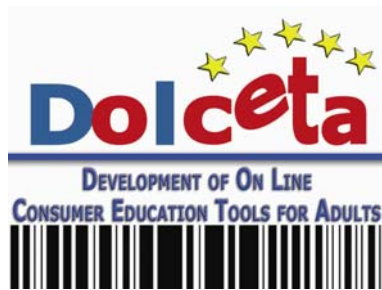


DEVELOPMENT OF ONLINE CONSUMER EDUCATION TOOLS FOR ADULTS

TRAINERS' GUIDE



www.dolceta.eu

Aim of the trainers' guide:

This guide is designed to accompany the DOLCETA online modules on 'Basic consumer rights' and 'Financial services' commissioned by the Directorate General for Health and Consumer Protection (DG SANCO).

It aims to help trainers and facilitators in adult education institutions or persons working with adult learners to design and organise learning processes on consumer issues specifically designed courses for consumer affairs or embedded in other topics (see below). It can also be used in schools with 15 to 18 years old students and it can be useful in civic education courses in schools. It seeks to encourage trainers and teachers to use interactive participative working methods and to use the internet for learning.

Trainers and facilitators working in all kinds of non-formal education – in community centres, adult education centres, evening schools, NGOs, enterprises and other – will find useful help how to work with the modules. The guide may also be consulted in informal learning; some parts can be used directly by the learners.

The guide may also serve in trainer and teacher training and can be a tool for advocacy and marketing of consumer issues.

The guide gives examples of activities and learning plans that can be used when teaching related topics and helps with integrating the online modules in the learning sessions even if trainers are not familiar with internet working.

Trainers and facilitators may wish to research some of the issues further: at the end of the guide and accompanying the DOLCETA modules some websites and reference material are given.

The modules are not conceived as a course, but rather as additional material for specific themes in consumer issues. They are planned for autonomous online-learning and as resource material and information in courses or seminars on consumer or related issues.

Introduction

Finances and consumer rights are major issues in daily life. Many people don't know how to get a loan, how to pay back a mortgage, how to calculate interests; they don't know if they may cancel a contract or ask for a reduction when receiving damaged goods; they don't know where to go when their debts prevent them living their lives. Goods and services are getting more complex and complicated and consumers are left alone with their decisions, but have to take full responsibility for their actions.

Consumers need a minimum level of knowledge and education to understand the information and to use it in the most appropriate way. There are rules and regulations to protect them but they usually do not know about them

Consumer education focuses on themes of consumption and finances and the competences to manage everyday finances, consumption and provision for the future. It thus has economic, ecological, technical, legal, political, cultural, social and scientific dimensions. Consumer education empowers learners to know, understand, reflect and act in different consumption environments on the basis of individual and social needs. It starts with the individual's perspective as a consumer and aims to give people instruments to make their own decisions about their consumption and to assume responsibility for those decisions.

Conscious and responsible consumption is a basic competence – one that enables the individual to be an active citizen on equal terms with others in professional and personal life.

Beyond addressing consumer issues, trainers can use consumer education in citizenship, personal and social education, information and communication, ICT, language learning, technology, and other

topics. It addresses a range of skills such as critical thinking, communication and debate, problem solving and working with others.

It is the aim of this guide to give trainers ideas about the way in which the two modules can be used to help learners become conscious and responsible consumers and thus active citizens.

Why is the learning material presented in electronic form?

- It is much cheaper – no printing or distribution costs;
- It is easier to update and improve;
- It allows links to be made to other websites for further information – useful for learners with different backgrounds and abilities;
- It allows for interactive exercises, where learners can get immediate feedback as to whether they have understood the material.

About the Dolceta Modules

The online material available consists of the following:

- Short pieces (usually 2-3 paragraphs) of consumer information;
- A short interactive multiple choice test at the end of each unit;
- A site map (to provide an overview of the session);
- A glossary;
- Links to other websites for further information;
- Authentic material.

About Online Learning

Online learning comes in many shapes and forms, and can be used in many different ways – as a central element or merely as additional activities; to present new information or to practise what has already been studied in other contexts.

It can be very effective. But its success depends on the quality of the materials, and the way in which the teacher blends classroom with online activities.

The Dolceta units, even at Level One, tend to be condensed and succinct. We do not propose that teachers should use them as presentational material. But even if they are used for consolidation and reinforcement, the trainer should do more than simply point the learners to the Dolceta website. He/she will want to produce a selection of worksheets, scenarios and other activities if the learners are to get the best possible value from their course.

Research shows that e-learning works best when learners are trained not only to use the package, but to organise their work and keep records of what they have done.

Who are the learners and how can we support them?

Your most important competence as a trainer is to support and facilitate learning:

- adult learners have their own experiences;
- their own learning memories;
- they mostly know what they want to learn and why.

You should explore your learners' needs and their expectations and build the new learning on them.

The modules are conceived for adult learners with little or medium educational background. There are 3 levels in all the units:

- Beginners, equivalent to the knowledge at the end of primary school
- Intermediate, equivalent to the knowledge at compulsory school leaving
- Advanced, equivalent to the knowledge at pre-university level at school

These levels refer to the complexity of the topic, the amount of experience and the learning ability of participants:

In your group, you may have a farm labourer who left school after 4 years, living in a village with his family; or young immigrant woman with almost no schooling in her country of origin and no chance of getting into education in the new one, living with the family of her husband. Persons like them would have little or no knowledge about consumption and have little or no education to build on. These are likely to be at beginners' level.

The intermediate level would probably be appropriate for a plumber who, after leaving school, learned his craft in due time and then worked in his profession without going back to any kind of education or training. It would be the appropriate level for a shop assistant or a lorry driver.

You would probably work with a secretary in a company or with a medical assistant on the advanced level.

Give your learners help how to go from one level to another. Some learners with little schooling may have good knowledge on some specific issues and could manage the information on a higher level. The levels are interconnected, so the learners may easily start at beginners' or intermediate level and go to the advanced one for more detailed information.

You may include a complete unit into your course or you may choose just parts that are best suited for your learners.

The navigation

You will find it rather easy to navigate in the modules even if you have no or little experience with working online. A user guide is on the website which leads you through the steps that are necessary to understand the modules and their navigation.

Before working with your learners, try to get familiar with the Dolceta portal. Navigate through all the units including tests and do the tests yourself to see how they work.

If you have problems with Internet working, ask a colleague in your institution to help you. Don't work with your learners online if you can't help them with problems. In these cases, you may ask your institution to send another trainer who is knowledgeable with Internet or download some of the resources and use them off-line.

See the first suggestion for navigation with your learners.

Transfer and Assessment

Ask regularly if learners are on track with the learning; if they don't tell you when all the others are listening, give them the opportunity to write down what they still need and put it into a box, or give them 5 minutes before or after the session.

For assessing the learning process, you may use different ways:

- they talk in pairs about the benefit of new knowledge and which are the items they still need to learn;
- give a short questionnaire where they can tick how they go on with learning and give an evaluation of the learning session;
- they may write on red cards what they have learned or what is of benefit for them and on green ones what they want to learn further or what they need;
- they may stick cards with their feedback on a pin-wall and all learners together cluster the feedbacks to give an overall picture of the group;
- you may ask learners to keep a learning diary or

- you may wish to have a feedback from external experts. In this case, talk in time with them – they may be colleagues of yours or persons recommended by your institution – and invite them to your session.

In the following you will find a suggestion how to navigate the site material on the basis of an example from module 1 – sales contract.

Three approaches are suggested leading step-by-step through three themes: sales contract (module 1); management of family budget and current account (module 2).

They show one possible way how to use a unit from the online modules; feel free to use the ideas or just parts of them. The approaches might help you to further develop your own creativity when using the Dolceta material in your groups.

Some suggested approaches

(1) Navigating the site and Sales Contract

Begin the session away from the Computer Room, and make sure that learners have an overview of what they are going to be studying, and of the role that e-learning will play. Emphasize that they will not learn by magic: they will need to take notes and keep records, as with any other kind of learning.

Check that participants are familiar with Internet Explorer (or whatever browser you are using).

Session One (Computer Room)

The best way to introduce Dolceta is by demonstration. Try to resist the temptation of going through the material in any detail, however. Just make sure the learners know how to get to the website (by typing in the URL, or clicking a bookmark, or whatever method your institution uses) and that they know how to scroll down a page and follow links.

Then give the learners some time to explore the package. You might like to use the worksheet “Find your way around”, so that you are able to give attention to individual learners if needed.

Finding your way around

Start up your browser and go to portal.dolceta.net. Click on the **map of the UK** (or the words United Kingdom) to enter the English language version of Dolceta.

Note that two modules are available – Consumer Rights and Financial Services.

Click on **Consumer Rights**.

You will see the introduction page for the module.

- How many topic areas are there?
- Where are they listed?

There is a set of icons at the bottom of the page. Click on each of the icons. (Icon links in preparation).

- What happens?

Click on the first topic in the column on the left – Sales Contracts. The click on **Sales Contracts: Level 1**

You will now see the 12 units for this topic. Click on the first: **When is a sales contract binding?**

- How many parts is this unit divided into?
- Is the material all presented in the same way?

Go back to the page **When is a sales contract binding?**

As you can see, Dolceta units are usually divided into 3 or more sections with basic information, followed by a set of links to other useful websites, followed (usually) by a test.

You may need to demonstrate the multiple choice tests to the whole group. Ensure they realise that:

- They will probably need to resize the exercise window;
- The smiley face :) indicates a correct answer;
- Feedback (and current score) appears at the top of the screen;
- They can repeat the exercise as often as they wish.

When they are comfortable with navigating the package, ask them to fill in the Can-Do worksheet “Using Dolceta”.

Using Dolceta

Look at the list below, and tick each item you are confident of. If you have any queries, ask your trainer or teacher for help.

I can ...

... find the Dolceta website and select the language I wish to work in	<input type="checkbox"/>
... select a module, and move around the units in the module	<input type="checkbox"/>
... look up a word in the Glossary	<input type="checkbox"/>
... find links to other useful websites – and return to Dolceta	<input type="checkbox"/>
... use the Site Map	<input type="checkbox"/>
... find a word in the Glossary	<input type="checkbox"/>
... find and do an online test.	<input type="checkbox"/>

... resize the test window
... select a different level.

Session Two (face-to-face session)

Introduction to the Sales Contracts unit

Brainstorm – try to elicit the key words that might crop up in this unit. Generate a list on the whiteboard.

Hand out the scenario “Getting Away from it all” and get the learners to answer the questions in pairs or small groups.

Scenario – Getting away from it all

David and Jan Heath are in sore need of a holiday. They are both at work - David is an engineer, Jan works as a secretary – and they haven’t had a break for two years. They could book a holiday online, but they decide to visit their local travel agent, Supreme Holidays, in the centre of town.

They go into Supreme Holidays and start flicking through the brochures. It is not long before they get into conversation with Mrs Shah, a young and enthusiastic sales assistant.

They take their time. Part of the fun of going on holiday is deciding where you want to go, and looking at the deals available. But eventually they decide to rent a small villa in the south of France, near Cannes. Patio, garden, even a small swimming pool – it looks ideal. They tell Mrs Shah they would like to go ahead and make a booking. Mrs Shah smiles and gets out the paperwork.

- **Who are the consumers? And who is the trader?**
- **Is there a contract at this point in the proceedings?**

Mrs Shah helps the Heaths fill in the “boring old paperwork”, as she calls it. They agree on dates, and she confirms the price - £2500, which seems rather expensive, but includes “absolutely everything”, they are told – even the ferry.

- **Should they have signed so quickly?**
- **Did they have to pay a deposit?**

On their way home, Jan starts to have second thoughts. It really is a lot of money – they had only planned on spending half that amount. But the photos of the villa looked so nice, and Mrs Shah had been so helpful.

- It’s OK, says David. There must be a cooling off period. It’s the law. I’ll phone them up as soon as we get home.

- **Is he right?**

Ask learners what experiences (good and bad) they have had with contracts. Discourage long, rambling stories!

Session Three (Computer Room) – Checking their understanding

Get learners to work through units at their own pace, asking for help where necessary. There is no reason why they should not work in pairs. Encourage note taking and discussion.

They need to check their answers by finding the specific information in the following sections.

- When is a sales contract binding?
- What to watch out for when signing a sales contract.
- The purchase order
- Cooling off Period

Note that they do NOT have to read every single word of information, nor do they have to do the interactive tests.

Follow up discussion with the whole group.

Further Sessions (Computer Room and teaching room)

An important element of any teaching is variety – and there could be nothing worse than working through each section of a unit one by one, and then doing the mini-test. Sometimes (as in Sessions 2 & 3 above) you might use a mini-scenario, and ask learners to find specific information. At other times, you may write a short dialogue (the section on Warranties, with a disgruntled customer complaining about a defective machine, would be appropriate); or, depending on what kind of learners you have, get them to write their own and act it out. In another session, you might brainstorm words related to the unit (as in Session Two) and then get learners to check out the words in the glossary. With more able groups, you could introduce a session on Counterfeits by getting them to look at the Anti-Counterfeiting Group website, before asking them to work through the Dolceta materials and do the final test.

The most crucial thing is to use the framework and core information that Dolceta provides, and weave into it paper materials, interactive classroom work and web tasks in a way that fits the needs and abilities of your learners and your own particular teaching style. And to have fun doing it!

Read some more suggestions of how to work with the modules:

(2) Management of family budget

Session One (with or without the computer room)

Bring case studies about problems with managing money or about indebtedness from a newspaper or from your consumer organisation.

Ask learners to read the text and identify the reasons for problems with money or with debts.

Have them work in pairs to put together the reasons and suggest solutions.

Bring all solutions together on a flip-chart paper.

Let learners comment the list.

If nobody suggests establishing a budget, ask if a budget could be one solution. Invite them to write with a felt-tip pen on card the items that they think necessary. Hang a large paper on the wall onto

which the cards can be pinned or stuck. Invite learners to put their cards on the paper. Ask them if they have suggestions for a structure of the cards and invite them to regroup the cards. If they wish, they may rewrite some items on colour cards or with a different colour to make different items clear.

With Internet access:

Give your learners a case study and ask them to complete the budget sheet from the module. Invite them to compare with the online module.

Without Internet access:

Make a printout of the budget sheet and give it to your learners. Invite them to compare their completed budget with the description in the text.

Session Two (with or without the computer room)

Ask learners to give a short feedback from the previous lesson or summarize yourself. Give learners the questionnaire and invite them to answer if they wish as a personal check. You will not read these questionnaires nor will they be a part of the discussion. Summarize the items for a budget. Ask them to establish a 6-months-budget for the case study of the first session; let them work in groups of three or four. This step may take a long time; don't interrupt learners, but be available for questions. Invite them to make the online test.

Without Internet:

Give them copies of the budget sheet for personal use. You will not control this work.

Questionnaire

Read the ten statements below and decide how they apply to you. For each statement, score: 0 for Never, 1 for 'Occasionally', 2 for 'Regularly'

- | How often do you... | Score |
|--|-------|
| - Go over your overdraft limit just before your regular income comes in? | |
| - Get letters about exceeding your agreed overdraft? | |
| - Put off opening bank and credit card statements because of anxiety? | |
| - Borrow more money to pay off on your existing borrowing? | |
| - Ignore letters from, and avoid contact with, companies you owe money to? | |
| - Find your direct debits, standing orders and cheques not being paid? | |
| - Have arrears on your loan? Or worry about the next loan repayment? | |
| - Feel that your finances are out of control? | |
| - Worry that you won't be able to get back in control without help? | |

Tot up your total

What your score tells you...

If you score between 1 and 3

You need to keep an eye on your finances, but it's unlikely you need to take drastic action. It would be wise to complete a personal budget plan, though. It will help you see whether you need to adjust your spending for a while. If you often get close to your overdraft limit, you might want to talk to someone.

If you score between 4 and 10

At the very least, you need to give your finances some serious attention. Be sure to complete a personal budget plan. It will help you see where any underlying problems are.

If your score is nearer 10 than 3, you're likely to be facing problems that need tackling fairly urgently.

If you score 11 or more

You need to get back in control of your finances as quickly as possible. That doesn't necessarily mean paying off every debt today. It means easing the pressures by forming a positive plan. Even serious debt problems can be solved, so long as you take the decision to tackle them and ask for the support you need.

(3) Current account

Bring to the session items for banks or savings banks such as advertisement and forms (you may need to order forms in advance since they are not always available for everybody); copies of bank statements with name and account number made unreadable

Session One (face-to-face session)

Ask learners to mark yes or no according to their understanding; let them work in pairs if they wish.

A current account

- | | |
|--|----------|
| - It is an account in a bank or savings bank that everybody can open at any time | yes – no |
| - It is a savings account | yes – no |
| - It is an investment deposit | yes – no |
| - It is only for salary payments | yes – no |
| - It is needed for regular expenses like electricity, gas, water, and heating | yes – no |
| - It needs a minimum amount of money | yes – no |
| - The interest rates are fixed | yes – no |
| - There are no interest rates at all | yes – no |
| - The interest rates are fairly high | yes – no |
| - The interest rates can be negotiated | yes – no |
| - Cash withdrawal of money can be done at any time | yes – no |
| - You cannot take out larger sums without former notification | yes – no |

Have them compare their results and give the correct answers on a flip-chart paper.

Ask learners if they have an account in a bank and if they are satisfied

Leave some room for discussion

Invite learners to read the online description (internet or print-out).

Ask them to read advertisements of different banks in groups of three or four and to find out the conditions for accounts at sight.

- The guiding questions they may answer are:
- Can everybody open an account?
- Is a certain average amount needed?
- Are interests being paid and how much?
- Are extracts sent to the account holder automatically and does the bank charge for that?
- Does the account holder receive an EC-card and a credit card and which are the conditions?
- Can the account be overchecked?

Learners should feel free to formulate more questions.

Bring together the results and discuss them. Ask learners to draft a list for the magazine of their consumer organisation about accounts at sight of different banks with their conditions, if possible in a way of ranking.

At the end of the lesson, motivate learners to explore personally what are the conditions to open an account in a bank of their choice and come back to session two with their experiences.

Session Two (with or without the computer room)

Bring forms from the bank or savings bank to the session. Ask learners whether they have tried to ask for conditions to open a bank account at sight and if so, which are their experiences.

Ask learners to view the forms that you have brought to the session and tell them what they are for.

Invite them in pairs to complete the forms: a) an invoice; b) a transfer to own savings account; c) invoice to another country.

Consult mutually; leave room for questions.

Distribute bank extracts and invite learners to read the extracts and see whether they find the information they need.

Go with them through all the items of the extract to know what they mean.

Finish the session with learners checking the online module.

More ideas

Here are only three suggestions how to work with the online material. These notes are aimed at teachers with little or no knowledge of e-learning or blended learning (conventional classes combined with online work). They are provisional and they only represent one approach to handling online materials with adults. There are many variables in any learning situation: the size of a class; the experience of the class and the teacher; the amount of time available etc. The notes are therefore intended only as a guideline.

We are planning a more detailed trainers' guide in the future aimed at guiding you through each of the units.

More information

Ask your local consumer association for material and help on the themes you want to deal with. You find the address in the telephone guide; at your local citizens' office; or on the internet; you may ask for guidance at your national consumer association or the national authority for consumer issues.

Ask your colleagues for other learning and teaching methods or find more ideas on the internet; go to one of the following organisations and ask for consultation or material:

NIACE - National Institute of Adult Continuing Education
e-mail: niace@niace.org.uk
www: www.niace.org.uk

You may find more suggestions in English on the following websites:

<http://adulthood.about.com/cs/teachingtips/> - a list of practical tips

list of possible themes with practical tips

You may find good ideas in this book:

Dale, M.; (ed) Towards the End of Teaching? Innovation in European Adult Learning, Nordic Folk Academy, Gothenburg, Sweden 2000

This book is the result of a European project: “Innovative Methods in Teaching Adults Today in Europe” with the aim of identifying good practice examples and innovative methods in adult education in Europe.

Send your questions concerning methods of teaching and learning to the EAEA authors: EAEA, Rue de la Concorde 60, B-1050 Bruxelles, eaea-main@eaea.org; we will be happy to help you.