

Nordic-Estonian Consumer Education Group

Teaching consumer competences - a strategy for consumer education

Proposed objectives and content of consumer education
programmes

The Norwegian Ministry of Children and Equality

The Ministry's objective is to strengthen the rights of consumers, families, children and young people, to prevent discrimination and promote equality between men and women. Protecting the rights, interests and safety of consumers is the Ministry's primary goal in consumer policy. The Ministry's responsibilities include maintaining a comprehensive perspective on consumer policies and legislative work related to consumer affairs.

The Finnish Consumer Agency

The task of the Consumer Agency and Consumer Ombudsman is to protect consumers' financial and legal rights and their welfare, and to implement consumer policy. The Director General of the Consumer Agency serves as the Consumer Ombudsman. The Consumer Ombudsman monitors compliance with legislation relating to the protection of consumers' rights.

Consumer Protection Board of Estonia

The Consumer Protection Board is a state agency. Its main task is to protect the legal rights of consumers, represent their interests and develop and implement consumer policy in accordance with the provisions of UN Guidelines, the Estonian Consumer Protection Act and European Union consumer policy. The Consumer Protection Board is generally responsible for market supervision in the area of consumer protection, settling consumer complaints and providing information and advice to consumers.

The Swedish Consumer Agency

The Swedish Consumer Agency is a state agency whose task is to help the general public in Sweden in the sector of consumer affairs. The Consumer Agency is headed by a Director General, who also acts as Consumer Ombudsman. The Consumer Ombudsman represents consumer interests in relation to businesses and pursues legal actions on behalf of consumers.

The Danish Film Institute/The Danish Media Council for Children and Young People

The Media Council for Children and Young People is part of the Danish Film Institute. The primary task of the Media Council for Children and Young People is to classify films and DVDs for children over 11 and 15 years of age. The Media Council for Children and Young People is also tasked with providing information regarding children's use of films and computer games. The Media Council for Children and Young People has been acting as an awareness centre within the international Insafe network since 2004 under the EU Safer Internet programme. The focus of that programme is on children's use of the Internet and new online technologies.

The Icelandic Consumer Agency

The Consumer Agency is one of the government agencies in Iceland which is entrusted with market surveillance of business operators, ensuring the good functioning and transparency of the markets in respect to safety and consumers' legal rights as well as enforcement of legislation adopted by the Icelandic Parliament for the protection of consumer's health, legal and financial rights. The Consumer Agency is a government agency administered by the Ministry of Trade and Industry.

Content

Preface	7
Summary and Proposed Actions.....	9
1 Introduction	11
1.1 Structure	12
1.2 Background Documentation.....	12
1.2.1 Nordic	13
1.2.2 UNESCO and UNEP.....	13
1.2.3 OECD.....	13
1.2.4 The European Union	14
1.2.5 Consumer Citizen Network (CCN)	14
1.2.6 Insafe.....	15
2 Why Consumer Education?.....	17
2.1 Consumer Education Needed at Ever Younger Ages	18
2.2 New Challenges – New Responses	18
3 Personal Experiences as the Starting Point for Successful Consumer Education	23
3.1 Consumer Education Integrated In Many Subjects	24
3.2 Teaching Methods	25
4 Integrating the Teaching of Consumer Skills	27
4.1 Integrating Cross-curricular Themes	28
4.1.1 Sustainable Consumption.....	29
4.1.2 Media and Technological Literacy.....	29
4.2 Four Fields of Consumer Education	31
4.2.1 Management and Participation at Home	31
4.2.2 Consumer Rights and Responsibilities	32
4.2.3 Personal Finances.....	33
4.2.4 Marketing and Commercial Media.....	34
References	37
Sammendrag	39
Appendix: Detailed description to the core contents	41

Preface

The Nordic consumer organisations – government agencies and authorities – have collaborated on educational issues since the 1960s. Over the last ten years, collaboration in the sector of consumer education has been extended to the Baltic States. For all these countries, the TemaNord objectives for consumer education proposed by the Nordic Council of Ministers have proven to be a useful instrument for curriculum development and explaining and organising consumer-related education topics in connection with teacher training, municipalities and schools. The 2000 edition of the document added a particular focus on the increased use of computers and the Internet as well as lifestyles and ethics. The 2000 document was published in 11 languages.

This report on consumer education is the third, revised edition based on editions published in 1995 and 2000. The objectives and content of consumer education programmes promoting sustainable consumption need to be revised and expanded as the digitalisation of technology and the increasing diversity of media change the operating environment of consumers, making necessary the introduction of new objectives and fields of consumer education.

The Nordic-Estonian consumer education group is responsible for the content of this document. The following persons were involved in preparing the Nordic-Estonian groundwork behind this proposal:

- Estonia: Hanna Turetski, Consumer Protection Board of Estonia
- Finland: Taina Mäntylä, Consumer Agency of Finland, Eija Kuoppaaho, consultant
- Denmark: Gry Hasselbalch, The Danish Film Institute/The Danish Media Council for Children and Young People
- Norway: Ole-Erik Yrvin, Ministry of Children and Equality of Norway
- Sweden: Malin Lindquist Skogar, Consumer Agency of Sweden

We would also like to thank the following for providing valuable input and support:

- Estonia: Jaana Tamm, Tiina Vânt, Helena Hansen
- Finland: Päivi Palojoki, Reijo Kupiainen, Vuokko Jarva, Kaija Turkki, Sakari Ylönen, Marjaana Manninen, Liisa Suomela
- Denmark: Mikael Stenvang

- Iceland: Þórunn Anna Árnadóttir
- Norway: Karin Holtan-Nodenes, Edgar Boström, Öystein Sörebö, Victoria Thoresen
- Sweden: Karin M. Ekström, Gunilla Jarlbro

Summary and Proposed Actions

This strategy is designed to enhance consumer education and the teaching of consumer competences and to help curriculum planners, educators, teachers and trainers. It also has the aim of encouraging the development of competences and learning environments. The objective is that the areas of development proposed in this strategy should be concretely implemented in the strategies and action plans of the various agencies and organisations.

Consumer education must be taken into consideration in national, local and school-specific curricula as well as in the plans and syllabuses prepared by individual teachers. This strategy is in line with OECD recommendations on consumer education and the document is, among other things, meant as a tool for those responsible for preparing national strategies and plans. Important parts of the UNESCO DESD 2005-2014 programme and the 2009 OECD recommendation sum up the expectations with regard to national and local initiatives in consumer education. The OECD recommendation calls for:

- Defining the objectives and strategies of consumer education and evaluation outcomes
- Selecting the most appropriate approaches in consumer education, and
- Improving coordination among stakeholders.

This Nordic-Estonian document has its focus on the first of these points, and also makes contributions towards points two and three. This document thus creates a bridge between these international policy documents and what needs to be reviewed and implemented in each country.

Administrative bodies and organisations should then be able to specify the focal areas of their activity and development work in their respective strategies. The themes identified as focal areas in those strategies can thus be assigned the greater portion of development resources.

The OECD will review the implementation of the recommendations in three years time following approval in October 2009.

It is thus of essential importance to make consumer education a key area in schools, teacher training and early education administration. In order to increase and improve consumer education, universities and vocational teacher training colleges must include the basic knowledge and pedagogic skills needed for consumer education in the basic curricula used for the training of all teachers.

Teachers who are equipped with the necessary competences form the foundations needed for society to learn sustainable consumption. Con-

sumer education topics must be included in the basic and further training of teachers, educators, counsellors and communication professionals in all fields and at all levels of study. Knowledge and pedagogic skills must be improved. This will also help with the planning of vocational and life-long education.

This document is also designed to be used as a handbook for authors of learning materials and those engaged in pedagogic development work. Materials suitable for use as learning resources are currently being produced by textbook publishers, various administrative bodies, organisations, businesses and project teams. Adapting these materials for use in teaching consumer competences, sustainable choices and lifestyle requires the collaboration between pedagogic professionals and information producers.

The Nordic-Estonian group proposes the following:

- It would be possible to incorporate consumer education into school curricula, as the OECD recommends, “by embedding the education in broader learning projects that span a number of subjects and disciplines or by providing such education as an independent subject. In either case, care should be taken to promote policy coherence and to create environments that will engage the interest of teachers and students.” Consumer education must be clearly embedded in the relevant subject curriculum.
- Vocational training and lifelong learning should include consumer education.
- Textbooks and learning materials should encompass the consumer perspective and cover the results documented.
- Further research into consumer education is required, starting with the pedagogical aspects.
- The implementation of the proposed measures and other relevant consumer education instruments should be monitored, and the results evaluated both jointly and in parallel with the three year implementation period of the OECD’s Consumer Education recommendations.

1 Introduction

Overall consumer education strategies are not well-defined in most countries. Many countries develop specific initiatives in an ad hoc manner to address specific problems. The lack of overall strategies and objectives may mean that opportunities to link policy initiatives in ways that enhance their effectiveness and efficiency are not being exploited. The development of policy frameworks with well-defined objectives could be helpful in addressing shortcomings in this regard. More research is needed to determine how such frameworks should be constructed.

Promoting Consumer Education, Vuokko Jarva, 2009

This document defines and expands on the themes and objectives of consumer education. The report focuses on two main themes; media and technology literacy and sustainable consumption, which are approached from the viewpoint of four fields of consumer education: Home management and participation, Consumer rights and responsibilities, Personal finances and Marketing and commercial media.

The purpose of the document is to promote cooperation between international, national and local school authorities and consumer organisations. It is meant as a tool for those responsible for preparing national strategies and plans, curriculum discussions and decisions, teacher training, the selection of teaching material and getting new ideas for teaching. It can be used as an instrument by organisations and agencies for the planning and implementation of lifelong learning for consumers.

As such, this strategy contributes towards consumer education and the teaching of consumer competences and gives direction to curriculum planners, educators, teachers and trainers while promoting the development of competences and learning environments. The objective is to help concretise the development areas proposed in this strategy in the policies and action plans adopted by the various agencies, the aim being to ensure that consumer education is taken into consideration in national, local and school-specific curricula as well as the plans and syllabuses prepared by individual teachers.

It is possible to incorporate consumer education into school curricula in accordance with the OECD recommendation “by embedding the education in broader learning projects that span a number of subjects and disciplines or by providing such education as an independent subject. In either case, care should be taken to promote policy coherence and to create environments that will engage the interest of teachers and students.”

This document is also designed to serve as a handbook for authors of learning materials and those engaged in pedagogic development work.

Materials suitable for use as learning resources are currently being produced by textbook publishers, various administrative bodies, organisations, businesses and project teams. Adapting these materials for use in teaching consumer competences, sustainable choices and lifestyle requires the collaboration between pedagogic professionals and information producers.

The group circulated the draft version of this document for comments to consumer organisations, teaching and research institutions, relevant government bodies and individual experts in June 2009. Nearly all feedback we received was generally positive; the draft was seen as useful and necessary. Also requested were translations into the various national languages to ensure that it could be used as widely as possible. Some countries have expressed a need for an official data glossary, which would be helpful with regard to the translation of the “media and technology literacy” section. Such glossaries would be advantageous as far as schools and society in general are concerned. It could be argued that it might be advisable to wait until digital developments have stabilised before preparing any such glossary. However, this group has decided to approach the need for a glossary from a proactive point of view. We have collated the two themes and four fields in a separate Appendix the end of this document to facilitate subsequent updates should this become necessary.

1.1 Structure

The core of this document is the introductory text in Chapter 4 and the figure on page 23. The following pages (including the Appendix) present the detailed tools for curriculum development. Chapter 2 and 3 outline the general aspects of providing consumer education, and those aspects that need to be addressed now. Chapter 5 sums up the proposed actions.

1.2 Background Documentation

The Nordic-Estonian consumer education group has based this document on the new OECD recommendations, especially “Consumer education: Policy recommendations of the OECD’s Committee on Consumer Policy”. We have also taken into account important innovative consumer education teaching materials of the UNEP and the EU’s DG Sanco. The European Commission has also specified digital competence as one of the key competence areas for life-long learning.

1.2.1 Nordic

The Nordic Council of Ministries project group implemented a special consumer education programme between 1996 and 1999. The first version of this document largely outlined the basic materials of the action programme. Since 1995, the consumer educational objectives document has been widely used across all Nordic countries. In 2000, the document underwent minor revision in order to take into account e.g. the increased use of computers and the Internet. Nearly ten years later, the need has arisen to update both objectives and content. The digitalisation of technology, changes in media, and the growing need for teaching sustainable consumption all mean that this has become essential.

1.2.2 UNESCO and UNEP

The UNEP's educational aspirations are embodied in the United Nations Decade of Education for Sustainable Development (2005-2014 DESD), for which UNESCO is the lead agency. UNEP's purpose in its "Education for sustainable consumption and production" (ESCP) is to "respond to the need for new cultural and educational models that can foster a new generation of citizens who integrate sustainability in their personal and professional decisions".

A practical starting point for sustainable consumption is the UNEP/UNESCO youthXchange-toolkit. This toolkit is a communication and learning tool designed to assist teachers, trainers and youth organisations in presenting sustainable lifestyles to 15 to 25 year-olds. The teaching pack consists of a guide translated into 15 languages, a website (French and English) and educational materials (slides, pedagogical guidelines). The Norwegian version also has a didactical guidebook, which is to be translated to English.

1.2.3 OECD

In October 2008, the OECD organised a joint conference for the OECD Committee on Consumer Policy, the United Nations Environment Program (UNEP) and the United Nations Marrakech Task force on Education for Sustainable Consumption (UN MTF). The conference examined major issues and attempted to define good practices in consumer education. The Nordic-Estonian working group took part in the planning of this conference, specifically Session B, concerned with digital competence.

The OECD's national studies are presented in the report "Promoting Consumer Education: Trends, Policies and Good Practices". The OECD published the final version of its "Consumer Education: Policy Recommendations of the OECD's Committee on Consumer Policy" in autumn

2009. These recommendations will remain valid for the next three years. This Nordic-Estonian document is based on the OECD recommendations.

1.2.4 The European Union

By the treaty of Amsterdam in 1997, the European Union made consumer education part of the general objective of consumer protection (Article 153). Consumer education is thus a right of European consumers and an objective to be achieved jointly by the European Community and the Member States.

The Commission has developed certain consumer education tools for the citizens of the Member States, such as the annual European Consumer Diary for young people and the web site Dolceta for adults. These teaching materials are important as they help identify and define the most important themes within the recommended curriculum. The European Commission has also defined digital competence as one of the key competences for life-long learning.

1.2.5 Consumer Citizen Network (CCN)

The EU's DG Culture and Education initiated the project "Consumer Citizen Network (CCN)" for the period 2003 – 2009 as part of the Socrates programme. The project group is being lead by Hedmark University College. CCN has developed the "*Here and Now*" 2008 recommendations and guidelines for education for sustainable consumption. The purpose is to contribute to the enhancement of ethical considerations, curriculum commitment, interdisciplinary cooperation, active student-related learning, and changes in attitudes and behaviour. Although the basic aim is to promote sustainable consumption in general, topics relating to specific household consumption and even the individual consumer are integrated. The topics and issues are quality of life, lifestyles, resources, the economy, and consumption and the environment.

A project group in CCN has prepared the "*Images and Objects Toolkit*" teaching material, which comes with a starter kit of sample images. It also provides background information on the UN DESD and an overview of suitable education methodologies for promoting sustainable development. The CCN project leader Victoria Thoresen has also prepared a basic guidebook for teaching students, as well as for teachers entitled "The Consumer: A Fellow Human Being."

This Nordic-Estonian 2009 edition of consumer objectives has incorporated the recommendations, guidelines, and material from the CCN project, in particular the 2008 "Here and now" recommendations.

1.2.6 Insafe

The Insafe network consists of awareness centres in 27 European countries instituted under the EU's Safer Internet Plus programme. Their mission is to empower citizens to use the Internet, and other online technologies, positively, safely and effectively. Through close cooperation with other agencies, Insafe helps improve Internet safety-awareness standards and support the development of information literacy for all.ⁱ The aim is ensure that the responsibility for the protection of the rights and needs of citizens, in particular children and young people, is shared by government, educators, parents, the media, industry and all other relevant agencies. The network and the centres support

- the sharing of best practice guidelines, information and resources
- interaction between industry, schools and families with the purpose of empowering the general public to bridge the digital divide between home and school and between generations
- the monitoring and addressing of emerging trends
- the promotion of the web as a place to learn
- promoting awareness of harmful or illegal content and services.

The Nordic-Estonian group has drawn up this curriculum proposal in collaboration with the Danish Awareness Centre of The Danish Film Institute/The Danish Media Council for Children and Young People.

2 Why Consumer Education?

The past decades have seen significant changes in markets and services. These changes increase the need for consumer education and make necessary a revision of its themes and focal areas. Money no longer has to take the form of actual coins and notes, but can be spent from virtual wallets. The number of products and public and commercial services on offer has multiplied enormously, while increased globalisation has made it even more difficult to obtain a general overview of the economy. Marketing has changed and is increasingly associated with entertainment and social interaction, generating an ever-growing flow of information and advertising.

It is said that young people can better cope with media environments and devices and have more interest in technology in comparison with their parents, but they lack life experience and are quite possibly less aware of risks. Unlike their parents and teachers, young people are brought up with digital media and digital domestic technology as an extension of their everyday lives. They are thus more accustomed to and familiar with digital media and devices than are their parents and teachers. However, only adults have the necessary life experience that makes them competent to make responsible choices.

To be able to participate in society and utilise digital and real-time media requires competence in the use of the corresponding tools. The general media environment has changed radically from a past that was characterised by controlled channels of media content. People today use these media to participate in markets, publish content and support and facilitate communication and interaction with others. Most children learn to use technology and online media with their family and peers. Adequate technological skills have become an essential part of young peoples' expertise and abilities.

Today, nearly all households have a computer and an Internet connection and most devices employ digital technology. Online technologies are penetrating all areas of life. Consumers need to be able to evaluate information and requirements as these apply to products and services from the perspective of sustainable development and to form opinions on these. We are living in an era of change as far as knowledge and competences are concerned.

The level of consumer skills and competences varies and can be determined by gender, age and social background. For instance, information and communication technology is a key element of consumer skills. It is essential to find teaching methods and tools that will enable us to minimise the gaps between generations and consumer skills. Recent research

indicates that girls in our countries are catching up with boys with regard to ICT skills.

2.1 Consumer Education Needed at Ever Younger Ages

Children are dealing with consumption and using money at an increasingly young age. There are more products and services on offer and children spend their free time in an environment that is increasingly consumption-orientated. Research shows that children have a significant impact on families' consumption decisions. Due to changes in society, media and markets, consumer education is now required in early years, as children are assuming the role of consumers at increasingly younger ages. Habits learned in childhood influence consumption behaviour later in life. Being a consumer involves the process of being socialised into the role of a consumer. Children assume the role of consumers during their early childhood – a fact that marketers exploit to a significant extent. It has been shown¹ that:

- **Children under the age of two years** recognise brands and are able to request the purchasing of goods.
- **Children under the age of four years** are able to make purchases with help.
- **Eight-year-olds** are able to make autonomous purchase decisions.
- **Nine-year-olds** begin to take on the role of consumers.
- **Ten-year-olds** will have assimilated at least half of the key consumer attitudes and models.

It was deemed sufficient in the past to provide consumer education towards the end of basic education, with the goal of providing information and fostering skills and attitudes required in adulthood. In more recent years, the focus has shifted to lifestyles, values and reflection on one's own choices. This approach to consumer education does not need to be reformed, but the changes in society and markets make it necessary for ever younger children to have the skills to cope with their role as consumers in the marketplace. As a result, education needs to begin at an earlier age, while continuing into adulthood, and it needs to cover a greater variety of content.

2.2 New Challenges – New Responses

The main objective of consumer education has, thus far, been to teach pupils at school to act as rational, aware and moral citizens under the

¹ Kids Factory/James U. McNeal, 1999

ageis of state and society. Consumer education today should provide citizens with the tools and skills to have an influence. It should be re-evaluated in the light of contemporary challenges.

The new challenges and the relevant responses of consumer education are summarised in the table below. The key elements of foresight, knowledge, practical skills, ethics and emotional skills are emphasised as the main responses required within consumer education programmes.

Table 1. Consumer education responses to educational challenges²

Challenges	Consumer education responses
Global threats to living beings	Emphasising positive motivation, foresight, systems thinking and product life-cycle awareness
Dependency on the world economy	Developing critical awareness and the capacity to evaluate situations and decisions at different levels of economic systems as well as their future and present effects on the own household.
Choice overload caused by affluence	Awareness of aims, knowledge of consumer legislation and policies. Practical problem-solving skills are emphasised.
Increasing inequality	Ethical motivation and awareness, the skill to diagnose decision-making situations and make ethical decisions.
Media complexity	Media literacy and critical evaluation. The skills of navigating the world of media and finding relevant information.
New understanding of the human mind	Reflective self-consciousness. The capability to develop and employ new knowledge, attitudes and motivations.

Table 1 shows the spectrum of educational challenges. This document takes the above challenges in consumer education into consideration by proposing the introduction of two cross-curricular themes - “Sustainable consumption” and “Media and technology literacy”.

Sustainable consumption requires a lifestyle where actions are guided by positive foresight and responsibility. In the previous approach to consumer education, environment and ethics were included as separate categories. Ethical and environmental values are not treated as separate entities in this document. One of the key aspects of the new approach is to ensure that the dimensions of sustainable consumption are taken into consideration in every aspect of consumer education – whether the focus is on the economy, private finances, advertising and media or the home environment. All consumer education is seen as encompassing the four pillars of sustainable development as defined by the Brundtland Commission.

- **Ecological sustainability** – consumption should harmonise with natural processes, diversity and the principles of preserving and

² Promoting Consumer Education, Vuokko Jarva, 2009

maintaining natural resources. The greatest challenges in ecological sustainability are how to slow down climate change, protect biodiversity and use natural resources in a sustainable manner.

- **Economic sustainability** requires that development is economically efficient and just.
- **Social sustainability** means improving people's ability to manage their lives and strengthening social identity. Consumption must not be in conflict with these aims. Challenges in this area include population growth, poverty, availability of food and health care, equality between sexes, the provision of education and managing the social effects of the media.
- **Cultural sustainability** requires consumption to be in harmony with culture and values. Challenges in this area include the convergence of culture, media and commercialism as well as the commercialisation of the social media.

Educational programmes have long had the objective of promoting the concepts of commitment to sustainable lifestyles, the enhancement of skills and competences relating to sustainable development and the promotion of such awareness as a part of lifelong learning. In future, the aspect of consumption as dealt with in educational programmes should be increasingly clearly tied to the concept of sustainable development in a way that spans all four areas of sustainability, not just the ecological area.

Media literacy skills need to be developed within our contemporary networked society, where the use of digital media are ingrained in everyday interactions and functions and where media forms are increasingly converging. Thus, media literacy skills now unite traditional literacy skills (such as standard and audiovisual literacy) with the ability to read, write, critically assess and navigate digital media forms and content.

The media and technological literacy of a consumer allows the comprehensive understanding, interpretation and definition of the technological environment in accordance with that individual's findings, experiences, values, attitudes and knowledge. It provides for critical understanding and responsible participation in the interplay of the individual's own community, media, societal and historical environment. Understanding of the technical environment and its processes is fundamental for sustainable interaction among human beings and socioeconomic communities. In this document, we use the term "technical environment" to refer to all systems, including home-based and public services, which use digital technology.

Media and technological competence should be taught within education as a fundamental skill, ranking alongside the standard three 'R's and other basic requirements. Media and digital competence should also be integrated in all subject areas as functional tools which can be used to

capture new insights, especially when this competence is not organised as a separate subject.

The inclusion of media and technological competence is new from the point of view of consumer education. Certain aspects of media competence and ICT competence are included in current curricula, but this is not extensive enough when it comes to consumer education. In common with other areas of knowledge, there is the need to learn the fundamental aspects of consumer technologies rather than just learning how to use different media and ICT tools in association with particular applications. The most fundamental aspect here is acquiring the ability to quickly adopt new technologies and understand the actual benefits offered by them, as well as the ability to select those technologies which best correspond to one's own needs. Basic knowledge of programming, navigation and the aspects of security, safety and privacy is required as well as the ability to communicate with the equipment and understand how data is stored in different formats for different purposes. In order to cope as a consumer, it is necessary to build up a general understanding of aspects such as user interfaces, and make this information transferable and sustainable. Many countries have already introduced ICT/informatics as a separate subject or cross curricular subject, thus providing enhanced understanding of the subject matter. ICT should not be merely taught as an isolated subject – learners also need to be provided with a general understanding of the background and with the ability to critically sift information, and need to be shown how to use these skills to engage in social interaction and produce content of their own.

3 Personal Experiences as the Starting Point for Successful Consumer Education

It is claimed that the traditional methods of teaching consumer skills have only minimal effects on consumption habits. Young people's consumption patterns are influenced more by their peer group than what they are taught in school, and they tend to think that being a consumer is something that only begins in adulthood. This means that it is necessary to rethink how consumer education should be taught.

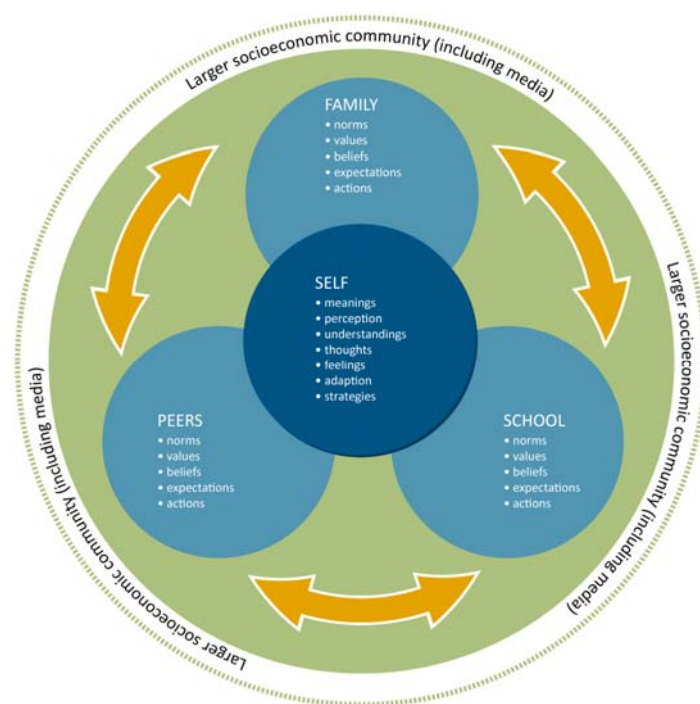


Figure 1: The Phelan, Davidson and Yu (1993) model.
(Modified by the Nordic-Estonian group.)

Human behaviour is influenced by the norms of consumption, values and beliefs that apply within the particular environment as well as the expectations associated with these. In the context of the larger socioeconomic community, the role of the media is significant and the expectations of

family, peers and school with regard to consumption behaviour may differ vastly. It is through the interrelationship of these three worlds that young people form their own interpretations and views of how to behave as a consumer, and develop strategies to use when moving from one context to another. Figure 1 represents the environment within which consumer skills are acquired.

So that consumer education can achieve quality learning outcomes, the entire arena in which consumption habits are formed must be taken into consideration. This requires lifelong learning, commencing in early childhood, and careful selection of the topics to be covered. Everyday life is the frame of reference with which learners are most familiar. To make consumer education relevant to learners, teaching methods need to be based on learners' personal experiences and everyday phenomena. Consumer education encompasses attitudes, knowledge and skills that are required to function adequately within society. Educating people to become more responsible contributes to individuals' abilities to manage their own life and home, while preparing them to participate in and influence the management of the global society's collective life.

3.1 Consumer Education Integrated In Many Subjects

Consumer education overlaps with educational fields relating to welfare, such as education in equality, justice, media literacy, financial literacy, safety etc. Over time these educational fields develop in response to changes in society. Curricula and teaching should reflect these changes.

Consumer education requires taking the perspective of the consumer into account as a single unified aspect in all educational, teaching and schooling practices. The themes of consumer education are part of the objectives and the content of curricula, but they are distributed over several different subjects. The integration of knowledge, processes and practical skills from multiple disciplines can be achieved through interdisciplinary inquiry and the implementation of the relevant paradigms. Consumer issues can and should be discussed from different perspectives in all subjects such as ethics, home economics, languages, environmental science, social sciences, arts and crafts, natural sciences, psychology, mathematics, technology and media sciences, depending on the school system.

3.2 Teaching Methods

That which we must learn to do, we learn by doing.

Aristotle

From the pedagogic viewpoint, it has now become necessary to change consumer education to ensure that it is based on the needs of the consumers and the special characteristics of their own consumption. The content of consumer education needs to more closely correspond with the demands of daily life. It is important to avoid making a distinction between the use of media and technology at home and their use in the learning environment. In developing methods of consumer education, learner needs and internal motivations should be focused on.

There is a need to facilitate the move from teaching individual and separate topics to understanding broader structures, conceptual relations and systems thinking. Education should enhance positive motivation, foresight, systems thinking and product life-cycle awareness. Learning should be perceived in a collective manner so that it is placed in a central position.

In practice, teaching methods should be based on the conflicts of the consumer's daily life. Conversations, dramatisations, storyline exercises, role-play, art pedagogy, media pedagogy and simulation are important. Project work also provides the opportunity of incorporating learner-initiated issues. Practical and concrete tasks help learners understand the significance of consumer education. They need to be involved in the design and assessment of activities. Opportunities for further learning and acquiring up-to-date information must also be made available to the learners.

More innovative learning environments, integrated projects and better integration of different subjects may also help learners associate theoretical knowledge with real life experiences. The learning processes of consumer education place issues in a real life context, thereby providing abstract information with concrete, tangible frameworks and making them easier to understand. It should be the case that the context provides meaning to abstract information, making it more concrete and therefore easier to learn.

4 Integrating the Teaching of Consumer Skills

In our knowledge-orientated, welfare society the following skills are required:

- creativity and innovation
- problem-solving skills and critical thinking
- communication and media skills
- information management skills
- civic skills, to which the concepts of consumer behaviour and consumer citizenship are closely linked
- social skills and attitudes and
- international skills (i.e. language skills and awareness of other cultures).

Consumer skills are crucial for any individual who needs to use markets or uses public services. At present, the teaching of consumer competence focuses on empowerment of the consumer, instruction in participation and promotion of the consumer's role as an active citizen with the ability to cope with various consumer environments and situations. Consumer skills can partly also be perceived as part of civic skills in our information- and technology-oriented society.

A consumer's abilities are determined by that individual's understanding of consumer rights and responsibilities, legislation, individual and household finances, commercialism, home management and the role all these aspects play in society and the individual's personal life. Consumer competence combines all the skills, habits, knowledge and attitudes needed to handle most situations consumers meet in their daily lives.

The objectives of consumer education are based on **two integrative themes**:

- Sustainable consumption
- Media and technological literacy

The themes are essential focal areas of consumer education and they are incorporated in all **four fields of consumer education**:

- Management and participation at home
- Consumer rights and responsibilities

- Personal finances
- Marketing and commercial media

The themes serve to integrate the teaching of consumer competences. They also facilitate a rapid response to educational challenges posed by quickly changing and far-reaching consumer phenomena.

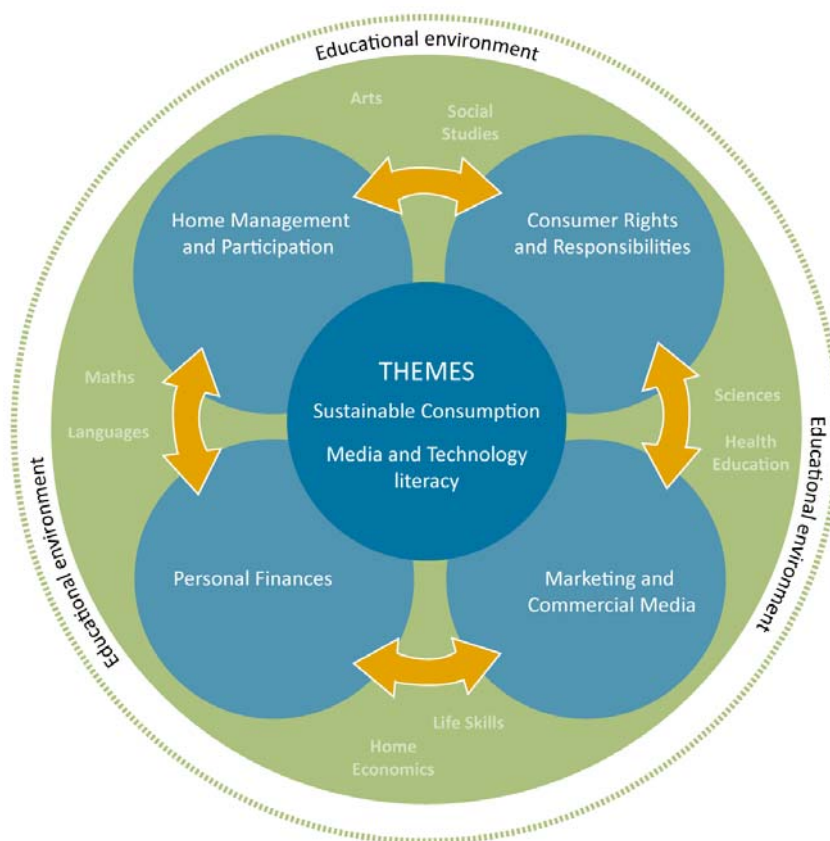


Figure 2. Integration of themes and field.

4.1 Integrating Cross-curricular Themes

There are aims which are common to several of the educational themes. We call these cross-curricular themes. Cross-curricular themes represent central aspects of education and teaching. Their objectives and contents are first incorporated into four fields of consumer education and into numerous subjects; they help integrate education and learning.

In this section, the previous cross-curricular themes are considered in the context of each of the four fields. The themes and fields are described by their “objectives,” “core contents” and “detailed description”. In the Appendix, the core content gives each “detailed description” its headlines.

4.1.1 Sustainable Consumption

The objective of the theme of sustainable development is to make learners aware of the significance of consumption within their daily lives as consumers and to ensure they become responsible citizens who will preserve the future living environment. Sustainable consumption is consumption that is in harmony with natural processes, biodiversity and the principles of preserving and maintaining natural resources. It is both economically efficient and just. Consumption should not be in conflict with the aims of enhancing people's lifestyles and strengthening their communal identity. Sustainable consumption is in harmony with cultures and values.

Objectives

Learners evaluate the long-term impacts of their choices and strive to contribute to sustainable development.

Learners will:

- Be familiar with the ecological, economic, social and cultural aspects of sustainable development and understand that taking all four into account simultaneously is essential for maintaining sustainable development.
- Be able to measure, assess and analyse changes in the natural, social, economic and cultural environments from the perspective of foresight, systems thinking and product life-cycle awareness.

Core Contents

- Morality, efficiency, economy and ecology
- Foresight
- Culture, community and values

For details of the core contents, see the Appendix

4.1.2 Media and Technological Literacy

The aim of the theme of media and technology literacy is to enhance learners' understanding and broader perception of the role and significance of media and technology in society. Media literacy is an individual's ability to read and interpret and create texts using various media. It is part of life management skills, such as conscience, awareness and autonomy, and includes media cultural understanding and the ability to think independently and critically. Media literacy is a skill that develops throughout life. Technological literacy is the ability to quickly adopt new technologies and understand the actual benefit offered by them as well as

the ability to select those technologies which best correspond to one's own needs.

Together, these skills encompass the consumer's ability to use and select technology in a critical manner for communication, work and travel, at home and during leisure time. They include the ability to participate and to understand and critically evaluate processes. They also cover the individual's ability to navigate media environments skilfully and responsibly and to produce own content.

Objectives

The learner selects, uses and critically evaluates technology and media and has a critical and responsible approach to new innovations, thus only adopting products and services that support sustainable development and general welfare.

Learners will:

- Understand consumers' dependency on technology and media and be able to critically evaluate their influence on lifestyle, society and the environment.
- Be aware of the economic and social factors influencing the media and the ways in which communication channels and the media operate.
- Interpret the different forms of media and be aware of commercial persuasion and new marketing techniques involved in the development of media and new digital solutions.
- Form justified opinions on the technological alternatives available to them.
- Be able to exercise the consumer's freedom of choice, make use of open source software and understand the cost of technology and media.
- Be familiar with the basic characteristics of computer software, including the user interface, communication aspects and the programmability/adaptability of software.
- Know the consumer's rights and responsibilities, including copyright issues, and know how to act in a responsible and safe manner online.

Core Contents

- Consumer technology and the media environment
- Choosing and using technology and media, participation
- Safety and control

For details of the core contents, see the Appendix.

4.2 Four Fields of Consumer Education

The first field described below "Home management and participation" is a field relating to the practical activities of the consumers within their own operating environment. But values and skills also need to be imparted here. The three other fields, on the other hand, tend to be knowledge-based. All four fields overlap with each other and each field supports learning in each of the other fields. Having dealt with the cross-curricular themes, the following four fields are the end product of this document.

4.2.1 Management and Participation at Home

The home is a central operating environment for the consumer. The home and household can be systems that consist of more than one individual. A well functioning consumer's household is an adaptive system, which ensures its continuation by securing alternative sustainable ways of operating in various life situations. A diverse system is able to cope with changes in circumstances. If one is to be aware of one's own and the environment's functioning and status, effective systems of information and feedback are required, and these can help us prepare for new situations and make flexible corrections to our ways of working. Managing this system is home management.

Home management skills are based on understanding goals, roles and responsibilities, having foresight and the ability to share work processes. Managing the home and participation encompasses social skills that facilitate the formation of the commitment required to manage daily life, build shared understandings and tolerate differences. Home and household perspectives also enable participation in learning and consumer citizenship skills on a broader scale.

Objectives

The learner learns how to responsibly maintain the functioning of the home environment by allocating resources and making decisions. Learners acquire the ability to evaluate factors like the consumer's household social relationships, time management, leisure and chores. Learners are able to assess how consumption habits influence our well-being, ability to work and our financial situation.

Learners will:

- Realise the significance of the household and be able to consider the aspects of physical and mental safety in their choices and actions.
- Understand the significance of the household in planning and managing consumption choices and assessing their consequences.

- Make responsible decisions and be able to manage the household and work processes and the decision-making related to them, e.g. food choices and preparation, care of textiles and one's residence, care and maintenance, transport, time management, leisure and energy consumption.
- Understand the value of household work and be able to function efficiently in their household and local environment.
- Know how to use product safety labels and operating instructions and be aware of their right to receive safe products and services.
- Be able to assess products, services and sources of information and evaluate their suitability for their own household in a critical manner when making decisions.

Core Contents

- Household planning and the mastery of everyday life
- Health and safety in daily life choices
- Home maintenance and responsibility
- Choosing and using technology and media

For details of the core contents, see the Appendix.

4.2.2 Consumer Rights and Responsibilities

Buying and selling within markets requires knowledge of the corresponding rules and regulations while both businesses and consumers need to be capable to complying with these. Consumer transactions are covered by consumer protection legislation. Consumer transactions are those between a private individual and a business. Regulations govern aspects such as contracts, marketing and debt collection. The purpose of consumer legislation is to protect consumers' interests.

Consumer legislation skills enable consumers to deal with commercial markets in a responsible manner. The key competence for a consumer is awareness of the rules and regulations when buying products and services. These skills are closely related to ethics, the ability to acquire and communicate information as well as technology skills.

Objectives

Learners will act responsibly in the commercial market sector and know their rights in connection with consumer transactions. They can assess the safety and quality of products and services and comply with operating instructions and warnings.

Learners will:

- Know the core concepts of consumer transactions, forms of transactions, contractual obligations and individual rights and be aware of how to use these rights to their advantage and find information on them from reliable sources.
- Be aware of their right to receive safe products and services, be able to assess the safety of products and take responsibility for their own safety.
- Understand the significance of regulations, agreements and trust as prerequisites for the well-being of society and the markets. Be familiar with the basic concepts of Internet governance, which shape the development of the online technologies that influence consumer rights.
- Understand and use the basic functions of public digital technologies and services for the purpose of participating actively in societal processes.

Core Contents

- Consumer legislation
- Forms of trade and transactions
- Socially sustainable, responsible consumption
- Where to find consumer assistance
- Online markets

For details of the core contents, see the Appendix.

4.2.3 Personal Finances

Personal finances are one of the household's material resources. Personal financial status is determined by the household's disposable income. The acquirement of personal financial skills makes possible the rational use of one's own resources to balance income and expenditure.

Economic skills are the ability to transact responsibly in accordance with one's personal financial situation and the ability to assess and source information concerning the management of the domestic environment. Systems thinking and foresight are also key elements of economic skills.

Objectives

Learners use resources appropriately and manage personal finances in an entrepreneurial manner. They deal with and take responsibility for their personal financial situation, and understand the link between consumption and the economy as a whole. Learners acquire, evaluate and use information on the micro and macro economy from various sources.

Learners will:

- Be aware of the relationship between the national economy and the financial situation of the individual household.
- Take responsibility for their own financial situation, understand what constitutes income and expenses and be able to plan and control the flows of money in their own household.
- Understand and know where and how assistance can be obtained if financial difficulties arise.
- Be aware of economic factors while using digital technology and media.
- Be able to compare price and quality based on household needs.

Core contents

- Principles of financial management
- Flows of money in a private household
- Regulations pertaining to private finances
- Financial difficulties

For details of the core contents, see the Appendix.

4.2.4 Marketing and Commercial Media

Marketing is an integral part of consumer trade and media. Marketing is based on interaction between a customer and a business. This interaction takes place through multiple channels.

A consumer with advertising literacy is also aware of their own role in the interaction with businesses and can understand the various operating environments and forms of marketing. Essential market competences required relate to communication skills. Consumers also need to be able to critically assess informative content in advertising and identify the methods of commercial persuasion.

Objectives

Learners identify the methods and tools of commercial persuasion. They participate in the interaction between businesses and consumers as users and producers of media in a critical and responsible manner.

Learners will:

- Understand the purposes of advertising and be able to interpret, identify, analyse and critically evaluate commercial messages in communication channels and media.
- Develop sufficient critical thinking skills to distinguish between different marketing and sales methods.
- Be aware of their own role in the commercial media environment and know how to use digital and commercial media responsibly.
- Develop sufficient skills to protect their own and others' personal information and privacy when using media.
- Develop the skills needed to understand how lifestyles, gender, age, and social roles, and ideals may be influenced by the media environment.

Core contents

- The influence of marketing and media at the individual and social levels
- Methods and strategies of consumer communications by businesses
- Basic rules of marketing and advertising
- Socially sustainable consumption and marketing
- Consumer technology and the media environment

For details of the core contents, see the Appendix.

References

- Ala-Mutka, Kirsti et al, Digital Competence for Lifelong Learning POLICY BRIEF,
<http://ftp.jrc.es/EURdoc/JRC48708.TN.pdf>
- Board of Education, Iceland:
<http://bella.mrn.stjr.is/utgafur/compuls.pdf>
http://bella.mrn.stjr.is/utgafur/adalnamskra_grsk_lifslaikni.pdf
<http://bella.mrn.stjr.is/utgafur/upper.pdf>
- CCN,
www.hihm.no/concit/
www.hihm.no/Prosjektsider/CCN/About-CCN/ESC, Here and Now page 34
<http://www.hihm.no/Prosjektsider/CCN/Publications>
- EU,
www.ec.europa.eu/consumers/index_en.htm
www.ec.europa.eu/consumers/citizen/my_rights/more_en.htm
http://ec.europa.eu/avpolicy/media_literacy/docs/studies/study.pdf
- IFHE. Home Economics in the 21st Century,
http://www.ifhe.org/index.php?eID=tx_nawsecuredl&u=0&file=fileadmin/user_upload/redaktion/Publications/IFHE_Postion_Statement_2008.pdf&t=1244203789&hash=8ca683d5c8db4bbacbe2d5d166f75053
- Insafe,
<http://www.saferinternet.org/ww/en/pub/insafe/about.htm>
- McNeal, James U. Kids Factory (1999) OECD,
www.oecd.org/document/3/0,3343,en_2649_34267_41331203_1_1_1_1,00.html
www.oecd.org/document/47/0,3343,en_2649_34267_42279215_1_1_1_1,00.html
- Phelan, Patricia; Davidson, Ann Locke; Yu, Hanh Cao, Students' Multiple Worlds: Navigating the Boundaries of Family, Peer, and School Cultures. (1998)
- Strategy for Education and Training for sustainable development and implementation plan 2006 – 2014
<http://www.edu.fi/julkaisut/engnetKekekajako.pdf>
- Sörebö, Öystein, University College of Buskerud, Norway English Summary p. 48-50:
<http://www.regjeringen.no/upload/BLD/Rapporter/2008/Inntakskompetanse%20-%20rapport.pdf>
- TemaNord 2000: 599. "Consumer Education in the Nordic Countries. Proposal of objectives for and content of consumer education in the compulsory school and at upper secondary school level in the Nordic countries."

UNEP,

[http://www.unep.fr/scp/education/
materials.htm](http://www.unep.fr/scp/education/materials.htm)

[http://skolenettet.no/moduler/
templa-
tes/Module_Article.aspx?id=52360&
epslanguage=NO](http://skolenettet.no/moduler/templa-tes/Module_Article.aspx?id=52360&epslanguage=NO)

Sammendrag

Formålet med denne rapporten er å definere og utvide målene og temaene for forbrukerundervisningen, og å avklare behovet for tiltak. Den legger opp til samarbeid mellom internasjonale, nasjonale og lokale skolemyndigheter og forbrukerorganisasjoner.

Rapporten er den tredje reviderte utgaven, og basert på utgaver fra år 1995 og 2000. Disse tidligere versjonene ga også grunnlag for et bredere nordisk-baltisk samarbeid.

I likhet med tidligere versjoner er dokumentet et redskap for å utarbeide nasjonale og lokale strategier og planer, det skal bidra til diskusjoner og beslutninger om lærerutdanning. Det har også vist seg nyttig for hver enkelt lærer, for å få ideer til undervisningen, til planer og undervisningsopplegg, og valg av undervisningsmateriale.

Forbrukerens omgivelser har endret seg betydelig de siste ti årene, noe som aktualiserer behovet for nye mål og nytt innhold i forbrukerundervisningen. Selv om 2000-utgaven er fullt oppdatert på sine områder, gir denne tredje utgaven også støtte til områdene digitalisering, teknologi og økt mediemangfold. Også målsettingene om bærekraftig forbruk er gjennomgått en gang til.

Kapittel 1 gir en oversikt over relevante aktiviteter og bakgrunnsmateriale fra internasjonale organisasjoner. Other sources are included in the last part. Andre kilder er inkludert i rapportens siste del.

Kapittel 2 og 3 oppsummerer de nye utfordringene som stadig yngre aldersgrupper og deres familier møter. Her vises hvorfor ungdoms erfaringer er et nødvendig utgangspunkt for forbrukerundervisning, og det foretas en oppsummering av relevante undervisningsmetoder.

Ut fra rapportens generelle del utvikles *to viktige, tverrfaglige temaer* for forbrukerutdanning:

- Medie- and teknologikompetanse, og
- Bærekraftig forbruk.

Begge temaene er fullt integrert i følgende *fire konkluderende felt*:

- Husholdskompetanse og deltakelse i samfunnet,
- Forbrukerens rettigheter og plikter,
- Personlig økonomi og markedsføring, og
- Kommersielle media.

Hvert tema og felt er beskrevet med "mål", "kjerneinnhold" og "spesifisert appendiks". Kjerneinnholdet er identisk med overskriftene i hvert enkelt appendiks. Sammenhengen er vist i kapittel 4.

Dokumentet konkluderer med at forbrukerundervisningen kan legges inn i skolens læreplaner slik OECD anbefaler:

«Ved å inkludere utdanningen i større læringsprosjekter som spenner over en rekke fag og disipliner, eller ved å gi slik opplæring som et selvstendig fag. I begge tilfeller bør man ta hensyn til å få sammenheng i gjennomføringen og å skape omgivelser som engasjerer og skaper interesse blant lærere, elever og studenter ».

Følgelig må forbrukerundervisning gå tydelig frem av læreplanene, og videre bygge på implementering skritt for skritt. I kapittel 5 anbefaler gruppen avslutningsvis følgende fire handlingsretninger:

- yrkes- og voksenopplæring,
- inkludert kartlegging av hva bruken resulterer i
- videreutvikling og forskning, og
- overvåking og evaluering som ledd i OECDs treårige implementeringsfase

Appendix: Detailed description to the core contents

Sustainable Consumption

Table 1. Sustainable consumption (cross-curricular theme). Core contents in details.

Morality, efficiency, cost-effectiveness and ecology	<ul style="list-style-type: none"> • Financial management and consumer behaviour • Eco-efficiency and product lifecycle awareness • Reducing resource and energy consumption • Reusing, sharing, renting and borrowing items • Waste sorting and recycling • Repair and maintenance • Transportation optimisation • Utilisation rate of space and using one space for multiple purposes • Environmentally friendly purchases • Saving resources: sources of energy / alternative energy and water • Reuse, recycling and sorting • Economic and low-emission methods of transport • Safety in the handling and storage of hazardous materials • Reducing technological waste • Alternatives to chemicals • Products with eco-labels
Foresight	<ul style="list-style-type: none"> • History of lifestyles and consumption • Positive motivation • Ethical motivation and consciousness • Systems thinking • Global responsibility for the future
Culture, community and values	<ul style="list-style-type: none"> • Nurturing local cultural traditions and customs • Preserving the cultural environment • Multiculturalism • Advertising and entertainment

Sustainable consumption relates to:

- All subjects and educational environment.
- All consumer education fields.

Media and Technological Literacy

Table 2. Media and technological literacy (cross-curricular theme). Core contents in details.

Consumer technology and the media environment	<ul style="list-style-type: none"> • Consumers' position in society • Consumer-oriented innovations, consumer participation in the development and assessment of media and technology, consumer feedback, networking • Participation: equality between genders and age groups, forms of participation • Online media phenomena, social networking, networking services, micromedia, virtual worlds and games • Use of electronic communication as a tool of commerce and marketing and the marketing of media and technology, commercial persuasion / new marketing techniques • A critical approach towards the alternatives on offer and the interpretation of media content and consumer skills such as obtaining social information
Choosing and using technology and media, participation	<ul style="list-style-type: none"> • Critical assessment • Own needs vs. manufacturer/seller/advertiser needs • Consumer's freedom of choice (open source software, competition between suppliers) • Online shopping • Evaluating one's own technological environment, the compatibility of systems and different alternatives • Instructions for use and maintenance • Contracts • Copyright issues • Loss in value when buying trend technology • Use of technology and media in sustainable consumption (ecological footprint, reuse and recycling, energy labels, exporting waste) • Price awareness, carrying out transactions more effectively and conveniently
Safety and control	<ul style="list-style-type: none"> • Identifying online risks and responsibilities (fraud, identity theft, harassment) • Unsolicited marketing • Transactions and use of money online, data security, privacy protection • Binding contracts and entering into long-term contracts inadvertently (data transfer for e.g. downloading games or videos from the Internet on a mobile phone) • Budgeting, invoicing, long-term costs, balance limits, blocking services, itemised invoices, prepaid cards, cancelling a subscription for a connection or service • Additional services for devices, free services, liability services, blocking services, safety considerations • Keeping services and technical equipment up to date, time limits and costs

Media and technological literacy relates to:

- All subjects and educational environment.
- All consumer education fields.

Management and Participation at Home

Table 3. Management and participation at home (field). Core contents in details.

Household planning and the mastery of everyday life	<ul style="list-style-type: none"> • Foresight, systems thinking and product lifecycle awareness • Democratic values, equality and personal social responsibility • Cultural awareness • Caring and confident adulthood • Well-being • Influencing decisions • Responsibility for finances
Health and safety in daily life choices	<ul style="list-style-type: none"> • Nutritional recommendations (obesity, malnutrition) • Healthy, sustainable and safe food • Economical and purposeful food preparation • Cleaning and textile care • Product labels • Safe products and services and using them responsibly • Home surveillance technology • Entertainment electronics and home appliances • Safe use of pharmaceutical products
Home maintenance and responsibility	<ul style="list-style-type: none"> • Home maintenance in a sustainable and responsible manner • Chores and time management • Waste management and recycling • Energy and transport • Automatic tools to make daily life easier
Choosing and using technology and media	<ul style="list-style-type: none"> • Own needs vs. advertisers' needs • Consumer's freedom of choice (open source software, competition between suppliers) • Commercial media • Evaluating one's own technological environment, the compatibility of systems • Loss in value when buying trend technology • Limitations on adopting technology or media at home • Instructions for use and maintenance, contracts, copyright • Equality, gender, age etc.

Management and participation at home relates to:

- Home economics, health education, crafts, psychology, biology, ITC, social sciences, citizenship education, media education.
- Activities in the kindergarten.
- All consumer education fields.

Consumer Rights and Responsibilities

Table 4. Consumer rights and responsibilities (field). Core content in details.

Consumer legislation	<ul style="list-style-type: none"> • Applicability of various legislation to consumer affairs • Legislation on restricting the activities of children and young people on the markets • EU Directives and national legislation • Cross-border legislation • Defects in products and services, warranties • EU's 10 rules for consumer protection • Consumer trade, contracts, terms of contract, • Credit • Marketing practices, informative product labelling • Operating instructions for consumers
Forms of trade and transactions	<ul style="list-style-type: none"> • Retail • Wholesale • Distance selling / online shopping / door-to-door selling • Transactions between private individuals
Socially sustainable, responsible consumption	<ul style="list-style-type: none"> • Being active, seeking help and participation • The consumer's own initiative in seeking information before entering into a binding contract • Searching for, using and complying with information and instructions as part of responsible consumption • Labels • Consumer benefits • Complaining
Where to find consumer assistance	<ul style="list-style-type: none"> • Options available to consumers faced with misleading or unfair marketing or terms of contract • Advisory services and settling consumer complaints • Consumer Ombudsmen, national agencies, consumer NGOs, the Network of European Consumer Centres (ECC), local consumer advisors
Online markets	<ul style="list-style-type: none"> • Use of online markets • Long-term contracts entered into inadvertently • Binding contracts • Filing complaints • One-time purchases (e.g. downloading a logo or wallpaper) • Standing subscriptions (e.g. subscribing to a weekly horoscope) • Data transfer (downloading games or videos from the Internet on a mobile phone) • Balance limit • Blocking services • Itemised invoices • Prepaid cards, cancelling a standing subscription • Additional services for devices, free services, liability services, blocking services, safety considerations • Data security and privacy protection in the digital environment

Consumer rights and responsibilities relates to:

- Social sciences, home economics, ITC, sciences, citizenship education, media education.
- All consumer education fields.

Personal Finances

Table 5. Personal finances (field). Core content in details.

Principles of financial management	<ul style="list-style-type: none"> • Roles of individuals and households in the national economy • Consumption habits • Consumers' opportunities to influence the situation • Responsible household management and individual well-being • Personal solvency • Income and expenses • Long time economic planning and management • Taxes, tax returns, declaration • Terms of insurance, insurance payments • Sustainable lifestyles • Planning purchases • Repair and maintenance • Eco-efficient thinking and product lifecycle awareness • Transportation optimisation (products and people) • Utilisation rate of space and using one space for multiple purposes
Flows of money in a private household	<ul style="list-style-type: none"> • Safe flows of money • Bank accounts, bank statements • Methods of payment and their costs (debit card, credit card, online services etc.) • Forms of saving and borrowing • Responsibilities of the debtor • Budgeting, invoicing, long-term costs
Regulations pertaining to private finances	<ul style="list-style-type: none"> • Using online markets • One-time purchases (e.g. downloading a logo or wallpaper) • Standing subscriptions (e.g. subscribing to a weekly horoscope) • Data transfer (downloading games or videos from the Internet on a mobile phone) • Balance limits, blocking services, itemised invoices, prepaid cards, cancelling a subscription for a connection or service • Additional services for devices, free services, liability services, blocking services, safety considerations • Use of online technology • Data security, privacy protection
Financial difficulties	<ul style="list-style-type: none"> • Interest on late payments • Debt collection • Debt collection through courts of law • Distraint • Fines • Credit information, bad credit record • Financial advisory services and credit counselling • Ability to get information and help when faced with financial problems

Personal finances relates to:

- Social sciences, mathematics, home economics, ITC, citizenship education, media education.
- All consumer education fields.

Marketing and Commercial Media

Table 6. Marketing and commercial media (field). Core content in details.

The influence of marketing and media at the individual and social levels	<ul style="list-style-type: none"> • Socialisation in roles (e.g. gender) • The purpose/objective of marketing • Similarity/dissimilarity, social acceptance • Advertising and fashion, trendsetters • Gender roles in advertising • Data protection, the need for personal safety and privacy
Methods and strategies of consumer communication by businesses	<ul style="list-style-type: none"> • Marketing channels • Being critical of sources and manipulation (differences between marketing and informative content and between target groups) • Analysing commercial messages (images, language, text, patterns and sound) • The cost of marketing actions and who really pays for them • Collecting and using consumers' personal information
Basic rules of marketing and advertising	<ul style="list-style-type: none"> • Regulations on marketing and advertising • Misleading advertising and exploiting ideals • Subliminal advertising, text advertising, product placement, viral marketing, branding • Methods of protection against marketing via different channels and places (online, post office etc.)
Socially sustainable consumption and marketing	<ul style="list-style-type: none"> • Well-being, health, equality • Ethical, safe and healthy purchases • Preventing social exclusion, discrimination, violence and mental cruelty • Openness, actions based on joint efforts and opportunities for participation • Community
Consumer technology and the media environment	<ul style="list-style-type: none"> • Consumers' position in the information society • Consumer-orientated innovations • Consumer participation in the development and assessment of media and technology • Consumer feedback • Virtuality (daily activities using information networks, digital information and services) • Use of electronic communication as a tool of commerce and marketing and the marketing of media and technology, commercial persuasion / new marketing techniques • A critical approach to the choices and the interpretation of media content and acquirement of the skills required of consumers • Online markets • Online participation • Virtual worlds and societies, games, blogs, participation and sharing • Consumer rights and responsibilities • Media convergence

Marketing and commercial media relates to:

- Languages, arts, social sciences, home economics, ITC, sciences, citizenship education, media education.
- All consumer education fields.