

Program of Study

Consumer Habits

Subject Area: Social Sciences



Secteur de la formation professionnelle et technique et de la formation continue

CCBE

COMMON CORE BASIC EDUCATION

Direction de l'éducation des adultes et de l'action communautaire

Québec 

Program of Study

Consumer Habits

Subject Area: Social Sciences



Secteur de la formation professionnelle et technique et de la formation continue

CCBE

COMMON CORE BASIC EDUCATION

Direction de l'éducation des adultes et de l'action communautaire

Development Team

Coordination

Fidèle Medzo, Basic Education Coordinator

Direction de la formation générale des adultes (DFGA)

Hélène Duchesne and Martine Leroux, Subject Area Coordinators, DFGA

Content Development

Martine Leroux, Commission scolaire des Draveurs

Collaboration in Research and Content Development

Pierrette de Bie, Commission scolaire des Draveurs

Nadia Choquette-Bernier, Consumer Consultant

France Dugal, Commission scolaire des Découvreurs

Louise Laroche, Commission scolaire de l'Énergie

Monique Thibault, Commission scolaire de la Seigneurie-des-Mille-Îles

Frédérique Voyer, Commission scolaire de la Région-de-Sherbrooke

Canada Research Chair in Environmental Education, under the direction of Lucie Sauvé, Université du Québec à Montréal

Consultation

Carmen Allison, Education Consultant

Domenico Masciotra, Education Consultant

Isabelle Nizet, Education Consultant

Michel Ruel, Commission scolaire des Découvreurs

English Version

Direction de la production en langue anglaise

Secteur des services à la communauté anglophone

Ministère de l'Éducation, du Loisir et du Sport

© Gouvernement du Québec

Ministère de l'Éducation, du Loisir et du Sport, 2007—07-00472

ISBN 978-2-550-50523-5 (print version)

ISBN 978-2-550-50524-2 (PDF version)

Legal deposit – Bibliothèque et Archives nationales du Québec, 2007

Subject Area: Social Sciences

Consumer Habits

Courses

Presecondary

Consumer Protection — SST-P141-2

Secondary Cycle One

Consumer Vigilance — SST-2141-2

Table of Contents

Presentation of the Program of Study	1
The Courses of the Program of Study	2
Links Between the Program of Study and the Broad Areas of Learning	3
Contribution of the Program of Study to the Orientations of the <i>Government Policy on Adult Education and Continuing Education and Training</i>	4
Presentation of the Course <i>Consumer Protection</i>	9
Presentation of the course <i>Consumer Vigilance</i>	29
Bibliography	47

Presentation of the Program of Study

The *Consumer Habits* program comprises a total of 100 hours of courses divided into two levels: Presecondary and Secondary Cycle One. Its aim is the same as that of all the programs in Common Core Basic Education, which is to help adults deal competently with real-life situations.

Today's world is strongly influenced by consumption, which affects lifestyle habits, influences our decisions and even shapes some of our values. With all the pressure exerted by advertising and growing access to credit, it is easy to acquire goods and to find ourselves seriously in debt.

The *Consumer Habits* program enables adult learners to see themselves as consumers in everyday life and to take a critical look at their consumer habits. It encourages them to exercise vigilance and enables them to make enlightened consumer decisions. With this in mind, it proposes that they clarify their spending habits; adopt consumer and personal finance habits that are consistent with their needs and with their rights and responsibilities as consumers and citizens; and adopt a personal code of ethics with respect to consumption in an affluent society where wealth is unevenly distributed.

The Courses of the Program of Study

The table below lists the courses in the *Consumer Habits* program of study.

Consumer Habits

Presecondary Course	Duration	Secondary Cycle One Course	Duration
Consumer Protection	50 hrs	Consumer Vigilance	50 hrs

At the Presecondary level, the course *Consumer Protection* addresses basic concepts such as the different types of consumers, purchase planning and establishing a budget to help make consumer decisions. It focuses mainly on the adult learners' personal needs.

At the Secondary Cycle One level, the course *Consumer Vigilance* encourages adult learners to take a look at society and incentives to buy. Thus, they analyze consumption not only from a personal level, but also from a socioenvironmental point of view. The Presecondary course is not a prerequisite for the Secondary Cycle One course.

Links Between the Program of Study and the Broad Areas of Learning

The *Consumer Habits* program is closely related to the broad area of learning *Environmental and Consumer Awareness*. Although it contributes to a certain quality of life, consumption can lead to serious social and environmental problems. The real-life situations presented in this program enable adult learners to exercise their power as enlightened and vigilant citizens. They can also decide to become responsible consumers as a point of solidarity. For this reason, the program contributes significantly to the educational aim of this broad area of learning, i.e. To help adult learners understand their relationship with the environment and make responsible consumer choices.

This program focuses on the economic, environmental, cultural and ethical aspects of choosing goods, services and media. It encourages adult learners to be vigilant in consumer matters and promotes consumer rights and the adoption of preventive and defensive attitudes. Adults learn to exercise critical and ethical judgment and to adopt a responsible approach toward themselves, their families and their community. The resulting responsible consumer behaviour will lead to economic solidarity.

Thus, adult learners clarify their understanding of the connections between the environment, consumption and social choices by analyzing different consumer habits, which helps enrich and broaden their learning.

Contribution of the Program of Study to the Orientations of the Government Policy on Adult Education and Continuing Education and Training

This program of study addresses the orientations of the *Government Policy on Adult Education and Continuing Education and Training* by promoting cultural awareness, improvement in the quality of language, the exercise of citizenship rights and responsibilities, and the integration of information and communications technologies.

Cultural Awareness

There is a cultural aspect to consumer choices. Globalization tends to create a dominant culture, or what is referred to as mass culture, at the expense of diversity. It is therefore important to adopt a critical attitude with regard to society's standards respecting consumption. The *Consumer Habits* program introduces adult learners to this topic. It encourages them to discover the source of certain products or consumer approaches and behaviours here and elsewhere in the world. Adults in this program learn about the social culture in which they live, examine it and define their role as consumers and citizens.

Quality of Language

Throughout the program, adult learners build knowledge and develop language skills by reading informative texts and diagrams, including labels, contracts and newspaper articles. The operational competencies and knowledge associated with the courses in the program help them study the issue and analyze messages they are receiving. Gathering, decoding and organizing the information they need to make decisions and consumer choices provide a number of opportunities to improve the quality of language.

Citizenship

An analysis of consumption forces adult learners to think about consumers' role in society and their social, economic and political power. Understanding this enables them to adopt responsible habits that promote social justice by respecting individual and collective well-being. This program encourages adult learners to rethink the values conveyed in different consumer sectors, participate actively in democracy and exercise their consumer power.

Integration of Information and Communications Technologies

Convergence fosters the development of e-commerce, very popular in certain consumer sectors. There are, however, risks involved: the growing use of consumer information increases the risk of identity theft and the violation of privacy. The *Consumer Habits* program gives adult learners an opportunity to prevent this type of problem.

To deal with the different situations, they must take notes, observe situations, classify information, do calculations, and organize and transmit information. Thus they can explore and use different information and communications technologies and identify their advantages and disadvantages in everyday life.

This program enables adult learners to adapt to ongoing technical change while keeping a critical eye on how they use different technologies.

Course
Consumer Protection
SST-P141-2
Presecondary



“Why buy a new mattress if you’re going to lose sleep over how you’re going to pay for it?”

Patrick Sébastien

Carnet de notes

Presentation of the Course *Consumer Protection*

The course *Consumer Protection* is designed to help adult learners deal competently with real-life situations in which they must make consumer decisions to satisfy their basic needs.

It helps them understand the importance of adopting preventive attitudes as consumers.

By the end of the course, adult learners will have gained a methodical and critical approach to satisfying their needs and using the resources available to them. They will be able to effectively plan a lease, a purchase or the use of a service. This will give them better control over their financial situation.

Dealing With the Real-Life Situations

Dealing effectively with real-life situations is based on actions. These actions are grouped into categories and make use of a set of resources that include operational competencies and essential knowledge. During the learning process, adults are expected to construct knowledge related to these resources in order to be able to deal appropriately with their real-life situations.

The class of situations, categories of actions, operational competencies and essential knowledge constitute the compulsory elements of the course. These elements are explained in detail under their respective headings.



Class of Situations Addressed by the Course

This course addresses a single class of situations: *Basic consumer habits*.

These real-life situations, in which adult learners do transactions or make purchases to satisfy their basic needs, are extremely varied, for example buying a piece of furniture, school supplies or food; participating in a sport; or using a telephone service.

Consumers need to exercise caution and discernment in these situations. Adult learners must be able to gather information about and compare a multitude of products, services and business or

financial arrangements. They must think about their priorities and their ability to pay, and adopt measures to avoid problems and disputes.

The situations dealt with in this course involve only the most common transactions and purchases with merchants or building owners.

Class of Situations	Examples of Real-Life Situations
Basic consumer habits	▪ Buying school supplies ▪ Buying seasonal clothing ▪ Buying furniture ▪ Renting an apartment ▪ Buying groceries ▪ Choosing a means of transportation (to get to work, school, recreational activities, etc.) ▪ Using a telephone service ▪ Registering for a leisure activity ▪ Participating in a sport

Categories of Actions

The *categories of actions* are groups of actions that are appropriate for dealing with the real-life situations addressed in the course. *Examples of actions* are provided to illustrate the scope of the category in a variety of contexts.

Categories of Actions	Examples of Actions
Evaluating his/her priorities	- Establishes his/her needs (e.g. personal, family) - Takes his/her obligations into account - Establishes selection criteria - Takes future expenses or obligations into account - Considers his/her ability to pay
Evaluating different products and services	- Compares characteristics, prices, quantities and quality - Compares payment methods, guarantees and after-sale service - Compares the advantages and disadvantages of different products or services - Consults references for the merchant or building owner - Consults specialized magazines or agencies
Taking preventive measures	- Verifies the condition of the product - Verifies the purchase or rental policy - Calculates costs - Recognizes the legal and financial implications of the contract - Verifies the credibility of the company and the validity of the contract - Keeps records - Consults consumer protection agencies

Compulsory Elements and End-of-Course Outcomes

The compulsory elements are those that the teacher must absolutely take into account when designing learning situations.

Class of Situations

Basic consumer habits

Categories of Actions

- Evaluating his/her priorities
- Evaluating different products and services
- Taking preventive measures

Operational Competencies

Acts methodically

- Classifies his/her needs in order of priority
- Is systematic in his/her comparisons
- Verifies his/her understanding of the obligations considered
- Keeps records of transactions or operations
- Updates his/her budget

Exercises critical and ethical judgment

- Analyzes his/her real motivations
- Makes decisions based on his/her ability to pay
- Analyzes the consequences of his/her choices
- Re-evaluates his/her selection criteria
- Consults a third party

Essential Knowledge

- Consumer behaviours
- Consumer process
- Personal budget
- Financial services
- Saving strategies
- Information to be obtained before signing a contract
- Consumer protection services

The end-of-course outcomes describe how adults make use of the compulsory elements to deal with the real-life situations addressed in the course.

End-of-Course Outcomes

In order to deal with the class of situations *Basic consumer habits*, adult learners take a methodical and critical approach to consumption.

Aware of the type of consumer they are and the risks involved, they analyze their real motivations and classify their needs in order of priority. They consider different saving strategies and re-evaluate their selection criteria.

When they evaluate different products and services, they compare them systematically and verify their understanding of the related financial and legal obligations. They analyze the possible consequences of their choices and make decisions based on their ability to pay. They evaluate their intentions based on their personal budget. Before making a decision and committing to a transaction, they verify the contract they are about to sign.

Adult learners take the necessary preventive measures. They recognize the different financial services that could prove useful and update their budget in order to monitor their financial situation and ensure their solvency. They consult a third party, for example a resource person at a consumer protection agency, as needed. They keep records of their transactions and all other relevant documents.

Evaluation Criteria

- Evaluates his/her priorities objectively
- Systematically evaluates the different products and services
- Methodically applies preventive measures

Operational Competencies

The contribution of each operational competency is described in terms of the actions that are appropriate for dealing with the real-life situations in this course. These operational competencies are addressed in other courses and therefore all of the courses taken together contribute to their development.

In this course, only the following operational competencies are addressed: *Acts methodically* and *Exercises critical and ethical judgment*.

Contribution of the Operational Competency *Acts methodically*

The operational competency *Acts methodically* plays an important role in dealing with real-life situations related to consumption, since it enables adult learners to engage in a methodical process that allows them to avoid actions that are unnecessary, inappropriate or likely to result in debt.

With respect to basic consumer habits, adult learners who act methodically classify their needs in order of priority in view of their obligations and their ability to pay. Once convinced of the necessity and feasibility of the transaction, they systematically compare their options and verify their understanding of the legal and financial obligations of the parties involved. They keep the necessary records and all other useful documentation, and update their budget in order to monitor their financial situation and make sure they are able to meet their obligations.

Contribution of the Operational Competency *Exercises critical and ethical judgment*

The operational competency *Exercises critical and ethical judgment* enables adult learners to meet their basic needs in a realistic manner and in accordance with their values. They learn to analyze and interpret the consequences of consumer choices and to make more enlightened decisions.

When planning a lease or purchase or the use of a service related to basic consumer habits, adults who exercise critical and ethical judgment analyze their real motivations based on an objective look at the situation. They make a decision based on their ability to pay in order to avoid getting into debt, and analyze the consequences of their choices. If necessary, they re-evaluate their selection criteria and consult a third party to validate their choice.

Essential Knowledge

Consumer behaviours

- Types of rational and emotional consumers (rational, impulsive, compulsive)

Consumer process

- Recognizing a problem
- Gathering information (e.g. price, quality, usefulness, payment methods)
- Evaluating options (comparison, price-quality ratio)
- Purchasing or using a product or service
- Evaluating a purchase after the fact

Personal budget

- Concept of ability to pay
- Keeping receipts (filing bills and transaction records)

Financial services

- Types of services (the most common)

Saving strategies

- Reducing, repairing, recycling and reusing
- Community organizations and services (e.g. institutional kitchen, used clothing store)

Information to be obtained before signing a contract

- Credibility of the company or building owner
- Terms and conditions applicable to the purchase or lease, return policy, deposits

Consumer protection services

- Agencies and associations (the most common and accessible)

Attitudes

The following attitudes are provided as suggestions only. The development of these attitudes can help adults to become more competent in dealing with the real-life situations in this course.

Caution	Rigour
Caution enables adults to evaluate the consequences of their actions and to weigh the pros and cons before making a decision.	Rigour is needed for a serious and accurate analysis. It guarantees the reliability needed to make enlightened consumer decisions.

Complementary Resources

The following resources are provided as suggestions only and consist of references that may be consulted in learning situations.

Social Resources	Material Resources
▪ Government consumer protection agencies ▪ Food banks ▪ Helping agencies ▪ Financial institutions ▪ Government services ▪ Community services ▪ Budget assistance services ▪ Government rent control agencies ▪ Consumer associations and networks	▪ Newspapers and electronic media ▪ Radio and television shows ▪ Advertising ▪ Specialized magazines ▪ Rent form ▪ Sample contracts ▪ Sample invoices ▪ Consumer guides (provincial and federal) ▪ The Internet ▪ Calculator ▪ Sample budget ▪ Documents from financial institutions ▪ Statistics ▪ Word processing software

Contribution of the Subject Areas

The contribution of other subject areas, in particular knowledge related to Languages and to Mathematics, Science and Technology, is also useful for dealing with the real-life situations in this course. The elements identified for each subject area are not compulsory and do not constitute prerequisites.

Subject Area: Languages

Program of Study: *English, Language of Instruction*

Course (Presecondary): *Opening Doors*

- Categories of actions related to consumer transactions in the class of situations *Using language for the essentials of daily life*

Course (Presecondary): *Lifestyle Options*

- Categories of actions related to the class of situations *Using language for consumer transactions*

Subject Area: Mathematics, Science and Technology

Program of Study: *Mathematics*

- Using set notions to classify goods, resources and needs in different categories
- Performing calculations using fractions and decimals when planning a transaction, a purchase or a lease
- Calculating time when verifying information or estimating amounts

Program of Study: *Computer Science*

- Searching the Web and consulting sites providing information about consumer habits or goods and services
- Consulting on-line advertising
- Consulting sites of retail merchants and other businesses
- Consulting Web sites on budgeting
- Requesting information by e-mail or using word processing software

Andragogical Context

The *Consumer Habits* program requires adult learners to demonstrate their ability to think, analyze and act methodically. At the centre of the learning process, they are called upon in the course *Consumer Protection* to adopt a conscientious approach to meeting their basic consumer needs. The learning situations in the program are designed to help them manage their consumer habits. Consequently, adult learners must decode various pieces of information, evaluate different factors and issues at stake and compare their options. They determine the measures they need to take to act methodically and exercise critical and ethical judgment. Finally, they evaluate their approach and take a critical look at their attitudes.

In this context, the teacher plays the role of guide and facilitator. He or she may, if possible, design the learning situation in conjunction with the adult, define the problem to be addressed and apply past experience. He or she focuses on the way in which the adult learners organize their learning approach to construct knowledge and develop critical judgment and the ability to act methodically. Consequently, the learning situation must be related to the adult learner's needs. Placed in a real-life learning situation, adult

learners recognize the potential for immediate application, which stimulates their motivation and commitment. Thus, they feel that their differences and needs are being taken into account.

This course favours approaches that enable adult learners to see themselves as decision makers and as having a certain power, manifested in their consumer choices and habits. A wide variety of resources can facilitate learning. For example, using sample invoices and contracts, consumer protection guides, sample budgets and Internet searches makes learning more interesting and introduces the adult learners to documents or tools that may appear daunting.

Throughout the learning process, the teacher should be attentive and redirect the adult learner's methodology and reflection as needed by giving examples or hints. He or she is available to validate each step of the reflective and interactive process. The teacher should intervene skillfully in order to ensure enriching and respectful discussions. The use of simulations, especially in activities involving personal finances and the analysis of consumer behaviour, is recommended in order to avoid any uncomfortable situations.

Learning Situation

The learning situation that follows is provided as an example to show teachers how the principles of the education reform can be applied in the classroom.

It is authentic in the sense that it addresses a real-life situation (taken from the class of situations in the course) that adults may find themselves in. It is sufficiently open and comprehensive to allow adult learners to explore several important aspects related to dealing with this real-life situation.

The examples of actions presented in the course help the teacher to identify those actions that an adult would take to deal with the real-life situation. The teacher can then refer to these examples in order to develop pertinent learning activities.

The learning situation is organized in terms of the three steps of the teaching-learning process, which are as follows:

- planning learning
- actual learning
- integrating and reinvesting learning

These steps highlight the principles of the education reform insofar as they encourage adults to be active, to reflect on their learning and to interact with their peers when the learning context is suitable. They include learning activities and may also include evaluation activities intended to support adults in the learning process.

These activities help learners to construct knowledge related to the compulsory elements of the course that are targeted by the learning situation concerned: one or more categories of actions, essential knowledge and the actions of the operational competencies associated with the categories of actions.

The example provided also refers to certain teaching strategies—pedagogical methods and techniques—that can be selected according to the learners, the context and the learning environment. Certain learning strategies may also be suggested, as well as a variety of material and social resources.

Example of a Learning Situation

Choosing a Means of Transportation

The situation proposed in the class *Basic consumer habits* is *Choosing a means of transportation*.

The teacher uses a learning context to contextualize the situation. The adult learners must decide whether to purchase or lease a car or use public transportation. They must identify the advantages and disadvantages of each of these options. At the end of the different learning activities, each adult learner is asked to present an analysis of the three options in table form, using the operational competencies *Acts methodically* and *Exercises critical and ethical judgment*. They could work individually, but the teacher may decide to form pairs or groups of three. Some of the learning activities will take place as a class.

The teacher provides fictional financial information in the form of a budget. He or she gives each adult learner a different classified ad for the lease of a new car or the purchase of a used car. A variety of ads ensures different results at the end of the analysis. The adult learners could also be asked to look for cars in newspapers or on the Internet. If so, more time should be devoted to the activity. For the public transportation option, adult learners must do an Internet search to find out rates, routes and schedules in the area.

As a class, the adult learners establish the steps involved in finding the best option (concept of consumer process introduced earlier). Once the plan has been established and validated by the teacher, it is input electronically and kept in the appropriate file.

Each adult learner must then determine his or her transportation needs (e.g. frequency, distance) and record them in the file following the plan. Then the teacher gives a lecture on the concept of ability to pay. Using a calculator, each adult learner establishes his or her ability to pay on a monthly basis, based on the information provided in the fictional budget, and verifies the accuracy of his or her results with the teacher.

Once the adult learners have established their ability to pay, the class lists factors that can influence a consumer choice (e.g. appearance, need for respect, concern for the environment). After having established a few factors that can influence a consumer choice, the teacher reviews the vocabulary associated with them, drawing attention to the ethical aspect of consumption. Finally, he or she provides a short list of the factors the adult must consider in his or her analysis. Everyone is now prepared to compare the different options.

The comparison between leasing a new car and purchasing a used car is preceded by an activity in which adult learners gather information about prices, costs, resale values and guarantees and record it in a table. Specialized magazines are available to determine the best price-quality ratio. This information is also recorded in the adult learners' individual files.

As a class, adult learners seek evaluation criteria to establish the price-quality ratio. The teacher reviews this point and explains the concepts raised. Each adult learner then consults the local transit company's Web site and finds the necessary information about

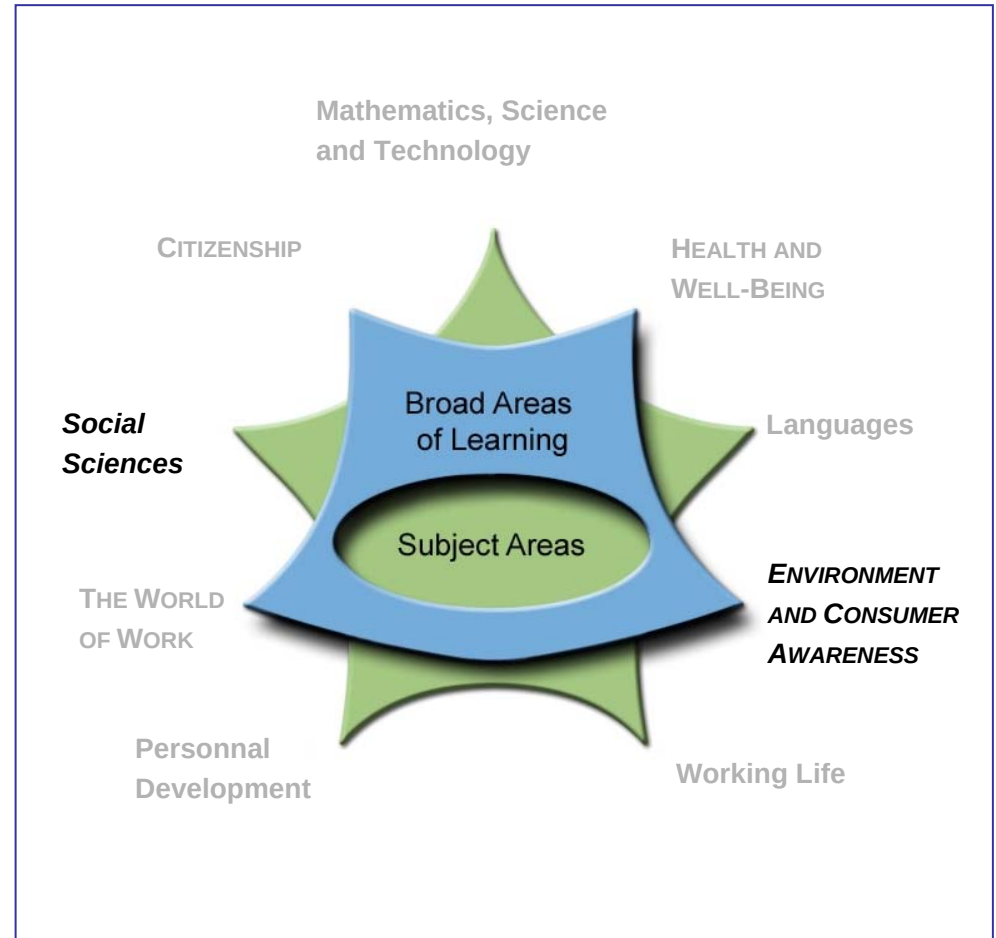
rates, routes and schedules. This information is added to the table (in electronic format or on hard copy), as is the ability to pay. The adult learner writes a half-page persuasive text about the advantages and disadvantages of each of the three options, with supporting figures, and concludes by saying which option he or she considers best.

In turn, the adult learners present their results. Working together, the class chooses the best option. Finally, each adult learner describes the difficulties encountered during the analysis and proposes solutions for facilitating the process in a similar situation.

In this situation, adults learn the importance of taking the time to gather information and compare different options before making a consumer decision. This recognition enables them to adopt a methodical and critical consumer approach.

Elements of the Course Addressed by the Learning Situation

Class of Situations	
Basic consumer habits	
Learning Situation	
Choosing a Means of Transportation	
Categories of Actions	
- Evaluating his/her priorities - Evaluating different products and services	
Operational Competencies	Essential Knowledge
- Acts methodically - Exercises critical and ethical judgment	- Recognizing a problem - Gathering information - Evaluating options - Concept of ability to pay - Community organizations and services - Agencies and associations
Complementary Resources	
- Advertising - Sample budget - Calculator	- Specialized magazines - Sample contracts - Word processing software



Course
Consumer Vigilance
SST-2141-2
Secondary Cycle One



“Credit card: A little plastic rectangle used to play a popular consumer game also called ‘buy and seek.’”

Albert Brie

Le Mot du silencieux

Presentation of the course *Consumer Vigilance*

The course *Consumer Vigilance* is designed to help adult learners deal competently with real-life situations involving solicitation.

It encourages them to be vigilant when faced with solicitation and to take a critical look at social values, credit and incentives to buy.

By the end of the course, adult learners will be aware of the importance of adopting a methodical consumer approach and strategies for dealing with unwanted solicitation, defending their rights and maintaining control of their financial situation.

Dealing With the Real-Life Situations

Dealing effectively with real-life situations is based on actions. These actions are grouped into categories and make use of a set of resources that include operational competencies and essential knowledge. During the learning process, adults are expected to construct knowledge related to these resources in order to be able to deal appropriately with their real-life situations.

The class of situations, categories of actions, operational competencies and essential knowledge constitute the compulsory elements of the course. These elements are explained in detail under their respective headings.



Class of Situations Addressed by the Course

This course addresses a single class of situations: *Solicitation*.

Our consumer society is constantly expanding: more and more goods and services, a greater range of prices and conditions, easy access to credit. The stakes are high, both for merchants, who must be innovative in order to maintain sales, and for consumers, who must be able to maintain a financial balance.

The real-life situations involve incentives to buy such as credit cards and loyalty cards, sales at reduced price, promotions, installment

payments and telemarketing. Adult learners identify and analyze gimmicks used by different companies. They learn to take a critical look at incentives to buy in order to remain vigilant with respect to their choices and their rights.

Class of Situations	Examples of Real-Life Situations
Solicitation	▪ Credit cards ▪ Loyalty cards ▪ Promotions ▪ Sales at reduced prices ▪ Installment payments ▪ Door-to-door sales ▪ Telemarketing

Categories of Actions

The *categories of actions* are groups of actions that are appropriate for dealing with the real-life situations addressed in the course. *Examples of actions* are provided to illustrate the scope of the category in a variety of contexts.

Categories of Actions	Examples of Actions
Reactions to solicitation	- Gathers information about the product or service and about the merchant or lessor - Identifies the responsibilities of both parties - Recognizes harassment and fraud - Uses strategies to avoid impulse buying - Lists his/her consumer rights - Defends his/her rights and point of view
Evaluating the need to use credit	- Defines his/her priorities - Takes his/her ability to pay into account - Evaluates the risk of debt - Evaluates the probability of savings or satisfaction associated with the type of credit - Calculates interest and costs
Prevention	- Recognizes marketing strategies - Protects his/her personal information - Removes his/her name from mailing lists - Posts a sign prohibiting solicitation on his/her door - Consults consumer protection agencies to learn preventive measures - Identifies consumer rights with respect to unwanted or abusive solicitation

Compulsory Elements and End-of-Course Outcomes

The compulsory elements are those that the teacher must absolutely take into account when designing learning situations.

Class of Situations

Solicitation

Categories of Actions

- Reactions to solicitation
- Evaluating the need to use credit
- Prevention

Operational Competencies

Acts methodically

- Learns about the product or service, the merchant or lessor, and the conditions of the agreement
- Applies preventive measures adapted to the context
- Consults an agency or resource person

Exercises critical and ethical judgment

- Identifies solicitation strategies
- Takes a critical approach to information
- Uses discernment to evaluate the need to use credit
- Anticipates the financial, social and environmental impact of his/her decision
- Uses appropriate protective and defensive strategies

Essential Knowledge

- Consumer behaviours
- Incentives to buy
- Consumer process
- Concept of consumer vigilance
- Credit
- Consumer rights

The end-of-course outcomes describe how adults learners make use of the compulsory elements to deal with the real-life situations addressed in the course.

End-of-Course Outcomes

In order to deal with the class of situations *Solicitation*, adult learners examine the steps involved in the consumer process.

When they react to solicitation, adult learners identify the strategies used by merchants to incite consumers to buy. Aware of these manoeuvres and vigilant with respect to their own reactions, they remain critical and gather information about the product or service, the vendor or lessor and the conditions of the agreement. They follow the steps in the consumer process methodically, taking their priorities and their ability to pay into account before doing the transaction.

They use discernment when evaluating the need to use credit to purchase a product or service, taking into account the characteristics of the type of credit and the risk of debt it entails.

Adult learners apply preventive measures adapted to the consumer context in order to avoid unwanted solicitation. Aware of the different types of consumer behaviour, errors and fraud, they use the appropriate protective and defensive strategies. They consult agencies or resource people if they have doubts about the legality of a contract or company, or to obtain information about their consumer rights. Their vigilance and methodical consumer approach enables them to anticipate the financial, social and environmental impact of their choices and to make an enlightened decision.

Evaluation Criteria

- Is vigilant when faced with solicitation
- Wisely evaluates the need to use credit
- Applies the appropriate preventive measures

Operational Competencies

The contribution of each operational competency is described in terms of the actions that are appropriate for dealing with the real-life situations in this course. These operational competencies are addressed in other courses and therefore all of the courses taken together contribute to their development.

In this course, only the following operational competencies are addressed: *Acts methodically* and *Exercises critical and ethical judgment*.

Contribution of the Operational Competency *Acts methodically*

The operational competency *Acts methodically* enables adult learners to be vigilant consumers, taking the time to analyze the situation in order to deal with it more effectively.

In situations involving solicitation, adult learners gather information about the product or service, the merchant or lessor and the conditions of the agreement, taking their ability to pay into account. To deal with unwanted solicitation and to avoid making consumer decisions they will regret later, adult learners apply preventive measures adapted to the context.

In the case of abusive solicitation, or when they are unsure of their rights or about a company or contract, they consult the appropriate agency or resource person in order to put a stop to the harassment or to obtain information and advice.

This competency enables adult learners to mobilize the resources they need to deal with situations involving solicitation and to select appropriate strategies to protect themselves.

Contribution of the Operational Competency *Exercises critical and ethical judgment*

The operational competency *Exercises critical and ethical judgment* enables adult learners to put the information they gather in perspective and to evaluate the stakes involved in a consumer transaction. It encourages them to examine their consumer rights and responsibilities.

In situations involving solicitation, adult learners identify the strategies used by merchants. Aware of their potential reaction and the consumer or media pressure on them to consume, they remain critical of the information they are given. They take the time to analyze it, qualify it and evaluate its reliability.

They make enlightened decisions concerning the need to use credit, based on actual figures. They anticipate the financial, social and environmental impact of their decision. They use the appropriate preventive and defensive strategies to deal with unwanted solicitation in order to avoid the risk of getting into debt or being taken in.

Adult learners who exercise critical and ethical judgment evaluate the potential consequences of their consumer choices and actions.

Essential Knowledge

Consumer behaviours

- Types of rational and emotional consumers (rational, impulsive, compulsive)

Incentives to buy

- Marketing techniques (sensual, affective or cognitive appeal)
- Planned obsolescence
- Preventive strategies

Consumer process

- Recognizing the problem
- Gathering information (e.g. price, quality, usefulness, payment methods)
- Evaluating options based on their ability to pay (comparison, price-quality ratio)
- Purchasing and using a product or service
- Evaluating a purchase after the fact (satisfaction or dissatisfaction)

Concept of consumer vigilance

- Reading and understanding consumer obligations
- Verifying the reliability of a company, information, or a product or service
- Recognizing fraud
- Keeping receipts and contracts
- Protecting personal information

Credit

- Concept of credit
- Interest rates and charges
- Access to credit

Consumer rights

- Consumer protection agencies
- Admissibility of a request (exchange or reimbursement policy)
- Recourse (steps involved in filing a complaint)

Attitudes

The following attitudes are provided as suggestions only. The development of these attitudes can help adults to become more competent in dealing with the real-life situations in this course.

Self-control	Self-confidence
Self-control helps consumers remain calm in order to objectively analyze a situation involving solicitation. It enables them to be more cautious and make more enlightened decisions, thereby taking the appropriate action, even in situations involving conflict.	Self-confidence enables adults to determine where they stand and to be vigilant and assertive consumers. The more information a person has, the more self-confident he or she is.

Complementary Resources

The following resources are provided as suggestions only and consist of references that may be consulted in learning situations.

Social Resources	Material Resources
▪ Government consumer protection agencies ▪ Consumer associations and networks ▪ Office of Consumer Affairs ▪ Better Business Bureau of Canada ▪ Marketing associations ▪ Budget assistance services ▪ Regulatory agencies ▪ Environmental awareness groups	▪ Newspapers and electronic media ▪ Advertising and promotional materials ▪ Consumer guides ▪ Documentation on credit and debt ▪ Sample budget ▪ Calculator ▪ The Internet ▪ Sample invoices and contracts ▪ Atlas or world map ▪ Specialized documents and programs

Contribution of the Subject Areas

The contribution of other subject areas, in particular knowledge related to Languages and to Mathematics, Science and Technology, is also useful for dealing with the real-life situations in this course. The elements identified for each subject area are not compulsory and do not constitute prerequisites.

Subject Area: Languages

Program of Study: *English, Language of Instruction*

Course (Presecondary): *Lifestyle Options*

- Categories of actions related to the class of situations *Using language for consumer transactions*

Course (Secondary): *Rights and Responsibilities*

- Categories of actions related to consumer rights and responsibilities in the class of situations *Using language to exercise rights and responsibilities*

Subject Area: Mathematics, Science and Technology

Program of Study: *Mathematics*

- Using set notions to classify, compare and group together different elements
- Performing calculations using decimals and rational numbers to evaluate the cost of a purchase or lease
- Calculating proportions in order to verify price-quality ratios
- Calculating percentages in order to estimate interest rates
- Consulting and interpreting statistics on solicitation and debt

Program of Study: *Computer Science*

- Producing letters or other documents using word processing software
- Finding information on the Web or in specialized electronic media
- Observing Internet solicitation
- Verifying the security of a Web site before conducting a transaction on-line

Andragogical Context

The *Consumer Habits* program requires adult learners to demonstrate their ability to think, analyze and act methodically. At the centre of the learning process, they are called upon in the course *Consumer Vigilance* to consider the different aspects of a situation involving solicitation, i.e. the product and their own personal needs, resources, limitations, values and environment. They learn to deal with a variety of information, comparing and analyzing it in order to express an opinion and make enlightened consumer decisions.

As much as possible, the teacher should design the learning situation in conjunction with the adult, define the problem to be addressed and apply past experience. He or she focuses on the way in which the adult learners organize their learning approach to construct knowledge and develop critical judgment and the ability to act methodically. Consequently, the learning situation must be related to the adult learner's needs. Placed in a real-life learning situation, adult learners recognize the potential for immediate application, which stimulates their motivation and commitment. Thus, they feel that their differences and needs are being taken into account.

This course favours approaches that enable adult learners to see themselves as decision makers and as having a certain power,

manifested in their consumer choices and habits. A wide variety of resources can facilitate learning. For example, using sample invoices and contracts, consumer protection guides, sample budgets and Internet searches makes learning more interesting and introduces adult learners to documents or tools that may appear daunting. Large amounts of consumer and personal finance information are available from different government departments and agencies by telephone or over the Internet. The use of statistics could enrich adults' analysis of the consequences of certain consumer behaviours common in today's society.

Some adult learners may have serious problems in this area. Their personal situation may render the learning context more difficult. It is important to respect the confidentiality of personal information, such as a learner's income or debt level. For this reason, it is better to use simulations. The teacher must use tact and be able to maintain control and direction in discussions. As needed, he or she may play down certain reactions or comments. The teacher should also make sure that the appropriate words are used to describe certain consumer behaviours in order to avoid insulting the more vulnerable adults in the class.

Learning Situation

The learning situation that follows is provided as an example to show teachers how the principles of the education reform can be applied in the classroom.

It is authentic in the sense that it addresses a real-life situation (taken from the class of situations in the course) that adults may find themselves in. It is sufficiently open and comprehensive to allow adult learners to explore several important aspects related to dealing with this real-life situation.

The examples of actions presented in the course help the teacher to identify those actions that an adult would take to deal with the real-life situation. The teacher can then refer to these examples in order to develop pertinent learning activities.

The learning situation is organized in terms of the three steps of the teaching-learning process, which are as follows:

- planning learning
- actual learning
- integrating and reinvesting learning

These steps highlight the principles of the education reform insofar as they encourage adults to be active, to reflect on their learning and to interact with their peers when the learning context is suitable. They include learning activities and may also include evaluation activities intended to support adults in the learning process.

These activities help learners to construct knowledge related to the compulsory elements of the course that are targeted by the learning situation concerned: one or more categories of actions, essential knowledge and the actions of the operational competencies associated with the categories of actions.

The example provided also refers to certain teaching strategies—pedagogical methods and techniques—that can be selected according to the learners, the context and the learning environment. Certain learning strategies may also be suggested, as well as a variety of material and social resources.

Example of a Learning Situation

A Good Deal?

The situation proposed in the class *Solicitation* is installment payments. In order to contextualize the situation, the teacher presents a mail-order advertisement from a company offering a compact stereo system, with no deposit or payment for the next six months. After that time, interest charges apply. Adult learners are asked to react to the solicitation and evaluate their recourse with respect to this type of credit, using the operational competencies *Acts methodically* and *Exercises critical and ethical judgment*.

In order to activate their knowledge, adult learners are asked to identify the incentives in the advertisement. They share their results with the class and the teacher writes them on the board. The teacher also provides illustrations or concrete examples of different types of incentives. During a class discussion, the adult learners suggest possible reactions to these incentives based on the three types of consumer behaviours studied.

They then move on to two steps in the consumer process, i.e. gathering information and evaluating their options based on their ability to pay. The teacher gives a lecture on the consumer process. Then he or she asks each adult to plan how to gather information and analyze the price-quality ratio by comparing equivalent products available on the market. He or she hands out different sample budgets to draw out different perspectives and enrich the discussions. He or she validates each adult learner's plan.

Once they have determined their ability to pay based on the budget provided (concept previously addressed), the adult learners consult different information sources individually or in groups. They do

research on the Internet, or consult advertising brochures or magazines devoted to the product with a view to analyzing the price-quality ratio (e.g. quality, guarantee). They compile their results in a comparative table (in electronic format or on hard copy). They may decide to make a collage of illustrations cut out of magazines. Then, with or without the teacher's help, they do calculations and discuss the consequences of installment payments.

After compiling their data, adult learners participate in a class discussion of the steps to take to verify the credibility of a company (concept of consumer vigilance). The teacher adds to their information, referring to a consumer protection guide. The adult learners are now ready to research different companies. They compile their results and participate in a class discussion of the importance of taking this information into account when making a purchase.

Then the adult learners are given two sample contracts: one of them legal, the other questionable. They read the contracts as a class then form teams to identify the information required by law in the first one and, in the second, the five indicators of fraud inserted by the teacher. The adult learners refer to the *Canadian Consumer Handbook*, available on-line. The teacher limits the analysis to essential basic information.

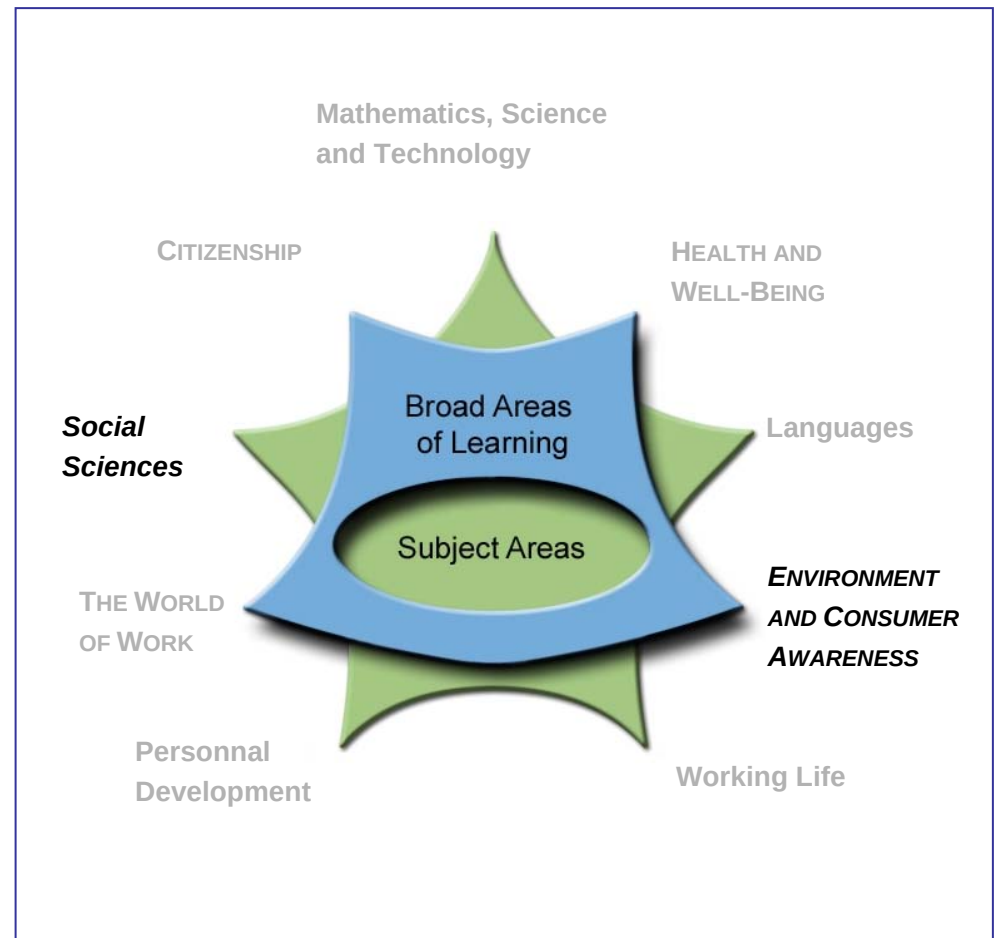
The final step consists in verifying the legality of the offer. Once they have compiled all their data (legality and reliability of the company, their ability to pay, analysis of the price-quality ratio), adult learners select the best offer or decide not to make a purchase at all. They

choose the appropriate reaction to the solicitation. To present their results, they prepare a simulation with a classmate in which one plays the role of a consultant and the other, a client seeking advice on spending wisely. They use their comparative table or collage.

The adult learners review their approach by writing a short text on what they learned and changes they would make in a similar situation. This text could be shared with the class. They fill out a self-evaluation form in order to explain the actions related to the operational competencies used in this learning situation. To apply and reinforce their learning, they could be asked to advise a friend who is thinking about buying a new television set, digital camera or other product on installments.

Elements of the Course Addressed by the Learning Situation

Class of Situations	
Solicitation	
Learning Situation	
A Good Deal?	
Categories of Actions	
- Reactions to solicitation - Evaluating the need to use credit	
Operational Competencies	Essential Knowledge
- Acts methodically - Exercises critical and ethical judgment	- Incentives to buy - Consumer process - Concept of consumer vigilance - Credit
Complementary Resources	
- Advertising - Sample contract - Sample budget - Calculator	- Budget assistance service - Specialized programs - Consumer guide



Bibliography

- Associations coopératives d'économie familiale du nord de Montréal. *Budget étudiant et tout ce qu'il faut savoir sur le crédit et l'endettement*. 1st edition. Montréal: Bibliothèque nationale du Québec, 2000.
- Berthelot, Maurice. *Enquête sur les habitudes de consommation au Québec : la combativité des consommateurs*. Québec: Office de la protection des consommateurs, 1992.
- Brunelle, Renée, Lucie Sauvé and Carine Villemagne. *Annexes - Document d'orientation, Domaine d'apprentissage "Environnement et Consommation" , Formation générale de base des adultes, Chaire de recherche du Canada en éducation relative à l'environnement*. Unpublished manuscript, 2004.
- _____. *Document d'orientation, Domaine d'apprentissage "Environnement et Consommation" , Formation générale de base des adultes, Chaire de recherche du Canada en éducation relative à l'environnement*. Unpublished manuscript, 2004.
- Canada. Financial Consumer Agency of Canada. *Acts and Regulations*. <<http://www.fcac-acfc.gc.ca/eng/industry/actsregs/default.asp>>. (6 October 2007).
- Canada. Industry Canada. *Canadian Consumer Handbook 2007*. Ottawa: Office of Consumer Affairs, 2007.
- Canada. Office of Consumer Affairs. *Canadian Consumer Information Gateway*. <<http://infoconsommation.ca>>. (6 October 2007).
- Choquette-Bernier, N. *La compulsivité dans l'achat et la socialisation à la consommation*. 3^e colloque sur la simplicité volontaire « Simplifier pour mieux vivre. » Québec: Université Laval, 24-25 April 2004.
- Consumers Council of Canada. *International Consumer Rights*. <<http://www.consumerscouncil.com/index.cfm?pid=14859>>. (6 October 2007).
- Cossette, C. *Agir contre la publicité, déchet culturel*. 3^e colloque sur la simplicité volontaire "Simplifier pour mieux vivre." Québec: Université Laval, 24-25 April 2004.
- De Graaf, John, David Wann and Thomas H. Naylor. *Affluenza: The All-Consuming Epidemic*. San Francisco: Berrett-Koehler Publishers Inc., 2001.
- Duhaime, Gérard. *La vie à crédit : Consommation et crise*. Coll. *Sociologie contemporaine*. Québec: Les Presses de l'Université Laval, 2003.
- Fédération des associations coopératives d'économie familiale du Québec. *Les connaissances et les habiletés des consommateurs canadiens*. Québec: Bibliothèque nationale du Québec, 2001.

Lévesque, A. *Enquête sur les habitudes de consommation au Québec : les principaux problèmes de consommation*. Québec: Office de la protection du consommateur, 1992.

Mongeau, Serge. *La simplicité volontaire*. Montréal: Écosociété, 1998.

Option consommateurs. *Les pratiques de commerce en général*. <<http://www.option-consommateurs.org/conseils>>. (6 October 2007).

Québec. Office de la protection du consommateur. *Guide pratique du consommateur : 120 lettres pour tout régler*. Sherbrooke: Gouvernement du Québec, 1994.

_____. *Laws and Regulations*. <http://www.opc.gouv.qc.ca/e_presentation/laws.asp>. (6 October 2007).

Québec. Ministère de la Culture et des Communications du Québec. *Guide du cyberconsommateur*. Québec: Éditions Protégez-vous, 2002.

Québec. Ministère de l'Éducation. *Les situations de vie des adultes visés par la formation générale commune, document de référence*. Québec: Gouvernement du Québec, 2003.

_____. *Québec Education Program: Preschool Education, Elementary Education*. Québec: Gouvernement du Québec, 2001.

_____. *Québec Education Program: Secondary School Education, Cycle One*. Québec: Gouvernement du Québec, 2004.

_____. *Recensement : problèmes vécus par les adultes québécois dans le domaine de la consommation*. Working document. Québec: Gouvernement du Québec, 2003.

Réseau de protection du consommateur du Québec. *Associations et organismes*. <<http://www.consommateur.qc.ca>>. (6 October 2007).

Robitaille, J., C. Desy and M. Lafleur. *L'ABC de la consommation responsable, document de référence de l'opération d'un commerce agréable et équitable*. Québec: ERE Éducation, 2001.

Van den Berg, J., and A. Versailles. "Pour une éducation à l'écoconsommation." *Revue Symbioses*, 52 (Fall 2001): 8-9.

