

Consumer
SAVVY

Helper's Guide



Consumer Education Group Activities

Name _____

County _____

Grades 4-12



REVIEWED & RECOMMENDED
National 4-H Curriculum

Welcome to the



Consumer education skills are seldom taught in a standard school curriculum even though people are consumers their entire lifetime. You will find this set of materials very informative and practical. It provides the opportunity to set goals, practice clear communication, and make good decisions. It encourages interaction with the community, and learning how to learn by developing research and critical thinking skills. Youth who learn good consumer skills can apply them to other areas of their lives.

The Consumer Savvy series youth guides

Level 1 – *The Consumer in Me*, Grades 4–5

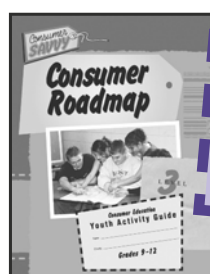
Good consumers are people that know what they need and want, and are able to make wise use of their resources to reach those goals. The activities help youth learn and practice good consumer skills including wise use of resources, goal setting, and sharing with others.

Level 2 – *Consumer Wise*, Grades 6–8

Do you consider yourself a wise consumer? Wise consumers look for situations to learn more consumer skills. Youth will have opportunity to practice skills such as wise decision making, problem solving, critical thinking, and self-responsibility.

Level 3 – *Consumer Roadmap*, Grades 9–12

A roadmap is a guide that shows how to reach a destination, and the destination is to become a wise consumer. Because youth have already completed the first two levels of the series, they have learned many consumer skills. They will practice managing resources, self responsibility, and working with others.



Acknowledgements

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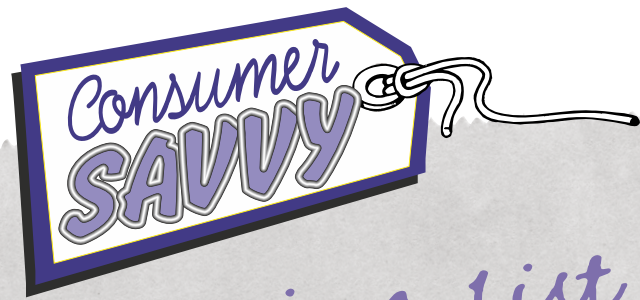
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For more on Consumer Education,
look for other guides in this series.



Shopping List Helper's Guide



Level 1
BU-08030

The Consumer in Me

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



Level 2
BU-08031

Consumer Wise

Consumer Rights and Responsibilities

- Are You a Savvy Consumer?
- The Ideal Consumer

Consumer Decisions

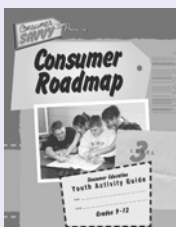
- What is Important?
- What Should I Do?
- Decisions! Decisions! Decide!
- I Have Ethics, Don't I?
- What Price Do I Pay?

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?

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Welcome

Thank you for volunteering your time and talents as a helper to assist one or more young people in this project. As an adult helper, you will guide youth through the activities in this book. Your involvement will make a real difference in the quality of their experiences. You will play a valuable role in helping them learn the subject matter and practice important life skills. Your interest, enthusiasm, and most importantly, your time, will be key ingredients to positive and successful experiences.

Ideally, every youth who is taking part in this project will have a helper who interacts with the youth throughout the project. The activities are intended to be completed by the young person working independently, between project meetings with other youth, all of whom are enrolled in the Consumer Savvy project. This Helper's Guide is intended primarily for the project helper. But, when one youth is taking the project without being part of a class or group, a home helper will find the Helper's Guide extremely helpful as well.

When several youth, or a classroom of youth, are taking part in the project, they learn from one another by meeting together to share their experiences. You, the project helper, will arrange for and conduct these meetings. The youth can share their progress and learning, take part in group activities from this Helper's Guide, and be introduced to the activities they will do independently before the next meeting. Every meeting is planned to include a learning experience and some fun!

Each group activity begins with objectives that include a life skill and a consumer skill to be practiced. This will help you know what the focus of the activity will be. Materials and time needed to complete the activity, and suggested group size, are listed along with suggestions for planning ahead for the activity. You will use these in setting up the meeting.

The activities can be adapted to 4-H project groups, clubs, classes, or home-schooled youth. You will also find helpful hints about characteristics of youth, life skill development, and teaching experientially. Activities include project meeting planning ideas, and resources for organizing a

community 4-H Consumer Savvy program.

In the back of each youth guide there is a Post-then-Pre Evaluation. Make copies of this page for each youth to complete as they finish the project. Send in the completed evaluations as instructed by your local 4-H organization or school.

- **The Real Deal** What youth will learn from the activity.
- **Attention Shoppers!** The beginning of the activity.
- **Check This Out!** Questions to help youth think about what they learned in the activity, and how to apply the knowledge to other parts of their life. Youth can discuss the questions in their group or with you or another adult. It is important to spend some time helping youth think through and answer the questions to reinforce their learning.
- **Consumer View:** What did youth do during the activity? How did they feel about it?
- **Consumer Thinking:** What is important about what youth learned?
- **Consumer Use:** How is what youth learned useful in other ways?
- **Consumer Action:** How are youth going to use what they have learned?
- **Clip It!** Information useful for completing the activity.
- **Savvy Challenges** More ways for youth to gain understanding by practicing skills.
- **Clean Up on Aisle 10!** Words youth need to know in each lesson. These words are in **boldface type** when first used in the activities. A list of these words and their definitions are given in the back of each youth project guide.

- **Projects Online** Internet resources and more opportunities to learn.
- **Achievement Program** Use the Achievement Program in the front section of each youth activity guide to record the activities as completed. Fill out and sign the Achievement Certificate when youth reach the goals.



Learn by Doing

The *Consumer Savvy* series provides learn-by-doing activities based upon the experiential learning model. There are five steps in the model with each one building on what was accomplished in the previous step.

Experiential learning means that you encourage youth, **Step 1**, to try to do the activity before being told or shown how. Youth learn best through trial and error, and by practicing what they have learned

Questions are included to lead youth, in **Step 2**, to share what they did, **Step 3**, to think about what was most important about the experience, **Step 4**, to consider how they use similar information in their own lives, and **Step 5**, to think how they will be able to apply the skills they learned to a new situation.

As they experience and discover new concepts and skills on their own, youth begin to realize that they are competent and have the ability to gain new skills.

Leading by Facilitating

In experiential learning, youth and adults share responsibilities as partners. You, as the adult, set the stage for learning and act as a **facilitator** to involve youth in the experiential learning process. Facilitators give support and encouragement to youth members of the group who are conducting their own learning experience.

Learning takes place as youth discover and explore independently, or with other youth, new information through the **hands-on** experience of doing an activity. You, will assist youth in gathering needed information and materials, and in thinking through what has been learned. You also give guidance, when necessary, in making decisions about the process, in setting goals, and measuring whether the goals have been met. The more that youth can do by themselves, the greater is their learning.

You will notice that each of the activities use the Experiential Learning Model. The subject matter and life skills in a single activity or series of related activities work together to involve learners, encouraging them to think about what is happening, to complete the challenge, and ultimately learn more thoroughly than with traditional educational methods.

Experiential Model

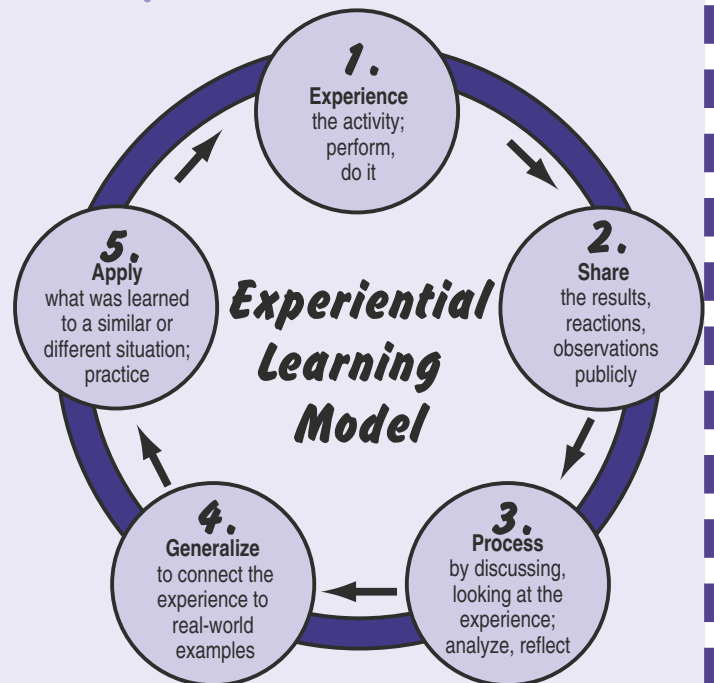


Figure 1: The Experiential Model

Acknowledgements: Pfeiffer, J.W., & Jones, J.E., "Reference Guide to Handbooks and Annuals" © 1983 John Wiley & Sons, Inc. Reprinted with permission of John Wiley & Sons, Inc.

Learning styles

Learning occurs as people process information gained through seeing, hearing, and touching. Every person has a learning style they use the most or like the best. One individual may learn better by seeing, but another might prefer the hands-on process of touching. Because not all people learn the same way, you need to provide learning experiences that use all styles. Learners need the opportunity to see, hear, and do each time new material is presented.

- The **auditory** learner likes group discussions and oral presentations, and remembers what is said.
- The **visual** learner likes viewing or drawing pictures, illustrations, diagrams or charts that illustrate concepts.
- The **kinesthetic** learner prefers direct, physical involvement in the subject, by role playing, doing an experiment, or solving a problem.
- The **tactile** learner uses touch as the key to learning by making or feeling a product or different textures.

Adapted from *Evaluating 4-H Curriculum Through the Design Process* - Barkman, Machtmes, Myers, Horton, & Hutchinson

Ages and Stages of Youth

Understanding general developmental patterns of youth will help you plan activities appropriate to the age group. But since not all youth of the same age will develop at the same rate, you will need to be aware and understanding of differences. As a helper or facilitator, never underestimate the impact your actions and words have on youth of any age.

Grades 4–5 *Preteens* (10–11 year olds)

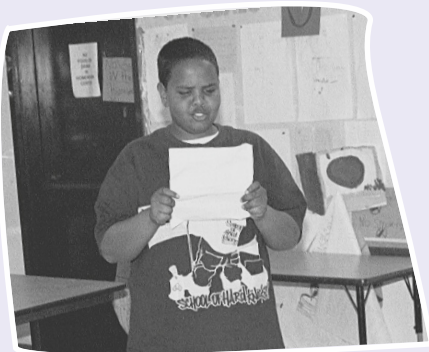
This is a period of rapid growth which can be very tiring for children. They are increasingly aware of their bodies and self conscious about changes that are taking place. Avoid putting them into a situation that might cause embarrassment. These years are a time of experiencing new emotions. They often shed tears. Children at this age are great at dramatizing and sometimes develop exaggerated worries and fears

Preteens are interested in organized competitive games, and enjoy the social interaction and belonging that comes with membership in clubs. They have a strong need to be accepted by and successful in their peer group, and may feel pressure to conform such as wearing “the right” clothing.

A lot of children at this age begin to like reading, and to develop their interests and talents. Small groups provide the best opportunity for young teens to test ideas. Justice and equality become important issues.

Opinions of peers may be more important than opinions of parents and other adults. These children may even challenge adult knowledge and ideas. You have to be patient and remember that you are still the adult and that children have more growing and learning to do.

Children of this age group often strive for independence. It can be very difficult to decide exactly how much freedom you should give them. The child will always want more. Consistency in your approach is helpful and makes it clear to everyone what the rules are.



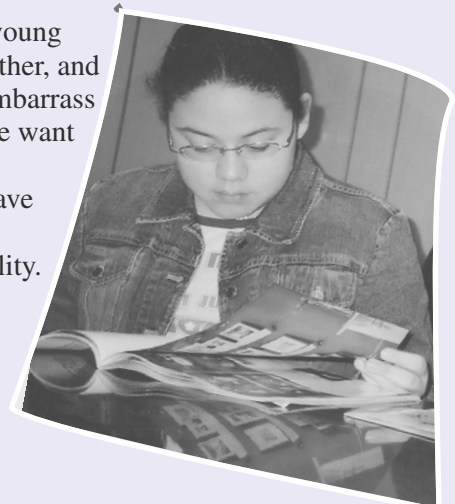
Grades 6–8 *Young Teens* (12–13 year olds)

Growth spurts beginning with adolescence occur at a wide range of ages, with girls usually maturing before boys. These rapid changes in physical appearance may make some teens uncomfortable. Treat youth sensitively according to their age, not their development.

Young teens usually move from concrete to more abstract thinking. Playing with ideas can be as much fun as playing sports. Ready-made solutions from adults are often rejected by young teens in favor of finding their own solutions. You will do well with this group if you provide supervision without seeming to interfere.

Puberty is a time of self-definition. Young teens begin to test values and seek adults who are accepting and willing to talk about values and morals. You can help by providing activities that lead young teens through defining their own beliefs and understanding.

Avoid comparing young people with each other, and be careful not to embarrass them. Young people want to do something important and to have opportunities to develop responsibility.



Grades 9–12 Mid-Teens (14–15 year olds)

Mid-teens tend to be wrapped up in themselves and their peer groups. Families, teachers, and other adults, often become less important. The mid-teen may desire adult input, but you need to offer it discretely and not force your ideas upon them. Relationship skills are usually more developed than in younger teens. Acceptance by members of the opposite sex becomes more important towards the end of this stage.

Mid-teens begin to think about the future and make realistic plans. Their vocational goals influence the activities they select. Teens set goals based on their personal needs and priorities. Goals set by others may be rejected. As they master abstract thinking, teens can imagine new solutions that could challenge adult viewpoints.

These teens usually can initiate and carry out tasks without supervision. Allow youth to plan activities and evaluate outcomes. You can help arrange new experiences. However, you must invite input from youth in planning and evaluating activities. Think of yourself as a facilitator or coach for independent workers.

While teen development may result in unpredictable emotions, it also results in activities that have a profound influence upon development.



Older Teens (16–18 year olds)

Future plans are important as youth finish high school and move on towards college, job, or marriage. In the transition to adult life, their goals for the future influence which activities they continue. In most cases they determine their own schedules and only general directions are needed when they do familiar tasks.

Close relationships develop as they become preoccupied with their need for intimacy. While they make and carry out serious decisions, they still need adults for support and guidance. You, as an adult, will serve as a resource person, helping to stimulate teens' thoughts.

Older Teen information summarized and adapted from *Evaluating 4-H Curriculum through the Design Process* – Barkman, Machtimes, Myers, Horton, & Hutchinson.

Developing Life Skills

A skill is a learned ability to do something well. Youth development is a process of mental, physical, and social growth during which young people gain skills for living a productive and satisfying life within society (See Figure 2).

Throughout Consumer Savvy, life skills are practiced several times, in different ways, to strengthen the learning process. The targeted life skills are those particularly needed by consumers. The specific component or part of the life skill that learners are to practice in a single activity is listed at the beginning. Then the activity is written to use that life skill along with the information to be learned.

On the TLS model (Figure 2) all of the highlighted life skills are used within the activities of the *Consumer Savvy* series. Categories of life skills are identified and divided on the basis of the familiar 4-H clover logo that represent Head, Heart, Hands, and Health.

The goal of 4-H youth programming is to provide developmentally appropriate opportunities for young people to experience life skills, to practice them until they are learned, and to be able to use them as necessary throughout a lifetime. Through the experiential learning process, youth gain the knowledge and the ability to apply the skills appropriately.

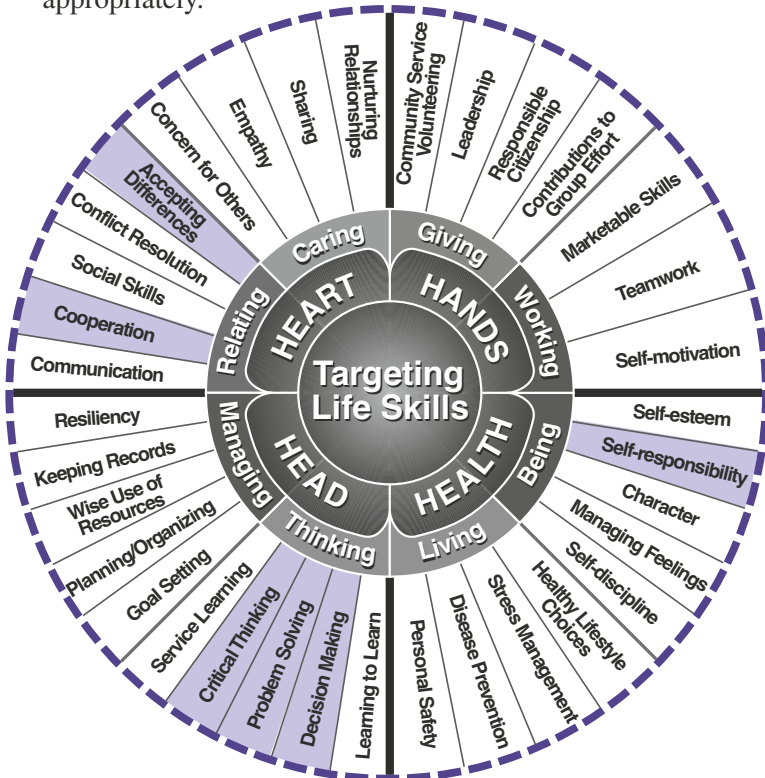


Figure 2: The Targeting Life Skills Model

Adapted by permission from *Targeting Life Skills Model* – Patricia A. Hendricks, Ph. D. Iowa State University Extension.

Planning for Consumer Savvy

The spending patterns of young people set direction for the fashion, entertainment, and food industries in this country. They are consumers now and for the rest of their lives. As an adult helper you have an exciting opportunity to involve youth in learning new information and developing important skills they will use. They will be able to manage their money and make better decisions in the marketplace. During the first activity you will assist the group in discovering interests, talents and other resources available among the members in planning a strategy for completing the experiential activities in this *Consumer Savvy* series.

Attention Shoppers!

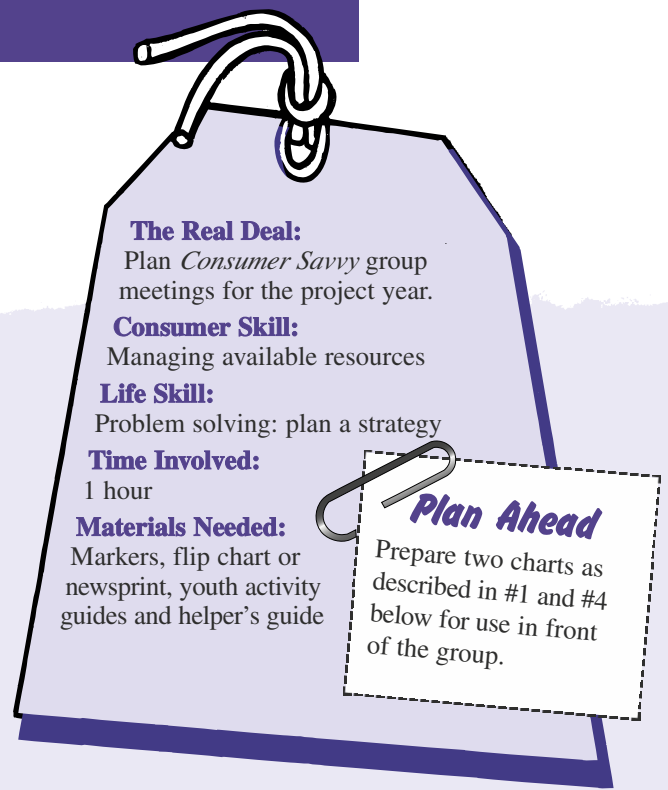
Give an overview of the meaning and importance of being a savvy consumer.

- Everyone is a consumer—a user of goods and services.
- Consumers make decisions every day of their lives.
- A savvy consumer is one that has the information and skills needed to make good decisions when buying goods and services in the marketplace.
- Being a savvy consumer means making efficient and wise use of available resources to meet needs and wants.

1 Involve youth in brainstorming some things they would like to learn about being a savvy consumer.

Add at least three goals on the chart under Group Goals.

Group Goals	Date Completed
1. All youth complete at least eight of the individual activities in their youth manual.	
2. Plan and conduct a community service project for <i>The Consumer in Me</i> and <i>Consumer Wise</i> . Conduct a community job fair for <i>Consumer Roadmap</i> only.	
3. Involve each family in the group activities.	
4.	
5.	
6.	



The Real Deal:

Plan *Consumer Savvy* group meetings for the project year.

Consumer Skill:

Managing available resources

Life Skill:

Problem solving: plan a strategy

Time Involved:

1 hour

Materials Needed:

Markers, flip chart or newsprint, youth activity guides and helper's guide

Plan Ahead

Prepare two charts as described in #1 and #4 below for use in front of the group.

2 Have youth review the topics in the *Shopping List* in their level of the activity guides. They can work in groups of two or three to generate ideas for programs at group meetings, and supporting activities such as speakers, field trips, tours, community service, or other events. If parents are present, include them among the youth groups. Allow ten minutes.

3 The individuals or small groups will then share ideas in a round-robin fashion until all have a turn. One of the youth can record the ideas on large sheets of paper in front of the group. Some ideas may be combined.

Invite youth to discuss the ideas listed and how the choices relate to the group's overall goals. The group members will decide which topics they want to include. The number of choices will vary somewhat depending upon how often the group will meet.

4 Make up a list of topics for programs. You will want to identify a topic and make arrangements for each meeting that will be held. Write on the large chart prepared similar to the one below so everyone can see the plan taking shape. Add lines as needed.

Group Meeting Plans			
Meeting Date Time and Place	Meeting Topic and Planned Activities	Who is Responsible?	What to do before the meeting
Example: Nov. 6, 7 p.m. at Vasquez's house	Interview a local business owner	Jane and Mark	Write and bring three questions you would like to ask about consumerism.

Check This Out!

After completing the activity, discuss the following questions with your group.

Consumer VIEW

- Why did you make the plan for the year?
- How was everyone involved?

Consumer THINKING

- Why are decisions made through group discussion more easily accepted?
- Why is it important for youth and helpers to work together on planning activities?

Consumer USE

- What are some of the ways you are a consumer now?
- What are some ways you plan ahead as a consumer?

Consumer ACTION

- How does making a plan help you manage your time, your money, and your schedule?
- How will our meetings be more successful because of our planning?



Involving Everyone

Every group has resources available in people, time, energy, and money. Your role as a helper is to create a setting in which youth can develop both consumer and life skills while making use of resources within the group. You offer guidance and support, while the youth work together to complete the activities. The success of a group usually depends upon including all members in planning, carrying out, and evaluating meetings. Check that the meetings are directed toward the accomplishment of the group and individual goals. It is important that group members have fun working together.



Savvy Challenges

Complete the chart adding meeting dates and other details. Be sure everyone shares in the responsibility of seeing that the plans are carried out. Involve as many youth and families as possible with a specific job on the year's program. Depending on the setting, recreation, demonstrations, refreshments, and hosting the main program are all possibilities. Before the next meeting, download and complete the 'Group Meeting Plans' document from the Consumer Savvy Project Online website (www.4-h.org/curriculum/consumersavvy) and make copies for each youth or family. You might include a list of everyone's name and phone number or e-mail address to help with group communications.

Money and My Family

0 82901 02365 36 4902 023652

Money is an emotional issue, and those emotions affect spending decisions people make. You will assist youth in exploring their personal feelings and attitudes about money. They will gain understanding of how money is handled within their families, and why the ideas of different family members might sometimes be in conflict. You may even discover a few things about your own thoughts and feelings regarding money.

Attention Shoppers!

- 1 Have youth sit around a table. Ask each youth to draw a happy face on the bottom (back) of one paper plate and a sad face on the bottom (back) of another paper plate using items provided. Have them glue a wooden stick at the bottom inside of one of the faces/plates, put the plates together, faces to the outside, and tape at four places, or glue together using glue sticks.

Read each of the statements on the right to the group and have youth show the happy face if they agree (yes), the sad face if they disagree (no). They will place the faces down on the table or in their lap if they don't know how they feel. Allow time for group members to share their feelings about the statement with each other.

- 2 Ask for comment on differences and similarities, *but don't allow conversation to get personal or reveal private family information.* Discuss factors affecting the amount of money available: family income, family size, age of family members, financial responsibilities of the family.

- 3 After the discussion, ask members of the group to summarize what they learned. Try to cover the key points of the activity listed in Clip It!

- \$ You should have as much money to spend as your friends do.
- \$ You should discuss with your parents how to spend your own money.
- \$ It makes a difference if you earn money or have an allowance.
- \$ If there are four members in the family, one-fourth of the money should be spent on each.
- \$ It is selfish for you to have some money to spend as you want.
- \$ If you manage your own money and make your own decisions, you must be ready to accept whether you make a good or bad decision about its use.
- \$ It is important to share your money with charities or other organizations that help people.
- \$ Saving money is important.

The Real Deal:

Make good earning, spending, and saving decisions.

Consumer Skill:

Explore differences in feelings and attitudes about money

Life Skill:

Decision making: consider alternatives

Time Involved:

20–30 minutes

Materials Needed:

Two paper plates per youth, one wooden stick per youth, crayons and markers, clear tape and/or glue sticks

Plan Ahead

- Prepare a table with materials listed where youth can work together.



Check This Out!

After completing the activity, discuss the following questions with your group.

Consumer VIEW

- What was this activity about?
- What did you learn about your own feelings and attitudes concerning money?

Consumer THINKING

- Is it easier to discuss money with your friends or with your family? Why?
- If you find it hard to talk about your feelings concerning money, what makes it difficult?

Consumer USE

- How does having different feelings and attitudes about money produce different alternatives when making decisions?
- Why does managing your feelings and attitudes help you spend your money more wisely?

Consumer ACTION

- How will you help your family discuss and share feelings and attitudes to make better decisions?



Understanding Differences

Sharing feelings and attitudes about money within a family helps all members to learn about the family's money management knowledge and skills. It improves their ability to make good decisions. Taking a look at how their own family makes money decisions, and exploring alternative methods, will help youth make better earning, spending, and saving decisions now and as an adult. Sharing with others helps them understand that people have different feelings and attitudes. *Be careful not to share among the group personal or private information about yourself or about youth and their families.* Some points to consider:

- Your feelings and attitudes about money are important and affect your decisions.
- People have different feelings and attitudes about money.
- Few ever have all the money we want.
- Everyone has different amounts of money to spend, share and save.

Savvy Challenges

Have youth write down the two statements listed below before leaving. Send their happy/sad face plates home with them. Have them repeat the activity with other friends and family members using the happy and sad faces for responding to the statements. Ask for them to report results at the next meeting.

\$ Family money should be divided equally between family members.

\$ You should discuss with the adults in your family how to spend your own money.

We Don't Agree

0 82901 02365 36 4902 023652

People have different emotional responses depending upon their own situation and the money available to spend. Have you ever heard a quarrel among youth and adult family members about the use of money? Too often what begins as a discussion becomes an argument, and strong feelings keep people from thinking clearly enough to resolve the issue. A role play activity where youth act out different sides of such disagreements can help them understand different points of view.



The Real Deal:

Consider both youth and adult sides of a money issue.

Consumer Skill:

Acknowledge alternative opinions

Life Skill:

Social skills: disagree appropriately

Time Involved:

30 minutes

Materials Needed:

Clothing props to dress like an adult—eyeglasses, hat, woman's purse, etc.

Attention Shoppers!

Youth will act out two opposing positions people might take on a consumer issue. They will act out the disagreements, opinions, and reasons for one role, and then the other, with discussion and emotions appropriate to the role.

1 Present a consumer or money issue for which two people in different roles may have opposing views. You may choose from one of the following issues or use one of your own:

- Youth asking older brother or sister to loan money for a movie or ballgame and snacks.
- Youth asking adult parent for new clothes like other kids in the class are wearing.
- Adult selecting item of clothing for youth to wear to school.
- Adult asking youth to do chores to earn some money.
- Older youth asking adult parent for money to put gas in the car.

2 Youth need to spend some time preparing for each role. Help them think about the body language and tone of voice they will use, as well as how they might dress to play certain roles—adult, mother, father, older sister or brother, teacher. Display simple props you have gathered that may help communicate an adult role

3 Ask youth to volunteer to show the group how they would stand, sit, walk, hold their head, gesture, and use other body language to act like an adult. Helpers also may want to use one of the props and demonstrate.

4 Ask youth to work in pairs, each taking one of the roles. They can select an item from the props to use in role playing. Have them talk about the issue for 5 minutes. Stop the pairs and discuss. Ask the pairs to switch roles and again discuss the same issue for 5 minutes.

Check This Out!

After completing the activity, discuss the following questions with your group.

Consumer VIEW

- How did you feel when you played yourself (a youth) in the role-play?
- What did you say and do when you played the adult that was different from what you said and did when you played yourself?

Consumer THINKING

- What responsibilities and concerns did you think about adults having when you played the adult role?
- What responsibilities and concerns did you think about youth having when you played yourself?

Consumer USE

- How is it useful to practice a role so you better understand another person's position?
- Explain how it is possible for two people to have differing opinions and still come to an agreement over a decision to be made?

Consumer ACTION

- How will you prepare to talk with a teacher about something that is very important to you?
- How will you use role-play to work out a problem with a friend?



Roleplay

By practicing opposing roles, youth can build empathy for points of view held by others. Through role plays, youth and adults come to understand that people are influenced by the demands, responsibilities, and limitations of their own situation, and each person's situation may be different. You can use role-playing as an effective and fun learning method for many other activities in all three levels of youth activities.



Savvy Challenges

Repeat the role-play activity using another issue with different partners. Discuss with the group how realistic a role-play can be, and the understanding they can gain from playing another person's point of view.