in schools in Central and Eastern Europe

by the Association of Slovak Consumers

This programme was developed by the Association of Slovak Consumers (ASC) during the period December 1998-February 2000 within the context of the European Commission's (EC) PHARE Consumer Institutions and Consumer Policy Programme (CICPP) II.

The main aim of the programme is to highlight the importance of consumer education in the implementation of consumer policy. Effective enforcement of consumer legislation is supported by the introduction of a programme of consumer education. This is particularly important in the countries of Central and East Europe where transition to a market economy is taking place.

To achieve this aim we are here putting forward suggestions for a consumer education syllabus and the teaching aids which would need to be developed to implement such a syllabus. The next stage needed to introduce consumer education is writing of educational texts and the production of teaching aids. Teachers must be involved in this process. The methods to be used for consumer education will be those already developed for in-school and extra-curricular activities.

The contents of the programme are divided into four parts. Firstly, we describe the steps taken to prepare this programme. Section 2 gives the main contents of the programme.

Section 3 presents our suggestions for the syllabus and teaching aids covering the themes of consumer education. Finally, we describe the possibilities and conditions for introducing a consumer education programme in schools.

There is a teaching aid included in the present publication ie the workshop on advertising developed by the Polish Consumers Federation, which is one example of how materials can be designed following the themes in this programme. The aim is to develop a whole range of such teaching aids on each of the themes described here.

Our first objective in designing this programme was for it to be introduced in the Slovak Republic. It is however important to note that this is a standard programme. It could also be introduced in and is appropriate for other Central European and East European countries. It is relevant for countries where there is transition to a market economy as it aims to increase the level of consumer consciousness.

The programme can be introduced through various curriculum subjects or in an individual subject called "Consumer Education". ASC prefers the first variant.

This programme is based on the revised Nordic Programme of Consumer Education.

Basic to preparation of the programme

The ASC made it a priority to introduce consumer education in schools from the very beginning of its existence in February 1990. This was a natural progression following the long tradition in Czechoslovakia of citizenship education for young people in schools at all levels. Many members of ASC were schoolteachers working at kindergarten, primary and secondary levels.

The first step was for teachers to get to know more about the issues of consumer education through published teaching materials. Teachers then became involved in actually developing the specific themes for consumer education in Slovakia at professional meetings, which included experts from other countries. The interest of teachers created by the published teaching materials and encouraged by these meetings was clearly evident.

Subsequently consumer themes were included in the syllabuses of primary and secondary schools (in home economics, product testing, ethics, environment, etc). At this stage consumer education in secondary schools was particularly emphasised, however possibilities were limited due to financial constraints.

It is important to mention consumer education at university level, where financial constraints are not so much in evidence. Consumer Policy, Consumer Theory and Development have been taught at the Faculty of Commerce, University of Economics, since 1993. More than 400 students studied this subject there in 1999. Consumer Policy is a very popular subject for students' final diploma projects. Consumer issues are also included within the timetables of other universities and colleges in Slovakia, for example at the University of Konstantin of Nitra, which is pedagogically orientated. It is practically the biggest university in Slovakia, where they train teachers for all kinds of schools. Most interest in consumer education is shown by students of Politics and European Studies.

The interest in consumer education in Slovakia described above was greatly

supported by two international projects during 1994 – 1996. The first project was between ASC and the German consumer organisation Arbeitsgemeinschaft der Verbraucherverbände (AgV).

Two professional seminars on the subject of consumer education were organised within this project with AgV. Both seminars were international and were attended by approximately 200 people, mostly teachers. The greatest contribution of both seminars was that they stimulated the development of a fairly large group of teachers clearly interested in consumer education. In addition to these large international meetings, there were also more specialized seminars and consultation meetings. Teachers involved in these seminars and meetings subsequently created pedagogical materials.

The Nordic programme “Consumer Education in Northern Countries – Outline of the Consumer Education Aims at Primary and Secondary Schools “ was chosen as the basis for working out the proposed syllabus for Slovakia which follows below. The Nordic programme was regarded as particularly useful because of its broad scope and detail. Our proposals for teaching aids also draw on expertise in francophone countries. Both the syllabus and the teaching aids are designed for the conditions in the Slovak Republic.

It has not so far been possible to take development of the syllabus or teaching aids further which has greatly disappointed the collective of authors which includes very enthusiastic and experienced teachers. On the other hand, through the work completed to date, valuable knowledge, information, and references have been gathered for the future. Also valuable are the results of smaller investigations with an interdisciplinary aim (psychological, sociological, economical and pedagogical). These sources and data will still be relevant for use in the near future.

The syllabus and proposed teaching aids given below are the results of the ASC's involvement in the consumer education project under PHARE CICPP II. These texts have been developed over an 18-month period by ASC working with an international project

team: Consumers International, Confederación de Consumidores y Esuarios of Spain, and the Polish Consumers Federation. The project was launched with an introductory consultation between the project partners, then continued on the basis of on-going e-mail contact between these organisations. ASC drafted the syllabus and proposals for teaching aids, and published this version following commentary by the project team. Background information for the materials was gathered throughout the project period, in particular through participation in an international consumer education seminar in Santander, Spain and through research on activities in other countries (Wales, France etc.)

This “standard programme” is the first step in developing materials for consumer education in schools. The authors seek to build on this organically to publish further.

Main contents of the programme

The programme is sub-divided into the following themes:

- personal finances
- consumer rights and obligations
- advertising and persuasion
- environment and consumption
- food
- safety

Teachers' materials are needed for Slovakia and other CEEs on each of these topics. The Polish Consumers Federation workshop on advertising is an example of such materials. The next step for the authors collective which designed this “standard programme” is to publish such texts.

It will be possible to use these texts flexibly in several curriculum subjects in primary and secondary schools. We do not envisage the introduction of consumer education as a separate subject in the near future. Rather we see the themes of consumer education as being taught in various subjects, as appropriate and relevant eg home economics, environmental studies etc. The proposed teaching aids seek to allow the main questions of consumer education to be drawn out under the themes given above.

Drafts of syllabus and teaching aids for the themes of Consumer Education

The syllabus for primary schools is covered in the first and second stage of the education system in Slovakia. The syllabus for secondary schools however covers only one stage of the education system as organised in the Slovak Republic. This text includes the aims, contents and process of consumer education appropriate for the Slovak system. We have included separate texts for the different levels of school. We conclude with some final remarks about the syllabus and teaching aids.

Primary Schools (1st Stage- 6-10 year olds)

Objectives of consumer education

Correct consumer knowledge, skills and approaches learnt from the youngest age will help prepare children for the role of consumer and lay a strong foundation for being an active consumer in adult life.

The overall goal of providing a comprehensive consumer education is reached by achieving the following individual aims:

- making pupils familiar with basic consumer terms;
- providing basic information on the rights and obligations of consumers, to teach pupils to use consumer rights actively;
- helping pupils to realise the importance of financial planning;
- understanding the importance of a balance between the income and expenditure of households;
- developing abilities to observe and compare prices and quality of products and services, to recognise and understand product labelling;
- familiarising pupils with different sales techniques and services, to teach them how to do simple shopping;
- teaching pupils to understand the differences between advertisement and information;
- providing pupils with information on the effect of their consumption on the environment;
- teaching pupils about eco-labelling, providing information on recycling, to

- teach how to separate household waste;
- realising the existing threat to the environment from industry, agriculture, transport and households;
- teaching pupils skills to keep their surroundings clean and tidy;
- understanding the importance of diet for health and quality of life;
- developing the ability to choose from the range of available foodstuffs, to know how to prepare a simple meal using a recipe;
- developing the ability to store and use foodstuffs safely;
- teaching pupils to realise the importance of their own safety, and the need to follow safety measures at home, at school and during leisure activities.

Contents of consumer education

It is appropriate to teach these proposed contents for consumer education within several subjects, especially natural science, mathematics, literature, essay writing and art. The contents described above can be included under several topic headings as follows:

1 Personal finance

Household finance and budget
Savings
Pocket money
Methods of payment – in cash, cheques, cards
Price comparisons

2 Consumer rights and obligations

Ways of selling and providing services
Consumer rights and obligations
Redress
Consumer advice

3 Advertisement and persuasion

Role of the media
Information and advertisement
The objectives and targets of advertisement
Fashion and fashion makers
(This topic includes how images are created for young people and the associated responsibilities of image-makers)
Information and leisure through electronic media

4 Consumption and environment

Coexistence of people and nature, protection of nature

Effect of consumption, waste and waste packaging on environment
Recycling and eco-packaging, separated waste collection
Responsibility for the environment

5 Diet

Recommended diets
Healthy and unhealthy eating habits
Hygiene and quality of foodstuffs
Balanced diets, diet-related diseases

6 Safety

Product safety and labelling, instructions for use
Traffic safety and product safety as an important consumer right
Safety of leisure-time products and leisure-time activities (eg parks, recreational equipment and toys for children)

Process of consumer education

The aims of consumer education can be achieved through various teaching methods and with active participation by pupils, especially using presentations, conversation, discussion, problem-solving, drama, brainstorming and group work.

The main learning tools are concrete case studies, which use pupils' knowledge of how to behave in nature and society. Simple creative tasks develop the pupils' ability to think for themselves, teach pupils to express their own opinions and to have an active approach to problems. It is advisable to make as much use as possible and appropriate of modern audio-visual equipment.

Primary Schools (2nd Stage -10-15 year olds)

Objectives of consumer education

Consumer education at the second stage of primary school builds on and develops the consumer education taught in the first stage. It is aimed at defining the role of consumer as someone who obtains basic knowledge, skills and approaches to reasonable behaviour, taking health and protection of environment into consideration.

Consumer education at this stage concentrates on the following objectives:

- realising that the family is an economic entity with planning, purchases and payments, income and expenditure;
- knowing how to deal with personal finance, teaching reasonable approaches to personal and family consumption of goods;
- understanding employment, salaries and allowances;
- knowing ways of payment, savings and loans;
- realising that basic consumer rights are part of civil law and are stated within the legal system of our country;
- familiarisation with institutions devoted to consumer protection and learning about their activities;
- knowing how to work with the information necessary for making a consumer decision;
- analysing and critical evaluation of the influence of advertisements and electronic media (eg radio, TV);
- realising that reasonable consumer choice can positively influence the health of people and the environment;
- increasing pupils' self-confidence as consumers who can bring their influence to bear on manufacturing to increase production of ecologically friendly goods and services through his/her choice;
- knowing how to protect health through healthy eating habits;
- knowing how to assess the safety of goods and services;
- increased awareness of one's own safety.

Consumer education at the second stage of primary schools is included within the syllabus for citizenship lessons. In addition the contents of consumer education can be included in: Slovak language, mathematics, chemistry, ethics, geography, physics, natural history, lessons on the world of work and the arts. Individual topics of consumer education can link these subjects with everyday life and bring about a marked increase in the pupils motivation and involvement in learning.

Contents of consumer education

The contents of consumer education can be divided into the following topics:

1 Personal finance

Family finance, income and expenditure
Business and occupations

Forms of payment
Saving, insurance, loans

2 Consumer rights and obligations

Legislation on consumer protection
Consumer rights and obligations
Conscious consumer behaviour on the market
Consumer organisations and their activities, consumer advice

3 Advertisement and persuasion

Role of the media in society
Advertisement and forming of life-styles
Electronic media and information services
Legislation regulating advertisement

4 Consumption and the environment

Exploitation of natural resources
Energy conservation, waste treatments, waste separation and recycling
Ecological and non-ecological products and basic services, labelling

5 Diet

Health as a basis for quality of life
Diseases related to diet and life-style
Hygiene and food preparation

6 Safety

Safety of products and services
Drugs abuse and addiction
Safety measures and regulations

Process of consumer education

It is important that the appropriate themes of consumer education are included within individual subjects. Effective consumer education depends on teaching based on suitable methods. The teaching methods must encourage the pupils to engage fully, and truly acquire their own skills and habits, to prepare pupils for conscious consumer behaviour. This requires the application of methods which activate and practise the pupils learnt knowledge and skills and allow them to apply their own approaches and previous experiences.

Pupils should be led towards the development of independent thinking, deepening consumer awareness and solving day-to-day problems. The following methods could be suitable:

- working with information sources
- learning based on own experience
- dramatisation
- role play
- group work
- project work
- discussion methods (panel discussions, committees, symposium, forum, round table)

Experts can be invited for lessons, various discussions can be held about concrete consumer problems, and excursions to shops or manufacturers can be organised. The teaching will be further enhanced by use of suitable aids (eg information catalogue, packages, goods, advertisements, audio-visual equipment).

Secondary Schools (15- 19 year olds)

Consumer education at secondary schools further develops and completes the education provided in primary school. Democratic society based on a market economy needs active consumers who understand their needs, ensure their rights are secured and protect their interests. The consumer who has developed awareness follows ethical principles and chooses a life style which takes into consideration sustainable development.

The topics selected for consumer education in secondary schools build on the knowledge acquired at primary school.

Objectives of consumer education

The overall aim of providing a comprehensive consumer education as described above can be reached through the following individual objectives:

- knowing the principles of a market economy;
- being able to plan a budget, income and expenditure;
- knowing the relationship between the national economy and a household economy;
- making use of modern information systems and knowing regulations on information protection;
- knowing how to compare and be able to choose goods and services, business partners;
- knowing basic types of taxes and their importance for the country;
- knowing methods of making payments, loans, savings;
- knowing how consumer law is enforced and how to make use of advice from consumer organisations;
- getting involved in groups and initiatives devoted to protection of consumer interests;
- realising that the pressure of offer of new products leads to creation of useless waste;
- being familiar with the possibilities of consumers to contribute to the protection of the environment through his/her behaviour;
- understanding consumption as sensible satisfaction of wants;
- knowing the connection between consumption, leisure time and environment;
- realising the connections between health and quality of life;
- knowing the connection between diet and the environment;
- knowing rules of hygiene and food storage;
- protecting his/her health, avoiding risks;
- understanding information and product labelling;
- knowing safety measures and rules;
- knowing how to handle dangerous products.

Contents of consumer education

Consumer education at secondary school level builds on and develops further the consumer education at primary level. It is included in the syllabus for citizenship and ethics. In secondary level vocational schools which prepare pupils for working in their own business, trade and services, consumer education should provide students with a comprehensive view of both sides of the consumer/producer or seller partnership. Consumer education can also be applied and included in other general subjects on the schools syllabus at secondary level. The contents of consumer education can be divided into following topics:

1 Personal finance

Education, employment, sources of income
Household finances and budgeting
Salaries and taxes
Ways of payment, savings and loans
Bonds and shares
Insurance companies and their services

2 Rights and obligations

International consumer protection
Consumer law, rights and duties
Consumer organisations
Consumer information and advice
Contracts, agreements and redress
Consumer behaviour on the market
Traps of games and contests

3 Advertisement and persuasion

What is advertising?
Social and ecological consequences of marketing
Legal rules and regulations covering advertising
Media and the advertising industry

4 Consumption and the environment

Ethical consumption
Consumption and water and energy conservation
Scarcity of natural resources and recycling
Ecological production and labelling
Packaging and product lifetime

5 Diet

Nutrition and quality of life
Disease related to diet and lifestyle
Hygiene and storage of food
Food quality
Ecological eating habits

6 Safety

Product and service safety
Safety measures
Instruction for use and maintenance
Handling dangerous products
Drugs and drug addiction

Process of consumer education

Successful consumer education depends to a large extent on the specific circumstances at the schools, in particular for example close co-ordination between independent consumer organisations and home economics teachers. Appropriate teaching methods include independent work, data collection and evaluation, case studies, stimulating methods based on learning through experience, discussion methods (panels, symposium, committees, forum, round table), assertiveness training, problem solving and developing projects. Also various activities are recommended such as inviting guest speakers to schools and excursions.

Final remarks on the draft syllabus

The draft syllabus presented here is only one outcome of the activities by the project authors. Other information gathered within the framework of their consumer education work includes for example the contributions made during the seminars and other expert events, translations, research, and surveys.

The draft syllabus for the Slovak Republic draws on foreign experience of consumer education (especially that of the Nordic countries). It also looks at the knowledge we have gained in Slovakia from teaching selected themes of consumer education. We have sought to allow teachers space to address particular problems of consumer education when applying this proposed syllabus.

The syllabuses will mainly be used in primary schools and the lower and higher stages of secondary schools. (The issue of consumer education at universities and colleges is being dealt with beyond the framework of the present project.) This development of draft syllabuses has created a solid basis for taking consumer education to the next stage. In its present form it also represents a useful contribution to consumer education as it is currently being taught in various schools in the Slovak Republic.

Proposed teaching aids for implementation of consumer education

At present these proposed teaching aids exist on paper only in draft form. The next stage will be to develop them on a trial basis, then if successful to go ahead with publishing. The idea is to create videotapes and didactic games or work sheets.

PRIMARY SCHOOLS

Type of teaching aid

Theme

Work sheets

- Personal abilities, job, unemployment;
- Household economy and state budget;
- Needs, wishes, lifestyle.

Posters – paintings

- Product labelling;
- Symbols of maintenance, quality and certification;
- Protection and safety marks.

Slides

- Savings, interest rate, loans, leasing;
- Cheques, credits cards;
- Product safety;
- Rights and obligations of consumers.

Videotape

- Information society, change of profession;
- Water, energy raw materials consumption;
- Ecological technologies and products;
- Safety at work, during leisure time;
- Nutrition habits, life-style related diseases;
- Rational use of drugs (medication).

SECONDARY SCHOOLS

Type of teaching aid

Theme

Posters – paintings

- Household and state budget;
- Production and service costs;
- State bodies and organisations devoted to consumer protection.

Slides

- Work, contracts, agreements;
- Banking institutions and services;
- Cheques, credit cards, exchange rates;
- Bonds, obligations, deposit certificates;
- Insurance companies and policies;
- Consumer rights and obligations;
- Marketing guidelines, ethics of selling;
- Safety rules and standards.

Videotapes

- Consumer society and sustainable development;
- Nutrition of population and ecological balance;
- Ecology in transport and agriculture;
- Ecology of households and construction of apartments;
- Mass culture, commercialisation of way of life;
- Psychological and social consequences of advertising.

Final remarks to the proposed teaching aids

The proposed ideas for teaching aids were developed for the different stages of school in order to highlight how they should be used. At the beginning the draft teaching aids were based on specific foreign experiences, especially from France, Poland and Germany. There are some of the proposed teaching aids which the authors found from these countries. Other teaching aids included in this listing however were based on domestic knowledge and experience of developing and using teaching aids in education in the Slovak Republic. There are specific teaching aids proposed here which are typically used to teach the subject within which we are suggesting consumer education can be included. The ASC has developed the proposals to a stage where actual creation and production of the teaching aids could largely go ahead immediately.

Possibilities and conditions for introducing the Consumer Education Programme in schools

Consumer education is still the priority of ASC. Under the EC PHARE CICPP I we had the opportunity to publish short documents and organise seminars, although it was not possible to implement our plans fully. The questions we covered then are also included in the proposed consumer education syllabus. We keep in close contact with the schools where consumer education is taught (primary and secondary schools). The seminars we organised in the past were locally or regionally based and organised for specific target schools interested in consumer education.

Consumer education is already partially included in the school syllabus in the Slovak Republic. The themes which are covered mainly include consumer rights, environment, food and diet. However the shortage of appropriate texts and especially teaching aids of course complicates teaching of consumer themes.

New attractive forms of consumer education have started to be developed alongside the work described above. A competition to

publish a school magazine with the theme "Consumption and life" has been particularly successful in Slovakia. The ASC participated in this competition which is organised in 15 countries of Western Europe. More than 50 primary and secondary schools in Slovakia joined in the competition. The competition takes place in the not very large district of Stara Lubovna, in North Slovakia, not very far from the Tatra Mountains and close to the Polish border. The competition is organised mainly by a group of teachers from this region, who are very enthusiastic about introducing consumer education in schools.

ASC is developing its international cooperation in consumer education projects. Three members of ASC are included in the European Network of Consumer Educators which publishes the Nice Mail magazine. The Slovak members have contributed news on the development of consumer education to Nice Mail. ASC members also actively participate in international events dedicated to consumer education (seminars in Berlin in January 98, and in Santander in October 99). These events gave a great opportunity to ASC to search for possibilities to implement their consumer education projects.

The Nordic countries' expertise in consumer education has been very useful for our work. In particular the "Nordic plan of action for consumer education in schools 1996-1999". This document clearly states its objectives, it emphasises the importance of consumer education, suggests projects, tools and priority themes for consumer education in schools. This makes it possible to adapt the Nordic programme to the conditions in our country.

It is important that ASC has drawn on other international experience because the programme presented here is being proposed as a draft also for other countries in Central and Eastern Europe. The programme emphasises in particular the pedagogical and didactic approach to consumer education in schools even though this can sometimes sound too theoretical or schematic.

How this proposed standard programme should be implemented in schools in other countries depends on the specific conditions

there. Although apparently there are shortages of financial resources for the introduction of consumer education also in other countries, this should not be regarded as an insurmountable problem.

Our approach in Slovakia will be to present this programme for debate to the Council of Consumer Policy of Slovakia. The Council is an advisory body for the Ministry of the Economy. The ASC will require appropriate financial support from the Ministry's budget in order to implement part of this programme.

After receiving authorisation of the consumer programme in the Council, the ASC will start a debate with the Ministry of Education about how the programme should be implemented. The outcome of this debate should be an agreement about continuous publishing of teacher's texts and production of teaching aids. The collective of authors is ready and prepared to start work on this. Also a considerable amount of foreign and domestic materials has been collected to support their work at ASC, for example published works by well-known experts in consumer education such as Grada Hellman and Heiko Steffens.

If approval is obtained from the Ministry of Education, the programme can start being implemented in Slovakia early in the next school year. ASC will seek support for the programme within the context of Consumer Protection during debate surrounding the entry of the Slovak Republic into the European Union which should start in the very near future.

Appendix I

Consumer education in Central and Eastern Europe (CEE)

In **Poland** the Polish Consumers Federation introduces consumer education in schools and the State Office for Competition and Consumer Protection supports this effort, although consumer education is not included specifically on the national curriculum. In 1995 the Polish Consumers Federation completed a European Commission funded PHARE programme: "Consumer Education in Primary and Secondary Schools" which was coordinated by the State Office (see NICE-Mail No 4 1995). This programme was introduced into more than 400 schools in Poland, establishing an extensive network of contact schools and teachers to involve in subsequent work by the Federation. This was the first attempt to introduce consumer education into Polish schools. The Federation has also published other materials for young people, most notably a secondary school programme "I am a Consumer" which is currently being updated. This programme allows the students to be familiar with everyday situations through role-play, followed up by analysis of their own behaviour. The topics covered include: needs and wants; life style; market; advertisements; decision-making; consumer rights. As a supplement to this, the Federation is currently working on a workshop pack to study "How to make reasonable use of the offers of mail-order companies". This makes use of games and group-work to reveal the problems connected with shopping through mail-order companies. Attention is drawn to the possible "traps". The pack includes basic information on existing mail-order firms and

the legal regulations currently in force. The Federation will involve its extensive network of local consumer clubs, and schools who participated in the PHARE programme in 1995, experts from the State Office and the media to promote the pack. The other recent publication by the Federation is a board game "Star investor". This game is designed for students of secondary schools. It allows them to check their own ideas about how to make use of banking services. One can invest money in trust funds, buy stocks and shares, make deposits in banks, use credit cards etc. The participants' objectives are different, depending on the roles they have in the game, but their overall aim is to reach the best financial situation possible. This board game allows students to learn about potential advantages and disadvantages of specific banking services in an interesting and unconventional way. The Federation has prepared a workshop to be run by teachers before starting on the game. During the workshop students learn what cash cards are for, what the interest rate of credits and bank deposits depend on. Together with characters of the story, they make a choice of bank account which is best for them. As a continuation the Federation has published a book about bank services for teenagers. The book includes useful information such as: how to choose a bank; how to use a credit card and how much it costs; how to obtain a student loan. This book has been sent to the schools which participated in the "Star investor" programme.

In **Slovakia**, the Association of Slovak Consumers has had the introduction of consumer education in schools as a key aim since it was founded in 1990. In primary and secondary schools consumer policy could be introduced through subjects such as home economics, ethics, environment studies etc. At the moment the main consumer issues actually covered in schools are consumer rights, environment, and nutrition. However there is little teacher's material. Through a German funded project running from 1993-1995, in partnership with Arbeitsgemeinschaft der Verbraucherverbände (AgV), the Association has been able to hold 2 consumer education workshops. These workshops were attended by approximately 200 primary and secondary school teachers, with whom the Association now co-operates. Under the European Commission's PHARE Consumer Institutions and Consumer Policy Programme I (CICPP I) the Association published a draft outline of a consumer education programme for kindergarten, primary and secondary schools, based on the Nordic model. It is this programme which has been further developed for CEEs under PHARE CICPP II. The Slovak Ministry of Education supports consumer education, and the activities of the Association. The Ministry is willing to provide financing for future development of a consumer education syllabus and teaching aids. An innovative initiative in Slovakia is a competition for schools magazines with the theme "Consumption and life". This is organised mainly by a group of enthusiastic teachers from North Slovakia, in the district Stara Lubovna, and is supported by the Association. Also active in the sphere of consumer education in Slovakia is the Consumers' Forum formed originally by a group of journalists and activists. With financial support from PHARE CICPP I it organised a consumer education seminar, and put together a two-hour video entitled "School for Small Consumers" which is being used as teaching material in elementary and high schools.

Pilot consumer education projects have been carried out in **Hungary** and Slovenia. In Hungary the National Association for Consumer Protection in Hungary (NACPH) carried out a pilot programme in

kindergartens in 1996. They published, as part of this, a handbook for teachers in kindergarten and first and third classes in elementary schools. The impact of the work in the kindergarten is still being felt because one of the schools involved is a centre for a local teacher training institute. The teachers exposed to consumer education in their training spread the idea to schools throughout Hungary. Consumer education is also taught in Hungary by some teachers as part of household economics, budgetary planning etc. However consumer education is only really built into the programme of vocational secondary schools. According to the Hungarian Act on Consumer Protection, which was passed in 1997, the state must provide consumer education under the national curriculum. There is therefore urgent need for training of teachers and materials to allow this to happen. The NACPH has recently formed an education sub-committee to refocus on this priority. In Slovenia the situation has some points of similarity. The Slovene Consumers Association carried out a pilot project between 1993 and 1995 entitled "the Green Consumer". This project included four studies dealing with consumer education in relation to ecological education. Consumer education is also currently carried out in Slovenia under different subjects eg Slovene language, crafts, biology, but is not taught in a systematic or in-depth way. The Slovene Consumers Association is calling for comprehensive introduction of consumer education. The Ministry for Economic Relations and Development and the Office for Consumer Protection in Slovenia have as one of their priorities the initiation of a programme for consumer education in schools, however this so far remains in the future.

The Baltic countries (Estonia, Latvia, Lithuania) are showing considerable interest in developing consumer education. In **Latvia** close collaboration has been established between the government's Consumer Rights Protection Centre and the Education Content and Examination Centre of the Ministry of Education. This has resulted in consumer studies being included in the basic curriculum. The Consumer Rights Protection Centre and the Consumers Club of Riga have in 1999 been actively involved in teacher training. However,

as elsewhere, there is a shortage of consumer education materials. The Consumer Rights Protection Centre is seeking to address this in part in 2000 by publishing material especially for teachers. In 1999 a group of teachers themselves wrote and published a textbook entitled "Money World" for use in "household economy" lessons. Looking to the future, the Consumer Rights Protection Centre and the Education Content and Examination Centre have become involved in an international project entitled "Home Economics and Consumer Studies", which seeks to research experience and methodology in home economics and consumer studies between year 2000 and 2005. In **Estonia** consumer protection is not included in the national curriculum but again it is possible to teach it under different subjects. However there is little material available for teachers. There is no systematic training of teachers but representatives of the government office, the Consumer Protection Board, give lectures at teacher training centres. The Board has also produced a CD-ROM "Know Your Rights" and a pocket booklet for pupils. The CD-ROM was provided to every secondary school and gymnasium in Estonia in January 2000. The information includes: consumer rights; how to plan your budget; how to make choices in everyday life; advertising; financial services for young people; legislation and how to make a consumer complaint; consumer protection and the EU. The Board has also collaborated with the editors of an economics textbook "Junior Achievement" in which it has included a crossword covering consumer rights, misleading advertising, etc. The Estonian Consumers Union has developed an education project for children age 8-12 years. This consists of four courses, each lasting 60-90 minutes, designed for groups of about 25 pupils. The pupils learn the theory of consumer issues, but also do practical learning exercises. They are given printed materials to take home. The themes covered are: buying and selling; consumer demand; environmental problems; consumer awareness; pricing and budgeting for the family. This project has been trialed in 8 schools but is not yet published. At the moment consumer education is not compulsory in **Lithuanian** schools either, however the Lithuanian government has given the Office for Consumer Protection in

Lithuania the task of developing a consumer education programme for schools. The Office is conducting research about international experience in this field. The Nordic Council has responded to the interest in consumer education in the Baltic countries by translating Nordic consumer education materials into the Baltic countries' languages, and organising consumer education seminars. In Autumn 2000 there will be a consumer education seminar in Latvia.

In **Albania** the Ministry of Education and regional education departments have supported the Albanian Consumers Association's (ACA) desire to introduce consumer education. There is scope to include consumer education in the school programme and it is the ACA who is involved in this. Between the ages of 9 - 11 children are taught the 8 basic consumer rights as defined by the UN, what is Consumers International, what is the ACA and what is the consumer protection law of Albania. In middle schools in key towns and cities where links between schools and ACA are strong, more detail is covered. The ACA also works with pupils, especially those studying economics and business, outside of normal school hours.

In **Romania** the Office for Consumer Protection is legally responsible for consumer education. However there is no evidence of activity in this area in schools yet.

The **Bulgarian** Consumers Federation is working with the so-called "green schools" ie those providing extra-curricular activities to introduce the theme of consumer protection. Agreement has just been reached with 2-3 such schools and it is hoped that within the next year activities will begin.

In the **Czech Republic**, the Consumers Defence Association aims to involve young people in the consumer movement and has prepared a project "Young Consumer", which would allow them to reach pupils in schools.

The project team has so far found no evidence of consumer education in schools in **Bosnia** and **Macedonia**, though there is certainly interest there but not so far opportunity to take up the challenge.

To conclude, the introduction of consumer education in schools in Central and Eastern European countries is often still either at the experimental stage, or not yet happening. In some cases it is perhaps not recognised as consumer education, and it is certainly not comprehensive. There are however various notable organisations and government offices who are actively promoting consumer education, and whose experience is valuable for others.

Beyond the PHARE countries, in Eastern Europe, consumer education programmes have been developed and implemented by the Ukrainian Consumers' Association, and by KonfOP, the Inter-Republican Confederation of Consumers' Societies.

Appendix II

An overview of consumer education in the EU

The right to consumer education is enshrined in the *Amsterdam Treaty* adopted in May 1999. The European Community and member states have as an objective the promotion of consumer education. It is a right of citizens in EU countries to have consumer education.

The **United Nations Guidelines for Consumer Protection** 1986 state that “governments should develop or encourage the development of general consumer education and information programmes”.

Both the UN and the European Union envisage introduction of consumer education as a cross-curriculum subject, rather than as one subject. The European Commission provides support for projects which aim to integrate consumer education into the national education systems.

The challenges of consumer education in EU countries are how to include it in an already crowded curriculum, how best to involve and train teachers, and where to find resources for teaching consumer education. Below we aim to give a taste of the kind of activity happening. Unfortunately there is not space here to mention all those involved in consumer education, but we hope that at least this information will encourage readers to take up the leads and research further into the subject.

Consumer education is included in a wide range of subjects. In the UK a project by the Consumers' Association and Edge Hill College

“A Consumer Education Policy for Edge Hill College” demonstrates how to include consumer education in mathematics, English, science, technology, geography, history, modern languages, economic and industrial understanding, health education and environmental education. In Holland there is a curriculum subject “Care” which includes consumer education. In Sweden consumer issues are covered in home economics in “compulsory school”, and in “upper secondary school” in home economics and social sciences. In Spain consumer education is included in the school curriculum from primary level in all subjects and as part of the education project each school carries out. There is also an option in secondary education in Spain called “consumer issues”.

As regards the **appropriate age for the introduction of consumer education**, the answer in EU countries is right from kindergarten. In Germany consumer education already takes place from kindergarten, through schools and then in adult education, for example. In Greece the approach taken is to encourage the introduction of consumer education with younger pupils, because in primary schools there is more flexibility in the curriculum, and the teachers are familiar with the project-based work so useful in consumer education.

Teachers become involved in consumer education because it teaches vital real-life skills, and allows everyday problems and situations to be used as a basis for their

lessons. In France there is no consumer education on the curriculum yet but the government department responsible for consumer protection, and consumer organisations are developing materials and seeking to persuade the Ministry of Education that consumer education is important. An approach taken in France to persuade Head teachers to include consumer education in the syllabus used advertising as its basis. Advertising is one of the first things that children can be taught about in the context of consumer education, because it affects them from an early age. The National Consumer Institute of France INC has prepared a critique of business sponsored materials circulated in schools to draw attention to the gaps and bias. Teachers can use this as a starting point to discuss the philosophy of consumer education. An example of a lesson used is a “blind testing” of products sponsored by the materials to teach children to trust their own preferences, not just follow well-known brand names.

In Portugal, where consumer education is now on the national curriculum, the consumer education network was developed through the network of health education. In one campaign, for example, the Portuguese Association for Consumer's Protection, DECO, worked with teachers by first producing a kit including a leaflet, a brochure, a video cassette and a poster. The Ministry of Education distributed this material to the network of National Health Promoting in Schools. Then DECO organised teacher training sessions for teachers who had already received this material.

Teacher training in EU countries takes place in teacher training institutes and during in-service training, to different extents. The Nordic countries have a long history of cooperation in consumer education, including in 1980s much joint work on influencing teacher training. In the current Nordic programme of action there are two priority areas: “... to work actively to strengthen consumer affairs teaching, especially in the area of home economics” and “to work actively to strengthen consumer affairs training and information on environmental issues”. National experiments on consumer education in compulsory school are being conducted in cooperation with a number of

teacher training colleges, which will be followed up at a Nordic teacher training conference. Several Nordic consumer organisations provide various levels of in-service teacher training. In Sweden, for example, the Swedish Consumer Agency provide training at in-service sessions, in teacher training institutes, and schools. In recent years there has been a steady contact between the Consumer Agency and three university departments in Sweden training home economics/domestic science teachers. In the UK, the Consumers' Association and Edge Hill College project referred to above included research into how best to train teachers within the UK system. It was found that one-day seminars were useful for awareness-raising, but that more in-depth short courses with practising teachers were more valuable. The UK Consumers' Association has developed (though is not yet running) workshop modules for practising teachers which would lead to a qualification. In Spain a number of teacher training courses are available, and consumer education is supported by governmental and non-governmental organisations.

Although there is an acknowledged shortage of **consumer education resources** in EU countries, there are many already published by consumer organisations and government consumer protection departments. Sharing of existing resources and information is fundamental to the progress of consumer education. A new network is currently being developed by the Escuela Europea de Consumidores in Cantabria, Spain: “Consumer Education Network 2000: Southern European Countries.” There are already three existing consumer education networks covering EU countries: i.e. the Nordic Network, the European Network and the Spanish Network. The newsletter of the European Network of Consumer Educators NICE-Mail, supported by the European Commission and the Nordic Council, includes information on initiatives and publications in EU countries, and is an invaluable resource for consumer educators. We have included here a list of recommended publications, many of which have appeared in NICE-Mail. There are many others, such as those published by our partners in this PHARE

CICPP II project, Confederación de Consumidores y Usuarios (CECU) of Spain, which cover for example, ethical consumption, labels, advertising and consumption patterns. Confederación de Consumidores y Usuarios have also recently completed the project “ABC of consumption” for young people to promote sustainable consumption habits. We recommend readers to study NICE-Mail for more references.

An unusual resource has been developed by the Escuela Europea de Consumidores in Cantabria, Spain, in the form of a permanent exhibition and resource centre. Amongst many other activities, the School runs series of practical workshops, based on school-pupils developing role-plays and experiments in the very realistic mock-up shop.

Various CD-ROM have been produced in EU countries, such as the lively consumer education game by Consumentenbond, of the Netherlands who are extremely active in consumer education. The Escuela Europea de Consumidores, Cantabria, Spain has published a CD-ROM on the introduction of the euro.

The Internet is a useful new source of information and resources related to consumer education. An on-line schools magazine has been developed by the Verbraucherinstitut, Germany, in collaboration with schools in Austria, Belgium, Netherlands, United Kingdom, Spain, Finland, Italy and Luxembourg. “The magazine aims to provide entertaining and useful information for everyday life, to test products and services, and to address social and political consequences of consumer habits.” The topics covered include all areas where consumers have to make choices: making purchases and using services, everything that affects consumers in their everyday lives; media, beauty, money, advertising, food, etc. Young people, supervised by their teachers write the articles on consumer themes. The website to visit is www.yomag.net.

Many consumer organisations put materials on their websites which can be adapted for use in schools. For example, there is a Swedish School Net, which is linked to the

Swedish Consumer Agency site. Some also include specific consumer education materials. We have included a list of useful websites below.

A consumer education initiative which brings all EU countries’ schools together is the European Young Consumer Competition. This was created in 1993 as an instrument to promote consumer education in schools throughout the European Union. It is aimed at young people and is intended to encourage them to reflect on their own behaviour and to become more enlightened consumers. National competitions are held in all the countries of the European Union and the winning projects are sent to the European Commission to be judged by a European Jury. For the school year 1999-2000 the competition was aimed at young people in secondary schools in all Member States of the European Union. Participants were invited to contribute on the theme of “The Consumer in the 21st Century”. The winners were Greece, for a giant graffiti painted on a school wall, and a video depicting their vision of consumers in the 21st Century. The subject for the competition in 2000/20001 is “Nutrition – how to promote a balanced diet”.

Appendix III

Consumer education materials published in Central and Eastern Europe

Publications are in the language of origin.

Estonia

Published by the Consumer Protection Board
CD-ROM and handbook “Know Your Rights”
Contact Anu Roosalu, State Consumer Protection Board, Kiriku 4, Tallinn EE0001, Estonia.
E-mail: anur@consumer.ee

Hungary

Published by the National Association for Consumer Protection in Hungary:
i) Consumer education handbook for kindergarten teachers
ii) Consumer education handbook for primary school teachers
Piloted in kindergarten and primary schools respectively.
Contact Istvan Garai, NACPH, Balaton 27 I.em, 1055 Budapest, Hungary. E-mail: ofebp@mail.mata.v.hu

Poland

Published by Polish Consumers Federation:
i) Shaping the components of consumer decisions.
Educational programme for VI – class of primary school and I class of secondary schools.
ii) I am a consumer
Educational programme for secondary schools covering needs/wants, lifestyle, advertisements, decision-making, consumer rights and including:
iii) How to make use of the offers of mail-order companies

Workshop pack

iv) Board game: “Star investor”
How to use banking services, designed for secondary school students, including workshop text.
v) “Bank services for teenagers”
A book for 13-18 year olds which has been distributed to schools in Poland.
Contact Monika Kosinska, Polish Consumers Federation, Plac Powstancow W-WY 1/3, 00-950 Warsaw, Poland. E-mail: biuro@federacja-konsumentow.org.pl

Romania

Published by Emil Bojin, Romanian Association for Consumer Protection:
Course on Consumer Economics
Course of 56 hours tuition for university students aiming to present the basic rights of consumers, the links between the activity of companies and those of consumers, to help create awareness of the relevance of environmental issues in consumer decision-making, to identify areas requiring increased consumer protection, analyse competition and consumers, analyse consumer behaviour.
Contact Emil Bojin, APC, 34 Boulevard I C Bratianu, 4th Floor, Room 24, Sector 1, 704273 Bucharest, Romania. E-mail: apc@fx.ro

Russia

Published by KonfOP, the Inter-Republican Confederation of Consumers' Societies
The basic principles of consumer knowledge
Contact Elena Kuznetsova, KonfOP, Varvarka 14, 103690 Moscow, Russia. E-mail: hotmail@spros.ru

Slovakia

Published by Economics University, Trade Faculty, Bratislava:

i) Consumer theories and realities

University textbook

ii) Consumer policy

University education programme

Published by Mrs Bozena Stasenkova:

iii) Consumer education

Materials for teachers of primary and secondary school

Contact Mrs Stasenkova, Association for Consumer Protection, Stara L'ubovna, Tovarenska 1, Slovak Republic. E-mail: zdruzenie@sl.sinet.sk

Published by Universities of Konstantin and Metoda in Nitra:

iv) Civil education

Education materials for primary and secondary schools

Published by Mrs Cerna of Consumers' Forum:

v) Consumer Protection Video

For use in schools

Contact Marta Cerna, Forum Spotrebiteľov, N Kalvarii 7, 81 Bratislava, Slovak Republic

Published by Association of Slovak Consumers:

vi) Consumer education

Final report for PHARE Consumer Institutions and Consumer Policy I

vii) Consumer education

Collection of lectures from conference in Vysoke Tatry, High Tatras, October 1994

Contact Pavel Hrasko, ASC, Palisady 22, 81106 Bratislava, Slovak Republic. E-mail: zss@zss.sk

Ukraine

Published by the Ukrainian Consumers' Association

Consumer education textbook

For use in schools

Contact Oleg Samchishin, UCA, 23 Kominterny Street, Room 6, 252032 Kiev, Ukraine. E-mail: info@uca.freenet.kiev.ua

Note:

In year 2000, Finnish consumer education materials by Kaija Karpijoki will be published in Latvian, Lithuanian, Estonian and English. Contact Eeva-Liisa Koltta-Sarkanen, Ministry of Trade and Industry, PO Box 230, 00171 Helsinki, Finland. E-mail: eevaliisa.kolttasarkanen@ktm.vn.fi

Appendix IV

Other useful publications

European Network of Consumer Educators

Journal: NICE-Mail

Contact Grada Hellman, Clinckenburgh 21,
2343 JG Oegstgeest, The Netherlands.

E-mail: hellman@xs4all.nl

Available on Konsumentverket website
www.kov.se

Nordic Network for Consumer Education

Consumer education in Nordic Countries

Revised (draft) version, September 1999

Contact Hans Jeleby, Swedish Consumer
Agency, SE-118 87 Stockholm, Sweden.

E-mail: hans.jeleby@kov.se

UK National Consumer Council

Sponsorship in schools:

Good practice guidelines

Printed in 1996

Contact National Consumer Council, 20
Grosvenor Gardens, London SW1W 0DH, UK

UK National Consumer Education Partnership

A Framework for the Development of

Consumer Skills and Attitudes

Printed in 1999

Contact National Consumer Council, 20
Grosvenor Gardens, London, SW1W 0DH, UK

Nieves Alvarez Martin

Explorando, que es consumo

Santander, 1998

Contact Escuela Europea de Consumidores,
C/Federico Vial 2, 39009 Santander,
Cantabria, Spain.

E-mail: escuelaec@mundivia.es

Margaret Atherton

Business involvement in schools

Consumer policy review, Vol 8, No 5,
Sep/Oct 1998

Contact Juliet Wells, Consumers' Association,
2 Marylebone Road, London NW1 4DF, UK.

E-mail: wells@which.co.uk

Grada Hellman-Tuitert

Promoting consumer education in schools

Published 1999

ISBN: 91-7398-706-9

Contact Grada Hellman, Clinckenburgh 21,
2343 JG Oegstgeest, The Netherlands.

E-mail: hellman@xs4all.nl

Heiko Steffens

Marketing and Consumer Education

Frankfurt/M 1993

Contact Heiko Steffens, Technische Universitat
Berlin, Franklinstraat 28/29,
10587 Berlin, Germany

Juliet Wells

**Towards 2000 consumer education in
the classroom**

Published 1997

Forbes Publications Ltd

ISBN 1 899527 09 5

Contact Juliet Wells, Consumers' Association,
2 Marylebone Road, London NW1 4DF, UK

E-mail: wells@which.co.uk

Consumers International Regional Office for
Latin America

Educacion, Consumo y Calidad de Vida

Materiales de Autoaprendizaje

Contact Juan Trimboli, ROLAC, Las

Hortensias 2371, Providencia, Santiago, Chile

E-mail: consint@entelchile.net

Appendix V

List of useful websites

The following list first appeared in the magazine of the European Network of Consumer Educators NICE-MAIL No 11, 1999:

Denmark

National Consumer Agency of Denmark:

www.fs.dk

Young Consumer (Ung Forbruger):

www.fs.dk/skole/uge3/uge3.htm

EU

<http://europa.eu.int/comm/dg24>

Austria/Belgium/Germany/Netherlands/UK

www.yomag.net

Finland

National Consumer Administration:

www.kuluttajavirasto.fi

Germany

Stiftung Verbraucherinstitut:

www.verbraucherinstitut.de

Stiftung Warentest:

www.stiftung-warentest.de

Iceland

Consumers Union of Iceland:

www.itn.is/neytenda

Netherlands

Consumentenbond:

www.consumentenbond.nl

Norway

The schooldata network:

www.skolenettet.nls.no

Forbrukerradet: www.forbrukerradet.no

Spain

Consumer Information and Education MAG in Santa Cruz de Bezana: www.infoconsumo.es

Sweden

Swedish magazine Rad & Ron: www.rr.kov.se
(some information is in English)

Swedish Consumer Agency:

www.konsumentverket.se

(also here link to NICE-Mail)

United States

National Institute for Consumer Education (NICE) Michigan:

www.emich.edu/public/coe/nice

Consumers' Union and Zillions:

www.zillionsedcenter.org

Juniornet: www.juniornet.com

In addition we recommend consulting

Consumers International's site

www.consumersinternational.org

for more links, including for example the

Russian-language website of KonfOP, the

Inter-Republican Confederation of Consumer

Societies www.spros.ru.

Consumers International
Office for Developed and Transition Economies (ODTE)
24 Highbury Crescent
London N5 1RX, UK
Tel: +44 020 7226 6663
Fax: +44 020 7354 0607
e-mail: odte@consint.org
Web site: <http://www.consumersinternational.org>

About Consumers International

Founded in 1960, Consumers International (a non-profit organisation registered in The Netherlands as the International Organisation of Consumer Unions, registration number S1 49999) is a federation of consumers' organisations dedicated to the protection and promotion of consumers' interests worldwide through institution building, education, research and lobbying of international decision-making bodies. An independent, non-profit foundation, Consumers International has 225 members in over 100 countries.

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