Consumer Savvy Project Brief

Learning Objectives
- Experience what it means to be a consumer through saving, spending and sharing
- Learn and practice good consumer skills including wise use of resources, goal setting, and sharing with others
- Practice wise decision making, problem solving, critical thinking and self-responsibility
- Realize the influence of peer pressure and the power of advertising while learning to make independent decisions when shopping
- Learn about challenges in the market place

Critical Thinking
- What factors should you consider when deciding whether something is a good buy?
- Why would a bank pay you to save your money with them?
- Why is it necessary to compare costs of units of measure rather than by size of container?
- Why is saving important?
- What are reasons the same advertisements don't appeal to both youth and adults?
- In advertising a new toy, what techniques would you use? Why?
- How does the media impact youth spending behavior?

Fair Projects
- Compare costs of similar products
- Identify different shopping styles
- Savings plan
- Cyber consumerism - safety
- Create an advertisement
- Information about government agencies that protect consumer rights
- Identify strengths and challenges in a global economy

Demonstration Ideas
- Create a shopping list
- Cyber consumerism - shopping site research
- Compare quality and cost of similar products
- Develop a spending log and identify spending patterns
- Write a letter of complaint or praise to a goods/service provider

Field Trips
- Store - interview the owner/manager
- Advertising agency
- Chamber of Commerce
- Bank
- Service providers (i.e., auto repair, hair stylist, dry cleaners, etc.)
- Job fair

Ideas for Speech Topics
- How to find goods and services in a community
- How advertising affects youth
- Different shopping styles
- Internet shopping safety
- How to set saving, spending and sharing goals
- Consumer trends

Community Service
- Teach consumer savvy skills to other youth groups
- Develop a toy safety checklist for shoppers to use when purchasing toys for children
- Volunteer to help at a community recycling center
- Write an advertisement or public service announcement to promote 4-H membership benefits to youth and families
- Research organizations that recycle unwanted items and publicize it in the community
- Develop an educational display and exhibit it at local events

Science & Technology
How have you used science and technology in this project area?
Examples:
- Comparing costs
- Practicing consumerism via Internet
- Developing savings plan
- Researching the effects of advertising and a global economy on youth
Show Me Character

**Trustworthiness** - includes honesty, promise keeping and loyalty.
- Follow rules for family and school internet use
- Be honest about what you are spending your money on

**Respect** - includes courtesy and proper treatment of people and things.
- Appreciate the amount of money your family provides for an allowance
- Learn about different cultures and their consumer practices

**Responsibility** - includes the pursuit of excellence, accountability and perseverance.
- Learn about budgeting so you can create a budget for your family
- Earn extra money through chores
- Learn ways to save money

**Fairness** - involves consistently applying rules and standards appropriately for different age groups and ability levels.
- Compare prices to get the best deal
- Judge products based on their merit, not on brand names or price
- Be open-minded

**Caring** - promoting the well being of people and things in a young person's world. It denotes action and not just feelings.
- Remember that people have different attitudes about money
- Be sympathetic towards other's social and economic status
- Share what you have with those in need

**Citizenship** - includes making the community and county a better place to live for themselves and others.
- Be proactive; if you see wrongdoing in your community take action
- Compare costs in your area and share your findings with others
- Learn about safe internet use and find out what sites are appropriate for youth

Show Me Standards
Missouri 4-H members will acquire the knowledge and skills to gather, analyze and apply information and ideas, communicate effectively, recognize and solve problems, make decisions and act as responsible members of society.

4-H members will acquire a solid foundation which includes knowledge of:

- **Mathematics** - addition, subtraction, multiplication, and division; other number sense, including numeration and estimation; and the application of these operations and concepts in the workplace and other situations.
- **Social Studies** - economic concepts and principles
- **Communication Arts** - writing formally and informally

Resources

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For additional resources check with your local University of Missouri Extension Center or the 4-H Source Book at [http://www.4-hmall.org/educationalresources.aspx](http://www.4-hmall.org/educationalresources.aspx).