

CONSUMER KNOWLEDGE OF
MIDDLESEX, VIRGINIA HIGH SCHOOL STUDENTS

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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.

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