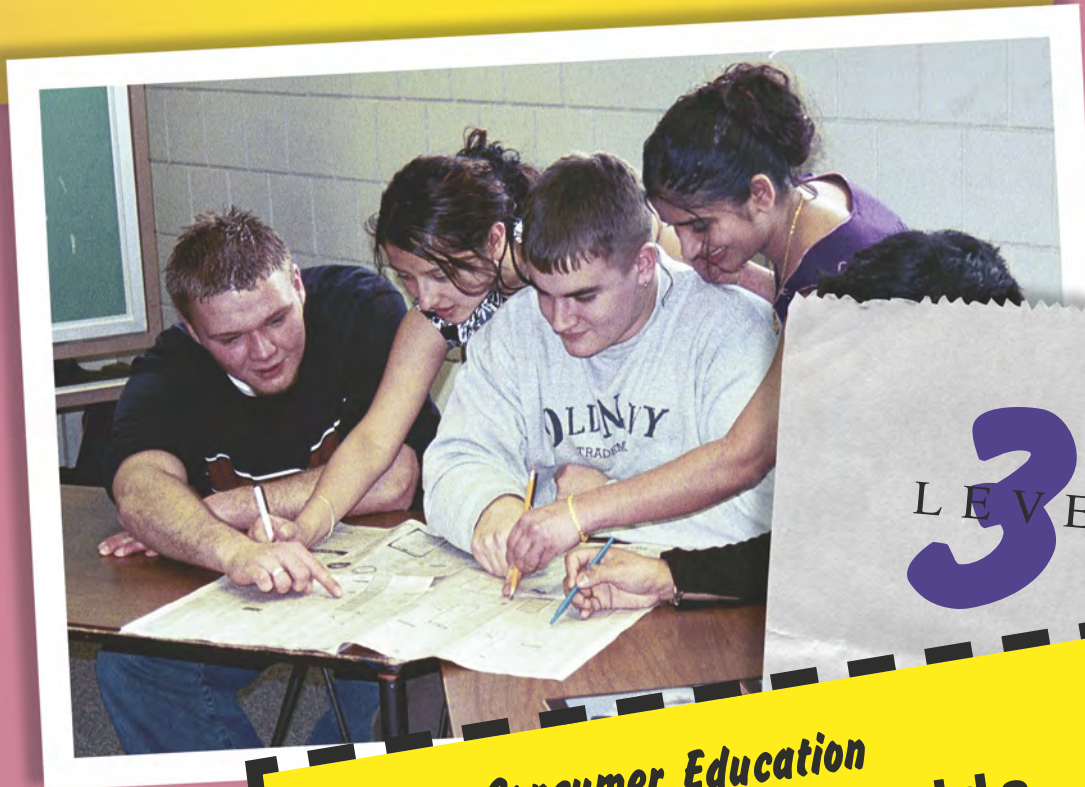


Consumer  
**SAVVY**

# Consumer Roadmap



LEVEL  
**3**

## Consumer Education Youth Activity Guide

Name \_\_\_\_\_

County \_\_\_\_\_



REVIEWED & RECOMMENDED  
National 4-H Curriculum

# Welcome to *Consumer Roadmap*

A roadmap is a guide that shows how to reach a destination. In the *Consumer Savvy* series the destination is to become a wise consumer. You have already completed the first two levels of the series, and learned many of the necessary skills. You are well on your way to understanding consumers, those who purchase goods and services to use. In this activity guide you will learn about the global economy, your rights and responsibilities as a consumer, and how to gather information about the cost of living on your own. You will practice life skills including managing resources, self responsibility and critical thinking.

As with *The Consumer in Me*, and *Consumer Wise*, you may complete the activities alone, or be part of a group all working together on the project. A group will generate more ideas and alternatives while working together to complete the activities. If you are working independently, ask an adult family member or friend to discuss the questions and challenges with you. A helper will provide encouragement, assist in gathering resources, and offer opportunity to discuss and reinforce what you have learned.

## *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!

Each activity includes 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 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.

### 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 agreeing to support the learning of one or more young people in completing the 4-H consumer project. The activities offer them opportunities to learn about the world, and their lifelong role as a consumer. Your involvement will reinforce and expand their learning by providing needed resources, additional insights, and generate possibilities beyond those in the activities, by taking advantage of situations in your local community. In turn, you will gain satisfaction and enjoyment from the experience.

### 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](http://www.4-H.org/curriculum/consumersavvy)



## Acknowledgements

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

## ***The Consumer in Me***



**Level 1**  
**BU-08030**

### **Consumer Basics**

Talking Shopping  
Getting the Goods on Services  
Stick to Your List  
Why Can't I Have It?

### **Consumer Saving**

Reach for a Star  
When I Wish Upon a Star

### **Consumer Spending**

Where Has My Money Gone?  
How to Get What I Want  
Bargain Shopping  
What is the Best Buy?  
Which Do I Choose?

### **Consumer Service**

What Can I Give?  
That Interest is Simple  
Why is Compound Complex?  
Time is Money

## ***Consumer Wise***



**Level 2**  
**BU-08031**

### **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?

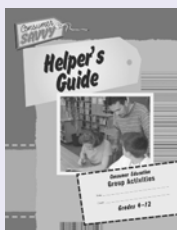
### **Consumer Response to Advertising**

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

## ***Helper's Guide***



**Group**  
**BU-08033**

### **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*

## **Consumer Roadmap**

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# ACHIEVEMENT PROGRAM CERTIFICATE

\_\_\_\_\_ has successfully completed all requirements of the  
**Consumer Roadmap** Achievement Program  
in the Consumer Savvy Series.

Helper's signature \_\_\_\_\_ Date \_\_\_\_\_

place a  
picture of  
you here.



# My Clothes Have Frequent Flyer Miles

**The Real Deal:**  
Discover how the money spent impacts the global economy.

**Consumer Skill:**  
Investigate how the products you buy are manufactured

**Life Skill:**  
Decision making: gather and use information



Indonesia, China, Thailand, Israel, Costa Rica, Mexico. How far have your clothes traveled to get to your closet? They may have come from half a world away. Glance at the tags on the clothes you are wearing and you will be off on a tour around the globe. See what this might mean for you as a consumer.

## Attention Shoppers!

Choose an item of clothing such as a shirt or pair of pants. Shop for it at local stores, in catalogs, and on the Web to see where it was made. You may find the same item manufactured in several countries. Who are the people that made this item? What are they paid for their labor? Under what conditions do they work? Use the information you find to complete the Tracking the Origin chart.

Clothing **product** selected to research: \_\_\_\_\_

Shop for this item to see where it is made. Use the Web or other resources to locate information about the **labor force** in the countries where the clothes are made. Use the information you find to complete the chart below.

### Tracking the Origin

| Catalog, retailer or website | Price | Country of manufacture | Labor force in country of origin |
|------------------------------|-------|------------------------|----------------------------------|
|                              |       |                        |                                  |
|                              |       |                        |                                  |
|                              |       |                        |                                  |
|                              |       |                        |                                  |
|                              |       |                        |                                  |
|                              |       |                        |                                  |

*Consider the Source. Truth is a great flirt.*  
Franz Liszt

## Check This Out!

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

### Consumer VIEW

- What did you discover as you researched where your clothes were made?
- Why are clothes labeled to let you know where they are made?
- What particular parts of the world seemed to produce most of the clothing items you researched?
- Why do you think clothing items are manufactured in other countries?

### Consumer THINKING

- What correlations did you find between price and quality of the item?
  - What did you learn about the working conditions of the labor force in the country where your item of clothing was made?
- 
- 
- 

### Consumer USE

- Explain how you are part of a **global economy**.
- 
- 
- 

### Consumer ACTION

- What are the **trade-offs** to being part of a global economy?
- 
- 
- 



## Voting With Your Dollars

Every week you make a number of purchasing decisions. Each time you decide to buy a concert ticket, buy a pair of shoes, put money in the bank, make a contribution, or get your hair cut, you are voting with your dollars. You select which businesses, policies, and products you support.

As a **consumer**, it is up to you to decide what factors to consider when making a purchasing decision. Some information, like a price or brand name, is easy to find. The style, function, and quality of items you choose depend upon your taste and what you value as a consumer.

If it is important to you that a factory doesn't harm the environment, or that workers have good living conditions, you will probably have to do a little homework to discover that information.

## Savvy Challenges

1. Select three retailers. Contact them, or explore their catalogs or websites to determine whether they have company policies about carrying items produced by child labor. Report back to the group with your findings.
2. Use the Web to research the life of a child worker. Discuss with your group or adult helper how your life differs from that of a child worker.
3. Check the investments made by the bank you use. Where does it invest the money deposited in its accounts? Create charts or a poster with your findings.

### CLEAN UP ON Aisle

10

- consumer
- country of origin
- global economy
- labor force
- product
- retailers
- trade-offs



# The Global Economy

0 82901 02365 36 4902 023652

**The Real Deal:**  
Explain the exchange of resources world-wide.

**Consumer Skill:**  
Experience buying in the world market

**Life Skill:**  
Critical thinking: implications of choices

*"Opportunity is missed by most people because it is dressed in overalls and looks like work."*

Thomas Edison

You hit the snooze button on your Japanese-made DVD player three times before throwing back the Egyptian cotton comforter and setting your feet on a wool carpet made in China. You get dressed, throwing on jeans made in Hong Kong, a t-shirt made in Peru, a sweater made in the United Kingdom, and boots made in Maine.

While you eat breakfast (a banana from Ecuador, Florida orange juice, and a pastry from the bakery around the corner), your mom grinds Ethiopian coffee beans and makes coffee with her Italian espresso machine. Your dad wanders into the kitchen checking his new palm pilot that was assembled in Mexico. He just got off the phone with a technical support person in India.

You're running late, so your mom, who drives a German car, offers to drop you off at school. You grab your lunch, and on the way out the door you pause to look at a Maori carving your grandpa brought back from his trip to Australia. Are you getting the idea that you are part of a global economy? A global economy is sharing resources around the world. It makes shopping more exciting, but also more complicated. A savvy consumer knows the factors to consider, and the implications of buying globally.



"Government's view of the economy could be summed up in a few short phrases: if it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it." Ronald Reagan

## Attention Shoppers!

Go on a scavenger hunt in your house. Your goal is to find 25 different items, and at least one item or more from all six permanently-inhabited continents. You may be surprised where things you use everyday are made. Items listed are the examples from above.

| Continent     | Country   | Item             |
|---------------|-----------|------------------|
| Africa        | Egypt     | Cotton Comforter |
|               |           |                  |
| Asia          | Japan     | Radio            |
|               |           |                  |
| Australia     | Australia | Art              |
|               |           |                  |
| Europe        | Italy     | Espresso machine |
|               |           |                  |
| North America | Mexico    | Palm pilot       |
|               |           |                  |
| South America | Ecuador   | Banana           |
|               |           |                  |

6 *"An economist is a man who states the obvious in terms of the incomprehensible."* Alfred A. Knopf

*"Money was never a big motivation for me, except as a way to keep score. The real excitement is playing the game."*

Donald Trump



## Check This Out!

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

### Consumer VIEW

- How many different countries were represented by items in your home?
- What surprised you most about where items were made?

### Consumer THINKING

- How have you personally benefited from international trade?
  - What motivates businesses to produce goods and services for export?
  - How has technology impacted the global marketplace?
- 
- 
- 

### Consumer USE

- Why might some economists consider a trade deficit beneficial to the economy?
  - How does the export of American media such as television and movies influence trade?
  - What would happen if the world market no longer existed?
- 
- 
- 

### Consumer ACTION

- Describe a consumer experience you have had that illustrates the laws of **supply** and **demand**.
  - How are consumers like you in control of the world market?
- 
- 
- 

### CLEAN UP ON Aisle

10



- balance of trade
- demand
- economic system
- export
- import
- service
- supply
- trade
- trade deficit

## Pros and Cons of International Trade

The economies of every nation are becoming increasingly interdependent, and international trade affects your consumer decisions every day. In the global marketplace, money, goods and **services** flow across international borders day and night. A product brought in from another country is called an **import**. For example, the banana you had for breakfast was imported from Ecuador. As a nation, consumers spend the most on imports of fuel, consumer electronics, and clothing. Items that U.S. businesses sell abroad are called **exports**. The largest categories of U.S. exports are data processing equipment, agricultural products, consumer electronics and airplanes. The exchange of items is called **trade**, and at the end of the day, the tally of imports and exports gives us a **balance of trade**. Every year, since the early 1970s, the U.S. has run a **trade deficit**, meaning we import more than we export.

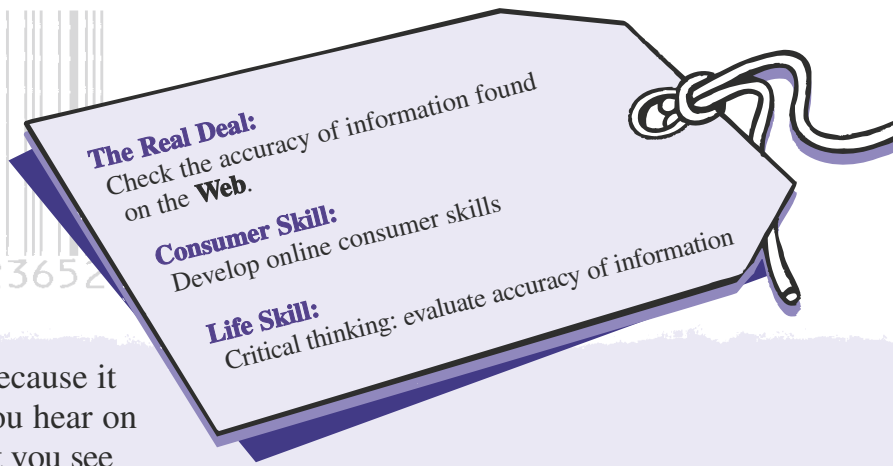
Trade has both pros and cons. As an American consumer you will have more choices, increased competition for your dollars, expanded markets (meaning more people will be employed producing items that can be exported), and improved international relations between countries involved in trade. However, there can also be drawbacks. For an American worker it might mean losing a job when the local factory closes down and jobs are sent abroad. For a worker in another country it might mean being paid pennies to produce items for export that the worker could never afford to buy.

## Savvy Challenges

1. Research how the U.S. government regulates the global market. What role do you feel is appropriate for the U.S. government in defining the American future in the global marketplace? Describe what might happen in the U.S. economy if it were strictly a market economy and not regulated by the government at all. How would this affect workers and consumers? Make a presentation to your group or helper.
2. Research another country's economic system and compare and contrast it with the U.S. economic system. Create a chart to showcase your findings. Present this to your small group or your leader.
3. Debate with another youth the pros and cons of trading on the world market.

# Consider the Source

0 82901 02365 36 4902 02365 2



Do you believe everything you read just because it is in print? Or accept as true everything you hear on the radio? Do you sometimes question what you see on television? If it is on the Internet, it must be right. Right?

While it is true you can find just about anything on the **Internet**, anyone in the world can—and does—put almost anything online. So how do you know if you can trust the information you find? In this activity you'll sharpen your critical thinking skills when shopping for information on the Internet.

## Attention Shoppers!

- 1 Select a computer you'd like to purchase. Use three different search engines to conduct consumer research online. Look for the manufacturer's Web site, commercial sites where you could purchase the computer, professional reviews and consumer reviews of the computer model you want to buy. As you use each search engine, rate it using the chart below. Use the scale of 1 poor, 2 fair, 3 moderate, 4 good, and 5 very good, to rate each search engine.

| Search Engine | Ease of finding the manufacturer's site | Ease of finding commercial sites to make a purchase | Ease of finding professional reviews | Ease of finding consumer reviews | Overall Rating |
|---------------|---|---|--------------------------------------|----------------------------------|----------------|
| 1.            |   |   |                                      |                                  |                |
| 2.            |   |   |                                      |                                  |                |
| 3.            |   |   |                                      |                                  |                |

- 2 When you have completed your research, answer these questions:

- Which search engine provided the most listings (quantity)? # \_\_\_\_\_
  - Which one provided more of the information you wanted (quality)? # \_\_\_\_\_
  - Which one seemed easiest to use for this type of **query**? # \_\_\_\_\_
  - Which of the three were you most likely to use before conducting this research? # \_\_\_\_\_
  - How might this have influenced your research? # \_\_\_\_\_
  - Which one would you most likely use for a similar query in the future? # \_\_\_\_\_
- Briefly describe the main strengths of each search engine you used.
    1. \_\_\_\_\_
    2. \_\_\_\_\_
    3. \_\_\_\_\_

## Check This Out!

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

### Consumer VIEW

- What was the most fun about searching the Internet?
- What was most difficult about locating the information you wanted?

### Consumer THINKING

- How has this activity changed the way you view information on the **World Wide Web**?
- Why are people using the Web to access information?

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### Consumer USE

- What types of research could you conduct using other methods instead of the Web?

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### Consumer ACTION

- What are some ways to **verify** the information that comes off the Internet?
- What are some of the things you will consider when gathering information on the Web?

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## Ladies and Gentlemen, Check Your Search Engines!

Not all **search engines** run the same. Some rate the reliability and usefulness of their information. Others simply try to cover the entire Internet, giving you all the possible sources for a topic. In other words, some are working to give you quantity information, while others are going for quality.

### Ten Things to Consider When You're Searching the Web:

1. Compare the Web site to others.
2. Check online lists for other works by the same author. If the author has only written one thing, the information might not be as reliable as it first appeared.
3. Check the author's credentials. Is the author an expert in the field?
4. Does the resource have a reputable organization or expert behind it?
5. Does the author tell where the information is found? Can you **verify** it?
6. Is information given so that you could contact the author for clarification?
7. Does the information being presented appear to be fact or opinion?
8. Have people you know and respect recommended this site as a good source?
9. Is the information current?
10. Check the grammar and spelling. If there are a lot of mistakes, it's kind of hard to take the information seriously.

## Savvy Challenges

Pick three of the listings you located during your search. Evaluate the information for accuracy based on the ten points listed in the Clip it! section. Report your findings to your group or helper.



### CLEAN UP ON Aisle

10

- Internet
- query
- search engine
- verify
- World Wide Web

# The Bull's Eye on Your Wallet

**The Real Deal:**  
Recognize targeted advertising.

**Consumer Skill:**  
Evaluate quality of advertising

**Life Skill:**  
Critical thinking: analyze worth

Are you a **target** of **advertising**? Advertising must be effective because companies pay millions of dollars to hit your wallet. You are a consumer, and advertisers want your business. In this activity you'll get a chance to see how effective these advertisers are.



## Attention Shoppers!

- 1** Check out these 20 advertising **slogans**. How many of the companies do you recognize by their product slogans? Write your answers in the column "Me."
- 2** Ask two friends or family members to do this activity as well. Cover your answers so that they have to think for themselves, or you can ask the questions out loud.

| Advertising Slogans                                       | Me | Family Member or Friend _____ | Family Member or Friend _____ |
|---|----|-------------------------------|-------------------------------|
| Melts in your mouth, not in your hand.                    |    |                               |                               |
| M'm M'm Good!   |    |                               |                               |
| ObeY Your Thirst.   |    |                               |                               |
| They're magically delicious.                              |    |                               |                               |
| They plump when you cook 'em.                             |    |                               |                               |
| Gimme a break. Gimme a break.                             |    |                               |                               |
| They're Grrreat!  |    |                               |                               |
| We love to see you smile.                                 |    |                               |                               |
| Have it your way.   |    |                               |                               |
| Drivers Wanted.   |    |                               |                               |
| We bring good things to life.                             |    |                               |                               |
| Good to the last drop.                                    |    |                               |                               |
| It just keeps going, and going, and going.                |    |                               |                               |
| It's everywhere you want to be.                           |    |                               |                               |
| Where do you want to go today?                            |    |                               |                               |
| The quicker picker-upper.                                 |    |                               |                               |
| Because I'm worth it.                                     |    |                               |                               |
| When it absolutely, positively has to be there overnight. |    |                               |                               |
| Finger lickin' good.                                      |    |                               |                               |
| Just Do It!   |    |                               |                               |

*"Advertising is the greatest art form of the twentieth century."*

Marshall McLuhan

Four hours of television will contain about 100 advertisements.

A 30-second ad during the 2004 Super Bowl cost \$2.25 million.

## Check This Out!

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

### Consumer VIEW

- Why do companies use advertising slogans and other catchy advertising techniques?
- Give examples of at least three products that are heavily **marketed** to people your age?

### Consumer THINKING

- What items do you regularly purchase that are **generic**, or **store brands** that don't advertise?
- Explain whether you think Americans are targeted by too much advertising.

### Consumer USE

- What impact does it have on you as a consumer if you like or dislike a company's slogan, logo or advertising?
- Why is **brand loyalty** important to companies?

### Consumer ACTION

- What **criteria** will you use to determine the worth of advertising because of what you have learned?
- What role does advertising have in a global economy?

"Advertising is the principal reason why the business man has come to inherit the earth."

James Randolph Adams



### CLEAN UP ON Aisle

10

- advertising
- brand loyalty
- commercials
- criteria
- generic
- marketed
- slogans
- store brands
- target



## Brush up on Advertising 101

Advertisers paid about \$2.25 million for each 30-second **commercial** that airs during the 2004 Super Bowl. That is \$4.5 million per aired minute, or \$75,000 per second! Obviously many companies decide that the cost is worth it to reach the 88 million Americans who tuned in for the game. Whether it is a once-in-a-lifetime ad that airs during the Super Bowl, or an ad you'll see every time you watch your favorite sitcom, you'll find that all ads follow the basic rules of Advertising 101. Common techniques include:

- **Association**—The product or service is linked with a positive situation or activity, and the implication is that you will want to get in on the fun.
- **Bandwagon**—These ads lead you to believe that everyone else is using a particular product and, if you're not, you are missing out.
- **Celebrity Testimonial**—A celebrity or famous person endorses a product. Because of this you will want to use it, too.
- **Emotion**—Advertisers develop commercials that evoke strong emotions that you are expected to associate with the product.
- **Expert Testimonial**—Testimonials may be given by supposed "experts" or by regular folks who are just like you.
- **Repetition**—The same commercial will be shown over and over to imprint the product on your mind.
- **Slogans**—Catchy slogans, themes, or mascots are used to help you remember a particular product or brand name.

## Savvy Challenges

1. Interview several children between the ages of five and ten. Ask them to identify the slogans listed on the chart on page 10. Are you surprised by what these young consumers know? Report your findings to your group or helper.
2. Review print ads. What advertising techniques are used in them? Are they similar or different from the advertising techniques used in television ads? Repeat with advertising on radio. Report your findings to your helper or group.