

# *Consumer Education in schools*



*The Consumer Council of Norway, 2002*

## Preface

The Consumer Council's main objective is to strengthen the consumer education in schools. The school as an arena of education of young consumers is not new in the Consumer Council's strategy in order to reach this goal. The Consumer Council's work towards children and young people was in earnest put on the agenda in the end of the nineties. An active explanatory work among the Nordic consumer institutions contributed to increase the interest for consumer education in schools.

Along with the school reforms of the 1990s our engagement has been intensified and addressed both to the primary and secondary school, advanced education and teacher training. Since 1993 we have in collaboration with the Ministry of Children and Family Affairs directed our efforts towards a special education project.

The work comprises a.o. the development of teaching plans, production of material and teaching resources, post-qualifying education and in-service training of teachers, network building and Nordic/international collaboration.

In this pamphlet we describe the background and objective of consumer education. The first chapter is based on a joint Nordic goal document "*Consumer Education in the Nordic Countries. Proposal of objectives for consumer education in the primary and secondary school and upper secondary school*".

We would also like to substantiate the efforts which has been and is being made by the Consumer Council and the Ministry of Children and Family Affairs in the field consumer education, a.o. through the project "Consumer Education in Schools", and in a Nordic/international context.

The results of many years of work form a strengthening of consumer education in the schools' curricula and an increasing interest among Norwegian teachers to integrate consumer themes in the education. The growing international awareness of consumer education, both in and outside the European Union, is also an important incitation to continue the work.

Without the contribution and financial support from the Ministry of Children and Family Affairs this commitment would not have been possible.

The Consumer Council

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# 1. Objectives and contents of Consumer Education

## The importance of Consumer Education

In 1999 the United Nations expanded the “Guidelines for Consumer Protection”. Paragraph 35 of the Guidelines states that “Governments should develop and encourage the development of general consumer education and information programs, including information on the environmental effects of the consumers’ choices and conduct and the possible implications, including advantages and costs, of changes in consumption, bearing in mind the cultural traditions of the people concerned”. Paragraph 36 states that “Consumer Education should, where appropriate, become an integral part of the curriculum of the educational system, preferably as a component of existing subjects.”

In 1986 the European Union declared in a resolution from the Council of Ministers (the ministers of education) that “Competent authorities in the Members States should ensure the gradual introduction of consumer education into school curricula at primary and secondary school level so that consumer education is systematically provided throughout the period of compulsory education.” What is written about consumer protection in the EU statutes, is further enhanced through the Amsterdam Treaty of 1997. Consumer Education is now an integrated part of the general goals for consumer protection and thus becomes a right for the consumers, which is to be fulfilled by the Union and the member states together.

There are a number of aspects of contemporary society that point out the need for basic consumer knowledge and the importance of acquiring this knowledge at compulsory school. Previously, parents controlled the family's purchases. Research shows that children and young people today account for an ever-increasing share of the family's consumption. Children and young people have more money than in previous generations, and they are therefore an important target group as purchasers of goods and services. Researchers have somewhat exaggeratedly but aptly described this development for children: "From children of the family to children of the market". As a rule both parents work outside the home and there is a greater proportion of lone parents. This has led to a change in the role of parents in consumer training. Alongside of the changed family patterns, social change can also be observed in the Nordic countries in the form of an increased social segregation between population groups due to differences in income and education, as well as ethnic origin.

In recent decades, the market has undergone major changes leading to increased concentration and integration of production, distribution and the retail trade. The range of products has increased many times over, and it has become more difficult to obtain an overview of the market, due to increased internationalization and fewer trade barriers. Marketing has intensified with an ever-increasing flow of information and advertising. This has placed increased demands on consumers to be able to evaluate and take a position on information and claims made for products, including environmental and ethical aspects.

Another feature of contemporary society is the rapid development of information technology. On the one hand, this has led to a growing popular culture that occupies an increasingly large part of people's leisure time. For large groups of children and young people, entertainment and interactive games through electronic media can be said to be a major ingredient of their daily activities. On the other hand, these media also offer rational ways to find, fetch and apply knowledge that fire the imagination.

Consumer education is important to strengthen the ability of children and young people to act in a society under these circumstances. Analytical ability and critical awareness improve the ability of young consumers to manage their personal finances and to relate to economic developments in the wider society, the operation of market forces and developments in the media. Teaching pupils the "everyday skills" of consumer education also enables them to choose lifestyles that are in harmony with the requirements for sustainable consumption and a sustainable development in general.

Consumer education promotes equality between the sexes. Surveys show girls slightly more knowledgeable and interested than boys in different consumer areas. But the overall appreciation of the subject from young people is high, and they want more knowledge. To take on equal responsibility in the role of consumer, indifferent to gender, is an evident starting-point for consumer education.

## **Knowledge, skills, values/ethics**

In consumer education, it is important to provide the specialised knowledge required finding one's way in an increasingly complex society. It is moreover important that the instruction given enables the pupil to make use of this specialised knowledge to take responsibility for his or her own life, obligations to society and to take care of a family and the environment. In current Nordic curricula (here we are referring primarily to Norwegian examples), the ambition is that teaching should combine increased knowledge, proficiency and skills with social demands, a grounding in ethical matters and aesthetic understanding. Furthermore, increasing the pupil's stock of experiences is sometimes regarded as a goal. A well-planned course on consumer issues offers good conditions for also fulfilling these expanded aims.

## **The objectives of consumer education**

The Nordic Council of Ministers report NSA 1992:599 *"Konsumentundervisning i skolen - forprosjekt"* (Consumer education in schools – preliminary project) provides a common Nordic definition of the aims and content of consumer education:

"The objectives of consumer education at school are to educate independent, discriminating and informed consumers. It is to equip the pupil with knowledge

and insight into the conditions of being a consumer in a complex, multi-faceted society by providing basic knowledge in such areas as consumer legislation, personal finances, economics, advertising and persuasion, consumption and the environment, global resources, housing, clothing, price and quality, diet and health. Schools should contribute to making pupils aware of the influences they are exposed to with respect to life styles, consumer habits, values and attitudes."

This description can be expanded and deepened by further discussion. Teaching in consumer issues thus aims at developing an analytical and critically aware attitude to consumption, where needs and requirements for quality, price, service, resources, and the environment are made explicit. Pupils should be given an insight into economics and economic problems, into the relationship between work and money, and between production, consumption and saving. Attention should also be given to how new facts and technology contribute to changing consumer habits and the consequences these have for households and the environment. Young people must be informed about how modern marketing and sales techniques operate in order to enhance their ability to make informed consumer choices, and to take an independent position with regard to purchases and means of payment.

The family functions today as a small business with daily payments in and out and information on account balances. Managing one's personal finances requires knowledge of how to make a budget and plans one's finances, on advertising and persuasion, diet, housing, clothing and other consumption. Quality and price consciousness as well as knowledge on rights and obligations are important.

Consumer matters thus touch upon an essential part of the family's everyday life. In a total perspective of how young people are brought up, consumer education will give natural possibilities for co-operation and sharing of responsibilities between parents and teachers, between the home and the school.

Consumer education concerns everyday issues that are always relevant. Consumer issues can and should be treated from a variety of perspectives in such subjects as domestic science, native language, environmental studies, civics, art education and craft, natural science, mathematics, technology, and media science. The fact that consumer education is related to such a variety of subjects makes it possible to treat broad themes, and facilitates a progressive development throughout the pupil's schooling. The pupil's knowledge and attitudes can be developed in accordance with age and maturity by various forms of work and thematic approaches adapted to the various school levels. At the same time, it is important that the school arranges interdisciplinary teaching and projects so that the link between the thematic work in the various subjects is made clear.

## **Methods for consumer education**

The teaching methods used in consumer education should involve the pupils and have their basis in their every-day life and their interests. Dialogue, role-playing, simulations and play are important. Project work provides opportunity to handle pupil-related conditions. Practical and very concrete tasks heighten the pupils'

ability to understand the usefulness of consumer education. Pupils should be made part of the planning as well as the evaluation of the activities. Teaching aids should be easily accessible for pupils and up to date. To show the results of classroom activities in special exhibitions is a way of making parents and the entire school part of the experience.

To use modern information technology (ICT) is becoming a matter of course in school today. In Nordic countries the expansion of ICT-resources in school has top priority. ICT supplies ways for pupils and teachers to choose subject matter, working methods and new learning activities. In the grown-up world the consumer is obliged to master modern technology in computer-based information systems, when acquiring services from banks, libraries etc. Consumer issues are well suited as a theme when teaching Internet use. The World Wide Web contains searchable information for consumer education, for example on national and international sites administered by consumer organizations and school authorities. The Nordic consumer-associated sites give information on consumer laws, recent research, interactive pages for the calculation of living expenditures etc. In all Nordic countries an official «School Net» has become well established in the late 1990's.

## **Six fields of contents**

The Nordic Goal Document divides Consumer education into six areas of study: *Personal finances, The right and obligations of the consumer, Commercial persuasion, Consumption, environment and ethics, Food and Safety.*

In accordance with the development and maturity of the pupils and the other aims of the curriculum, young people are to acquire knowledge so that when they leave school, they are able

- to economize with resources and manage their finances
- to make use of their rights and know their obligations as consumers
- to cope with the commercial persuasion they are exposed to
- to be able to assess the effects of their own consumption on the environment and for production/consumption in a global perspective
- to choose and cook nutritious food which is beneficial from an environmental point of view, and to work rationally in the home
- to make use of product information, and to assess the safety and quality of different products

## 2. Consumer education in schools

Along with the school reforms in the 1990s the Consumer Council intensified its engagement in order to strengthen the consumer education. The effort was addressed both to the compulsory school, upper secondary school and the teacher training colleges. The work comprises a.o. the developing of teaching plans, production of material and teaching resources, in-service and pre-service teacher training, network building and Nordic/international cooperation.

The Consumer Council's county offices contribute to increased consumer education a.o. through tuition of students in teacher training schools and pupils in secondary schools.

The Ministry of Children and Family Affairs has since the start of the project "Consumer Education in Schools" in 1993 allocated funds for this work.

A national advisory group for the compulsory school/teacher training was established in 1993 and has since then governed the work towards these types of schools. The group consists of representatives from the Consumer Council, the Ministry of Children and Family Affairs, the teacher training and the compulsory school.

Per this date the group consists of the following persons:

Ole-Erik Yrvin, the Ministry of Children and Family Affairs  
Victoria W. Thoresen, University College of Hedmark  
Sigrunn Hernes, University College of Agder  
Inger Lise Skare, Ranvik secondary school  
Kari Holtan Nodenes, Consumer Council of Norway (leader)  
Eli Karlsen, Consumer Council of Norway (secretary)

Victoria W. Thoresen is being paid a 40 per cent post salary for her work with especially basic and further education of teachers.

As for the work directed towards the upper secondary school, various groups of cooperating partners have been involved during the period, and today the University College of Buskerud is a joint venture partner.

### Priority areas

- compulsory school (L97)
- secondary education (Reform-94)
- teacher training (L98)
- Nordic and international cooperation

# Compulsory school

## Teaching plans

In connection with Reform 97 the Consumer Council contributed through the national advisory group for consumer education in the teaching plan process. We cooperated with the Ministry of Education, Research and Church Affairs aiming at strengthening the consumer themes in the subjects.

In the teaching plan for the compulsory school, L97, consumer education is integrated in various subjects. Especially in the subject Home Economics, topics like consumer rights, personal finances, advertising and persuasion, housing, clothes, prices, food and health. In Mathematics the topic personal finances is dealt with at all three main levels. Within Social Studies at secondary level finances and consumption, rights and obligations, and advertising/influences are all separate main subjects. Natural Science and Environment subjects have topics like the environment and consumption, the subject Norwegian language deals with advertising and influence, and you will also find topics touching on consumption in subjects like Physical Education, Arts and Crafts, as well as Religion.

Consumer education is also mentioned in the teaching plan as one of the themes to be worked with in an interdisciplinary way.

## Guidelines in consumer education

In order to back up the introduction of a new teaching plan, guides for many subjects in L97 have been elaborated. The Consumer Council has in cooperation with the Ministry of Children and Family Affairs and the Ministry of Education, Research and Church Affairs worked out a specific guide in consumer education. In addition to describe goals and contents of consumer education, it gives many ideas as to how one can work with the consumer themes in form of 13 training examples at various class levels. The guide has been distributed to all compulsory and upper secondary schools in the country and has also been presented on the Internet.

## Program for in-service teacher training in consumer education

The Consumer Council has also prepared a plan for in-service teacher training in consumer education in cooperation with the Ministry of Children and Family Affairs and the Ministry of Education, Research and Church Affairs. The plan for in-service teacher training is mainly directed towards those who are going to initiate and carry out in-service teacher training programs for compulsory school teachers, universities, colleges, Government education offices and local authorities. It has also been sent to all compulsory schools.

## Resources/teaching aids

### *Booklets with ideas for topics*

In cooperation with the university colleges of Hedmark, Telemark and Vestfold we have worked out four booklets with ideas for topics for use in the compulsory school education (1995). The booklets deal with the topics personal finances, consumer rights/environment and consumption, and advertising/persuasion.

Moreover, in 2001 a booklet with ideas for topics containing subject-didactic tips has been made as a supplement to the consumer education guide. This booklet is written by Victoria W. Thoresen, University College of Hedmark.

The booklet is free of charge, and will be distributed to all compulsory schools in Norway.

#### *Other material from the Consumer Council of Norway*

The Consumer Council also cooperates with other institutions on production of educational material. A booklet and a video on advertising have been worked out in cooperation with among others Newspaper in School, the Tobacco Damage Council and the Norwegian Central Information Service.

The pamphlet “Young adult – advices when moving out of your childhood home”, is made in cooperation with the Norwegian Youth Council.

A pamphlet on consumer rights, primarily for use in upper secondary schools, is also produced by the Consumer Council. The pamphlet is most demanded for, especially by teachers of the subject Economics and Information Processing.

#### *Network for environmental education*

In order to strengthen the environmental education in Norwegian schools the Ministry of Education, Research and Church Affairs initiated in 1998 this network with joint venture partners from various ministries. Network for environmental education is a meeting place for schools, administration, research and other public interests. The Network is organized in three different programs: the Water program, the City- and densely populated area program and the Country program.

The material is available in ring leaf files and on Internet.

In 1999-2000 the Consumer Council/the Ministry of Children and Family Affairs contributed with a professional article and three activity suggestions intended for the pupils of the City- and densely populated area program. Theme: Consumption and environment.

#### *Idea sheets for the Compulsory school week*

Upon initiative of the Consumer Council, the Compulsory school Parents Committee chose “youth and consumption” as one of the themes in Compulsory school’s Week in November 1999.

The Consumer Council made an idea sheet which dealt with consumption, environment and buying pressure.

The Compulsory school Week is being arranged every second year under the direction of the Compulsory school Parents Committee, and has as its goal to strengthen the cooperation between home and school.

#### **Cooperation with publishing firms**

Prior to the L97 the Consumer Council invited the publishing firms to a one-day seminar with the objective to contribute with consumer related issues for the textbook production. The seminar was arranged in cooperation with the Norwegian Board of Education while the approval system of textbooks still existed.

#### **Evaluation of consumer education in textbooks for the compulsory school**

As part of the education project a 3-year evaluation of consumer related issues in relevant textbooks for the L97 has been carried out.

The three reports comprise examination of books in various subjects from 4<sup>th</sup> to 10<sup>th</sup> grade. The evaluation has been carried out by lecturer Dag Fjeldstad, ILS, at the University of Oslo. His conclusion is that the publishing firms stick quite loyally to the teaching plans when it comes to choice of material, but that the scope and presentation of consumer related issues varies quite a lot.

### **The Schoolnet**

At the national meeting place on Internet, the Schoolnet, *skolenettet.ls.no* the Norwegian Board of Education has, in cooperation with the Consumer Council and the Ministry of Children and Family Affairs published consumer information which is relevant to the Compulsory school education. The website is intended to be an area for professional information, documentation, educational/methodical contents and activity for consumer education. The goal is to create a joint central meeting place for teachers and pupils. It will also be of interest to present results from project-work in consumer education on the net. While this project is in progress, Mr. Tore Ohnstad of Brannfjell School is employed in a 20 % position as professionally responsible for our Schoolnet-pages.

On the Consumer Council's homepage [www.forbrukerradet.no](http://www.forbrukerradet.no) some of our material has been published for educational use. There is also some material in English.

### **The School-magazine**

The School-magazine is a newspaper with 6 publications per year, which mainly focuses on the use of IKT in school.

As a supplement to the Schoolnet the School-magazine publishes articles and relevant information on consumer education.

Many teachers and university college employees are offered a free subscription to the magazine.

### **Yomag.net**

Yomag.net is an international net-magazine for youth between 15 – 18 years. The magazine has been realized on the initiative of Stiftung Verbraucherinstitut in Germany, and is a European joint venture project. Norway, represented by Brannfjell School in Oslo, has joined the project as one of 11 countries contributing with articles in the magazine.

The students write about everything you can buy for money, about topics which occupy young people's thoughts. The theme editions deal with music, travels, food, fashion, sports, pets etc. The intention is to create consumer consciousness both at the individual level and in a global, environmental perspective. The students write articles, interviews and make web-tests. Through this work they gain experience on seeking for material on the Internet, use electronic post and use chat. The articles are mostly written in English, but there are also articles in German, French and Spanish.

In April 2001 the Consumer Council/the Ministry of Children and Family Affairs arranged a seminar for about 20 teachers from 5 counties on Internet in the education with examples from the Yomag-project. The objective of the seminar was to have more schools contribute with material on the website in the school-year 2001/2002.

## **Upper Secondary Education**

### **The subject Personal Finances and Information Processing**

Viewed in the light of the debt crisis in the early nineties the need for increased training in personal finances became very clear. In connection with Reform-94 a political initiative was taken by Grete Berget and Gudmund Hernes, the former Ministers of Children and Family

Affairs, respectively Education, Research and Church Affairs, in order to strengthen the training in a.o. personal finances in a new subject.

The Consumer Council was represented in the subject-plan working group in connection with the new subject Personal Finances and Information Processing which was introduced in 1994. Themes within consumer training were considerably strengthened with the new subject. The subject is compulsory the first year for students who choose General Subject (Humanities) as their branch of study and comprises about 60 per cent of the total number of students. The subject-plan contains educational material on a.o. Personal Finances and Consumer Rights. Some crucial goals for the training within the subject are:

- To raise the students' consciousness (economic choices shall be rooted in values)
- To develop independence (a.o. in relation to advertising and other commercial influence)
- To develop proficiency (basic knowledge and technological skills)
- To develop ability to solve problems in every-day life and action readiness in relation to a society in rapid progress.

### **Other subjects**

Also within the subject *Jurisprudence* consumer law has been strengthened

### **Educational resources and development work**

In connection with the subject Personal Finances and Information Processing a considerable contribution has been made in order to make the education the best possible one. A methodical guide has been worked out in cooperation with the Ministry of Education, Research and Church Affairs and the Norwegian Board of Education (1994).

The Consumer Council and the Ministry of Children and Family Affairs cooperate with the University College of Buskerud (HIBU) on the developing of educational resources within the subject Personal Finances and Information Processing.

The University College of Buskerud has also been responsible for the carrying out of a textbook evaluation of the consumer material in the economy books in 1995. The results of the evaluation show big variations as to quantity and contents.

### **Exams**

*“Open book” - exams*

Since 1996 there has been “open book” examination within the subject. During the preparations the work is presupposed to be done in groups. The students then discuss the approach to the problems in the resource pamphlet and various ways of solving the problems. Communication and cooperation are crucial elements in the preparation day. During examination the next day this is not allowed, otherwise all kinds of remedies are permitted.

### **Cooperation with the examination secretariat**

There has been a good cooperation with the examination secretariat. The Consumer Council has also participated in a project in order to work out examination papers in Personal Finances and Information Processing.

### **Surveys on knowledge**

The National Institute for Consumer Research has carried out two studies of students' knowledge before and after the introduction of the subject Personal Finances and Information Processing. (E. Borgeraas: Report no. 3-1995, Anita Borch: Report no. 8-1997)

### **Survey on students' data competence**

The University College of Buskerud has in cooperation with the Consumer Council carried out a survey on in all 570 students' data knowledge when they enter the upper secondary school basic course.

The report concludes a.o. that there is a big difference in data knowledge between girls and boys, and that there is a great variety in the students' general and specific competence when using IT, especially spreadsheets.

### **In-service training**

There have been annual in-service training conferences for teachers of the subject.

### **The Schoolnet**

Right from the start-up of the Schoolnet in 1996 it has been concentrated on presenting educational resources for the subject Personal Finances and Information Processing. Professional articles for teachers as well as question papers with cases for students are on the net. Tema Nord Report (2000: 559), the Nordic Council of Ministers. Look up chapter *Nordic Cooperation*.

### **The School-magazine**

An agreement has been made with the magazine that there will be 4 regular pages in each issue as a supplement to the subject's net-pages. There has also been agreed upon that teachers of the subject Personal Finances and Information Processing will get a free subscription to the magazine.

## **Teacher training**

When a new framework plan for teacher training was introduced in 1998 our efforts were greatly directed towards the university colleges. We have also had a nice cooperation with the education authorities as regards the teacher training. The Consumer Council has been represented in the framework plan group for home economics. This has resulted in a considerable strengthening of consumer education within this subject. Also within other subjects like mathematics, nature and environment studies, social studies and Norwegian elements of consumer themes are mentioned.

### **Postgraduate education of teachers**

As part of the follow-up of the L97 and L98 the Consumer Council wants to contribute to the postgraduate education of teachers of consumer training through cooperation with university colleges, courses and development of teaching aids. A goal of performance is to arrange for and stimulate postgraduate education of teachers in the compulsory school. The postgraduate plan and the guide in consumer education, as well as the involvement of the Consumer Council's county offices form the basis

The following activities are integral parts of the in-service training and skills upgrading

### **Conferences**

Since 1995 the Consumer Council and the Ministry of Children and Family Affairs have arranged annual postgraduate conferences intended for teachers working in the university colleges. Each year approximately 50-60 university college teachers have attended conferences presenting themes like “Sustainable development and consumer education”, “Young aware consumers – a pedagogic challenge” and “Consumption, needs and quality of life” for skills upgrading. Employees of the Consumer Council’s county offices have also been attending these conferences.

The conferences constitute a priority area and are free of charge for the participants.

### **Courses**

More than 10 postgraduate training courses for compulsory school teachers have been held in various places around Norway.

### **Meetings with the university colleges/network**

As a follow-up of the day conferences there have been arranged meetings between university college teachers of general education from most colleges in the country and representatives of the education project, the Consumer Council and the county offices.

The objective of these meetings has been to focus on consumer education in the teacher training and to initiate cooperation in and among the university colleges.

Dr. Prof. Heiko Steffens of Technische Universitet in Berlin and Ms. Victoria Thoresen of the University College of Hedmark have been guest lecturers at these meetings.

A result from the cooperation meetings is a more noticeable professional network in this field among teacher training tutors.

Another achievement is that more university colleges this year have chosen consumer themes as interdisciplinary projects for students practice at the third grade level.

### **Info-net for consumer education**

An electronic info-net for consumer education has been introduced. The info-net is a channel intended to reach university college teachers and other interested persons with news and ideas concerning consumer education. The goal is to have two info-bulletins twice the half-year.

Ms. Sigrunn Hernes of the University College of Agder is responsible for the info-net.

### **Distance teaching**

In 1999 the Consumer Council applied for EU-means for a project on teacher training via distance teaching. This application was well received, but, however, not granted consent. A pre-project was initiated with government funds from the Ministry of Children and Family Affairs in order to develop the two first weightings of the study which consists of a total of 10 weightings. The Consumer Council, the University College of Hedmark and VOX (Institute for Adult Education) cooperate on this project.

In 2000/2001 Module 1 (2 weightings) of the study “Needs and desire – new perspectives on consumer education” has been developed and tested at the University College of Hedmark. The study is an interdisciplinary part-time study which combines the use of Internet, video, self-study, group-work, individual papers, guidance from the subject teacher and meetings at the university college.

It consists of 5 modules:

1. To know of – consumption before and now
2. To choose – practical and ethical aspects of making decisions as a consumer
3. To administer – planning, use and preservation of resources
4. To solve problems – various strategies for conflict-solving for the consumer
5. To contribute to the future – change competence and social commitment.

SOFF (Central Agency for flexible Training in higher Education), has allocated means to completion of developing the remaining 8 weightings the study in 2001/2002. The study is offered at the University College of Hedmark.

### **Cooperation with publishing firms**

Along with the introduction of new framework plans for the teacher training came the need for new textbooks. The Consumer Council has a.o. contributed considerably to a new textbook in home economics, which contains about 40 pages consumer related material.

### **3. Nordic and international cooperation**

#### **Nordic Network for consumer education**

The Nordic cooperation in the field consumer education has been going on for years. Since 1994 we have a Nordic Network for consumer education. The network consists of 1-2 representatives from each country who meet 1-2 times per year. The network group is an important motive power of the Nordic cooperation in the field consumer education and can point out quite a few activities and projects which have been carried out since the group was formed.

#### **Action Plan**

Upon initiative from the Nordic consumer ministers there was made an *Action Plan* under the Nordic Council of Ministers for the period 1996-1999. Out of various projects and activities under the Action Plan period the following projects are substantiated through NCM's reports:

1. "Consumer Education in the Nordic Countries – Objectives and contents" (1995, revised 1999).
2. "Consumer Education in Teacher Training", Tema Nord 1998: 578, Report from conference in Asker, Norway
3. "Youth to Youth" – report from conference in 1997 on cooperation between consumer organizations and youth organizations
4. "Promoting consumer education in schools" – manual for consumer institutions and more (1999)
5. "NICE MAIL"
6. "Two Attempts with Internet Backing in Consumer Education", report Tema Nord 2000:559.

After the Action Plan period the network has carried out a survey on sponsoring in schools ("Sponsoring in Schools", report Tema Nord 2000:559). This theme has had a great deal of attention from the media, and the Nordic survey has contributed to speed up the debate on sponsoring in schools.

#### **Nordic proposal of objectives**

The Nordic proposal of objective "*Consumer Education in the Nordic Countries. Proposal of objectives for and content of consumer education in the compulsory school and at upper secondary school level*" is a useful instrument when addressing the authorities a.o. on the framing of new teaching plans. The document can also be used as guidelines for teachers in their teaching in the school.

Objectives and content

*Personal finances, The rights and obligations of the consumer, Commercial persuasion, Consumption, environment and ethics, Food, and Product safety/Safety.*

### **Consumer Education in the teacher training – conference**

The Consumer Council was in charge of a teacher training conference in Asker involving in all 47 participants – 37 persons from the Nordic countries and 10 from the Baltic countries and Russia.

The participants came both from the school sector and the consumer side. The conference put consumer education in the teacher training, in-service training of teachers and methods for training into focus, for example use of ICT.

### **“Youth to youth”**

In 1997 a conference for representatives of youth organizations and the consumer sector was held in Sweden, where the objective was to exchange experiences on the youth organizations’ work on consumer issues.

### **“Promoting Consumer Education in schools”**

As part of the Nordic collaboration the Consumer Council has been participating in the revision and production of the book “Promoting Consumer Education in schools”.

The book is written by Ms Grada Hellman and is an aid for consumer organizations, university colleges and others who might be interested in the promoting of consumer education in schools. The book was published for the first time in 1985 and has been translated into many languages.

### **European network/NICE-mail**

At the European level the magazine *NICE-mail* (News and Information about Consumer Education) has contributed to spread information to key-figures and interested people all over Europe..

The magazine is being sent to the participants of ENCE – *European Network of Consumer Education* which consists of approximately 200 persons. The magazine is being published both in English and Spanish twice a year, and is also published on Internet.

The editor of *NICE-Mail* is Ms Grada Hellman from the Netherlands, previously employed with IOCU (International Organization for Consumers Union, now Consumers Association), and with time of service of several years within the consumer movement.

### **“Two attempts with Internet Backing in Consumer Education”**

This report substantiates the concentration on Consumer Education on the School-net in Norway and the work carried out in a survey by the Consumer Agency of Denmark to use Internet in the education.

An **in-service course** for teachers on Iceland was carried out with professional assistance from Norway, the school-group’s representative Ms Victoria W. Thoresen.

## EU – cooperation and influence

Our relation with EU in this field goes through DG SANCO's Division for consumer issues, office B 2 for Relations with consumer organizations, consumer education and representation.

All the Nordic countries are taking an active part in the framing of the agenda for EU's work with consumer education

The practical work includes to make the Commission take on the financing/and possibly the editing of "NICE-Mail".

The work with consumer education contributes to build up the competence in the Nordic countries' consumer organizations on development and accomplishment of a Nordic/European collaboration.

As regards the general work done in EU on consumer education which is substantiated in a note from the Commission dated 30 November 1999 on "The European Community and the Consumer Education", the Nordic countries have made an additional proposal. The note examines both working methods and working fields of current interest in the European cooperation.

### *"Developing consumer citizenship"*

As for the teacher training, an application has been sent to Comenius 2.1 under the Socrates programme 1 March 2001. The University College of Hedmark is responsible for the project. The title of the project is "Consumer Education and teacher training: Developing consumer citizenship", and teacher training institutions in Portugal, UK, Estonia, Lithuania, Sweden, Iceland and Norway will participate in the project. A representative of the respective national consumer institutions will also take part in the project group.

We would also like to mention the role which representatives of the Nordic Network for Consumer Education have played through various European conferences in the consumer education field over the past few years. Such arenas where people can meet and compare notes are of great value to the development of consumer education in schools, both in Norway, the Nordic countries and the rest of Europe.

### *Conference on "Marketing and Consumer Education" in Berlin 29.1 – 1.2.1997.*

The conference included a.o. a Nordic contribution on body focusing in advertising.

### *Asker, Norway 27.-29.4.1998.*

Within the Nordic cooperation framework the Consumer Council hosted a teacher training conference in Asker attended by in all 47 participants, 37 from the Nordic countries and 10 from the Baltic countries and Russia.

The participants came from the school sector as well as the consumer side. A representative from the EU Commission, Christiane Specht, took also part lecturing on consumer education in EU.

The conference put focus on consumer education in the teacher training, in-service training of teachers and substantiated also methods in the training, like e.g. the use of IT.

*“Teachers in Consumer Education”, Santander, Spain 7.-9.9.1999.*

All the Nordic countries were represented at the European conference in Spain which was arranged by “The European School of Consumers” in Santander. Several Nordic network participants made their contributions to the programme.

*Conference in San Sebastian, Spain 29.-31.3.2000.*

Two representatives from the Consumer Council lectured on consumer information and participated in a panel debate on consumer education at a European conference in San Sebastian. The issues were a.o. consumer information, consumer legislation, product safety, financial services, advertising and education.

Several for the Nordic countries contributed with material for an expo.

*“Home Economics in a New Millennium”, Norway, 23.-25.11 2000.*

The Consumer Council/the Ministry of Children and Family Affairs arranged in cooperation with the university colleges of Akershus and Bergen a European conference at the University College of Akershus. In all 140 persons from 23 countries took part. The theme was “Home Economics in the New Millennium – from a cultural, consumer and health perspective”, where consumer education was the main theme.

On Saturday 25 November about 60 persons attended a separate meeting in order to discuss European collaboration in the field consumer education.

In connection with the conference there were also held special meetings on various Nordic/European projects.

Joao Tata dos Anjos from DG SANCO, the EU Commission participated in the conference.

In his contribution he gave an account of Article 153 in the Amsterdam Treaty and took part in the discussion on the European cooperation.

## **Cooperation with the Baltic countries and Russia**

The Consumer sector under the Nordic Council of Ministers (NMC) has since 1995 been involved in several consumer related activities in the Baltic countries and the north-west Russian regions. The activities are directed by a special project group for the “Local regions”.

*Nordic-Baltic conference on consumer education*

Nordic Network for Consumer Education arranged a conference in September 2000 for participants from Estonia, Latvia and Lithuania. The conference was funded by the Nordic Council of Ministers through the “Local region group” and took place in Riga, Latvia 11.-13. September. The Consumer Council was responsible for the project and organized the conference in cooperation with a representative from the education ministry in Latvia. 50 persons participated, whereof 30 participants came from the three Baltic countries, and the rest from the Nordic countries. One representative from each of Poland, Russia and the Netherlands did also attend the conference.

The participants represented both the consumer sector and the education side.

The objective of the conference was to strengthen the consumer education in the Baltic countries and initiate further collaboration between the consumer sector and the education authorities/university colleges.

Themes like goals, contents and methods in the consumer education were debated. Current themes of discussion were local collaboration, teacher training and how to implement

consumer education in the various subjects. The participants also exchanged ideas on educational material.

The conference appeared to be a first and important meeting place between authorities/teachers and the consumer sector. As a follow-up of the arrangement one representative from each of the Baltic countries was especially invited to the European conference which took place at the University College of Akershus 23.-24. November 2000.

*Conference in St. Petersburg October 2001*

In order to continue the cooperation with the Baltic countries and Russia, an equivalent conference will be arranged in St. Petersburg in October 2001.

*Nordic-Baltic project on curriculum developing*

The seminar in Riga also resulted in a Nordic-Baltic follow-up project "Developing curriculum for compulsory basic school in consumer education" in 2001-2002. The objective of the project is to contribute to a strengthened consumer training in schools based on the adjusting of the Nordic proposal of objectives for consumer education to Baltic situation. The Consumer Council and the Ministry of Children and Family Affairs are in charge of the project, and in addition to the three Baltic countries the Swedish Consumer Agency takes part in the project. In May 2001 an initial seminar was held in Vilnius, Lithuania, and a working seminar was held in Tallinn in January 2002. The project is terminated with a seminar in Stockholm in May 2002.