



The Consumer in Me



**Consumer Education
Youth Activity Guide**

Name _____

County _____



Welcome to *The Consumer in Me*

Welcome to the world of savvy shopping! You will be a consumer all your life. Savvy consumers are people who know what they need and want and are able to make wise use of their money and other resources to reach those goals. The activities in this activity guide will help you become a skilled consumer. You will practice life skills including wise use of resources, goal setting and sharing with others. It is possible for you to complete the activities in this youth activity guide by yourself. But it will be more fun, and you will learn more, by being a member of a group with an adult helper. If you aren't in a group, ask an adult to be your helper, and to discuss with you the Check This Out! and Savvy challenges sections.

A Look at parts of Each Activity

The Real Deal

What you will be able to do after completing the activity.



Attention Shoppers!

Where you begin each activity.



Check This Out!

Questions to help you think about what you learn and how to apply the knowledge to other parts of your life. Discuss the questions in your group, with your helper, or with another adult. Write your answers to questions where lines are provided.

CLEAN UP ON Aisle

70



Words you need to know. These words are in **boldface** type the first time they are used in an activity. A complete list of these words and their definitions are on page 35. Spend time learning the meaning of these words as you will use them later in other activities.

clip it

Contains information that will be useful to you.

Savvy Challenges

Offers you more ways to help you understand and practice the skills you learned in the activity.

Achievement Program

Record the activities you complete on page two. Your helper will initial them after the two of you discuss them.

Notes to Helper

Thank you for volunteering your time and experience to assist one or more young people with this project. These activities will provide opportunities for them to develop good consumer skills that they will use their entire lives. Your involvement will make a real difference in the quality of their learning. You play a valuable role in helping them understand the subject matter and practice the important life skills. With your guidance and support youth will set goals and work to achieve success in becoming savvy shoppers. Consumer Savvy includes three levels of youth activity guides and a *Helper's Guide* with additional activities and information to assist you in your role as a Helper.

Want to learn more?

Visit the Consumer Savvy project online for games, Internet resources and more fun opportunities to help you learn.
www.4-H.org/curriculum/consumersavvy



Acknowledgements

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Design and Production: Northern Design Group, MN

Financial Support: The Consumer Savvy curriculum was developed by National 4-H Curriculum in partnership with the InCharge® Education Foundation, Inc., a national non-profit organization specializing in personal finance education and research. The InCharge Education Foundation publishes YOUNG MONEY® magazine (www.youngmoney.com) and Military Money™ magazine (www.militarymoney.com), and offers consumer credit and money management education programs to InCharge® Debt Solutions clients and the general public. For additional information, visit www.inchargefoundation.org.



For more on Consumer Education,
look for other guides in this series.



Level 2
BU-08031

Consumer Wise

Consumer Rights and Responsibilities

Are You a Savvy Consumer?
The Ideal Consumer

Consumer Decisions

What is Important?
What Should I Do?
Decisions! Decisions! Decide!
I Have Ethics, Don't I?
What Price Do I Pay?

Consumer Response to Advertising

Media and the Marketplace
I Saw It Advertised
Who's Under Pressure?
You Can Say No!

Consumer Internet Safety

Being A Good Cyber Consumer
Safe on the Internet
Shop Safe, Shop Smart



Level 3
BU-08032

Consumer Roadmap

Consumers in the Global Marketplace

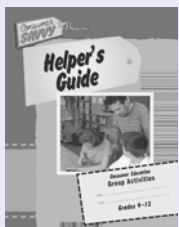
My Clothes Have Frequent
Flyer Miles
The Global Economy
Consider the Source
The Bull's Eye on Your Wallet
Am I a Responsible Consumer?
I Have Rights Too, You Know!
Reading, Writing and Researching
Giving Back

Using My Consumer Rights

Got a Complaint?
How to Write a Wrong
Don't Give Up—Legal Ease

Living on My Own

All in a Day's Work
I Own a Car, or Does it Own Me?
What Does Real Life Cost?



Group
BU-08033

Helper's Guide

Learn by Doing
Ages and Stages of Youth
Developing Life Skills

Group Activities

Planning for Consumer Savvy
Money and My Family
We Don't Agree
Where I Spend My Money
Let's Spend Our Allowance!
A Gathering We Will Go
Complete a Family Internet Contract
Working for a Living
It's a New Consumer World
Balancing the Books

Consumer Games

Money Bingo
Consumer Glossary Games
Shopping Around: A Consumer
Skillathon
Consumer Savvy Project Meeting Ideas
Answer Key
Academic Standards
Measuring the Impact—Pre-post
Evaluation



Shopping List

The Consumer in Me

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Achievement Program

My Consumer Savvy Goals

Think of some things you would like to learn about being a savvy consumer. These are your personal goals. Write them below before you begin doing the activities.

What I want to do and learn in this project:

Achievement Program Requirements

1. Complete at least seven of The Consumer in Me and Savvy Challenge activities each project year.
2. Complete at least 21 activities within three years to complete The Consumer in Me Achievement Program.
3. Have your project helper date and initial each activity as you complete it.

Consumer Savvy Activities	Date Completed	Helper's Initial
Talking Shopping		
Getting the Goods on Services		
Stick to Your List		
Why Can't I Have It?		
Reach for a Star		
When I Wish Upon a Star		
Where Has My Money Gone?		
How to Get What I Want		
Bargain Shopping		
What Is the Best Buy?		
Which Do I Choose?		
What Can I Give?		
That Interest Is Simple		
Why is Compound Complex?		

Project Highlights

Date and list the most fun and interesting things you do in this project.

Savvy Challenges

Complete at least two optional Savvy Challenges each year.

Activity	Page no.	Date Completed	Helper's Initials





ACHIEVEMENT PROGRAM CERTIFICATE

_____ has successfully completed all requirements of
The Consumer in Me Achievement Program
in the Consumer Savvy Series.

Helper's signature _____ Date _____

*place a
picture of
you here.*



Talking Shopping



Are these shoes cool, or what?

The Real Deal:
Make wise spending decisions.

Consumer Skill:
Know your shopping style

Life Skill:
Wise use of resources: using **sound judgment**

What if you had all the money you ever wanted to spend? Then you wouldn't have to think about being a **savvy shopper**. But, if you are like most people, you never have enough money to buy everything you need and want! A shopper is a **consumer**, someone who spends money to buy things. You will be a consumer all of your life. A savvy consumer makes wise spending decisions. What kind of a consumer are you? What **skills** do you think you might learn to spend your money wisely?

Attention Shoppers!
Let's go shopping!

It is a good idea to be aware of your personal shopping habits. The best way to do that is to watch yourself shop.

1. Make a list of at least three to five items you want to buy.
2. Take your list and go with your helper, your friends, or another adult (or go alone if you would rather), and visit several stores where you might buy the items on your list. You can just look or you can buy. The idea is to be paying special attention to how you shop.
3. When you finish your shopping trip, think about yourself as a consumer, and write answers to the following questions.

When do you most often like to go shopping? _____

How would you describe your enjoyment of shopping? _____

Who do you enjoy shopping with if anyone? _____

Do you think you might spend more when you are with your friends, or with someone in your family? _____

Do you buy the first item you see that you like, or do you wait to get a bargain? _____

Do you buy anything not on your shopping list? _____

What are some skills you think might help you to become a savvy consumer? _____



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- What surprised you about the way you shop?
- Is shopping a fun activity or a chore? Why?

Consumer THINKING

- Do you usually follow the latest fads or have your own personal style? Explain.
 - Do you spend money differently if it is a gift than if you earned it yourself? Explain.
-
-
-

Consumer USE

- Describe a time when you wished later that you hadn't made a purchase. What was the reason you made that purchase?
 - How do you decide what to do without so you can have something you want?
 - Do you sometimes go shopping not because you need something but because you have money to spend? Explain why.
-
-
-

Consumer ACTION

- What is one thing you will do differently the next time you go shopping?
-
-
-

clip it Consumer Skills

People who buy goods and services are called consumers. It is because people have needs and wants that they purchase goods and services. It is important to develop your skill in managing the **resources** you have, and making the best choices you can.

There are ways to make the most of your money and get the best deal that you can. A wise shopper buys what is needed first. This is called **money management**, being responsible for, and not wasting your money. A responsible shopper is a wise, savvy shopper.

Savvy Challenges

1. Think about something you purchased in the last week. Why did you decide to buy it? Where did you decide to buy it? How satisfied were you were with your choice? Discuss this with your group or helper.



CLEAN UP ON Aisle

10

- consumer
- money management
- resources
- savvy shopper
- skills
- sound judgment

Getting the Goods on Services

The Real Deal:
Identify 10 businesses in a community that provide goods and services.

Consumer Skill:
Locate goods and services in the yellow pages

Life Skill:
Decision making: gathering information

When you are in a new neighborhood or town, how do you find where to buy a hamburger, get a haircut, or have your bike fixed? You can use the local phone book **yellow pages** to know where you and your family can purchase **goods** and **services**.



I need to find the video store.

Attention Shoppers!

Using the yellow pages or a Business Directory in your local telephone book, write the name of one business that can provide you and your family with the following goods and services:

A haircut _____

A restaurant with a sit-down dining room _____

Child care for a younger brother/sister _____

A new computer _____

Office supplies for the family's home office _____

Grooming for your pet _____

Groceries _____

Gas for the car _____

A new car _____

A place to play baseball/softball _____



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- What was most difficult about finding businesses in the phone book?
- What makes finding businesses harder in a new neighborhood or community?

Consumer THINKING

- How do you determine whether a business offers goods or services?
- How comfortable are you using the phone book to locate businesses?

Consumer USE

- What other sources of information can you use to find businesses in a community?
- The next time you are looking for a particular business in a community, how will you find it?

Consumer ACTION

- If a friend asks you to help find an office supply store in your own community, what steps will you use to locate this type of business?
- You want to help plan your family's summer vacation. How can you apply what you learned in this activity to locate goods and services in a community you want to visit?



CLEAN UP ON Aisle

10

- goods
- services
- yellow pages

clip it

Goods & Services

Businesses provide goods and services for people in a community. Someone from your household buys a new pair of shoes. Items that you buy are called goods.

An adult in your family drops off some clothes at the dry cleaners. What does a dry cleaner do? Dry cleaners provide a service. They use chemicals and special equipment to clean clothes that can't be washed in water.

Almost all communities around the world have people who own businesses that provide goods and services.

Goods are things people buy and use. Services are activities that people do for others.



Savvy Challenges

1. Look at advertisements in the Business Directory (yellow pages) of the local telephone book. Find five addresses for goods or services you or your family use. What are two reasons the address of a business is important? Discuss the information you found with your group or helper.

Stick to Your List

0 82901 023652 4



Are you a list maker? Do you make a list of gifts you would like for your birthday? How about a list of clothes to take on vacation? Making a shopping list, and sticking to it, is one of the best ways to avoid **impulse buying**, the temptation of buying items you don't need or cannot afford. Whether you use a scrap of paper

or write neatly on a small notepad, a list can be one of the most useful tools for a savvy consumer. Besides helping you remember items to buy, as you scratch an item off the list you can feel good about how much progress you make in managing your money.

Attention Shoppers!

1

What goes on your shopping list? A list is an ongoing record. You may add things as you think of them, and scratch off items you no longer want or have gotten. Complete the blanks below to help start your list.

2

Begin your list of at least five items in the space below.

You see an add for a neat new _____ just like you want to use.

Your best friend just got a _____ and you want one too.

You would really like to have a _____ for your room.

At the store you saw a _____ you really liked.

You want them all. But do you have other things you need to buy first? Keeping a list helps you see all of the items you need and want. It helps to put a title at the top of the list.

The title of my list is _____.

Think of how you would like to keep your list. Imagine how it will look. You may want to have a small notepad to carry with you so you can add items as you think of them. You may even want to attach a pencil or pen to the list so one is always handy.

I will write on a _____ to make my list.

Decide where to keep your list so it won't be lost. Some lists you may want to carry with you all the time in your wallet or backpack. They will be handy to add items as you think of them. Other lists you may want to keep in your desk at school or at home, fastened to the refrigerator with a magnet, or on a bulletin board in your room.

I will keep my list _____.

Title



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- What do you find most difficult about writing a shopping list?
- How do you intend to keep from losing your list?

Consumer THINKING

- Before keeping a list, how did you remember what you intended to buy?
 - Explain how you decided which items to list and which to leave off.
-
-
-



Making a list of things we need will help avoid impulse buying.

Consumer USE

- How good would it feel to reach a shopping goal and scratch an item off your list?
 - What other times would a list help you keep track of what you have to do?
-
-
-

Consumer ACTION

- As you shop, if you are unable to find an item on your list, how will you change your priorities?
-
-
-

Savvy Challenges

1. When you have several items on your list, prioritize them by numbering them starting with number one for the most important. The largest numbered item is the last item to buy. You may not have enough money for all items, and prioritizing helps you to purchase the most important ones first.
2. Talk to an adult in your family or your helper about how they use lists to help remember what is important. Write the names of at least three different lists people might keep.



CLEAN UP ON Aisle

10

- impulse buying
- prioritize

Why Can't I Have It?



*I want blue M&M's!
I want red ones!
I want only
yellow ones.*

The Real Deal:
Compare differences in peoples' opinions about needs and wants.

Consumer Skill:
Identify personal needs and wants

Life Skill:
Critical thinking: consider other viewpoints

Do you ever say “Why can’t I have it?” Are you sometimes disappointed when you can’t have what you want? Your parent or other adults may not see things your way and disagree with your idea to buy it. Their **opinions** about what are **needs** and **wants** are different from yours.

Attention Shoppers!

1 A need (N) is a product or service that you must have. A want (W) is a product or service that you would like to have. Write your list of goods and services you might buy in the next month. Beside each item in the “Me” column, write W for want or N for need.

2 Cover the “Me” column of the I Want—I Need list with a sticky note or clip a paper over it. Ask a parent or another adult to rate each item on the list as a want or a need. Read the Adult and Me columns with the adult and discuss

- Which items did you agree on?
- Which items did you not agree on?
- Why do you have different opinions?

3 Talk together about what happened. How and why do you think an adult’s opinion might differ from that of a young person? How do you select a good time to talk with your parent or other adult? What can you say that is most convincing? Does it matter how you ask for what you want to buy?

I want – I need

Me	Goods and Services	Adult
1	1	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- Who did you choose to talk with about needs and wants?
- What are some reasons you used for deciding whether something is a need or a want?

Consumer THINKING

- How might an adult's definitions of needs and wants differ from those of a young person?
 - How did you feel discussing needs and wants with an adult?
-
-

Consumer USE

- How does the amount of money available to spend affect peoples' opinions about spending?
 - Why does it matter if more people are involved in making the spending decisions?
-
-

Consumer ACTION

- When you have only enough money for one item, how will you decide which one on the list to buy?
 - How has this activity changed your understanding of why people have differing opinions about needs and wants?
-
-

clip it

Needs & Wants

Needs are the basics for life. Food, clothing, and a place to live are needs. Wants are things you would like to have. Buying a CD, going to a movie, eating hamburgers and fries at a fast food place are wants. Wants make life easier and more enjoyable. Most people have limited amounts of money and must take care of needs first. There is nothing wrong with getting wants *after* taking care of needs. People have different opinions about needs and wants. That is OK. Their opinions are based on what they **value**, what they consider to be important.

Savvy Challenges

1. Talk with someone who is about your age. One of you will pretend to be an adult, and the other will express his or her own ideas. The "youth" will select one item from the I Want list and try to convince the "adult" to allow her/him to buy it. Then switch roles and repeat the role-play.
2. Ask two friends (a boy and a girl) or a brother and/or sister to rate your list of wants and needs. What are the reasons their answers are the same/different from yours?
3. Find an advertisement for something you want. What about the ad makes you think you really want or need that item? Why might an adult have the same or different response?

CLEAN UP ON Aisle

10



- needs
- opinions
- value
- wants