CONSUMER KNOWLEDGE OF
MIDDLESEX, VIRGINIA HIGH SCHOOL STUDENTS

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A thesis submitted to the Graduate Faculty of the
Virginia Polytechnic Institute and State University
in partial fulfillment of the requirements for the degree of

MASTER OF SCIENCE

in

Housing, Interior Design, Resource Management/Clothing and Textiles

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July 17, 1998
Blacksburg, Virginia

Keywords: Consumer Education, Life Skills, Consumer Credit, Checking and Savings Accounts, Automobile Insurance, Housing Rental, Food Purchase, Automobile Purchase

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by
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Housing, Interior Design, and Resource Management

(ABSTRACT)

This study was designed to help those persons developing and delivering consumer education curriculum understand the needs of Middlesex, Virginia High School Students. The instrument used was a consumer knowledge survey developed by a partnership between the Consumer Federation of American and American Express. The 52 item questionnaire was designed to measure knowledge in six key areas of consumption—consumer credit, checking/savings accounts, automobile insurance, housing rental, food purchase, and automobile purchase.

The respondents were students attending Middlesex High School from the four grade levels with completed Informed Consent forms. There were 55 respondents from a total pool of 375 (freshmen, 44%; sophomores, 27%; juniors, 13%; and seniors, 16%).

Descriptive statistics were used for demographic items. Non-statistical comparisons were made between grade levels, descriptive demographic characteristics, and consumer categories. Comparisons were also made between the data collected and the data of the national consumer knowledge survey by the Consumer Federation of America and American Express Company.

The results indicate that Middlesex High School students were not well prepared for the world of consumption. Overall, the students who responded had limited understanding of consumer knowledge in the six specific areas. The average score was 39%. Students had the poorest understanding of consumer credit, auto insurance, and food purchases. Scores for these category areas averaged less than 40%. The students scored highest on housing rental (45%) and checking/savings accounts (44%). The seniors scored the highest overall score (48%), which was higher than the national average of high school seniors (42%).
Dedication

This thesis is dedicated to my parents, Lawrence and Carolyn Kyle, for their endless support and encouragement. With our Lord Jesus Christ as their guide, my parents have raised me to be a successful student and professional. Their love and support gives me the determination that anything is possible.

This thesis is also dedicated to my sister, Karen. Her love and support are always there when I need them the most. Her friendship gives me strength and guidance that makes me a better person.

This thesis is also dedicated to my brother, Nathan. His love and faith encourages me each day to succeed my goals. His friendship has taught me patience and confidence in myself and in others around me.
Acknowledgements

The study would not have been completed without the contribution of many. The author expresses sincere appreciation and many thanks to:

--Dr. Irene E. Leech, Assistant Professor in Housing, Interior Design, and Resource Management, for guidance, reference, patience, confidence, and concern throughout the entire graduate program; for taking time to meet me at various locations in the state; and for being a strong supporter of my decisions and giving me the encouragement to continue to “Make the Best Better”.

--Dr. Constance Y. Kratzer, Assistant Professor in Housing, Interior Design, and Resource Management, for your support and encouragement, for being flexible with a continually changing schedule; and for assistance in clarifying thoughts and ideas to complete the thesis.

--Michael T. Lambur, Associate Professor in Extension Program Development, for your support and encouragement, for being flexible with a continually changing schedule; for sharing his expertise of organizing and working with data; and for assistance in completing the thesis.

--Dr. Rebecca P. Lovingood, Department Head for Housing Interior Design, Resource Management, Clothing and Textiles, for advice, guidance, and encouragement throughout the graduate program.

--Virginia Cooperative Extension for opportunities and understanding during my graduate program.

--Friends, colleagues, and family who encouraged me to succeed my goals, for your loving support and having your smiles brighten my days.
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