

Age relevant life skills – development of consumer competences

Nordic-Estonian Consumer Education Group

Foreword

The ability to cope as a consumer in everyday life is determined by a number of different factors e.g. the economy of the household, the legislation and the individual's understanding of consumer rights and responsibilities. Consumer competence combines the skills, habits, knowledge and attitudes needed to handle situations as a consumer in a complex world.

This guideline is not evaluating good or bad consuming. Rather, it is a description of competences for children and youngsters that help them to cope as consumer citizens and discusses how these skills can be applied into teaching.

The starting point of this discussion is the document Consumer Competences – a Strategy for Consumer Education (2009), where the following fields and themes of consumer education were introduced.

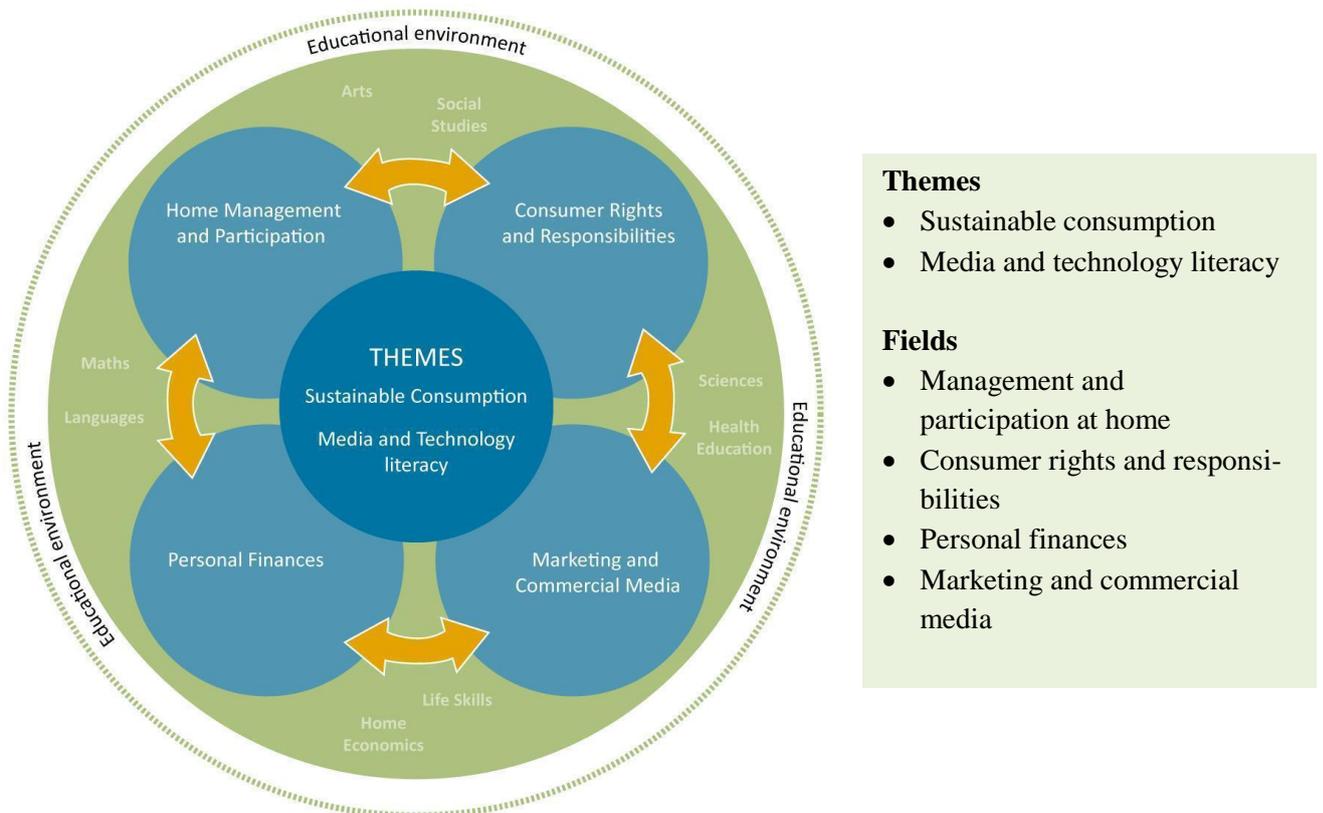


Figure 1. Integration of themes and fields.

Teaching consumer competences

United Nations' Convention of the Rights of a Child states, that teaching must be organized age-appropriately and according to qualifications enhancing the pupils' healthful growth and development. The aim of curriculum planning is to create a bridge between two basic fields of school-work; the learner's needs and the educational objectives.

The purpose of this guideline is to assist curriculum writers and educators in their work, by describing the process of developing a consumer competence stage-by-stage. Taking individual differences into account, the guideline gives suggestions on competences needed at different age groups and what kind of knowledge, skills and values are necessary to be included in the curriculum planning.

The aim is that the education should bring the opportunity for the pupils to reflect on their attitudes and values concerning a sustainable lifestyle. Furthermore they get a broader understanding of the importance of participation, within the household and the society.

Life skills as consumers and citizens

The consumer is sometimes viewed as a weaker and easily manipulated actor in relation to a stronger economic actor. The educational focus has therefore been on protection and enlightening of consumers. Today, consumers have proved to be demanding and powerful - well aware of their rights and responsibilities. New technology enables consumers to act as proactive and professional /producer consumers (prosumer).

Furthermore, the role of the consumer has developed to be more demanding since you are not only consuming things and services on an open market, but you are also a consumer of public services such as health care and education. This development can generate blurred responsibilities, rights and obligations. Therefore the consumers of today need to be well informed.

Developing consumer competences step by step

Children's legal responsibility as consumers varies in different countries. The ages differ from 15 to 18. Nevertheless children have to make independent choices and decisions of consuming even at an earlier age. The learning of consuming habits and life skills develop gradually when the learner practices different roles of a consumer and of a citizen. Educationally, it is therefore important to teach skills that are needed in the

actual living environment of a child. This calls for an age-appropriate guidance, an evaluation of everyday actions and choices and the ability to reflect on responsibilities and obligations.

The progress of learning consumer competences

The concept of consumer competence is seen as an umbrella term, which is not strictly defined or limited to a certain frame of reference. The developing process of consumer competence for children is here viewed as knowledge (“what”), activities (“how”) and strategies (“why”) that a person under 16 years of age uses when acting in the market. The “what” question concerns mostly the younger learners at an early stage of the process, while “how” and “why” become more useful when dealing with older pupils.

The consumer skills/competences are here divided into five stages. They are describing priorities of each grade/stage, indicating the key action (focus) of consumer education within the age group; adapting habits, getting to know, practicing and applying. The divisions are rough because the progress of learning does not go linearly according to the age of the learners. However, the objective is to develop the abilities to act as a responsible and independent consumer who can find solutions in a creative manner.

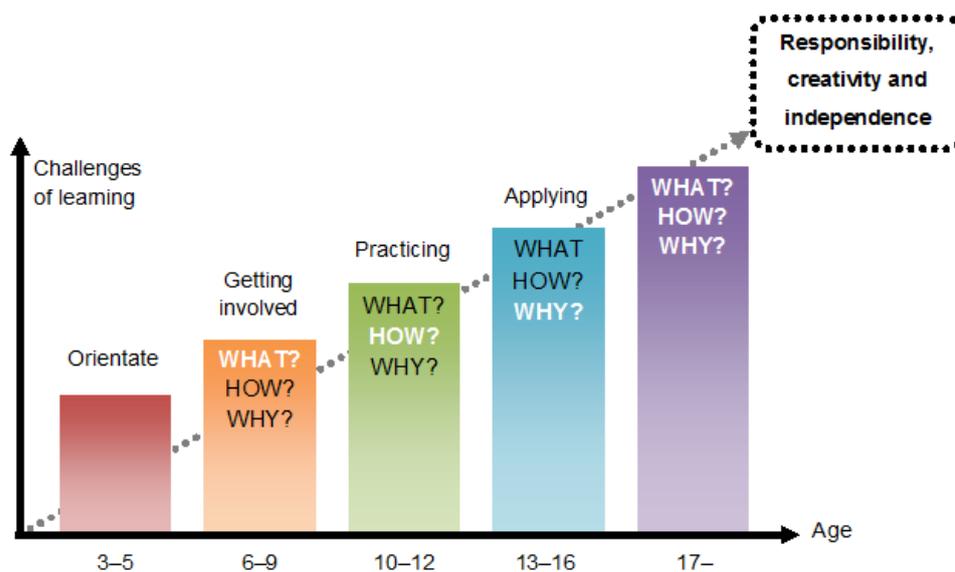


Figure 2: Age accordance with question words (highlighted)
(Päivi Palojoki, Hille Janhonen-Abreuquah, University of Helsinki and The Nordic Estonian Consumer Education group, 2013)

The five stages are applied in detail in the table below. Suggested aims of learning activities are to help curriculum makers and educators to develop curriculum and syllabus in relevant subjects in a systematic manner.

Table 1: Consumer education themes and the environment for learning activities in accordance with each age-group.

3-5 Orientation	The educational focus is on everyday actions, offering experiences of participation and accomplishment. The learner should recognize feelings of want and desire and to handle disappointments.
Environment for learning activities	<p>Sustainable Consumption</p> <ul style="list-style-type: none"> • Observing sustainable environment, everyday actions and cultural practices. • Adopting and imitating adults' sustainable habits e.g. money use, nutrition choices, traffic preferences.
	<p>Media and Technology literacy</p> <ul style="list-style-type: none"> • Using media and technology in a safe environment under guidance. • Sharing understanding of usage principles.
	<p>Management and participation at home</p> <ul style="list-style-type: none"> • Being involved in domestic activities under guidance. • Choosing domestic tasks by preference. • Using joint resources within the family according to *agreed principles. • Making consuming related choices as a family member. • Observing responsible, sustainable, economical, healthy and conscious consuming and lifestyle choices. <p>Consumer Rights and Responsibilities</p> <ul style="list-style-type: none"> • Being part of a group in decision making. • Noticing and discussing different labels and symbols. • Observing adults acting responsibly. • Performing age relevant tasks and duties. • Having experiences of owning, borrowing, sharing and exchanging. <p>Personal Finances</p> <ul style="list-style-type: none"> • Getting familiar with the concept and usage of money. • Getting familiar with coins, notes, credit cards and saving. • Understanding that paying means giving money to the sales personnel before you own the item. • Experiencing the act of purchasing by playing games. • Being familiar with reasonable consuming. <p>Marketing and Commercial Media</p> <ul style="list-style-type: none"> • Being part of family discussions concerning advertisements. • Observing conscious consuming habits in kindergarten. • Understanding the aim of advertising (increasing consumption). • Understanding that it is not possible to buy everything that is advertised. • Being able to distinguish between reality and fiction.

<p>6-9 WHAT Getting involved</p>	<p>The educational aim is practising single consumer skills and learning how to master these skills. The learner should establish habits enhancing safe conduct. Learners should also learn about basic concepts and how these are connected to everyday life.</p>
<p>Environment for learning activities</p>	<p>Sustainable Consumption</p> <ul style="list-style-type: none"> • Acting in a responsible manner in local environment. • Reflecting one's own actions in relation to the entire environment. • Using one's own and family's resources together with the community resources responsibly under guidance.
	<p>Media and Technology literacy</p> <ul style="list-style-type: none"> • Making responsible media and technology choices within the family and the community. • Using media and technology according to the *agreed principles. • Reflecting on learner's media and technology usage. • Using media and technology wisely in local environment.
	<p>Management and participation at home</p> <ul style="list-style-type: none"> • Understanding basic consuming processes. • Being involved in domestic activities and decision-making. • Using common *resources as a member of the family and community. • Discussing consuming and how social pressure can affect our desires and choices.
	<p>Consumer Rights and Responsibilities</p> <ul style="list-style-type: none"> • Understanding the meaning of ownership. • Knowing different ways of buying goods and services. • Reflecting on limitations and rules of his/her conduct. • Learning about package instructions, product information and labels.
	<p>Personal Finances</p> <ul style="list-style-type: none"> • Understanding that a person can't spend more money than he/she has. • Counting, saving money and learning how to make purchases with guidance. • Discussing the differences between virtual and real money in games and social media.
	<p>Marketing and Commercial Media</p> <ul style="list-style-type: none"> • Identifying different types of advertisements. • Knowing that the content of commercial media is a result of entrepreneur's choice. • Being aware that the purpose of advertising is to generate desires.

<p>10–12</p> <p>HOW</p> <p>Practising</p>	<p>The educational aim is practising consumer skills, encouraging learning by doing, stimulating understanding of cause-effect relationships and the evaluation of own actions.</p>
<p>Environment for learning activities</p>	<p>Sustainable Consumption</p> <ul style="list-style-type: none"> • Knowing and making sustainable choices in his / her environment of action. • Noticing everyday examples of different ways of sustainable life. • Discussing how production and consumption may lead to pollution and to the destruction of ecosystems, and to discuss how this can be prevented. • Understanding consumption's role in the use of resources, in the native country of the learner and elsewhere in the world.
	<p>Media and Technology literacy</p> <ul style="list-style-type: none"> • Making reasonable choices in everyday life when using media and technology. • Practising critical thinking and safe usage of equipment and services within legal frames.
	<p>Management and participation at home</p> <ul style="list-style-type: none"> • Making healthy choices and acting in a responsible way in domestic activities. • Involvement in everyday tasks at home. Taking care of his/ her own belongings and being aware of the *resources available. • Being aware of how consuming can be related to peer pressure. • Reflecting on personal habits.
	<p>Consumer Rights and Responsibilities</p> <ul style="list-style-type: none"> • Knowing basic consumer rights, limitations and consequences under the law. • Using product information and labels for safe and ethical choices and use. • Being aware of risks concerning different online contracts. • Making a complaint in case of a faulty product or service.
	<p>Personal Finances</p> <ul style="list-style-type: none"> • Knowing principles of money transaction while purchasing. • Getting acquainted with the family's economical basis (income and expenses). • Planning the use of his/her own money. • Discussing household's most common sources of income and expenditure and • realizing that a household needs to plan the economy. • Knowing economic consequences while using personal digital technology and media.
	<p>Marketing and Commercial Media</p> <ul style="list-style-type: none"> • Being able to differentiate between commercial messages and unbiased consumer information. • Recognizing commercial persuasion in different media contexts. • Making reasonable choices when using media in everyday life.

<p>13–15 WHY Applying</p>	<p>The educational aim is to provide tools for processing different concepts and phenomena and their cause-effect relationships and backgrounds.</p>
<p>Environment for learning activities</p>	<p>Sustainable Consumption</p> <ul style="list-style-type: none"> • Making choices independently, evaluate and reflect on own actions, consumption habits and different lifestyles. • Being aware of consequences that might affect the environment and society and create conflicts locally and globally. • Explaining and discussing differences in living conditions in various parts of the world. Comparing and evaluating the major differences between the rich and the poor.
	<p>Media and Technology literacy</p> <ul style="list-style-type: none"> • Making individual media and technology choices. • Taking into account own needs and possibilities and legislation. • Being aware and conscious of the consequences of actions when online. • Reflecting on personal media habits and correcting them when needed.
	<p>Management and participation at home</p> <ul style="list-style-type: none"> • Understanding consumption's impact on the domestic financial situation. Understanding the consuming processes in a household and local environment and acting in a responsible way. • Planning and carrying out household activities • Learning about social meaning and prestige associated with consumption and domestic work. • Learning about household related factors; social relationships, time management, leisure and chores. • Reflecting on personal consumption motives and values.
	<p>Consumer Rights and Responsibilities</p> <ul style="list-style-type: none"> • Knowing concepts of goods and services as a consumer and the methods of selling. • Being aware that consumer rights are applied differently in different circumstances. • Being aware that shopping online, abroad and in retail shops involves different rights, rules and risks. • Being aware of consumer's rights and responsibilities supported by the law, and being able to resort to them if needed. • Understanding the role and obligations of the consumer when signing a contract • Being aware of users manuals and labels thus minimizing future problems and risks. • Being able to choose reliable actors in the market before making transactions. • Being able to look for consumer information, follow the procedures and to make a complaint.

Personal Finances

- Understanding the principles of household economy.
- Being aware of the importance of budgeting and managing the contracts when keeping the economy in balance.
- Being aware how to seek help in case of financial problems.
- Being aware of the principles of agreements connected with money transactions.
- Being familiar with options and risks when taking loans or buying on credit, interest costs and the importance of paying back in time to avoid running into debts.
- Being familiar with the bank services and savings accounts and being able to calculate interest on a deposit.

Marketing and Commercial Media

- Recognizing different ways and methods of marketing; advertising, product placement and subliminal marketing.
- Identifying commercial persuasion and being able to interpret, analyse and critically evaluate commercial messages.
- Acknowledging that there might be unethical and misleading advertising and how to proceed when encountering such advertising.
- Being aware of individual's role in commercial media environment and being able to protect personal information.
- Being able to identify own needs and desires from the ones provided by advertisers.
- Being aware that long-term appreciation and happiness is not achieved through purchases and possessions.
- Reflecting on how gender and age stereotypes, lifestyles images and social roles may be constructed and influenced by commercial media environment.

*Resources - *food, energy, goods, services, time and monetary*

*Agreed principles- educational commitments based on educational goals, community's norms and values and information collected through consultations and discussions with children.

Competences for learners over 15 are defined in Consumer Competences – a Strategy for Consumer Education.

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