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I C Home Economics	Resource Management and Consumer Studies

## Leaving Certificate

# Home Economics

# Resource Management and Consumer Studies

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

	th Pages 3-9, 11-13	
cabulary, key terms, grammar, orking with text and writing text	Pages 3-13	
y vocabulary	Pages 3-9	
Using Home Economics textbooks and accessing curriculum content and learning activities.		
Students' English-language skills should be developed to <b>Level B1</b> during funded Language Support.  Mainstream subject learning will require the development of skills at <b>Level B2</b> if students are to cope with public examinations.		
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.		
eywords ocabulary file divating students' knowledge ocus on vocabulary ocus on grammar djectives) ocus on reading ocus on writing ocus answers)	Page 3, 4 5, 6 7 8, 9 10 11, 12 13	
or since ur air	rking with text and writing text y vocabulary  Ing Home Economics textbooks a d learning activities.  Idents' English-language skills sho ing funded Language Support. Instream subject learning will requ yel B2 if students are to cope with the English Language Support Programission of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instream subject learning will requ yel B2 if students are to cope with the English Language Support Programission of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.  Instrumentation of Gill and Macmillan ing! Complete Leaving Certificate the Lorna Freeborn.	

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#### **Using this unit**

#### Learning support, language support and mainstream subject class

The sections *Focus on vocabulary, Focus on reading* and *Focus on writing* are suitable for **Learning Support**.

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

Focus on vocabulary, Focus on reading and Focus on writing are suitable for use in Learning Support, Language Support and 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.

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## Keywords

The list of keywords for this unit is as follows:

**Nouns** fabric metal

abrasives family microwave

advertising fibre mixture affairs flame money

agreement food mortgage

allowance fridge motor

appliance gender ombudsman

assurance goal oven

attachments goods payment blades grill pension bleach guidelines plan

borrower heating product claims hob quality

cleaners home refrigerator clothing household regulations codes housing requirements

compressor income resources

conductionindividualsafetyconsumerinformationsalecookerinstalmentsavingcottoninstructionschemescoversinsuranceservices

creases items shopping

credit label silk
decision lid size
deposit linen social
director machine soups

discs management standards

dishes manufacturing store

door merchandising strategies

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**Adjectives** systems defrost tax grill absorbent textile heat adjustable affordable throughputs hire upholstery include available involve cleanable use variety iron contributory viscose make creased microwave wash dry dual washing plan welfare provide durable

recommend incapacitated

Verbssavepersonalactshrinkplasticbakeunplugpolyester

borrow use recommended

buy resistant check retardant choose statutory

clean cook

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# 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			



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



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

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

NAME: LC Home Economics	DATE:s: Resource Management and Consumer Studies
Language 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	stat	utory	weather
travel	conti	ract	sunshine	field
guarantee	n	nachinery	post ca	ard

#### 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.

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Language 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	kítchen towels,
adjustable	seats,
affordable	housing,
available	tíme
dual	income
durable	material
incapacitated	patient
recommended	amount
resistant *	fire resistant
statutory	agency

<sup>\*</sup> often used as a two word adjective, fire resistant=resistant to fire= not affected by fire

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Language 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 you textbook, do the following.

- a. Look at the title of the piece, <u>Factors affecting household income</u> 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 and 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.

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#### 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.
- Smell has a huge affect on the buyer and some smells, such as fresh coffee and freshly baked bred 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.

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Language Level: B1 / B2 Individual / pair	Focus on Writing
9. Writing exam answ	vers
	s from LC exam papers on this topic. We have given re jumbled! Rewrite the answers correctly.
a) Explain and give an exan	nple 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 essential spending and saving	over/ items /after all/ have been covered/ purchased/ gs.
b) Name two in-built safety fe example of the use of each.  Safety feature 1: Thermostat Use: in an iron / temperature/	atures used in electrical appliances and give an to control
Safety feature 2: Double insul Use: becomes 'live'/of plastic/	lation on hairdryer/ outer casing/ which never
c) Shopper loyalty schemes a consumers to purchase goods	are a popular technique used by shops to encourage s.
Name one shopper-loyalty so store/ points /club cards/ with/	heme used by a major supermarket group.
Advantage:	disadvantage of such a scheme ers/accumulates/ that are/ to spend in store/ customer/
Disadvantage: in other stores /may not/ custo	omer/ for lower prices/ shop around.

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### 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 unto your current account from the lender. Interest must be paid own 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.

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#### 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	kitchen towels, nappies
adjustable	seats, ladder
affordable	housing, shopping
available	time, money
dual	income, controls
durable	material, machinery
incapacitated	patient, person_
recommended	amount, measure

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resistant *	fire resistant, heat resistant
statutory	agency, body

#### 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:

- 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 bred 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 teh children.

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- 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.

#### 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'.
- Store with club card points.
   Customer points that are converted into money vouchers to spend in store.
   Customers may not shop around din other stores for lower prices.