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A COMPARISON OF STUDENT ACHIEVEMENT
WHEN TAUGHT BY INDIVIDUALIZED INSTRUCTION
AND TRADITIONAL INSTRUCTION

by

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ABSTRACT

Purpose

To determine whether students achieve more when individualized instruction is utilized in the classroom or when taught by a traditional approach.

Method and Sources

a. The study involved five general business classes and one consumer education class at Havre High School. There were from 90 to 120 students involved in the individualized instruction in general business, and 21 students in the traditionally taught consumer education class. The study also involved two teachers.

b. All general business courses were taught under the individualized instruction approach, while the consumer education class was taught under what could be termed the traditional instruction approach.

c. Questionnaires, student progress reports, and examinations were used to evaluate student achievement in both approaches.

Summary of Findings

a. Some students achieve more under individualized instruction and some achieve better under a traditional instruction program.

b. Both the individualized instruction approach and the traditional instruction approach have their place in education.

c. Even though the objective of individualized instruction is to meet the needs of all students, it fails to do so as does the traditional instruction approach.

d. It is wrong for a school or a department within a school to lock itself in to one instruction approach or the other. Individualized instruction should be viewed as a teaching tool to be used by teachers to fit the needs of their students, and not as a program in itself.

CHAPTER I

INTRODUCTION

In education there are many teaching methods. Some, that were suppose to be superior, have come and gone. Some teaching methods have withstood the assault of critics over the years and have remained in the classroom continuously over the years, as the traditional instruction approach has. When a new teaching method does appear on the education scene, it is the obligation of all teachers to explore and utilize it to see if it can strengthen their approach to teaching, and meet the needs of their students.

The Problem

It is the purpose of this study to (1) determine if the individualized instruction approach to teaching is better than the traditional approach of teaching, and (2) to compare the achievement of students taught by these two methods.

Statement of the Problem

Helping students achieve to the utmost of their ability is the goal of every teacher. If one method of teaching proves superior to another method, then all teachers should convert over to the superior method in helping students achieve to the utmost of their ability. The basic purpose of this study was to determine whether students achieve more under individualized instruction than under traditional instruction.

Delimitations

This study was limited to 90 to 141 students enrolled in general business and consumer education at Havre High School in Havre, Montana. The students involved in the study were sophomores, juniors, and seniors. The reason for the variation in the number of students involved is that some students dropped out of general business the first semester, while the study was conducted over the full year.

There were two teachers involved in the study. The researcher taught five of the classes involved, while another teacher taught one class.

Limitations

The results of this study may have been affected by the following factors:

Classes in the study. The results of this study were a comparison of student achievement in general business as compared to student achievement in consumer education. Although subject matter was similar, it was not a comparison of student achievement on the same subject matter, but different subject matter taught by two different teaching methods. It is felt that this could have an effect on the achievement attained by some students.

Examinations. Students who failed a test in general business were required to take the examination over. Students in consumer

education were allowed to take examinations only once.

Students involved. The study involved sophomores, juniors, and seniors enrolled in both classes. The general business questionnaires show the responses of all the students, but only the responses of the sophomores and juniors in the consumer education questionnaire. The seniors in the consumer education class were released prior to the completion of the questionnaire for graduation.

Length of time involved. The study was conducted for the full year in general business, but only one half a year in consumer education because it was a semester class.

Miscellaneous factors. The influence of the teacher's personality on the personality of the various students could have an effect on the results obtained in the study. The educational objectives of the students and their educational interests are additional factors that might have an effect on the results obtained in this study.

Importance of this Study

Researchers in education are continually investigating and striving to find and/or develop better methods of instruction. If any instructional method or procedure can be found to be superior than others being used; then other educators, as well as their students, will benefit by using the superior method or procedure. Today education is being highly criticized for its lack of accountability, and anything

that will contribute to the educational research program will be of value.

Definition of Terms

The definitions of some of the terms used in this study are given to assist the reader in understanding the data being presented.

Individualized Instruction

An instructional program where students study and progress at their own rate of speed. The teacher, instead of providing instruction, assists the students when they need help.

Assignment Sheet

The typed copy of the assignments assigned to students and to be completed at their own rate of speed.

Progress Report Card

A form to evaluate the students' achievement. Two areas were evaluated on these reports. Students received a percentage grade on the number of jobs they completed, and a percentage grade on their examination results.

Questionnaire

A prepared list of questions passed out to the students to attain their reaction to the teaching approaches used in general business and consumer education.

Traditional Instruction Method

A method of teaching where all students in the class progress at the same rate of speed. The instructor lectures, holds class discussions, assigns reports, or utilizes other teaching methods to best fit his needs, in achieving his objectives, in presenting the classroom material.

Evaluation

Students were evaluated on the number of jobs completed, and their examination results. All evaluation marks were based on 100 percent.

CHAPTER II

REVIEW OF RELATED LITERATURE

Although individualized instruction has existed since the beginning of teaching, it has been only in recent years in education that this instructional approach has gained impetus. The earlier methods came under various labels. They were called individualized instruction, individual pupil progression, independent study, and continuous progress. This chapter is a review of the literature divided into what is individualized instruction as outlined by the experts in the field, need for individualized instruction, and similar studies.

WHAT IS INDIVIDUALIZED INSTRUCTION

In an operational sense, each individual student is on his own track and has a personalized course of instruction designed for him. He progresses at his own rate--a rate governed by his background, interest, and ability. He competes primarily with himself and only generally with the group. (1:13)

Thus, individualization requires an organization which allows the student to engage in activities uniquely appropriate to his own style and rate of learning. The curriculum must be designed to meet the individual requirements of each child at his particular level of ability, achievement, and progression. (1:14)

The objectives of individualized instruction as outlined by Marvin Fairman are: (4:133)

1. To enable each pupil to work at his own rate through units of study in a learning sequence.
2. To develop in each pupil a demonstrable degree of mastery.
3. To develop self-initiation and self-direction of learning.

4. To foster the development of problem solving through processes.
5. To encourage self-evaluation and motivation for learning.

Two authors, Alton Haruson Jr. and Eldon G. Sriver, point out the variety of interpretations of individualized instruction. Also, in defining needs and interests of the students they say the following:

The crux of the problem lies in the assessment of needs and interests--by whom are they determined? In the area of interests, the answer seems very apparent--an individual determines his own interest. And some would say what the individual needs is what he is interested in and vice versa. In our culture, however, we do not assume that an individual's interests necessarily coincide with what he needs. Nowhere is this more apparent than in education with its long list of required subjects from kindergarten through graduate school. Interest can be contrived, manipulated, and exploited.

If needs are determined by the individual, they will be based on self-gratification or personal fulfillment. If they are culturally prescribed, they will be based on societal welfare. It is not uncommon, of course, for self-gratification, to coincide with the cultural prescription. (5:105)

NEED FOR INDIVIDUALIZED INSTRUCTION

The organization of educational programs in American school systems has been geared toward groups of students as evidenced in the traditional self-contained classroom. Children may leave home as individuals yet, from the moment they enter a school door, they are organized as a group and subjected to all aspects of group life, group norms, and group activities. In many school programs individuality and individual recognition become secondary considerations.

According to Leonard J. West the traditional rigidities of mass instruction has been a bar to individualization. He says, "The chief

fault is the tendency to march all students along some predetermined fashion convenient for or familiar to the teacher. It is too often forgotten that the schools exist for learners, not for teachers; that the teacher is the servant, not the master of instruction." (12:19)

It has become universally accepted that individual differences among students exist within any classroom. James Lemaster in his article points out the following: (8:15)

We have known for decades that learning is individual, that learning is doing, that learning is changed behavior, and that learning is fun! For years we have recognized that students learn best that which they see a need to learn. Learning may take place because of a desire to get a job, to pass a course, to prepare for further study, or for other reasons.

Even though we have long known that learning is individual, we have usually forced students into lockstep class activities which have not actually served the needs of all students. Lockstep classes often penalize students by either pushing them ahead too fast or slowing them down. Interest is lost quickly when students are pushed through subject matter without really comprehending it. Interest is destroyed when bright students are retarded in their progress by lack of challenge.

Nowhere in research has anyone suggested that individuals in any class were academically the same or that two students had the same ability to learn. William A. LaPlante in the article written in the Nation's Schools says, "It has been proven empirically that children learn in a variety of ways and at different rates. The principle has been demonstrated so often as to become axiomatic." (7:64)

The advocates of individualized instruction, therefore, point out that the need for individualized instruction should not be questioned;

but the decisions to be made are to what extent and in what way should it be practiced. Every educator should agree with the previous statement, but this is where the problems in individualized instruction come in.

Many individual instruction advocates want to rule out group activities entirely, and develop the individualized program solely around independent study. Barry L. Van Hook found the following in his experience with individualized instruction: (11:56)

That individual progression is not solely independent study. The program demands a proper "product mix" of learning activities relative to the needs of each individual. A student faced with independent study on a day-in-day-out basis will quickly become bored, and boredom must be avoided. Three general types of activities are imperative if a program is to be successful--total group activities, small-group activities, and independent study.

Van Hook's statements concur with what La Plante touched on in his writings "....it has also been demonstrated conclusively that if we don't provide opportunities for children to learn in different ways and at different rates, many children don't learn much at all. But when we do take differences into account, the results can be dramatic." (7:64)

Similar Studies

Although there are many writings on individualized instruction, there are very few comparisons of student achievement under individualized instruction and traditional instruction. The only parallel study in business education that could be found was that of John R. Shannon. (10)

John R. Shannon made a comparative study of the effects of a student-determined sequence and a teacher-determined sequence on student achievement in introductory bookkeeping. Fifty-five students from two of his tenth grade classes were taught a series of 25-minute lessons on the topic "Analysis of Basic Bookkeeping Transactions," and test data on the 55 students were used for purposes of analysis.

Students were randomly assigned to two treatments. The first group was taught by a teacher-determined sequence of instruction. This sequence was based upon a behavioral learning hierarchy. The second group was taught by a student-determined sequence of instruction. Terminal behavioral objectives were given to the students in written form and all students worked in groups of three-to-five, using the teacher as a response mechanism. No texts or outside sources were provided during the eight days of instruction.

He found no statistically significant difference between the mean scores of treatment groups on either an achievement test or a transfer test. Also, student-directed groups began with similar inquiries and progressed to consideration of the terminal task more rapidly than the teacher-directed group.

In a professional paper comparing student achievement in an individualized program in mathematics and a traditional program in literature; the researcher, Raymond Bennett Oliver (9), formulated that the former method is better than the latter method. He does

add that there are weaknesses in the individualized system.

Other conclusions that the author made were: (1) individualization is not the complete answer to the education problem, and (2) no rigid standard or form of individualization be adopted within a school or a group of schools.

The purpose of another study, by Winston Hull Eshleman (3), was to measure the effectiveness of programmed instruction, in comparison to conventional methods, in the teaching of factual information in eighth grade science. The programmed materials used were linear programmed books, requiring constructed responses, marketed by Coronet-Instructional Films. The term conventional methods involved the use of the following instructional procedures and materials: textbook study, written exercises, lectures, discussions, demonstrations, experiments, chalkboard drawings, and the presentation of films, filmstrips, charts, and overhead projection transparencies.

Twelve classes involving over 300 students in eighth grade science at the Amphitheater Junior High School in Tucson, Arizona, participated in the experiment. Six experimental classes studied a two-week unit on the solar system by means of a programmed book alone, while six control classes studied the same subject by means of conventional methods.

To measure student achievement, special tests were devised. For each subject, a list of facts common to both the programmed books and

the conventional materials was compiled. Content validity for each test was determined by preparing seventy test questions based solely on the list of common facts.

The study produced the following results: (1) Both methods of instruction produced significant gains in knowledge of the subject, both immediately and after a retention span of six weeks. (2) Measures of immediate learning showed a significant difference in favor of the control group. (3) Measures of retention also showed a significant difference in favor of the control group. (4) For most students the programmed books were significantly less effective than conventional methods.

The last similar study, by Donald F. Devine (2), was a comparison of student attitudes and achievement between the effects of programmed instruction and conventional classroom approach in teaching Algebra I.

The purpose of this study was to compare the effects of two different teaching approaches on students who were studying a modern approach to Algebra I. One approach used program materials as the basic text and was programmed centered with the teacher keeping records and answering questions for students on an individual basis. The control group was teacher centered using the usual classroom techniques. Of major concern was the measurement of achievement in the subject area and measurements of attitudes towards mathematics and toward programmed materials.

Using scores from a standardized achievement test and the F-tests for analysis of variance, it was determined that with an experienced

teacher, students using programmed materials scored significantly lower (.05) than those in the control class. With an inexperienced teacher the control group still scored as well as did the experimental group. It was also determined that with an experienced teacher attitudes towards mathematics and towards programmed materials will not deteriorate regardless of the approach used, but with an inexperienced teacher both attitudes show a significant decline.

The results of this study indicate that when an average or above average teacher is available, greater achievement is found in a conventional classroom approach. It would also seem that the teacher is a very important factor in the development of student attitudes.

Summary

This chapter was a review of literature relating to what individualized instruction is, the need for individualized instruction, and similar studies in this area.

The objectives of individualized instruction as outlined by Marvin Fairman were presented in this chapter. Along with the objectives of individualized instruction, the variety of interpretations of individualized instruction were presented.

Individualized instruction is needed according to its many advocates because children learn in a variety of ways and at different rates.

The later part of this chapter presented four similar studies comparing individualized instruction and traditional instruction. The

findings of these studies were also given in this section.

CHAPTER III

PROCEDURES

The Business Department at Havre High School in 1971 individualized its entire department. The program, for which the school was being reimbursed by the Federal Government, was entitled "The Individual Pupil Progression Program" had the following philosophy: (13:33)

The philosophy of the individualized program in business education was to provide the student with the opportunity to progress through the courses at a rate commensurate with his ability and application. In this manner, a student is able to proceed at his own rate, ability, application, and responsibility.

Methods of Procedure

The Program

The individualized instruction program in general business had been set up at the close of the preceding school term by the teacher whom the researcher replaced. The previous general business instructor had already completed a course outline for general business which was accepted by the Head of the Business Department at Havre High School. All the researcher had to do was to delete a few areas that were thought to be too difficult for beginning level students, and type up the students' assignment sheets (see Appendix A, Illustration one). The assignment sheets were then presented to the department head for his approval.

In explaining the program to the students the first day, they were told that they were to complete the assignments at their own

rate of speed. Upon completion of all the work for a unit they were to take an objective examination over the material in the unit. Before they could proceed to the next unit, they must correctly answer 70 percent of all the exam questions. Failure to do so, meant they had to go back and review the material again and retake the exam. There were two copies of each exam and the students were given the second exam on the retake. Students would have to follow the above mentioned procedure until finally recording 70 percent on the exam in order to proceed to the next assigned unit.

Grouping

In general business, there were 33 students in the second period class. Of these, 4 were seniors, 8 juniors, and 21 sophomores. The fourth period class had 30 students in it. This group consisted of 3 seniors, 9 juniors, and 18 sophomores. Period five had 34 students. There were 4 seniors, 9 juniors, and 21 sophomores in this group. The last general business class taught by the researcher, period seven, had 21 students in it. The seventh period class decreased after the first day when many students transferred into the third period class taught by a different teacher, but by the same individualized instruction procedure. This left 12 students in the seventh period class with 1 of them a senior, 3 juniors, and 8 sophomores.

All general business students at Havre High School were assigned to the various classes by the counselors. No attempt was made to program

any particular student into any particular general business class on the basis of previous marks in other subjects, intelligence test scores, or any other reason.

Student Evaluation

At the end of the nine weeks, the students were given two grades. One grade for the number of units they completed, and the other for their percentage score on the unit tests. The percentage score on the unit tests was the grade that was put on the permanent record cards in the main office. A student who took one test and did real well on it oftentimes appeared, on the permanent record card, to be doing better than the student who had taken four tests but with a lower test average. On the students' progress reports (see Appendix A, Illustration two), the two areas were clearly shown and this wasn't the case.

It was also decided to give the students a pass or fail grade at the end of the first semester and the year.

The students were permitted to work at their own rate of speed, advance at their own rate of speed, and take tests over the units they completed when they felt they were ready for them.

Problems with the Program

It did not take long to discover that for some students their own rate of speed was misinterpreted. Some students did not work at all. Therefore, a minimum requirement of one unit exam by the end of the

nine weeks had to be required to encourage or persuade some students to work.

The minimum requirement was very lenient and inequitable as it turned out for evaluation purposes. It was inequitable because a student who took one test and did real well on it oftentimes appeared, on the permanent record card, to be doing better than the student who had taken four tests but with a lower test average.

Confronted with the inequity of grading results, the researcher and the other staff member decided to require the students to take a minimum number of tests during the next nine weeks.

Being procrastinators, the students put off everything until the last week or two of the end of the second nine weeks. This left the researcher with papers to correct, tests to correct, and nine weeks and semester grades to compute in a matter of a few days.

Copying and cheating on exams were two other big problems encountered during the first semester of individualized instruction in general business. To motivate the students and to attempt to curb copying and cheating the second semester, unit deadlines were established instead of nine week deadlines. It was felt by the teachers involved in this study that if the students were closer together in their assignments, they could benefit from exchanging ideas, and students would not have time to loan their notebooks to others.

A final problem encountered in the individualized program was that

of discussion periods. A discussion period was incorporated into the program because of the students' desire for it. Participation in the discussion was not required and only those students who wanted took an active part every Monday. The discussion period was designed to help students overcome problems they might encounter in completing the unit work assigned for that week period. The first discussion periods were real successful. Throughout the succeeding weeks, however, student participation continued to drop off until the discussion periods were finally discontinued. The other staff member involved in this study experienced the same results. Since students were progressing at their own rate of speed, many were ahead of the units being discussed in the discussion periods; and many students were behind the unit being discussed resulting in the failure of the discussion periods.

Student Progression

At the beginning of the year students were told that upon an early completion of general business, they could transfer into another business class and get a head start for the following school term. All business classes in the Business Department at Havre High School were individualized making the transfer from one class to another possible.

Consumer Education

Consumer education was not individualized, but was taught using

the traditional instruction approach. The researcher wanted to make a comparison of student achievement in consumer education and general business since a control group was not established for the general business class.

There were 6 seniors, 3 juniors, and 12 sophomores in the consumer education class. The researcher utilized economic bulletins, community resource people, individual projects, pamphlets, magazines, group discussions, and lectures in conducting the course.

All the students in consumer education covered the same subject matter. Instruction was directed to the average student, as is the case in most traditional programs. Students were permitted to take the test only once. Regardless of the outcome of their test results, all students moved to the next unit together.

The major difference between consumer education and general business, besides the teaching methods, was the depth that the consumer education class went into their study of the same economic areas. Also, consumer education was a semester class.

Summary

Chapter three outlined the procedures utilized in comparing student achievement when taught by the individualized instruction approach in general business, and the traditional instruction approach in consumer education. The differences between the programs, student grouping, student evaluation, and student progression in each program was discussed.

Problems encountered by the researcher with the individualized instruction approach used in general business were also discussed in this chapter.

Students' response to the two instructional approaches, and their test results under each approach in each class will be presented in Chapter four.

CHAPTER IV

COMPARISON OF THE DATA

It is the purpose of this chapter to make comparisons of the data which had been collected. These comparisons were to aid in determining which instruction approach is better. The data for this study was collected and assembled in order that they might be used in making comparisons between the four individualized general business classes and the one consumer education class, all of which were taught by the researcher.

Period two. This group consisted of 2 seniors, 8 juniors, and 19 sophomores.

Period four. This group consisted of 1 senior, 7 juniors, and 16 sophomores.

Period five. This group consisted of 4 seniors, 7 juniors, and 19 sophomores.

Period seven. This group consisted of 1 senior, 1 junior, and 3 sophomores.

Consumer education. This class had 6 seniors, 3 juniors, and 12 sophomores.

Several students dropped general business after the first semester resulting in the student number discrepancy found here and in Chapter three.

General Procedure

Comparisons

Two comparisons were made in this study (1) the percentage of those students who liked the instruction approach used, and (2) a comparison of student achievement on examinations. The basis of these comparisons will come from the following: (1) Students' reaction to general business after the first nine weeks; (2) students' achievement on the semester exam in general business; (3) students' reaction to general business the second nine weeks; (4) students' reaction to general business at the end of the year; (5) students' progress and achievement in general business during the year; (6) students' reaction to consumer education; and (7) students' progress and achievement in consumer education.

First Questionnaire

The students' reaction to the individualized instruction program in general business during the first nine weeks is recorded on pages 24 and 25. The questionnaire results were obtained from all the general business students at Havre High School. The students answered only the questions they wished to and this is the reason for the number discrepancy in the various questions.

As can be seen from this survey, approximately 68% of the students liked the program compared to about 32% who did not. The additional feedback obtained from this survey was that many of the students liked the program the way it was functioning.

General Business Questionnaire Results

1. Do you like the individual learning program in General Business?
 - a. 84 students answered yes and 39 answered no
2. If you answered yes, why?
 - a. Because you can work at your own speed was given by 43 students.
 - b. It is a refreshing change from the dictatorship in other classes.
 - c. A lecture is boring was given by five students.
 - d. It gives you the responsibility to see if you can work on your own was given by six students.
 - e. You can get more done in class by working the entire period.
 - f. You can get the grade you deserve was given by three students.
 - g. You can take tests when you feel you are ready for them was given by four students.
 - h. Slow learners will learn more under this method was given by two students.
 - i. You do not have to hurry through your work was given by two students.
3. If you answered no, why not?
 - a. It is easy to fall behind was given by six students.
 - b. Students do not get as much done as they could in class because they keep putting their work off until they are behind.
 - c. You really don't get much out of just reading.
 - d. It is boring was given by three students.
 - e. I would get more out of it if the teacher would lecture and explain things was given by two students.
 - f. Most students that are ahead cheat.
4. How could the program be improved?
 - a. I think it is fine the way it is was given by 18 students.
 - b. Do not assign so much work was given by 12 students.
 - c. Have the teacher take one day a week to discuss and lecture was given by six students.
 - d. At the end of the week go over the chapters with the class.
 - e. Do not permit students to talk to other was given by four students.
 - f. Let people get into groups of two or three and if they are noisy; they receive a zero was given by four students.

- g. Have all the students take the tests on the same day was given by two students.
- h. The teacher should lecture and assign work every other day was given by five students.
- i. Make the students work on their assignments in class and not on something else.
- j. Permit students to go to the library.
- k. Have more movies.
- l. Have free seating arrangements.
- m. By furnishing workbooks was given by two students.
- n. Require the students to have all their work done on a certain date.
- o. Do not require a certain amount of work from the students--let them work as fast as they want was given by three students.
- p. Grades should be A, B, C, etc., instead of a percentage and pass or fail grade.
- q. Add extra credit projects.

Semester Exam Results

Analysing and evaluating the program toward the end of the semester, the two teachers involved in the study felt the program was failing to meet the needs of the students. To determine if this assumption was correct, a semester exam was given to all general business students to evaluate what they had learned on their own during the first semester of the program. The test was announced one week in advance and covered material that all students had covered during the first semester. The problems and the information covered in the exam were reviewed prior to the students taking the exam. It was given one week after the semester ended so those students who dropped general business the first semester did not take it. The results of the semester exam are tabulated on the next page. The results are from the researcher's classes only.

<u>Period 2</u>	<u>Period 4</u>	<u>Period 5</u>	<u>Period 7</u>	<u>Total</u>
A 3	2	2	0	7
B 4	5	4	0	13
C 6	2	3	0	11
D 3	4	4	0	14
F 11	13	15	6	<u>45</u>

90 students

The semester exam consisted of preparation of a bank reconciliation statement, a balance sheet, computing sales taxes, computing percentages, and computing FICA taxes.

As can be seen from the semester exam results above, 50 percent of the students failed the exam.

Second Questionnaire

With the end of the first semester, a second questionnaire was completed by all the students taking general business. As with the first questionnaire, the students answered only the questions they wished to; this leaving a number discrepancy in some questions. The results of this questionnaire are recorded on pages 27, 28, and 29.

General Business Questionnaire Number Two

1. Do you like the individual learning program in recordkeeping?
a. yes 79 no 47
2. Would you prefer a lecture type course instead?
a. yes 43 no 83
3. Do you feel you learned more from the individual learning program than from a lecture type program?
a. yes 65 no 56
4. Do you feel the texts being used are good?
a. yes 104 no 24
5. Do you feel the course is much of a challenge under the new method?
a. yes 79 no 29
6. Is the individual learning program boring?
a. yes 70 no 54
7. Would the course be more interesting if we had lectures and discussions?
a. yes 42 no 76
8. Does the individual learning program offer you too much free time?
a. yes 20 no 106
9. Are you being pushed in class for time to complete your work?
a. yes 73 no 57
10. Is the program satisfactory?
a. yes 88 no 30
11. Do you feel there is a lot of copying going on?
a. yes 95 no 22

General Business Questionnaire Continued

12. Do you like the class the way it is?
- a. yes 69 no 43
13. What changes would you make to improve the class?
- a. We are not learning--just doing work to get it done was stated by two students.
 - b. Let everyone work at their own rate of speed without any deadlines was stated by four students.
 - c. If students are behind, it is their own fault was stated by two students.
 - d. Teachers are paid to teach so let them.
 - e. Take tests on the same day was stated by six students.
 - f. Have lectures was stated by five students.
 - g. A student should be permitted to leave if he completes his work early.
 - h. Permit students to go to the library was stated by two students.
 - i. Have all students complete the same assignments was stated by four students.
 - j. Slow down and go over things more was stated by three students.
 - k. Have the teacher teach was stated by three students.
 - l. Stop the cheating was stated by two students.
 - m. Too much work is being assigned was stated by nine students.
 - n. Do not permit students to talk was stated by two students.
 - o. Cut down on tests.
 - p. I like the class the way it is was stated by 12 students.
 - q. Allow more time for larger assignments was stated by two students.
 - r. Assign a project once a semester.
 - s. Permit the students that do not want to listen to the discussion to go to the library was stated by two students.
 - t. Have all the students work at their own rate of speed as long as they are working in class.
 - u. Assign seats.
 - v. I do not like to listen to the tapes.
 - w. Save a day before the test to study.
 - x. Make the students do their work.

Final Questionnaire

Twelve students enrolled in general business classes of the researcher completed the unit requirements for general business prior to the

completion of the school year. These students then enrolled in office machines, bookkeeping, typing, and other related courses. One student finished the office machines course in the same year, while other students were able to get a head start for next year. To get their reaction to the individualized instruction program in general business, these twelve students completed the questionnaire on pages 30 and 31. As can be noted from their responses to the questions on this questionnaire, most of these students liked the program.

Following the responses of these twelve students, are the responses of the other general business students. The responses of the students on this final questionnaire have been broken down to each classes' reaction to the program. This was done so that the students' progress as recorded later will be more meaningful. The responses of the other teacher's students were not available so they were not recorded. The questionnaire responses are from the researcher's classes only.

Survey Results of the First Twelve Students to Complete the Course

1. Did you like the individual learning program in general business?
Yes 2 No 3
2. Did you find this program boring? Yes 5 No 5 Sometimes 2
3. Did you feel you learned more from the individual learning program than from a lecture type program? Yes 2 No 8 Sometimes 2
4. Did you feel you learned much from just reading the text and completing the questions? Yes 6 No 6
5. Did you feel the individual learning made it too easy to copy another person's work? Yes 12 No 0
6. Was there a lot of copying going on? Yes 12 No 0
7. Did you feel that there was very little learning taking place--just a lot of copying? Yes 8 No 2 Sometimes 2
8. Did you feel the individual learning program offered you too much free time in class to "goof off"? Yes 4 No 8
9. Was there a lot of cheating on tests the first semester? Yes 8 No 2 Sometimes 2
10. Was there a lot of cheating on tests the second semester? Yes 6 No 5 Sometimes 1
11. Did you feel that students did not get as much done in class as they could have because they continued to put it off? Yes 12 No 0
12. Did you complete most of your work in class or out of class? In 5 Out 2 Both 5
13. Did you check your answers with the tapes? Yes 11 No 1
14. Did you check your answers with the answer book? Yes 10 No 2
15. Did you like the class? Yes 6 No 5 Sometimes 1
16. Would you take other individualized courses next year? Yes 8 No 4
17. Did you sign a contract to enter the individualized business program next year? Yes 6 No 6

Survey Results of the First Twelve Students to Complete the Course

18. Why did you like the class?

- a. I like to work at my own speed and take tests when I feel like taking them.
- b. I felt like I could do what I wanted at my own speed without any one holding me back.
- c. It gave me the chance to do my own work; but when I did need help, there was a teacher to help.
- d. You could work at your own rate, but you did not learn as much as when teachers lecture.
- e. You could get your work done and just "goof around".
- f. You could work when you felt like it and you didn't have to if you didn't feel like it.

19. Why did you dislike the class?

- a. I did not like the class because the students were not mature enough to handle the individualized course.
- b. Because of all the cheating that was going on.
- c. Too many students did not take advantage of class time to complete their work.
- d. Too much of a boring routine. The teacher should lecture, give quizzes, and ask questions directly to students when lecturing.
- e. It was boring sometimes and the tests were the same thing.
- f. It was too easy to get things done and one never learns anything. If you got stuck on a unit you could always copy it.
- g. You did not learn that much.
- h. I did not like this course.

20. Why did you finish the class early?

- a. Three people hurried so that they could check into another class.
- b. I pushed to get out of this class so that I could do something else.
- c. The work had to be done so I just did it earlier than the rest of the students.
- d. I copied as much as I could of the last five units so that I could get done.
- e. I wanted to go into another class and do something worthwhile-- something I like more.

General Business Questionnaire ResultsPeriod 2

1. Did you like the individual learning program in general business?
Yes 9 No 14
2. Did you find this program boring? Yes 15 No 8
3. Did you feel you learned more from the individual learning program than from a lecture type program? Yes 3 No 19 Sometimes 1
4. Did you feel you learned much from just reading the text and completing the questions? Yes 4 No 19
5. Did you feel the individual learning made it too easy to copy another person's work? Yes 21 No 2
6. Was there a lot of copying going on? Yes 22 No 1
7. Did you feel that there was very little learning taking place--just a lot of copying? Yes 19 No 4
8. Did you feel the individual learning program offered you too much free time in class to "goof Off"? Yes 13 No 10
9. Was there a lot of cheating on tests the first semester? Yes 14 No 2
10. Was there a lot of cheating on tests the second semester? Yes 17 No 5
11. Did you feel that students did not get as much done in class as they could have because they continued to put it off? Yes 23 No 0
12. Did you complete most of your work in class or out of class? In 6
Out 6 Both 11
13. Did you check your answers with the tapes? Yes 2 No 20 Sometimes 1
14. Did you check your answers with the answer book? Yes 8 No 15
15. Did you check you answers with another student's book? Yes 7 No 15
16. Did you like the class? Yes 10 No 12 Sometimes 1
17. Would you take other individualized courses next year? Yes 11 No 11
18. Did you sign a contract to enter the individualized business program next year? Yes 5 No 17

General Business Questionnaire Results

Period 2

19. Why did you like the class?

- a. Because it offers a better chance for students to test themselves and to see how they can work without a person telling them word for word what to do. It gives the students a chance to see if they can learn on their own and stick to it without slacking off or cheating to get the work done.
- b. Because we had time to "goof around".
- c. You could do some of your work with your friends.
- d. You could work at your own speed.
- e. I liked the books and the work. I also liked the discussions when we had them.
- f. You were not forced to work in class if you did not want to.
- g. I think I learned quite a bit in this class. I had time in here to do other work if I did not want to do this on a certain day. My work was completed because of the deadlines.
- h. It gave us a lot of time to do our work when we wanted to do it.

20. Why did you dislike the class?

- a. Because of the cheating on tests.
- b. At the first of the year we were able to work at our own rate of speed without any deadlines. Towards the end of the year, we had to meet deadlines and students started to copy other student's work to meet the deadline.
- c. The class was made for individualized learning which made it to easy to cheat. No one really learned. People learn more by having a teacher lecture.
- d. It was boring. A year wasted. I never really learned anything.
- e. Because I did not learn anything--I put off things too long.
- f. It was boring.

General Business Questionnaire ResultsPeriod 4

1. Did you like the individual learning program in general business?
Yes 6 No 17
2. Did you find this program boring? Yes 16 No 7
3. Did you feel you learned more from the individual learning program than from a lecture type program? Yes 3 No 20
4. Did you feel you learned much from just reading the text and completing the questions? Yes 6 No 17
5. Did you feel the individual learning made it too easy to copy another person's work? Yes 22 No 1
6. Was there a lot of copying going on? Yes 23 No 0
7. Did you feel that there was very little learning taking place--just a lot of copying? Yes 18 No 5
8. Did you feel the individual learning program offered you too much free time in class to "goof off"? Yes 13 No 10
9. Was there a lot of cheating on tests the first semester? Yes 15
No 8
10. Was there a lot of cheating on tests the second semester? Yes 19 No 4
11. Did you feel that students did not get as much done in class as they could have because they continued to put it off? Yes 19 No 4
12. Did you complete most of your work in class or out of class? In 8
Out 5 Both 10
13. Did you check your answers with the tapes? Yes 2 No 20 Sometimes 1
14. Did you check your answers with the answer book? Yes 18 No 5
15. Did you check your answers with another student's book? Yes 7 No 15
16. Did you like the class? Yes 5 No 18
17. Would you take other individualized courses next year? Yes 5 No 16
18. Did you sign a contract to enter the individualized business program next year? Yes 4 No 18

General Business Questionnaire ResultsPeriod 4

19. Why did you like the class?

- a. Because you could do your work when you wanted to.
- b. I liked the material covered but I didn't learn that much.
- c. I could work at my own speed.

20. Why did you dislike the class?

- a. Because I can learn more from a lecture than from just reading from a book.
- b. Because of the copying and cheating.
- c. Because it was completely worthless. You didn't learn a thing but how to copy and cheat. I never thought of cheating before I took this class.
- d. The work was boring.
- e. I didn't understand some of the work in the general business book.
- f. I didn't learn that much.
- g. Everyone else cheated, so I did too.
- h. I do not have the "go" to learn without a push from the teacher.
- i. Well let's face it--if I am not required to do something, I find the easy way out and do not learn anything. Lectures help me understand the material better. I wanted to learn record-keeping but I didn't accomplish anything on my own. I think the program should be changed.
- j. It was dull because of the same old procedure every day.
- k. It was too easy to fall behind. I did not like the grading system. It was boring except for recordkeeping.
- l. I like the lecture courses.
- m. Because I did not keep up and was always behind; it wasn't the class--just me.

General Business Questionnaire ResultsPeriod 5

1. Did you like the individual learning program in general business?
yes 7 no 15
2. Did you find this program boring? yes 15 no 7
3. Did you feel you learned more from the individual learning program
than from a lecture type program? yes 3 no 19
4. Did you feel you learned much from just reading the text and completing
the questions? yes 3 no 19
5. Did you feel the individual learning made it too easy to copy another
person's work? yes 22 no 0
6. Was there a lot of copying going on? yes 22 no 0
7. Did you feel that there was very little learning taking place---just
a lot of copying? yes 19 no 3
8. Did you feel the individual learning program offered you too much
free time in class to "goof off"? yes 15 no 7
9. Was there a lot of cheating on tests the first semester? yes 12 no 10
10. Was there a lot of cheating on tests the second semester? yes 17 no 5
11. Did you feel that students did not get as much done in class as they
could have because they continued to put it off? yes 22 no 0
12. Did you complete most of your work in class or out of class? In 6 Out 6
Both 2
13. Did you check your answers with the tapes? yes 8 no 10 sometimes 4
14. Did you check your answers with the answer book? yes 12 no 9 sometimes 1
15. Did you check your answers with another student's book? yes 8 no 12
sometimes 1
16. Did you like the class? yes 11 no 11
17. Would you take other individualized courses next year? yes 8 no 13
18. Did you sign a contract to enter the individualized business program
next year? yes 7 no 15

General Business Questionnaire ResultsPeriod 5

19. Why did you like the class?

- a. You could talk when you wanted to.
- b. I learned things I really never knew.
- c. I could gossip with my friends.
- d. I am interested in the business field and wanted to gain knowledge in this area.
- e. It wasn't hard.
- f. It was an easy credit.
- g. You could take tests over when you failed them.
- h. It was easy to cheat.
- i. It was a good "rap" session.

20. Why did you dislike the class?

- a. It was boring and I had to work too much.
- b. Too much cheating.
- c. Other students bothered me when I wanted to study.
- d. I have no will power to get things done on my own; consequently, I was up till 2 a.m. getting done.
- e. I let everything fall behind and didn't learn that much.
- f. I would have learned more if the program wasn't individualized.
- g. I didn't learn that much.
- h. I learn better under teacher instruction.
- i. I didn't like the grading system.
- j. The only thing I learned in this class was how to copy. I learn more from a lecture type program.

General Business Questionnaire ResultsPeriod 7

1. Did you like the individual learning program in general business?
yes 1 no 4
2. Did you find this program boring? yes 5 no 0
3. Did you feel you learned more from the individual learning program
than from a lecture type program? yes 1 no 4
4. Did you feel you learned much from just reading the text and completing
the questions? yes 2 no 3
5. Did you feel the individual learning made it too easy to copy another
person's work? yes 4 no 1
6. Was there a lot of copying going on? yes 4 no 1
7. Did you feel that there was very little learning taking place--just
a lot of copying? yes 3 no 2
8. Did you feel the individual learning program offered you too much
free time in class to "goof off"? yes 4 no 1
9. Was there a lot of cheating on tests the first semester? yes 3 no 2
10. Was there a lot of cheating on tests the second semester? yes 3 no 2
11. Did you feel that students did not get as much done in class as they
could have because they continued to put it off? yes 5 no 0
12. Did you complete most of your work in class or out of class? In 2
Out 0 Both 3
13. Did you check your answers with the tapes? yes 2 no 1 sometimes 1
14. Did you check your answers with the answer book? yes 4 no 1
15. Did you check your answers with another student's book? yes 0 no 5
16. Did you like the class? yes 1 no 4
17. Would you take other individualized courses next year yes 0 no 5
18. Did you sign a contract to enter the individualized business program
next year? yes 0 no 5

General Business Questionnaire ResultsPeriod 7

19. Why did you like the class?

a. There were no comments

20. Why did you dislike the class?

a. It was boring

b. I didn't learn anything. I would have done better in a lecture type program.

c. I wasn't challenged.

d. Instead of learning, I caught myself checking the clock hoping the bell would ring.

General Business Results

After the first nine weeks questionnaire was completed in general business, 68% of the students liked the individualized instruction program compared to 32% who did not. After the last questionnaire was completed at the end of the year, 40% of the students liked the individualized instruction program and 60% did not.

The decline in the favorable acceptance of the individualized instruction program can be seen by comparing the second questionnaire with the summary of all the students' responses to the last questionnaire. The responses of the students on this last questionnaire are from the researcher's classes. The responses from the other teacher's class were not available. This comparison is made on the next page.

General Business Questionnaire Comparison

Question	Questionnaire Responses					
	Second Semester			Last Semester		
	Yes	No	Sometimes	Yes	No	Sometimes
1. Do you like the individual learning program in general business?	79	47		23	50	
2. Would you prefer a lecture type course instead?	43	83		10	62	1
3. Did you find the individual learning program boring?	70	54		51	22	
4. Do you feel that you learned much from just reading the text and completing the questions?	65	56		15	58	
5. Do you feel the individual learning program made it too easy to copy another person's work?	95	22		69	4	
6. Was there a lot of copying going on?	95	22		71	2	
7. Does the individual learning program offer you too much free time?	20	106		45	28	
8. Did you like the class?	69	43		27	45	1

Consumer Education Questionnaire

Consumer education was a semester class and the students completed only one questionnaire. Students' responses to the questionnaire are recorded on pages 42, 43, and 44. Senior responses to the questionnaire were not recorded since they were dismissed early from school.

In the consumer education class, approximately 75% of the students liked the instructional approach used while 25% did not. Also, the consumer education class received three favorable statements from students for liking the class for every one unfavorable statement. In the general business classes, there were two unfavorable statements for every favorable statement.

Test Results

The next comparison of students' achievement under these two instructional approaches is a comparison of their test results. This comparison is based on all the tests taken in general business and consumer education. The examination results are compiled on pages 45 and 46. The general business examination results show the class, the number that passed the test, and the number that failed the test. An example of the objective tests can be viewed in the Appendix section. The results of the other teacher's class were not available so these were not recorded. Also, the results of the seventh period class were not tabulated since there were only five students in that class.

Consumer Education Questionnaire

1. Did you like the method that was used in teaching consumer education?
 - a. Seven students answered yes.
 - b. Yes, because you put fact in with the discussions.
 - c. It was OK.
 - d. No, because I thought there should have been texts. It was taught well by the teacher for what he had.
 - e. So, so
 - f. Sometimes
 - g. Yes, I feel I personally learn more being taught this way. This is the way I have been taught since I started school.
2. Did you find this class boring?
 - a. Three students said no.
 - b. Three students said yes.
 - c. Only one day out of this one half year.
 - d. No, not really, once in a while it was.
 - e. At times
 - f. Only when the subject was boring--usually not.
 - g. No, I think there was a lot to learn.
3. Did you learn in this class?
 - a. Nine students said yes.
 - b. Yes, a lot I didn't know.
 - c. Yes, a lot.
 - d. Very much so.
 - e. Definitely yes.
4. Was there any cheating on the tests?
 - a. Seven students said no.
 - b. only once, I got one answer.
 - c. Only on a couple
 - d. The only time cheating took place was when the person didn't study or take notes, which didn't take place very often.
 - e. A little bit.
 - f. No, but there was some when a person forgot to study.
 - g. Not to my knowledge.
5. Did you like the class?
 - a. Seven students said yes.

Consumer Education Questionnaire

- b. Two students said no.
 - c. Yes, very much
 - d. Yes, I enjoyed consumer education.
 - e. Yes, I sort of liked it.
6. Do you feel that you benefited from the material that was covered?
- a. Ten students said yes.
 - b. Yes, especially about grocery stores.
 - c. Yes, even if I will forget some.
 - d. Yes, on the income tax.
7. Why did you like the class?
- a. I liked the class because it taught me things I really didn't know.
 - b. Really, some subjects were boring.
 - c. It wasn't a hard studying, brain working class; yet, it wasn't so easy that little was learned. The discussions were good; and the material fairly easy, yet, beneficial now and in the future. It was well controlled and still fairly fun. Notes were easy to take because they were outlined.
 - d. Because of my personal interest in some of the subjects.
 - e. Because I learned something I didn't know. It also helped me take better notes.
 - f. I liked the class because it was taught by the teacher and not by individualized instruction. I learned a lot of things I didn't know before.
 - g. You learned things you will have to know when you are older.
 - h. I liked it because it was interesting to talk about. Also, you can hear other people's opinion on different things. I think I learned a lot.
 - i. Because you learned basic things about business which, I feel, are interesting. This field was almost unknown to me before, so everything I learned was new.
 - j. I liked the way the class was conducted.
 - k. The different subjects that were involved. The ideas presented were interesting. The teacher knew how to teach it.
 - l. I enjoyed the students in it.
 - m. Not too much homework, and the subject outlines.
 - n. I liked the information we covered.
 - o. It taught you things you should know when you get out of school.
8. What did you dislike about the course?
- a. Nothing

Consumer Education Questionnaire

- b. I think there should have been more class discussions.
- c. I didn't like taxes.
- d. There were just a few things that we talked about that were a little boring to me, but to someone else they may have been interesting. I did like most of the areas we covered.
- e. I did not like this kind of class. It was my own fault for taking it, but now I am glad I did because it helped me a lot.
- f. Because the class became monotonous after a while, I felt. All we did was discuss, take notes, and take tests.
- g. The tests were hard.

General Business Test Results

Test	Period 2		Period 4		Period 5	
	Passed	Failed	Passed	Failed	Passed	Failed
1	26	5	24	4	21	11
2	23	7	20	8	27	9
3	28	0	23	1	29	0
4	26	1	19	5	20	8
<u>First Nine Weeks</u>						
5	13	10	14	6	18	10
6	25	1	21	2	25	3 (Open Book)
7	24	3	20	3	24	4
8	20	6	19	1	23	5
9	20	4	19	1	27	1
<u>First Semester</u>						
10	16	11	13	13	13	15 (Semester Exam)
11	27	4	15	8	21	9
*12	13	18	11	12	17	13
13	18	13	14	9	20	10 (2nd Taking)
14	20	11	12	11	19	11 (2nd Taking)
15	7	17	8	12	18	12
<u>Third Nine Weeks</u>						
16	11	18	11	12	15	15
17	9	20	4	19	14	16
18	15	14	15	8	13	17
19	4	22	7	15	12	17

*The point where the researcher started to curb cheating on tests.

Consumer Education Test Results

<u>Test</u>	<u>Passed</u>	<u>Failed</u>
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1	17	4
---	----	---

2	13	8
---	----	---

3	13	8
---	----	---

4	16	5
---	----	---

5	17	4
---	----	---

6	17	4
---	----	---

7	17	4
---	----	---

8	21	0
---	----	---

***** (Seniors Dismissed)

9	11	5
---	----	---

Students' Progress

As a final analysis of student achievement in general business and consumer education, each student's progress is charted for the year. In general business, these charts show the class period, the percentage of jobs completed by the student, and the student's exam average for each of the three 9 week periods. In consumer education, each student's nine week average is shown. As can be viewed from examining these charts on the next few pages, the progress of most students in general business decreased from the beginning to the end of the year. Students' progress in consumer education did increase over the semester.

Summary

It was the purpose of this chapter to make various comparisons of the data which had been obtained from the general business and consumer education classes.

Student responses were compared to determine which instruction approach they preferred to receive their education by.

A second comparison was made of the students' results on examinations. This comparison would indicate whether the students achieve better under individualized instruction or traditional instruction.

A last comparison was an evaluation of each student's progress in general business and consumer education.

Conclusions drawn from the data compiled from this study are summarized in Chapter V.

General Business Performance Results for Period 2

Student	2nd Nine Weeks		3rd Nine Weeks		4th Nine Weeks	
	Jobs Completed	Average	Jobs Completed	Average	Jobs Completed	Average
1	70%	84%	100%	77%	86%	76%
2	98	86	100	58	96	73
3	98	74	90	69	96	61
4	100	80	98	73	100	69
5	78	76	96	65	86	71
6	74	71	80	65	86	68
7	88	55	98	66	80	58
8	100	94	100	85	84	78
9	88	74	100	76	86	75
10	86	81	98	62	88	61
11	90	79	90	80	78	80
12	70	78	78	74	70	69
13	78	82	84	78	70	69
14	70	79	80	66	60	33
15	90	84	94	72	84	79
16	100	90	100	91	100	88
17	50	50	70	70	50	14
18	90	84	84	68	92	72
19	88	76	100	66	100	78
20	100	86	96	78	96	71
21	100	88	92	78	98	87
22	100	74	100	76	72	68
23	98	76	98	66	98	80
24	70	76	70	59	90	54
25	90	78	100	68	Transferred	
26	70	69	100	58	70	65
27	92	79	100	82	96	78
28	92	78	100	72	100	69
29	88	85	88	84	78	67
30	Transfer	92	81	78	78	73

General Business Performance Results for Period 4

Student	2nd Nine Weeks		3rd Nine Weeks		4th Nine Weeks	
	Jobs Completed	Average	Jobs Completed	Average	Jobs Completed	Average
1	100%	88%	100%	78%	90%	78%
2	74	74	84	78	96	80
3	72	77	84	74	90	76
4	84	86	80	73	78	43
5	100	90	100	78	100	78
6	72	83	84	79	90	77
7	100	88	100	86	90	79
8	96	65	98	63	94	40
9	100	81	100	73	100	67
10	90	73	100	61	92	64
11	86	68	70	56	70	63
12	90	75	100	61	90	79
13	70	68	70	67	70	66
14	76	78	82	69	86	68
15	84	87	98	89	94	73
16	100	76	94	86	88	81
17	50	50	100	71	98	41
18	100	89	100	77	94	43
19	88	85	100	79	98	78
20	100	82	98	81	98	73
21	100	83	96	86	80	73
22	100	60	100	73	98	71
23	98	81	86	80	92	67
24	98	78	100	78	92	74

General Business Performance Results for Period 5

Student	2nd Nine Weeks		3rd Nine Weeks		4th Nine Weeks	
	Jobs Completed	Average	Jobs Completed	Average	Jobs Completed	Average
1	70%	70%	100%	70%	96%	62%
2	82	71	84	63	70	64
3	72	75	100	60	98	63
4	70	78	80	76	80	63
5	88	74	72	75	70	70
6	70	76	92	61	70	69
7	100	85	100	86	100	83
8	100	69	100	72	100	70
9	78	85	80	64	70	63
10	100	80	80	72	98	56
11	100	82	100	80	98	69
12	100	85	98	82	98	80
13	90	77	100	78	96	80
14	100	73	100	67	100	72
15	100	75	82	76	98	72
16	100	94	100	95	96	90
17	60	60	70	69	70	65
18	100	74	100	74	100	63
19	100	88	100	88	98	88
20	100	87	84	79	94	70
21	100	79	100	79	98	78
22	60	60	78	75	70	62
23	84	70	70	68	80	59
24	100	80	100	83	100	83
25	88	79	70	68	74	66
26	100	88	100	81	100	79
27	86	73	84	72	88	60
28	100	89	100	88	100	78
29	Transfer Student		84	74	70	72
30	100	93	84	84	98	77

Consumer Education Grade Results

<u>Student</u>	<u>3rd Nine Weeks</u>	<u>4th Nine Weeks</u>
1	77	86
2	89	92
3	91	94
4	85	92
5	87	82
6	87	94
7	84	92
8	73	80
9	82	80
10	78	82
11	65	78
12	58	60
13	69	70
14	57	71
15	90	92
16	79	85
17	60	67
18	63	71
19	76	93
20	78	77
21	94	91

CHAPTER V

SUMMARY AND CONCLUSIONS

This study attempted to determine whether students achieve better under individualized instruction or traditional instruction. The responses of the students taken from questionnaires that they had completed in general business, taught under individualized instruction, and consumer education, taught under the traditional instruction approach, were compared. Also, the students' examination results and their progress in both teaching approaches were charted in an attempt to make this comparison.

Summary

Four general business classes of the researcher and one general business class taught by another teacher were taught using the individualized instruction approach. Since a control group was not established for the individualized approach in general business, the researcher taught his consumer education class using the traditional instructional approach to make this comparison.

Students in the general business classes filled out three questionnaires to attempt to find out their reaction to the individualized instruction approach. The students in the consumer education class completed one questionnaire in an attempt to find out their reaction to the traditional instruction approach used in their class.

The students' examination results and progress in the two classes

were charted and compared.

Conclusions

Based on the findings given in Chapter IV, the following conclusions are made:

1. Individualized instruction has its place in educational systems.
2. Traditional instruction has its place in educational systems.
3. Some students achieve better under individualized instruction rather than under traditional instruction. For other students it is just the opposite.
4. Some students need to be properly motivated. This was indicative of the decrease in the students' achievement through the year in general business. Many students lacked the initiative to work on their own. This was brought out by William Jerold who said the following: (6:48)

One of the strongest arguments for individualization is that a student progresses in accordance with his ability. He continues from one packet to another until he completes the required block of work. This is educationally sound, but in reality many of these students do not continually exert themselves for the sake of achievement. Therefore, some other means must be incorporated into the program to reach these students.

5. Students are use to a teacher oriented class room and were still desirous of it.
6. Individualized instruction can lead to copying and cheating.
7. It is wrong for a school or a department in a school to lock itself into one program. This does not meet the needs of all the students.

8. Students in individualized classes complete the assigned work faster than in the traditional approach. Students' retention level is not as high as that in traditional classes.

9. An effective individualized program must provide choices, options, alternatives, for the individual student. Despite the clamor for freedom to learn, it must be recognized that some individuals desire and need structure, direction, and supervision in education; and it is under these conditions that they learn best.

Recommendations

To have improved this study, it would have been better to have had a comparison of the two different instruction methods utilized in the same subject area. Also, the same questionnaire should have been used throughout the evaluation. With the questionnaires, require that the students answer all the questions. It would have been better if only one teacher was involved in the study.

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APPENDIX A
ILLUSTRATIONS

Name _____

Period _____

Date	Job	Text	Completed	Teacher's Evaluation	Comments
	Read Unit 50	Recordkeeping			
	Exercises for Unit 50	Workbook			
	Job Skill Builder	Workbook			
	Read Unit 51	Recordkeeping			
	Discussion Day				
	Test over Units 44-51				
	2nd. Quarter Test				
	Film				
	Read Part 30	General Business			
	Building Your Vocabulary	General Business			
	Checking Your Reading	General Business			
	Discussion Day				
	Read Part 31	General Business			
	Building Your Vocabulary	General Business			
	Checking Your Reading	General Business			
	Challenge Problems	General Business			
	Read Part 32	General Business			
	Building Your Vocabulary	General Business			
	Checking Your Reading	General Business			
	Insurance Resource				
	Discussion Day				
	Test on Parts 30-32				
	Read Part 33	General Business			
	Building Your Vocabulary	General Business			
	Checking Your Reading	General Business			

PROGRESS REPORT

Teacher's Signature _____

Name _____

Year _____

Grade _____

	1			2				3			4			
1=Excellent	% Required To Complete	% Quality Of Performance	Businesslike Attributes*	% Required To Complete	% Quality Of Performance	Businesslike Attributes*	% SEMESTER	% Required To Complete	% Quality Of Performance	Businesslike Attributes*	% Required To Complete	% Quality Of Performance	Businesslike Attributes*	% FINAL
2=Above Average														
3=Satisfactory														
4=Needs Improvement														
Accounting														
Accounting Adv.														
Business Law														
Bus. Mach.														
Bus. Rcdkpng.														
Cons. Ed.														
Off. Prac.														
Shorthand														
Shorthand Adv.														
Typing Adv.														
Typing Pers.														
Typing Prof.														
Comments:														

*Initiative, self-responsibility, alliance of effort to performance, attendance.

I True - False

- _____ 1. Owning a home improves a person's credit rating.
- _____ 2. Taxes on property vary from one community to another.
- _____ 3. The dollar value of stocks and bonds are likely to change.
- _____ 4. A person must have great wealth in order to buy stock.
- _____ 5. A person who buys bonds become owners of the corporation.
- _____ 6. If a corporation fails, a stockholder can lose more than the money he paid for the stock.
- _____ 7. The amount of dividends a corporation pays to its stockholders depend on its profits.
- _____ 8. A corporation is required to pay dividends to its stockholders before paying interest to its bondholders.
- _____ 9. The purchase of common stocks is a good way to invest money that might be needed in an emergency.
- _____ 10. An investment in good common stocks can help to protect the purchasing power of the investor's savings.
- _____ 11. The dollar value of a home remains constant over the years.
- _____ 12. The % of families owning homes in the U. S. is decreasing.
- _____ 13. A home is the biggest single purchase most families make.
- _____ 14. Keeping a home in good repair will protect its value.
- _____ 15. The cost of home ownership end with the final payment on the mortgage.
- _____ 16. The longer a home buyer takes to repay his mortgage loan, the less it will cost him.

II. Completion

- _____ 17. An estimate of the value of property is a _____.
- _____ 18. The amount of a loan is a _____.
- _____ 19. Property of a permanent nature, such as land and buildings is _____.
- _____ 20. A loan secured by secured property is a _____.

- _____ 21. Fees and other expenses that a home buyer must pay at the start, in addition to the down payment.
- _____ 22. Central agencies through which securities may be traded are.
- _____ 23. An individual investor buys or sells securities through his _____.
- _____ 24. A person who owns a bond is a _____.
- _____ 25. Another name for stocks and bonds is _____.
- _____ 26. A printed form representing ownership of stock in a corporate.
- _____ 27. Stock that has first claim on dividends is _____.
- _____ 28. Stock that has no preference over other stock is _____.
- _____ 29. An investor becomes a creditor of a corporation by buying.
- _____ 30. The price that securities will bring at any time is their _____.
- _____ 31. If an investor sells stock for more than he paid for it, the profit is a _____.
- _____ 32. John Jones owns 60 shares of stock. The dividend is \$4 per year and is paid quarterly.
- _____ 33. Give the dividend total he receives each quarter.
- _____ 34. His monthly income from dividends, his annual income from dividends.
- _____ 35. Give amt. of the return if face value of bond is \$1,000 and interest rate is 4%.
- _____ 36. The cost of a home should not exceed _____ times the annual income.
- _____ 37. The three factors that determine the size of your monthly mortgage payments are.
- _____ 38.
- _____ 39. _____ 40.
- _____ 41. List three reasons that renting is better than buying.
- _____ 42.
- _____ 43. A decrease in the value of property due to age and use
44. - 45. Discuss how a home can protect against inflation.