

# General Decree on the cross-curricular principle of economic and consumer education



## **Imprint**

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## Preamble

To provide young people with the necessary knowledge and skills for life and for their future profession, to nurture independent discrimination and the ability to take part in the economic and cultural life in Austria, in Europe, and globally, are amongst the key tasks of school in Austria (cf. § 2 School Organization Act). To fulfil this mission, school needs to enable individuals, amongst others, to exercise their roles of economic citizens, members of the workforce, and consumers in a competent and ethical manner.

However, the complex competences required to achieve this should not only be addressed through the content of specific subjects; based on the principle of economic and consumer education, economic education is a cross-curricular, complex and multi-layered concern.

- Economic education supports individuals in safeguarding their personal interests in the different roles in which they participate in economic life. One important segment of it is Consumer Education. The European Union's Member States are committed to promoting consumer interests and their right to information and education (Treaty on the Functioning of the European Union, Art. 169).
- Economic literacy, however, does not only serve to negotiate the roles of consumer, investor, credit user or insurance holder, it also improves employability and may serve as a basis for self-employed activities.
- Economic education is economic citizenship education, and addresses (future) voters and taxpayers. It enables them to orient in a culture shaped by economy, and is the basis of participating in the process of opinion formation on a national and international level.
- Economic education is political and moral education. Economic action has social and ecological consequences and side effects. Agenda 21, the United Nations action plan for a sustainable development in the 21<sup>st</sup> century, therefore aims, amongst others, "to promote patterns of consumption and production that reduce environmental stress and will meet the basic needs of humanity" and "to develop a better understanding of how to bring about more sustainable consumption patterns".
- Economic education finally concerns the person as a whole, working on one's own identity. Economy and consumption are key fields of action and communication in our societies; they play a decisive role in shaping the individual's conception of him/herself and of others.

The goal of the cross-curricular principle of economic and consumer education, therefore, is not limited to forming an economic competence that serves the individual; it is also about enabling learners to critically reflect on their roles as consumers and economic citizens within their economic activity, and to help shape a sustainably liveable world. Successful economic and consumer education sensitizes young people to their rights in the sense of a “consumer citizenship”, but always also to their responsibilities. The general principle of a self-determined consumer needs to be developed in this sense, “from the clever consumer of pre-fabricated market goods in the private household to a clear-sighted participant in the shaping of a sustainably liveable world, in his or her immediate environment as well as globally” (Translation, Piorkowsky, 2008, p. 9)

A number of developments imply an increasing importance of a consistent and broad implementation of the cross-curricular principle: the offer of products and services is greater than ever, the level of influence on young people, by their peers and by the media, is simultaneously high; markets are increasingly being liberalised and deregulated, nearly all areas of human life are now subject to commercialization; empirical studies indicate deficits in the basic economic education of the public; orientation in an economy characterized by globalization and enormous acceleration of technological change is becoming increasingly difficult; there is a growing insight in the importance of sustainable management without this having sufficient consequences on an individual and a political level.

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## 1 Indicative target

Economic and consumer education enables individuals to manage their lives in everyday situations characterized by economy. It promotes the acquisition of competences that enable individuals to actively and reflectively participate in economic life as consumers, members of the workforce, taxpayers, or recipients of transfer payments, and as enfranchised economic citizens or self-employed individuals.

Its indicative target is an individual who is able to orient in a pervasively economic world, who is competent to act in situations of (everyday) life characterized by economy, who is able and willing to form his or her independent opinion, and who is also committed to moral values.

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## 2 Competences

Students

- have sufficient basic and key competences to orient and participate in economic life and, in particular, also the necessary social skills appropriate to their age and their living environment;
- know the basics of responsible household formation and budget management, taking into account their individual situation;
- are able to reflect and put into perspective the influence of media and advertisements on their own thoughts and actions;
- as consumers, are able to come to autonomous decisions as far as possible;
- consider the impact of their own consumer and economic behaviours and are able to act in a responsible, politically aware and sustainable manner appropriate to their age;
- know the basic rights, obligations and possibilities of customers regarding the conclusion of contracts;
- are equipped with the necessary key competences in mathematics to be able to manage their personal finances, come to decisions adapted to their own financial situation and make provisions for the future;
- know the extent and effects of the use of digital data and their interconnectedness, and responsibly manage their personal data;
- have a basic economic competence enabling them to take up employment;
- are able to use basic knowledge in economic theory and policy in order to orient in a national, international and global economy;
- are able and willing, according to their age group, to evaluate national, international and global economic phenomena and contexts.

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### 3 Content and thematic approaches

Economic and consumer education covers different fields of living and acting, e.g. financial management, nutrition, household budgeting, health and regeneration, energy and technology, leisure, sports, or mobility, each of which in turn can be addressed on different levels – e.g. regarding their relevance to economy, law, psychology, society, product science, ecology, politics, or ethics.

Examples of concrete contents of economic and consumer education in class are consequently varied. For some examples of such content, please see the appendix.

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### 4 Methodology and didactics

The broad range of issues covered in the cross-curricular principle may be addressed on a subject-specific as well as on an interdisciplinary level:

- Apart from the so-called supporting subjects (Geography and Economics, Macro- and Business Economics), curricular links can be identified in many other subjects, e.g. History and Social Studies/Citizenship Education, Biology, German, Mathematics, Physics, Arts, Philosophy, Religion, Home Economics and Nutrition, or Chemistry.
- The starting point for implementing the cross-curricular principle is the living environment and everyday life of the students. Consideration and reflection of their own behaviours and raising awareness are paramount.
- Using current affairs, for example in the form of media contributions or taking up events at the school itself, generates relevance to their lives.
- Students may and should be encouraged to do their own research on the Internet, in libraries, or through surveys of different groups.
- Project teaching, a variation of social forms (individual, partner, or group work) and time for exchange and forming opinions bring these issues to life and allow for controversial discussion.
- Including experts from real life (business, consumer protection agencies, NGOs, relevant museums, interest groups, etc.) may be useful. The focus should never be on influencing students, but to allow them to realize and to assess different interests and approaches.
- In certain early stages of life, parents strongly influence their children's consumer and economic behaviour; involving them in projects and other activities therefore seems advisable.

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## 5 Interaction with other cross-curricular principles and educational goals

Issues of economic and consumer education thematically intersect with educational goals and, as shown in the following examples, they can be addressed in a particularly efficient way in interaction with other cross-curricular principles.

### **Citizenship and European Citizenship Education**

Consumer rights and citizens' rights are negotiated and achieved through political action. Knowing and advocating one's own rights and obligations as a consumer is a result and expression of citizenship education; in a similar way, addressing issues like "protecting one's own data" and the "right to privacy" are part of citizenship education. However, advocating for healthy and clearly labelled food products also constitutes democratic political action.

The European Union started out as an economic union, and is in the process of transforming itself into an increasingly political union. Issues of consumer protection, money and currency, and the interdependence of politics and economics are exemplary issues in which both aspects are closely connected.

### **Development Education, Education for a Sustainable Development, Global Learning, Environmental Education**

Consumer behaviour and economic activity cannot be addressed locally in our globalized world, but demand a cosmopolitan outlook. Young people should develop awareness for the fact that problems of economy and consumption are also problems of global justice, solidarity, and a sustainable impact on the environment, which, however, also offer or entail new opportunities.

Knowing about sustainable models of consumption and a choice of sustainable products, implementing innovative ideas – all these support the realization of a sustainable development.

Addressing dilemmas that arise from this tension helps students to develop multi-dimensional perspectives and to become aware of or develop their own values.

### **Health Education**

A given choice of products and services can promote or endanger health. In particular the fields of nutrition and the use of cosmetics or medication highlight the intersection with health education, regarding questions of substances and ingredients or their origins, and questioning product labelling and quality labels. A correct interpretation of danger or security labels can be decisive for survival and health. Connections between offers, one's own consumption patterns, and health can also be addressed in both cross-curricular principles.

### **Media Education**

Young people consume media and also increasingly produce their own content and share it in social media. It is therefore all the more important for them to become aware of the value and importance of data protection and privacy. By analysing marketing and advertisement measures and discussing the influence of fashion and trends, media education can also create awareness of one's own consumer and economic activities.

### Road Safety Education

Overlaps can be identified in issues like environmental friendliness and true cost pricing in traffic, as well as in overall cost estimates in traffic and mobility. Public transport, for instance, may be explored, which contributes to creating awareness for the choice of one's means of transport.

### Entrepreneurship Education

Entrepreneurship in a broad sense covers all educational measures that promote entrepreneurial attitudes and skills. One of its basic competences is assessing chances and risks of independent economic activity. Economic and consumer education supports this by providing knowledge, judgement, and agency, competences which – besides others – are preconditions for starting one's own business. They support e.g. the assessment and implementation of business ideas.

In the framework of entrepreneurship education, we recommend at least one real-life entrepreneurial experience appropriate to students' ages in all school types from primary level to secondary level II, for instance participating in a school company. However, in its implementation the requirements of school routines need to be taken into account.

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## 6 Application of the decree

The General Decree applies to all grades of all school types.

It is also applicable to educators or pedagogues employed within the framework of school daycare. The contents and aims of the general ordinance are to be implemented in education, training and further training at University Colleges of Teacher Education, Colleges for Higher Vocational Education for pre-school pedagogics and Colleges for Higher Vocational Education for social education.

Its contents and aims are also addressed to all other institutions providing (in-service-) training for teachers.

## Literature and Sources

Agenda 21 (<https://sustainabledevelopment.un.org/content/documents/Agenda21.pdf>)

Recommendations of the Conference of German Ministers of Education and Cultural Affairs on Consumer Education: [www.kmk.org](http://www.kmk.org) > Presse und Aktuelles > Archiv > 2013 > Verbraucherbildung an Schulen (12.9.2013)

Neuweg, G. H. (2013): Konturen moderner Verbraucherbildung. Erweiterte Fassung eines Vortrages auf der Fachtagung "Lernen fürs Leben, Konsumentenschutz macht Schule", 10 October 2013, Vienna.

Piorkowsky, M.-B. et al (2008). Verbraucherkompetenz für einen persönlich erfolgreichen und gesellschaftlich verantwortlichen Konsum. Stellungnahme des Wissenschaftlichen Beirats Verbraucher- und Ernährungspolitik beim Bundesministerium für Ernährung, Landwirtschaft und Verbraucherschutz. [www.bmel.de](http://www.bmel.de) „In diesem Sinne ist das Leitbild des/der selbstbestimmten Verbrauchers/Verbraucherin weiterzuentwickeln „vom klugen Konsumenten vorgefertigter Marktgüter im Privathaushalt zum weitsichtigen Mitgestalter einer nachhaltig lebenswerten Welt im Nah- und Fernbereich“

Rauscher, E. (2008). Gut leben lernen statt viel haben wollen. Handbuch der Verbraucherbildung, BMUKK.

Reference framework for nutrition and consumer education in Austria:  
<http://www.thematischesnetzwerkernaehrung.at/downloads/referenzrahmenev.pdf>

School Organization Act: [www.ris.bka.gv.at](http://www.ris.bka.gv.at) > Bundesrecht konsolidiert > Titel, Abfrage: Schulorganisationsgesetz

Treaty on the Functioning of the European Union: <http://eur-lex.europa.eu> > EU law and related documents > treaties (Consolidated Version 2013)

# Appendix

Examples of concrete contents of economic and consumer education

- Money and currencies
- Bid comparison, assessment criteria for price-performance ratio
- Basics of contract law (nature and types of contracts, rights and obligations, legal competence, warranty, product liability, default of payment, default in delivery, rights of withdrawal, specific problems of e-commerce etc.)
- Offers of consumer support and counsel as well as forms of asserting rights and settlement of disputes (arbitration, consumer protection organisations, courts etc.)
- Strategies and impact of advertisement and marketing
- Risks of modern means of payment
- Dangers of debt and overextension, keeping household accounts, personal finance management
- Financial services (risk protection/insurances, capital formation/investment products, financing/credits and loans, provision for the future)
- Principles of finance mathematics, e.g. compound interest
- Rent vs. property
- Professions, fit between individual interests and requirements, paths of occupational orientation and training
- Identification of business ideas, assessing and implementing market opportunities, business plans
- Work, labour market, employment, income distribution and its connection to levels of academic qualification in the 21<sup>st</sup> century
- Finance and capital markets, derivatives, financial and economic crises
- Functioning of social security systems
- State expenditure and sources of income, tax as a contribution to generating public goods
- Economic policy, relationships between politics, state, and economy
- Regulation and liberalization of markets
- European Single Market, European Economic and Monetary Union
- Conditions of mining, production, and work in other countries
- Economic systems and their ideal foundations (e.g. markets as an organizing principle, freedom, solidarity and justice as guidelines)
- Alternative economic models, common weal economics, sustainability in consumption, business and economy
- Addressing alternative possibilities of need satisfaction and strategies of self-imposed restriction (e.g. abstention, home production, promotion of local economies, stronger focus on non-material forms of need satisfaction, discarding vs. repairing)
- Connections between the consumption of goods and happiness, findings of happiness research
- Environmental economy
- Waste disposal and recycling, waste prevention



