THE ESSENCE OF CONSUMER EDUCATION IN ELEMENTARY SCHOOL

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Introduction

Social changes associated with joining the European Union, opening Latvia's borders, accession to international organizations, exchange of intellectual and material values challenge the targeted improvement of education system for creation and consumption of values. This process is focused on development of a personality who is capable of self-deter-mination, therefore, able to choose independently own strategy of develop-ment and self-realization in the market economy relations, especially in terms of today's changing circumstances of global economic crisis.

The 21st century comes with modernization of equipment, increasing amount of information, new opportunities for mobility and growth of globalization processes; as a result, people's attitudes change, respected values and goals of life transform, which, in turn, puts forward new requirements for education in connection with basic principles of humanistic pedagogy.

Robertson S.L. (Robertson, 2005) characterizes the following changes in education:

- long-term economic growth will be associated with new knowledge;
 the balance between knowledge and resources (labor force and capital)
 moves to knowledge;
- education will be essential for economic growth, but education systems will have to respond differently to the needs of knowledge society.

Changes affect all areas of life, including general education. Therefore, it is necessary to be clear about means and ways of an action, factors influencing development of a personality that will ensure an effective teaching-learning process, facilitate a more efficient path to a goal and self-fulfillment, participation in creation of a skilled human values system in order to promote students'

personal development and readiness for life in a community with included balance between social relations, creation and consumption of values.

Due to various cultural, social, economic and technical influences, consumers are faced with enormous problems of lifestyle and consumption habits, caused by the loss of balance between creation of material and spiritual values, on the one hand, and their consumption, on the other hand. The increasing mobility of human, production, symbols, money and information transforms individual characteristics and draws attention to the disappearance of loyalty. This has led to the fact that people make up their individual characteristics in a much different way than before. Consumption is a "natural" and acceptable way to create own personal qualities for most individuals.

On the other hand, this development has created the need to become consumers who can interpret relevant information, share it with each other, and take the appropriate decisions. Not all people are able to evaluate critically the impact created by the manufacturing and advertising sectors; information and education is needed, as well as understanding of the difference between the real and the supposed needs, consumer culture as a component of the individual citizen-personality culture and ethical principles.

Year 2011 was announced the Year of the Citizen Consumer in the United States of America (Kaplan, 2010). Consumer education will not solve all the problems, but it is an important component of consumer education nowadays. There is a need to improve the education process respectively in order develop balanced students' understanding of themselves and others, different needs, experiences and perspective in new circumstances,

H. Thorelli and S. Thorelli (Thorelli & Thorelli, 1977) have put forward the theory that the free market economy can exist effectively only when supported by an educated consumer. They claim that the open-market economy will serve the needs of modern society only when at least some consumers will make intelligent decisions. Consumer education is a way to balance the power between producers and consumers. The objective of consumer education is to encourage individuals to analyze and make decisions based on personal values and in accordance with their needs and desires. It can also help individuals to make decisions that may affect the wider society. Consumer education is aimed at the educational institutions (schools), institutions of interest education, courses of continuing education and workshops within adult education.

Consumer education is formation of the attitude (knowledge, experience, action) that is necessary for life during economic crisis.

There is negative understanding of the term "consumer education" in modern society as well. It is described as a desire to encourage people to consume more and more. In fact, the truth is that the objective of consumer education is to promote understanding of structures and systems that take place inside the market, how consumers' habits affect the economy, environment and society to make an informed decision. Consumer education provides an insight that is necessary for forming citizens into consumers with responsible and intelligent action that is based on the consumer culture. It is the responsibility of learning that contributes to the personal development of the individual's ability to manage his/her own life in the context of the global society. Consumer education is related to individual, social, economic and ecological development of the personality (Karpijoki, 1999).

General Description of the Research

Problem: There are lots of facts and publications on consumer education at present, but there is lack of consumer education content for schools that is appropriate for cultural conditions in Latvia, theoretical basis of consumer education for action in this area is not identified, as well as students' opportunities of consumer education development in everyday life and the state education system for students to identify and purposefully develop their individual consumer skills through studies and practice, thus realizing the pedagogical paradigm shift in consumer education.

In order to deal with consumer education issues in pedagogy, it is necessary to develop a theoretically grounded and modern methodological framework that complies with the students' needs and transforms the teaching process into the learning process by giving students the opportunity not only to understand the needs of society and the individual, but also to promote awareness of the importance of consumer education curriculum and learning methods.

Research object: *student's consumer education* in the educational process at elementary school in Form 8 and Form 9.

Objective: to identify the essence of consumer education, pedagogical legality in the process of comprehensive elementary school, to establish a methodological framework for integration of consumer education content in the curricula of school on that basis by transforming teaching process into the student's learning process.

The research is based on the assumption that adolescents will obtain appropriate consumer education understanding that complies with Latvian culture conditions in the context of European countries' experience within consumer education process. It is based also on the idea of educational potential that develops the student's as the consuming citizen's education, contributes to the student's participation in the society that is oriented on sustainable market development during the global economic crisis.

Identification of consumer education content and methods will allow development of curriculum and its implementation methods that correspond with the contemporary Latvian reality by changing the teaching process into the student's learning process.

Hypothesis: student's consumer education is being implemented as a component of general education if:

- the concept of "consumer education" is formulated, based and included in the curriculum;
- the content of consumer education is analyzed in the standard of primary education that offers proper action to students, includes study of students needs, a consumer's ability to work with information for forming decision-making and participation in the society that is oriented on sustainable development and market relations under the influence of economic recession;
- consumer education criteria and levels are developed, identified and used by a teacher and a student within the process of self-assessment and evaluation.

Tasks of the research:

- To analyze scientific literature and sources on the essence and development of consumer education in Latvian and European cultural environment within recession.
- Based on findings of scientific and methodological literature: to explore pedagogical regularities, to identify the concept of *consumer education* and the conceptual framework of consumer education within the study process at elementary school.
- To carry out the research on students' needs and determine the appropriate consumer education content for Latvian culture conditions.
- To develop the methodological framework for transformation of consumer education content from the teaching process into the student's learning process by using appropriate consumer education teaching methods.
- To develop the program "The Essence and the Content of Consumer Education for Formation of Student's Individual Consumer Education

- at Elementary School", to draw up the criteria and the levels of its approbation in practice, and to carry out approbation.
- To analyze the results of the program's approbation and make recommendations for implementation of consumer education content in the study process in primary education, transforming the teaching process into the student's learning process.

The research is based on the concept of humanism that is implemented in the social learning theory approach based on theories of psychology and pedagogy, economics and marketing.

The theoretical base of the research consists of:

- findings on the development of personality and understanding of the human potential in the social environment;
- findings of humanitarian pedagogy on collaboration between a student and a teacher in the education process by implementing the learning approach that is based on recognition of the student's needs and interests; on the student-centered learning approach;
- understanding of the concept and the essence of consumer education, analysis of the conceptual framework;
- correlations of sustainable development;
- findings of the social learning theory on the individual's behavior, as well as methods for its changing or modifying;
- findings of the marketing theory on consumer behavior;
- analysis of primary education content; development of student participation and models of consumer education implementation.

Research methods:

- 1. Theoretical methods. Research, selection, arranging, structuring and targeted analysis of philosophical, pedagogical and psychological, economic literature, internet sources, scientific databases and regulatory documents. LR and EU documents, statistics.
- 2. Empirical methods.

Data mining methods:

- survey of students for analysis of their needs (for acquisition of first-time data and development of consumer education program);
- keeping under observation students performance and behavior (for program approbation and practical use within the process of consumer education implementation at comprehensive school);
- teachers' surveys for assessment of students' learning outcomes in consumer education.

Data processing and analysis methods:

- quantitative data processing was performed in SPSS 16.0 data processing program using the Kendall's correlation (Kendall's tau - b) to determine the relationship, the Mann - Whitney U - test to compare independent samples, the Wilcoxon's test to compare characteristics of two measurements taken for the same selection, and the Friedman's test to compare features of more than two related selections.

The research base consists of:

The pilot research: for studying the students' needs in the field of consumer education -310 students from 15 comprehensive schools of five districts in Latgale region:

Rezekne City – Rezekne Secondary School No.5;

Rezekne district – Vilani Secondary School, Malta Secondary School No.2, Kaunata Secondary School, Audrini Secondary School, Aizupe Elementary School, Deksari Elementary School, Sakstagals Elementary School un Rezna Elementary School.

Balvi district – Stacija Elementary School;

Ludza City – Ludza City Gymnasium;

Ludza district – Zilupe Secondary School;

Kraslava City – Kraslava Elementary School;

Kraslava district – Dagda Secondary School;

Preili City - Preili Secondary School No.2.

For approbation of the program – 80 students of Form 8 and Form 9 from Vilani Secondary School in Vilani region.

Novelty of the research:

- the concept *consumer education* is identified and justified in the context of elementary school curriculum;
- the conceptual framework of consumer education is analyzed, consumer education content that is appropriate to Latvian cultural conditions is defined and assessment criteria for students learning outcome is developed;
- curriculum program for consumer education is designed by using specific education methods and means for transformation of the teaching process into the student's learning process.

Practical importance of the research:

- the research on adolescents needs is carried out in the theoretical and empirical level in order to create the educational program that would

- comply with Latvia cultural conditions for implementing consumer education in comprehensive school;
- the program's approbation is implemented, based on the criteria and the levels that can be used by students for self-assessment and teachers for evaluation;
- recommendations for the program's implementation in elementary school are prepared;
- the developed and tested consumer education content is the foundation for organization of consumer education in comprehensive education, allowing teachers to use the proposed basic content creatively.

Limits of the research

Limits of the research were identified in the process, including the link between consumer education topics in the elementary education curriculum content in 5 areas that make up the theoretical framework of the final program for implementation of consumer education content in elementary education.

The research of adolescents needs was carried out at 15 schools in Latgale region, and approbation of consumer education program was carried out in a single school, so the results cannot be considered representative of the country as a whole. It is necessary to identify the social context for using the program in other regions. The program, materials, evaluation criteria, indicators can be used as a basis for improving individual consumer education of students of Latvia comprehensive schools as citizens-personalities.

The research of literature and sources leads to the conclusion that, until now, scientists have studied the students' susceptibility formation, as well as consumer behavior, behavior models and attitudes, but the specific formation of customer-entrepreneur attitude in the learning process has not been studied. It is a topical issue in modern socio-economic conditions, and it creates the need for in-depth research in this area.

The research confirmed the need to study teachers' readiness for integration of consumer education in content of comprehensive education.

Content of the Research

The research consists of three parts. The introduction deals with the novelty, sets the objective, tasks, and hypothesis, summarizes the methodological basis of the research, describes the research base and the stages.

Chapter 1 "Consumer Education in Theories and Normative Documents" consists of three sections. The scientific literature and sources on

consumer education's development in Latvian and European cultural environment are analyzed in the first part of the research, as well as development of consumer education content under socially economical conditions and implementation opportunities in education. The conceptual framework of consumer education in elementary school and learning outcomes are studied.

The analysis carried out in section 1.1 "Development of Consumer Education in Cultural Environment of Latvia and Other European Countries Within Contemporary Socio-Economic Situation" suggests that "consumer education" is a component of general education that complements the civic education and contributes to an individual's ability to manage own lives, promotes individual, social, economic and ecological development of the society.

The analysis persuades that the concept of consumer education has become urgent in the economically developed countries in the face of an increase in consumption. It has happened a lot sooner than in Latvia, and it is analyzed not only in terms of legislation, consumption, consumer culture and ethics, but the content of consumer education and possibilities of implementation in the school curriculum are also actualized. It means that Latvian schools need a consumer education model that realizes the educational paradigm which is oriented on the student's action/learning by offering a variety of activities for students in the learning process, creating a student's as consuming citizen's education, and promoting his/her participation in the society that is oriented on the sustainable development and market relations under the conditions of economic recession.

Development of consumer education content in European and Latvian cultural environment is analyzed in **Section 1.2** "**Development of Consumer Education Content Under the Impact of Socio-Economic Conditions and Its Introduction in Education**" (Lubkina, 1997, 2000, 2004; Thoresen, 2002; McGregor, 1994, 2006, 2007, 2010; Sandlin, 2005; Steffens, 1995; Suojanen, 1994) **of the research**. The analysis suggests that the separate subject in primary education is not introduced in Latvia; only a handful of consumer education topics such as nutrition, safety, etc., are included in the subjects "Social Sciences" and "Household and Technologies" and taught, starting from Form 1. It does not fully allow mastering the content of consumer education and forming consumer skills to make informed and responsible decisions based on sustainable development. The civic education is emphasized in the curricula of elementary education.

It was concluded by analyzing the models of consumer education implementation (Amanis, Lubiņš & Ļubkina, 1997; Thompson, 1993; Vassileva, 2008; COBASE, 2011) that the most appropriate option for Latvian education system is to include and integrate topics into other subjects for avoiding

overburdening of the learning process; as a result, students not only show knowledge and skills to act within the framework of the educational process, but also shape personal attitudes, develop skills of building independent and deliberate choice of action which is the base of the modern education paradigm; it is important in consumer education to see consumer behavior in the context of economic, social and environmental sustainability that develops student's education and participation in the society that is oriented on sustainable development and market relations during the global financial crisis; consumer education is a cyclical process that will continue in a new, higher level: from information to promotion, and further to the student's responsible and deliberate action.

The analysis of the conceptual framework of consumer education, offered by the authors (COBASE 2011; Flowers, 2001; Kitson, 1999; Sandlin, 2004; Wells & Atherton, 1998), is carried out in **Section 1.3 "Conceptual Framework of Consumer Education in the Learning Process at Elementary School and Learning Outcomes" of the research**. It suggests that Latvian consumer education content needs to include topics that enable a student to develop knowledge, skills and attitudes in the following areas:

- consumer needs and behavior that complies with the educational aspect of the sustainable development of society;
- consumers in the market that is included in the economic and environmental aspect;
- personal resource management is involved in education for sustainable development in the economic aspect;
- consumer rights and responsibilities appears in the cultural aspect which is closely related to all other education aspects for sustainable development.

Table 1 Learning outcomes in the context of interconnection of social learning theory and education for sustainable development

Topic of	Learning outcomes		
consumer	Knowledge and	Skills	Attitudes
education	understanding		
content			
needs and	- understanding of who is	- explanation of factors	- respect for the needs of
behavior of a	a consumer;	influencing availability	others;
consumer	 knowledge of how and 	of choice and	- readiness to participate
	why a consumer needs to	resources;	in a discussion on
	chose;	- ability to evaluate	consumer issues
	 understanding of 	possibilities of choice;	concerning individuals
	necessity for effective	- ability to take into	and groups;
	and responsible usage of	account the needs of	- assessment of active
	goods and services;	others;	participation in making
	- understanding of the	- ability to analyze	consumer decisions;
	needs characteristic for	consequences caused	 understanding of
	specific groups of the	by the choice in the	consumer influence in
	society in connection	social context.	the local, national and
	with consumers choice.		global level.
manage-	 understanding of 	- ability to compare	 knowledge and
ment of	principles for	conformity of prices	assessment of money
personal	establishing and	and quality;	as a value;
resources	managing a budget;	- ability to establish a	 respect for personal
	- knowledge of where and	budget and make	financial resources;
	how to get help for	records in a book of	 understanding of
	improving the financial	expenditure;	priorities and planning;
	situation;	- ability to plan the	- usage of effective
	 knowledge of modern 	future and take	financial resources;
	technologies that give	responsibility for usage	- assessment of available
	information and	of personal financial	resources;
	possibilities to	resources;	- promotion of economic
	consumers;	- ability to determine	and eco-friendly usage
	 knowledge of own 	consumers' influence	of resources in a
	consumer rights;	types on production	family;
	- knowledge and usage of	and offering processes	- responsibility for
	shopping possibilities;	of goods and services.	personal finances and
	 knowledge of how to 		participation in
	limit inefficient use of		planning of a family
	resources		budget.

consumers in market	 knowledge that producers advertise their goods and services; knowledge of factors influencing the quality of goods; knowledge of safety, reliability, ease of use, durability and sustainability of goods; 	- ability to express personal likes and dislikes for choosing goods; - ability to analyze various types of determining quality of goods; - ability to perceive an advertisement and see the difference between an advertisement and	 responsibility for choosing goods and services; understanding that consumers can influence the way how goods are offered in market; respect for goods value; care for the environment; assessment, planning and organization of personal
consumers in market	 understanding of consumers behavior's influence on environment and personal welfare; understanding of importance for honest and ethical check of goods. 	 information; ability to use various information available to consumers for making a good choice of goods and services. 	 behavior according to basic principles of sustainable development; acknowledgment that there are people and organizations that help consumers.
consumer rights and responsibility	 knowledge that consumers shall get a good service; understanding of impact of consump-tion on environment; knowledge of ecofriendly production; knowledge of ecological labels; knowledge of information on safety, reliability, ease of use and quality of goods; knowledge how to deal with dangerous substances; knowledge of organizations for consumer rights protection and their services. 	- understanding that consumers in market have not only rights, but duties as well; - ability to reduce amount of household waste; - ability to identify results of particular consumer behavior and evaluate expan-ses by comparing necessity of this behavior; - ability to assess evidences; - ability to protect personal rights and rights of other consumers.	 ability to comment good or bad service or production; readiness to file a complaint if it is necessary; recognition of usefulness for a comment or a complaint; awareness of industrial and domestic threats posed to the environment; promotion of ecofriendly products consumption; care for safety; usage of consumer rights daily.

In order to assess the level of consumer education in primary education, the evaluation criteria shall be specified in terms of learning outcomes that include knowledge, skills and attitudes (see Table 1). The following table summarizes the content of consumer education that is selected on the basis of studies, materials of international projects and the UNESCO Guidelines of Education for Sustainable Development (UNESCO, 2005), as well as the expected learning outcomes, based on interconnections of social learning theory and education for sustainable development as a result of acquisition of the consumer education content.

The analyzed introduction of consumer education in the elementary school curriculum and learning outcomes is a novelty for Latvian elementary schools, as well as to the research. It leads to the need for creating the learning outcomes' criteria and consumer education program for its content integration in elementary school by transforming the teaching process into the student's learning process.

Chapter 2 "Consumer Education Content and Its Learning Opportunities in Elementary School" of the research consists of two sections. The second chapter deals with the analysis of consumer education topics in the elementary education standard, research of students needs, development of consumer education content program.

Standard and the Learning Process" of the thesis involves analysis of topics included in the elementary education standards related to consumer education separately from four subject areas: Languages, Basics of Technology and Science, and Man and society. The content covered in elementary education subjects is studied, and its link with consumer education topics is analyzed, hence the relations between aims, objectives and content of subjects' areas and consumer education that points to the need to develop students' as consuming citizen's education promoting his/her participation in the society that is oriented on the sustainable development and market relations within the global economic recession

Section 2.2 "Introduction of the Consumer Education Content in Elementary Education" of the doctoral thesis include three sub-sections.

Findings on personality development and understanding of human potential in the social environment are analyzed in **Sub-chapter 2.2.1 "Description of Adolescents in the Social Environment, Development of Needs and Participation"**. By analyzing findings of various authors (Garleja & Vidnere, 2000; Gudjons, 1998; Lekrojs, Deilija & Miligens, 2001) on the aims and the content of socialization, importance of school in the socialization process, social skills, it is concluded that personality development during adolescence and social

skills obtained in this age determine largely the socialization quality in the future (Ušča, 2012).

It is hard to define the participation of consumers, but mostly it is interpreted as consumers' participation in planning, development and quality improvement of goods and services (Bennets, Cross & Bloomer, 2011). By analyzing findings of the marketing theory on consumer behavior (Dickson, 1994; Hawkins, 1989; Kalka & Mēsene, 2004; Praude, 2011) and development of student's participation (Bennets, Cross & Bloomer, 2011; Eriksen, 2008; Kotler & Armstrong, 1991; Uzunova, 2007), it is concluded that diverse educational content and educational methods that are based on student's actions/learning paradigm can be used in the consumer education process for development of students' deliberate and responsible participation in the society. In this way, students not only acquire academic knowledge, but also form personal attitudes and skills to make responsible decisions.

The results of the pilot research are analyzed in **Sub-section 2.2.2** "**Pilot Research for Development of Consumer Education Content**". The research was carried out within the framework of the European Social Fund project "Perfection of Competencies of Teachers in Latgale Region for Realization of the New Elementary Education Standard in the Comprehensive School" (Contract No. 2006/0088/VPD1/ESF/PIAA/05/ APK/ 3.2.5.2./ 0097/0160) that was implemented in Personality Socialization Research Institute of Rezekne Higher Education Institution in the period of time from 01 July 2006 to 30 June 2007. It was a survey "Consumer Education and Comprehension of Consumption Culture in Elementary School" in order to identify the needs of adolescents in relation to their everyday activities (shopping - clothing and food, collection of waste, energy and water consumption, leisure, work, society and the environment) and to clarify the content of consumer education topics.

310 students from 15 comprehensive schools of five districts in Latgale region took place in the pilot research:

Rezekne City – Rezekne Secondary School No.5;

Rezekne district – Vilani Secondary School, Malta Secondary School No.2, Kaunata Secondary School, Audrini Secondary School, Zarecnaja Elementary School, Deksari Elementary School, Sakstagals Elementary School un Rezna Elementary School.

Balvi district – Stacija Elementary School;

Ludza City – Ludza City Gymnasium;

Ludza district – Zilupe Secondary School;

Kraslava City – Kraslava Elementary School;

Kraslava district – Dagda Secondary School;

Preili City – Preili Secondary School No.2.

The research was based on the question of global consumer education which needs to be closely linked with social, economic and environmental protection processes and globalization.

The research conducted in Latvia and the opportunity to compare the data obtained with the global UNEP/UNESCO research data made it possible to draw the conclusion that surveys on consumer education issues in the world initially were conducted in 1999 and 2000, when this kind of terms and education just started to appear in Latvia. Survey of students was the first step in the study of students' consumer education in Latvia. The conducted research showed that it is necessary to integrate consumer education topics in elementary education process. It will give the opportunity to contribute to students' as consuming citizens' education and involvement in processes taking part in the society.

Stages of consumer's action and factors affecting them were determined within the framework of **Sub-section 2.2.3 "Development of Study Program of Consumer Education Content and Methodological Basis"**. As a result, students have the opportunity to build their consumer activities in accordance with the target set by consumer education and principles of sustainable development.

Taking into consideration stages of consumer's action and factors influencing them, on the basis of the social learning theory (Bandura, 1977; Lee, Conroy, & Hii, 2003), sustainable development theory (Davis, 2009; Salīte, 2002), CM Regulations No.530 and analysis of education standards, the program, called "The Essence and the Content of Consumer Education for Formation of Student's Individual Consumer Education at Elementary School", was developed within the framework of the report. Its aim is to develop student's individual consumer education and give the following possibilities to the students of Form 8 and Form 9:

- to identify the impact of desires and needs on the personal life and ongoing process in the society;
- to acquire skills for planning and managing the personal financial resources;
- to analyze consumers' impact on the environment, public opinion and advertisement's impact on a consumer, product and service quality, safety and sustainability;
- to develop participatory skills for sustainable development in the market-oriented society by analyzing consumer behavior.

The program includes consumer education objectives, tasks, education content, sequence of education content obtaining, study methods are described, the education tools necessary for acquisition of the curriculum are listed, and the criteria for evaluation of student achievement are established. Apart from the consumer group that owns a student, everyone has the opportunity to obtain the proposed consumer education content seen in Table 2.

Table 2 **Plan of the education content**

Content of	Form 8	Form 9
consumer		
education		
Needs and	A student:	A student:
behavior of a	- develops understanding of	- develops understanding about
consumer	differences between desires and	choice and resource limitations;
	needs;	- develops skills to discuss the
	- develops skills to take into account	impact of choice on social
	the needs of others;	processes;
	- develops a tolerant attitude towards	- improves skills to analyze
	other individuals' wants and needs;	consequences of own choice in
	- analyzes the impact of his/her needs	the environmental and social
	on personal life.	context.
Management of	A student:	A student:
personal resources	learns the principles of budget	develops understanding of
	establishment and management;	necessity for management of
	- learns to plan personal financial	personal financial means;
	means;	- learns to limit the usage of
	- develops a deliberate and	inexpedient resources;
	responsible attitude towards the	- realizes and evaluates money as
	usage of resources.	a value.
Consumers in	A student:	A student:
market	- develops understanding about the	- develops awareness of indicators
	aspects influencing the consumer;	showing the quality and safety
	- learns to determine the impact of	of goods and services;
	public opinion and advertisement on	- learns how to use information
	personal wants and needs;	for determining quality and
	- improves skills to analyze	safety;
	information and take responsibility.	- is aware of consumers' impact
		on producers.
Consumer rights	A student:	A student:
and responsibility	- develops awareness of sustainable	- develops understanding about
	labeling of goods;	the impact of consumption on
		the social processes;

- learns how to reduce the amount of household waste;
- develops a deliberate and responsible attitude towards consumption of eco-friendly products;
- develops awareness and learns to protect personal consumer's rights.
- develops skills of analyzing consumer behavior;
- improves abilities to analyze information and use personal consumer rights daily;
- involves actively and responsibly in ongoing processes in the society.

The content of the program is organized for integrated studies of consumer education, which is one of comprehensive manners of learning. It is based on students' needs and interests, linking it to their everyday lives, desires, and practical application (connection between the life and education content - life experience – for life), encouraging students to make their own knowledge transfer and promote self-education, students' understanding of the relationship between individuals and the society.

Search for integration of educational disciplines is analyzed in **Sub-section 2.2.3.1** "Study Methods for Integrated Studies of Consumer Education" (Aisyah, 2013; Ellerani & Gentile, 2013; Osman et al., 2013). It is concluded that specific study methods are used in consumer education for transforming the teaching process in the students' learning process, and these methods respond to the social learning theory and the key elements of social learning:

- active learning methods, where learning takes place in action, based on student collaboration and communication;
- research methods (solving of problematic tasks) and cases that allow detecting inconsistencies actively in individuals' opinions that are based on personal preferences, needs and understanding of their implementation;
- CLIL (Content and Language Integrated Learning) allows integration of programs of different levels, variety of content and makes it possible to enrich the study content, form and quality;
- while working with information sources, dealing with case studies, using supplementary tools (telephone, mass media, computer, I-pad, I-phone, etc.), assessment, drawing conclusions and usage of the experience gained in new situations connected with consumer's everyday life.

Sub-section 2.2.3.2 "Evaluation and Acquisition Criteria of Consumer Education Content" offers insight in the evaluation stages of students' learning

outcomes that may serve as a basis for teachers within the evaluation process in consumer education.

As the result of theories by pedagogical scientists and analysis of consumer education content implementation, the following three evaluation levels were identified, showing the criteria – knowledge and understanding, ability to use knowledge of consumer education – of the student's learning outcomes:

- Reproductive knowledge and understanding, reproductive ability a student knows the concepts of consumer education, he/she is able to identify these concepts in sources of information. A student uses acquired knowledge and skills at set pieces by the sample.
- Interpretative knowledge and understanding, interpretive skill a student is able to use the knowledge acquired in standard situations (shopping, use of services), and use knowledge and skills in new non-standard situations, based on a sample.
- Productive knowledge and understanding, productive skill a student uses the gained knowledge and skills for solving non-standard situations, he/she is able to explain the reasons of action and analyze its consequences.

Based on scientific studies (Daniela, 2009; Špona, 2001; Žogla, 1994) and consumer education content analysis, the following two types were set for evaluating the criterion's attitude within the student's learning outcomes in consumer education: consumer education criterion for assessing treatment were raised in 2 ways:

- attitude of habits that forms by systematical practicing and experience accumulation. A student is aware of and respects not only personally important phenomena, but also opinion of bystanders and society.
- self-regulated attitude develops through the analysis of individual performance, the process of evaluation and correction. A student analyzes personal behavior in connection with the ongoing social, political and economic processes in the society.

Chapter 3 "Acquisition of Consumer Education in Elementary School: Content Implementation and Effectiveness Check" of the research includes 2 sections. It describes organization of the experimental research and approbation results of the developed program.

Section 3.1 "General Concepts and Organization of Experimental Research" describes the organization of the research, shows its stages and determines the processing methods of the results.

The research is based on the analysis of social learning theory and education for sustainable development in consumer education. Consumer education content is developed, study methods used in the learning process are offered and research of activities is carried out based on the analysis.

The program "The Essence and the Content of Consumer Education for Formation of Student's Individual Consumer Education at Elementary School" for introduction of consumer education content has been developed and approved as the result of the research. It includes methods and recommendations for development of elementary education's student as a consuming citizen and participation in the society that is oriented on sustainable development and market relations within the global economic crisis.

The following methods were used in the SPSS data processing program for data processing and analysis:

- Mann–Whitney U–test a non-parametric method to compare two independent samples and determine differences;
- Kendall's correlation (Kendall's tau b) is a non-parametric method to determine relationships;
- Friedman's test (*K-related samples; Friedman*) a non-parametric method to compare features in more than two dependent samples. In order to analyze the dynamics of student's achievement, students' answers are compared at the beginning, middle and end of the research;
- Wilcoxon's test (W) is used to compare features in two measurements taken in the same sample. In order to analyze the program approbation results, students' achievements were compared at the beginning and the end of the research.

Section 3.2 "Analysis of the Research Results of Consumer Education Content Implementation According to the Set Criteria" includes three subsections.

Sub-section 3.2.1 "Quality of Students' Knowledge in Consumer Education Content Acquisition" includes the analysis of the development of the learning outcomes' criterion "Knowledge and Understanding" within the approbation of consumer education program. Levels for determining the quality of students' knowledge are shown in Table 3.

Table 3 Levels for determining the quality of students' knowledge

Criterion	Topic of consumer	Levels
	education content	
	Needs and	Reproductive knowledge and understanding: a student knows
	behavior of a	who is a consumer and understands differences of desires and
	consumer	needs.
		Interpretative knowledge and understanding: a student
		understands the need for selection and problem of resource
		limitedness.
		Productive knowledge and understanding: a student knows and
		understands the effective and responsible use of the goods and
		services.
	Management of	Reproductive knowledge and understanding: a student
50	personal resources	understands the need for budget planning.
din		Interpretative knowledge and understanding: a student knows
stan		the basic principles of budget planning.
ders		Productive knowledge and understanding: a student knows
nuc		how to limit the wasteful use of resources.
Knowledge and understanding	Consumers in	Reproductive knowledge and understanding: a student knows
ge a	market	how manufacturers advertise goods and services.
edg		Interpretative knowledge and understanding: a student knows
ow]		and understands aspects that influence consumers.
Kn		Productive knowledge and understanding: a student knows and
		understands indicators of safety and quality of goods and
		services.
	Consumer rights	Reproductive knowledge and understanding: a student knows
	and responsibility	what is eco-friendly production, understands that consumers
		have certain rights and responsibilities.
		Interpretative knowledge and understanding: a student knows
		and understands the nature of sustainable branding of goods.
		Productive knowledge and understanding: a student
		understands the personal impact on the ongoing processes in
		the society.

Questions about students' individual consumption, factors influencing consumers' behavior, budget planning and eco-friendly products in the context of sustainability were asked for the analysis of students' knowledge and understanding, suggesting that students develop knowledge and understanding of consumer education at a level which allows their usage in the consumer's everyday contexts and promotes active and responsible participation in the society.

Sub-section 3.2.2 "Analysis of the Criterion "Skills" in the Context of Knowledge Usage" focuses on the criterion "skills" that was advanced for evaluation of student achievement in consumer education. The criterion's levels show students' proficiency to use the gained knowledge knowingly (see Table 4).

Table 4 Evaluation levels for the criterion "Skills"

Criterion	Topic of	Levels	
	consumer		
	education content		
	Needs and	Reproductive skills: a student is able to distinguish own	
	behavior of a	needs from desires.	
	consumer	Interpretative skills: a student can analyze differences	
		between desires and needs in various situations.	
		Productive skills: a student analyzes and plans personal	
		behavior for satisfaction of desires and needs.	
	Management of	Reproductive skills: a student is able to draw up a family	
	personal	budget according to a given sample.	
	resources	Interpretative skills: a student is able to draw up a personal	
		financial plan according to a given sample.	
		Productive skills: a student is able to plan the future and take	
<u>s</u>		responsibility for usage of personal financial resources.	
Skills	Consumers in	Reproductive skills: a student is able to talk about own likes	
\sim	market	and dislikes when choosing goods.	
		Interpretative skills: a student is able to determine the	
		influence of public opinion and advertisements on personal	
		desires and needs.	
		Productive skills: a student is able to use information for	
		determination of quality and reliability.	
	Consumer rights	Reproductive skills: a student is able to sort household waste.	
	and responsibility	Interpretative skills: a student is able to reduce the amount of	
		household waste.	
		Productive skills: a student is able to identify results of	
		specific consumer behavior and assess costs by comparing	
		necessity for this behavior.	

Sub-section describes the development dynamics of the student's skills and application of acquired knowledge in everyday life situations that lead to the conclusion that consumer education content acquisition process not only teaches students how to handle standard situations, but gives the opportunity to develop the ability to analyze causes and consequences of personal actions in the aspect of environmental and social sustainability.

Sub-section 3.2.3 "Development of Deliberate and Responsible Attitude in the Result of Consumer Education Content Implementation" evaluates students' attitude by using attitude evaluation levels determined in consumer education and shown in Table 5.

Table 5 Evaluation levels of students' attitude in consumer education

Criterion	Topic of	Levels
	consumer	
	education	
	content	
	Needs and	Custom attitude: a student respects needs of other people.
	behavior of a	Self-regulated attitude: a student analyzes own needs, their
	consumer	influence on personal life and state in the closest society, and
		evaluates consequences of personal choice in the
		environmental and social context.
	Management of	Custom attitude: a student respects personal financial
	personal	resources.
	resources	Self-regulated attitude: a student develops informed and
		responsible attitude towards usage of resources, recognizes
		and assesses money as a value.
ıde	Consumers in	Custom attitude: a student is aware that consumers can
Attitude	market	influence the way goods are offered in market.
At		Self-regulated attitude: a student recognizes personal
		responsibility when choosing goods and services, assesses,
		plans and organizes own actions according to the basic
		principles of sustainable development.
	Consumer rights	Custom attitude: a student is aware of environmental threats
	and responsibility	created by industries and households.
		Self-regulated attitude: a student is convincing in comments
		on good or bad service or goods; he/she participates in ongoing
		social processes actively and responsibly, promotes
		consumption of eco-friendly goods, takes care of safety and
		uses consumer rights in everyday life.

Analysis of the results led to the conclusion that the students' responsible attitude shapes in the consumer education process in the form of analysis of conscious personal consumption, needs and available resources when selecting goods and services, evaluation, planning and organization of personal actions in accordance with principles of sustainable development.

Conclusion

The research describes the conceptual framework of consumer education, studies the students' needs and sets the consumer education content appropriate to the Latvian cultural conditions and methodological basis for its integration in elementary school.

Along with the increase in consumption and society's need for development of economic thinking, susceptibility, culture and initiative, ability to make non-standard decisions in various unconventional situations, there is a need to identify and integrate in the educational process such consumer education content which is appropriate for the Latvian culture environment, realizing the pedagogical paradigm that is oriented on the student's action/learning, offering a variety of activities for students in the educational process, creating a student as a consuming citizen and promoting his/her participation in the society that is oriented on sustainable development and market relations within the economic recession.

By introducing consumer education in the Latvian education system, based on the experience of other countries, it is an appropriate option when topics are included and integrated into other subjects in order to avoid overburdening of the learning process; as a result, students not only show knowledge and skills for handling the study process, but they also form personal attitudes, develop the ability to make an independent and informed choice, which is a base of the modern education paradigm.

The research includes students' learning outcomes in consumer education in the context of interrelationships of social learning theory and education for sustainable development that is a novelty. It creates the need to develop a program for the student's individual consumer education by transforming the teaching process into the student's learning process.

The conclusions, contained in the relevant sections, are drawn up in the result of the theoretical and empirical research. The key conclusions of the whole research are as follows:

1. Consumer education in Western European countries has entered a stage that is associated with the consumer's quality of life in a new level, resource balancing due to the global economic crisis and new approaches to consumer education on the basis of ethical principles and the need for consumer culture within the development of civil society. This development is much slower Latvia, and that can be explained by the urgency for consumer education and consumer safety issues only in the 1990s.

- 2. "Consumer education" is a component of general education that complements the civic education and contributes to an individual's ability to manage personal life, promotes individual, social, economic and ecological development of the society. This confirms the hypothesis put forward in the thesis: a student's consumer education implements as a component of general education if the concept "consumer education" is formulated, based and included in the curriculum.
- 3. It is important in consumer education to view consumer behavior in the context of economic, social and environmental sustainability; it develops the student's education and participation in the society that is oriented on sustainable development and market relations within the global financial crisis.
- 4. Students in Latvia do not know and do not understand different consumer education issues (impact of personal consumption on the environment and social processes, consumer behavior and factors influencing the selection of goods, etc.) that affect their personal lives and participation in a variety of processes. Students also cannot take responsibility for the consequences of their actions that is why there should be included topics in consumer education content that promote analysis of personal consumption and develop student's involvement in the ongoing social, economic and political processes.
- 5. It is necessary to include topics in the Latvian consumer education content that give an opportunity to develop student's knowledge, skills and attitudes in the following fields: consumer needs and behavior that corresponds to the public aspect of education for sustainable development; consumers in market, which is included in the economic and environmental aspect; management of personal resources is included in the economical aspect of education for sustainable development; consumers rights and responsibilities is part of the consumer's cultural aspect, which is closely related to all other aspects of education for sustainable development.
- 6. Specific study methods are used in consumer education for transforming the teaching process in the students' learning process, and these methods respond to the social learning theory and the key elements of social learning: active learning methods, where learning takes place in action, based on student collaboration and communication; research methods (solving of problematic tasks) and

cases that allow detecting inconsistencies actively in individuals' opinions that are based on personal preferences, needs and understanding of their implementation; while working with information sources, dealing with case studies, using supplementary tools (telephone, mass media, computer, I-pad, I-phone, etc.), assessment, drawing conclusions and usage of the experience gained in new situations connected with consumer's everyday life.

- 7. A student develops responsible and deliberate action with financial resources within consumer education content acquisition process. It is an essential step to limit inefficient use of resources and sustainable consumption development; a student, identifying options for satisfying personal needs, takes into account the needs of surrounding people and the society, as well as analyzes personal behavior in the environmental and social context.
- 8. By viewing consumer education as a component of pedagogical system, developing realization of pedagogical paradigm for action/learning, using diversification of study methods in the consumer education content acquisition process and transforming the teaching process into the student's learning process, a student is given the opportunity not only to develop personal consumer education and improve own knowledge and skills to use them, but also to shape attitudes in the form of active and responsible participation in the society that is oriented on market relations and sustainable development under the changing economic conditions.

Recommendations for Teachers

Recommendations for teachers are drawn up on a base of the research carried out. Their main content is as follows:

- to find out and take into account students' interests and needs when creating the study content of elementary education subjects, to use them for topical and personally relevant choice of topics and identification and development of personal learning outcomes;
- to encourage students to suggest ways of solving problems and research methods; it enables students to feel their importance, satisfaction, sense of applicability of the gained knowledge and skills in situations related to consumer's behavior in everyday life;

- students participate willingly in researches during the learning process, so it is important for teachers to organize learning by doing, through active learning, research and with the use of information technology-related study methods;
- to use subjects' transdisciplinarity when planning the educational process; it can be achieved by using content and language integrated learning approach (CLIL), combining the topic of the subject, as well as consumer education issues, and language learning;
- in order to encourage adolescents' deliberate and responsible participation in educational activities and social processes, it is necessary to offer them an informative resource selection, provide access to information technology, choose the educational content according to their interests and needs.

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