



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

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

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?

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

431 Consumer 1

Y620 4-H Project Record
Y4310 The Consumer and Me
LG4340 Consumer Savvy Helper's Guide

432 Consumer 2

Y620 4-H Project Record
Y4320 Consumer Wise
LG4340 Consumer Savvy Helper's Guide

433 Consumer 3

Y620 4-H Project Record
Y4330 Consumer Roadmap
LG4340 Consumer Savvy Helper's Guide

Ideas for judging classes use LG307 Family Consumer Science Judging Guide & LG730 Judging: A 4-H Teaching Technique

To Order

Extension Publications online at <http://extension.missouri.edu/explore/shop/> or by phone at 1-800-292-0969
For additional resources check with your local University of Missouri Extension Center or www.4-hmall.org/