



# Introduction

## Consumer Education

### Introduction

The *Consumer Education* fact sheets provide consumer information for adult learners, who may have limited reading skills. This series has useful information about the *ways to shop*, *consumer spending* and *credit topics*.

It is intended for teen and adult learners who are living independently and are managing part, or all, of their income. It deals with *money concepts* that will assist learners in being able to shop and use credit wisely.

*Each fact sheet gives learners tools that they can use in their daily lives so they may achieve better financial security.*

### How to use this resource

In Manitoba, many literacy programs use the Manitoba Literacy Stages which allow learners to gauge their progress. The *Stages* were created in 1993 by Robin Millar and range from *Stage One*, which is intended for those who are *non-readers*, to those who are *developing readers* at *Stage Three*.

These fact sheets may be used as part of a Stage assignment, depending on the skills being taught, or used with other **Learning About Money** resources on this website.

For example, the fact sheet *Ways To Pay When You Shop* may be used as an activity with Modules 7-9 in **Handling Money**. The fact sheets about credit may be used as reading assignments for the segment called, *Understanding Credit*.

In this on-line resource there are *six fact sheets*. These include:

- *Ways to Pay When You Shop*
- *Paying with Credit*
- *Focus on Credit Cards*
- *Use Credit with Care*
- *Focus on Short-Term Loans*
- *Your Credit Record*



### Learning activities

Because this resource is a series of fact sheets for independent and group learning, there are no teaching activities included in this resource. Simply download the fact sheets for use as *handouts*, or make up a set in a binder for *reference reading*. Integrate these with other learning activities on money topics based on the learner's stage of reading and life skill needs.

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### Additional resources



Here are some helpful websites with on-line information about consumer education.

**Financial Consumer Agency of Canada (FCAC)**, a federal regulatory agency with a mandate to protect and educate consumers about financial services and products. The website is <http://www.fcac-acfc.gc.ca/eng/default.asp> Click on *For Consumers*, and select a topic.

**Industry Canada** offers a comprehensive list of tools for businesses and consumers @ <http://www.industrycanada.ca/cmb/welcomeic.nsf/ICPages/IndustryCanadaOnLine> Scroll down to the *Consumer* section of Government on-line, for credit card cost calculator and financial services calculator, and other on-line tools. You can also access the Canadian Consumer Information Gateway from this site. It gives information on programs and services offered by federal departments and agencies. Click on *Complete Showcase* for a list of consumer topics, and search either from the showcase list or *Quick Find*.

**Your Money Network Resource Guide**, a Canadian Bankers Association sponsored site offers an easy way to search for consumer information. Click on <http://www.yourmoney.cba.ca> Clicking on any of your search results will take you directly to the site.

**The Canadian Consumers Council** offers a list of consumer information sites, including information for seniors @ <http://www.consumerscouncil.com> Click on *Consumer Assistance*, and then select *Consumer Resources*.

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