

A NATIONAL STRATEGY **FOR** **CONSUMER EDUCATION**

A consultation document

July 2012



A NATIONAL STRATEGY FOR CONSUMER EDUCATION

A Consultation Document

1. INTRODUCTION

1.1 Purpose of this consultation

The purpose of this consultation document is to invite submissions and seek views on the policies, objectives and the responsibilities of different interested parties from the public and private sectors in their role to empower consumers to help them make the right decisions when procuring products or services. To arrive at the right decisions consumers must be educated. Consumer education is a lifelong process and at different stages of life multiple interested parties have a role to play.

This document is divided into the following sections:

1. INTRODUCTION
2. CONSUMER POLICY IN MALTA – a brief account of what has been implemented over the years and why there is a need for a National Strategy for Consumer Education.
3. THE PRESENT SCENARIO – an overview of the present situation is provided. This is not an exhaustive summary and the intention is to have as comprehensive an overview as possible when the results of this consultation document are published.
4. THE NATIONAL STRATEGY – a discussion and leading questions inviting feedback.
5. CONCLUSION

1.2 How to reply

We encourage all those who have an interest in consumer education including individuals and groups from the education sector, public entities, the private sector, NGOs and others, to read the document, answer the various questions as relevant and make their submissions. Feedback is encouraged. Replies to this consultation should be submitted by not later than 30 September 2012 to:

The Director Information, Education and Research
Office for Consumer Affairs
Malta Competition and Consumer Affairs Authority
Mizzi House
Blata L-Bajda HMR 9010

e-mail: info@mccaa.org.mt

Both paper and electronic submissions are acceptable.

1.3 Confidentiality and Data Protection

Information provided in response to this consultation, including personal information may be subject to publication or release to third parties or to disclosure in accordance with the access to information regimes (These are primarily the Freedom of Information Act [CAP 496] and the Data Protection Act [CAP 440])

2. CONSUMER POLICY IN MALTA

Until the early 1990s, consumer policy was dealt with in a sporadic manner with various laws enacted to address specific issues. This changed in 1991 when a comprehensive consumer policy was discussed in a public consultative document. This led to the establishment of a national consumer affairs office and the enactment of the Consumer Affairs Act in 1994¹. Another significant development during this period was Malta's application to join the European Union. The combination of these developments saw the introduction of various consumer laws ranging from the regulation of unfair terms and misleading advertising to product safety and consumer credit which has led to the present situation whereby Malta has a fairly comprehensive regulatory regime dealing with a multitude of aspects relating to consumer affairs. May 2011 finally saw another important milestone with the creation of an autonomous national consumer and competition authority – the Malta Competition and Consumer Affairs Authority (MCCAA).

2.1 – Why a National Strategy for Consumer Education

In conformity with the Treaty of Amsterdam in 1997, the European Union made consumer education part of the general objective of consumer protection. Consumer education is, thus a right of European consumers and an objective to be achieved jointly by the EU and Member States.

In its introductory remarks, the report issued by The Organisation for Economic Co-operation and Development (OECD) in 2009 entitled **'Consumer Education Policy Recommendations of the OECD'S Committee on Consumer Policy'** states that today consumer education covers more diverse areas than it has in the past. It now covers, for example, consumer rights and obligations, personal finance, sustainable consumption, and digital media and technology. Such education should be viewed as a long-term and continuous process that develops better decision making and skills throughout consumers' lives.

The aim of this consultation is to identify, through the participation of stakeholders as well as interested parties, the direction that has to be followed in the preparation of a final National Strategy for Consumer

¹ This law came into force on the 23 January 1996.

Education document which is based on the current and future realities of Maltese consumers and sensitive to the local context for consumer education.

2.2 Objectives and Strategies for Consumer Education

The 2009 OECD Report remarks that consumer education objectives and strategies are not well defined in most countries. As a result, policies can lack coherence and not exploit synergies fully.

Clearly defined objectives and strategies can increase the effectiveness and efficiency of consumer education policies. To enhance coherence, such objectives and policies should be co-ordinated among entities at national and other appropriate levels of government.

According to Bannister and Monsma (1982), "Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions."² Thus, consumer education has to contribute towards the formation of competent, critical and participative citizens.

Consumer education should begin at an early age and cover all life stages. It should be incorporated in school curricula and in educational programmes for lifelong learning. It should also target consumers who may have particular needs using a variety of alternative channels.

The objectives, content and delivery of consumer education should keep pace with innovations in technology, yet without excluding consumers due to lack of access or competency.

² Source: Bannister, R. and Monsma, C., Classification of Concepts in Consumer Education. South Western, Cincinnati US, 1982, p 56

3. THE PRESENT SCENARIO

3.1 The Education Sector – Compulsory Schooling

There is currently no formal consumer education framework or syllabus for the period of compulsory schooling. However, consumer education is tackled directly and indirectly at both the primary and secondary level.

Looking at current syllabuses, at the primary level, aspects of consumer education are tackled mainly in Social Studies and Personal and Social Development (PSD). At secondary level, consumer education is a central component of the Home Economics syllabus and also tackled in PSD, Social Studies and Business Studies.

3.1.1 Home Economics

In the Home Economics secondary syllabus consumer issues are an underlying thread, though Strand 3 titled 'Choice & Management of Resources' is focused directly on these issues. An array of topics are covered throughout the 5 years, ranging from consumer rights and responsibilities to methods of redress; from budgeting and saving to product labelling and methods of shopping and payment; from choosing labour saving devices to energy- and water-saving strategies and waste management.

Consumer education is also tackled directly and indirectly at the Home Economics Seminar Centre (HESC). HESC offers seminars and has produced consumer education-related materials for primary and secondary students and their parents. Some of these activities and materials are focused specifically on money management. Others are more focused on sustainable, healthy lifestyles choices. Consumer awareness, rights and media literacy are concepts which are emphasised in all programmes which are carried out by HESC.

The HESC staff also assist schools and other education entities in implementing the regulations and strategies in the national Healthy Eating Lifestyle Plan (HELP) document. The emphasis here is on promoting and facilitating necessary skills and structures so that the school community can make informed choices for adopting a healthier lifestyle and eating pattern.

3.1.2 Personal and Social Development (PSD)

In PSD, consumer education is tackled directly at secondary level in Form 4 in the topics 'Budgeting' and 'Rights and Obligations of Consumers'. The focus is on the importance of budgeting, the role and services of the banking industry, consumer rights, the influence of advertising and labels and procedures for making a complaint.

Consumer education is not covered directly in primary level PSD. However, indirectly, consumer education is tackled in both primary and secondary classes as an immediacy issue and also when covering issues and skills such as decision making, making good choices and analysing the media.

3.1.3 Social Studies

The present Social Studies syllabus makes reference to consumer education under the heading 'Economy, Work and Leisure', with consumption and production being covered in Forms 3 and 4. Other related topics in which consumer education is dealt with are: economic systems; the transformation of work, and the employment structure.

3.1.4 Business Studies

The current 3-year Business Studies syllabus looks at consumer education from the perspective of the business world, but directly and indirectly tackles a number of consumer issues. Topics addressed include, for example, consumer needs and wants, products and services, production processes, the product lifecycle, product packaging and marketing, different retail outlets, money, payment and banking services and Consumer Law. Thus Business Studies offers a good insight into consumer affairs to students who choose to specialise in this school subject.

3.1.5. The proposed National Curriculum Framework (NCF)

The NCF will probably address consumer education in three ways:

- a) By incorporating elements of it in one or more of the proposed learning areas, namely Citizenship education (through Home Economics

and Personal, Social and Health Education [PSHE]) and Health Education (through Home Economics and PSHE);

b) By incorporating elements of it in one of the five proposed cross-curricular themes, namely Education for Sustainable Development;

c) By maintaining/developing elements taught already in Optional subjects offered in senior secondary years, such as Home Economics, Business Studies, Social Studies and Environmental Studies.

All students will be entitled to a) and b) above throughout their compulsory schooling. With reference to c), students will be exposed to different elements based on which subject they opt for.

New syllabuses are already being developed to cater for these envisaged changes. For example, one of the strands in the new Social Studies syllabus is entitled 'The Impact of Enterprise and Industry'. The goal is to ensure that during their eleven year school experience students will have acquired an in depth idea of what a consumer is and what consumerism is all about.

3.2 Post Compulsory Schooling

At post-secondary level, consumer affairs are tackled through certain Intermediate and Advanced level courses, primarily Home Economics and Human Ecology (HE&HE) and Marketing, and less extensively in Sociology and Environmental Sciences. The HE & HE Intermediate level syllabus has a whole section dedicated to 'Consumer Issues and Concerns'. Its goal is to help students "acquire knowledge of the rights and responsibilities of consumers together with the ability to assess and deal with various situations. Consumers need to be environmentally conscious and effective managers of resources."³

At present, at tertiary level Consumer Education training is given directly and indirectly to prospective secondary school teachers of Home Economics (through the B.Ed.(Hons) Nutrition, Family & Consumer Studies [NFCS] course), and to a lesser degree to prospective teachers of Personal & Social Development (PSD) and Social Studies. Business Studies student-teachers also receive training, though theirs will

³ Matsec Intermediate Home Economics and Human Ecology Syllabus - 2013

generally have a different perspective. Prospective primary school teachers have minimal training through compulsory Health Education and Citizenship Education study-units and through optional units on Environmental Education or Education for Sustainable Development.

The M.Ed Health, Family & Consumer Studies (HFCS) addresses consumer issues and consumer education through a number of its post-graduate study-units. The Centre for Environmental Education and Research (CEER) offers study-units on environment-related consumer issues and on sustainable lifestyles, also through its recently launched Masters in Education for Sustainable Development.

Table 1. Selection of study-units offered in the B.Ed. (Hons) NFCS and M.Ed HFCS

MSN1004	Family Resources Management including Financial Management
MSN2026	Home & Environmental Health Issues
MSN4049	Consumer and Financial Education
EDU5862	Contemporary Issues in Health, Nutrition, Consumption and Sustainability
EDU5863	New Pedagogies: Application in Health, Nutrition, Family and Consumer Education
EDU5865	Communicating about Health, Nutrition and Consumer Affairs: Engaging with the Public and with the Policy Makers

An online search of the University of Malta website (March 2012), using the keyword ‘consumer’, revealed that a number of study-units are offered by different Faculties other than the Faculty of Education which address consumer issues to varying degrees. The study-units are mainly offered by the Faculty of Economics, Management and Accountancy and the Faculty of Laws.

Table 2. Selection of study-units offered by different Faculties

CCT5051	Consumer in the Law
CCT5580	Consumer and Organizational Buying Behaviour
ECL5042	EU and Comparative Consumer Law
ECL5061	EU Consumer Law
MRK2051	Consumer Behaviour
MRK5046	Consumer Behaviour
CML5003	Consumer Protection and Legislation
CST4321	Marketing Communications and Consumer Behaviour
EST3194	EU Consumer Law and Policies

It is assumed that the Malta College for Arts, Science and Technology (MCAST) also offers some courses which address consumer issues, such as through the Institute of Business and Commerce, the Institute of Agribusiness and the Institute of Community Services.

Overall, no specific formal consumer education is offered for the personal development of students in post-secondary and tertiary institutions. However, some student groups may occasionally organise one-off talks and events on the various campuses. For example, Greenhouse Malta focuses a lot on sustainable consumption in its activities.

3.3 Public Sector

At Public Sector level, various initiatives are undertaken. Most of the initiatives are on an *ad hoc* basis. Different Ministries and public entities provide relevant information through printed matter and/or their websites.

3.3.1 The Malta Competition and Consumer Affairs Authority (MCCAA)

The Authority carries out extensive consumer information activities. These vary from participation in various media activities, to talks and presentations whenever requested. In 2011 a consumer magazine 'L-Għażla' started to be published and distributed to all households.

The Authority's officials participate regularly in various television and radio programmes, disseminating information on consumer laws and answering queries from the general public through phone-ins. The 'Sunday Times' has a consumer page and a weekly article is published on 'in-Nazzjon' every Monday. Articles are also included fortnightly in the 'Malta Independent' and 'Il-Gens', and monthly in the magazines 'Gwida' and 'Best Buy'.

To these one can add the publication of various information leaflets, as well as various school talks and participation during numerous social activities.

3.3.2 The Malta Financial Services Authority (MFSA)

The MFSA is the regulator for financial services in Malta. The Consumer Complaints Unit of the MFSA is also responsible for providing consumer education and information about financial services and for answering queries from the public on financial services in general.

The Authority's consumer portal 'My Money Box' has proved to be a key website, providing impartial information to consumers about financial products and services. Information on the portal is divided between thematic pages under the three broad categories of banking, investment services and insurance. The Unit also publishes a monthly electronic newsletter. The 'MyMoneyBox' newsletter is distributed to all subscribers of the portal.

Furthermore, the Unit has released a DVD containing around 50 short video clips with easy-to-understand information in Maltese about various financial services and consumers' rights and duties when purchasing financial products. The MyMoneyBox DVD is free and aims to reach a wider consumer base that may not have access to the internet or may be literacy-challenged.

Also Unit staff participate on TV programmes and radio broadcasts to educate consumers on various matters relating to financial services.

3.3.3 Malta Communications Authority (MCA)

The MCA is the Authority responsible for regulating the communications sector, namely electronic communications (previously telecoms), postal services, eCommerce and information society services.

The Authority's website caters for consumer related issues as it contains a dedicated section that provides a wealth of information of particular interest to consumers, including links to websites of interest and access to the consumer information guide booklets on fixed and mobile telephony, Internet and TV distribution services, eCommerce and postal services.

The MCA participates, on a monthly basis, on a radio programme. On an *ad hoc* basis it also participates in programmes on various radio and TV

stations to address topical issues, or to highlight sensitive consumer issues that may arise in relation to the communication sectors falling under its remit. Every fortnight, the MCA publishes a newsletter on its website which covers the developments and news items of the preceding two weeks

With regard to targeted consumer information campaigns, the MCA has in the past undertaken a number of campaigns of consumer interest, such as a dedicated campaign focusing on consumer rights and obligations with regard to electronic communications services; a campaign on the 'eTrust' trust mark for consumers; and two separate campaigns on roaming tariffs to highlight revisions in this regard. Furthermore, the MCA also undertook two campaigns to inform the public on the various ICT courses it was making available at subsidised prices, and highlighted the benefits that ICT can bring to the day-to-day life of senior citizens.

The MCA, together with a consortium of partners, undertook an extensive educational campaign in schools with regard to Internet safety as part of the 'BeSmartOnline' project. This campaign extended also to the parents and educators and involved a short but intensive public campaign to target the general population.

3.3.4 Malta Tourism Authority (MTA)

The MTA is the Authority responsible for tourism services including package travel and timeshare. The Authority's website <http://www.mta.com.mt> provides information on every aspect of what customers need to know in relation to the various sectors falling under the MTA's remit.

3.3.5 Malta Resources Authority (MRA)

The MRA's remit covers the regulatory functions regarding resources relating to water, energy and mineral resources. The MRA participates in a number of educational programmes on TV and Radio. In addition, MRA officials also give presentations to school children on topics related to energy, water and climate change. These activities are carried out in response to the requests that arise.

3.3.6 Medicines Authority (MA)

The mission of the Medicines Authority is the protection of public health through regulation of medicinal products and pharmaceutical activities.

The MA recently introduced the Know Your Medicines initiatives. The aim of these initiatives is to provide information to, and empower patients, consumers and health care professionals on the choice and use of medicines.

As part of these initiatives, a mini website targeted at consumers was developed: www.knowyourmedicines.gov.mt.

The Malta Medicines List which provides information on all authorised medicines for free was also developed and it also gives the possibility to consumers and patients to 'compare' medicines with the same active ingredient by referring to the website: www.maltamedicineslist.com.

3.3.7 Transport Malta

The Authority's mission is to promote and develop the transport sector by means of proper regulation and by promotion and development of related services, businesses and other interests both locally and internationally.

The Integrated Transport Strategy Directorate within this Authority is responsible for transport safety training and education programmes. Road safety promotional material was drawn up. New tools (including interactive games) have been developed for children between the ages of 5 and 13, while new teaching aids have been developed for the education of 14-16-year-olds. During 2011 the aforementioned programme was disseminated in 13 schools and had a catchment of 1468 children. In addition to organising road safety education for children, the Directorate has also targeted prospective and existing adult drivers through a specific series of road safety seminars focusing on increasing awareness about traffic regulations, the impact of driving under the influence of drink, drugs, and speeding. These seminars were organised at different places of work and at places of higher education. Officials from the Directorate regularly participate in discussion programmes broadcast on local media that feature road safety.

Furthermore, through its website one can find a mine of information on all transport aspects which fall within the remit of the Authority.

3.3.8 Malta Environmental and Planning Authority (MEPA)

The Malta Environment and Planning Authority (MEPA) is the national agency responsible for land use planning and environmental regulation in Malta. Established under the mandate of the Environment Protection Act (Cap. 435) and the Development Planning Act (Cap. 356) of the Laws of Malta, MEPA is also responsible for the implementation of around 200 Directives, Decisions and Regulations under the EU Environmental Acquis.

In addition, MEPA acts as the national focal point under a number of international environmental conventions and multilateral agreements, including the Aarhus Convention on access to information, public participation in decision-making and access to justice in environmental matters. Information regarding the responsibilities falling under MEPA can be found on www.mepa.org.mt

3.3.9 The European Consumer Centre

The European Consumer Centre (ECC) of Malta is part of the European Consumer Centres Network with offices in all EU Member States, Norway and Iceland. The Network's main aim is to increase consumer confidence in the internal market through the provision of information on cross-border transactions and also by assisting consumers with their individual complaints.

As over 75 per cent of complaints ECC Malta receives from Maltese consumers are related to online shopping, the Centre has focused its education activities mainly on this subject. It has in fact given presentations on the subject to schools and also to a teachers' organisation to widen the outreach of its information as much as possible. It has also produced informational material to increase awareness of the issues surrounding this topic. The Centre also provides a free online tool 'Howard' aimed at increasing consumer knowledge on online shopping. This tool is a shopping assistant which consumers can refer to find out more information about e-shops they are inclined to do business with.

The Centre also produces information on a variety of other consumer issues and has worked on projects with its counterparts in other Member States on issues such as hotel classification systems and air passenger rights amongst others. The Centre maintains an updated website with extensive information on consumer issues which students and consumers in general can easily navigate to find more detailed information.

3.3.10 Health Promotion and Disease Prevention Directorate

The Health Promotion and Disease Prevention Directorate strives to enable the Maltese population to increase control over the determinants of health, live healthier lifestyles and so improve their health. It functions within settings such as schools, workplaces, communities and localities and offers a number of services.

Through its Help Lines the public may call the Directorate for information, advice and help on various areas including healthy living, weight management, healthy eating, smoking cessation (Quitline specifically targeting tobacco is available on 8007 3333), physical activity, cancer prevention and active ageing. Advice is also provided on prevention of infectious diseases, immunisation and travel advice.

The Directorate also offers printed publications on a wide array of health topics. These are available to the public free of charge and may be collected from the offices of the Directorate, or may be sent by post to people who phone.

Further information about the Directorate as well as its publications may be assessed online at:

https://ehealth.gov.mt/HealthPortal/health_promotion/introduction.aspx

3.3.11 The Consumer Affairs Council

The Consumer Affairs Council is an independent body having the functions and duties set out in the Consumer Affairs Act (CAP 378). The Council is consulted by the Minister when making regulations about any matter relating to consumer affairs.

The Council is empowered to recognise a consumer association and thus any association wishing to be recognised as a registered consumer **association**.

3.4 Non-Governmental Organisations

The following is a selection of NGOs which are committed to providing consumer education in different degrees. This list does in no way purport to be exhaustive, but is being provided to demonstrate how NGOs offer consumer education in different formats.

3.4.1 Għaqda tal-Konsumaturi

L-Għaqda tal-Konsumaturi was established in 1981. One of the primary goals of *I-Għaqda* is to educate and inform consumers about their rights. In order to achieve this, *I-Għaqda* has undertaken various initiatives including the creation of an informative website which can be accessed on www.camalta.org.mt, various articles in the Maltese and English language mass media aimed at informing consumers, and participation on *ad hoc* basis on both TV and radio programmes. *L-Għaqda* has also from time to time co-operated with different local entities, including participation in talks organised at community level by, for example Local Councils and parishes amongst others.

At a tertiary level, *I-Għaqda*, in conjunction with the Faculty of Law at the University of Malta and in an attempt to encourage more law students to take an interest in consumer affairs, has participated in a scheme aimed at giving final law students the possibility of defending consumers in claims received by *I-Għaqda* from aggrieved consumers. *L-Għaqda* has in the context of specific issues undertaken awareness campaigns to alert consumers, such as proposals concerning home loans and more recently collective redress.

It regularly submits its views to Government in relation to any proposed laws that may impact consumers.

3.4.2 National Council of Women (NCW)

The National Council of Women addresses consumer affairs in different areas, mainly through awareness raising and dissemination of

information through public relations. The NCW website and newsletter provide information on Consumer Rights. The NCW also participates in the MEUSAC Sectoral committee on EU Commission Consumer Legislation.

3.4.2.1 Association for Consumer Rights (Malta)

For the last year, NCW has been making preparations to set up an independent consumers' association through an *ad hoc* committee set up specifically for this purpose. The preparatory work has been finalised and the first AGM establishing the organisation has taken place and application for registration as a recognised consumer association with the Consumers Affairs Council has been submitted. Issues that have been addressed by this association were: health, environment, social issues (National and EU).

3.4.3 Għaqda Nazzjonali Tal-Pensjonanti

The *Għaqda tal-Pensjonanti* regularly publishes consumer education articles on topics of particular interest to pensioners and the elderly in its periodical '*Il-Pensjonant*'.

3.4.4 Kummissjoni Nazzjonali Persuni b'Dizabilita' (KNPD)

The Commission has issued a 'Services and Benefits' booklet and Fact Sheets about the different services available. These are available in Maltese, English as well as in audio and electronic version. , The Commission also maintains a very interesting information site at www.knpd.org

3.5 Emerging Challenges

Consumers are living in a society where there is constant change. Keeping up with such changes as they impact everyday living is a challenge for consumers who not only need information about the changes, but also skills how to manage them successfully. Three areas which are strongly related to consumer wellbeing are digital competence, sustainable consumption and financial literacy.

3.5.1 Digital competence

In the last decade or so there has been a substantial growth in the use of online technologies, whether for work, leisure or education. This has led to an ever-increasing need for consumers to have what has been described as ‘digital competence’. Consumers, more than ever before, need to have working knowledge of online technologies so that they can maximise on the endless opportunities available, ranging from online shopping to internet banking. In doing so consumers must be aware of both their rights and responsibilities when using the digital media as a means of communication.

3.5.2 Sustainable consumption

The choices consumers make as part of their daily living have an impact not only on the economy, but often also on their personal health, the health of the natural environment and on societal development. It is increasingly being recognised that consumer education has a vital role in promoting sustainable consumption. Such education should focus on:

- i increasing the awareness of the advantages of sustainability both for the individual and for society in general,
- ii developing practical knowledge of what each consumer can do;
- iii providing the necessary skills and correct attitudes for putting this knowledge to practical use.⁴

3.5.3 Financial Literacy

The importance of being knowledgeable about managing income and financial services has grown substantially in recent years, motivated in part by the current international economic climate and also by the increasing complexity of financial products available on the market. Whether one is looking for a home loan, looking for a safe financial investment, or simply opening a bank account, having the knowledge to negotiate a complex financial product is imperative. At the same time, learning basic skills, such as budgeting and saving and the value of comparison shopping is essential, starting as early as primary school.

⁴ OECD. (2009). Consumer Education: Policy recommendations of the OECD’s committee on consumer policy, Annex 1.

4. A NATIONAL STRATEGY

4.1 What is Consumer Education?

Consumer education goes beyond providing information. Consumer education is about nurturing responsible citizens who can make informed choices when buying products or services for personal use. It is also about helping consumers avoid being exploited, and encouraging them to be critical and proactive by examining, challenging and changing structural factors. The overall goal of consumer education is to enable consumers to source and utilise the appropriate information in order to make decisions about consumption choices which will meet their current and future needs, whilst keeping in mind the short-term and long-term impact on themselves and others.

1. What should be the scope of consumer education in the national strategy?
2. Which of the following areas should be covered:
 - consumer protection and awareness (rights and responsibilities)
 - consumer skills (to help make informed decisions)
 - protection of the public interest (environmental and social issues)
 - others (please name)
3. If such a strategy will be adopted, do you feel there is the need for a Consumer Education Framework which will ensure that the competencies are taught in an adequate and timely manner, from the early years right through to Form 5?
4. If no, why?
5. If yes, why? How should this framework be adopted?

4.2 Consumer Education as lifelong learning

Lifelong education covers all purposeful learning activity which aims to improve the knowledge and competencies of all individuals who participate in learning activities. EU Member States have made commitments to develop and implement coherent and comprehensive lifelong strategies, following the Council Resolution on lifelong learning of June 2002.

In the *Lifelong Learning Program* (EC, 2006), consumer education is one of the priority areas in the seven multilateral projects.

Consumer education is about acquisition of knowledge, nurturing of attitudes and development of skills. Thus, consumer education is both a tool for life and a tool which should be available throughout one's life. This implies that different stakeholders need to be responsible for its provision. A key dilemma which policymakers face is what should be the minimum learning for any individual/citizen and how can the state guarantee that this entitlement is fulfilled.

6. Do you agree that consumer education should be a lifelong learning process?
7. If no, why?
8. If yes, should the process be a centralised one?
9. What should be the role of Government and other stakeholders?
10. An alternative is the decentralised approach where a broad framework is developed and Government and different entities voluntarily implement different aspects in a more autonomous manner. Do you prefer such approach? Why?
11. Do you think that consumer education is given its due importance in the political agenda?

4.3 Structure of Consumer Education

Consumer education can take many forms, from formal education (classwork and coursework) and non-formal learning (extra-curricular activities) in educational institutions, to informal learning (experience outside educational institutions). Both forms are essential elements for lifelong education.

Some lifelong learning programmes should be devised specifically for targeted groups which can be considered more vulnerable than the average consumer. In most cases the subject matters would be the same, but they might need to be delivered in different formats and with more weight given to specific topics depending on the groups targeted. A case in point might be targeting pensioners to increase their digital competence so that they can remain self-sufficient in today's increasingly digitalised world.

In other instances, there may be specific rights afforded to particular groups which they need to be made aware of within the context of consumer rights in their entirety. For example, persons with reduced

mobility have specific rights when it comes to air travel and it is important that they are made aware of these rights and the assistance available.

4.4 Formal education – Compulsory schooling

Formal consumer education incorporates the education provided during the period of compulsory schooling and post-compulsory schooling, as well as any structured teaching offered by professional organisations or entities.

12. What are your views on what is taught in schools on consumer education?
13. What could be done to improve consumer education in our schools?
14. What consumer related topics should be covered at primary and secondary levels?
15. Should consumer education be taught as a separate subject with its own curriculum? Why?
16. Should consumer education be integrated into existing subjects? Why?
17. If you feel consumer education should be integrated into existing subjects, should this be integrated in one specific subject or in a number of subjects?
18. If the integrated approach is the way forward, should there be a specific curriculum?
19. If the integrated approach is the way forward, should there be some form of recognition of participation/achievement for the student (e.g. on School Leaving Certificate), or should there be a formal formative and summative assessment scheme?

4.5 Post-secondary and tertiary education

Students enrolled in post-secondary and tertiary education cannot be neglected. These young people can be considered to be a vulnerable group being in a period of their life where they are much more independent, have more disposable income in hand, are heavily targeted by marketing and promotional efforts, and may need to take a number of consumption-related decisions with long-term consequences. At the same time, they are also in a position to manifest their values and principles through their consumption choices.

20. Should post-secondary education address the needs and social context of these young people as consumers?
21. If yes, should consumer education be offered as part of formal instruction, as a compulsory course or as an optional course, or through more non-formal provision (e.g. weekend seminars)? Why?
22. Should consumer education be included in the System of Knowledge course or as an alternate course?
23. Should tertiary education address the needs and social context of these young people as consumers?
24. Should consumer education be included as an optional course at tertiary level or within the Degree Plus Scheme?
25. Should there be a stronger role for Students' Associations in consumer education? If yes, how do you suggest that one encourages such associations to take up this role?
26. Is there a need for a tertiary education programme/course leading to a qualification in consumer affairs?
27. Will employers be interested in persons qualified in consumer affairs? Why?
28. If you feel employers would be interested, in what sectors could the graduates be employed?

4.6 Teacher training

Given the above-mentioned NCF-proposed core learning areas and cross-curricular themes, consumer education could become the remit of **all** teachers.

29. Should some form of training in consumer education be provided to all prospective teachers and also to practising teachers?
30. Will the current B.Ed. (Hons) course require revision to cater for this emerging need?
31. Do in-service courses or other professional development courses on consumer education need to be made available for the teachers already in employment?
32. What would be appropriate resources (teaching and learning aids) to provide to teachers involved in consumer education to carry out their duties effectively?

4.7 Non-Formal Education

During the scholastic year, schools typically offer a variety of extra-curricular activities which have a direct or indirect consumer education focus, such as special seminars, theme weeks or days, or ongoing projects. Examples of these are Fair Trade days, the *EkoSkola* project and the Young Enterprise Scheme.

33. Do you support the idea of opening consumer clubs at schools on the model of *EkoSkola*?

34. How can schools involve parents to be better educated consumers themselves and to help in educating their young ones?

4.8 Informal Education

4.8.1 Targeted education

Some lifelong learning programmes should be devised specifically for targeted groups which can be considered more vulnerable than the average consumer.

In most cases the subject matter would be the same, but it might need to be delivered in different formats and with more weight given to specific topics depending on the groups targeted.

A case in point might be targeting pensioners to increase their digital competence so that they can remain self-sufficient in today's increasingly digitalised world.

In other instances, there may be specific rights afforded to particular groups which they need to be made aware of within the context of consumer rights in their entirety. For example, persons with reduced mobility have specific rights when it comes to air travel and it is important that they are made aware of these rights and the assistance available.

35. Are there any target groups which in your opinion would benefit from specific training in consumer issues?
36. Who do you believe is best placed to develop and deliver such training?
37. Some consumers do not fully benefit from the variety of choices and price differences available when shopping on-line. How can this category of consumers be facilitated and educated to take full advantage of this potential market?
38. A typical example of a target group are the people in queues lined up in front of banks to cash their cheques. What do you suggest can be done to alleviate this situation? Can the banks themselves do something?

4.8.2. The Mass Media

One source of education for the general public is the mass media which includes digital media.

Dolceta (www.dolceta.eu) is a consumer education website which covers several topics of interest to the general public. These include consumer rights, financial, utility, transport and communication services, product safety and sustainable consumption among others. The website is currently in English and was developed keeping in mind the Maltese context. A section of the website is dedicated to teachers, offering teaching and learning materials for use in different educational settings.

39. Is there a need and interest in lifelong learning programmes and adult courses on consumer issues?
40. Who is best placed to manage and deliver these programmes?
41. Many people are not aware of websites such as Dolceta, which is a mine of information on consumer matters. What can be done further to publicise more this site?
42. Is the media being utilised enough to reach all consumers, including vulnerable consumers?
43. Most consumer-related programmes on the media are in the morning. Should other times of the day be used to convey such programmes?
44. The Malta Competition and Consumer Affairs Authority publishes a consumer magazine in Maltese 'L-Għazla' which is delivered free to

- all households in Malta. Is there a need for such a magazine? Do you have any suggestions?
45. Many problems consumers face with traders are not remedied, simply because the consumer does not take action. What are your comments and do you have any suggestions?
46. Should there be a National Consumer Education Policy targeting the different categories of consumers, namely children, youths, adults and senior citizens?

4.8.3 Public Authorities

Public authorities have an important role to play in consumer education. They act as the interface between the Government and the citizens.

Most public authorities offer print information on the sector/s they regulate and their websites also provide relevant information and links to services.

47. Are public authorities doing enough to inform consumers of their rights and responsibilities? Do you have any suggestions?
48. Is the information available on the websites of public authorities or in leaflets published adequate?
49. Are public authorities educating consumers or just providing information?
50. What can be done to improve the educational role of public authorities?
51. Should the various public entities involved in consumer issues work in a coordinated manner in educating consumers?
52. If yes, in what way would you like to see this done in practice?
53. Do you agree with the concept of a one-stop-shop for consumer information where consumers would go to just one place for information? If yes, which public authority is most suited to have such role? Do you have any other ideas regarding this service?
54. Do Local Councils have a role to play in consumer education? If yes, what role?
55. Are Local Councils currently doing anything in this regard?
56. Are consumers familiar with redress facilities available, such as the Consumer Claims Tribunal?
57. If not, what do you suggest?

58. Do you have any suggestions how the Consumer Claims Tribunal can operate more efficiently?
59. What role, if any, can the Consumer Affairs Council have in consumer education?

4.8.4 Non-Governmental Organisations/Private Sector.

NGOs operate independently from government and depend mostly on voluntary support. One major problem with NGOs is the lack of resources - both financial and human. Notwithstanding all this, NGOs are considered an important pressure group.

The Private Sector, like NGOs is not state controlled and is part of the economy that is run by individuals and companies for profit. Businesses have an important role to play as their very existence depends on the relationship they establish with their customers.

60. NGOs can have an important role to play in consumer education as their members have experience and expertise as they work closely with specific groups. What can be done to utilise better such resources?
61. Would you as an NGO, or other organisation, be interested in delivering training on consumer issues to your members? If yes, what are your topics of interest and what problems do you envisage in delivering consumer education?
62. What is your opinion on the role of consumer associations in educating consumers?
63. Have consumer associations in Malta been successful in their educational role as in other countries? If no, what is the reason?
64. Should there be more consumer associations? If yes, what should be done to encourage more consumer associations to be set up and what could be examples of potential educational initiatives?
65. Do trade unions have a role to play in consumer education? If yes, what role?
66. Should businesses be educated about their responsibilities to treat consumers fairly?
67. Businesses depend on consumers for their survival. For a win-win situation, what should be the role of businesses in a national strategy for consumer education?

4.9 Emerging Challenges

The scenario in which we live today requires that consumer policy strategy must constantly adapt to the emerging challenges we are facing. Fast-evolving technologies are changing our lives, the way we communicate and our relationship with products. Today, the world works online without borders, delivering goods and services required to meet basic needs and improve quality of life without necessarily considering the needs of future generations. Widespread recession is increasingly threatening consumer wealth.

68. Do you agree that a National Consumer Education Policy has to be flexible to take into account emerging challenges?

69. Besides digital competence, sustainable consumption and financial literacy, what other emerging challenges do you foresee?

4.9.1 Digital Competence.

The revolution in online technology has led to challenges which until a few years ago were not contemplated, but which now need to be factored also within the context of consumer education. Different groups of society, in particular the elderly and the younger generation, are increasingly being targeted. Clearly there is the need for a wide and comprehensive discussion as to what measures can be taken in the context of digital competence to benefit consumers in general – and more specifically the elderly and children.

70. The elderly today continuously face challenges in developing new skills to take advantage of the growing possibilities offered to consumers by a new technological world. The elderly may not even be familiar with these possibilities. What can be done to improve matters?

71. Are children being prepared in order not to fall to marketing strategies ready to capitalise on their inexperience?

4.9.2 Sustainable consumption

Sustainable consumption requires the consumer to consider issues that may be less personal, such as the impact of products or services on our environment and on the well-being of others. Consumption by

households may include the selection, purchase, use, maintenance, repair and disposal of any product or service.

72. Consumers are key to driving sustainable consumption and play a central role in sustainable development. Are consumers aware of this important role? If no, what do you suggest could be the role of education?
73. Consumers can play an important role in encouraging businesses to adopt a corporate social responsible mentality and policies? How can this be achieved through education?
74. At what stage in formal education should sustainable consumption be introduced?
75. Is the school environment facilitating sustainable consumption values, attitudes and behaviours?
76. Are teachers being prepared adequately to teach about sustainable consumption?

4.9.3 Financial Education

Financial education is relevant for anyone who makes decisions about money and finances. Yet, regrettably, few have ever in practice received adequate financial education. Indeed financial illiteracy coupled with a growing dependency on financial advisers in a complex financial market, effectively makes it ever more pressing to ensure that consumers are adequately educated in order to make informed choices when buying a financial product.

77. Should consumer education be provided to ensure that consumers have the required skills in at least dealing with the basics when choosing a financial product?
78. At what age should financial education be introduced at schools? Why?
79. Are teachers being adequately prepared to teach financial education, or should this be left to finance professionals?

5. CONCLUSION

We welcome responses from anyone and everyone with an interest in consumer education. We also welcome views in general terms and not limited to the specific questions highlighted in this consultation document; although the highlighted questions are considered as highly important to our final report.

When responding it would help the Committee if you state whether your reply is your personal view, or whether you are presenting the view of an organisation. If you are replying on behalf of an organisation, please tell us who the organisation represents.

If you have any queries, we can be contacted by phone or email; however replies, suggestions and comments regarding the consultation have to be submitted by letter or email.

This consultation has been prepared by a committee set up by the Malta Competition and Consumer Affairs Authority (MCCAA). This Committee was made up of:

Ing. Francis E. Farrugia	Chairman MCCAA
Mr. Godwin Mangion	Director General, Consumer Affairs, MCCAA
Ms. Joyce Borg	Director Information, Education & Research, MCCAA
Dr. Suzanne Piscopo	Nutrition, Family & Consumer Studies Senior Lecturer, Faculty of Education, University of Malta
Dr. Paul Micallef	Chief Legal Adviser, Malta Communications Authority
Mr. Claude Sammut	Manager, European Consumer Centre
Ms. Melanie Camilleri	Information Officer, MCCAA

Mr Mario Azzopardi, Director Lifelong Learning, Ministry of Education and Employment also contributed to this document.