THE ESSENCE OF CONSUMER EDUCATION IN ELEMENTARY SCHOOL: ANALYSIS OF THE CRITERION "SKILLS" IN THE CONTEXT OF KNOWLEDGE USAGE

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Abstract. 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 levels of the criterion show students' proficiency in purposeful use of the knowledge acquired.

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

Keywords: consumer education, criterion "skills", knowledge, skills.

Introduction

The author of the report has designed the doctoral thesis "The Essence of Consumer Education in Elementary School", which was presented to the Promotion Council of the University of Latvia in 2014.

A Memorandum of Lifelong Learning (2005) issued by the European Commission states that education must effectively and broadly transfer evermore knowledge which is constantly developing, as well as skills appropriate for civilization governed by knowledge, because this will be the foundation for the skills which will be used in the future. At the same time, education must provide reference points in the complex world, which is constantly changing. In such a view of the future, it is now insufficient to just provide every child with a collection of knowledge. Education must be organized on the basis of four learning pillars (learning to know, learning to do, learning to live together, learning to be), which are the primary requirements in EU states for modern

education; we must strive to push every person to discover, find and enrich their creative potential, find the wealth hiding in each person (*Delors et al.*, 2001).

The hypothesis put forward in the study predicts the implementation of the students' consumer education if the acquisition process of the consumer education content provides an opportunity to develop the consumers' information processing skills, decision making skills, planning skills, analyzing, taking responsibility, and other skills (*Danilāne*, 2014).

The aim of the article is the analysis of the "Skills" criterion for the students' learning achievements on the basis of the aforementioned research.

Theoretical aspects of student achievement criterion "Skills"

Within the framework of the doctoral thesis, after literature analysis, it was concluded that scientists define learning achievements as intellectual achievements attained through effort in a purposeful learning process (*Klafki*, 1998; *Phan*, 2008; *Sacher*, 2001). The formation of these in the education process is affected by the school with its education programmes and learning environment, the teachers' working style and choice of methods, as well as the students' needs, abilities and interests (*Krik*, 2004; Šūmane, 2012).

Consumer education is a process of acquiring knowledge and skills necessary for managing consumer resources and taking measures to affect the factors which influence consumer decisions (*Consumer Education: A Blueprint for Action, 1996*).

I. Žogla (2001) defines skills as the procedural knowledge acquisition quality which allows a person to use it purposefully or apply in a new situation and serves as the student's tool for achieving a goal in particular circumstances. Lower level skills are formal use of knowledge; higher level skills are the analysis, synthesis and evaluation of knowledge.

A. Broks (2000) emphasizes that it is important to acquire different skills in both the social and the knowledge application field, and in the formation of relationships, promoting the development of the students' will and initiative.

Changing circumstances of the market economy call for an intellectually and spiritually rich, progressively thinking, creative, educated, and skilful individual able to offer themselves on the job market and promote their own consumer education and participation in society (Danilāne, 2014).

In the framework of the doctoral thesis, it was found that the successful process of student socialization requires the evaluation and goal setting skills, the ability to learn, cooperate and take decisions, acquire cultural skills, balancing theoretical skills with practical life skills. This is largely related to the student consumer education process, knowledge acquisition and independent and purposeful activity in the application of these skills in everyday life.

Students' skills as a consumer in the use of knowledge

Readiness to purposefully use knowledge when completing different activities is skills, this is the acquisition stage of such knowledge and working methods which allow using the acquired knowledge in purposeful activity (Šūmane, 2012; Стоунс, 1988).

In the framework of the doctoral thesis, for the evaluation of student achievements in consumer education, the criterion "Skills" was advanced, the levels of which show the students' ability to purposefully use the acquired knowledge (see Table 1).

Table 1 Evaluation levels for the criterion "Skills" (Danilane, 2014)

Criterion	Consumer	Levels				
	Education					
	Content Topic					
	Consumer needs	Reproduction skill: can differentiate their needs from wishes.				
	and behaviour	Interpretation skill: can analyze differences between wishes				
		and needs in different situations.				
		Production skill: analyzes and plans personal behaviour for				
		the satisfaction of wishes and needs.				
	Personal	Reproduction skill: can create a family budget using an				
	resources	example provided.				
	management	Interpretation skill: can create a personal finance plan based				
		on example provided.				
		<i>Production skill:</i> can plan for the future and take responsibility for the spending of personal financial resources.				
Skills	Consumers on	Reproduction skill: can tell about their attractions and turn-				
Si	the market	offs in the choice of goods.				
		Interpretation skill: can determine the effect of public opinion and advertising on personal wishes and needs.				
		<i>Production skill:</i> can use information to determine quality and reliability.				
	Consumer rights	Reproduction skill: can sort household waste.				
	and obligations	Interpretation skill: can reduce the amount of household waste.				
		Production skill: can identify the results of specific consumer behaviour and evaluate costs by comparing the necessity of such behaviour.				

The criterion "Skills" was analyzed in the framework of the consumer education content topics at the beginning and at the end of the study in order to determine the student skills development rate and the application of the knowledge acquired in everyday situations. The study participants were 80 8th and 9th form students of Vilāni Secondary School.

From the analysis of the rates of the students' ability to analyze and plan personal behaviour for satisfying wishes and needs, using the Wilcoxon test (see Table 2), it can be concluded that 47 respondents have improved their skills, whereas the skills of 33 students remained at the same level. This shows that in the consumer education content acquisition process the students develop the ability to use the knowledge acquired for the analysis and satisfaction of their personal wishes and needs.

Table 2 Wilcoxon test results for determining students' skills development (Danilāne, 2014)

Ranks

		N	Mean Rank	Sum of Ranks
Student ability to analyze personal behaviour at the beginning of the study -	Negative Ranks	O ^a	.00	.00
Student ability to analyze personal behaviour at the end of the study	Positive Ranks	47 ^b	24.00	1128.00
	Ties	33°		
	Total	80		

Within the framework of the doctoral thesis, having studied the development of student ability to plan for the future and take responsibility for spending personal financial resources, using the Wilcoxon test (see Table 3), it can be concluded that the ability to plan and manage personal financial means has improved in 55 study participants, whereas in 25 respondents it remained at the same level. This means that in the consumer education content acquisition process the students are given the opportunity to improve their ability to analyze personal expenses and create circumstances for personal finance planning in accordance with their wishes and needs.

Table 3 Wilcoxon test results for determining students' skills dynamics (Danilāne, 2014)

Ranks

		N	Mean Rank	Sum of Ranks
Student ability to plan and manage personal budget at the end of the study -	Negative Ranks	0^a	.00	.00
Student ability to plan and manage personal budget at the beginning of the	Positive Ranks	55 ^b	28.00	1540.00
study	Ties	25°		
	Total	80		

The results analysis confirms the role of consumer education content acquisition in the development of students' ability to analyze information and make responsible decision in everyday situations. Whereas the analysis of student skills dynamics in taking responsibility for their decisions and determining the consequences of their actions, using the Wilcoxon test (see Table 4), allows concluding that the skills of 60 students have improved, whereas for 20 students they remained at the same level.

Table 4 Wilcoxon test results for determining students' skills development (Danilāne, 2014)

Ranks

	_	N	Mean Rank	Sum of Ranks
Ability to identify consumer activity consequences at the end of the study -	Negative Ranks	0^a	.00	.00
Ability to identify consumer activity consequences at the beginning of the	Positive Ranks	60 ^b	30.50	1830.00
study	Ties	20°		
	Total	80		

Thus, within the framework of the doctoral thesis, conclusions have been made that in the consumer education process the student not only learns to act in standard situations but is also given an opportunity to develop the ability to analyze the causes of their actions and the consequences for the sustainability of

the environment and society. This is also confirmed by the statistical data processing performed using the Kendall correlation, which shows the presence of

- a statistically significant correlation between the knowledge of the students about personal consumption and the ability to analyze their behaviour (r=0.649, p=0.050), between knowledge and understanding of the choice of environmentally friendly products and the ability to identify the consequences of consumer behaviour (r=0.391, p=0.050);
- very significant correlations between the students' knowledge and understanding of personal resource management and the ability to plan and manage personal budget (r=0.369, p=0.001);
- a maximally significant correlation between the students' knowledge and understanding of factors that affect consumers and the ability to analyze information on the impact that producers have on consumers (r=0.482, p=0.000) (Danilāne, 2014).

The consumer education content acquisition process develops the students' ability to use the knowledge acquired in the formation of responsible and deliberate action with financial resources, which is significant for limiting inappropriate use of resources and developing sustainable consumption, as well as the student ability to recognize and analyze the opportunities for satisfying personal needs considering the needs of other people and society, and the ability to analyze their behaviour in the environmental and social context.

Summary

It is important in consumer education to view consumer behaviour in the context of economic, social and environmental sustainability; it improves the students' education and participation in the society that is oriented towards sustainable development and market relations.

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 behaviour 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, which is why consumer education content should include topics that promote analysis of personal consumption and develop students' involvement in the ongoing social, economic and political processes.

Students are developing responsible and deliberate action with financial resources within the consumer education content acquisition process. It is an essential step to limit inefficient use of resources and to develop sustainable consumption; a student, when identifying options for satisfying personal needs, takes into account the needs of other people and the society, as well as analyzes personal behaviour in the environmental and social context.

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