



CONSUMER EDUCATION

SKILLS

- Evaluate personal ethics
- Create personal values flag
- Reflect on skills developed
- Learn how advertising influences buying
- Gain skills in maintaining a checking account
- Increase technology skills and
- Internet safety know-how
- Complete a service project

In the Beginning Consumer Education project, you learned how to make wise buying choices, shop online, evaluate your current spending habits and create a personal spending plan. Some of the new skills that you can learn in the 4-H Consumer Education project are listed on the left. Check your favorites and then work with your 4-H leaders and parents to make a 4-H project plan of what you want to do and learn this year.



LIFE SKILL-Responsibility

Marketing Mayhem

Product advertising and marketing has become big business in America. Each year, billions of dollars are spent on the promotion of a particular product. Companies are more than willing to spend lots of money ... because advertising sells their product. The more product a company sells, the more money the company makes. Companies advertise to particular audiences known as target audiences. The target audience is made up of a group of people with something in common. The target audience is more likely to buy a particular product than the general population. For example, diapers are marketed to a target audience made up of new moms. Lipstick would be targeted to what kind of target audience? Women, right? What about golf balls? Aftershave? Barbie™ Dolls?

Young people make up an important part of the marketing segment. Companies that produce products for young people also spend lots of money in advertising to this target audience. Watch a 30-minute television show designed specifically for young people -- those around your age. Throughout this television show, select two commercials to watch closely. After watching the commercials, answer the questions listed in the chart on the right.

	COMMERCIAL #1	COMMERCIAL #2
1. What product were the advertisements selling?		
2. Who was the target audience?		
3. How many times did this advertisement show during this television show?	Answers will vary.	
4. Were you persuaded? If so, what was it that got your attention?		
5. Had you heard of this product before? If so, how -- friend, another commercial, catalog, store, etc...?		

Service Ideas

Share your knowledge with others!
Give a project demonstration about one aspect of consumer education.

Assist a younger family member in learning how to use a check book.

Create a "Safe Internet Shopping" guide for other 4-H members.

Resources

School and public libraries
Consumer education manual
4-H project leader/groups

The following website was used to create this activity sheet. To learn more consumer education skills visit:

www.n4hccs.org

Don't forget! For more ideas and info, contact your local 4-H office.

Other Activities

4-H Demonstration

4-H Skill-a-thon

Keep a journal of magazine, radio and television advertisements. Make a special note as to why the ads appeal to you. Note the ones that do not appeal to you. Why do you think this is?

Money Matters

A checking account allows you to make payments to individuals and businesses with a check instead of cash. While it is safer to write checks instead of carrying large amounts of cash, here is a lot of responsibility that comes with having a checking account. You need to keep track of the amount of money that you deposit into your account. You also need to keep track of the checks you have written to insure that you do not overdraw your account. Overdrawing your account can hurt your credit and get you in trouble for writing a "bad check" or a check that "bounces" meaning that you don't have enough money in your account to cover the amount of the check.

First, let's practice writing a check. The check above is an example of how a check is written. Using the check below, write a check for \$23.78 to "The Coffee Cafe". You may change your name from 4-H Member to your true name.

At the bottom is a checkbook register. The checkbook register is the way to keep track of your deposits and withdrawals -- either by check or otherwise. It's very important that you record any transactions at the time that they happen so that you don't forget. The checkbook register has the first two entries already shown. The record the following transactions.

March 1 -- open checking account with \$183.00 from your after-school job.

March 2 -- purchased clothes for 4-H Congress at "My Favorite Store" for \$115.53.

March 2 -- Don't forget to record the check you wrote above for \$23.78.

March 7 -- wrote check for \$24.78 for gas and soda at "Stop and Go" store.

March 15 -- deposited \$97.88 from after-school job.

March 16 -- purchased a CD at "The Music Shop" for \$14.09.

March 19 -- withdrew \$40 for movie and dinner.

March 20 -- wrote a check for \$7.43 for DVD rental fees.

March 22 -- deposit \$20 for babysitting job.

March 25 -- deposit \$35 check -- birthday present from Grandma.

March 29 -- withdrew \$20 for gas.

What's your ending balance?

4-H Member
2006 Consumer Education Street
Anywhere, TN 00000

0001
3/2/0? Date

Pay to the Order of My Favorite Store \$ 115.53
One Hundred Fifteen and ⁵³/100 Dollars

For Clothes for Congress 4-H Member
123456789: 0001 987654321

4-H Member
2006 Consumer Education Street
Anywhere, TN 00000

0002
3/2/0? Date

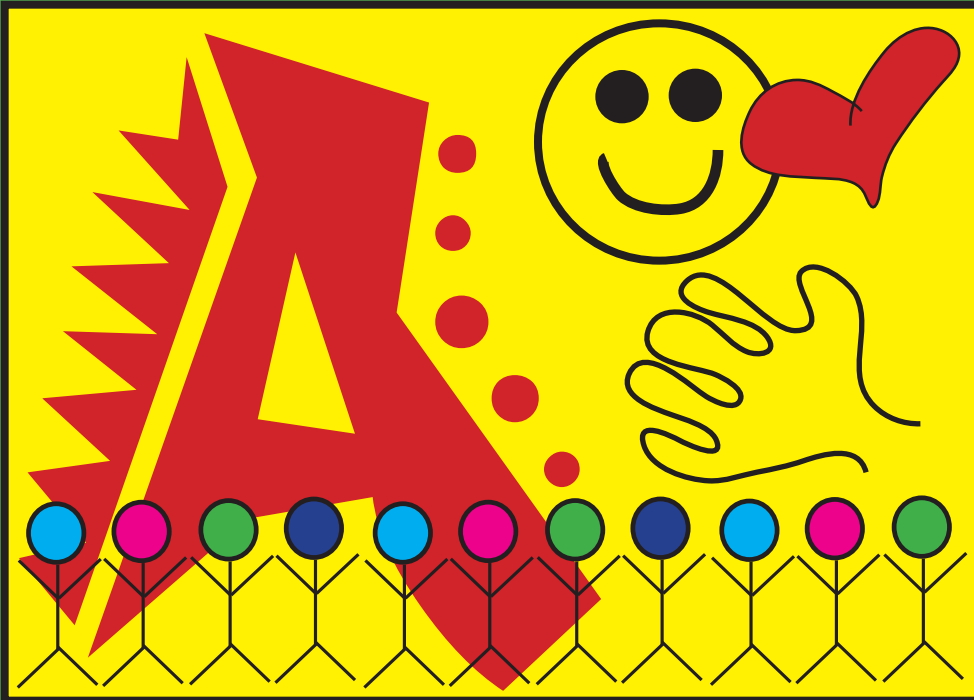
Pay to the Order of The Coffee Cafe \$ 23.78
Twenty-three and ⁷⁸/100 Dollars

For Pastries for Club Meeting 4-H Member
123456789: 0002 987654321

Number	Date	Description of Transaction	Payment/Debt	Fee	Deposit/Credit	Balance
	<u>3/1/0?</u>	<u>Deposit</u>			<u>183.00</u>	<u>183.00</u>
<u>0001</u>	<u>3/2/0?</u>	<u>My Favorite Store</u>	<u>115.53</u>			<u>67.47</u>
<u>0002</u>	<u>3/2/0?</u>	<u>The Coffee Cafe</u>	<u>23.78</u>			<u>43.69</u>
<u>0003</u>	<u>3/7/0?</u>	<u>Stop and Go</u>	<u>24.78</u>			<u>18.91</u>
	<u>3/15/0?</u>	<u>Deposit</u>			<u>97.88</u>	<u>116.79</u>
<u>0004</u>	<u>3/16/0?</u>	<u>The Music Shop</u>	<u>14.09</u>			<u>102.70</u>
	<u>3/19/0?</u>	<u>Cash/Debit Card</u>	<u>40.00</u>			<u>62.70</u>
<u>0005</u>	<u>3/20/0?</u>	<u>Movie Store</u>	<u>7.43</u>			<u>54.67</u>
	<u>3/22/0?</u>	<u>Deposit</u>	<u>20.00</u>			<u>74.67</u>
	<u>3/25/0?</u>	<u>Deposit</u>	<u>35.00</u>			<u>109.67</u>
	<u>3/29/0?</u>	<u>Cash/Debit Card</u>	<u>20.00</u>			<u>42.10</u>

Ending Balance is \$42.10

Value Flag



The things that are important to you are also known as values. What's important to you? Your family? Making good grades? Being a friend? Being honest?

A flag is like a family shield or crest. It is made up of symbols and colors that represent the things that are important to a family.

Create your personal Value Flag. Your flag will be a collection of symbols, colors and other items that represent your personal values. Take a 8.5 X 11 sheet of paper. Add your favorite colors. Create designs using words, drawings, symbols, or pictures cut out magazines. Write your last name somewhere on the flag to take ownership of these values.

What the above flag symbolizes:

A = good grades

Hand = community service

Stick men = family and friends

Heart = caring for others

Happy face = positive attitude

Yellow background = color of friendship

What Would You Do?

Do you enjoy surfing the net? The Internet has brought the ease of information and communication to us almost instantly. Likewise, it is also easy to get into trouble by using the Internet. If you use the Internet to shop, communicate or find information, you have to understand and follow the rules. Consider the following case studies:

Case Study #1

Your favorite rock group has just released a new CD. You don't have enough money to purchase the CD at the store. However, you have heard of a way that you can download music from the Internet ... for free! What would you do?

Case Study #2

Your English Literature paper on "Romeo and Juliet" is due tomorrow. You have not started it yet. While surfing the web, you do a search by typing in the key words "Romeo and Juliet." Wow! You instantly have all the information you need ... including a pre-written book report. All you have to do is cut and paste the book report and pass it off as your own. Who's going to know? What would you do?

**Answers
will vary.**

Reflection

As an advanced consumer education project member, you have gained many useful skills. These are skills you can use for a lifetime. Reflect back on the many things that you have learned. Think about how having this knowledge makes you feel. Using the letters below, highlight your new skill set and feelings. An example has been provided.

What I've Learned ... How I Feel ...

C check registers

cool

O

N

S

U

M

E

R

Answers will vary.

Learning to Lead

As a 4-H project leader, you should be able to share your skills, knowledge and experiences with younger 4-H members. Here is a group activity idea that you can use as you plan your project group meeting to help review and reinforce consumer education concepts. Can you think of others? How can this activity be used with other 4-H projects?

Start		The web site you were shopping on offers privacy	Figure the price/unit on a 64-ounce item that cost \$2.59 to		List the category that you spent the least \$ in last month. Then		The newest CD by your favorite rock group ... is this a want or
			\$ per				
	You listed your phone # on the Internet when ordering a			You saved \$5 this month using your new Spending Plan.	Supplier to make a volcano for your science project ... a want		
		An item cost \$42. You want to buy the item in 6 mos. How much will you have to save	List the category that you spent the most \$ in last month. Then				Finish

THE CONSUMER EDUCATION FLOORBOARD GAME

Materials Needed:

- One copy of the Consumer Education Board Game from the Intermediate Activity Pages
- Posterboard
- Permanent black marker
- Die
- Prizes

Directions:

Create a floor board version of this game to play by laying out sheets of posterboard in a manner similar to the design of the Intermediate Activity.

Use the same questions as on the original version of the game ... or better yet ... be creative and make up some of your own questions that have to do with the consumer education project.

Using the magic marker, write your questions on the posterboard.

Follow the game instructions for play; the only difference is the participants actually move themselves along the board rather than moving markers.

Award the prize to the winner.