



4-H CONSUMER EDUCATION ACTIVITY PAGE

Developed by **Justin Crowe**, Extension Agent, Davidson County

Beginning

Your 4-H CONSUMER EDUCATION Project



It's important to be a smart shopper. You're never too young to start making good choices about things you buy. Sometimes it's easy to make those decisions, but other times it's more difficult. In this 4-H project, you can learn things that will help you make good money choices. Listed below are some of the skills you can learn and activities you can do this year. Check your favorites. Then, work with your 4-H leaders and parents to make a 4-H project plan for what you want to do this year.

- Learn the difference between needs and wants.
- Identify personal needs and wants.
- Make a plan for getting something done.
- Learn to use your time wisely.
- Learn the importance of setting goals.
- Learn the importance of sharing resources.
- Complete a service project using project skills learned.
- Give a project demonstration in a 4-H club meeting.
- Make an exhibit or poster about consumer education.
- Other _____



Life Skill
Ethical Decision Making



Needs or Wants?

Needs are those things you must have. **Wants** are things you would like to have to make life better. Make a list of your needs and a list of your wants in life. Compare the two lists. Which list is longer?

Needs

Example: water

Wants

Example: movie tickets

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Saving for a Special Goal

It is important to save money. You may save money to buy something special or just to have some "extra" money on hand. Saving is usually easier if you know what you plan to do with the money. Think about something special you want to save money for. How much money do you need? How will you save the money? On another sheet of paper, write out your goal and your saving plan. Share your plan with your family and then place it in your 4-H project folder.

Try This Activity—Budgeting to Spend, Save and Share

One of the first steps in being a good consumer is deciding how you are going to spend your money. How will you spend, save and share? You can purchase things immediately by spending a small amount of money. You can save money for weeks or months to buy something more expensive. You can also share your money with other people, churches, charities or other groups.

On a separate sheet of paper, make three columns with the headings "Spend," "Save" and "Share." Think about how you would like to use your money in each of the three ways. List five items in each column.



You could probably list more than five things for each column. There are many things we want to do, but we have to choose the most important things to spend our money on. Chances are, your parents use some form of a **budget** to help them keep up with how they spend their money each month. Now it's your turn to make a budget.

Let's pretend that you earn \$10 per week for an allowance; that's \$40 per month. Look at your lists for spending, saving and sharing. Make a budget for how you will spend your allowance on these things. Can you spend your money for everything on the lists? What do you need to leave out? Remember that it's OK to change your lists to fit your budget.

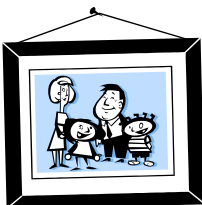
Be sure to share your budget with your parents or another adult or teen leader. They can help you if you have questions. Then, keep your budget in your 4-H project folder.

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Sharing My Resources

Resources are things you can use to get what you want or need. Some of your resources are time, money, energy, talents, skills, knowledge and interests.

Resources are limited. You don't have enough resources to get *everything* you want or need. You must also share resources with your family. For example, the adults in your family earn money to pay for your family's wants and needs. Everyone must share the money to get things they need and want.



Sometimes you have to wait for what you want because another family member's needs or wants come first.

You've already made a list of the things you need and want. Now, ask other family members to tell you three things they need and three things they want. Do you think some of these needs and wants are more important than yours? How can you work together to share your resources?

In a family, you also have to share other resources, such as time and skills. Imagine that you need a costume for a school play. Your mom can sew, but she needs to clean the family room. If you clean so she can sew, then both of you get what you want. You have shared your resources!

On a separate sheet of paper, list the resources that your family members have. Then, draw ways that you can share your resources. Share your drawing with your family and keep it in your 4-H project folder.

Service Ideas

- Make and display a poster about saving money.
- Donate gently used clothes or toys to charity.
- Keep an activity calendar updated for your family.

Additional Resources

You have to make decisions every day. Many of those decisions are about how you will use your money and resources. This activity sheet has given you the opportunity to explore things to think about as you make decisions about consumer education. You've searched for a career, made a budget, kept a record of your time and other cool things. But this is just the beginning! Use the resources listed below to continue learning about consumer education.

- School & public libraries
- People who know about consumer education, such as bankers, family & consumer science teachers or people who work in stores
- 4-H project groups
- The 4-H consumer education Web page:

www.utextension.utk.edu/4h/projects/consumer.htm

*Reviewed by Dena Wise, Associate Professor, and members of the state 4-H Youth Development staff
Edited by Lori Jean Mantooth, Extension Assistant, and Wanda Russell, Publications Editor*

Career Scavenger Hunt

By asking others, researching on the Internet or reading a book or magazine—search for a job that uses consumer education skills and knowledge. Here's what you are looking for.

1. Job Title _____
2. Job Description _____

3. Education Required _____

Consumer Skills Search

Listed below are several words from the activities on this page. Look for the words in the puzzle. Then, pick one of the topics and give a speech about it in a 4-H meeting.

Q Y F U I H C R C A X L S M O H G
E M A A I R F D O W E L Z O P J Y
C H P L J E F W N P C L Q N T C V
I D E L D S K M S H T A W E P T V
S N S O H O B L U I Q T G Y I Q C
F E H W A U T R M Q P D G A D P W
J P I A E R D I E A U R M Z B J A
U S U N N C L L R B Y T H C C H N
N U R C T E P Q E C B G H M D P T
E Y A E H S F Y D P C Y P B T K N
W P B M T J O B U T Y L M V Z L E
V Z C R V M U L C Y U I F S A V E
N E E D Y M A N A G E M E N T B F
J E W K Z O X Z T P B A L G A L Q
P S R W G J R K I K J F N S C I I
I E R A H S Z T O X N M Q Q N H K
J D I C H O G I N S E C I O H C K

Don't forget to submit your project report to your 4-H leader.



ALLOWANCE	GOAL	RESOURCES
BUDGET	JOB	SAVE
CHOICES	MANAGEMENT	SHARE
CONSUMER EDUCATION	MONEY	SPEND
FAMILY	NEED	WANT

For more ideas, contact your 4-H office.

Other 4-H Consumer Education Activities

- 4-H demonstrations
- 4-H visual exhibits
- 4-H poster contest
- 4-H public speaking