

Consumer Education Workshop

Shaping the consumer education actions of tomorrow

What are the biggest needs today in terms of consumer education?

What are the target groups we should focus on?

What ideas, questions or possibilities do we want to explore to achieve these priorities?

The EU 2020 calls for smart, sustainable and inclusive growth, where consumers have an important role to play. However, the Empowerment Survey [1] and the Commission Staff Working Paper "Consumer Empowerment in the EU" [2] indicates that there are inequalities of skills and knowledge of consumers in the Member states (MS). There is a need to improve consumer life skills, knowledge and critical thinking through education in relation to economic interests, including legal rights, environment and health, in order to support consumers to make responsible choices while actively contributing to sustainable growth. The Commission should therefore support and encourage the development of consumer education at national level, inviting, hosting and facilitating the process together with MS and other partners, such as academia, media, business, consumer organisations and other NGOs in civil society.

[1] Special Eurobarometer 342

[2] Commission Staff Working Paper – Consumer Empowerment in the EU SEC(2011)469 Final, Brussels 07.04.2011

Objective

Improve consumer life skills in the EU

Strategic approach

- Collaborate with MS and other partners and facilitate the process for improvement of consumer education at national level;
- Encourage and support the introduction of consumer education in teachers training and in school curricula;
- Encourage and support consumer education of other target groups through informal learning.

Actions

- Invite MS and other partners to exchange best practice in networks;
- Identify the consumer education needs in different MS as regards topics, target groups (e.g. individuals at various stages of life, but also teachers and other intermediaries);

- Identify in MS and at EU level "what materials/actions exists already" and "who does what" for "which target group";
- Evaluate with experts the available materials and select the most useful ones, taking findings of behavioural economics into account;
- Create a knowledge base to contain available topics, methodologies, tools, products;
- Customise and actively disseminate materials to end users with the help of partners;
- Provide teachers and other experts in consumer education with a forum for communication and exchange;
- Explore how to best use modern media for consumer education;
- Evaluate the long-term effectiveness of actions and measure progress regularly, using surveys, scoreboards, etc.



The invitation

EU consumers are bombarded with messages, advice and warnings. Consumer education is crucial in helping them make meaningful choices and use their rights when faced with that information overload.

We need to start consumer education at an early age, to influence the skills, attitudes and knowledge of the next generation of consumers. But there is also the issue of “lifelong learning”.

The workshop

Join the European Commission to tackle the challenges of consumer education and help define future actions to be taken in this field.

The main issues which we would like to address:

- Do consumers want to be educated ? When and where do they want to be educated?
- Evidence from recent behavioural economics studies say consumer education does not work. Is that true? Is there evidence to prove the contrary?
- What should be the role of EU ? Should the EU take over the task of educating consumers in countries where national authorities don't or do so insufficiently?
- What are best practices in consumer education? Which national best practices can be identified?
- Which are the best tools to attract user attention? Should the education products be presented differently and more tailored to different target users? What should the next generation of consumer education tools look like?
- How to increase the outreach of educational actions?

- What is the most cost-effective use of educational tools and how best to achieve synergies?
- Which future educational action will best ensure the EU added value?

The Commission invites consumer organisations, NGOs, business organisations, public bodies and academics to join this highly participatory workshop and to contribute their experiences, best practices and ideas. The outcomes will feed into the upcoming Consumer Policy Strategy post 2013. We look forward to a lively exchange of views – both online and in person.

Background: the state of play

The European Commission currently supports a number of consumer education tools, all of which are being evaluated this year.

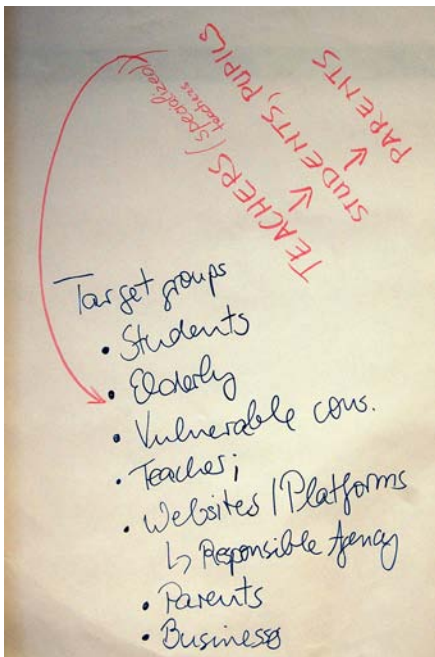
- The **Europa Diary** [3] is a school diary aimed at students between the ages of 15 and 18, helping young people to become more aware of their rights and provide them with information on topics such as health or food safety and sustainable consumption, and enabling them to make more informed decisions as consumers.
- **Dolceta** [4] is a web-based tool which offers consumer education modules targeted at teachers and trainers, as well as consumers.
- The **European Integrated Master Programmes** [5] offer skills to future professionals to work as multipliers of consumer policy at NGOs, and in public and business sectors.

[3] www.europadiary.eu

[4] www.dolceta.eu

[5] ec.europa.eu/consumers/empowerment/cons_education_en.htm





* Consumers do not always want to be educated, but you can reach them in schools and in informal education or environments. Raising awareness through media is of paramount importance, but it is just a first step.

www.european-consumer-summit.eu



The workshop was attended by 50 participants from different professional background ranging from policymakers, consumer organisations and other NGOs to students, teachers, researchers and business, but also ECCs. The discussion in the morning took the form of conversations in smaller groups who presented their views on why consumer education is important and for who. In the afternoon the participants invited to further groups discussions on a variety of ways to achieve these priorities.

What are the biggest needs today in terms of consumer education?

What are the target groups we should focus on?

- Agreed that was useful that participants had *different backgrounds* and experiences
- Needs to develop both *formal and informal education* in diverse ways to reach a wide variety of target audiences.
- Consensus on the need for actively involving consumers in defining the needs for consumer education and *cooperation* with national authorities, consumer organizations, education communities, business and media.
- *Consumer education* is broader and deeper than pure information spreading –also involves key competences and *core life skills* building on basic skills, such as reading, writing and calculating, that need to be strong enough.
- Some suggestions for new focus on aspects of policy development. Participants at the workshop talked about “the whole picture”, from consumer rights to sustainable consumption. This relates to EU policy related on consumer *economic interest, environment and health*.
- *Customisation and prioritisation* of policies and consumer education at national level is needed e.g. definition of hot topics, key rights that need to educate people in, etc. However, these are not the same in all member states, at the same time or to all target groups – joint actions between MS is necessary.
- Teachers need to be helped to *develop* educational methodologies and *integrate* consumer education in existing courses.
- Target audiences for consumer education include *individuals at different stages of life*, e.g. youth, families, elderly, and vulnerable consumers at point of life changes, but also intermediaries, such as teachers, business, media, consumer organizations and ECCs.
- Consumer education should stimulate consumer *responsibility & active citizenship*.
- *Consumer empowerment* means making people able to question, to use relevant information in their daily choice-making and making them realise the consequences of their actions.
- Consumer education needs to be *practical, personalized, value- and science-based*.
- Consumer education should help consumers to understand their role as consumers, and develop critical thinking when confronted with *sophisticated techniques* in marketing and the *psychology* of buying. It should question what makes people consume and give consumers skills to compare offers and avoid bad practices. It should also question their responsibilities as consumers in relation to sustainable consumption and ethics.
- Huge amount of education materials and *information* available –an easy portal should be developed to find the info.
- Existing materials need to be better customised and *disseminated*
- Every education action should be *evaluated* and the long term impacts need to be *measured*.



The topics below were put forward for discussion by workshop attendees and discussed in small groups

What ideas, questions or possibilities do we want to explore to achieve these priorities?

1. How the EU could stimulate national governments to undertake consumer education?

- Very often there is not enough coordination between different actors at national level working in the field of consumer education. There is a fragmentation of consumer movement nationally and across the EU.
- EU institutions and bodies, being too far from citizens, are not recognised as points of information/ ideas.
- Universities and teacher training organisations are trusted sources of information to undertake coordination of consumer education and information campaigns.
- EC to facilitate communication between stakeholders – RAPEX for education materials.
- EC to connect them in networks/expert groups.
- National governments should be encouraged to set up advisory committees at national level.
- EC to cooperate with Member States and national authorities to develop educational programmes and disseminate existing projects through the EU.
- EC, in collaboration with MS, to improve teachers' education.

Example of joint action between EC and MS: to raise awareness on ADR and improve skills on filling complaints – to be aware, active and assertive.

2. What can we learn from behavioural economics for consumer education?

- This is a relatively new area where many new results are being discovered so more research is needed in order to properly answer the question.

- Basically, behavioural economics suggests that a knowledge deficit approach to consumer education is insufficient. Even with complete knowledge, consumers will still make choices that are not in their best interest or in the best interest of society, due to human limitations and biases.
- Behavioural economics points at engineering of the environment as an approach to get people to make healthier, more economical and environment friendly choices. It makes the option that is in the best interest of the consumer and society the default option. The environment is designed so that the “right” choice becomes the easy choice.
- It also entails a critique of current consumer and competition policy, for example the directive about product placement. The power of social norming is well documented in behavioural economics as is the fact that social norming in entertainment programs and advertising make people make choices that are not in their best interest. Hence, consumer policy should protect consumers from these kind of influences.
- This may also influence businesses' perception of their social responsibility and indeed shape their CSR policy (cf. Dove and their “campaign for real beauty”).
- In terms of consumer protection, consumers also need education to make them more aware about their own biases and the pitfalls they entail. For instance, one's inclination to accept propositions by people in authority at face value, also when that person is actually functioning as a sales representative (e.g. a bank advisor).
- Another implication for consumer policy is perhaps adjusting the goals of consumer policy - more realistic objectives, based on a more realistic model of the consumer.



- If you want to influence consumer actions, avoid general information, which is not very effective.
- To build trust, the sender of the information should be clear.
- Enhance collaboration - Educate consumers to educate business and the other way around, create a relation with the customer/student.

3. How to integrate consumer education in curricula and examinations?

- Education has moved from passing on information to developing skills. On the one hand we live in a society in which markets are the dominant mode of exchange (products, services, ideas) which all of us relate to as consumers, but paradoxically little time in terms of skills and knowledge is devoted to consumer education in schools.
- Teachers have to have the time to integrate new subjects such as “consumer policy”. To have success it has to be integrated into already existing topics as real life examples.
- The choices we make and the skills we use on a daily basis to provide for ourselves and our families can be considered to large extent ‘consumer skills’.
- Schools look at results. Consumer education needs to be in the examination otherwise teachers and students will not take it seriously.

- List of criteria for knowledge and skills for the specific subject area that is assessed needs to be developed.
- We want students to be able to question, weigh evidence, be critical and think for themselves. Who is telling me what, for what purpose?
- Find like minded people in the different subject areas to provide/ come up with examples and teaching materials/ methods. Approach the subject through consumers’ eyes. In this way consumer education connects with the daily experience of students (informative, practical, educational, and useful).
- Maybe should use consumer-citizenship education instead as just consumer education because the latter has negative connotations.
- Focus on exploring subject - student with teacher- instead of teacher talking at student, i.e active learning methodology.

Examples:

- Physics: sustainability, what choices do you have? What is under your control? Energy use of products (smart phone, cpu), leave it on standby or leave it on- measure the difference in electricity consumption choice of energy contract/ energy sources fossil or renewable;
- Social sciences and citizenship: abstract (but fundamental) right to privacy; use of Facebook, what are the consequences of pictures you share with friends (among which Facebook inc.)?
- Language: creative use in marketing messages Students have mobile phones, and will receive letter of debt collection agency. What do you do?



* We should use the findings of behavioural economics studies to improve consumer education actions.

* The role of the EU should be to invite, host and facilitate the process for improvement of consumer education at national level



4. How to make consumer issues more attractive to youngsters in schools

- Change methods from today, use modern methods to inspire and to mobilise the power and interest they have.
- Use active experiential learning, e.g. how to calculate footprints, compare prices or mobile costs.
- Develop a critical mind among youngsters, e.g. letting them analyse ads, study the psychology behind (why is the purpose behind this ad, how is it done?)
- Involving business to include sustainable, consumer/ oriented messages into their advertising, also involving them by having side/lessons in stores.
- Use TV-programmes as a platform e.g. news about consumer issues or science programmes on consumer behaviour.
- Involve art & design schools on how to get the message through.
- Use Facebook and other social media - but with selection and for certain exercises (e.g. to mobilise other young consumers for activism)
- Systemic thinking, to make them aware of their behaviour and encourage a critical mind.
- Having cross topics (e.g. chemistry)
- E-learning
- Try to create children programmes or for teenagers in the media
- Children do not always care about the same things across the EU, such as sustainable consumption, financial or media literacy.

Role for EU and the Commission:

- Modernise Dolceta and link it more to areas where people are located. Make it more fit for purpose and audience.
- Same as with Dolceta. Make the School Diary more attractive and make an “app” of it.
- More funding for disseminating of Dolceta, Diary etc. Producing is far from enough that is only the start...
- Prioritise to a few important messages to the teachers, pupils etc.
- Communicate more with teachers, NGO etc. Create a platform for networking to find best practices in different member states.

5. How can consumer education stimulate creativity, sustainable consumption and active citizenship?

- The EU should collaborate with MS and encourage them to focus on and support consumer education for sustainable consumption, creative consumer education which stimulates active citizenship.
- The EU should continue to lead in these issues in the international arena.
- Consumer education is a way of focusing on the generic key competencies for learning with the content/ substance of consumer issues.
- Learners need to be encouraged to feel that they can make a difference and have real life exercises which train them in participating in change in their communities.
- Consumer education needs to promote an understanding of how and where products come from, reflect on what is meant by “clean, fair, good” consumption.
- Entrepreneurship training can and often does focus on social innovation for sustainability.
- Consumer education should begin from kindergarten, be life long.

Methods which can be useful to stimulate creativity:

- encouraging rather than controlling or directing
- prompting questioning
- using games
- studying ads, analysing their claims and psychology
- photo competitions (based on phrases like “justice”)
- modernise Dolceta
- involving learnings in community initiatives.
- For example, showing these short clips on monitors in waiting rooms, while waiting in queues, while waiting for movies to start, while waiting for music concerts to start; or creating versions for the web to be disseminated via social networks; or actually showing the clips as PSAs on TV. Of course, showing on TV requires buying air time to have them shown at times which will reach many people. But who will fund this?

* There are many best practices at national level that can be used in other member states with some adaptation

* The channel depends on the user; for best result, the content need to be adapted to the target group, so that it becomes as personally relevant as possible.



- Is there an alternative way to go to have sustainable development? Could WTO coordinate and make a difference for governments, consumers, and business?
- Teaching language to immigrants can include consumer know-how.

KEY TARGETS

- Try to develop visual materials which are dynamic, gripping and modern in look and tone (and which will look slick) and motivate the target audiences to pay attention and relate to the characters shown or described so that they can be encouraged to change their behaviour for the better.
- To use consumer education messages/materials/products which already exist and repackage them to be more entertaining.
- To encourage students to produce their own educational materials to teach peers (e.g. videos)
- To include more training in teacher training on how to present consumer education in an entertaining way and in a way where the 'students' see the messages as relevant to their life.
- EU and governments to make sure to give enough weighting (time and budget) to the importance of the type of vehicle and method of dissemination when planning consumer education messages/materials/products
- Try to build relationships with TV and radio producers, or well-known personalities/actors, where this is feasible, in order to 'convince' them to include consumer education messages in their productions... to educate by modelling the desired consumer behaviour.

6. Tools, means and Methodologies

- Need to target the audience effectively in order to be able to select the tools, means and methodologies for consumer education.
- Tools available were considered enough, however dissemination would need to be improved as some are unknown to the consumers and people working with consumer issues.
- Available tools would also need to be adapted as regards content, audience, media and the most prominent consumer needs as regards the current consumer field.
- TRACE was considered a good example in terms of targeted, prepared and nearly similar level of work practice and background.

- Europa Diary and Dolceta -some documents and information can be mixed and reorganised to work together.
- Need to create a network of people to connect with national experts and discuss best practices and ways to develop in the future.

But it's difficult to educate someone who doesn't want to be educated. Sometimes information will have to do.

DOLCETA

- Considered a good resource with plenty of useful information. Limitations are related to the amount of information available which makes it difficult to find what you are searching for. Suggestions were made to divide the information into different pages or areas considering the targeted audience (e.g. teacher's area: they don't want their teaching materials in the public domain. This creates an opportunity to use personal login and improved follow-up and evaluation). It is important to do a content review and reorganisation.
- Need to provide a human link to introduce this tool to the audience, to have an intermediary who can transfer the practical application of this tool to the real life of people (how can this have an impact in people's lives?, how can teachers apply it in the curriculum?)
- Need to implement strategies and cyclic evaluation of programmes for consumer education to measure the impact of programmes and re-adapt where necessary.
- Link Dolceta and national consumer bodies (in the websites, in the information provided)



Europa Diary

- Considered a useful tool. A need to have it more adapted to the national situation (less use of calendar). Adaptation necessary as it should meet the needs of different consumers in different context. More diversity and individualisation –not same priority topics at the same time in all MS, only sometimes as an example the ash cloud-passenger rights.
- Final considerations: learning strategies and tools need to be adapted to the target group, to be useful, practical and adapted to their lifetime needs.



7. Actors and channels delivering targeted messages

- Form & channels to deliver information that should be explored are the role of:
 - a. Public authorities (national, regional, local)
 - b. Consumer organisations – maybe they could make money and create income for other activities
 - c. Other kind of organisations
- Identification of facilitators and multipliers: authorities, NGOs, communities, business – educate staff in shops about consumer rights.
- Need to clarify which aspects of the consumer rights you want to communicate/educate to choose the best channel.
- Avoid duplication of channels, but link them.
- Need to exchange information and experience between different actors.
- Better coordination within the EC.
- Good example of coordination, RAPEX Something similar at EU level for consumer education?
- Research and studies about the future education needs are also important.
- Territory is important: Geography matters in the context of consumer education at EU level.
- Media can always contribute –they may have major impact on people's attitudes.

Example: **Cross border shopping**

- Real EU internal market. Border regions could be used as example for the functioning of the IM and for joint and other actions needed in the consumer education field.

Targeted messages - local perspectives – collaboration

- For trust, neutrality/objectivity of content is important. Therefore, public authorities and NGOs are the most reliable actors delivering consumer information.
- The best consumer and education is concrete, focusing on certain goods, like food, where information concerning origin, production and price is important. However, labels are rather difficult to understand because they are so numerous..
- It is best to deliver information in natural environments and contexts, like stores and airports.

- Consumers should demand more comparable and understandable information when e.g. comparing telecommunication and financial services.
- Corporate Social Responsibility should not be a must for companies meaning nothing in practice.
- School education is important because it reaches the highest number of people.

8. Knowledge base for teachers/other intermediaries

- Reaching consumers directly is very challenging.
- To educate by offering knowledge and skills to intermediaries is more manageable.
- Intermediaries are those who people trust and get in touch with naturally throughout their daily lives (from teachers to business and media).
- A lot of content and material exist already at European level and also best practices at Member State level, often gathered at websites of national authorities linking to website of other national actors.
- Creating an experts network would facilitate in gathering the content and best practices from MS and transfer it for customizing in another Member State and their needs and target groups.
- Tracking students from the Master would give an opportunity to see where they are working and how they use/disseminate consumer information.
- Nudge theory: it's sometimes better to embed important messages for educational purposes in day to day material and journals without calling it consumer information.
- Mandatory basic content should be developed for life competencies.
- Wikipedia could be used.

Example: **the OFT website**

- This is already an existing knowledge base in the UK and contains all kind of relevant teaching materials, including special module for teaching retail business about consumer rights/business obligations.

9. Social media - a way forward?

- How to reach out to consumers is more and more important. We discussed Facebook, Twitter, Youtube, webfora, webchats.

Keywords

- feedback, flexible, actual (hot issues), cost-free, interactive, fast, precise, attractive, dialogue, chat, forum, updates, showing practise from real life.
- Media literacy: Not only being on the media, but you



also offer education on how to use internet, taking into account personal data protection, security, privacy.

- You have consumer information all in one: Be prepared, not scared in the consumer world.
- We can make consumers be more confident by using new media that reflect also cross border shopping online and offline. How people can help themselves.
- Giving proactive advice, not only reactive when they already are in a negative situation. Education is about preventing rather than curing.
- Showing different life situations in Youtube giving good advice in different life situations.

Needs

- Attractiveness (quizzes), consumer empowerment by creating consumer groups - sharing experience, tips, tricks. E.g. cases of the month (for consumer centres - showing right and wrong consumer behaviour). Creating various groups of interest (hot topics of the month, e.g. snow in the air transport), themes for teachers (e.g. for cross border shopping, safe payment of the internet).
- Web chats together with media events, focusing twitter for media work; Facebook for direct consumer contact; web chats attract due to direct interaction and feedback from professionals.
- Human resources for keeping the tool updated and lively (and also to search for information from stakeholders which can be used for your own activities).
- Social media, in some countries, reach all generations, including primary school pupils, students and their grand parents.
- Look out, be careful with giving information in social media. It depends on which organization you are in; comments and feedbacks have to be carefully

watched and in case of negative comments they have to be removed. It is important to have a social media communication policy. You have to give a good impression from your behaviour on the internet. Then your information will be more trustworthy.

10. Using Entertainment Media for Consumer Education & Edutainment

- The whole idea behind this discussion originally was to explore how to present consumer education (messages to help increase knowledge, change attitudes and behaviour) using existing media entertainment programming (radio or TV).
- However, the participants also had other ideas on interpretation of the theme.
- Some key issues which emerged were that we need to differentiate between information-giving and education. Consumer Education should generally aim to ultimately help people change behaviour.
- Using infotainment is one way of passing on information. Using edutainment is one way to educate in an entertaining way. Educate to act and bring about change.
- We need to decide where it is best to deliver this entertaining education.
- What is key is that the vehicles used are not old-fashioned. We have to compete with the TV producers and huge commercial marketing ventures who have the finances to produce entertainment and market messages and to use vehicles which are reaching their target audiences at the places where it is best to reach them.
- We have to somehow be creative to reach our target audiences. We have to reach the different target audiences where they are...

Some ideas suggested were:

- Using the internet in an entertaining way. Some Consumer Associations in countries use online quizzes to attract teenagers and young people to their site and educate about specific topics through the quizzes. They then offer prizes linked to this.





- Another idea was to produce short clips/cartoons which can be used in different ways, in different venues/settings to target different audiences.
- For example, showing these short clips on monitors in waiting rooms, while waiting in queues, while waiting for movies to start, while waiting for music concerts to start; or creating versions for the web to be disseminated via social networks; or actually showing the clips as PSAs on TV. (Of course, showing on TV requires buying air time to have them shown at times which will reach many people. Who will fund this?)
- Is there an alternative way to go to have sustainable development? Could WTO coordinate and make a difference for governments, consumers, and business?
- Teaching language to immigrants can include consumer know-how.
- Educate the educators is another way of reaching out
- Influence of TV –talk shows, telenovels, contact producers of TV series to pass on the message on TV through heroes and role models.
- Whatever education materials you may have, re-vamped them for the screen, because producing something that you keep undistributed is like “winking in the dark”.
- Remember that there is no average consumer –everyone is at some special stage in their lives to which you can connect with your message.

*** To increase the outreach of education actions is important to act in networks and partnership that have direct access to the end user**

*** In order to achieve more cost-effective use is important to exchange best practices and to avoid duplication; to create basic content that can be further adapted to different national needs**

*** Collaborate with member states and other partners to exchange best practices and knowledge base to contain available topics, methodologies, tools, products**

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CONCLUSIONS

The workshop itself was a learning process where we had to identify needs, reflect on resources, share ideas and examples and learn how to be flexible and adapt. A process very similar to what the group seemed to feel should characterize consumer education-as distinct from consumer information spreading.

Policy

The Commission should support and encourage the development of consumer education, supporting national initiatives. Actions need to be evaluated, long term impacts need to be measured. This can be done partly through future empowerment surveys, setting milestones.

Nature of consumer education

- Practical, personalized, value and science-based
- Closely linked to key learning competencies and core life skills
- Provide insight into what makes people consume
- Facilitate the ability to question, to use relevant information in daily choice-making and to understand the consequences of consumer behaviour
- Stimulate creativity, promote sustainable consumption and active citizenship

Kind of consumer education and target groups

formal and informal education aimed at families, teachers, elderly, youth, for people at point of life changes, vulnerable consumers using media, business and consumer society

Suggestions for strategies to improve consumer education in Europe

- Teachers' knowledge base needs to be strengthened
- Teachers need to be helped to develop educational methodologies which help learners apply the knowledge they gain
- Teachers need help to integrate consumer education in existing courses and examinations
- Existing materials need to be better disseminated
- Networks and resource bases should be further developed
- New media such as social networks, entertainment, can be used -education should fit the needs of the learners
- Businesses and media can be involved in consumer education