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## GREETINGS FROM THE COORDINATOR

When writing this the year 2005 is still wide open when thinking of Nice Mail's future. The consumer sector of the Nordic Council of Ministers' decision to support or not the Network is not sure yet. Discontinuing the magazine has been considered on a few occasions, mainly due to the awkwardness of practical editorial work and problems with financing. On the other hand, demand for international interaction has been strong at all times and the benefit obtained from it has been evaluated as major. EK-konsument evaluated Nice Mail activities in 2001 and concluded that it was an important channel for influence and that the Nordic countries found they were benefiting from it both collectively and individually on the national level. So the goal for the year 2005 is to continue publishing the news and experiences of the consumer education topics, but to find an easier and more practical way to produce and deliver Nice Mail. This time it will be in a printable PDF-form.

In this issue there are some interesting articles about educating consumers and marketing and sponsoring over all. In the future it would surely be practical to share even more consumer education curriculum tips and how to educate teachers on CE. There are also hints about what is going on around the world on CE topics. An updated calendar of the national and international CE activities in each member country should be our goal for the next year. Or what do you think? Please do share your thoughts and concerns by dropping some mail into the address [leena.heinila@kuluttajavirasto.fi](mailto:leena.heinila@kuluttajavirasto.fi).

At this point I wish You All a joyful Christmas time and all the best for the New Year 2005!

#### NICE-MAIL

Nice-Mail is published two times a year since 1994 for the participants of the European Network of Consumer Educators (ENCE)

#### RESPONSIBLE COMMITTEE:

A committee is formed for the establishment of the Network. It consists of Mette Olsen from Denmark, Eli Karlsson from Norway, Taina Männistö from Finland and Marianne Öberg from Sweden.

#### COORDINATOR/EDITOR:

Leena Heinilä

#### TECHNICAL EDITING:

Leena Heinilä, Taina Männistö, Kati Salakari Finnish Consumer Agency, Nieves Alvarez Martin, European School of Consumers, Santander, Spain

#### NICE-MAIL ON INTERNET:

[www.norden.org/nicemail](http://www.norden.org/nicemail)

#### EUROPEAN NETWORK OF CONSUMER EDUCATORS

##### OBJECTIVES

1. To exchange experiences between Consumer Educators
2. To further develop Consumer Education
3. To represent and lobby for Consumer Education at the European level and if necessary at the International level

##### PARTICIPANTS LEVEL

Consumer Educators within Consumer Organizations, Curriculum Development Agencies, Ministries, Teacher Organizations and Teacher Training Institutes are all welcome to join. The Network is not aimed at teacher level as such.

##### GEOGRAPHICAL

The Network is firstly aimed at the interest of participants

of Western European countries. But others interested in receiving the newsletter can join and will be regularly invited to share their experiences.

##### LANGUAGE

The means of communication is English.

##### CONSEQUENCES OF BEING A PARTICIPANT

Financially: To join the Network is free of charge. For the present, the Nordic countries are prepared to finance the production and distribution of the newsletter.

Morally: To contribute your experiences regularly. European Network of Consumer Educators is a project supported by the Nordic Council of Ministers and the Government of Cantabria (Directorate General of Consumer Affairs)

## THE EUROPEAN CONSUMER DIARY

A PRACTICAL KIT TO INFORM AND PROTECT YOUNG CONSUMERS

The European Commission has launched a major initiative through the Europe - Diary It's Your Choice - a free agenda for the school year 2004/2005 aimed at 16-18 year olds. The Commission has funded this informative resource by distributing 560,000 copies of the Diary in 11 languages and in 17 different editions.

This initiative has been coordinated by Generation Europe, in collaboration with a network of national partners from across the EU, comprising of national consumers' associations and publishers. The establishment of this network has allowed the Diary to have direct access to 38 000 schools,

of which 3797 ordered the free resource through a highly sophisticated online ordering system. The content of the Diary, overseen by DG SANCO, has been adapted by the national partners in order to best reflect local situations and complement national curricula. The Diary also comes with a teacher's kit to support classroom activities.

In 2005-2006 again at least 810.000 copies for the targeted groups will be distributed in all 25 member states by the Generation Europe.

For more information, contact:  
[info@generation-europe.org](mailto:info@generation-europe.org),  
[www.generation-europe.org](http://www.generation-europe.org) □

## THE SECOND CCN INTERNATIONAL CONFERENCE 26-27 MAY 2005 AT THE UNIVERSITY OF ECONOMICS, BRATISLAVA, SLOVAKIA

Sustainable development depends upon individuals, businesses and governments taking responsibility.

The second international conference of the Consumer Citizenship Network will focus on the following issues related to taking responsibility:

How can the responsibilities of the individual, particularly in his/her role as a consumer, be identified?

How do the responsibilities of the individual differ from those of business and governments?

How can the individual fulfil his/her responsibilities?

How does one learn to be responsible?

Can being responsible be enjoyable?

At the conference there will be keynote speakers from Africa, Europe, and Latin America. The three main keynote speeches at the conference will deal with: the burden of bearing responsibility, placing responsibility where it belongs and the dynamics of shared responsibility.

The conference will include the presentation and discussion of relevant research and development work connected to the above issues. An important part of the conference will be to further the process of identifying central responsibilities of the individual in light of the *Consumer Citizenship Network's five thematic areas* which are:

1. Ethical challenges: *How can the*

*consumer citizen deal with the ethical challenges of prosperity?*

2. The information society: *How can the media and ICT be constructive tools for the consumer citizen?*

3. Rights and responsibilities: *What are the consumer citizen's rights and responsibilities as regards food, transport, housing, energy use and personal finances?*

4. Global solidarity: *What contributions can the European consumer citizen make towards the eradication of poverty in the world?*

5. Involvement: *How can awareness and social involvement be stimulated in the consumer citizen?*

There will also be panels, discussions, displays, posters and sharing of materials as well as opportunities for networking at the conference. Workgroups will also be an important part of the second CCN conference. These groups will review and discuss definitions and strategies connected with consumer citizenship as well as give further attention to the editing of the CCN curriculum surveys and the teaching/learning guidelines.

**Register** for the upcoming second annual CCN conference 26-27 May 2005 in Bratislava, Slovakia NOW.

For more information about the conference and online registration see: [www.hihm.no/concitt](http://www.hihm.no/concitt) or contact [ccn@hihm.no](mailto:ccn@hihm.no) □

THE INTERNATIONAL JOURNAL OF CONSUMER STUDIES WILL BE PUBLISHING A SPECIAL ISSUE, IN SEPTEMBER 2005, ON EMPOWERING AND EDUCATING CONSUMERS

The journal will be focusing on the following topics: Consumer education at all levels, Consumer protection, Quality control mechanism, Global marketing, Ethical consumerism, Environmental protection, E-commerce, Empowering communities, Counterfeiting/copyright, Assessment of consumer needs, Equal opportunities and discrimination, Disability and age-related issues, Legal requirements (<http://www.blackwellpublishing.com/journals/ijc>)

EUROPEAN TEACHERS' MEETING  
IN SANTANDER, SPAIN

Comenius 3 - E-CONS Thematic Network, Consumer Education  
Venue: Palacio de la Magdalena, Santander, Spain  
Dates: 12, 13 and 14 May, 2005.

### PRE-PROGRAMME

Thursday 12 May

16 00 - Reception of participants and time to set up stands with didactic material, typical products, information on school centres, etc., in the foreseen exhibition.  
18 00 - Opening of Meeting and Opening Speech  
20 00 - Dinner

Friday 13 May

09 30 - 11 30 - Talks  
11 30 - 12 00 - Coffee break  
12 00 - 14 00 - Presentation of Teachers' projects  
14 00 - Lunch  
16 00 - 17 00 - Talks  
17 00 - 18 00 - Round Table  
18 00 - 18 30 - Coffee break  
18 30 - 20 00 - Presentation of Teachers' projects  
20 00 - Dinner

Saturday 14 May

09 30 - 10 30 - Practical Information about Comenius 1.  
10 30 - 11 30 - Work groups for possible projects (1)  
11 30 - 12 00 - Coffee break  
12 00 - 14 00 - Work groups for possible projects (2)  
14 00 - Lunch  
16 00 - Excursion

Note: Closer the time the detailed programme will be sent out to you. Partners may propose talks on the proven solution of technical problems (of their own or independent organisations - include a vitae and proven experience) as well as suggestions from teachers who have developed projects of interest in the sphere of Consumer Education and are willing to talk about them. The coordinating team will select the speakers, based on geographical and technical criteria. Suggestions should be sent to the coordinating team no later than 1 January 2005.

For more information please contact the European School of Consumers [escuela@infoconsumo.es](mailto:escuela@infoconsumo.es).

## NORTHERN IRELAND

CONSUMER COUNCIL LAUNCHES  
UNIQUE GUIDE TO CONSUMER INFORMATION

The General Consumer Council has launched the Consumer A-Z – a unique guide to consumer information in Northern Ireland. The guide provides a quick reference for anyone who needs consumer rights information at their fingertips. It is designed to raise awareness of consumer rights and existing sources of information on consumer issues.

Launching the guide, Steve Costello, Chairman of the Consumer Council said: “Today is the beginning of National Consumer Week – what a great time to be launching a guide that covers everything from faulty goods to internet shopping. “We believe that the best way to help consumers is to give

them the information they need. We have produced his guide with Trading Standards Service as part of our *More Power to Consumers* campaign.

Together, we hope that it will be an invaluable resource for consumers and the people who support them.” Jean Fulton, Chief Executive at Belfast Improved Housing said: “We have distributed 3,800 copies to all our tenants to ensure that they have relevant and up-to-date information. We’re very happy to be working in partnership with the Consumer Council and commend them for their innovation in publishing this guide.”

For more information see [www.gccni.org.uk/education](http://www.gccni.org.uk/education) □

## BALTIC COUNTRIES

## GUIDELINES FOR CONSUMER EDUCATION IN THE BALTIC

**L**ife skills for sustainable consumption

This handbook was a result of a two-year Nordic-Baltic project dealing with consumer education and curriculum development. The project focused upon defining a collective path of action and creating relevant teaching materials for consumer education in the Baltic countries.

The intention of this handbook was to give administrators and teachers a better understanding of what consumer education is. It provides for

each level of schooling some examples of good practice and offers suggestions for strategies by which consumer themes can receive greater attention in compulsory basic education.

Norway has had responsibility for the project in which educators, administrators and representatives from consumer organizations in Estonia, Lithuania and Latvia have participated.

For more information see [www.norden.org/publications](http://www.norden.org/publications). □

## AUSTRALIA

## EDUCATION FOR SUSTAINABLE DEVELOPMENT TEACHER PROJECT

This project explores K-12 teachers’ familiarity with, interests in, opinions of, and resource needs related to Education for Sustainable Development. The information gathered will further understanding of how to effectively develop and disseminate ESD programs and professional development opportunities that meet the needs of teachers. Teacher participation has been identified as an area that needs more attention in ESD.

Participants are asked to complete the online survey. The survey takes about 20 to 25 minutes to complete. You will then be invited to join the email discussion group that will further explore Education for Sustainable Development topics. Joining the

email discussion group is encouraged, but not required for participating in this project.

The benefits associated with the participation are to share each others’ thoughts, questions, and opinions about ESD with researchers in the field, to network and share resources with other teachers interested in ESD, to access useful weblinks with information and teaching resources related to ESD and results from this study will be shared through an online report available through the [Griffith EcoCentre](http://www.griffith.edu.au/eco).

For more information see the following web site [www.griffith.edu.au/es-discussion](http://www.griffith.edu.au/es-discussion). □

## WEB LINKS

**Youth at the United Nations: Youth Profiles and Online Research References**

<http://www.un.org/esa/socdev/unyin/wywatch/country.htm>

The Web site monitors the situation of youth at the national, regional and global levels. The section provides major indicators on youth, and information on organizations working on youth issues, such as governments, NGOs and UN agencies.

**The State of the World’s Children 2003**

<http://www.unicef.org/sowco3/tables/index.html>

The Children’s participation is reported on this Web Site; the ‘right’ of all children to have their opinions taken into account when decisions are being made that affect them. The report showcases examples of meaningful child participation from every region of the world with photos and artwork by children.

**The Clearinghouse on International Developments in Child, Youth and Family Policies at COLUMBIA UNIVERSITY**

<http://www.childpolicyintl.org/>

The Clearinghouse provides cross-national, comparative information about the policies, programs, benefits and services available in the advanced industrialized countries to address child, youth, and family needs. Coverage focuses on 23 advanced industrialized countries. Expansion to other countries and other parts of the world is planned.

**ChildStats.gov – International Comparisons**

<http://www.childstats.gov/intnlindex.asp>

This page provides links to tables and databases comparing the well-being of children in the U.S. with those in other countries. The links are organized into the following major domains population and family characteristics, economic security, health, behaviour and social environment and education.

## FRANCE

**ONE DAY AT HOME WITH THÉO AND LEA**

A videogame for the kids about learning the home risks produced by the National Consumers' Institute of France.

The accidents of the everyday life are numerous. They affect several million people in France each year. Falls, burns, poisoning, bites... the children are among the first concerned. Sensitive to this question of public health, the National Consumers' Institute carried out a multi-media, downloadable game by Internet, bound for the children from 3 to 6 years: "Théo and Lea – one day at home".

This play aims to learn to the children which are the dangers of the house, but also to inform and sensitize the parents and the professionals of the early childhood on the prevention of the domestic risks and the emergency gestures. It adopts the point of view of the child. It implies the child on the possible dangers of the house and brings useful recommendations to the parents and to the teachers. Scenario: One

follows the adventures of Théo and Lea in the house throughout one day, they visit the parts one after the other: kitchen, living room and bedroom, garden.

The rule of the game: The child who plays is completely implied. In each part, dangers are, the player must identify them and act on animations. After having explored a part, the child passes to following according to his choice, it progresses in the play and obtains a reward for all the good answers. Initially each part is shown in broad plan to locate all the dangers, then the child moves the mouse on the objects.

The child is in the center of the part and is unceasingly solicited in an interactive way. The play was put at its scale. If the player succeeds while reviewing all the parts of the house to make safe the whole of the objects, it receives a fi-

nal reward, a colouring. It can print it or color it directly with the toolbar of colors of its computer. A whole of practical and printable documents is placed at the disposal of the parents and the professionals of the early childhood with advices adapted to each part of the house at each identified risk.

This play was carried out in partnership with national consumers organizations (*ADEIC, Léo-Lagrange, Familles de France, UFCS*) and with national organizations for parents (*FCPE, UNAPEL*). It is diffused with the support of the Casino Group which is a general store company. 100 000 leaflets about Théo and Lea were distributed by the intermediary of the partners.

A videogame is available on the website [www.inc60fr](http://www.inc60fr). For more information please contact Christophe Bernes [c.bernes@inc60.fr](mailto:c.bernes@inc60.fr) □

## ITALY

**TEENAGERS, PARENTS AND MOBILE PHONES: COSTS AND USES**

A short view on a cross-cultural study between Italy and UK

What are the most common troubles that young consumer meet when dealing with mobile phone? How does mobile phone affect family relationships? How can you "help" teenagers to become more critical and rational consumer? In this article, we expose some results drawn from a cross-cultural, qualitative study, which could be useful for those who plan consumer education project on new media and new technology.

In the last decade, the amount spent on mobile phone usage has significantly increased in European families. Con-

sequently, the costs of mobile phones have become a hot-issue, especially in families with teenagers, who are heavy-users of mobile phones. These electronic devices have developed new economies and opened new markets, involving users of almost any group of age (see Katz & Aakhus 2002; Brown, Green & Harper 2001). The use spread to the large market, thanks to the "pay as you go" system (in Italian called "pre-paid card") and the explosion in text messaging, the real *winning application*, which has conquered the youngest segment of the market. In 2002, 83.3% of Italians

aged 14-17 years and 92.5% aged 18-19 years owned a personal mobile phone (Eurisko 2002). Looking at the British context, the Office of Telecommunication's survey (August 2002) has revealed that 86% of 15-24 year olds are mobile owners. Also in the British market, according to KD Power and Associates, the boom has been fuelled by the demand for pre-paid mobiles, which accounted for 90% of new phone sales. The "pre-paid craze", in turn, has been driven largely by 16 to 17-year-old consumers.

Telecommunication operators and

companies interested in the youth market have consequently invested considerable economic resources in marketing research in order to study carefully the youngest' behaviour and attitudes, aware of the high purchasing power that this segment owns. However, few reports are publicly available and little systematic academic research has been carried out on how teenagers (and their parents) manage money when it comes to phone expenses.

## The study

4 Italian families and 4 British families were involved in the study. In detail: 8 teenagers (aged between 15-18 years - 4 Italian and 4 British) and, where possible, both parents. In total, 23 people were interviewed in-depth in their house in January- February 2003. All teenagers were living at the moment of the interview with their parents and owned at least 1 mobile phone. The interviewer had a checklist of topics that had to be covered but respondents were relatively unconstrained and free to discuss their feelings, emotions, habits and attitudes.

## Some results

Generally speaking, *all teenage participants try to be up-to-date about offers and promotions that telecommunication operators propose to users* (Christmas Card, You & Me option, Free Monthly Message) and try to be best informed when choosing operator (in the UK - in fact - phoning to different telecommunication companies have different costs. For example, sending one SMS to someone who has a different operator may cost from 9p up to 15p - i.e. about 0.14 - 0.23 euros- while in Italy there is a fixed cost of 0.10 euros. British teenagers, therefore, try to choose the operator that most of their friends use so as to have the cheapest tariff).

**Teenagers appear to be very aware of the economic costs related to the use of mobile phone and, for this reason; they prefer to use text messages, to use their**

**parents' mobile phone or land-phone to contact friends on mobile.** They also adopt some interesting communicative strategies, like the use of "squillini" or in English "short rings" (i.e.: simply making the phone ring) rather than to make phone calls. The practice of using "squillini" is a typical Italian habit. It consists in phoning someone making the receiver's mobile phone "ring" just once. The receiver does not pick up the phone and he/she interprets the ring as a coded message, like "hello" or "good night" or "I am thinking about you" or "I arrived at home" according to the situation and the code established with the sender. (*«I mean...if you suddenly feel like, you just "ring".... It is more or less like saying, "I am thinking of you", "Hello", but...without paying! That is the main advantage!!!* » - Family Uno, a daughter). However, there are two different types of "rings". When used with friends, it is mostly a sort of "present" used to demonstrate someone's attention and care for someone else (emotional function). When used with parents or adults, on the contrary, it is a coded message so as to be called-back by the receiver. The technique is poetically called in Italian, "se mi ami, mi richiami" (we translated in "if you love me, you call me back") and it is used by all the Italian interviewees. This expedient is economically very convenient for teenagers and it is a sort of "blackmail" that Italian parents *never* refuse.

Examining mobile phone's expenses, we found that there are fundamentally three type of form of "economic maintenance" of the mobile phone.

Autonomous maintenance: teenagers use their own money (pocket money/allowance/wage or money received for Christmas, birthday or other special occasions)

Maintenance to mediate through parents: teenagers request money from parents to buy pre-paid cards or put credit on mobile phones (we defined this as a "Money-on demand" system).

**A combined form of the two systems above (see table 1).**

Bearing in mind the explorative perspective of our preliminary study, and

the limited number of participants, **it seems that those parents that pay for teenagers' usage of mobile phone "on demand" are far less satisfied than those who let children manage autonomously economically their expenses.** The former ones experience episode of quarrels, tensions, lack of control of the overall expenses for phones within the family: when giving money to their children they protest about their "mobile-addiction" but do not take any serious measures (they rather encourage them to be more parsimonious and careful). Their children seem to experience a sort of "stress" and uneasiness each time they have to ask for money to their parents. Teenagers know that the topic is often a source of friction (*«she shouts at me!* » - says a young Italian boy). The latter ones are fairly satisfied of their agreement and do not receive request fore extra-money for mobile phones. They think that their economic educational style encourages children's independence and better money-management and, from our little evidence, it seems that this is a successful strategy (see also Webley, Burgoyne, Lea &Young 2001).

For those youngsters who require for money-on demand, a **psychological tactic of "auto-control" from the financial point of view is to give themselves a credit-limit buying small pre-paid card (10 Euro instead of 25 or 50 Euro), and try to make it last longer.** This is a strategy useful also when they ask for money from their mums (in fact, as one interviewee explained «if you ask for 10 Euros it is not like asking for 20 or 25euro...because if you ask for 25, you ask just only once a month and then she does not give me any more money...». The problem, she admits, is that when the credit is over - again-she and her sisters use the land phone. And this causes great problems.

**The issue that generates tensions and quarrels within the family is the use of landphones. Italian parents in particular complain strongly about their teenagers' habit of using the land-phone to call mobile phones (this**

| Nation | Family-Label | Main source of economic income                   | Work experience                          | Main form of economic management of mobile phone |
|--------|--------------|--|--|--|
| Italy  | Uno          | Money-on demand                                  | 1 week in the summer: sport-teacher      | Money-on demand                                  |
|        | Due          | Money-on demand + Saturday job                   | Regular Saturday job: waitress           | Money-on demand + use her own money              |
|        | Tre          | Allowance (25 euros-irregular) + Money-on demand |  | Money-on demand                                  |
|        | Quattro      | Money-on demand                                  | 1 week in the winter: congress-assistant | Money-on demand                                  |
| UK     | Five         | Money-on demand                                  |  | Money-on demand                                  |
|        | Six          | Allowance (£25) + summer job                     | Summer job (3 months): waiter            | Use his own money                                |
|        | Seven        | Allowance (£60) + Saturday job                   | Regular Saturday job: shop-assistant     | Use her own money                                |
|        | Eight        | Pocket money + Saturday job                      | Saturday job: waiter                     | Use his own money                                |

Table 1. Participant families' mode of organising teenagers' finance

sort of transaction is extremely expensive in Italy – especially between 8 a.m. and 6 p.m). Fathers display more hostile attitudes; while mothers take the defence children (this is true in 3 Italian families and in 2 English ones). Few families have tried to establish an agreement for calls to mobile: in some cases, parents have ordered to children to use only and exclusively their own mobile to phone on friend's mobile but, even in this case, the practice has not been institutionalised within the family. Despite the fact that children recognise it to be “fair” and “correct” and “economically convenient” (from the economic point of view, in fact, calling from mobile to mobile is less expensive than from a land phone), when they run out of credit they still try to use home-phone instead of buying a new pre-paid card for their mobile. In fact, while credit for mobile is paid with “their” money (money requested to parents or taken from personal savings), phone-bills are entirely paid directly by parents. Therefore, from a “selfish” point of view of the economic budget management (individual and not familiar), calling from home-phone-to-mobiles is psychologically and economically more convenient to. **Phone bills have become, in some families, a real hot-issues**

### and source of quarrels and serious arguments between parents.

On the whole, we believe that mobile phones have become, emotionally and symbolically, very important objects for young European consumers. However, their economic maintenance is not always efficiently managed, especially by those teenagers who receive money from time to time or “on demand” from their parents'. Information, advice, discussion is needed in order to promote a more efficient budgeting. As the phone-bills raise tensions and quarrels within families, it would be interesting, when planning consumer education project, to involve parents and children. Some adult interviewees exclude on purpose children from discussions about the family budget so as not to load them with unnecessary worries. Recent education considerations, on the contrary, would like a broader involvement of teenagers in the economic organisation of family as they are “active member” and protagonist of the family life, not only part of it (see Leiser & Ganin, 1996; Rinaldi & Giromini 2002). Even if the present had restricted number of participants, nevertheless we believe that our results could be considered as explorative deepening of the relationship of young people with mobile phones

and of their processes of economic socialization, and taken as a starting point for the future researches in this area. □

#### For some interesting bibliography see:

Brown, B., Green N., & Harper, R. (eds.). (2001). *Wireless World: Social and Interactional Aspects of the Mobile Age*, Springer Verlag, Godalming-Hiedleburg.

Eurisko. (2002). *Gli italiani il telefono fisso e il cellulare dal 1995 ad oggi*, Social Trends, 98, ottobre.

Katz, J.E., & Aakhus, M.A. (eds.). (2002). *Perpetual Contact: Mobile Communication, Private Talk, Public Performance*, Cambridge, U.K.: Cambridge University Press.

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For more information please contact Emanuela Rinaldi

[Emanuela.rinaldi@unicatt.it](mailto:Emanuela.rinaldi@unicatt.it)

## ICELAND

## THREE COURSES TO TRAIN TEACHERS IN LIFE SKILLS AND CONSUMER EDUCATION

### A course for in-service teachers' training

The general objective of the course is that on completion the participant should have gained the knowledge and insight into what it is to be a consumer in a complicated and multifaceted society and be able to communicate this to their pupils. The participant works with four of the objectives from Life skills curriculum:

#### *The rights and obligations of the consumer*

Pupils should be able to use their rights and be aware of their obligations as a consumer.

#### *Personal finances and society's economy*

Pupils should have basic knowledge of and skills in personal finances. They should be able to deal with and take responsibility for their own and their future family's financial situation and understand the link between a personal economy and that of societies.

#### *Commercial persuasion*

Pupils should gain insight into the purpose of advertising and be able to interpret, analyze and critically examine advertising images and other commercial messages.

#### *Housing, clothes, prices and quality of food*

Pupils should realize that our surroundings are organized to our requirements, have knowledge of treatment and care of textiles (clothing) and be aware of different prices and quality of food and be able to make a sensible choice.

#### *Content and Topics for discussion*

Human rights and responsibilities, the rights and duties of the consumer, personal finances, commercial persuasion, housing, clothing, prices and quality of food.

### An elective course in teachers' education

The general objective of the course is that on completion the participant

should have gained the knowledge and insight into what it is to be a consumer in a complicated and multifaceted society and to be able to communicate this to their pupils. The participants work with four of the objectives from Life skills curriculum:

#### *The rights and obligations of the consumer*

Pupils should be able to use their rights and be aware of their obligations as a consumer.

#### *Personal finances and society's economy*

Pupils should have basic knowledge of and skills in personal finances. They should be able to deal with and take responsibility for their own and their future family's financial situation and understand the link between personal economy and that of societies.

#### *Commercial persuasion*

Pupils should gain insight into the purpose of advertising and be able to interpret, analyze and critically examine advertising images and other commercial messages.

#### *Housing, clothes, prices and quality of food*

Pupils should realise that our surroundings are organised to our requirements, have knowledge of treatment and care of textiles (clothing) and be aware different prices and quality of food and be able to make a sensible choice.

#### *Content and Topics for discussion*

Human rights and responsibilities, the rights and duties of the consumer, personal finances, commercial persuasion, housing, clothing, prices and quality of food.

### A course in Home Economics teachers' education

Consumer Education and protection of the environment.

After finishing the course the participants should have gained the knowledge and insight into these topics so they can use them in daily life inside school and as a multidisciplinary theme running through other subjects.

#### *Content and Topics for discussion*

- The importance of consumer education
- Those parties in Iceland who work in the field of consumer issues,
- Laws and regulations regarding consumer issues,
- Factors that influence patterns of consumption (this does not only include food habits but consumption in general),
- Pricing, value and savings,
- Making financial plans,
- Household budgeting,
- Organized shopping,
- Eco-friendly products and eco-labeling,
- Separation of waste for recycling,
- Use of paper,
- Issues regarding the built environment
- Ergonomics and the working environment
- Accidents at home, in school and in the society and how they can be prevented

All the three courses are valued as 4 ECTS (two weeks of students work) and for duration of 15 weeks. They are connected to such school subjects as Home Economics, Life Skills, Social Sciences, Mathematics and Icelandic. The courses can be studied through the distance-learning program Web-CT. The Web-CT is divided into sections i.e. lectures, reading materials, discussions, assignments and assessment.

Information is gained from The Consumer's Association of Iceland ([www.ns.is](http://www.ns.is)), The Iceland Automobile Association ([www.fib.is](http://www.fib.is)), The Icelandic Nutrition Council ([www.manneldi.is](http://www.manneldi.is)), The Iceland Household Advisory Services ([www.rad.is](http://www.rad.is)) and The Society of Icelandic Advertising Agencies ([www.sia.is](http://www.sia.is))

For more information please contact Brynhildur Briem [bbriem@khi.is](mailto:bbriem@khi.is)

LITHUANIA

## THE INTERNATIONAL AND NATIONAL APPROACHES TOWARDS CONSUMER EDUCATION

Jurgita Adomaityte is a former student from Lithuania. For her master's degree in June 2004 she wrote a thesis on Consumer Education. The focus of this thesis was the consumer education as a measure for the consumer protection. The work is aimed at the analysis of international and national approaches towards consumer education.

Central questions that upraised are: What is consumer education today? Is it the object of national or international regulation sphere; and what is it like - whether it is a uniform or unique system in the context of implementation in the different countries?

The main goals of the thesis are the following:

- to provide a definition of the consumer education and indicate the specificities of this definition
- to evaluate the influence of globalization on the consumer and contemporary consumption
- to review the historical perspective of the consumer education development and existence
- to measure the impact of globalization on its nascence
- to evaluate the need of consumer education in the middle of the confrontation between consumer culture and sustainable human development to name the key actors of consumer education
- to illustrate the importance and the specificity idiosyncrasy of the national level consumer education po-

litical strategy

- to evaluate the necessity of consumer education in order to preserve and promote conventionality of national consumption culture
- to analyze the communication process of consumer education and to accomplish the comparative analysis of consumer education situations in various countries (Lithuania, EU and member states, CEE countries, Russia).

The analysis of international and national approaches towards consumer education leads to the conclusion that it is an integrated object of national and international regulation spheres. It can be characterized as an open and complex global infrastructure, which involves a constant dialog – exchange of information, experiences and methods – among the consumer education actors. International consumer education covers the worldwide endeavour of cooperation in the development of the effective implementation programs; whereas the importance of the national consumer education lies in the direct education implementation process – where the different states choose their own means and methods of consumer education realization.

The comparative analysis of consumer education situations in various countries showed that consumer education is not a uniform world system. The each separate state forms an individual and realizable consumer educa-

tion policy that might provide its consumers with the best results. Alongside it executes an international cooperation which most of the times not only supplements but also encourages the start and development of consumer education in the country. Each consumer education situation on the national level is influenced by:

- the culture (ethical and moral norms)
- the customs and traditions
- the level of education and intelligence
- the political system
- the development level of economical and legal systems.

More importantly the absence of the consumer education is mostly caused not only by the shortage of funds but also by the non-existence of the consumer protection traditions. This thesis plays a significant role in introducing the subject of consumer education to the Lithuanian consumers, who in foremost lack any scholarly literature on the subject matter. In addition, it can be useful material for the officials of the national consumer protection council in prioritizing their works and creating strategies for elaboration of the consumer education system. Thus, this work can be treated as a tool of development and promotion of the consumer education system in Lithuania.

For more information please contact Jurgita Adomaityte [adamsai@post.skynet.lt](mailto:adamsai@post.skynet.lt)

## SPONSORING AND MARKETING IN THE NORDIC SCHOOLS

The Consumer Sector of the Nordic Council of Ministers gave a grant for a project in 1999 to investigate current examples of sponsoring and marketing in the Nordic compulsory schools, and to propose the guidelines for the schools of how to handle sponsoring and marketing offers. In each country a small survey was carried out. The proposal of the survey and the report done was that the schools should set up a policy for dealing with sponsoring and marketing offers and the knowledge of the policy should be disseminated to all concerned, foremost school personnel, pupils and parents. The policy should treat the following factors: ethic evaluation of companies or institutions and goods or services, educational value, the school's demands on study material and the sponsor's demands on services in return.

Five years after the subject is even more active and has been continuously studied in all the Nordic countries.

In Finland the National Board of Education and the Finnish Consumer Agency have prepared a memorandum for schools that contains principles concerning cooperation with businesses, marketing in schools and sponsorship. The memorandum is intended for administrators and teachers who work with minors. It is based on the Consumer Ombudsman's guidelines on minors, marketing and purchases, which set out rules for marketing aimed at children.

The syllabus commentaries encourage schools to teach business skills and to engage in active cooperation with businesses. Teachers can also make use of different types of commercial materials and services in instruction. Despite the advantages of cooperation, schools should maintain a critical attitude towards businesses' marketing and objectives. Schools should not serve as marketing channels for businesses; their task is to educate children and young people and to distribute im-

partial information.

Teachers must take into account children's and young people's special position as marketing targets. Since minors have narrower knowledge and experience than adults, they are likely to be more susceptible to advertising. Teachers should guide pupils to use different types of materials in a critical and open way. They should tell pupils that materials have a commercial purpose and explain who produced them, how marketing is visible in them and what objectives marketing are meant to achieve. The evaluation of materials is part of media, consumer and entrepreneurship education. Teachers are responsible for how materials are dealt with in instruction. Parents' consent is not needed to use materials for this purpose.

Parents have the right to decide what kind of marketing their children are exposed to. Consequently marketing materials such as advertisements, product samples or promotional gifts may not be distributed in schools without parents' consent. If minors participate in a promotional contest, they must obtain permission from their parents.

The memorandum encourages schools to work together with homes and to inform parents of the objectives of cooperation with businesses as well as the practical form this cooperation takes. If necessary schools can arrange discussions concerning the rules that govern activities.

The principles presented in the memorandum can also be applied to cooperation with other kinds of organizations and the use of materials or services produced by them. The memorandum is available on the websites of the National Board of Education and the Consumer Agency at [www.opph.fi](http://www.opph.fi), [www.edu.fi](http://www.edu.fi) and [www.kuluttajavirasto.fi](http://www.kuluttajavirasto.fi).

In Icelandic compulsory schools sponsoring and marketing can be seen in some of the things that the pupils use in daily life such as: bicycle-hel-

metts, reflectors, timetables (schedules) and lunch-boxes. These things come from the sponsors or the marketing companies. If the pupils visit the companies they sometimes get presents before they leave. Sometimes the pupils bring presents to the school from their parents' workplace.

At the moment the schools are working with the local education authorities on the matter of setting some guidelines: Sponsoring must be of a benefit, both for the school and the sponsor and that it fits into the school's policy and that the goals must be clear in the contract.

So far nothing is said about sponsoring in the curriculum. The teacher-union or the parents -association have not discussed sponsoring and do not have any such policies. What do the teachers or the parents individually think of sponsoring has not been studied.

At the time being, there is, fortunately, not much marketing and sponsoring at the compulsory schools in Norway. Traditionally, the common attitude towards this kind of marketing and sponsoring has been one of scepticism. The last few years, though, the school sector has seen a development towards a more liberal attitude regarding this kind of marketing and sponsoring, and there is a suspect that the amount might be increasing. Sponsoring is more common than marketing.

Sponsoring and marketing are not issued in the compulsory school curriculum in Norway. Some schools have considered this, though, but they have decided otherwise due to many protests from parents, teachers and consumer authorities and organisations.

The Norwegian schools have policies for dealing with sponsoring and marketing offers, but there are no joint governmental policies. It's up to the principal at each separate school to decide on the schools policies. The poli-

ticians in Norway are divided in their view on sponsoring and marketing in compulsory schools: some are for a total ban against this type of marketing, whilst others are more liberal.

The Norwegian action plan to reduce commercial pressure on children and the young people was launched last year, in April 2003. The government's goal is to reduce the commercial pressure on young people and to make them and their parents more aware, and better capable of meeting, the influence that they are exposed to. The Ministry of Children and Family Affairs has developed a three point strategy:

### 1. Mapping and dialogue.

Start a constructive dialogue with advertisers, the advertising business, the media and relevant organisations – with a view to initiate debate, influence attitudes and promote guidelines as regards influence on minors. The Consumer Ombudsman has had the main responsibility for this strategy which has resulted in

- guidelines elaborated in co-operation with the Data Inspectorate for the processing of personal data of minors
- guidelines elaborated in co-operation with Teleforum (branch organisation) for the marketing and sale of mobile content services (content provider access agreements)
- guidelines for marketing towards minors in sports organisations
- updating of the ethical guidelines for the advertising business organisation

### 2. Information, teaching and consumer education

Consumer education days for teacher students and up-grading courses for teachers have been organised in ten counties in Norway, as an effort to strengthen the consumer education in schools. Courses will also be prioritised in 2005, along with integration of consumer topics in the new teaching plan that is being developed by The Ministry of Education and Research.

An educational package on safe use of Internet, [www.saftonline.no](http://www.saftonline.no), will be launched in primary school next year. The package will consist of written in-

formation and interactive games, including a module on hidden marketing on the Internet. An information and discussion scheme for parents' school meetings about children's consumption, fashion, purchasing pressure and advertising will be tested in schools in spring 2005. The scheme has been developed in cooperation with the Parents' Board, the Consumer Council and the Consumer Ombudsman.

### 3. Legislative measures to reduce the commercial pressure on children and the young

The Ministry of Children and Family Affairs took part in the expert group that assisted the Commission in the preparation of new European legislation on unfair commercial practices, and has followed the work on this directive closely. The Directive will probably be adopted by the Council and the European Parliament in spring 2005.

Swedish Consumer Agency in collaboration with the Swedish National Agency for Education and the Swedish Association of Local Authorities has prepared the guidelines on the preparation of a local policy on sponsorship. Cultural, sporting and public events and radio and TV programmes being sponsored by industry are common, but schools differ from cultural institutions and sports clubs. There is for example a requirement that pupils are present. Pupils have an obligation to attend compulsory school. The running of schools is based on an established set of values and is financed by taxes. A school is also an authority that is managed by institutions such as school legislation, curricula and municipal law and takes decisions which affect individuals.

The sponsoring of school activity is a complicated issue that involves ethical, educational, legal and political considerations. The aim of the guidelines is to provide school principals and school leaders with a basis for preparing a local policy on the sponsorship of school, pre-school and after-school activities and a tool for assessing offers of sponsorship. The curriculum for the compulsory educational system states that

collaboration with industry and the local community is essential for a high quality education and provides a basis for pupils' choices concerning further education.

Many schools participate in national sponsored projects without considering, or informing staff and pupils of, the commercial interests behind the activity. A major area of sponsorship of activities in schools is industry's financing of foundations which implement social initiatives within the school.

A couple of examples are the Friends foundation, which is working to counter bullying, and Mentor, which is working to prevent drug abuse. Not only can sponsors be linked to an activity of considerable general or social interest and thereby enhance their image and gain long-term, positive benefits in their business, their presence in the school also gives opportunities to expose the company's name and trademarks to an interesting customer group.

According to a survey by the Swedish Teachers' Union, 60% of compulsory schools had been sponsored by a company or organisation by the end of the 1990s. The majority of the teachers who answered could imagine accepting an offer of sponsorship provided that the sponsor had no influence over the content of the teaching.

In upper secondary schools, teaching aids, computers, travel and building materials are common sponsorship objects. Vocationally orientated teaching programmes have traditionally always been concerned about their relationship with industry. Pupils need work experience places, the right equipment is essential for training purposes and teachers need the knowledge that is necessary to ensure that what they teach is relevant to pupils.

An example of sponsorship where the decision is often taken by an individual teacher is a situation where a company, organisation or authority offers school literature or other teaching materials free of charge to a compulsory or upper secondary school. The benefit to the sponsor is that they are introduced to the pupils.

*When assessing a sponsor, consideration should be given to the following:*

- is the company being managed responsibly and does it have any tax debts or the like?
- is the company compatible with the school's core values?
- is the company following good marketing practice?
- does the sponsored material or activities contain advertising, offers of benefits or other active marketing?
- is the sponsor encouraging pupils to buy or to influence their parents into buying the company's goods or services?

### *Assessment of the educational value*

Children and young people are becoming increasingly exposed to commercial pressure. Marketing influences not only the consumption patterns of young people but also their general attitude towards their body and appearance, gender roles, sexuality, drugs and violence. Sponsored material and activities can result in children and young people also being exposed to commercial pressure at the school. It is therefore important to assess the educational value of the sponsorship against its effect on the children and ensure:

- That the material/activity does not conflict with curricula or course plans,
- That facts are up to date and impartial and that the sender of the material/activity is stated clearly,
- That the teaching is not dependent on the sponsored material and that this material only acts as a supplement

### *The school's service in return*

A central issue when assessing a commercial collaboration is the formulation of the service in return expected by the sponsor. A service in return could be providing space to expose the company's products.

The most common "price" for sponsor support is the exposure of the company's name and/or products in various ways in the school: on materials, equipment, signs, vending machines, etc.

The benefits to the company could also include access to educational ex-

pertise and the opportunity to use the school's rooms, e.g. assembly halls and canteens for meetings or the school's kitchen, workshops, etc. for staff training. Other requested services in return include the purchase of particular goods or services for the school. These purchases must be made in accordance with the Act on public sector procurement.

Activities that are of a commercial nature, such as the school hiring out rooms, are not covered by the term 'sponsorship'. Grants that are given without any requirement for services in return are also not considered as sponsorship, but can be noted in a policy to ensure that such gifts do not affect the school's activities in a way that is inappropriate or which could lead to suspicions of bribery.

### *Decisions concerning policy*

A decision concerning a sponsorship policy is a decision of principle. According to the Swedish Local Government Act, the Municipal Council must make decisions concerning decisions of principle and other important issues. An overall policy such as this should therefore be adopted by the Municipal Council... The board that is responsible for school issues can adopt more detailed guidelines for the way in which the sponsorship can be formulated. It would be an advantage if the schools, heads, pupils and others are involved in the preparation of such a matter.

The policy must expressly state that the sponsor's contribution should represent a supplement to ordinary teaching and that the local authority/school must not become dependent on the sponsor as a result of the sponsorship. The local authority must be able to provide that which it is obliged to provide in accordance with regulations, e.g. course plans... Sponsorship funds must not be included in a school's budget.

It is vital that a policy is well known in both the school and industry. The term 'school' in this context also refers to the pupils and parents.

### *The content of the policy*

A policy should regulate

- whether and, if so, to what extent

sponsorship may be accepted and at what level within the organisation an agreement concerning a commercial collaboration should be approved,

- the requirements that are imposed on the company, organisations or others who are permitted to sponsor school activity and who is responsible for carrying out checks with the tax authority, Enforcement Administration, etc.
- The extent to which the school's sponsorship policy should apply to contractors who provide services within the school, e.g. companies that have been contracted to provide school meals,
- How the school's staff, pupils and parents should be informed about the school's sponsorship policy and which agreements the school is entering into,
- What a sponsorship agreement should contain.

### *Proposal for the content of an agreement*

Sponsorship and other commercial collaboration should be regulated through written agreements.

A sponsorship agreement could contain:

- Names, addresses and company registration numbers
- contact people, etc...
- The aim of the sponsorship
- The activities involved
- The sponsor's undertaking
- The school's undertaking
- The period of time that the agreement covers
- Any media rights
- Liability in the event of cancelled events
- Insurance liability for pupils and materials
- The manner in which the agreement is to be terminated if the circumstances change
- The way in which any disputes concerning the implementation of the agreement should be resolved... □

For more information please contact [ko nsumentverket@konsumentverket.se](mailto:ko nsumentverket@konsumentverket.se).

SPAIN

## CONSUMER EDUCATION NETWORK MAGAZINE

Consumer education network magazine project is sponsored by the European Commission, co-ordinated by Spain through the Consumer Education Network (through the European School of Consumers), the National Institute of Consumer affairs (Ministry of Health and Consumer affairs) and the General Department of European Programmes (Ministry of Education and Sciences).

The aim of the project is to boost the training of the consumers who are aware, critical, supportive and committed to the environment surrounding them; so that they may know their rights and responsibilities in a Europe under expansion, within the clearly defined transversal values.

E\_CONS covers 849 education centres (and this figure will reach 1000), 28 member institutions and 195 collaborating organisms from 23 countries (this figure will reach 31), which have in common the interest and capacity necessary to improve consumer education in schools; promoting continual assessment of teaching practice

E\_CONS will promote the active par-

ticipation of European school centres (education levels 3-18 years) in order to raise the level of training and self-protection of consumers.

E\_CONS will create its own domain in Internet (with spaces which facilitate active communication, the exchange of experiences and the access to different data banks and institutions), will produce and pilot innovative didactic materials, will make possible a meeting point, debate, evaluation, the exchange of experiences, the use of didactic technology and communication media.

Main results are to create team spirit and a stable NETWORK, to organize annual national and European congresses, to publish a didactic manual and CD-ROM, to have our own domain in Internet, on-going assessment for improvement, periodical information and to widely diffuse the results achieved.

Each year the network will organize several international meetings in different European countries, and a big European meeting of teachers where they will be able to participate.

### *Consumer Education Network Magazine N° 4, 2004*

The Consumer Education Network is glad to present the fourth number of its biannual publication *Consumer Education Network Magazine*. This number includes notes about the plans and activities of the 14 Autonomous Communities which are part of the Spanish Consumer Education Network (with the last incorporation of Murcia), and presents the Thematic Network E-CONS, Project sponsored by the European Commission, coordinated by Spain through the Consumer Education Network (through the European School of Consumers), the National Institute of Consumer affairs (Ministry of Health and Consumer affairs) and the General Department of European Programmes (Ministry of Education and Sciences)

For more information please contact Merche Juntádez, Escuela Europea de Consumidores [merche@escuelaec.e.telefonica.net](mailto:merche@escuelaec.e.telefonica.net) □

## CONSUMER EDUCATION IN SCOTTISH SCHOOLS

This subject is approached from a background in a local council Trading Standards (consumer protection) service. For many years, trading standards professionals have realised that many consumer problems can be prevented if the public were fully informed: we have tried, with very limited resources, to achieve this goal. The theory has always been 'catch them young' and so since the 1980's we have tried to involve schools whenever possible.

Since the reorganisation of Scottish local authorities in 1996, many trading standards services were divided and lost economies of scale; consumer education went to the bottom of the priority list for all but a few. It had, however, been realised some time before that we had to work smarter: sending personnel into schools to give talks to children was fun for both sides, but expensive in time. Neither are we trained teachers – most of us lack classroom skills. So many of us went down the road of making teachers aware that trading standards could be used to find resources that they could use themselves in the classroom. The organisation PFEGB has done this for financial topics with some success. The drawback with this approach is that consumer education has not had a place in teacher training colleges in Scotland so many teachers may be uncomfortable with unfamiliar topics. This may begin to change, as I will mention later. There have been successes within schools: the Young Consumers of the Year Competition has been running since the late 1980's and continues to attract the interest of schools around Scotland and the UK; The Young Enterprise Scheme also goes from strength to strength, but both impact on limited numbers of children.

Scotland has its own unique education system which is distinct from the rest of the UK. Children normally begin formal education at the age of 4 or 5 and spend seven years at primary school. At the age of 11 or 12 they transfer to a secondary school. Compulsory education ends at the age of 16. Most young people stay

on at secondary school for another one or two years after this point. Changes are being made to the curriculum in

Scotland which may bring positive change for the consumer education agenda.

### *The curriculum in Scotland*

The curriculum in Scotland is less prescriptive than England and Wales, though there is a clear syllabus for specific subject areas in later stages of secondary school. There has been an attempt to bridge the gap between the experience of pupils in primary and secondary schools by introducing a curricular framework that stretches from the beginning of formal education to the second year of secondary education – this is known as '5-14': the 'Lifeskills' area has opportunities to introduce consumer education ideas. The exams in year four of secondary school (at approximately 16 years of age) are known as standard grade. Post-16 pupils who stay on beyond the period of compulsory education study subjects taught and assessed at a broad range of levels from the most basic (Access) to those intended to prepare them for university (Advanced Higher).

### *Home Economics*

Home Economics as a subject is still strong in Scottish schools. All secondary pupils take the subject in the early years and the subject does lend itself to the introduction of consumer education ideas. This has been the route into schools for many trading standards services: it is often Home Economics teachers who encourage their pupils to enter the Young Consumers competition. The Home Economics standard grade exam paper does have some consumer topics, but the higher grade examination has many. The higher Home Economics curriculum includes the following consumer topics:

- Statutory labelling requirements for food products, textile items and consumer goods
- Voluntary labelling requirements for

food products, textile items and consumer goods

- Debt and money management
- Consumer Protection legislation Including the rights and responsibilities of consumers
- Roles and responsibilities regulators Including the Office of Fair Trading, Consumers
- Association, Food Standards Agency, Trading Standards /Consumer Protection services, DEFRA, etc
- Trade associations, consumer bodies, etc

Learning Teaching Scotland is a Scottish public body which provides guidance and support for teachers, school managers, local authorities, parents and others involved in education in Scotland. With the assistance of a local teacher they are putting together an information pack for teachers of higher Home Economics: an opportunity for trading standards to have a input and to help with resources.

### *Personal, Social and Health Education*

This is timetabled separately in all schools and includes information on drugs and alcohol, sex education, money management, etc. The non-prescriptive nature of the curriculum means that each school organises this differently. Whilst this may be an ideal area in which consumer education can sit, it is not necessarily organised by the same type of subject teacher in each school, so it can be difficult to identify contacts. However, schools are always grateful for resources for this topic and a few have used us regularly to provide leaflets etc. Citizenship is being introduced into Scottish schools and may sit within this area.

### *Citizenship*

Citizenship must now be taught in Scottish schools: similar to PSHE, the Scottish Executive is not prescriptive about how schools do this, but they must report on the matter by 2005 and there is

a national framework for guidance. The research on introducing the topic was done by Learning and Teaching Scotland and there is an excellent section on citizenship on their website: [www.ltsscotland.org.uk/citizenship](http://www.ltsscotland.org.uk/citizenship)

Whilst I applaud the move to bring this topic into schools, I know that many teachers are anxious about it. Has the topic ever been taught in teacher training colleges? It is doubtful, though I hope this will change. This is where consumer education professionals can have a valuable input: if schools and colleges know that the resources are out there and how to find them, we can make their jobs easier. The latest Scottish Executive initiative on Citizenship is called J8 (part of a global initiative) – pupils are to be given the opportunity to shape next year's G8 summit which is to be held at Gleneagles, Fife, Scotland.

### *Enterprise in Education*

For quite a number of years, the Young Enterprise Scheme has encouraged pupils in secondary schools to become involved in a company of their own, finding out about the pros and cons of running a business and learning about the importance of teamwork. I have been involved with this scheme as an ad-

viser to Young Enterprise companies. The scheme can only involve a certain number of pupils in each school each year and is generally aimed at those of 16 and over, though a similar scheme runs in some primary schools. The opportunity to include some consumer education has not been allowed to pass by and the booklet 'You, Your Customer and the Law' which originated within trading standards has been incorporated into the YES information pack. The success of YES, and of other innovative projects in schools such as industry days, has been followed by a Scottish Executive paper called 'Determined to Succeed'. This paper proposes, amongst other things, that every secondary school pupil should have the opportunity to participate in enterprise activities on an annual basis. The recommendations of 'Determined to Succeed' have been adopted by the Scottish Executive and every school will be expected to participate in 'Enterprise in Education'. Those interested in the full paper can view it at <http://www.scotland.gov.uk/library5/lifelong/reie-oo.asp>

I see this as yet another opportunity for consumer education – as potential business professionals, young people must be made aware of their rights and responsibilities.

### *In conclusion*

Opportunities clearly exist for consumer education in Scotland, but what has been lacking in the past has been clear national direction, focus and resources. A further difficulty has been the insistence of the Scottish Executive that consumer education is a matter retained by the UK government at Westminster as it falls under 'consumer protection'. Scottish Executive funding has therefore been denied to some excellent English based products which could have been adapted at small cost for use in Scotland. This approach was unhelpful, particularly when so much consumer education is done in schools and education is clearly a devolved issue. My hope is that the new Consumer Education Strategy (published by the Office of Fair Trading) will involve all regions of the UK and will give us the national focus which has been needed for so long.

For more information please contact Susan Neal, Dumfries and Galloway Trading Standards [susan.neal@dumgal.gov.uk](mailto:susan.neal@dumgal.gov.uk) □