



GSA Federal Citizen Information Center

consumer education and information:

*guidelines for
business-sponsored
materials*

A WORD ABOUT THE SPONSORS OF THESE GUIDELINES

In 1982, SOCAP International (Society of Consumer Affairs Professionals in Business) prepared the first guidelines for business-sponsored consumer education materials. Because business, educators, government and consumer organizations share a common goal of improving consumer education, the four organizations listed below have joined together to update and distribute these guidelines. Particularly important to this revision is the recognition of new formats created by electronic technology. For more information on the sponsoring organizations, please see page 11.

American Council on Consumer Interests

Federal Citizen Information Center

National Coalition for Consumer Education

SOCAP International (Society of Consumer Affairs Professionals in Business)

Consumer Education and Information

Guidelines for Business-Sponsored Materials

The responsibility for consumer education goes far beyond the bounds of the education system. Educators share this responsibility with all of society and its institutions—including business, government, and consumer organizations. One means of meeting this responsibility is by developing and distributing consumer materials.

Consumer education and information materials may take the form of pamphlets, booklets, videos, home-study courses, television programs, computer software, websites, games, wall charts, or any other print and audio/visual formats. Materials are created for diverse delivery systems including school classrooms, vocational training programs, Cooperative Extension programs, cable television networks, community groups, information displays, direct mailings, point-of-purchase offers, and interactive technology.

The primary goal of consumer education and information materials is to help consumers make informed, rational decisions in the marketplace. In addition, consumers need skills to cut through and evaluate marketing and advertising messages, manage their resources, and influence social and economic change. The following guidelines were developed to help organizations effectively use their resources earmarked for consumer education, and to help public and non-profit groups work in more effective educational partnerships with businesses.

Specifically, the guidelines:

- Outline the critical steps for developing educationally sound and objective consumer materials; and

- Establish content and format standards that sponsoring organizations can use in the development of consumer materials.

Education-Information-Promotion

Business-sponsored materials generally fall into one of three broad categories: education, information, or promotion. There are no absolute definitions, but within these guidelines:

Education materials are designed to help educators decide what to teach and how to teach it—the materials focus on the learning process. Suggestions for supplemental learning activities are often included and generally emphasize helping learners develop higher levels of skills, such as their ability to analyze and evaluate, versus simply memorizing facts. The information provided is unbiased and presents varying viewpoints. Sponsor identification should be included, but logos and brand names are not presented throughout the publication. The focus of education materials is on understanding key issues and on behavior change.

Information materials generally focus on individuals rather than group learning situations. The goals of information materials are more narrowly focused than consumer education materials. They provide a straightforward and objective presentation of facts. These materials may offer tips, checklists, and other aids to assist the consumer when deciding how to allocate resources and deal with specific issues and situations in the marketplace. Some of these materials offer advice on product use or services. The sponsor is clearly identified, but the presentation is educational rather than promotional in nature.

Promotion materials are designed primarily to sell a business product, service, image, or point of view. They may also have an educational or informational aspect, but the underlying purpose is to win new or influence current customers. Promotion materials fre-

quently have an emotional, enthusiastic tone—some present only favorable information. The sponsor’s name, logo, or brand names are mentioned prominently within the content. Educators may use these materials to provide a point of view, or as examples for learners to practice evaluating market information for themselves. Some schools do not allow these materials to be used in the classroom.

Objectives, Benefits, and Needs

The first step in developing consumer materials is to determine the objectives of the project. What concern needs to be addressed? Who will be the target audience for the materials? What will users learn or be able to do as a result of these materials? Are there additional objectives that a sponsor wants to accomplish? Appropriate objectives for education and information materials place the interests of consumers before those of business; however, it is not unusual for consumers and business interests to be the same. For example, reducing fraud benefits both consumers and reputable merchants.

The benefits for the sponsors include:

- more informed consumer decision-making in the marketplace;
- more responsible use of a sponsor’s product or service;
- more knowledge about business-related social and economic issues;
- enhanced awareness of sponsors;
- enhanced brand loyalty; and
- support for business self-regulation.

Besides defining objectives, sponsors should verify the need for the proposed materials. Consult the target audience to identify areas that need to be addressed and to gain insight into the most effective formats, marketing strategies, and distribution methods.

Content Criteria

Consumer education and information materials should meet the following minimum standards.

ACCURACY—Statements are consistent with established fact or with prevailing expert opinion on the subject. Information should be verified and current at the time the material is produced, and expected to remain current throughout the distribution period.

OBJECTIVITY—Points of view are fairly presented. If the subject is controversial, opposing arguments should be made in a balanced manner with any sponsor bias clearly identified.

COMPLETENESS—All relevant information is included without overwhelming the user. There are no omissions that might deceive or mislead the user.

LANGUAGE—Material is both interesting and understandable. Word choice, organization, and sentence length are suited for the primary target audience. Technical terms are used sparingly and fully defined. When reading is required, the reading level is appropriate.

SENSITIVITY—Text and illustrations recognize user diversity and are free of any content that could be considered derogatory toward any ethnicity, age, race, gender, or other group.

NONCOMMERCIAL—The name or logo of the business sponsor is used only to identify the source of the material and, if applicable, to provide contacts for further information. Text and illustrations do not contain any of the sponsor's name brands, trademarks, related trade names, or corporate identification. The sponsor's legal copyright notice is used to designate ownership of presentation and date of production or revision. Permission is given to reprint for nonprofit educational purposes.

TIMELINESS—The dates of issue and revisions are included and easy to locate. The content is accurate for the time frame the materials are to be used and time limitations, if any, are noted.

Format

Content, primary target audience, and budget govern the format for education and information materials. User friendliness is key. Design should emphasize convenience in use, storage, distribution, and display. Clearly state how to obtain additional copies of all materials, such as workbooks, game boards, videos, and leaflets. Materials that will be shipped must be of a size and weight that minimize shipping costs and comply with current shipping regulations. For technology-based materials, specify equipment needs and give complete, step-by-step instructions on use.

Online publications should be available in a variety of formats, including HTML, PDF, and text versions. Choose web graphics that can be viewed on older, less powerful computers or offer text-only versions.

Providing materials in languages other than English may be appropriate. Encourage organizations that serve non-English-speaking audiences to translate materials into other languages. Also consider offering materials through the National Library Service for the Blind and Physically Handicapped of the Library of Congress (1-800-424-8567).

Ensuring Quality and Credibility

To help ensure that the materials are valuable to the users, consider assembling a developmental team to assist in identifying the target audience; selecting content and format; planning distribution; and setting evaluation procedures. Review the teams' expertise in each of these areas, and get assistance from outside the organization if necessary.

A developmental team should include an educational specialist to insure that language, format, and educational activities are appropriate for the target audience. To ensure accuracy and objectivity, use a subject matter expert. An educational evaluator can help with measuring the effectiveness of the materials. Also consider inviting representatives of groups with backgrounds in the subject area and representatives of the target audience to join the developmental team.

In searching for external experts to assist in the development or review of materials, local Cooperative Extension programs, universities and colleges, government consumer affairs offices, grassroots and national consumer organizations, professional organizations, and trade associations are excellent sources of expertise. Check the professional references for all outside consultants and review samples of their previous work.

While developing the materials, field-testing is beneficial. Having the intended audience use and review the materials may yield other suggestions about how the materials can be improved. Once materials have been produced and distributed, evaluation and timely updates are essential. Information from users can be gathered through response cards, questionnaires, or other survey techniques. A regular review process by material sponsors should look for any information that is no longer correct.

Cooperative Publishing

A good way to ensure quality and credibility is through cooperative sponsorship with a government agency, the media, or a consumer interest organization. When two or more organizations work together with the consumer interest in mind, everyone can benefit. There can be:

- better content and production quality resulting from varied perspectives and experience;
- shared costs through the pooling of staff time, expertise, and funding;
- expanded distribution as the result of the increase in distribution channels and media contacts;
- improved understanding among the partners on topics of mutual interest; and
- increased consumer confidence in both the materials and the partners.

To explore opportunities for cooperative publishing, contact the Federal Citizen Information Center at (202) 501-1794, or e-mail mary.levy@gsa.gov.

Developing Educational Materials

When preparing educational materials to be used in the classroom or with community organizations, there are several established principles of curriculum development that will help ensure a quality product:

1. *Learn about the targeted audience, their skills, and needs.* Find out what educators and learners already know about the subject matter. Explore what will capture the interest of both groups and motivate them to use the materials you are creating. Don't forget to also research what resources are presently available to educators in terms of equipment, materials, and other resources.

2. *Identify the objectives of the educational materials.* Objectives use action verbs to describe exactly what learners should be able to do after they have used the materials. For example, learners will be able to summarize the advantages and disadvantages of using credit.
3. *Determine the major concepts and generalizations.* Concepts should be consistent with the objectives. An example of a concept included in a lesson on credit might be that a creditor is a person or institution that lends money. A generalization might state that the creditor's decision to lend money is based on the borrower's capacity to repay, character, and collateral.
4. *Describe appropriate learning experiences.* Provide specific activities in which learners will participate to achieve the established objectives. These activities should reinforce what has been learned from the content. For example, based on acquired knowledge, learners will develop a plan to establish or improve their credit record.
5. *Describe ways to evaluate success.* Include assessment tools and suggest other ways to measure learning and to determine whether objectives have been met. For example, prepare questions for oral or written tests; provide guidelines for evaluating student behavior in role-playing situations; or describe pre- and post-testing activities to measure changes in student knowledge, attitudes, behavior, and confidence.
6. *Test the materials and resources before major production.* Do a field test of the materials and resources before completing the final project. Revise materials as needed based on test results.
7. *Select appropriate media and formats.* Materials and any packaging should be age appropriate, easy-to-use, and sturdy enough for classroom use.

8. *Determine appropriate distribution channels.* Even the best materials will fail if there isn't a clear way for users to find out about and obtain them. In some cases, such as where new technologies are involved, users will also need help learning how to use the materials.
9. *Establish a realistic budget.* Consider the cost of developing content, format, promotion and distribution. Explore in-kind contributions from other organizations such as content development, review, and use of an established distribution network.
10. *Provide a means to contact the sponsor(s).* Tell users whom to contact for more information, replacement parts, and feedback. Include details on how to make contact such as an e-mail address or phone number.

Electronic Materials

When education and information materials are posted to a website, the online materials should:

- Clearly identify each sponsor and provide contact information such as a mail address or phone number.
- Respect the privacy of users by not collecting or using any information without permission. Each sponsor's privacy policy should be disclosed.
- Be kept separate from advertising and sales information.
- Be easy to access. Links should be obvious and minimal in number. Use graphics that enhance understanding and do not slow computer response time when loading pages. Consider offering a text-only version for slower machines.
- Be offered in a variety of formats such as HTML, PDF, and text. Having the text format is especially important for consumers with visual impairments or learning disabilities who use screen readers.
- Provide how-to instructions for documents, sound clips, videos and any other items that require special computer programs to access—identify the link where the software is located.
- Include only non-promotional links appropriate to the topic and the target audience. Permission should be granted by the sponsor of the website to which the link is being made.
- Be updated regularly with the date of the update noted.

For More Information

Business sponsors who would like further information regarding the development of consumer education and information materials are encouraged to contact any of the four consumer organizations listed below.

American Council on Consumer Interests

~~415 South Duff, Suite C~~

~~Ames, IA 50010-6600~~

~~(515) 956-4666~~

~~(515) 233-3101 fax~~

E-mail: info@consumerinterests.org

Website: www.consumerinterests.org

The American Council on Consumer Interests (ACCI) is the leading consumer policy research and education organization consisting of a worldwide community of researchers, educators, and related professionals dedicated to enhancing consumer well-being. ACCI promotes the consumer interest by encouraging, producing, and communicating policy-relevant research.

Federal Citizen Information Center

U. S. General Services Administration

1800 F Street NW, Room G-142 (XCC)

Washington, DC 20405

(202) 501-1794

(202) 501-4281 (Fax)

Website: www.pueblo.gsa.gov

The Federal Citizen Information Center (FCIC) of the U.S. General Services Administration was created in 1970 to assist federal agencies in the development, promotion, and distribution of helpful, practical consumer publications.

Through its cooperative publishing program, FCIC encourages the Federal government and the private sector to produce publications of mutual interest, which are promoted and distributed from Pueblo, Colorado and made available free electronically at www.pueblo.gsa.gov and FirstGov.gov.

FCIC also manages a toll-free nationwide contact center (1-800-FED-INFO) that takes orders for publications and answers questions about federal programs and services. FCIC has been bringing government agencies and private sector partners together for over 30 years, resulting in more than 200 cooperative publications.

National Coalition for Consumer Education

c/o National Consumers League
1701 K Street NW, Suite 1200
Washington, DC 20006
202-835-3323 (Voice)
202-835-0747 (Fax)
E-mail: ncce@nclnet.org
Websites: www.nclnet.org and
www.lifesmarts.org

The National Coalition for Consumer Education (NCCE) is a coalition coordinated by the National Consumers League. It develops and provides educational materials and resources to consumer educators through a network of state coordinators.

The coalition sponsors *LifeSmarts*, a game show-style competition open to all teens in the United States who are in the 9th through 12th grade.

SOCAP International (Society of Consumer Affairs Professionals in Business)

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Alexandria, Virginia 22314
703-519-3700 (Voice)
703-549-4886 (Fax)
E-mail: socap@socap.org
Website: www.socap.org

SOCAP International is recognized as a global visionary and authority on customer care, championing the value of the voice of the customer and advancing honesty, integrity and ethical business practices in all customer interactions.

Founded in 1973, this nonprofit association has members representing more than 1,500 companies, including large national and multinational as well as mid-sized companies from all industries. SOCAP provides a knowledge bank, career information, research, conferences, and publications focusing on customer relationship management.

SOCAP's purpose is:

- 1) to foster and maintain the integrity of business in dealings with consumers, and
- 2) to encourage and promote effective communication among business, government, and consumers.

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Federal Citizen Information Center**

U.S. General Services Administration
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