

E F F E C T I V E M E T H O D S O F T E A C H I N G
M A N A G E M E N T O F T I M E , E N E R G Y ,
A N D R E S O U R C E S T O H O M E -
M A K I N G I I I S T U D E N T S

A THESIS

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We hereby recommend that the thesis prepared under
our supervision by Betty Jane Romans

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OF TIME, ENERGY, AND RESOURCES TO HOMEMAKING III
STUDENTS

be accepted as fulfilling this part of the requirements for the Degree of
Master of Science

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CHAPTER I

I N T R O D U C T I O N

As modern life continues to become more complicated and as an increasing number of women work outside the home, good management of time, energy, and resources becomes of paramount importance. In all areas and at all levels of homemaking instruction, management is included as an inherent part of the teaching process. However, much of the teaching is incidental rather than part of a concentrated unit of study in management at the high school level.

For most experts in the home management field, the management process is considered to be planning, controlling, and evaluating the use of family resources to achieve family goals. Liston (13) considered the basic or primary process of management to be problem recognition and analysis, choice making, and action. Families of today are increasingly aware of the effects of the rapid technological, cultural, and social changes in the environment upon families and family members. A dynamic family is in a constant state of change because of these environmental influences. Good management allows the dynamic family to identify and deal with the problems which emerge from these changes.

Management is a way of living, functioning, striving, achieving, self-directing, and self-realizing (13). Through the use of the management process, growth occurs and family solidarity is fostered.

Liston (13) further stated that management is a part of the overall developmental process of family life. This process begins with the family situation as seen at a particular time; the family's perception of its environment, goals, resources, standard of living, and style of life. The family situation may be changed by movement into a new life cycle, a crisis, an unexpected inheritance, a change in the purchasing power of the dollar, or an increase in taxation. This change makes the family manager aware of a gap between the existing situation and the desired situation. When this awareness is present, the family enters into the problem-solving process of management. This influence is felt in leadership, solidarity, task performance, and crystallization of values. Management within the family determines the effectiveness of each family member in all systems of the environment.

Gross and Crandall (9) defined management as using what you have to get what you want. These authors contended that management is not performance of work, not an end in itself, but a result of good training.

Lowe and Eikenberry (14), in discussing management, pose the question:

How many times have you heard, "I don't see how she manages to do all that she does and yet do everything so well."--or--"I'm sorry, I couldn't possibly manage to do that. I'd like to, but I'm just not a good manager." This ability to manage or not to manage rests in large part with the attitude and motivation of the individual. All of us recognize the truth in the old aphorism, "Where there's a will, there's a way."

An individual's success in management is directly related to the desire or willingness to work toward a goal. Management is a highly personal matter, being dependent upon the individual skill developed in fulfilling human potentialities. The good manager accepts full responsibility for his actions and does not wait for the direction of others. Lowe and Eikenberry (14) further stated that the area of management involves motivation, decisions, plans, resources, values, and the management process. Management teaching can not be a one course undertaking but must involve the students in a life-long quest.

In an analysis of the components of management, the first one logically seems to be identifying and setting goals. These may be immediate or long range, easy or difficult to attain, but unless the goals are clear, good management will not result.

Decision-making is an inherent part of management. Basing decisions on intelligent weighing of the information available and the choices possible is one of the best means of achieving the desired goals. The student who is actively motivated and has been involved in establishing goals is more apt to make wise, fruitful decisions. This individual is more likely to make wise decisions than to remain indecisive.

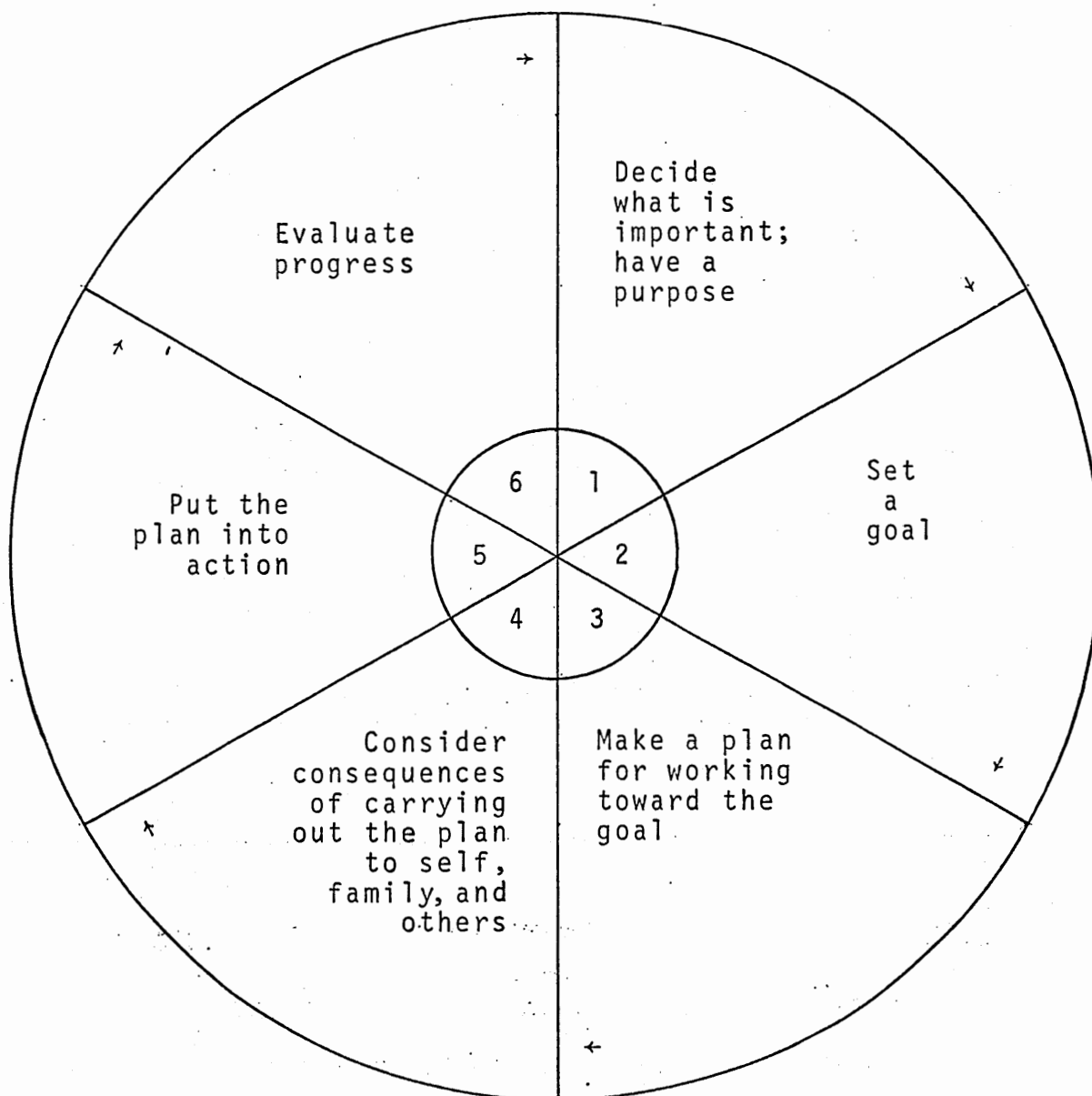
Resources are the factors in one's life that are managed. These resources may be classified as human and non-human or, as defined by Lowe and Eikenberry (14), as work capacity and situational influences. The human or work capacity resources include physical energy, bodily strength, attitudes, abilities, skills, and knowledge. The non-human or situational resources include money, goods, and services. Identifying, understanding, and developing effective ways of using the available resources are basic to management.

A very important aspect of good management is wise planning. This process should be relatively simple, consuming no more time than the actual management process, but must be performed intelligently. As plans are implemented and changes made, evaluation occurs.

The teacher who thoroughly understands the total management process will be more efficient and produce better

results with less physical and mental strain than the teacher who is unfamiliar with the principles of good management. Moreover, the students will learn to use effective management techniques, an invaluable experience in preparing for future responsibilities.

Crouse and Mathias (4) devised the following chart to illustrate the management process:



In discussing management, Goodyear and Klohr (7) stressed the importance of values which were defined as those deep seated beliefs and desires that give direction to the individual's life. Specific values which dictate important goals were referred to as goal values. Individuals and families who realize their goal values and achieve these goals are proficient in management. Human relations are improved through effective management. Intelligent money management contributes in a positive way toward improving the quality of living.

Goodyear and Klohr (7) advanced the following outcomes of management education: learning to approach problems with a questioning attitude, developing a spirit of experimentation, learning sources of information and how to evaluate them, and learning to evaluate tasks in the light of individual goals. Management is a continuing process, is flexible and adaptable, and enables families to adjust with a minimum of confusion to fluctuations in resources and to new aspects of living.

The system approach to the concept of home management was advanced by Maloch and Deacon (15). A system was defined as an organized collection of interrelated elements characterized by having a boundary and functional unity. The family as a social system has its own set of values and

resources. Demands and resources were described as input and resource use as output. Proper management produces functional unity.

Nickell and Dorsey (18) stated that the field of home management is the natural outgrowth of human associations in the home environment. As soon as the family is established and the members begin working together, a need arises for the development of a plan of action. This plan of action includes delegating responsibility and organizing and controlling the use of human and non-human resources. Because of the multiplicity of problems to be solved and the number of decisions to be made, management becomes one of the major responsibilities in family living.

Contributions from basic disciplines to the area of home management have been explored by Gross (8). Physiology contributes to an understanding of the management of physical energy. Mathematics, from simple arithmetic to cost-benefit analysis to computers, makes a real contribution to home management. The concept of values and the resulting formation of goals come to the individual directly from philosophy. Economics and home management are so inter-related as to be scarcely distinguishable. Both areas contribute to understanding of resources, the development of ability for decision-making, and the comprehension of

consumer problems. Teachings from sociology help the individual understand people. The closely related discipline of psychology contributes to an individual's knowledge of values, human behavior, judgment, psychological fatigue and the control step in the management process. Interdisciplinary study helps to identify trends and to discover principles and concepts which may be used to cope with the continual and rapid changes in society. The home economist must view the handling of resources as a human problem based on human needs and accomplished in families.

According to Liston (12) the field of home management is in a state of confusion at the present time. Some of the positive aspects in this area are the rapid developments in the behavioral sciences, current progress in systematizing the content of the field, and increasing public awareness of the difficulties families face in using resources. Some of the negative aspects are increased specialization in the field of home economics, increased danger of home management being dealt with in isolated parts rather than as a synchronized whole, and a tendency to identify tool information as management instead of as a resource.

One encouraging factor seen in this state of confusion and era of rapid change is that more and more people are becoming aware of the tremendous need for effective management

in all areas of life. Although research has contributed much to this field, a clearer understanding of the benefits of good management to the individual is desired.

In discussing the role of the individual in a changing society, Lee (11), an anthropologist, stated

. . . all we can give the growing individual, our children and our students, is a compass, a knowledge of how to find their way into the unknown, a sense of inquiry which will make this exploration inviting, an ability to see and draw conclusions from what they see; and, if possible, the courage to go forth.

Making recommendations for the National Council of Family Relations, Hill (10) urged the enlistment of members particularly sensitive to the needs and organizational problems of families. The family can no longer be taken for granted but must be helped to develop its full potential in the complex society of today. Families should be viewed in light of their abilities to grow and to realize their goals and objectives. With such a program of development, excellence can be achieved in family living.

One of the problems of American society today arises out of the fact that more girls become homemakers before completing high school or entering college. Therefore, meaningful courses in homemaking are important. Consumer economics should be an integral part of homemaking education and should

be made practical and usable to the student. Investigating the most effective ways of teaching consumer economics, Shauer (19) recommended as much time as practical should be spent teaching techniques in food preparation, clothing construction, care of clothing, home care, and child care. An emphasis on home planning and buying of equipment as well as on money management and purchasing of family goods was strongly indicated. In every area of family living the importance of wise use of resources to achieve family goals is evident.

Based on research studies, Burk (3) delineated the economic problems of families as being the disequilibrium between family resources and needs or wants, difficulty in decision-making, undesirable outcomes of decision-making, and interrelationships between economic, social, and psychological problems. Burk also emphasized the very real need of an interdisciplinary approach to research in family economics. The fact that this research is needed more at present than at any other time in history is undisputed.

The study of personal finance is becoming increasingly important as American families are changing from producer to consumer units. In a study conducted by Draper (6), a real need for adult education in the field of financial management was evident. The investigator attributed this need to the

large number of school drop-outs. The author investigated the financial practices and problems of families to determine areas in which additional training was needed, and evaluated the adequacy of current family business practices of the participants. These findings were used to develop meaningful learning opportunities for adults in public schools and extension work. A tremendous interest in and concern over financial matters were evident. These families realized the importance of a sound financial structure to happy, effective family life and expressed a desire for their children to receive sound training in this area.

The average teenager is fast becoming a major consideration in the economic structure of the nation. The teenager has more and more money to spend and needs better educational guidance in spending. These tenets formed the background for a study conducted by Martin (17) in which the author sought to ascertain the sources of money available to the teenager and to learn habits and opinions of students and mothers concerning money management. Those who had an allowance or a job managed money more effectively, thus demonstrating the need for giving teenagers definite responsibilities in using money. The investigator concluded that the importance of teaching money management to high school students cannot be overemphasized. Although recognizing the value of such teaching for all students, Martin agreed with Shauer (19)

in stressing a special need for those students who are not planning to attend college.

As indicated by Crouse and Mathias (4), the teaching of money management must be constantly evaluated and revised in terms of current needs. Last year's outline cannot be used for this year's course. Since women are increasingly assuming the role of a homemaker-career woman, the money management teaching must be problem oriented and up-to-date.

The author shares the opinion that while management per se should be taught as a separate unit, money management teaching is essential on every level. Decision-making in regard to the use of money gives opportunities for critical thinking. Repeated experiences produce the ability to make wise decisions and devise workable spending plans.

Decision-making is one of the most important aspects of the management process and education for decision making will strengthen this area of endeavor. Archer (1) stated that good habits influence choices which in turn affect the family's standard of living. The development of good habits is strengthened through the study of consumer education and housing. Results of Archer's study revealed definite improvement in attitudes, strengthening of judgments, and improved decision-making.

It is Liston's (13) belief that the teacher who identifies his teaching and research with the developmental concept will provide students with courage to face the challenge in these troubled times. The quality of life and solidarity of family life will thus be greatly improved. These ideas indicate that education for family management contributes to the stability of family life in America, a much needed aspect of today's national image.

Believing that this education for family management is of vital concern and is inherently a part of homemaking education, the author was prompted to formulate the following purposes for this study:

- 1) To aid homemaking students in defining values and establishing goals;
- 2) To further the homemaking student's understanding of the meaning of management and the management process;
- 3) To stimulate the homemaking student's interest in practicing good management;
- 4) To develop effective methods for the teaching of management as a part of the homemaking curriculum.

CHAPTER II

P R O C E D U R E

The study of effective methods for teaching management to Homemaking III students was conducted during the fall semester of the school year 1966-1967. The class involved in the study was composed of 20 junior and senior girls in Everman High School. The teaching unit developed covered a four week period. Data were analyzed to determine how effective the teaching methods were in aiding students to develop goals and values and to develop an understanding of the meaning and importance of good management.

The Everman Independent School District is composed of two elementary schools, one junior high school, and one high school. The total enrollment for the school year 1966-1967 was 2,300; of this number, 630 were high school students. Everman, Texas, is a small incorporated town completely surrounded by the city of Fort Worth. The school district extends into the outskirts of Fort Worth; therefore, a large percentage of the students are transported. Everman is growing rapidly as large numbers of people are moving into the area to work in Fort Worth. The major income is derived from industry.

The instruments used to secure data were: the "Survey Form for Girls" by Bateman (2); management pre-test designed by the author; money management student opinionnaire; and "Managing Income of a Beginning Family" (16).

SURVEY FORM FOR GIRLS

The "Survey Form for Girls" (2) was used to obtain personal and family background information to be used in planning the teaching unit. The data were also used to further understanding of the girls and their families. A copy of the "Survey Form for Girls" follows.

S U R V E Y F O R M F O R G I R L S

Jessie W. Bateman, Ph. D.

I. PERSONAL AND FAMILY INFORMATION

1. Age_____ 2. Grade_____ 3. Homemaking Class_____
4. Address_____ 5. Telephone_____
6. Distance you live from school_____
7. Means of transportation to school_____
- from school_____
8. Is your father living? Yes___ No___ (If your father
is not living, how old were you when he died?_____)
Is your mother living? Yes___ No___ (If your mother
is not living, how old were you when she died?_____)
 9. Are your parents living together_____, separated_____
or divorced_____?
 10. If your parents are separated or divorced, are you:
(Check one)

___Living with your mother	___Living with your father
___Dividing your time between mother and father	___Other arrange- ments such as
___Living with other relatives	_____
 11. How many people live in your home?_____

Brothers_____	Ages_____
Sisters_____	Ages_____
Others_____	_____

12. Does your family live: (Check one)
____ In a single family house? How many rooms?____
____ In a two family house? How Many rooms?____
____ In an apartment? How many rooms?____
13. Does your family live: (Check one)
____ In a rented house? ____ A home they own? ____ In a
home they are paying for?
14. a) What is your father's occupation?____
b) How far did your father go in school?____
15. a) If your mother is employed, what does she do?

b) How far did your mother go in school?____
c) What are her working hours away from home?____
16. Do you have outside help in your home?____
17. How many times has your family moved in the last
five years?____
18. What social and recreational activities do your
parents do together?____
19. What social and recreational activities do all mem-
bers of your family do together?____
20. What meals are usually eaten together by all family
members? Breakfast____ Lunch____ Dinner____
21. Who makes the major decisions in your family?
Father____ Mother____ Father and Mother ____
Both parents and the children____

II. YOUR RESPONSIBILITIES FOR HOME ACTIVITIES

1. Which items represent the activities you do at home? Indicate the extent to which (regularly, occasionally, never) you perform the activity. Place an "X" in its proper column if you enjoy the activity most, if you dislike the activity, or if you would like to learn to do the activity.

Activities	Regu- larly	Occa- sion- ally	Never	Enjoy Most	Dis- like	Like to Learn to do
Make up beds						
Care of room						
Sweep floors						
Clean woodwork						
Mop floors						
Wax floors						
Dust furniture						
Wash dishes						
Clean silver						
Clean windows						
Clean stove						
Clean refrigerator						
Clean bathroom						
Buy groceries						
Plan meals						
Prepare food						
Conserve food						
Set table						
Serve food						
Clear table						
Launder clothes						
Iron clothes						
Make clothes						
Repair clothes						
Buy clothes						
Alter clothes						
Plant flowers						
Work in garden						
Cut grass						
Care for children in your family						
Care for children of other people						
Others						

2. In home activities for the family, who decides what part of the work you will do?

Your parents _____
 Your older sister _____
 You children and your
 parents _____

You children among
 yourselves _____
 You and your parents _____
 You "on your own" _____

III. YOUR SOCIAL LIFE

1. What are your interests outside of school? Check and list others.

Music _____

Others _____

Sports _____

Clubs _____

Hobbies _____

Church _____

Movies _____

2. What things do you enjoy and share in your home? Check and list others.

Television _____

Others _____

Radio _____

Newspapers _____

Magazines _____

Automobile _____

3. Indicate the extent to which (almost always, occasionally, never) you perform the following activities.

Activity	Almost always	Occasion- ally	Never
Do you choose your own friends?			
Do you have parties in your home?			
Do you ask permission to go where you want to go?			
Do you tell your family where you are going?			
Does your family know where you are when you are out?			
Do you have a certain hour at which you are expected to be home at night?			
Do you talk over with the family about your going out?			
Do you go out on school nights?			
Do you go out on week end nights?			

IV. YOUR PERSONAL ACTIVITIES

1. To what extent (almost always, occasionally, never) do you do the following activities?

Activity	Almost always	Occasion- ally	Never
Do you wash and set your own hair?			
Do you manicure your own nails?			
Do you use powder?			
Do you use lipstick?			
Do you use rouge?			

2. Does your family approve of your using cosmetics?
Yes___ No___
3. Do you choose the clothes each day that you want to wear to school? Yes___ No___

4. Are you completely satisfied with your appearance?
Yes___ No___ If not, what would you like most to
change about your appearance?_____
5. What help would you like to have in guiding you to
make a better appearance?_____
6. What ways would you like to assume more responsi-
bility for your personal appearance?_____

V. YOUR SHARE IN FAMILY FINANCE

1. Do you work outside your home? Yes___ No___
2. What is your work?_____
3. What other work experiences have you had?_____

4. Do you earn all of your spending money? Yes___ No___
5. Do you have an allowance? Yes___ No___
6. Do you contribute money to the family? Yes___ No___
7. What do you spend most of your money for? Clothes___
Lunch___ Movies___ School Supplies___ Other_____
8. Would you like more responsibility in buying any of
the above items? Yes___ No___
9. Do you save some money each month? Yes___ No___
10. What would you like to learn about buying your own
clothes?_____

VI. YOUR RELATIONSHIPS WITH OTHERS

1. Do you go out with the boys? Yes___ No___
2. At present, are you dating a boy? Yes___ No___

3. How often do you have a date? _____
4. How old were you when you had your first date?
_____ years.
5. Have you ever gone "steady" with a boy? Yes___ No___
6. Does your family approve of your dating? Yes___ No___
If not, what are their chief objections? _____

7. Do you ever go on a date without your parents' approval? Yes___ No___
8. Are most of your dates - Single_____ Double_____
9. Where do you go most frequently on your dates? Stay at home___ School affairs___ Movies___ Dancing___
Skating___ Other_____
10. How old are the boys that you date? _____
11. Do you have a favorite girl friend? Yes___ No___
What grade? _____
12. With whom would you rather attend the following functions? (Check one on each line.)

Function	Mother	Father	Sister	Girl Friend	Boy Friend	Alone
Party at home						
Party at school						
School dance						
Movie						
Church						
Football game						
School play						
Go swimming						

13. With whom would you rather work on a class committee:

Girls___ Boys___ Girls and boys together_____

14. What is your favorite activity you like to do with

your family?_____ Why?_____

15. What activity do you like least to do with your

family?_____ Why?_____

16. What activities would you like to do with your

family that you do not do now?_____

17. What are most disagreements about between you and

your parents?_____

Between you and your sisters?_____

Between you and your brothers?_____

Between you and your girl friends?_____

18. What do you consider to be your most difficult

problem?_____

19. With whom do you talk over most of your problems?

(Check two.)

Girl friend_____

Boy friend_____

Father_____

Teacher_____

Relative_____

Mother_____

Brother_____

Sister_____

20. With whom do you prefer to be most popular?

Girl friends _____ Relatives _____ Brother _____
Boy friends _____ Mother _____ Father _____
Teachers _____ Sister _____
A small group of your classmates? _____
All the members of your class? _____
At least one-half of the members of your class? _____

VII. YOUR FUTURE

1. What do you want to be when you grow up? _____

2. Do you plan to finish high school? Yes _____ No _____

3. What do you plan to do after you finish high
school? _____

4. Do you plan to go to college? Yes _____ No _____

HOW DO I RATE IN MANAGEMENT?

The management pre-test, "How Do I Rate in Management?", designed by the author was given to secure data relevant to management habits and attitudes of the students and their families. The information was used as an aid in planning the unit to meet the needs of the students. The instrument was given as a retest to evaluate the effectiveness of the unit in producing change and growth in understanding and attitudes. The items covered home planning, values concerning family and management, work organization, money management, and time management. Students responded by checking the appropriate column as either "usually," "sometimes," or "never." A copy of "How Do I Rate in Management?" follows.

HOW DO I RATE IN MANAGEMENT?

Directions: Place a check after each question on the blank that most nearly describes practices of you or your family.

Usually--if you or your family usually practice this.

Sometimes--if you or your family sometimes but not always practice this.

Never--if you or your family fail to practice this.

Item Number	Statement	Usually	Sometimes	Never
1	The home provides for desires and needs of all members for privacy.			
2	The housing provides for the personality needs of all members of the family.			
3	The arrangement of the home allows for convenient, efficient functioning which will prevent fatigue and irritation.			
4	The appearance of the exterior reflects the character of the family.			
5	Family members can recognize when home repairs can be done by family members and when to employ the services of a professional.			
6	Problems that concern all family members are solved cooperatively.			
7	The home has adequate space.			
8	Work is planned so that the family members have adequate time for recreation and leisure.			

Item Number	Statement	Usually	Sometimes	Never
9	Family members share recreation activities.			
10	Guests are entertained in the home.			
11	Children are a center of interest in our home.			
12	Children are ignored in our home.			
13	Mother makes the time schedule for the family.			
14	Work is done without a time schedule.			
15	Time schedules are made cooperatively.			
16	Routine tasks are done by all family members at the same time daily.			
17	Rest periods are taken at regular intervals.			
18	Too much work is assigned at home.			
19	The day's work is started with a worn-out feeling due to lack of rest.			
20	Directions are confusing or given harshly.			
21	Major tasks are done efficiently.			
22	Many projects are started which are never completed.			
23	Habitually poor posture is causing round shoulders, protruding abdomen, or constant weariness.			
24	Equipment is kept in working order.			
25	Arrangement of equipment and furnishing is well-planned.			

Item Number	Statement	Usually	Sometimes	Never
26	Most equipment is arranged for comfort in working.			
27	Storage facilities are adequate, well arranged, and easily accessible.			
28	Money is saved regularly.			
29	A written list is prepared for shopping.			
30	Labels are used intelligently in buying.			
31	Good records of income and expenditures are kept.			
32	The total cost, not the rate of interest charged, is used to determine whether or not a purchase is made on the installment plan.			
33	The family lives from pay day to pay day, meeting demands as they come and if they can.			
34	One member of the family plans for the use of money.			
35	Each family member has an allowance.			
36	Food served in the home is attractive and interesting.			
37	Meals are served on time, at regular hours.			
38	Food is wasted because of poor preparation, misjudgment of quantity, inadequate storage, or poor planning.			
39	Meals are planned at least one week in advance.			
40	Meals are planned to meet nutritional needs.			

Item Number	Statement	Usually	Sometimes	Never
41	Table linen is well chosen and well cared for.			
42	Clothes have streaks of dirt on collars and cuffs.			
43	Time is given to community improvement.			
44	Each adult family member assumes voting responsibility.			
45	The daily newspaper is read consistently for current news.			
46	Clothing purchases are based on needs and income.			
47	My bedroom is kept neat, tidy, and orderly.			
48	There are sufficient electric outlets in the home.			
49	The furniture is arranged to allow clear walking lanes.			
50	Closet storage is neat and efficient.			
51	Soiled clothing is collected in a laundry bag or clothes hamper.			
52	Waste baskets are emptied daily.			
53	A sturdy step ladder or step stool is used to reach high shelves instead of a box or chair.			
54	Furniture is kept repaired.			
55	I get up early enough to avoid a last minute rush before school.			
56	I make my bed before going to school.			

Item Num- ber	Statement	Usu- ally	Some- times	Never
57	I allow enough time for every chore to be done on schedule so there is no reason to hurry.			
58	We practice safety habits when picnicking or cooking outdoors.			
59	Family members receive satisfaction from work.			
60	Supplies are bought in quantity when more economical.			
61	Buying decisions are influenced by advertising.			
62	Our family believes a sound credit rating to be important.			
63	We practice habits of safety in the kitchen.			
64	We practice habits of cleanliness in the kitchen.			
65	We use as few utensils as possible when working in the kitchen.			
66	We use as few motions as possible when working in the kitchen.			
67	We have developed foods preparation skills.			
68	I make good use of my time while waiting for my products to cook.			
69	I prepare a meal in a calm and unhurried manner.			
70	We plan adequate meals on the amount of money provided.			
71	Our family buys at the store where the best values can be found.			

Item Num- ber	Statement	Usu- ally	Some- times	Never
72	I try to be courteous to sales people.			
73	Our family has as much insurance as we need.			
74	Our family pays bills promptly and keeps accurate records of payments.			
75	Our family lives within our income.			

MONEY MANAGEMENT

STUDENT OPINIONNAIRE ON PERSONAL AND FAMILY FINANCE

In order to strengthen the teaching of money management, the "Money Management Student Opinionnaire on Personal and Family Finance" was administered. Data were analyzed to determine strengths and weaknesses of the students in their beliefs concerning personal and family financial planning. Statements covered spending plans, family money obligations, family traditions or ideals concerning money, and beliefs concerning how the spending of money should be controlled. Student responses were recorded in columns headed:

- 1) Strongly agree
- 2) Agree
- 3) Undecided
- 4) Disagree
- 5) Strongly disagree

Data secured by using this instrument were used in planning the teaching unit. The opinionnaire was given as a retest to evaluate progress. A copy of the "Money Management Student Opinionnaire on Personal and Family Finance" follows.

M O N E Y M A N A G E M E N T

STUDENT OPINIONNAIRE ON PERSONAL AND FAMILY FINANCE

Here are some statements about which there are many differences of opinion. Please place a check mark in the blank which best expresses your degree of agreement or disagreement with the statement.

Item Number	Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
1	Money is one of the most important things in life.					
2	Some people just do not have enough money to budget.					
3	One can take a prepared budget and use it as his own.					
4	Parents should decide the amount of their children's allowance.					
5	Adolescents should be paid for some of the regular work they do at home.					
6	It is better not to have a regular allowance because one can get more by asking for it as he needs it.					
7	Money matters are serious to young people.					

Item Num- ber	Statement	Strongly Agree	Agree	Unde- cided	Dis- agree	Strongly Disagree
8	A good credit rating is important.					
9	One should always save regardless of the amount.					
10	Buying on credit encourages one to buy things one cannot afford.					
11	Parents should let their young people find out what it means to earn, by earning their own money.					
12	A child is a big money investment to his parents, and therefore, he has an obligation to them.					
13	Deciding how to spend the family income should be a family project.					
14	Father should have more authority as to how the family income should be spent since he earns the money.					
15	Parents should let young people select their own clothes.					

Item Number	Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
16	Mother should control the purse strings, giving father his weekly allowance.					
17	How each person chooses to spend his allowance should be an individual decision.					
18	The only time most people talk about money is when someone is unhappy.					
19	One should pay back money that he borrows from his parents.					
20	Each family should make its own individual budget to fit its needs.					
21	Money matters should be discussed before marriage in the light of day rather than in the moonlight.					
22	Women are not supposed to know anything about business affairs.					

Item Num- ber	Statement	Strongly Agree	Agree	Unde- cided	Dis- agree	Strongly Disagree
23	Newlyweds should be able to start housekeeping on the same level, economically, as their parents.					
24	Working children should pay room and board if they live at home after graduation.					
25	A wife adds to the family income when she performs her homemaking duties.					
26	When people get old and helpless their children should take the responsibility for caring for them.					
27	Life insurance should be taken out only when there are dependents.					
28	Young married couples should think of saving for their old age.					
29	Social Security is pennies from heaven in old age.					
30	A good husband and father plans for old age.					

MANAGING INCOME OF A BEGINNING FAMILY

Before the discussion of family financial planning was initiated, the test "Managing Income of a Beginning Family" (16) was administered. The instrument was based on work done in the Georgia State Guide for Homemaking Instruction. The test served to stimulate thinking and to emphasize some of the problems faced by young couples. The questions included multiple choice, matching, and true and false statements and covered typical situations encountered by young married couples. Repeated again at the conclusion of the unit, the test indicated knowledge gained. A copy of "Managing Income of a Beginning Family" follows.

M A N A G I N G I N C O M E O F A
B E G I N N I N G F A M I L Y

MULTIPLE CHOICE

Circle the statement that best answers the question.

- 1) Jane and Tom do not have enough money to pay for a house outright. They plan to make a down payment from their savings and borrow the rest, giving the lender a mortgage on the property. Since Jane and Tom are planning to build the house through financing, which of the following should they do first?
 - A. hire an architect
 - B. figure out what price house they can afford
 - C. grade the lot
 - D. take out fire and liability insurance
 - E. contact a contractor

- 2) Jane, a new bride, is on her first grocery shopping spree. She knows that their grocery budget is very limited, therefore, she must get her money's worth. Jane is not working and has plenty of time for cooking. Which of the following statements would help Jane in deciding whether to buy cereal which requires cooking, instant cereal, ready-to-eat cereal, or quick-cooking cereal?
 - A. Quick-cooking cereals cost about one cent per pound more than longer cooking cereal but save time and fuel.
 - B. Cereal which requires cooking costs the least but takes a little longer to cook.
 - C. Instant cereal costs more than ready-to-eat cereals.
 - D. Ready-to-eat cereal average cost per serving is about twice the cost of cereal which requires cooking.

- 3) If you are buying a house by installments, some of your expenses will be fixed. Which of the following are fixed expenses?
 - A. mortgage payments
 - B. taxes on the property
 - C. a repaint job
 - D. insurance on property

MATCHING QUESTIONS

Match the items in the right hand column with the correct item on the left hand column by placing the letter in the appropriate blank. Item on the right may be used more than once if necessary.

- 4) Joan and Bill have been married a short time and are planning to buy the following: a new car, a refrigerator, an electric stove, electric iron, towels and sheets. What is the best way to finance these purchases?

<u>To be Purchased</u>	<u>Ways of Financing</u>
___ 1. new car	A. wait until you can pay cash
___ 2. electric stove	B. borrow money from a small loan association
___ 3. electric refrigerator	C. finance through bank
___ 4. electric iron	D. buying on installment plan
___ 5. towels	E. borrow from Joan's daddy
___ 6. sheets	

- 5) Most individuals have many expenses. Some are listed below. Select the definition which best describes these expenses and place the letter in the blank at the left.

<u>Term</u>	<u>Definition</u>
___ 1. federal income tax	A. helps meet the needs of the family during illness
___ 2. mortgage loans	B. dues connected with job
___ 3. health insurance	C. varies with amount of property owned
___ 4. life insurance	D. protects the home owner in case of death
___ 5. professional association dues	E. protects the lender
___ 6. property tax	F. practically everyone who works is subject to pay
	G. protects family in case wage earner dies

- 6) Jim is planning to buy a car. He is going to use it in his work and will not be able to pay cash for it. Which of the following reasons would he attach to each of the cars in making his decisions?

<u>Type of Car</u>	<u>Reason</u>
<input type="checkbox"/> 1. new convertible	A. may cost much in repair bills
<input type="checkbox"/> 2. new, moderately priced car	B. will not cost much in upkeep, but monthly payments run high
<input type="checkbox"/> 3. good, practically new car	C. monthly payments not too high but trade-in value not good
<input type="checkbox"/> 4. car looks good, condition unknown	D. pretty, but not practical

MODIFIED TRUE-FALSE

Mark (x) if correct and (o) if incorrent in the light of the situation described.

- 7) In making out a money management plan, it is recognized that some necessities are called "fixed expenses," while others are called "flexible expenses." In general:
- ☐ A. food is a fixed expense
 - ☐ B. taxes are a fixed expense
 - ☐ C. recreation is a flexible expense
 - ☐ D. insurance is a flexible expense
 - ☐ E. shelter is a fixed expense
 - ☐ F. clothing is a fixed expense
- 8) Every family should have some money in the bank for an emergency fund. The amount should be:
- ☐ A. one month's income
 - ☐ B. six month's income
 - ☐ C. one year's income
 - ☐ D. at least two month's income
 - ☐ E. about three-fourths of a year's income

CHAPTER III

P R E S E N T A T I O N A N D A N A L Y S I S O F D A T A

The study involved 20 junior and senior high school girls enrolled in Homemaking III classes during the school year 1966-1967. These girls were students in Everman High School, Everman, Texas.

Four instruments were used to secure information for planning the teaching unit on management. The findings, in accordance with the purposes of the study, were used to: assist the student in defining values and establishing goals; increase students' understanding of the meaning of management; stimulate the student interest in practicing good management; and develop effective methods of teaching management. The four instruments included were the "Survey Form for Girls," "How Do I Rate In Management?" "Money Management Opinionnaire," and "Managing Income of a Beginning Family."

SURVEY FORM FOR GIRLS

The "Survey Form for Girls" was administered to obtain background information which was used to strengthen the author's understanding of the students and their families.

More realistic planning was made possible by securing this information. Items considered to be of an especially pertinent nature to the study were analyzed.

The age of the students ranged from 16 to 18 years. Of the eight junior high school girls involved, seven were 16 at the time of the study; one was 17 years old. In the senior group, one was 16; 10 were 17; and two were 18 years old. The author found few differences in interest or ability which could be attributed to age differences.

An interest in learning how to establish a home was indicated by the fact that the students enrolled in the Home-making III course in preference to other elective courses available. The younger girls were found to be as responsible and cooperative as the older ones. This was undoubtedly influenced by the fact that several of the junior participants were already planning marriage.

One factor in family stability was evidenced by the fact that 15 of the 20 students were living with both parents. Of the remaining families, one couple was separated and four were divorced. Three of the girls were living with a step parent. Two of the participants had no father figure in the home. Interesting to note is the fact that these five girls, when asked to list life goals, indicated establishing a happy, successful home as the most important goal.

The size of families represented ranged from three to seven members with the majority of the participants having brothers and sisters living at home. All of the girls regularly assumed household duties and many of them cared for younger brothers and sisters.

All but one family lived in single family dwellings. The one family living in an apartment moved to a single family home before the study was completed. Only two of the families lived in homes that they owned, one family rented, and the rest were paying for their homes. The housing in Everman, Texas, is in the middle to moderately high priced range. These girls took adequate, attractive housing for granted.

The education of the father is considered as a factor contributing to interest and success in school. The range of education for the fathers of the participating students was found to vary from the completion of the seventh grade to a college graduate. Only six fathers had not graduated from high school. All placed a high premium on the education

for their children as evidenced by concern over school activities. The educational level of the fathers follows:

<u>Educational Level</u>	<u>Number</u>
<High school	6
High school graduate	10
Two years of college	1
College graduate	2
Total	19*

*Information on one father unavailable.

A knowledge of the occupations of the fathers was also considered to be of interest and value to the study. The classifications used in this study were adapted from the Dictionary of Occupational Titles (5).

<u>Occupational Classifications</u>	<u>Number</u>
Professional	1
Clerical	4
Skilled laborer	10
Semi-skilled laborer	4
Total	19*

*Occupation of one father unavailable.

The education of the mother was considered to be an important factor in determining the success of student endeavors. Even though none of the mothers had gone to college, many of them were ambitious for their daughters to

attend college. Twelve of the girls indicated plans to attend college. This may be indicative of the times as so many more girls attend college now than when their mothers were young. Only one mother had more education than her husband. The range in education was from ninth grade to high school graduate. The educational level of the mothers follows:

<u>Educational Level</u>	<u>Number</u>
<High school	8
High school graduate	12
Total	20

One of the factors which influenced the author to believe that the teaching of management is extremely important is that more and more women work outside the home. This places a greater responsibility on the teen-age daughter to carry out home management duties. In 12 families, the mothers regularly worked outside the home for eight hours or longer daily. One of the remaining eight operated a day nursery in her home; one took care of children in her home on a regular basis; and one was engaged in baby sitting and dressmaking. Only five of the mothers were full-time homemakers. It was repeatedly evident that this high percentage of working mothers increased the home duties of the girls and also

increased the girls' awareness of the need for good management. Only one mother hired household help and this was not on a regular basis.

Of major concern in home management for busy families is the provision of family meals. Not only is the nutritional aspect of this activity important but the psychological value of family meal-time is significant. All of the families reported that all members usually ate the evening meal together. This meal was often the sole or part responsibility of the homemaking student. Six of the girls reported having breakfast with the family. This small number reflected the busy schedules of family members.

Decision-making is a vital area of concern in home management; therefore, the author was interested in learning how major decisions were made in the families represented. Distribution of decision-making responsibilities follows:

<u>Family Member</u>	<u>Number</u>
Father	2
Mother	2
Father and mother	13
Both parents and children	3

Two students reported the mother as making the major decisions. These girls were from homes with no father figure. Although

only three girls reported being included in decision-making, this may be attributed to the fact that major decisions were defined as moving, buying a home, changing employment, and similar activities. The fact that the majority of the parents worked together to reach major decisions shows the growing equality of the woman in the home. This feeling was reflected in class discussions of the role of women.

An important factor to consider in teaching home management is whether or not the girls involved work at part-time employment. Twelve of the girls worked on a fairly regular basis to make their own spending money. Baby sitting ranked as the most popular way of making money. Working as a sales clerk was listed by four students. All of the girls indicated spending most of their earned money on clothes.

The background information obtained with this survey was useful to the author in planning meaningful learning experiences.

HOW DO I RATE IN MANAGEMENT?

The test "How Do I Rate In Management?" was designed by the author to determine management practices of the students and their families. Responses to the items were given in one of three ways: "usually," if this was a usual practice of the student or her family; "sometimes," if this was sometimes

practiced by the student or her family; and "never," if this was never practiced by the student or her family. The test was administered before beginning the unit of study in order that the replies might be of value in planning the lessons. At the conclusion of the unit, the test was readministered in an effort to evaluate the effectiveness of the teaching unit and to determine if any changes in management practices had occurred in the families represented. In a test of this type there is the possibility of the student giving expected answers. The author is of the opinion that the answers were honest in most cases since a high degree of rapport existed between the students and the teacher. The students also understood that the test did not affect their grades in any way.

In order to evaluate the pre-test, items were grouped into the following seven categories: housing, time management, family values, energy management, money management, meal management, and clothing care. The number of students responding to each item on the pre-test and the retest indicated a decided improvement.

Family Housing

On most of the items concerned with housing the family, definite improvement was evident. On eight of the 16 items, the retest scores showed improvement. Those areas showing

high scores both initially and finally involved privacy, adequate electrical outlets, furniture arrangement, and adequate space. (See Table I.)

The greatest improvement was shown in the question dealing with the neatness of the students' bedrooms. Improvement was evident on items over which the students had some control.

On two items, providing for personality needs and recognizing the need for family members carrying out home repairs or calling in a specialist, the scores were lower. This possibly could be accounted for by a greater understanding on the part of the students of the meaning of these items at retest time.

On the question reflecting safety habits, little improvement was shown. A need for further concentration in this area was indicated.

Time Management

Time management is an aspect of family living in which many people have difficulty. Retest results in this area do not represent significant improvement.

Some improvement was seen in sharing family recreation and in performing routine tasks at the same time daily. This

TABLE I
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN FAMILY
 HOUSING BY 20 HOMEMAKING STUDENTS

Item Number	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre-test	Re-test	Pre-test	Re-test	Pre-test	Re-test
1	The home provides for desires and needs of all members for privacy.	15	15	5	5	0	0
2	The housing provides for the personality needs of all members of the family.	19	16	1	3	9	1
3	The arrangement of the home allows for convenient, efficient functioning which will prevent fatigue and irritation.	16	16	3	3	1	1
4	The appearance of the exterior reflects the character of the family.	11	16	3	3	6	1
5	Family members recognize when home repairs can be done by family members and when to employ the services of a professional.	16	14	4	6	0	0
6	The home has adequate space.	15	15	3	4	2	1
7	Equipment is kept in working order.	11	14	9	5	0	1

TABLE I (Continued)
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN FAMILY
 HOUSING BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
8	Arrangement of equipment and furnishing is well planned.	10	15	9	5	1	0
9	Storage facilities are adequate, well arranged, easily accessible.	13	14	5	5	2	1
10	My bedroom is kept neat, tidy, and orderly.	7	13	13	7	0	0
11	There are sufficient electric outlets in the home.	20	20	0	0	0	0
12	The furniture is arranged to allow clear walking lanes.	20	20	0	0	0	0
13	Closet storage is neat and efficient.	11	15	8	5	1	0
14	Waste baskets are emptied daily.	11	14	4	5	5	1
15	A sturdy step ladder or step stool is used to reach high shelves instead of a box or chair.	6	8	6	4	7	7
16	Furniture is kept repaired.	16	17	2	3	2	0

may be due to the fact that these problems were included in home experiences.

Significant improvement was shown on only one item, that of performing routine tasks at the same time daily. Again, this may be due to student efforts.

High value was assessed initially to items concerned with student time management but no improvement was indicated. This fact may be accounted for by increased honesty or understanding at retest time. The fact that no real improvement was evident in the area of time management shows the need for further work (Table II).

Family Values

The third category analyzed was family values. Those covered were cooperation, friendship, happiness, courtesy, and community responsibility.

Improvement was shown in seven of the 10 items. Of particular significance was the increase in cooperative problem solving and work satisfaction. The area of greatest increase was that of entertaining friends in the home.

High scores both initially and finally were given the items involving reading the newspaper daily and courtesy to

TABLE II
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN TIME
 MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	Work is planned so that family members have adequate time for recreation and leisure.	12	11	4	6	4	3
2	Family members share recreational activities.	3	5	16	14	1	1
3	Mother makes the time schedule for the family.	5	3	4	4	11	13
4	Work is done without a time schedule.	14	14	5	5	1	1
5	Time schedules are made cooperatively.	3	6	8	6	9	8
6	Routine tasks are done by all family members at the same time daily.	14	16	5	3	1	1
7	Many projects are started which are never completed.	5	5	9	7	6	8
8	Time is given to community improvement.	3	5	11	13	6	2
9	I get up early enough to avoid a last minute rush before school.	17	16	3	3		1

TABLE II (Continued)

FREQUENCY OF USE OF MANAGEMENT PRACTICES IN TIME
MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
10	I make my bed be- fore going to school.	15	13	3	5	2	2
11	I allow enough time for every chore to be done on schedule so there is no reason to hurry.	9	9	10	11	1	0

salespeople. The high score on picnicking safety was an interesting contrast to the low score on safety evidenced in section one.

The change in scores on the item concerning the giving of directions was of concern. A greater number reported these directions being harshly given. The retest scores possibly reflect greater honesty.

Increasingly apparent was the change seen in those practices over which students exercise some control. Students would seem to influence decisions in the home (Table III).

Energy Management

Management of energy is an area of family living which is often neglected. Many people perform daily tasks with no thought to conserving energy. A knowledge of how this task might be accomplished can contribute to more harmonious home life. Analysis of retest scores in this category showed some improvement in efficiency of task performance and arrangement of equipment. This again reflects student practices, as these topics were discussed in class.

Responses to items dealing with sufficient rest and correct posture showed little or no improvement. The implication for further teaching in this area is evident (Table IV).

TABLE III
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN FAMILY
 VALUES BY 20 HOME MAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	Problems that concern all family members are solved cooperatively.	6	11	11	7	3	2
2	Guests are entertained in the home.	8	15	11	5	1	0
3	Children are a center of interest in our home.	7	10	9	6	4	4
4	Children are ignored in our home.	0	1	0	0	20	19
5	Directions are confusing or given harshly.	1	3	6	4	13	13
6	Each adult family member assumes voting responsibility.	13	14	5	4	2	2
7	The daily newspaper is read consistently for current news.	18	18	1	2	1	0
8	We practice safety habits when picnicking or cooking outdoors.	16	17	3	2	1	1
9	Family members receive satisfaction from work.	10	14	10	6	0	0
10	I try to be courteous to sales people.	18	19	2	1	0	0

TABLE IV
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN ENERGY
 MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	Rest periods are taken at regular intervals.	4	5	7	8	9	7
2	Too much work is assigned at home.	1	2	11	9	8	9
3	The day's work is started with a worn-out feeling due to lack of rest.	3	2	12	11	5	7
4	Major tasks are done efficiently.	13	14	7	6	0	0
5	Habitually poor posture is causing round shoulders, protruding abdomen or constant weariness.	4	7	2	3	14	10
6	Most equipment is arranged for comfort in working.	17	18	2	2	1	0

Money Management

Even though in the nation's economy there is a steadily increasing wage and salary schedule, there is a corresponding rise in price levels. Therefore, as families have more money to manage, the need for money management skills increases.

Some improvement was found on the money management skills of using a shopping list, buying at stores where best values can be obtained, and being discriminating about advertising. One additional student reported having an allowance.

The most significant improvement was evident in the item concerned with figuring total cost, not interest rate, in installment purchases. Eleven students indicated a clearer understanding of this factor in money management. This was a reflection of the teaching situation.

On eight of the 16 items a high score was assigned both initially and finally. These items were concerned with wise saving, intelligent buying, maintaining sound credit rating, and sensible managing of income (Table V).

Meal Management

The percentage of total income spent for food is decreasing in America, but for many families this is still a

TABLE V
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN MONEY
 MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	Money is saved regularly.	15	14	2	5	3	1
2	A written list is prepared for shopping.	12	13	3	4	5	3
3	Labels are used intelligently in buying.	18	17	2	2	0	1
4	Good records of income and expenditures are kept.	15	15	5	3	0	2
5	The total cost, not the rate of interest charged, is used to determine whether or not a purchase is made on the installment plan.	4	15	10	4	6	1
6	The family lives from pay day to pay day, meeting demands as they come and if they can.	6	4	4	7	10	9
7	One member of the family plans for the use of money.	7	5	3	4	10	11
8	Each family member has an allowance	8	9	3	3	9	8

TABLE V (Continued)
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN MONEY
 MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
9	Supplies are bought in quantity when more economical.	14	14	6	4	0	2
10	Buying decisions are influenced by advertising.	4	3	16	13	0	4
11	Our family believes a sound credit rating to be important.	19	18	1	2	0	0
12	We plan adequate meals on the amount of money provided.	18	18	2	2	0	0
13	Our family buys at the store where the best values can be found.	17	20	2	0	1	0
14	Our family has as much insurance as we need.	12	14	7	3	1	3
15	Our family pays bills promptly and keeps accurate records of payment.	19	19	1	1	0	0
16	Our family lives within our income.	18	17	2	3	0	0

major budget item. Knowledge of wise spending is valuable to effective home living.

Improvement was evident on eight of the 13 items. These items dealt with food service, meal planning and preparation, and time management. All were areas over which students had a great amount of control as meal preparation is a regular responsibility of the students involved.

The one item concerned with wasting food, 18 of the 20 students reported no waste occurring. This was difficult to accept as valid. Perhaps this represented a gap between the students and teachers understanding of what waste constitutes.

The scores on the item involving planning meals for at least one week in advance do not show significant improvement. However, to the author these scores are indicative of a measure of success in teaching. One more student reported "usually" executing this planning and four more reported "sometimes" executing this planning. This was evidence of a trend in the direction of intelligent planning.

This group as a whole evidenced great interest in every aspect of meal management. The students were eager to learn anything which would increase efficiency in this area (Table VI).

TABLE VI
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN MEAL
 MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	Food served in the home is attractive and interesting.	10	14	9	6	1	0
2	Meals are served on time, at regular hours.	5	8	7	7	8	5
3	Food is wasted because of poor preparation, misjudgment or quantity, inadequate storage, or poor planning.	0	1	2	1	18	18
4	Meals are planned at least one week in advance.	3	4	3	7	14	9
5	Meals are planned to meet nutritional needs.	11	16	9	3	0	1
6	Table linen is well chosen and well cared for.	14	15	5	5	1	0
7	We practice habits of safety in the kitchen.	14	18	4	1	2	1
8	We practice habits of cleanliness in the kitchen.	20	19	0	1	0	0

TABLE VI (Continued)
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN MEAL
 MANAGEMENT BY 20 HOMEMAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
9	We use as few uten- sils as possible when working in the kitchen.	16	16	4	4	0	0
10	We use as few motions as possible when working in the kitchen.	13	12	7	8	0	0
11	We have developed foods preparation skills.	13	20	5	0	2	0
12	I make good use of my time while wait- ing for my products to cook.	11	12	6	7	3	1
13	I prepare a meal in a calm and unhur- ried manner.	5	9	14	11	1	0

Clothing Care

Clothing care practices were revealed through only three items on the management test. On the questions reflecting habits of collecting soiled clothing and general effectiveness of cleaning methods, improvement of practices was seen in the retest scores. On the item concerning buying clothing on the basis of need, no improvement was shown; however, the pre-test score was high indicating that this was not an area of concern (Table VII).

Summary of the Money Management Tests

Gains in knowledge were evidenced in many areas of management: family housing, cooperative problem solving, task performance, money management, meal planning and preparation, and clothing care. The item showing the greatest improvement was that of figuring cost, not interest rate, in determining installment purchases. Repeatedly, it was evident that improvement was shown in areas over which students exercised greatest control. Therefore, the teaching was assumed to be reasonably effective. Areas requiring additional concentration were found to be home safety and time and energy management.

The test "How Do I Rate In Management?" was scored in the following manner. The best answers to the items in the

TABLE VII
 FREQUENCY OF USE OF MANAGEMENT PRACTICES IN CLOTHING
 CARE BY 20 HOME MAKING STUDENTS

Item Num- ber	Practices	Frequency					
		Usually		Sometimes		Never	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	Clothes have streaks of dirt on collars and cuffs.	1	0	2	1	17	19
2	Clothing purchases are based on need and income.	17	15	2	4	1	1
3	Soiled clothing is collected in a laundry bag or clothes hamper.	14	20	5	0	1	0

test were agreed on by a group of four home economists. These answers were used as a basis for scoring with each best answer being assigned the value of one. The highest possible score was 75. The scores were ranked with the highest score receiving the rank of 1.0. The pre-test mean score was 46.85 with a range of 32 to 63. The retest mean score was 52.35 with a range of 34 to 69. The rank order of scores made by the students on pre-test and retest is shown in the following summary.

MONEY MANAGEMENT STUDENT OPINIONNAIRE ON
PERSONAL AND FAMILY FINANCE

The test, "Money Management Student Opinionnaire on Personal and Family Finance," was administered for the purpose of identifying student opinions and ideas concerning the use of money. Items were checked in one of five areas of agreement: "strongly agree," "agree," "undecided," "disagree," or "strongly disagree." At the conclusion of the unit the opinionnaire was readministered to determine if changes in opinion had occurred.

For purposes of analysis and comparison, the items were grouped into five categories: budgeting, allowances, credit, family money problems, and family security. For discussion, responses of "strongly agree" and "agree" were combined as were "disagree" and "strongly disagree." It is difficult

SUMMARY OF SCORES IN RANK ORDER MADE BY PARTICIPANTS

Rank Order of Scores	Pre-test			Rank Order of Scores	Retest		
	Relative Rank	Tabulation			Relative Rank	Tabulation	
		Score	Frequency			Score	Frequency
63	1.0	63	1	69	1.0	69	1
62	2.5	62	2	68	2.0	68	1
62	2.5	56	1	67	3.0	67	1
56	4.0	54	2	62	4.5	62	2
54	5.5	51	1	62	4.5	58	1
54	5.5	47	2	58	6.0	56	1
51	7.0	46	1	56	7.0	55	1
47	8.5	45	1	55	8.0	54	1
47	8.5	44	2	54	9.0	51	2
46	10.0	43	1	51	10.5	50	2
45	11.0	41	2	51	10.5	49	1
44	12.5	37	1	50	12.5	46	1
44	12.5	34	2	50	12.5	44	1
43	14.0	32	1	49	14.0	41	2
41	15.5			46	15.0	39	1
41	15.5			44	16.0	34	1
37	17.0			41	17.5		
34	18.5			41	17.5		
34	18.5			39	19.0		
32	20.0			34	20.0		

Mean Score - 46.85

Mean Score - 52.35

for students of this age to differentiate well between these answers. In addition the small sample size made this arrangement practical. The number of students responding to each item on pre-test and retest is shown in Table VIII.

Budgeting

In regard to the area of budgeting family income, the group agreed that a budget should be individually made for each family. There was slightly more disagreement seen in retest scores on the idea that some families do not have enough money to budget, but seven in the group still believed this to be true. A surprisingly large number of students agreed, on the retest, that money was one of the most important things in life. This may be more a reflection of the author's stressing the importance of learning money management than a true reflection of the values held by these students.

Allowances

The majority of the students agreed that parents should decide on the amount of allowance given. Half of the students agreed that young people should work for allowances. Some expressed indecision on this item. Over half of the students admitted the advisability of having an allowance even though it was revealed in class discussion that a greater amount of money could be secured by using psychological methods.

TABLE VIII
 OPINIONS OF 20 HOMEMAKING STUDENTS AS RELATED TO THE
 RANGE OF AGREEMENT IN MONEY MANAGEMENT

Item Num- ber	Opinion	Range of Agreement					
		Agree or Strongly Agree		Undecided		Disagree or Strongly Disagree	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
1	<u>BUDGETING</u> Money is one of the most important things in life.	3	11	5	0	12	9
2	Some people just do not have enough money to budget.	11	7	0	1	9	12
3	One can take a prepared budget and use it as his own.	3	4	3	2	14	14
4	Each family should make its own indi- vidual budget to fit its needs.	17	20	1	0	2	0
5	<u>ALLOWANCES</u> Parents should decide the amount of their children's allowance.	16	15	1	3	3	2
6	Adolescents should be paid for some of the regular work they do at home.	8	10	4	3	8	7

TABLE VIII (Continued)
 OPINIONS OF 20 HOMEMAKING STUDENTS AS RELATED TO THE
 RANGE OF AGREEMENT IN MONEY MANAGEMENT

Item Num- ber	Opinion	Range of Agreement					
		Agree or Strongly Agree		Undecided		Disagree or Strongly Disagree	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
7	It is better not to have a regular allowance because one can get more by asking for it as he needs it.	5	3	3	5	12	12
8	Money matters are serious to young people.	17	20	1	0	2	1
9	Parents should let their young people find out what it means to earn, by earning their own money.	17	20	2	0	1	0
10	How each person chooses to spend his allowance should be an individual decision.	16	17	2	3	2	0
11	<u>CREDIT</u> A good credit rating is important.	19	20	1	0	0	0
12	Buying on credit encourages one to buy things one can't afford.	14	18	2	1	4	1

TABLE VIII (Continued)
 OPINIONS OF 20 HOMEMAKING STUDENTS AS RELATED TO THE
 RANGE OF AGREEMENT IN MONEY MANAGEMENT

Item Num- ber	Opinion	Range of Agreement					
		Agree or Strongly Agree		Undecided		Disagree or Strongly Disagree	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
13	<u>FAMILY MONEY PROBLEMS</u> A child is a big money investment to his parents, and therefore, he has an obligation to them.	5	3	4	1	11	16
14	Deciding how to spend the family income should be a family project.	12	15	4	2	4	3
15	Father should have more authority as to how the family income should be spent since he earns the money.	9	10	3	5	8	5
16	Parents should let young people select their own clothes	13	17	7	2	0	1
17	Mother should control the purse strings, giving father his weekly allowance.	0	2	2	1	18	17

TABLE VIII (Continued)
 OPINIONS OF 20 HOMEMAKING STUDENTS AS RELATED TO THE
 RANGE OF AGREEMENT IN MONEY MANAGEMENT

Item Num- ber	Opinion	Range of Agreement					
		Agree or Strongly Agree		Undecided		Disagree or Strongly Disagree	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
18	The only time most people talk about money is when someone is unhappy.	6	8	6	5	8	7
19	One should pay back money that he borrows from his parents.	18	17	1	2	1	1
20	Money matters should be discussed before marriage in the light of day rather than in the moonlight.	18	20	2	0	0	0
21	Women are not supposed to know anything about business affairs.	1	0	0	1	19	19
22	Newlyweds should be able to start housekeeping on the same level, economically, as their parents.	1	1	1	0	18	19
23	Working children should pay room and board if they live at home after graduation.	11	8	1	6	8	6

TABLE VIII (Continued)
 OPINIONS OF 20 HOMEMAKING STUDENTS AS RELATED TO THE
 RANGE OF AGREEMENT IN MONEY MANAGEMENT

Item Num- ber	Opinion	Range of Agreement					
		Agree or Strongly Agree		Undecided		Disagree or Strongly Disagree	
		Pre- test	Re- test	Pre- test	Re- test	Pre- test	Re- test
24	A wife adds to the family income when she performs her homemaking duties.	16	19	3	1	1	0
25	When people get old and helpless their children should take the responsibility for caring for them.	17	16	3	4	0	0
26	<u>FAMILY SECURITY</u> Life insurance should be taken out only when there are dependents.	3	1	2	2	15	17
27	Young married couples should think of saving for their old age.	14	19	3	1	3	0
28	Social Security is pennies from heaven in old age.	13	19	5	1	2	0
29	A good husband and father plans for old age.	20	20	0	0	0	0
30	One should always save regardless of the amount.	20	20	0	0	0	0

Scores were high initially and finally on the seriousness of money matters to young people. Beliefs were expressed that young people should earn part of their own money, and that the students should make decisions regarding the spending of money earned.

Credit Buying

The importance to the family of a good credit rating received complete agreement on the retest with the tendency being to agree strongly. Most of the students agreed that buying on credit encourages purchasing unnecessary items.

Family Money Problems

One large grouping of test items was that of family money problems. Disagreement was stronger on the retest than on the pre-test with the statement that children have an obligation to their parents because of the money investment involved. However, the students agreed children should assume responsibility for aged parents. This would seem to reflect a healthy feeling of independence on the part of the students and yet a feeling of obligation to parents..

Most of the group agreed that the family should share in money spending decisions and yet were of the opinion that the father should have greater authority than other family

members in money management. Response to the item concerning the atmosphere when money problems are discussed was almost evenly divided among the three categories, "agree," "disagree," and "undecided." This tends to indicate the problem area of money management decisions.

The majority of the students both initially and finally indicated that parents should allow young people to select their own clothes. This response is typical for girls in this age group.

The students did not believe the mother should be domineering about money matters but did believe women should be knowledgeable in this area. The belief was also expressed that a wife adds to family income when performing homemaking duties.

In areas involving young people and money earned, the students believed money borrowed from parents should be repaid and that working children living at home after graduation should pay room and board. There was more indecision on this question, however, than on any other. When contemplating the future, the group agreed that money problems should be approached sensibly and that young married couples should not expect to begin married life on the same economic level as that of parents.

Family Security

Strong agreement was seen in providing for family security. Almost all expressed belief in young couples being concerned with savings, life insurance, and social security to provide needed security. Complete agreement was found on the importance of saving and planning for the future.

Summary of Money Management Student Opinionnaire

In the author's opinion, the student opinionnaire showed sensible, realistic attitudes concerning money, its importance, and its use. The values of budgeting and planning family spending were indicated as being important. The students indicated an awareness of the need for developing money management skills. A sound understanding of family money problems was evidenced.

MANAGING INCOME OF A BEGINNING FAMILY

The third test administered was "Managing Income of a Beginning Family." This was a short, objective test dealing with money making decisions of a beginning family. The test was given as an introduction to the money management discussion and was used as a retest for evaluation purposes. Pre-test scores ranged from 15 to 26 out of a possible 26 with a mean score of 21.95. To determine the effectiveness of the

teaching unit, the data were analyzed statistically. The difference between pre-test and retest mean scores revealed a t-value of 4.70, significant at the .01 level. The learning shown by this can be attributed to the high degree of interest and motivation of the students.

CHAPTER IV

T H E T E A C H I N G U N I T

Based on information gained from a review of pertinent literature and understandings derived from the "Survey Form for Girls" (2) and three management pre-tests; "How Do I Rate in Management?" "Money Management Student Opinionnaire," and "Managing Income of a Beginning Family," a unit of study on personal and family management was designed. The teaching unit was designed to aid students in defining values and establishing goals, to further the students' understanding of the meaning and process of management, and to stimulate the students' interest in practicing good management.

The unit of study covered a four week period and involved Homemaking III students. At the conclusion of the unit, the management tests were readministered to evaluate the effectiveness of teaching methods. A copy of the teaching unit follows.

PERSONAL AND FAMILY MANAGEMENTA TEACHING UNIT IN MANAGEMENT OF TIME, ENERGY, AND RESOURCESHOMEMAKING IIIOBJECTIVES

- 1) To develop an understanding of the meaning of management.
- 2) To develop an understanding of how to identify values and establish goals.
- 3) To develop an understanding of how values are expressed in the way a person acts.
- 4) To develop an understanding of the principles involved in handling money wisely.
- 5) To develop ideas of using time and energy efficiently.
- 6) To develop an appreciation of the part goals and values play in family life.
- 7) To develop an understanding of the roles of women and marriage partners.
- 8) To develop an awareness of changing family patterns and family life cycles.
- 9) To develop an understanding of the ways family resources can be used effectively.
- 10) To develop an understanding of ways time and energy can best be used in family management.
- 11) To develop an appreciation of the value of sound money management to happy, secure family life.

GENERALIZATIONS

- 1) Understanding and using the process of management provides a foundation for more effective living.
- 2) Acquiring sound values and working toward worthwhile goals contributes to a successful life.
- 3) Non-verbal communication can be an aid or a detriment to personal management.
- 4) Effective money management is based on individual and family needs, wants, goals, and resources.
- 5) Planned spending aids in achieving needs and wants.
- 6) Combining resources increases an individuals effectiveness in meeting needs and wants.
- 7) Family values and goals affect the family's place in society.
- 8) Sharing of goals and values contributes to the compatibility of married couples.
- 9) Each person becomes a more successful human being as he appreciates his various roles in life.
- 10) The needs of families today and for the future are constantly changing.
- 11) Changes which occur in family life cycle affect demands on resources.
- 12) The recognition of available resources contributes to good management.
- 13) Good management of time and energy makes life more satisfying for all family members.
- 14) Intelligent shopping contributes to family satisfactions in goods purchased.
- 15) Advertising influences consumer choices.
- 16) Labeling and authoritative reports can serve as buying guides.

- 17) Providing needs and some or all of the wants of family members requires wise use of available money.
- 18) Buying on credit costs more than paying cash.
- 19) Efficient use of spending plans helps provide family financial security.
- 20) Basic understanding of legal procedures provides a more secure family structure.
- 21) Two ways of providing for future security are insurance and investment.

LEARNING EXPERIENCES

- 1) Introduce the study of management. Emphasize importance of good management in living happy, productive lives.
- 2) Study definitions of management.
- 3) Present process of management as shown in decision-making.
- 4) Give situation requiring management in area of family relations to work out solution: Teen-age daughter has to choose between part-time job and drill team.
- 5) Write decisions to make today, this week, this year.
- 6) Bulletin board: Contrast with cartoon characters good and poor management.
- 7) Read story "To Each a Dream" to identify values. Have students list values shown and rate according to importance to them.
- 8) Discuss how values are expressed in situations such as these: selecting a car, driving a car, caring for a child, going shopping with your mother, walking down the hall in school, working in a store.
- 9) List personal values. How do they affect family life, education, future plans?

- 10) Analyze these values to see why they are held and which are most important.
- 11) Develop list of personal, immediate, and long term goals.
- 12) Bulletin board: Illustrate typical teen-age goals and values on which they are based.
- 13) Distinguish between verbal and non-verbal communication.
- 14) Illustrate non-verbal communication with pictures, physical posturing, anecdotes from references. Why do people act in these ways?
- 15) Consider impression student wishes to make on others. How is this affected by goals and values?
- 16) Discuss assumption of roles in everyday living. What roles do students play? What non-verbal communication do they use? What are "team" roles?
- 17) Discuss how one might apply this knowledge and awareness to everyday living.
- 18) Use opinionnaire to show attitudes toward personal and family finance.
- 19) Do experiment in management: Take exact amount of money you have right now. (Have slips of paper with amounts written on them for those not having money with them.) What would you buy if you spent this money for:
 - food
 - clothing
 - cosmetics
 - entertainment
 - transportationIf you added ability and energy, could you get more for your money? If you had more time, could you get more for your money?
- 20) Relate experiment to decision-making process.
- 21) Discuss how students get spending money and for what it is spent. How does spending reveal values? How are spending decisions made? Use bulletin board as focal point of discussion: "Factors Influencing Our Spending" (Income, Needs, Wants, Impulses)

- 22) Discuss these statements to lead students to realize importance of wise planning: "I write down every penny I spend and I don't see that it helps." "Economy is too late at the bottom of the purse." "The use of money is all the advantage there is in having it." "I'd rather not have an allowance: I can get more out of Daddy."
- 23) Keep record of expenditures for one week. Be prepared to evaluate in class, revise, and make plan for future spending.
- 24) Have reports of interviews with successful students: how divide time among school, social, family activities, management techniques used, how management techniques developed.
- 25) From memory, students write how used time one week-end and one school day. Analyze record for goals regulating activities. List those things wanted to do and did not have time to do.
- 26) Students analyze their ways of doing things, such as: caring for room, studying, getting ready for school. Study ways of improving methods. List ways to cut down on energy output and time spent.
- 27) Discuss ways these learnings can be used at school and at home.
- 28) View family television program such as: "Gidget," "Father Knows Best," "Donna Reed Show"--identify family values and goals depicted.
- 29) Discuss such family values as "Keeping up with the Joneses" and how they can cause conflicts.
- 30) Show how values and goals affect spending, child rearing, and the like.
- 31) Develop list of immediate and long term family goals.
- 32) Discuss importance of and ways of achieving agreement on goals in areas such as: religion, children, socio-economic stature, living standards.
- 33) Discuss the roles of a wife and husband.

- 34) Discuss the difference in roles when the wife works outside the home. List household tasks carried on by each.
- 35) Do informal survey of students' families in which mothers work outside the home and in which only fathers are employed. Discuss how this makes a difference in home management.
- 36) Discuss modern trends:
 - mobility
 - demand for skilled labor
 - women working
 - increased leisure
 - increased use of creditWhat implications do these changes have on family living?
- 37) Define and explain family life cycles. List financial needs and concerns for each. Develop principles for families to use in planning spending for each.
- 38) Identify family resources. Discuss the effect of good and poor management of resources on the family. Determine how the family benefits from community resources. List family goals and indicate resource used to achieve them.
- 39) Show how knowledge gained in study of personal management applies to family management.
- 40) Develop list of basic techniques for effective management of time and energy.
- 41) Study work simplification of housecleaning, food preparation, and home laundry. Include storage ideas and plan efficient arrangement of kitchen equipment.
- 42) Have students choose any one homemaking activity for which they are responsible and design a plan for improvement. Be prepared to give oral report of progress in one week's time.
- 43) Bulletin board: "Keys to Good Buying Practices."
- 44) Compile list of characteristics of a wise shopper. Display and evaluate examples of advertising. Discuss television advertising: appeals to emotions, false advertising.

- 45) Discuss consumer aids: truthful advertising, labels, Pure Food and Drug Administration reports, consumer reports.
- 46) Have students who work as salesgirls tell how they would like for customers to act. Have other students tell how they would like for clerks to act.
- 47) Administer "Managing Income of a Beginning Family."
- 48) Compare family budgets on different income levels. Show how income influences choices and spending practices. Show how careful planning contributes to wise buying and to saving.
- 49) Bulletin board: "Too much month left over at the end of the money."
- 50) Pre-test on credit terms and facts.
- 51) Have speaker from local bank cover such topics as:
 - importance of good credit rating
 - how to acquire good credit rating
 - types of credit available
 - hidden charges in credit
 - precautions in accepting and using credit
 - types of bank loans and how to apply
- 52) Determine representative starting salaries in Fort Worth area. Show ways of extending money income through wise use of other resources.
- 53) Show money value of further education.
- 54) Discuss advantages and disadvantages of the wife working to add to income.
- 55) Have speaker on "The Law and Your Family"--making will, buying home.
- 56) Have speaker: types of insurance, how insurance needs determined, types of investments, factors to consider in making investment.
- 57) Show film: "Time--And a Place to Grow"
- 58) Bulletin board: "Looking for a Safe Place for Your Money?"

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"A Date With Your Future." Educational Division, Institute of Life Insurance.

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CHAPTER V

S U M M A R Y , C O N C L U S I O N S , A N D R E C O M M E N D A T I O N S

Believing in the importance of management teaching in the homemaking curriculum of the technological age, the author of the present study devised a unit of study in personal and family management for Homemaking III students. The unit was taught to 20 girls enrolled in a Homemaking III class in Everman High School, Everman, Texas, for the academic year 1966-1967. The purposes of the study were:

- 1). To aid homemaking students in defining values and establishing goals;
- 2) To further the homemaking student's understanding of the meaning of management and the management process;
- 3) To stimulate the homemaking student's interest in practicing good management;
- 4) To develop effective methods for the teaching of management as a part of the homemaking curriculum.

Four instruments were used to secure data for the study. The "Survey Form for Girls" (2) was used to provide background information necessary in planning the teaching unit.

Three management tests were administered as pre-tests and, upon completion of the unit, as retests. The management tests were: "How Do I Rate In Management?" "Money Management Student Opinionnaire," and "Managing Income of a Beginning Family." Data from "How Do I Rate In Management?" and "Money Management Student Opinionnaire" were tabulated and findings contributed to planning of learning experiences and to a clearer understanding of the students' management behaviors and attitudes. The t-test was used as a measure of difference between pre-test and retest mean scores on the test "Managing Income of a Beginning Family."

Retest scores on "How Do I Rate In Management?" indicated improvement in student management practices in almost every area. The students placed high value on housing meeting personal and family needs. Better understanding of cooperative problem solving was evidenced. An increase in entertainment of friends in the home was seen. In the area of energy management, students were more aware of performing tasks and arranging equipment efficiently. Money management skills for personal and family money management achieved greater understanding and importance. The most significant improvement indicated on this test revealed a clearer concept of the need for figuring total cost, rather than interest rate, in purchasing installment items. Interest and skill in meal management were improved through class discussion and

home practice. The most significant finding of this test was the factor of student influence. Repeatedly, those areas over which students exercised control were the areas in which improvement was evident. This indicated that students are willing to learn and to change when given the opportunity.

Clarification of values was shown in many aspects of the testing program. The fact that the majority of the students indicated improved practices in keeping their bedrooms showed a strengthening of the value of neatness. A definite feeling of family solidarity was shown in items related to the sharing of family recreation and cooperative problem solving. An increased feeling of satisfaction from work was evidenced in improved management practices. The value of friendship was strengthened through increased interest in entertaining friends in the home.

Retest scores on a number of items on the management tests reflected improvement of management practices. Many of the students reported performing tasks at the same time daily. Money management practices of using a shopping list and shopping around for values were evidenced. In the area of meal management, interest was greatest; thus, results were most striking. Increased efficiency in food service, meal planning and preparation, and time management were evidenced by retest scores and by subsequent success in the foods unit.

It is the author's opinion that the methods of teaching were measurably effective. Evidences of this were continued interest, enthusiasm, and cooperation. The teaching of the management unit resulted in improved methods and attitudes in the areas of housing, task performance, equipment arrangement, money management, meal management, and effective clothing care.

Data collected by use of the instrument "Money Management Student Opinionnaire" showed students had realistic opinions concerning many areas of money management. The individuality of family budgeting was a strongly held opinion. The importance of learning to manage money received from an allowance or a part-time job was stressed. Sound ideas concerning the use of credit were found. Opinions revolving around family money spending decisions indicated a growing tendency to accept the increasingly important feminine role in money matters but still adhering to the authority of the father. Sinsible concepts concerning financial planning for the future were evident.

The "t" value of pre-test and retest mean scores on the test "Managing Income of a Beginning Family" indicated effectiveness of money management teaching. Findings were significant at the .01 level.

The author believes that teaching management as a separate unit strengthened teaching in every area due to carry-over value. It is the author's further belief that students at the Homemaking III level can be motivated to accomplish significant comprehension and application of knowledge gained.

The following recommendations are made as a result of the findings of the study:

- 1) That the increased value of teaching management of time, energy, and resources as a separate unit at the Homemaking III level be further investigated.
- 2) That studies of effective methods of teaching time and energy management be conducted to strengthen these areas.
- 3) That the time spent on management teaching at the Homemaking III level be increased. Six weeks would not be excessive.

The author stresses the importance of management teaching as a result of changing times. Management teaching needs to be vital, enthusiastic, and realistic.

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