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A plan for the integration of audio-visual aids into specific units in a consumer economics course.

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Boston University
BOSTON UNIVERSITY
SCHOOL OF EDUCATION

Major Project

A PLAN FOR THE INTEGRATION OF AUDIO-VISUAL AIDS
INTO SPECIFIC UNITS
IN A CONSUMER ECONOMICS COURSE

Submitted by

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(B.S., St. Joseph College, 1938)
In partial fulfillment of the requirements for
the degree of Master of Education

1953
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ACKNOWLEDGMENT

To Lester I. Sluder, Associate Professor of Business Education, Boston University, School of Education, I express my sincere appreciation for his invaluable guidance in the preparation of this paper.
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CHAPTER I
INTRODUCTION

Statement of the Problem

The purpose of this study was to determine the audio-visual aids which are available for a unit on money management and life insurance and to indicate how these materials may be integrated into a senior high school course in consumer economics.

Analysis of the Problem

Subordinate problems involved in the major problem were:
1. To determine the availability of audio-visual aids for the teaching of money management and life insurance in the high school on the senior level.
2. To formulate a unit outline on money management and life insurance for a course in consumer economics in the high school.
3. To give a brief description of selected aids used in the outline, commenting on cost and size.

Justification of the Problem

The necessity and importance of audio-visual aids in the field of education is an established and proven fact. Educators are agreed that all the educational devices available should be used to assist them in the process of imparting
truth. They fully realize that learning is not merely a process of passive absorption. One of the most significant characteristics of the learning process is activity—the learner must participate. Two hundred members of the schools of the Middle Atlantic States in 1936-37 were practically unanimous in accepting the following definition of education:¹

Education is a developmental process; it is attained only through activity and initiative on the part of the learner.

The normal student is not interested in abstract things. Psychologists testify that without interest there is no attention and without attention there is no learning. Therefore, the teacher must provide concrete appeals which develop interest. The visual appeal is probably the most effective of all concrete appeals.

Summarizing the results of 4,050 separate judgments made by 81 psychologists and experienced educators, the following percentages show the relative degree in which the sense organs contribute to the educative process:²

<table>
<thead>
<tr>
<th>Sense Organ</th>
<th>Contribution</th>
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<tr>
<td>Visual</td>
<td>40%</td>
</tr>
<tr>
<td>Auditory</td>
<td>25%</td>
</tr>
<tr>
<td>Tactile</td>
<td>17%</td>
</tr>
<tr>
<td>Miscellaneous organs</td>
<td>15%</td>
</tr>
<tr>
<td>Smell</td>
<td>3%</td>
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</table>


It follows then that by enriching and varying the students' concrete experiences through the use of audio-visual aids, the classroom instruction will become more meaningful and the students' learning more permanent. To quote two well-known authorities on this subject, McKown and Roberts:¹

Audio-visual aids wisely selected and intelligently used arouse and develop intense and beneficial interest and so motivate the pupil's learning. And properly motivated learning means improved attitudes, permanency of impressions, enriched experience and ultimately more wholesome living.

Fortunately, educators are fully aware that audio-visual aids to learning are fundamentally basic to the educational progress of our nation. This is evidenced by the number of extensive bibliographies of audio-visual aids now in print. The problem, now, is not so much one of supply as of selection. There is a definite need for the construction of teaching units or outlines with provisions for and illustrations of the use of specific visual aids. E. Dana Gibson² brings out this point very well in the following quotation:

Probably the greatest need at the present time is for someone to correlate, integrate and assemble the available aids so that business teachers can use them at the proper time, in the proper manner and in the proper classroom.

T. H. Goodin in a thesis on Nonprojected Multi-Sensory


Aids for Teaching Oral And Written Communication in High School\(^1\) has the following to say, "Teachers realize the value of audio-visual aids, but most of them are uncertain where to turn in their choice."

According to the author, Helen McKee,\(^2\) a common complaint of teachers is, "If there only were a reliable listing of audio-visual aids that are related to or can be used in our subject matter field . . . ."

Very often conscientious teachers who have tried to compile their own lists have found the sources too diverse, or the description in catalogues vague and misleading. Consequently they decide that they have neither the time nor the patience to do a really satisfactory job.

The aim of the writer in this study is to assist the teacher by assembling some available visual aids that can be used in a unit on Money Management and Life Insurance, to formulate a unit outline on Money Management and Life Insurance, and to give a brief description of each aid used in the outline, commenting on cost and size.

DELIMITATION OF THE PROBLEM

The writer has limited this paper to the educational materials that deal with money management and life insurance.


The writer has further limited the study to charts, pamphlets, films and filmstrips.

The list of aids in this study are by no means complete, but can serve as a help and motivation for the teacher to employ various methods in presenting subject matter.

This study is not concerned with set methods of using aids or with individual lessons plans. Its purpose is to assemble appropriate audio-visual aids that can be used to enrich the content of a unit in Money Management and Life Insurance. As the writer has stated before, the integration of an audio-visual aids program into the teaching of Consumer Economics requires a well organized plan.

The most effective means of evaluating any teaching device is to measure the learning which results from its use. The evaluations would be more worthwhile if obtained in that way. However, the impossibility of locating enough teachers and securing sufficient numbers of aids made this impractical. Furthermore, the material used in this study for the most part was selected from such sources as the Institute of Life Insurance, The Home Finance Corporation and the Family Financial Security Education Committee. All of these organizations employ experts in the field of research and education to evaluate their materials. The writer feels that no one individual could do the task as thoroughly and intensively as they have done it. Their materials along with several others are offered as suggested supplementary teaching aids throughout the unit outline in this study.
ORGANIZATION OF CHAPTERS

In Chapter I the problem has been stated and analyzed. In Chapter II the writer presents a review of related literature on the problems. The methods of procedure in this study are given in Chapter III. Chapter IV contains suggestions for the effective use of audio-visual aids. Chapter V lists the objectives of a course in Consumer Economics and the topics covered in this course. The scope of the unit on Money Management and Life Insurance in outline form and the visual aids for use with each topic is presented in Chapter VI. A brief description of each aid is accompanied by a comment on cost price. In the appendix the reader will find the complete address of each source contributing to the study. Comments and recommendations appear in Chapter VII.
CHAPTER II

REVIEW OF RELATED LITERATURE

In this study the writer has made an investigation of the educational literature to establish the current thinking on the use of visual aids as they pertain to the teaching of money management and life insurance. Included in the related literature section are books and pamphlets written on the subject of visual education and general education, on the subjects of money management and life insurance and research studies on the use of visual aids.

The writer is convinced that the subject of money management and life insurance is one of the most important topics taught in a course in consumer economics in the high school. There has been a growing interest on the part of governmental and private agencies in the subject. Authorities are beginning to realize that the decisions people make each day to buy certain items determine their way of life and bring them closer to good moral living or send them farther away from it.

One has only to look at the many consumer economic textbooks to realize that educators are also fully aware of the importance of teaching this topic to future citizens. One popular textbook has as one of its main objectives the following quotation, "To enable the student to plan and operate a well balanced financial program, considering needs and wants on the one hand and income
and expenditures on the other.  

Another textbook lists as a major objective, "to help build useful skills in buying and managing finances."

This same textbook prefaces a unit on money management as follows:

The point is that whether we are thinking of the next meal or of long range security and well-being we have grown increasingly dependent on money. Money is not the only instrument you have as a consumer to help you get the very best out of life. But it is pretty likely to be the chief instrument. Therefore, one increasingly important phase of learning to become a wise and competent consumer is to learn to manage your money well. Partly, that depends on planning your buying wisely and handling your funds in a businesslike fashion from day to day. But it also depends on developing a long range planned program of saving, on analyzing your risks and insuring against them, on building up credit and using it effectively, and on investing your spare funds, putting them to work for you.

A few pertinent facts and figures will prove the growing importance of life insurance in the life of the American citizen and his family. Statistics from the Life Insurance Fact Book show that 13 per cent of the population in the United States owned life insurance in 1900. The same source states that in 1951 more than 55 per cent of the American people were insured.


3Ibid., p. 90.

The total life insurance owned by families in the United States at the end of 1950 had risen to a record 234 billion dollars—double the figure of ten years before. Two-thirds of this gain occurred in the five years following World War II.

A further investigation of life insurance figures reveals that not only have the numbers of policyholders increased but that the number of policies owned by each individual has increased as well. The Life Insurance Fact Book for 1951 reports:

Four out of five families in the United States own life insurance making it the most widely used form of protection and thrift in this country. What is more the number of insured families has been increasing about a million a year for the past three years. Each of these insured families includes more than two policyholders on the average and the policyholders average more than two policies each.

The number of policyholders in the United States at the end of 1950 reached 83 million and the number of policies owned was 202 million. There are now more policyholders than there were ten years ago and the average owned per policyholder has increased by nearly 60 per cent in the decade.

These figures in themselves indicate the importance of teaching the meaning and value of money management and life insurance to our high school students. One of the most meaningful and interesting approaches to this subject is reached through the use of selective visual aids.

Visual aids and materials have been available in one form or another as aids to instruction for centuries. It is both simple and natural and one of the oldest methods of conveying ideas.

\[^{1}\text{Ibid.}, \text{p. 7}\]
Primitive man learned to convey thoughts by signs and gestures.

Socrates, when strolling and instructing his students around the Acropolis, informally utilized the school journey technique.

Visual aids were also recommended by William Penn, Benjamin Franklin and many other great thinkers, educators and leaders.

Charles F. Hoban\(^1\) in "Visualizing the Curriculum" defines visual aids as follows:

A visual aid is any picture, model, object or device which provides concrete visual experience to the learner for the purpose of (1) introducing, building up, enriching or clarifying abstract concepts; (2) developing desirable attitudes and (3) stimulating further activity on the part of the learner.

The latter definition is considered by the writer as most applicable to this study.

One of the chief functions of audio-visual aids is to clarify the subject for the student. Harry C. McKown\(^2\) lists their functions as follows:

These aids are supplementary devices by which the teacher, through the utilization of more than one sensory channel helps to clarify, establish and correlate accurate conceptions, interpretations and appreciations.

Visual aids probably received their greatest impetus in the field of business during World War II. Sister Aquin in a thesis on Audio Visual Aids in a Secretarial Practice Course makes the


Due to the Defense Program in the last World War, business educators were asked to accelerate teaching programs without lowering standards of achievement in order to supply government agencies, and war industries and provide businesses with clerical help so vitally needed to carry on the war effort. Educators were on the lookout for methods which would serve as the best media of instruction. Perhaps no other form of teaching received greater impetus in attempting to make more instruction more meaningful, more efficient and more lasting than the use of audio-visual aids. The weakness of the one method of teaching by telling as compared with the strength of the seeing-while-hearing method has been attested by teachers in all fields who have used both techniques.

John Studebaker, also describes the major role which visual education has played in wartime education:

Their use in schools, industrial plants and the armed forces has speeded up training, improved instruction and increased production. Of equal importance is the value of these aids in American peacetime education. They have a permanent place in American education.

The U. S. Navy sets forth six practical reasons for the incorporation of audio-visual aids into the training program:

1. Learn more—tests show that students learn up to 35 per cent more in a given time.

2. Remember longer—tests show that facts learned are remembered up to 55 per cent longer.

3. Increase interest—training aids command attention and cause students to want to learn.

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2 Studebaker, John W., Visual Training Aids, Castle Films, Incorporated, Foreword.
3. Increase interest--training aids command attention and cause students to want to learn.
4. Make Training Uniform--they help to get similar results from different schools which teach the same subjects.
5. Build Morale--they give trainees confidence in their ability to do the job.
6. Save Time--training aids make it possible to meet Navy Standards in less time.1

The writer would like to make clear that visual aids do not and will never take the place of verbal instruction. We agree with Frank N. Freeman2 when he says,

Language remains and will always remain the predominant means to intellectual growth . . . Ideas are developed and communicated through language, but they are built on our experience with the world about us received through the senses, the most comprehensive of which is vision.

The choice of appropriate materials in teaching specific units of study is dependent upon the educational objective to be achieved and the relative functional value of different types of audio-visual aids from the standpoint of adaptability to particular learning situations.

In conclusion, the writer bases this study on the assumption that the initiation of an audio-visual aids program into the teaching of money management and life insurance requires a well organized plan for the selection of the aid which will best

effect the learning process and the one which will give the
greatest real experience to the learner.

The writer believes that it is not necessarily the number
or quantity of visual aids that improves the learning situation
but it is the wise choice of one or two aids which are applicable
to specific units of learning. Packer and Toll\(^1\) make the following
observation:

> The business educator is now thinking in terms
> of a visualized curriculum. An ideal situation would
> be a minimum of one visual aid for each topic in the
> course of study.

These references on the various aspects of consumer economics
and visual aids have a close relationship to the present study in
which the writer will attempt to locate, assemble and evaluate
some selected aids as a means of enriching the content of a
unit on money management and life insurance.

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\(^1\)Packer and Toll, "Visual Aids In Business Education," The
CHAPTER III
PROCEDURES

In this study the following steps were taken:

1. The writer consulted books, magazines, bibliographies, visual aids catalogues, pamphlets and other sources for addresses of companies likely to have audio-visual aids on money management and life insurance for classroom use.

2. A letter was written explaining the purpose of this study and requesting audio-visual aids pertinent to the subjects.

3. As the aids were received they were analyzed for appropriate content illustrations, advertising, interest level and accuracy of information.

4. A unit outline on Money Management and Life Insurance was formulated, and the aids used in the outline were accompanied by a brief description, with comments on cost and size.

5. The aids, together with their sources, were arranged in alphabetical order for easy reference.
CHAPTER IV

AIMS AND OBJECTIVES OF THE COURSE IN CONSUMER ECONOMICS

The course in Consumer Economics is offered at Sacred Heart High School in the senior year to both the business and academic students. Its purpose is to teach all students, no matter what career they may follow, the basic and necessary facts for the successful management of their economic and business problems.

The aims and objectives of this course are listed below:

General Objective: To teach the pupil to manage his personal economic problems intelligently and in a way which will promote the general welfare of the community as well as his own.

Specific objectives:

1. To teach the minimum economic principles that are essential to the wise management of his own economic problems.

2. To teach the student how to acquire the maximum values from the use of time, money, food, clothing, shelter, personal services which he will use in his future life.

3. To teach the student how to take responsibility in the economic and business world, and to develop in him right attitudes and character traits towards business and society.

4. To teach the student how to plan and operate a simple and workable budget adapted to the needs of the individual and the family.
5. To teach the student how to invest money properly in order to get the best return with maximum security and minimum risks.

The integrated outline in this study is concerned with the last two objectives as listed above.

The topics covered in a consumer economics course are listed below. They are taken from the textbook by Graham and Jones, which is used at Sacred Heart High School.

I. Consuming Is Your Business
   A. From Making a Living to Buying a Living
   B. The Modern Consumer
   C. Your Sense of Values

II. Buyer, See Yourself
   A. Buyer, Beware
   B. Methods Used to Influence the Consumer

III. Guides for the Buyer
   A. Buying and Not Being Sold
   B. Guides For Better Buying

IV. The Things You Eat and Drink
   A. Nutrition
   B. How To Selected Foods and Beverages

V. Know Your Materials
   A. Getting Values In Fabrics

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B. Other Fabrics and Furs

VI. Adventures In Clothing
   A. Clothes and The Person
   B. Wardrobe Details and Personality

VII. Health and Personal Appearance
   A. Keeping Fit
   B. Grooming Aids to Personal Appearance

VIII. Your Home Is Your Castle
   A. A Place to Live
   B. Buying and Caring For A Home

IX. Economy and Taste In The Home
   A. How to Decorate and Furnish A Home
   B. Household Appliances and Equipment

X. Making a Full Life
   A. Education and Advisory Services
   B. Buying School Recreation Equipment

XI. Automobile and Other Travel
   A. Mastering the Automobile
   B. Safe Driving and Travel

XII. Public Utilities in Your Life
   A. Ownership and Use

XIII. Money and Credit
   A. Money and What It Will Do
   B. Credit or Buying On Time
XIV. Insurance, Investments and Home Owning
   A. Insurance and Protection
   B. Investments Small and Large
   C. Financing A Home

XV. Keeping Records Or Managing Your Future
   A. Keeping Personal Records
   B. Economic Independence

XVI. Consumer Awareness Protection
   A. Best Price For The Consumer
   B. Consumer Self Help
   C. Consumer Protection and Aids

In this study the writer has organized the topic outline around specific parts of the above course of study, namely, "Insurance and Protection," "Investments Small and Large," and "Keeping Records Or Managing Your Future."
CHAPTER V
SUGGESTIONS FOR THE EFFECTIVE USE
OF
AUDIO-VISUAL AIDS

The suggestions made in this chapter are intended to help the teacher who will use the audio-visual aids described in this study. It is, of course, necessary to have a well-organized functioning audio-visual aids department in order to obtain and use aids effectively. Good teaching techniques in the use of visual aids are important in order to make the learning richer and more meaningful to the pupils. Through the proper use of audio-visual aids the pupil develops his abilities to reason, think, form opinions and draw conclusions.

In utilizing any audio-visual aids, the teacher must keep clearly in mind his aims and objectives. These might be similar to the following:

1. Why does he plan to use the aid?
2. What will it contribute to the learning situation?
3. What simulated experiences will be provided for his pupils?
4. What factual information will it contribute?
5. What degree of interest will it arouse in the pupil for the topic to be studied?

After he has established his objectives, he can select an aid which correlates with the topic being studied in the classroom, and proceed to use it.
The first step in the use of audio-visual aids is to preview the aid and to read through any lesson plans or other materials which may accompany the teaching aid. He may make a list of new words to increase the vocabulary of the student. A set of questions can be drawn up to be used before and after using the aid. It is better not to use too many aids in one learning situation.

In preparing the student for the use of the aid, the teacher may use several techniques:

1. Explain what types of aids are being used.
2. Discuss new words and new terms used.
3. Encourage pupils to ask questions about the aid.
4. Ask students to look for various facts in the aid.

The visual aid should be used under the best possible conditions. This means having everything in readiness.

After using the aid the teacher should encourage a class discussion which will quickly and effectively clear up any misconceptions which the student may have. The increased interest aroused in the topic through the use of the visual aid should be guided in the direction of gaining more individual information.

In order to find out just how much the pupil gained from these aids the teacher may find it desirable to provide for testing and evaluating. She may do this through the discussion period or better still by a simple objective test.

These suggestions do not include all the activities and techniques that can and may be employed in using audio-visual aids. However, they offer a basis on which teachers may build a systematic plan for their use.
In the present study, the writer has integrated the following types of visual aids: charts, pamphlets, films and filmstrips. As the above aids are familiar to the educator and commonly used in the classroom at the present time, it is considered unnecessary to define them here.
CHAPTER VI

INTEGRATION OF SUGGESTED AUDIO-VISUAL AIDS
INTO A UNIT OUTLINE ON MONEY MANAGEMENT
AND LIFE INSURANCE

In this chapter the writer's purpose is to summarize the
subject matter content of the units on Money Management and
Life Insurance rather than to formulate specific lesson plans.
This summary will include the audio-visual aids most applicable
to each phase of the outline. Such an outline allows for flexi-
ibility and individuality on the part of the teacher in applying
the audio-visual aids to her own lesson plans which are dependent
on the text used, time allowed and other variable factors.

Scope of Unit I - Making a Budget and Suggested Aids

This unit on making a budget covers the following topics:

1. A definition of a budget—a plan for systematized
   spending and saving.

2. How to start a budget
   a. Estimating all the income to be received
   b. Estimating all the expenses for the budget period
   c. Revising the estimates

3. How to operate the budget
   a. Determining whether you will operate on a weekly,
      bi-monthly or monthly basis
   b. Classifying the expenses under the main headings of
      Savings, Housing, Clothing, Operating and Development
4. Revision of the budget through use of records
   a. Making the budget practical through use
   b. Study the records to see how the budget is
to be adjusted and make necessary revisions

Suggested aids to be incorporated into the subject content of

Unit I:

A. Pamphlets

1. Facts You Should Know About Budgeting--This Fact Pamphlet
   answers in a clear and interesting style the following questions:
   a. What is a budget?
   b. How do you start a budget?
   c. What are the steps in making a budget?
   d. How do you operate a budget?
   e. How do you revise a budget?

   (Obtainable from the Better Business Bureau--single copies free--
additional copies 10¢--8 pp.)

2. A Discussion of Family Money--Informal Study--to help families
   manage their incomes with less worry and more satisfaction. Explains
   how budgets work, how to start a budget, and how to keep down living
   expenses. (Available from Institute of Life Insurance--free--6 pp.)

3. Moderns Make Money Behave--This is a simple and clear
   explanation of how the modern boy and girl can "make money behave."
   It is divided into the following sections: (1) You and Your Money
   (2) Your Family Money (3) Protecting the Family's Future. Unusually
   good cartoons and illustrations clarify and simplify many points
covered in the reading matter. (Obtainable from the Institute of Life Insurance--free--14 pp.)

4. Managing Your Money--A Consumer Education Series Booklet--contains a complete coverage of Budgets, Saving, Credit, Banking, Insurance, and Investments. (Available from the Consumer Education Study of the National Association of Secondary-School Principals, price, 35¢--133 pp.)

5. Budgeting Through School Savings--(for teacher use; grades 6 - 12)--Tells the importance of planning and saving. There are lessons in budgeting and preparing a family budget. (Obtainable from U.S. Savings Bond Division, Treasury Department--free--19 pp.)

6. Saving, the Way To Success--Tells the importance of savings to personal success; how savings provide security and why they are essential to family happiness. (Obtainable from American Bankers' Association--free--4 pp.)

7. Personal Management--Excellent pamphlet dealing with problems of money management in a way useful to the average layman. Has suggestions on distribution of income, taking into consideration savings, food, clothing, shelter, household, operating expenses and advancement. (Obtainable from local banks which are members of the American Bankers' Association--free.)

8. Money Management Booklets: A series of booklets published by the Consumer Education Department of the Household Finance Corporation. Each one is practical and written in an interesting manner. A description of each booklet with its title is given
a. Your Budget—A plan is outlined to help the family make out a budget, together with charts to fill in according to suggestions made. Appropriate illustrations clarify the reading matter and induce one to make out the forms. (36 pp. 10¢)

b. Children's Spending—Some of the topics covered in this booklet are:

(1) Necessity of child earning an allowance
(2) The part played by saving in an allowance
(3) Allowances for High School boys and girls

This booklet is not geared toward students of high school age, but has some helpful suggestions for all ages. (36 pp. 10¢)

c. Your Health Dollar—This is a complete explanation of the health dollar and its place in the budget. It points out the need for maintaining good health and preventing illness, and how this is related to a successful life both physically and financially. Health and accident insurance plans are explained and the benefits of them are outlined. (32 pp. 10¢)

d. Your Food Dollar—How one can manage his food dollars to serve the best meals for his family's health and enjoyment is the subject of this pamphlet. A chart is provided in which to enter the amounts one plans to spend on food and the amount he actually spent. Very good suggestions for stretching the food dollar are included. They are: (1) Plan the menu; (2) Prepare food well; (3) Store food properly; and (4) Learn what to look for. (36 pp. 10¢)
e. **Your Clothing Dollar**—This pamphlet is divided into three essential parts, relative to buying clothing:

(1) Plan for spending

(2) Carry out your plan

(3) Care adds to wear

The illustrations are unique and the information given covers all phases of the study of clothing. (32 pp. 10¢)

f. **Your Shelter Dollar**—An excellent coverage of all the problems of housing including the renting, leasing and buying of a house. (24 pp. 10¢)

g. **Your Home Furnishings Dollar**—How to spend for home furnishings is adequately and simply explained in this booklet. How to shop for furniture, rugs and carpets, window shades and blinds, lighting equipment and accessories is explained in detail and some very useful and practical information is given. (36 pp. 10¢)

h. **Your Shopping Dollar**—This pamphlet discusses the general rules for shopping which are as follows:

(1) Make a plan

(2) Learn to judge values

(3) Know when to buy

(4) Know where to buy

(5) Learn to read labels

(6) Be alert

(7) Be fair to yourself and to the store

A check list for shoppers is given at the end of the book. (30 pp. 10¢)
i. Your Recreation Dollar--This pamphlet discusses recreation from all points of view. It asks and answers such questions as:

(1) What is recreation?
(2) What do you do for recreation?
(3) Are you enjoying your leisure time?
(4) Are you choosing recreation that suits you?

The last section contains a chart for planning the costs of recreation and a list of resources. (32 pp. 10¢)

9. Consumer Credit Facts For You-- The Household Finance Corporation considers it important to include this booklet as an essential part of the subject of Money Management. It discusses the necessity of using credit, the main sources of consumer credit, the charges for use of consumer credit, the way to judge fair rates, state protection, and using consumer credit wisely. It is a simple and clear explanation of a subject that our high school students should understand as a part of money management.

B. FILMS

1. Your Family Budget (10 minutes - sound - Coronet)
This film answers the following questions:

a. Who makes up a family budget?
b. How is a family budget operated?
c. Does a family budget contribute to the well-being and happy relationships in the family? Guide accompanies the film.

2. Your Thrift Habits-(10 minutes - sound - Coronet)
Shows students that by setting up a budget for systematic savings
by careful buying, doing without extravagances and choosing between immediate and future satisfactions, they will attain many material goals in life.

3. Wise Buying (10 minutes - sound - Coronet) The relation of real needs to the budget is emphasized here. Four "better Buying" questions to ask oneself when shopping are offered. The film discusses seasonal changes, quantity purchases, and production labels. It also points out that one can raise his standard of living as he plans the spending of his money and buys wisely. Guide accompanies film.

4. Home Management (11 minutes - sound - Young America Films Incorporated) This film discusses the importance of the budget to individuals and families of all income levels; how the budget is set up in relation to needs and income; and what is to be gained by following a well-planned budget. Guide accompanies film.

C. FILMSTRIPS

1. Budgeting for Better Living (108 frames - silent - Household Finance Corporation - free loan) This filmstrip dramatizes a typical family conference in developing a budget and presents the methods of budgeting.

2. Managing the Family Income (86 frames - Household Finance Corporation - silent) Portrays the financial ups and downs of a typical family which includes two high school children.

Scope of Unit II, "Saving Money Through Banking" and Suggested Aids

A unit on Banking in relation to the Budget would be included under the topic, "Savings." This unit will be concerned with the following topics:

1. Where to save
   a. Primary factors to be considered
      (1) Safety of the savings
      (2) Liquidity or speed with which you can conveniently convert your savings into cash when you need it
      (3) Interest rate or dividends
   b. Commercial Bank
      (1) History
      (2) Services
      (3) Functions
      (4) Interest rates
      (5) Primary factors and the Commercial Bank
   c. Savings Bank
      (1) History
      (2) Services
      (3) Functions
      (4) Interest rates
      (5) Primary factors and the Savings Bank
   d. Trust Company
      (1) History
      (2) Services
      (3) Functions
(4) Interest rates

(5) Primary factors and the Trust Company

Suggested aids to be incorporated into the subject content of Unit II:

A. PAMPHLETS

1. Facts You Should Know About Saving Money—This booklet is a well-organized explanation of the following topics:

   (1) How Savings Grow
   (2) How Much One Should Save
   (3) How To Determine Where To Save
   (4) Commercial Banks
   (5) Savings Banks
   (6) Savings and Loan Associations
   (7) U. S. Government Savings
   (8) Plan for Financial Independence

   (Obtainable from the Association of Better Business Bureaus—16 pp. 10¢)

2. Facts You Should Know About Commercial Banks and Trust Companies—

   The functions of Commercial Banks and Trust Companies in all the phases of their activities is thoroughly explained in this booklet. The Commercial Bank is discussed in reference to its Checking Accounts, Collection Services on drafts and similar topics, Personal Loan Services, Safe Deposit Boxes, Foreign and Domestic Exchange, Savings department, and Trust Department. (Obtainable from the Association of Better Business Bureaus—15 pp. 10¢)

3. Your Banks and What They Mean To You—This booklet describes banking as a public service, its structure, functions, position, and
aims; the bank statement, the clearing house and how to enjoy the bank services you need. (Available from the American Bankers' Association—free—4 pp.)


5. Trust Services For You—This booklet describes briefly the trust services that are used today and how to plan an estate. (Available from the American Bankers' Association—21 pp. — free)

6. Vocational Prospects in Banking—This may be used as vocational guidance material. It discusses job opportunities in banking. (Available from American Bankers' Association—7 pp. — free)

B. FILMS

1. Using the Bank—(10 minutes—sound—Encyclopedia Britannica Films Inc.) The principal functions of a bank are observed and explained so that even youngsters in middle grades can understand savings accounts, checking accounts, loans and other important operations. Rental—$2.50.

2. Pay to The Order Of—(11½ minutes—sound—American Bankers' Association) Bill Rodgers, a high school boy, working during his vacation in his father's grocery store learns the fundamentals of check writing and usage from a local banker. The film covers the "journey of a check" as well as pointing out the advantages of payment by this means and the proper method of making out and endorsing checks. Free Rental. (May be secured through local bank).
3. Fred Meets A Bank—(10 minutes—sound—Society for Visual Education) After an explanation of a bank book, checkbook and other items, Fred decides to open a savings account of his own. As he finishes his father comes in and takes Fred with him while he arranges a loan with which to build the new house the family has been talking about for a long time. They then proceed to the bank vault where is shown the safety deposit box in which his father keeps insurance policies and other valuables. Fred now has made a business connection with and learned a few lessons about an institution which can be of great help to him throughout life.

4. Check and Double Check—(17 minutes—sound—Aetna Life Insurance Company) This film was made in cooperation with United States Secret Service. It deals with methods used by check thieves and forgers. It is designed especially to aid in curtailing the theft and forgery of government checks, millions of which are being sent to dependents of men and women in the service. The film offers a number of specific practical suggestions for avoiding check losses. Accompanied by a guide.

5. Banks and Credit—(10 minutes—sound—Coronet) Nancy Wallace was depositing money while Frank Hamilton wrote a check to withdraw money. Neither realized how their transactions related to the bank's extension of credit. This film brings out the essential part a commercial bank plays in the economic life of the community and explains the important part credit plays in our economic system.
6. The Federal Reserve Bank and You--(30 minutes-sound-
Federal Reserve Bank of Minneapolis, Minnesota) The functions
of the Federal Reserve Bank in our American Banking System are
explained. How the Federal Reserve System helps business, affects
personal life and aids member banks is thoroughly explained in this
film. Free loan.

C. FILMSTRIP

1. Jack Banks His Savings--(29 frames-silent-Society for
Visual Education) This filmstrip shows how Jack earns money,
how he saves it and what the bank does with the money it gets.
Rental $2.50.

Scope of Unit III, "Investing Money Through Life Insurance" and
Suggested Aids

A unit on Life Insurance should bring out the fact that
insurance is a necessary part of the family budget. It enables
the family to protect itself against loss of income and provides
for other financial needs.

The topics to be discussed in this unit are as follows:

1. Meaning and purpose of Life Insurance

2. Ways of buying Life Insurance
   a. Group Life
   b. Industrial Life
   c. Individual Life

3. Four basic Types of Individual Life Insurance
   a. Term
   b. Limited Payment
   c. Whole Life
d. Endowment

4. Important terms to be learned
   a. Mortality tables
   b. Dividends
   c. Double indemnity
   d. Premiums
   e. Beneficiary
   f. Disability Waiver of Premium

5. How to Evaluate Insurance Companies

6. Planning a Life Insurance Program
   a. Primary considerations
      (1) Needs of Dependents
      (2) Individual's own needs
      (3) Individual's income —now and later

7. Where Life Insurance Benefits Come From
   a. Investments made by company

8. Values and options
   a. Cash Value
   b. Extended Term Insurance
   c. Paid-up insurance
   d. Automatic premium loan
   e. Insurance Interest Payments

Suggested aids to be incorporated into the subject content of Unit III:

A. PAMPHLETS

1. Facts You Should Know About Life Insurance—A very good exposition of facts which help one to understand life insurance. It
explains the need for life insurance. It gives a clear explanation of the different types of policies: Group Life, Industrial Life and Ordinary Life, breaking the latter down into Whole Life, Limited Payment, Endowment, Annuity and Term Insurance. The second section tells general rules on buying life insurance for (a) protection, (b) retirement, (c) to provide for education and (d) to guarantee mortgage payments. How to evaluate life insurance companies and where to get further information about it is the last section of this valuable booklet. (Available from the Association of Better Business Bureaus- 16 pp. 10¢)

2. **Handbook of Life Insurance, Study Guide and Workbook**--
This handbook is an excellent source of information which can be used as a textbook in itself in conjunction with the workbook. It is divided into seven chapters each very simply written and the facts clearly explained. The points covered are:

a. The Social Aspects of Life Insurance
b. How Life Insurance Provides Security
c. How Annuity Provides Security
d. How Life Insurance Operates
e. Value of Life Insurance
f. Buying Life Insurance
g. Pointers for policyholders

The workbook contains eight lessons in which students write answers to questions covering important points stressed in the handbook.

(Available from the Institute of Life Insurance--79 pp.-10¢) (Workbook Free)
3. **What Life Insurance Means**—This is a well-illustrated booklet accompanied by teacher's guide which contains specific suggestions for lesson outlines, suggested class activities, quiz materials etc. Its chapter headings are as follows:

a. Protecting yourself against risk
b. Why people buy life insurance
c. Where life insurance benefits come from
d. Buying your first insurance
e. Keeping your life insurance up to date
f. Receiving life insurance benefits

(Available from the Institute of Life Insurance—24 pp.—free)

4. **What's in Your Life Insurance Policy**—This is a good nontechnical explanation of terms used in life insurance contracts in connection with policy provisions, reinstatement, clauses, grace periods, adjustments, nonforfeiture values, policy loans and income options. (Available from the Institute of Life Insurance—20 pp.—free)

5. **Why Men Buy Life Insurance**—This is a well-illustrated booklet, interesting and appealing to youngsters for its human interest stories about the different types of people and their various needs for life insurance. It is brief but inclusive. (Available from Northwestern Life Insurance Company—free—18 pp.)

B. **FILMS**

1. **Search for Security**—(15 minutes-sound-Institute of Life Insurance) This film achieves a three-fold teaching purpose: it presents the history of insurance plans; it explains the law of
probability in relation to insurance; and it gives an explanation of the financial operations of the insurance business. It is a good introduction to the subject of insurance. (Available from Association Films, Inc., Castle Films Inc. and Modern Talking Picture Service--free rental) Teacher's Manual available.

2. Sharing Economic Risks-(10 minutes- Coronet- sound)

This is a clear up-to-date picture showing the meaning of the term economic risk and defining life insurance. It is a story of a boy who has his bicycle stolen. The incident makes possible the explaining of the concept of insurance--risk-taking or sharing. Cash value, borrowing on insurance policies, premiums, liabilities, and other terms of insurance policies are described. It is a good motivation device. (Available from Association Films, Inc., Business Education Films. A teacher's guide is available)

3. American Portrait-(25 minutes-sound-Institute of Life Insurance) This film tells the improvements that have come into our lives in the past ten years. It shows how salesmanship has been responsible for the widespread use of these improvements. (Loan sources: Association Films Inc., Modern Talking Picture Service, free rental)

4. For Some Must Watch--(28 minutes-sound-Institute of Life Insurance) This film tells the stories of three families in a typical American community, the problems each faced and how they were helped by their life insurance agent. This picture brings out a variety of purposes which insurance can serve. (Available from Association Films, Inc., Castle Films, Inc., and Modern Talking
5. Life Insurance Occupations—(11 minutes-sound-Carl Mahnke Productions) This film covers the jobs in home and branch offices in life insurance companies. Good for vocational guidance and to show the workings of the life insurance company.
(Available on loan from Association Films, Inc., free rental)

6. Newsweek Looks at Life Insurance—(30 minutes-sound-Metropolitan Life Insurance Company) This presents an interview with Leroy A. Lincoln, President of the Metropolitan Life Insurance Company, on the social and economic contributions of life insurance. The discussion gives the information on the business operations of the company customarily given in the annual report to policyholders.
(Available on free loan from Modern Talking Picture Service, Inc.)

C. FILMSTRIPS

1. A series of four 35 mm. silent filmstrips is available from the Institute of Life Insurance. Each may be used independently and a teacher's guide is furnished with background information. They are:

   a. How Life Insurance Began—(44 frames) This filmstrip traces the development of the risk-sharing principle from ancient times to the present. It illustrates the growth of life insurance in America and how it serves modern families.

   b. How Life Insurance Operates—(41 frames) This filmstrip uses clever cartoon illustrations to tell the story of Ralph Snow of high school age who because he lost a textbook devised a plan of book insurance. Modern life insurance operations are compared
with Ralph's book insurance plan. "Humanized" graphs explain the level premium system.

c. **How Life Insurance Policies Work**—(42 frames) The four basic types of policies (term, straight, life, limited payment, and endowment) are explained in this strip with the aid of graphic illustrations. Examples of the use of each policy form is given and the basic differences are explained.

d. **Planning Family Life Insurance**—(46 frames) This strip amusingly answers questions about buying life insurance. It shows how living benefits may be used after protection is no longer needed. (Available on free loan basis)

2. A set of three silent filmstrips are available from the Illinois State Association of Life Underwriters. A guide and script is furnished with them.

a. **What Life Insurance Means To You**—(38 frames) Life insurance is explained as a replacement of income in the event of disability, death or old age. The filmstrip shows how insurance can provide needed protection.

b. **How Life Insurance Works**—(36 frames) This filmstrip explains the basis for determining premiums, and defines other life insurance terms. It also shows how life insurance funds are handled—investments, reserves etc.

c. **Planning Your Life Insurance**—(40 frames) The need for carefully planning a life insurance program is stressed. It shows how to provide for various family needs such as funeral expenses, family income, children's education and retirement income.
D. CHARTS

1. The Institute of Life Insurance publishes a series of beautifully printed charts in colors on life insurance. Each one is accompanied by a free teacher's guide. (Charts-15¢)

   a. Life Insurance Dollars at Work—This is an effective presentation of the economic and social significance of invested policyholder funds. It shows the diversification of life insurance investments and explains how these investments help reduce the cost of life insurance protection for policyholders. (Size: 26" x 38")

   b. How Life Insurance Policies Meet Family Needs—This chart explains how different life insurance policies are designed to meet two major needs which are protection for dependents and provision for the policyholder's own requirements. (Size: 26" x 38")

   c. How America's Families Use Life Insurance—This chart shows the ways in which principal family needs for security can be met by life insurance. It presents the services of life insurance in providing for protection of dependents, preparation for retirement and other special needs. (Size: 26" x 38")

   d. How Families Buy Life Insurance—This chart shows the steps necessary to become a policyholder: selecting an agent, measuring needs, applying for the policy, the medical examination and periodically reviewing the life insurance. (Size: 26" x 38")

   e. History of 10,000 Life Insurance Policyholders—This is a very good visual aid for showing the operation of the level premium system of life insurance. (Size: 35" x 37")
CHAPTER VII
COMMENTS, SUMMARY
AND
RECOMMENDATIONS

The basic purposes of this study were to formulate a unit outline on Life Insurance and Money Management for a course in Consumer Economics as taught on the senior level of the high school, and to indicate uses of selected audio-visual aids in these specific units.

One of the crucial problems in learning is the development of meaning. Reverend Leo McCormick, Ph.D.¹ says, "Any material which makes a significant contribution to the development of meaning is of priceless value to the teacher. A frequent mistake of pupils is to use words without fully understanding their meaning." Audio-visual aids help the student to grasp ideas by clarifying them and enlisting their interest in and attention to these ideas.

The goal of all Christian education is to develop in the student the ability to think, judge and act according to the dictates of human reason and divine truth. Its objective is the formation of strong characters with good habits and right attitudes.

In an article, "Evaluation of Educational Religious Films" by Sister Mary Charlotte, O.S.B.¹ she states,

Audio-visual instruction at its best definitely influences attitudes. Teachers of religion in the early Church recognized the importance of visualization not only for instruction but also for molding character. What the student sees and hears through these media is to be translated into his daily life.

Summarizing the statements of psychologists and educators quoted in this study, the writer concludes that all knowledge can be traced directly to sense perception; that 40% of all learning is acquired through the eye and 25% through the ear; and that when both senses are used together, the classroom instruction will become more meaningful and the learning more permanent. The greatest need then is for someone to correlate and integrate these audio-visual aids into units of work so that they may be used at the proper time and in the proper manner. In the text, "Visualizing the Curriculum," Hoban² states, "The time will come when courses of study will include references to films as well as to books, pamphlets, etc...Meanwhile teachers must individually relate the film to other visual aids and to the curriculum."


²Hoban, Charles F. and Hoban, Charles F. Jr., Visualizing The Curriculum, p. 135.
There is a growing realization that the broad subject of money management--how to spend, how to save, how to plan the use of money, how to plan an insurance program--is a matter of interest to all people, of all age levels, and that it is a basic factor to the success and happiness of both the individual and the family. Therefore, the writer chose the topics, Money Management and Life Insurance for the integrated unit outline in this study.

Visual aids as used in this study consist of materials which help the pupil in his understanding of the written or spoken word. The chief function of the audio-visual aid is to clarify the subject matter for the student. The writer does not intend that these aids take the place of the teacher or of the spoken word, but maintains that when these aids are used properly they will greatly increase the learning process. It has been proven that one or two aids wisely chosen and skillfully used will result in a marked increase in student interest, acceleration of the learning process and greater retention of the subject matter.

RECOMMENDATIONS

In this study the writer has attempted to organize a plan for the incorporation of certain audio-visual aids into the teaching of units on Life Insurance and Money Management in a course in Consumer Economics as taught on the senior level in the high school. This unit represents only a small part of the course. The following recommendations are suggested as possible continuations of this study.
If carried out they should prove valuable to teachers of consumer economics who wish to use audio-visual aids in the teaching of this course.

1. That an integrated unit outline similar to the one in this study be prepared in which the writer would organize the remaining topics given in Chapter V of this study into unit outlines, compile a selected list of audio-visual aids and integrate them into the unit outline.

2. That a set of study guides be prepared for use with the specific films and filmstrips now available for use in the field of consumer economics. The guides should aim to: (1) prepare learners effectively for looking at films; (2) serve as a means of discovering specifically what has been learned from seeing the film; (3) stimulate the learner to use the film as an approach to further study of the subject covered by the film or filmstrip.

3. That a teacher's guide be prepared for use with the specific pamphlets, booklets and charts now available in the field of Money Management and Life Insurance. The guide, (in the writer's opinion), should follow the pattern of the Teacher's Guide for "What Life Insurance Means To Me" published by the Educational Division, Institute of Life Insurance. Three noted educators assisted in this work: W. Linwood Chase, Alfred Nussbaum and Ruth M. Robinson. This guide aims to (1) outline the text for the teacher by selecting the important topics in each chapter; (2) list the valuable student activities which will assist the teacher and
4. A study be made to prove the effectiveness of the use of specific audio-visual aids (particularly pamphlets, films, film-strips and charts) now available for use in the field of Life Insurance and Money Management.
BIBLIOGRAPHY

Theses


Books


Magazine Articles


## APPENDIX A

### AUDIO-VISUAL AIDS MENTIONED IN THE STUDY

<table>
<thead>
<tr>
<th>Title</th>
<th>Producer, or Distributor</th>
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<tr>
<td><strong>Films</strong></td>
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<tr>
<td><strong>Title</strong></td>
<td><strong>Producer, or Distributor</strong></td>
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<tr>
<td>American Portrait Sound - 25 minutes</td>
<td>Institute of Life Insurance 1488 Madison Avenue New York 22, New York</td>
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<tr>
<td>Banks and Credit Sound - 10 minutes</td>
<td>Coronet Instructional Films, Inc. Coronet Building, Chicago 1, Illinois</td>
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<tr>
<td>Check and Double Check Sound - 17 minutes</td>
<td>Aetna Life Insurance Company Hartford, Connecticut</td>
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<td>Federal Reserve Bank and You Sound - 30 minutes</td>
<td>Federal Reserve Bank Minneapolis, Minnesota</td>
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<td>Fred Meets a Bank Sound - 10 minutes</td>
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<tr>
<td>For Some Must Watch Sound - 28 minutes</td>
<td>Association Films, Inc. 35 West 45th Street New York 19, New York</td>
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<tr>
<td>Home Management Sound - 11 minutes</td>
<td>Young America Films, Inc. 16 East 41st Street New York 17, New York</td>
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<tr>
<td>Pay To The Order Of Sound - 11½ minutes</td>
<td>American Bankers Association 12 East 36th Street New York 16, New York</td>
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<tr>
<td>Life Insurance Occupations Sound - 11 minutes</td>
<td>Association Films Inc.</td>
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<td>Search for Security Sound - 15 minutes</td>
<td>Institute of Life Insurance</td>
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Addresses are given the first time firm's name is mentioned.
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<tr>
<td>Your Thrift Habits</td>
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<td>Wise Buying</td>
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<td><strong>Filmstrips</strong></td>
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<tr>
<td>Budgeting for Better Living</td>
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<td>108 Frames - silent</td>
<td>919 North Michigan Avenue</td>
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<td>How Life Insurance Began</td>
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<td>Household Finance Corporation</td>
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<td>Discussion of Family Money</td>
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<td>Facts You Should Know About Budgeting</td>
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<td>Trust Services For You</td>
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<td>What Your Banker Can Do For You</td>
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<td>What Life Insurance Means</td>
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Why Men Buy Life Insurance
Northwestern National Life Insurance Co.

Your Banks and What They Mean To You
American Banker's Association

Charts

Life Insurance Dollars At Work
Institute of Life Insurance
26" x 36"

How Families Buy Life Insurance
Institute of Life Insurance
26" x 36"

How American Families Use Life Insurance
Institute of Life Insurance
26" x 36"

How Life Insurance Policies Meet Family Needs
Institute of Life Insurance
26" x 36"

History of 10,000 Life Insurance Policies
Institute of Life Insurance
35" x 37"
Gentlemen:

At the present time I am engaged in compiling audio-visual aids which may be integrated into a unit on Life Insurance and Money management. This unit is taught in a course in consumer economics in the senior year in the high school. The study is being pursued as a partial fulfillment of the requirements for a Master's Degree in the Department of Education at Boston University.

In this study, I plan to include pertinent information concerning these aids which are currently available. The study will serve to answer these questions:

1) What aids are available for the teaching of life insurance and money management in the high school on the senior level?
2) How may these aids be integrated into a unit on life insurance and money management in a course in consumer economics?
3) Where may these aids be obtained and what is the cost, if any?

The items I plan to evaluate are:

Charts
Pictures
Graphs
Maps
Models

Clippings
Booklets
Pamphlets
Illustrations
Cartoons

Will you please forward any descriptive material which you may have on these aids, and any free materials you have available. This study can be of great value to the many teachers in the United States who are interested in furthering the development of aids for the teaching of insurance and money management in the high school.

Thank you for your cooperation.

Sincerely yours,

Sister M. Anne Joseph

Letter sent out requesting audio-visual aids.