

ANNEX 1

CONSUMER EDUCATION IN THE SCHOOL CURRICULUM Comenius 3 E-CONS Thematic Network

To complete the questionnaire simply place a cross in the box for the answer or answers you have chosen, and where necessary, write the references requested. The questionnaire should be accompanied by a simple document, (of no more than 5 pages in length), written by each partner giving information as to the situation of Consumer Education in their country. The document can initially be sent in its original language, along with a summary in English (of no more than 10 lines). Kindly fill in all sections.

Basic Information:

<i>COUNTRY</i>	Germany
<i>Name of the organisation giving the information</i>	iff institute for financial services, registered association
<i>Name of the contact person</i>	Karen Beyer
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<i>Telephone</i>	+49 (0)40 30 96 91-25 or -0

Current Situation of Consumer Education

1. The right to Consumer Education appears explicitly stipulated in an official document (place a cross in the appropriate box or boxes).

YES

NO

If yes, indicate in which document or documents it appears:

- In the country's constitution or Magna Carta .*
- In a statutory document (law, regulation, etc)*
- In public documents from public institutions*
- In the programmes of public institutions related to consumers*
- In the programmes of private Consumer Associations*
- In the work programmes of our institution.*
- Others*

Note: Where possible, please enclose the most important documents supporting the choice of answers

2. Consumer Education:



forms part of the school curriculum and is used to a good degree in the classroom. (concerning economical topics in schools in Hamburg)

- forms part of the school curriculum but is used little in the classroom.
- does not form part of the school curriculum but is used to a good degree in the classroom.
- does not form part of the school curriculum and is not used in class
- Its inclusion in the curriculum and in the classroom is being pushed.

3. In the case where consumer education forms part of the school curriculum:
- A) In which levels is it included? (in some states in some schools perhaps)
- first level Primarstufe (from 6 to 10 years old)
 - second level Sekundarstufe I. (from 10 to 15 years old)
 - third level Sekundarstufe II (from 15 to 18 years old)
 - fourth level..... (from..... toyears old)

Note: please include if necessary more levels up to completing the cycles of regulated education from 13 to 18 years old in your country. On the dotted line include the name of the education level in your country and the ages this comprises.

B) How is it included?

- as a transversal subject matter
- as a specific and compulsory subject
- as an optional subject (probably in most cases)
- included in one or various subjects (indicate name(s))
education, home economics,, health, mathematics, economics, politics, pre vocational studies (Arbeitslehre)
- others (please specify)
There is no such thing as frame work schedules for all German schools or a uniform approach to consumer education in all 16 Bundesländer.

4. In what way is support given to Consumer Education teaching staff in schools?
- through monographic training courses
 - by including the theme in other training courses

through didactic guidance/ recommendations given to the teaching staff so as to work in the classroom

through the publication of didactic materials of use in the classroom

by recognising its activity with credits and certificates valid for their teaching career

through subsidies for specific projects on a local, regional and national scale

through subsidies if they participate in Comenius 1 projects

with prizes through school competitions

other incentives (please specify)

5. What theme or themes are those most dealt with in the classroom in your country? To answer this question, themes should be ranked in order of their presence in the classroom or in terms of future interest.

In section a) for their presence in the classroom (1 being the theme most present in the classroom and 12 that which is least present) and in section b) in terms of its interest for the future (1 being of most future interest and 12 that of least interest)

a) Presence in the classroom now	Proposed themes	b) Of future interest
1	<i>Food and nutrition</i>	1
	<i>Buying in the 21st century</i>	6
	<i>Users of Services</i>	
	<i>The home</i>	
2	<i>Advertising - the media</i>	
	<i>Games and Toys</i>	
	<i>School material</i>	
3	<i>Health and safety</i>	3
7	<i>Eco-consumerism</i>	4
	<i>Body image</i>	
5	<i>Informed Consumers</i>	7
6	<i>Rights and responsibilities</i>	5
4	<i>Personal finances</i>	2
	<i>Others (please specify)</i>	



6. Are didactic materials for consumer education published so that teaching staff may work directly with them in the classroom?

YES NO

- <http://www.kursbuch-schuldenpraevention.de/index.html>;

This is the internet site of a German network which copes with problems of indebtedness and generally with financial literacy. There is a lot of information and also free material for use in the classroom.

- www.lernerfolg.vzbv.de

This site offers material and courses on consumer education (most of it for free) (Online-)Courses offered on this site are meant for teachers and professionals in the field of consumer protection. Much of the material can be used in schools in consumer education.

More links with free material :

- <http://www.bildungserver.de/>
- <http://www.finanzielle-allgemeinbildung.de/>
- <http://www.finlit.org/>
- <http://glossar.iff-hh.de/>
- http://www.learnline.de/angebote/jugendgeld/medio/anreg_sek.htm
- <http://www.schulbank.de>

Most of the material is coming as word or pdf-document.

If yes: name at least three materials you consider to be important and worthwhile for consumer education.

1.- Name of the material.....

Type of material:

Book Video CD-ROM Website Others

Name of the organisation publishing the material

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Contents of the material (include the most important points from the index):

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.....

Way of access to the material:

- Purchase Free On loan

Note: where possible send us the material, or at least, the cover picture of the material and its index. In this way we will be able to include them in the website.

2.- Name of the material.....

Type of material:

- Book Video CD-ROM Website Others

Name of the organisation publishing the material

.....

Contents of the material (include the most important points from the index):

.....
.....
.....

Method of access to the material:

- Purchase Free On loan

Note: where possible send us the material, or at least, the cover picture of the material and its index. In this way we will be able to include them in the website

3.- Name of the material.....

Type of material:

- Book Video CD-ROM Website Others

Name of the organisation publishing the material

.....

Contents of the material (include the most important points from the index):

.....

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.....
Method of access to the material:

- Purchase Free On loan

Note: where possible send us the material, or at least, the cover picture of the material and its index. In this way we will be able to include them in the website

7. Future perspectives for the incorporation of Consumer Education into the school curriculum (please provide a summary of 3-4 lines in English)

For countries where it is not yet included in the curriculum:

- Inclusion in the near future is being studied,.
 It is not currently foreseen for the whole of Germany

There are many institutions and organisations in Germany which counsel and inform about consumer topics. In general "nutrition and food" has been a topic for years and there are new initiatives concerned with pre vocational studies, financial literacy and individual finances. But it depends on every single state what will finally be included into the curricula. Because of the federal structure, it will probably take a while before all German states agree on the subject of consumer education. Single states, such as Hamburg, are including the subject or parts of it in the curricula (e.g. financial competence as part of economic competence).

Note: include here a document explaining the way your organisation considers Consumer Education should be included in the school curriculum.

The iff has been very active during the last years in trying to convince teachers and politicians that the topic "financial literacy" ought to be part of the curricula. There is no need for a new subject in school but "financial literacy" could be included as a compulsory topic into different subjects – as it has been already on an optional basis in some schools. Other topics which are part of consumer education could be included as the same way.

For those countries where Consumer Education is included in the curriculum:
Include a document explaining the way in which CE is included in the school curriculum in your country.