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.

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

CLEAN UP On Aisle 10
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.

Acknowledgements

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**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.

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

Welcome to The Consumer in Me

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

1. 

2. 

Project Highlights
Date and list the most fun and interesting things you do 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.

<table>
<thead>
<tr>
<th>Consumer Savvy Activities</th>
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<th>Helper's Initial</th>
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<td>Stick to Your List</td>
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<td>Where Has My Money Gone?</td>
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<td>How to Get What I Want</td>
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<td>What Is the Best Buy?</td>
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<td>Which Do I Choose?</td>
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<td>Why is Compound Complex?</td>
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Savvy Challenges
Complete at least two optional Savvy Challenges each year.

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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.
Consumer Basics

Talking Shopping

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? _________________________________

   ____________________________________________________________________________________________

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   ____________________________________________________________________________________________
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.

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?

Acknowledgements: Activity written by Patricia A. Hendricks.
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**.

**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

**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?

Acknowledgements: Activity by Rebecca J. Travnichek.
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!

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 ____________________________________.
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.

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.

Acknowledgements: Activity written by Patricia A. Hendricks.
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!**

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.

### I want – I need

<table>
<thead>
<tr>
<th>Me</th>
<th>Goods and Services</th>
<th>Adult</th>
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**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

**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?

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?
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?

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.

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?

Acknowledgements: Activity adapted by Judy Branch from: Decisions with Cents: Money Management Education for 6th Graders (page 30).