

## **DOLCETA: on-line consumer education – an innovative tool for teachers and educators**

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**Text and practical examples drawn from <http://www.dolceta.eu>**

**All EU countries and languages are available**

**Abstract:** *Why Consumer Education*

*Consumers of all ages need Consumer Education*

We live in a consumer society. Consumption is an important part of our everyday life and takes a significant proportion of our money and of our time. This consumer society is changing very quickly. During the last 60 years consumers have faced major changes in their lifestyles and consumption habits due to differing cultural, social, economical and technical influences. The increasing mobility of populations, production, symbols, money and information modifies identities and alters loyalties. This has led to individuals constructing their identities in more and different ways than previously. Consuming is for most individuals a ‘natural’ and accepted way to construct identity – “I am what and how I shop!”

This development has on the other hand created the need for consumers who can interpret relevant information and complex, sophisticated corporate messages in order to make informed and prudent choices.

Due to the enormous amount of products available and to the variation in the quality of products, consumers may not be able to meet their personal needs effectively and commercial development constantly creates new artificial needs. Not all consumers will critically filter influences from industry and from the advertising sector. Citizens need information and education and an awareness of the difference between real and perceived needs and how to be selective to truly match their needs.

Rapid changes and potential risks in consumption make it essential for the consumer to consider the consequences of their consumption.

**Keywords:** consumer, education, innovative, tools, mobility

### **Business needs Consumer Education**

There is also a need for commercial interests to keep the confidence of consumers. Consumers need information but also need education for gaining the greatest benefit from the market, for controlling their finances and for making rational choices in their consumption. Business should see improved consumer education not as a threat but as a source of commercial advantage. Consumers making better choices with higher expectations, can have a positive effect on competitiveness if companies respond and improve their products and services.

### **Society needs Consumer Education**

Thorelli and Thorelli (1977) have argued that a free market economy only can function effectively with the support of an educated consumer. They state: "Only when at least some consumers are making intelligent decisions some of the time can an open market economy serve the needs of modern society."

Consumer Education is seen as an important way to help balance the power between producers and consumers.

Consumer education aims to encourage individuals to analyse and make value-based decisions at a personal level in terms of needs and wants. It can also help individuals to make decisions which may be concerned with the wider community. It is the transferability of skills conferred by consumer education which sets it apart from consumer information - enabling people to use consumer information, so they ultimately make informed decisions.

Consumer education needs to start early in formal education (primary and secondary schools), non-formal education and training (course, seminars, activities in a range of learning environments e.g. youth clubs) and informal education (indirectly through a range of activities for citizenship, volunteering, and so on). The consumer associations as well as educators of all kinds have a role to play here and are often involved at all levels.

Consumer education is concerned with the skills, attitudes and knowledge required for living in a consumer society; it is inextricably linked to the basic skills necessary for living. For some, the term consumer education has a negative overtone - encouraging people to consume more. On the contrary, consumer education is about promoting an understanding of the structures and systems within the market, of the impact of individual and

collective consumer behaviour on the economy, on the environment and on health, and of not only the responsibilities but the rights of consumers in a national and European context.

And in the current economic crisis consumer education is more not less important

#### **The objectives of consumer education**

- to **reflect on own needs, wants and resources** in order to make conscious consumer choices
- to develop the skills and knowledge necessary to make efficient use of their personal resources
- to promote **learners awareness of their role as a consumer** and how s/he interacts with the economy, society and environment
- to **understand the rights as consumers** in order to protect themselves or seek redress if necessary
- to understand and to reflect the **impact of information and marketing methods** on their consumer behaviour and consumer choice
- to raise consumers **awareness of initial responsibility** for herself/himself, for community life and ultimately for national and global developments
- to widen learners knowledge of consequences of consumer behaviour on environment, economy and social life
- to help learners to **cope with new technologies** and changes in the market places.

#### **Topics and Core Competences in Consumer Education**

Central topics of Consumer Education are those that are relevant for every-day life and aim at developing the following core-competences:

- health competence (nutrition, movement, leisure time, ...)
- financial competence (budgeting, prevention of debt, pocket money, ...)
- media competence (mobile phones, Internet-shopping, ...)
- information competence (life-long-learning, handling information, ...)
- safety competence (safety in using products and services, food, hygiene)
- legal competence (Knowledge of and use of consumer rights)
- purchasing competence (dependencies, influences, needs, ...)
- sustainability competence (globalisation, resources, ...).

#### **Integrating Consumer Education into the teaching process**

- a) Teaching units specifically concerned with Consumer Education

Consumer Education can be planned as a subject of its own in a school curriculum. It has to be stressed, however, that the cross-curricular references must not be neglected.

The advantages of a proper subject/course are that the teaching is easier to plan and it is easier to work on a broad spectrum of consumer-specific topics. The new demands of the times and society, however, invariably make ever new demands on schools and what they should provide. This is a challenge for national school politics.

Consumer Education could also be offered as an optional subject. Naturally, only those children who choose the option would benefit from the course/subject.

#### b) Integrating Consumer Education into the curriculum

Integrating Consumer Education makes it possible for individual subjects to relate to real life and to train skills and impart attitudes alongside with subject knowledge. Consumer Education complements a subject with a variety of possible methods.

Examples of possible approaches:

- Didactic units within a compulsory school subject e.g. Maths: training skills on how to organize and manage one's pocket money
- A project which addresses topics mainly from a Consumer Education point of view; aims and contents of Consumer Education are the focus but at the same time contents of Geography, Psychology, History are included
- A cross-curricular topic (e.g. city centres) is dealt with in different subjects with the respective sub-topics. In the case of the example sub-topics like economic concepts, living in city centres, leisure time activities etc. are dealt with
- A project covers both the core subjects of the curriculum and elements specific to Consumer Education e.g. topic Energy: consumer-relevant aspects are taken into consideration - how to save energy, services of energy providers
- Consumer Education is mediated through a single activity (e.g. workshop)

#### c) Consumers Day (e.g. annual event)

Every year a new specific topic from the field of Consumer Education is chosen as a topic for the whole school to work on. Representatives of the community could be invited. The teachers' expertise could be tested and used in adult education courses. Regional businesses and services could also be included in the concept.

#### d) Other activities

As an incentive for Consumer Education in schools the responsible ministry can initiate activities together with the Ministry of Education, (e.g. in Austria: „Young Consumer Award“ – <http://www.bmsgv.at>).

#### **DOLCETA – a consumer education website**

- For consumers, consumer organisations, adult education, SMEs
- For teachers in primary and secondary schools and adult educators
- Content and structure designed by international team of experts
- Developed by national teams (universities, consumer associations – range of expertise) adapted to national legislation and culture
- Tested by real users during development phase in each MS
- Evaluated by international experts
- Annually maintained and updated
- Managed by EUCEN (European University Continuing Education Network): **[www.eucen.org](http://www.eucen.org)**
- 28 country versions (2 in BE)
- In 21 languages
- Almost 700 experts
- 49 national teams
- More than 110.000 web pages
- 2.000 attached documents
- 5.600 interactive quizzes
- 1.7m hits up to September 2010 (and its not finished yet!)

#### **Topics for consumers:**

Consumer rights, Financial Services, Product safety, Sustainable consumption, General services (transport, energy telecommunications), and Food safety (coming soon)

- Structured information
- Practical examples
- Interactivity – games, quizzes, feedback
- Web links to further information
- Links to EU and national authorities
- Getting redress
- Glossary
- Further reading...

### **What DOLCETA has to offer teachers**

There are two main parts to the national homepage:

1) By clicking on the icons in the **Teachers' Corner** you can access a variety of **lesson plans, fact sheets, resources or tools** (e.g. worksheets, PowerPoints, games, web links). These target **different age groups** and **many curriculum areas**, such as home economics, maths, sciences, technology, textiles, business, languages, health and citizenship. There are also introductions to curriculum theory and implementation in the areas of consumer, finance and sustainable consumption.

2) Clicking on the icons in the **bottom row** will lead you to hundreds of articles on a range of consumer topics written with [NAME OF COUNTRY] and the European aspect in mind. These include consumer rights, financial services, products safety, sustainable consumption and services of general interest (electricity, gas, transport and so on). Although the articles target the general public, they also offer very useful background information for teachers at all levels as you are planning your lessons, or as reference material for your students.

The **Dolceta** website also has **interactive quizzes** which allow users to have fun while learning. By clicking on the **Quiz button** in the horizontal bar in the Homepage of every section you can access different types of quizzes on a variety of related topics.

### **Topics for teachers:**

Teaching Consumer Education; Introduction to Consumer Education

The Why, How and What of Financial Education; Education for Sustainable Consumption; Lesson Plans and Resources or Tools; *Healthy and Responsible Consumers*; Healthy and Safe Consumers; Responsible Consumers ; Using Services Wisely; Sustainable Consumption: Food and Drink; Sustainable Consumption: At Home; Sustainable Consumption: Looking Good ; Sustainable Consumption: Getting There ; *Personal Finance*; Finance Management; Financial Literacy: Spending; Financial Literacy: Saving and investing; Financial Literacy: Borrowing; Financial Literacy: Protecting and Insuring.