



Consumer Education

PROJECT PLANNING GUIDE

OBJECTIVES OF THE CONSUMER EDUCATION PROJECT

1. To develop leadership abilities, build character, and assume citizenship responsibilities.
2. To understand and relate how personal values, goals, and available resources affect consumer behavior.
3. To understand how social, economic, and political systems affect consumers.
4. To understand and use management and economic principles when making consumer decisions.
5. To understand rights and responsibilities of the consumer and business and to act responsibly as a consumer.
6. To share consumer information and skills with others.
7. To develop an awareness of vocational and career opportunities in providing goods and services for consumers.

EXTENSION RESOURCE MATERIALS

1. Shop Talk
2. Become a Better Consumer
3. You, Money and the Market

NOTE: This planning guide is based on information and activities described in the three project manuals which are available from county extension agents. After each suggestion in "THINGS TO DO," the page number in the corresponding project manual reference is given in parentheses.

To achieve the most meaningful and satisfying learning experiences in Consumer Education, 4-H'ers should complete Levels I, II, and III in sequence and accomplish all or most of the "THINGS TO DO" in each level.

LEVEL 1
(9- to 11-year-olds)

Things to Learn	Things to Do
	(Refer to <u>Shop Talk</u>)
1. Who is a "Consumer?"	Make a list of 10 things you or your family consume each week. (p. 1)
2. Why is Consumer Education important?	Score yourself in the "Shop Talk" activity. (p. 1)
3. How do you fit into the economy?	Tell someone else about the purchase pointers. (p. 1)
4. How to plan your spending with the money you have.	Plan how to spend your money for a week. (p. 4)
5. How advertising affects your choices in buying.	Gather all the information you can about some one thing you want to buy. (p. 2)
6. What type of information you should look for in advertising.	Do the "Ad Snoopers" activity. (p. 2)
7. The skills needed for "good buymanship."	Plan a skit on buymanship. (p. 3)
	With your friends play the game, "Travel the Buy-Way Route." (p. 3)

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North Carolina State University at Raleigh, North Carolina Agricultural and Technical State University at Greensboro, and the U. S. Department of Agriculture, Cooperating. State University Station, Raleigh, N. C., T. C. Blalock, Director. Distributed in furtherance of the Acts of Congress of May 8 and June 30, 1914. The North Carolina Agricultural Extension Service offers its programs to all eligible persons regardless of race, color, or national origin, and is an equal opportunity employer.

LEVEL 2
(12- to 14-year-olds)

Things to Learn	Things to Do
<ol style="list-style-type: none">1. How our economy operates:<ul style="list-style-type: none">. the parts of the economy. the activities of each part. how the parts relate to each other2. A definition of inflation.3. What determines the prices of things you buy.4. How consumers react to high prices and how this affects the economy.5. Sources of reliable consumer information.6. How to set up a file of consumer information.7. How to get the most for your money by comparative shopping.8. How to use and care for products you buy.9. How proper use and care affect the useable life of a product.10. The rights and responsibilities of consumers.11. Why consumer rights are important.12. How your consumer responsibilities affect future purchases.13. How to make a consumer complaint.14. How to make a "good" buying decision.	<p>(Refer to <u>Become a Better Consumer</u>)</p> <p>Choose 3 items you frequently buy and keep a record of their prices each month for 6 months. Explain why you think prices of items you buy have changed over the time you have kept a record. (p. 3)</p> <p>Interview an adult, such as a parent or teacher, and ask them about inflation, employment, and wage increases. Prepare a written report. (p. 3)</p> <p>Gather all the information you can about a product you want to buy and prepare a written record showing the source of each item of information. (p. 3-4)</p> <p>Set up a file of consumer information and explain it to others. (p. 4)</p> <p>Select five types of things you or your family frequently use and compare the products available in at least 3 stores. Prepare a written report. (p. 4)</p> <p>Select some product in your home, such as an appliance, and obtain information on how to use and care for it. Be responsible for that item for 3 months and teach what you have learned to another person. (p. 5)</p> <p>Set up a household file of receipts and labels for consumer items purchased by the family. (p. 4)</p> <p>Interview a merchant and two adult consumers on consumer rights and responsibilities. (p. 7)</p> <p>Write a sample letter to a manufacturer complaining about a product. (p. 5-6)</p> <p>Help your parents make an important buying decision. (p. 8)</p>

LEVEL 3
(15- to 19-year-olds)

Things to Learn	Things to Do
	(Refer to <u>You, Money and the Market</u>)
1. How to decide which goods and services are best for you.	List 10 major items you will need to buy in the next five years. (p. 5-6) <ul style="list-style-type: none"> . describe important characteristics of each item. . obtain a local price for each item. . decide if each item is essential, desired, or a luxury item.
2. How to develop standards for judging products.	
3. Principles of using credit.	
4. North Carolina laws pertaining to credit use.	Identify sources of credit for teenagers in your area and their costs. (p. 7)
5. How to make a personal money plan.	Compare total cash and credit costs for a major item. (p. 7)
6. Why financial planning is important.	Present a program on credit laws to your club or class. (p. 7)
7. How your personal habits cause you to waste money in using products.	Make a personal money plan. (p. 8)
8. The importance of using safe products.	Analyze your habits in using products. (p. 9)
9. The characteristics of different kinds of marketing schemes.	Develop a family conservation plan. (p. 9)
10. How to select goods in different markets.	Investigate safety standards for a product. (p. 9-10)
11. How to bargain for a lower price.	Make a list of marketing techniques and their characteristics that are available in your community. (p. 11-12)
12. How to analyze and solve consumer problems for yourself and your family.	Identify problems, complaints, and aids for consumers in the market. (p. 13)
13. How to teach others to become smarter consumers.	Analyze spending habits of yourself and family and develop dollar stretching plans. (p. 14)
14. How to increase the earning power of your money.	Determine the dollar value of home production to your family (p. 15)
15. How to recognize waste in using your resources.	