

Leaving Certificate

Home Economics

Resource Management and Consumer Studies

Please see *Teachers' Notes* for explanations, additional activities, and tips and suggestions.

| | | |
|------------------------------|---|-------------|
| Levels | Students' English language skills should be developed to Level B1 during funded Language Support. Mainstream subject learning will require the development of skills at Level B2 if students are to cope with public examinations. | |
| Language focus | Key vocabulary, word identification, sentence structure, extracting information from text, writing text, grammar. | |
| Learning focus | Using Home Economics textbooks and accessing curriculum content and learning activities. | |
| Acknowledgement | The English Language Support Programme gratefully acknowledges the permission of Gill and Macmillan to reproduce excerpts from <i>Get Living! Complete Leaving Certificate Home Economics</i> , Edel Conway and Lorna Freeborn. | |
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Using this unit

Language support and mainstream subject class

The sections **Activating students' knowledge**, **Focus on vocabulary**, and **Focus on grammar** have been designed, in particular, for Language Support classes.

Focus on reading and **Focus on writing** are suitable for use in either Language Support or subject classes.

Answer Key

Answers are provided at the end of the unit for all activities except those based on free writing.

Textbooks

This unit focuses on the topic *Resource Management and Consumer Studies* from the Leaving Certificate Home Economics curriculum. Students will need to use their textbooks if they are to gain the most benefit from the activities.

Learning Record

The Learning Record is intended to help students monitor their progress. This can be downloaded or printed from the website in the section *Advising Students and Record of Learning for the Leaving Certificate*. A copy of the Learning Record should be distributed to each student for each unit studied.

Students should:

1. Write the subject and topic on the record.
2. Tick off/date the different statements as they complete activities.
3. Keep the record in their files along with the work produced for this unit.
4. Use this material to support mainstream subject learning.

Symbols

Symbols are used throughout the unit to encourage students to develop their own learning and support materials.



prompts students to file the sheet when they have completed the activity. This is used for activities which can be used as a reference in the future e.g. for subject classroom, revision, homework etc.



prompts students to add vocabulary, definitions, or examples of vocabulary in use to their own personal glossary for the topic. A personal glossary makes study and revision more efficient.

Keywords

The list of keywords for this unit is as follows:

| Nouns | | |
|--------------|---------------|--------------|
| abrasives | fabric | metal |
| advertising | family | microwave |
| affairs | fibre | mixture |
| agreement | flame | money |
| allowance | food | mortgage |
| appliance | fridge | motor |
| assurance | gender | ombudsman |
| attachments | goal | oven |
| blades | goods | payment |
| bleach | grill | pension |
| borrower | guidelines | plan |
| claims | heating | product |
| cleaners | hob | quality |
| clothing | home | refrigerator |
| codes | household | regulations |
| compressor | housing | requirements |
| conduction | income | resources |
| consumer | individual | safety |
| cooker | information | sale |
| cotton | instalment | saving |
| covers | instruction | schemes |
| creases | insurance | services |
| credit | items | shopping |
| decision | label | silk |
| deposit | lid | size |
| director | linen | social |
| discs | machine | soups |
| dishes | management | standards |
| door | manufacturing | store |
| | merchandising | strategies |

| | | |
|--------------|-----------|-------------------|
| systems | defrost | Adjectives |
| tax | grill | absorbent |
| textile | heat | adjustable |
| throughputs | hire | affordable |
| upholstery | include | available |
| use | involve | cleanable |
| variety | iron | contributory |
| viscose | make | creased |
| wash | microwave | dry |
| washing | plan | dual |
| welfare | provide | durable |
| | recommend | incapacitated |
| Verbs | save | personal |
| act | shrink | plastic |
| bake | unplug | polyester |
| borrow | use | recommended |
| buy | | resistant |
| check | | retardant |
| choose | | statutory |
| clean | | |
| cook | | |

NAME: _____ DATE: _____
LC Home Economics: Resource Management and Consumer Studies

Vocabulary file for the topic
Resource Management and Consumer Studies

| Word | Meaning | Page(s) in my textbook | Note |
|-------------|---------|------------------------|------|
| household | | | |
| income | | | |
| appliance | | | |
| credit | | | |
| fabric | | | |
| gender | | | |
| information | | | |
| instalment | | | |



NAME: _____ DATE: _____
LC Home Economics: Resource Management and Consumer Studies

| Word | Meaning | Page(s) in my textbook | Note |
|----------------|---------|------------------------|------|
| oven | | | |
| polyester | | | |
| recommended | | | |
| regulations | | | |
| budget | | | |
| savings | | | |
| tax | | | |
| social welfare | | | |
| store | | | |



Introduction

Activating students' existing knowledge

Use a spidergram to activate students' ideas and knowledge on the key points in this chapter. See **Teachers' Notes** for suggestions.

Possible key terms for the spidergram:

Managing your money

Household budgets

Consumer Rights (Buyers' Rights)

- Invite students to provide key words in their own languages.
- Encourage dictionary use.
- Encourage students to organise their vocabulary into relevant categories (e.g. meaning, nouns, keywords, verbs etc.).



Students should record vocabulary and terms from the spidergram in their personal dictionaries.

Level: B1
Individual / pair

Focus on vocabulary

1. Key Phrases – Consumer Protection

In the box below are six words associated with Consumer Protection. Circle the six words.

| | | | | |
|-----------|-----------|-----------|---------|------|
| goods | ship | food | service | bank |
| grapes | consumers | statutory | weather | |
| travel | contract | sunshine | field | |
| guarantee | machinery | post card | | |

2. Using Key Words – Consumer Protection

The following sentences are from your textbook. The six key words from the box above are missing. Fill in the gaps.

- _____ should expect that services be provided by qualified and skilled people and that materials used should be sound and of merchantable quality.
- When _____ are faulty, the seller is responsible for putting things right.
- A _____ exists between the retailer and the customer.
- The consumer Information Act, 1978 protects consumers against false information or claims about a price, product or _____.
- Legislation and the courts, _____ government agencies and voluntary agencies protect consumers' rights.
- A _____ should be legible and refer to specific goods.

3. Matching - Household Finances

Match each expression in Column A with a definition in Column B. Draw a line between the matching expressions.

| Column A | Column B |
|---------------|---|
| Overdraft | An agreed amount of money that is transferred unto your current account from the lender. Interest must be paid on the amount and it must be repaid within a certain time. |
| Term loan | These allow cardholders to buy goods or services without having to pay for them until a 'credit-free' period is over. |
| Hire Purchase | These are available from large department stores, and they work like credit cards. |
| Credit Cards | Money that is not actually in the person's bank account may be withdrawn (taken out) or written in a cheque. |
| Store Cards | A combination of hiring and buying an item. |

4. Using key terms – Household Finances



Check your understanding of the 5 terms above, by using them to fill the gaps in the following sentences:

- _____ are often used to purchase a holiday, buy a car, or build a home extension.
- When you pay by _____, the item belongs to you only after the final payment has been made.
- _____ are not considered suitable for long term borrowing.
- An _____ on current accounts is available only from banks and building societies.
- If you have a _____ you can be invited to exclusive events, sales previews, draws and special promotions in the store.

| |
|--------------------------------|
| Level: B1 Individual / pair |
|--------------------------------|

Focus on grammar

5. Adjectives – meaning of adjectives

(Adjective: a word that describes a noun or a pronoun. Example: big, happy)

Check that you understand the adjectives from your textbook by drawing an arrow between the adjective and the meaning. (We have done one as an example). You can use your textbook and dictionary to help you.

| Adjective | Meaning |
|---------------|--|
| absorbent | remaining in good condition for a long time |
| adjustable | having two parts or having two of something |
| affordable | unable to do anything because you are too weak |
| available | cheap enough for most people |
| dual | others say that it is good or suitable |
| durable | can take liquids in though its surface and hold them |
| incapacitated | controlled by law |
| recommended | not harmed or affected by something |
| resistant * | able to be changed slightly so that I works better in different situations |
| statutory | easy to use or get |

6. Using Adjectives.

Use your textbook, or your own knowledge to write suitable nouns for each adjective. We have given one noun for each adjective, add at least one more.

| | |
|---------------|------------------------------|
| absorbent | <i>kitchen towels,</i> _____ |
| adjustable | <i>seats,</i> _____ |
| affordable | <i>housing,</i> _____ |
| available | <i>time</i> _____ |
| dual | <i>income</i> _____ |
| durable | <i>material</i> _____ |
| incapacitated | <i>patient</i> _____ |
| recommended | <i>amount</i> _____ |
| resistant * | <i>fire resistant</i> _____ |
| statutory | <i>agency</i> _____ |

* often used as a two word adjective, fire resistant=resistant to fire= not affected by fire

Level: B1 / B2
Individual / pair

Focus on Reading

7. Predicting what you are going to read

There is a lot to read in your Home Economics textbook. Thinking about what you are going to read, before you read the text, can help your understanding. BEFORE you read the text below from your textbook, do the following.

- a. Look at the title of the piece, **Factors affecting household income** and check that you understand it.
- b. What do you think might affect the income (money coming into) a household/family? Make a list of at least 5 in the space below.
 -
 -
 -
 -
 -
- c. Now read the text to find out what the 7 factors are, according to the extract. (there are 3 in the first paragraph)

Factors affecting household income

The households with lower incomes tend to be those where perhaps only one partner is working; the job itself is not well paid; or the family relies on social welfare. Other factors also influence the amount of money coming into a house.

Age has an effect. In households where an age-old pension is the only source of income, there may be less money available for spending on luxuries unless a good pension plan was put into place when working. Those who are younger often have larger income, as it is more likely that both adults will be working.

Gender plays a part in income. There are still many situations where women are not as well paid as men.

Socio-economic status can set income levels because in many cases it defines the type of employment in which an individual may be involved.

Culture affects income. Jobs are valued and rewarded differently in various countries. In Australia, construction workers are highly valued and very well paid, but may not be in other nations. Culture may also dictate whether it is acceptable for the man and woman of the house to go out to work or not.

8. Reading to remember.

a. First look at the title, and first paragraph in the box. Now try to guess what some of the techniques are to make you buy more.

b. Next read the article and underline or highlight all the techniques.

c. Turn over the page and try to remember as many of the 12 techniques as possible. Give yourself 10 points for each technique and see who gets the highest score!

Retail Psychology

Consumers are not always aware of the techniques used to encourage them to spend more when shopping. These techniques include:

1. The shop often changes the layout of goods so customers have to search for items and while they are looking, they see and buy other things.
2. Background music is played; it may be soft and relaxing or loud, depending on the shoppers targeted.
3. The store is warm to encourage customers to stay.
4. Trolleys are available in larger supermarkets so that it is easier to buy more purchases comfortably.
5. Smell has a huge affect on the buyer and some smells, such as fresh coffee and freshly baked bread stimulate the taste buds and encourage people to buy.
6. Crèches are available in many stores to allow the parent to shop more easily without worrying about the children.
7. Bargain offers are highlighted and tempt customers even though they may not need the item
8. Essential items are kept at the back of the store so there is a chance of customers noticing other products on the way there.
9. Luxury goods are usually placed at eye level, while cheaper or more essential items are harder to reach.
10. Linked goods are usually positioned close to each other so that when customers see one, they think of buying the other. Examples of this include: tea or coffee and biscuits; pasta and pasta sauce.
11. Items are placed at the cash desk to encourage last minute spending. These often include sweets or chocolates, so that people will grab them at the last minute for children or for themselves.
12. Late-night opening allows more time for shopping.

Level: B1 / B2
Individual / pair

Focus on Writing

9. Writing exam answers

Below are sample questions from LC exam papers on this topic. We have given you the answers but they are jumbled! Rewrite the answers correctly.

a) Explain and give an example of each of the following consumer terms:

Essential expenditure

Example: food

Explanation: or family /that is/ money/ spent/ of the individual/ on the needs.

Discretionary expenditure

Example: a holiday

Explanation: / with money left over/ items /after all/ have been covered/ purchased/ essential spending and savings.

b) Name two in-built safety features used in electrical appliances and give an example of the use of each.

Safety feature 1: Thermostat

Use: in an iron / temperature/ to control

Safety feature 2: Double insulation

Use: becomes 'live'/of plastic/ on hairdryer/ outer casing/ which never

c) Shopper loyalty schemes are a popular technique used by shops to encourage consumers to purchase goods.

Name one shopper-loyalty scheme used by a major supermarket group.
store/ points /club cards/ with/

State one advantage and one disadvantage of such a scheme

Advantage:

converted into money vouchers/accumulates/ that are/ to spend in store/ customer/ points.

Disadvantage:

in other stores /may not/ customer/ for lower prices/ shop around.

Answer key

1. Key phrases:

goods, service, consumers, statutory, contract, guarantee

2. Using Key Words – Consumer Protection

- **Consumers** should expect that services be provided by qualified and skilled people and that materials used should be sound and of merchantable quality.
- When **goods** are faulty, the seller is responsible for putting things right.
- A **contract** exists between the retailer and the customer.
- The consumer Information Act, 1978 protects consumers against false information or claims about a price, product or **service**.
- Legislation and the courts, **statutory** government agencies and voluntary agencies protect consumers' rights.
- A **guarantee** should be legible and refer to specific goods.

3. Matching

| | |
|---------------|---|
| Term Loan | An agreed amount of money that is transferred onto your current account from the lender. Interest must be paid on the amount and it must be repaid within a certain time. |
| Credit Cards | These allow cardholders to buy goods or services without having to pay for them until a 'credit-free' period is over. |
| Store Cards | These are available from large department stores, and they work like credit cards. |
| Overdraft | Money that is not actually in the person's bank account may be withdrawn (taken out) or written in a cheque. |
| Hire Purchase | A combination of hiring and buying an item. |

4. Using key terms

- **Term loans** are often used to purchase a holiday, buy a car, or build a home extension.
- When you pay by **hire purchase**, the item belongs to you only after the final payment has been made.
- **Credit cards** are not considered suitable for long term borrowing.
- An **overdraft** on current accounts is available only from banks and building societies.
- If you have a **store card** you can be invited to exclusive events, sales previews, draws and special promotions in the store.

5. Adjectives

| Adjective | Meaning |
|---------------|--|
| absorbent | can take liquids in though its surface and hold them |
| adjustable | able to be changed slightly so that I works better in different situations |
| affordable | cheap enough for most people |
| available | easy to use or get |
| dual | having two parts or having two of something |
| durable | remaining in good condition for a long time |
| incapacitated | unable to do anything because you are too weak |
| recommended | others say that it is good or suitable |
| resistant * | not harmed or affected by something |
| statutory | controlled by law |

6. Using Adjectives.

| | |
|------------------|--------------------------------|
| absorbent | <u>kitchen towels, nappies</u> |
| adjustable | <u>seats, ladder</u> |
| affordable | <u>housing, shopping</u> |
| available | <u>time, money</u> |
| dual | <u>income, controls</u> |
| durable | <u>material,</u> |
| <u>machinery</u> | |
| incapacitated | <u>patient, person</u> |

| | |
|-------------|---------------------------------------|
| recommended | <u>amount, measure</u> |
| resistant * | <u>fire resistant, heat resistant</u> |
| statutory | <u>agency, body</u> |

7. Reading and predicting

(7 factors affecting household income)

The households with lower incomes tend to be those where perhaps (1) **only one partner is working**; (2) the **job itself is not well paid**; or (3) **the family relies on social welfare**. Other factors also influence the amount of money coming into a house.

(4) **Age** has an effect. In households where an age-old pension is the only source of income, there may be less money available for spending on luxuries unless a good pension plan was put into place when working. Those who are younger often have larger income, as it is more likely that both adults will be working.

(5) **Gender** plays a part in income. There are still many situations where women are not as well paid as men.

(6) **Socio-economic status** can set income levels because in many cases it defines the type of employment in which and individual may be involved.

(7) **Culture** affects income. Jobs are valued and rewarded differently in various countries. In Australia, construction workers are highly valued and very well paid, but may not be in other nations. Culture may also dictate whether it is acceptable for the man and woman of the house to go out to work or not.

8. Reading to Remember

The 12 factors:

1. The shop often **changes the layout** of goods so customers have to search for items and while they are looking, they see and buy other things.
2. **Background music** is played; it may be soft and relaxing or loud, depending on the shoppers targeted.
3. The store is **warm** to encourage customers to stay.
4. **Trolleys** are available in larger supermarkets so that it is easier to buy more purchases comfortably.
5. **Smell** has a huge affect on the buyer and some smells, such as fresh coffee and freshly baked bread stimulate the taste buds and encourage people to buy.

6. **Crèches** are available in many stores to allow the parent to shop more easily without worrying about the children.
7. **Bargain offers** are highlighted and tempt customers even though they may not need the item
8. **Essential items are kept at the back of the store** so there is a chance of customers noticing other products on the way there.
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11. Items are **placed at the cash** desk to encourage last minute spending. These often include sweets or chocolates, so that people will grab them at the last minute for children or for themselves.
12. **Late-night** opening allows more time for shopping.

8. Writing exam answers

- a) Money that is spent on the needs of the individual or family.
Items purchased with money left over after all essential spending and savings have been covered.
- b) In an iron to control temperature.
Outer casing of plastic on hairdryer which never becomes 'live'.
- c) Store with club card points.
Customer points that are converted into money vouchers to spend in store.
Customers may not shop around in other stores for lower prices.