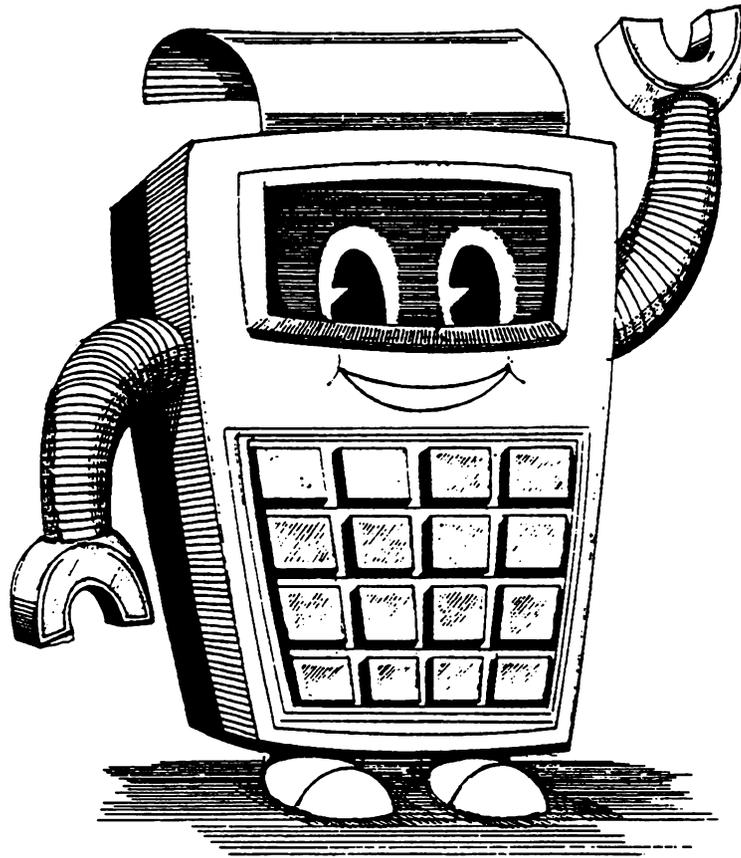


Calculating Consumer

Unit 4



Virginia Cooperative Extension

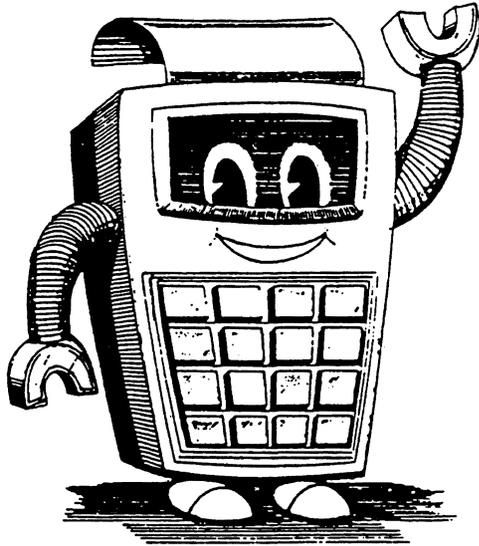


VIRGINIA STATE UNIVERSITY

Publication 392-120
Reprinted 1993



VIRGINIA POLYTECHNIC INSTITUTE
AND STATE UNIVERSITY



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The Calculating Consumer Project has been adapted and reprinted from the Consumer Education Project developed by Oklahoma State University.

Prepared by:

Ruth Lytton, Extension Specialist, Family Economics

NAME _____

ADDRESS _____

AGE _____ DATE (YEAR) _____ YEARS IN 4-H _____

NAME OF CLUB _____

NAME OF YOUR 4-H LEADER _____

NOTE TO PARENTS

Your 4-Her is enrolled in the Calculating Consumer Project. The purpose of the project is to help young people solve consumer problems -- problems you face daily -- stretching money and time to meet all your and your family's needs and wants.

If your young person is typical, he or she is increasingly needing or wanting to have, get, or do the new or different. Teenagers usually express who they are (at least today!) by what they do, wear; where they go, when, why, etc. They want freedom to choose but may lack the experience to do so wisely.

This project, along with guidance from leaders and you, can help your young person develop the knowledge, skills, and attitudes needed to make satisfying decisions. Throughout the project, members will be encouraged to talk over and do activities with you. Won't you please cooperate? With your help, your 4-Her should be able to learn:

- to make wise consumer decisions
- to manage money skillfully
- to understand and use advertisements for personal advantage
- to be better users and disposers of resources
- to check into consumer goods or services

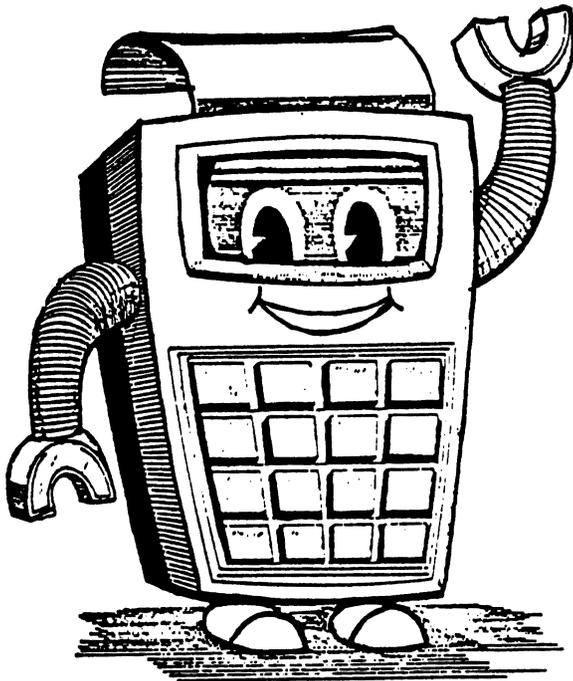
Together, we can help your young person become a . . .

CALCULATING CONSUMER

WELCOME

Welcome to the 4-H Calculating Consumer Project. This project will introduce you to exciting experiences about life -- as a consumer. This member's manual, your leader, and your parents can help you learn to solve or prevent consumer problems.

So, get ready to have fun with "CC" who will talk to you as only a calculator can. And plan to make an exhibit or give a demonstration or illustrated talk so others can learn what you did.



In this project "CC" will help you study the following:

Byte One: The Consumer Explores -- Decisions

Byte Two: The Consumer Explores -- The Money Maze

Byte Three: The Consumer Explores -- Ad-Ventures

Byte Four: The Consumer Explores -- Garbage, Trash, and Junk

Byte Five: The Consumer Explores -- Markets

INTRODUCTION

Do you ever feel your life is like a pressure cooker--you're inside being pressured to:

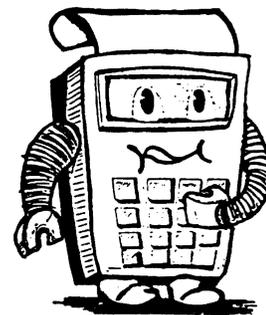
- wear "in" clothes
- buy the "latest"
- go to "where it's happening"

All these and other pressures are part of being a teenager--and being a consumer. From friends, family, TV, radio, movies, teachers, coaches, etc. you're told what to do, what not to do, how to do it, and when to do it. Whew! Do you ever ask "why?" and "what's this all about?"? If so, this project is for you. By doing the activities suggested, you should be better able to:

- know yourself--your needs, wants, interests
- identify resources to get, use, or do what you need or want
- get the most for your money
- make wise decisions for yourself
- improve conditions around you

You can complete this project by yourself, with the help of a leader and your parents and/or with other teens who are also interested in Consumer Education and Management. Follow the suggestions in the manual. Create activities that fit your interests. Share what you learn with others. When finished, you will be on your way to being a CALCULATING CONSUMER.

A CALCULATING CONSUMER is a consumer like me, "CC". CALCULATING CONSUMERS know and are able to use that knowledge to get or do what they need or want. Does that appeal to you? Good. Join me and learn to be a CALCULATING CONSUMER.



To complete this project:

****Choose and do at least 2 activities from each of the first three bytes; at least 4 from byte four or byte five's activities as directed.**

****Share what you've learned with others.**

****Report what you've learned by completing the project report form.**

BYTE ONE

THE CONSUMER EXPLORES--DECISIONS

Think a minute about decisions you made today--yesterday--this week. Were any of these decisions more important than others? Read the following story looking for decisions:

A DAY IN THE LIFE OF JIM DANDY

The alarm rings. For Jim, another school day in May has begun. It's also a day for ball practice, a 4-H meeting, and his dad's birthday. It's tempting to sleep longer.

Jim gets up, grooms himself, and opens his closet to choose his clothes. He thinks, "This one won't go over with the gang. This one is too good for ball practice. This one won't pass Mom's approval. I like this one." He chooses the last one.

Jim remembers he needs to review some words for his English test. He thinks about skipping breakfast, but his mother says, "Sit down and eat." He chooses fast food--cereal, milk, orange juice--and still studies.

With no time to pack a lunch, he takes some money to buy it. As he says goodbye and "Happy Birthday" to his dad, he remembers he wants to get him a gift. So, he raids his cash drawer again. Taking his ball glove and English book, he leaves for school riding his bike.

At noon, he starts to go through the lunch line but some of the guys want to go to the Snack Shack to eat and play the video games. He knows if he goes with them, he will spend more and have less to buy his dad's gift. He tells them he'll go another day.

Between classes, one friend asks him to come over after school the next day to try out his new motorbike. Another suggests going to the skating rink or miniature golf course. Jim doesn't say yes or no. He thinks, "Tomorrow is another day."

After ball practice, Jim bikes to a nearby shopping center to grab a gift. He looks at the ads in the windows of several stores but goes to the one his folks usually go to. Besides, they carry name-brand things. He has \$3.00 to spend. He knows his dad needs a new shaver screen and wants some new fishing lures. He quickly sees he can't get both. He buys the lures. A salesperson suggests he buy a card also. He goes home and makes a card.

Following the birthday meal, Jim's buddy calls to find out if he is going to the 4-H meeting and how he's getting there. It's the night of Jim's favorite TV show. What to do? He did promise to help with games. The show might be a rerun anyway. He could walk, bike, ask his folks to drive, or go with the friend. It's his dad's birthday, his folks are trying to save gasoline, with daylight savings time, it's still light. He and his friend walk--it's only a mile away.

Later, Jim has an hour before bedtime. His sister wants to play a game. He wants to listen to some new tapes. And, he has math problems due tomorrow.

By bedtime, Jim is tired--tired from a busy day full of decisions.

1. Sound familiar? Could Jim's day be your day? List decisions Jim had to make. Decide if some are more important than others. If so, check the 3 most important:

2. Jim's decisions were affected by his values--what he prizes--what he considers important. Briefly describe what you think Jim values based on decisions he made.

3. Decisions are also influenced by other people. List the others who influenced or tried to influence Jim:

4. Many of the decisions Jim faced were consumer decisions. That is, he had to make a decision about getting, doing, having, or buying something using resources. Jim used the following: time, energy, money, talent, things, and community resources. Circle an example of each in the story.

5. Decisions are based on choices. If there's no choice, no alternative, the decision is made. If there are choices, they should be considered. Select one decision of Jim's and list as many choices as you can that might have been available: DECISION: _____

6. Sometimes no decision is the decision. Underline an example of a "NO DECISION" in Jim's story.

Consumers must make decisions daily. A CALCULATING CONSUMER'S goal is to be in control of decisions. Control increases freedom to get, do, use what you really need or want. CALCULATING CONSUMERS know:

- their values and make decisions based on what's important to them
- their resources and make decisions based on kind and amounts available
- that others try to influence decisions and think about their impact
- there are usually alternatives and think about them as they decide

CONSUMER EXTREMES

As a young person, you have been greatly influenced by your parents as you make consumer decisions. You have probably eaten, dressed, lived, and done what they provided or permitted. Now you are beginning to make more decisions yourself--sometimes the same as your parents; sometimes not. To find out more about yourself, read about the consumers described below the lines. Decide which you are most like and put an X on the line where you stand:

1. _____
 Willing Willie always gets or does what he wants, doing without needs
 Cautious Candy never gets wants, only needs

2. _____
 Hoarding Hannah seldom spends
 Handout Herman gives away and spends freely

3. _____
 Faddish Freddie always has the latest in clothes, toys, etc.
 Hermit Helen never buys, gets, or does what others have or do

4. _____
 Natural Nora uses no plastics or synthetics made from petroleum
 Synthetic Sid uses all man-made products

Now, think about other people who are important to you. Put them on the line. Use an M for your mother; D for your dad; F for your best friend; O for someone else. Are you all at the same place? Probably not. Try this activity with those people and see where they would place themselves. Did you agree?

CONSUMER NEEDS

One thing is certain, while we all have some basic needs (food, water, safety, love, shelter), the way we satisfy those needs differs. You may think a steady diet of hamburgers and french fries or pizza is great. Your mother may disagree. You may think any pair of jeans that fits and you can afford is OK, but your friends think only designer jeans are acceptable.

How do you decide? Read this list of needs that go beyond survival needs. Think about how they influence your consumer choices.

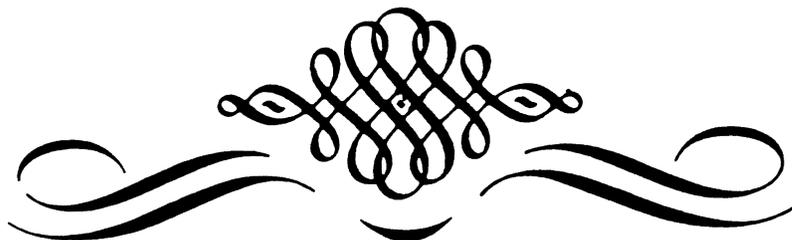
- Belonging and love needs. Don't you want to feel wanted? to belong? to be accepted?
- Self-actualization needs. Don't you sometimes want to be all you can be? to express yourself? to be self fulfilled?
- Esteem needs. Don't you sometimes want to be set apart from the crowd? to be different? to be first? to have, get, or do something?
- Knowledge needs. Haven't you ever wanted to learn something? to improve your skills? just to have a better life?
- Esthetic needs. Don't you like having some things of beauty in your life?

Think about it a minute. If people didn't want to be loved, they probably wouldn't buy products that might make them more acceptable to others--personal care products, certain clothes. If they didn't want to express themselves, they wouldn't look for things to buy, get, or do that were different from others. If they didn't want to stand out from the crowd, they wouldn't wear designer clothes, buy luxury cars, go to popular events. If they didn't want to know something, they wouldn't spend money for how-to books, classes, workshops, 4-H and other organizations. If they didn't care how things looked, they wouldn't include art in their homes, rooms, clothing.

So, you see, we consume for many reasons. That's why so many different businesses exist. They try to provide a variety of goods and services to satisfy a variety of tastes, needs, and wants.

Some people think we are in danger of being consumed by the things in our lives. Are you overcrowded by things in your room? Is your closet full of clothes and shoes? Do your drawers bulge with things? Are your waste-baskets full? What can be done? Throw away--get more space--get fewer things. What do you think? Talk this over with your parents. To consume or not to consume, that is the question.

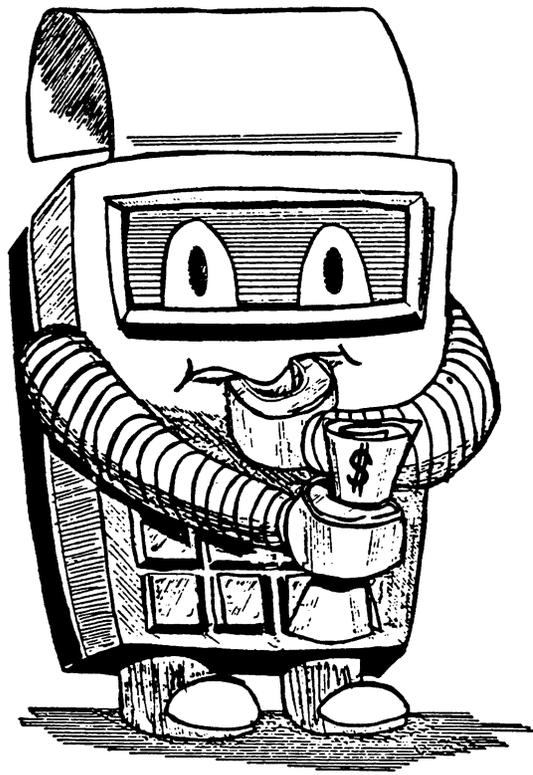
To complete this byte, choose and do at least 2 of the activities. And, practice making CALCULATING CONSUMER DECISIONS daily!



BYTE 1 THE CONSUMER EXPLORES--DECISIONS

Read through these activities. Choose and do at least 2 of them.

TO DO	HAVE DONE	ACTIVITIES
_____	_____	1) Pick a consumer decision you expect to make for clothes, cosmetics, supplies, entertainment, etc. List the factors that might influence you. Outline the way you will go about making the decision.
_____	_____	2) Describe and/or illustrate the good and bad points of impulse or spur-of-the-moment consumer decisions.
_____	_____	3) Prepare a "how-to" guide for teenage consumer decision making.
_____	_____	4) Talk with your parent(s) about something they've gotten or done recently. Review the process they used to make the decision, the resources, the influence of others, the alternatives, and their satisfaction with the decision.
_____	_____	5) Prepare a list of decisions you must make for another of your 4-H projects. Think of possible choices, their good and bad points. Make your decision(s) and then decide how good (or bad!) they were!
_____	_____	6) Prepare a collage of pictures that describe your needs and how you satisfy them.



BYTE TWO

THE CONSUMER EXPLORES--THE MONEY MAZE

MONEY. Without it, what can consumers do? What can you do? Answer each of the following questions in the space provided:

QUESTIONS

1. Where does your money come from?
2. Where does your money go?
3. How can you make yours s-t-r-e-t-c-h?

ANSWERS

For consumers, money is a means of exchange--

--a way to give something you have to get something you need or want. (You have \$35. You buy a tape recorder.)

--a way to give something you have for something someone else needs or wants. (You have time and ability. Your neighbor needs a babysitter or lawn mowed, etc.)

--a way to tell how much something is worth in economic terms. (Your time and ability worth \$3.50 per hour; cost of tape recorder, \$35; tape recorder worth 10 hours of your time.)

Money is a means to an end. The end is a goal or goals you have. Money can often help you get your goal. Goals can be short term or long term. Read this story. Circle the short term goals. Underline the long term goals.

Susan wants to go to camp this summer. Before she can go, she must complete her music lessons. Her reed is broken. She needs a new one. She also wants to go roller skating and play miniature golf with her friends. Mother's Day is just around the corner. She's been chosen as a cheerleader and will need her uniform this fall.

Questions? Does money ever become an end in itself? When? Is that good or bad? Talk over with your folks.

Money means different things to different people. For some, having lots of money is very important. For others, money matters little. How you feel about money is important. And, how you feel is influenced by your parents, friends, others. Finish these statements to get an idea of how you feel about money. Ask your parent(s) to do the same:

\$\$ Money is . . .

\$\$ If I had \$50 to spend on me, I would . . .

\$\$ I think people with lots of money . . .

\$\$ When I get money, I . . .

\$\$ When I need or want money, I . . .

Money can be managed. A CALCULATING CONSUMER:

PLANS--sets goals for getting, spending, sharing, and saving money; finds costs for things needed or wanted; figures how to get the most for least cost.

ORGANIZES--fixes a list of expenses; records amounts gotten, saved, shared, or spent; uses savings or other investments to make the most of money saved; uses checking accounts to protect money.

CONTROLS--keeps track of income and outgo; knows when goals are met (or not!) and why; changes as needed.

OKAYS--rates satisfaction with use of money--OK, fair, not OK; keeps on or changes ways.

Do you plan, or organize, control and okay? Do your parents? You can learn to be a good money manager. To increase your ability to use money, choose and do at least two of the following activities.

HIDDEN MONEY WORDS

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

BYTE 2 THE CONSUMER EXPLORES--THE MONEY MAZE

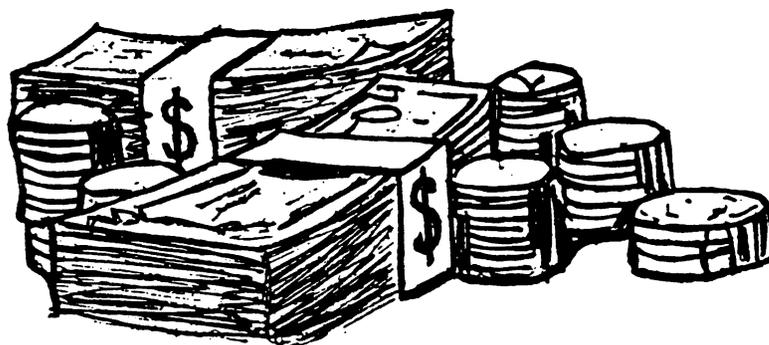
Read through these activities. Choose and do at least 2 of them.

TO DO	HAVE DONE	ACTIVITIES
_____	_____	1) Find the hidden words in the puzzle in this byte. Look up definitions of those you don't know. See answer below.
_____	_____	2) Prepare a list of goals, income, expenses. Figure how to add to your money and/or cut your expenses.
_____	_____	3) Open a checking and/or savings account after comparing costs, services, convenience, etc. of at least two institutions. Learn how to properly write checks and keep your monthly statement.
_____	_____	4) Complete the unit "Using Bank Services," publication number 392-538.
_____	_____	5) Prepare a display and/or illustrated talk on the topic of money management.
_____	_____	6) Prepare and use a plan for getting and spending money for another of your 4-H activities.

HIDDEN WORD SEARCH

Words may appear in the puzzle backwards, forwards, or up and down. Circle all of the words.

bargain	friends	needs	sale
borrow	goals	pay	sell
buy	loans	prices	spend
debt	miser	resources	thrift
family	money	retailer	values



BYTE THREE THE CONSUMER EXPLORES--AD-VENTURES

They know a lot about you. They've spent a lot of money studying your interests, habits, wants, and needs. They know what you do, where, when, how, and why. They know how you play, work, live.

Who are these "know-it-alls"? the IRS? the FBI? the CIA? your parents? No. They are the advertisers of America. The people who do costly research to learn about you and then use this information to get you to do or use what they have available.

How do you feel knowing they know as much about you (or more!) than you know about yourself? Well, they don't actually know all about you but they do know teenagers. They know that teens are influenced a lot by friends and peers. So, they use ads that suggest you can improve personal appeal and popularity or be "one of the gang" by getting or doing something described in the ad. They use pictures of teenagers having a good time in connection with the item advertised.

By bedtime, you'll have seen or heard an average of 76 advertisements. These messages are everywhere: on TV and radio; in newspapers, magazines, pamphlets, handouts; on billboards and signs; on labels, displays, posters; and in mailouts. Many are aimed at you, the teenage consumer.

Ads can use you or you can use ads. It's your choice. As a consumer, you have a right to information--something most advertisements provide. You have the responsibility to gather a variety of information, including, but not limited to, ads. CALCULATING CONSUMERS are aware of the effect of ads on their decisions. They use ads carefully as they make consumer choices.

Advertising Appeals

Advertisements catch your attention because they appeal to your values--what you prize--what is important to you--by promising health, popularity, good looks, good times, etc. Some ads appeal to reason--your thinking ability--but most appeal to your emotion--your feelings. They appeal to:

- desire to be liked and accepted
- fears and feelings of insecurity
- desire to be attractive to the opposite sex--sex appeal
- desire for pleasant associations
- desire for status
- interest to the new and different
- desire to be "in" or popular
- desire to prove your love and/or ability
- desire for success and independence
- desire for bargains

These appeals are based on reasons for why you buy, get, choose, and do what you do. They aren't particularly bad. The important thing for CALCULATING CONSUMERS is to understand the reasons for consumer choices. Sometimes you pay more than you should or get or do something you don't really need or want because you don't understand the "whys."

Advertising Techniques

To persuade you to consume, advertisers use several techniques. They may use some and/or all of the following:

REPETITION: Over and over again, a phrase is repeated so it will stick in your mind. One product may be no better than another, but you are so familiar with the one (because of repeated ads), that you think it's better.
Example(s): _____

ASSOCIATION: We may be convinced to consume because of a link between something we like and the good or service being advertised. Recall the ad, "Tastes like good old-fashioned lemonade."? Never mind there's no lemon juice in the product, just "feel good" about grandma and buy the product!
Example(s): _____

COMPOSITION: The way an ad is put together can influence your decisions. Why else are doctors quoted for medical products? discos the setting for clothing products? the beach for soft drinks?
Example(s): _____

OMISSION: By not telling you everything, you may be convinced. "Removes blemishes" (also takes off the top layer of skin, but they didn't tell you that!).
Example(s): _____

DIVERSION: Facts aren't so important. Side issues or trivia are used to get your interest. "Put a s---, c-----, p-- into your morning." So, what are you getting but a lot of noise for breakfast?
Example(s): _____

CONFUSION: Lots of information, fast-paced presentation, fancy words might sound good, but do you know what they mean? No, but you're convinced because they seemed to know!
Example(s): _____

Advertising Costs and Benefits

Don't kid yourself. Ads aren't free. You, the consumer, pay for the costs in each good and service you buy. So, what do you get for your money and is the benefit worth the cost?

Advertising is a way of communicating. Its purpose, of course, is to get you to consume. It is an important part of our American economic system. Business, government, and other organizations bring their goods and services to your attention by advertising. How else do you learn something exists? Friends, family, and others tell you. You discover something accidentally or after a search. So for starters, ads let you know something is available to you.

Advertisements also cut costs of newspapers, magazines, and other printed items (like your local sports or other activity program). These messages pay part of the cost for the information and programs you read, see, or hear.

Ads provide other information also. They may tell you a new use for a known product; where you can get a good or service; prices, etc.

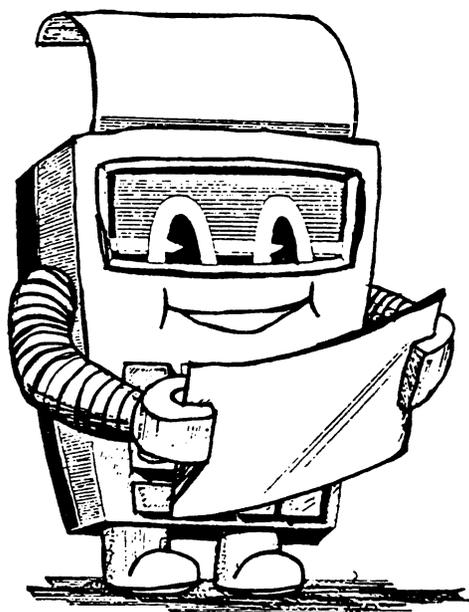
So far, so good. Wouldn't you agree that consumers benefit from ads based on the information given so far? But there is another side to advertisements. For one thing, consumers must pay for the price of ads. Goods and services might cost less without advertising. For example, compare costs of generic (plain label) grocery items to store brand and to nationally advertised brands. What do you find? _____

Ads provide information, remember? But what kind of information? Some ads are misleading. Some give useless or unreliable information. Some create dissatisfaction and encourage careless consuming. Some may actually promote products or activities that may be harmful.

To reduce the problems with advertising, consumers need to be more aware of ads, how they are used and their influence on consumer decision making. Businesses need to monitor their ads and be responsible for using only beneficial ads. And, in some cases, government agencies may need to regulate advertisers.

CALCULATING CONSUMERS know how to use advertisements wisely. They:

- know themselves and advertisers.
- know personal reasons for consuming.
- know the advertising appeals used.
- can read between the lines to get useful information from ads.
- realize ads may tell only desirable qualities of a good or service.
- are aware of exaggerations.
- put choices into a plan based on personal needs, wants, interests, and goals.



BYTE 3 THE CONSUMER EXPLORES--AD-VENTURES

Read through these activities. Choose and do at least 2 of them.

TO DO	HAVE DONE	ACTIVITIES
_____	_____	1) Create ads for a product using each of the six techniques in this byte.
_____	_____	2) Collect ads that use each of the six techniques in this byte.
_____	_____	3) Find examples of ads that use the appeals listed in this byte.
_____	_____	4) Keep a list of the numbers of ads you see by type (see byte for ideas) in a given day or more. Did you record the average?
_____	_____	5) List products advertised in 1 hour on TV or radio. Classify each as informative-not informative; enjoyable-not enjoyable; annoying, offensive, or other feelings or reactions.
_____	_____	6) Ask 2 or 3 friends or family members if they have gotten or done something advertised by a "celebrity." Find out what and why they were so influenced, and how well they liked what they got or did.
_____	_____	7) Prepare a poster, display and/or illustrated talk to inform others about advertising: its costs and benefits, appeals, and/or techniques.

BYTE FOUR

THE CONSUMER EXPLORES--GARBAGE, TRASH, AND JUNK

A
note
not needed.
An empty box.
A broken toy. An
empty spray can. A bunch
of carrot peels. A bread bag.
A stack of birthday cards. An empty
shampoo tube. A torn tee shirt. A worn-out
shoe. A ripped notebook. A pencil stub. An empty
ink pen. Last semester's project. Leftover program
booklets. Rusted pans. Wrecked vehicles. Broken toaster.

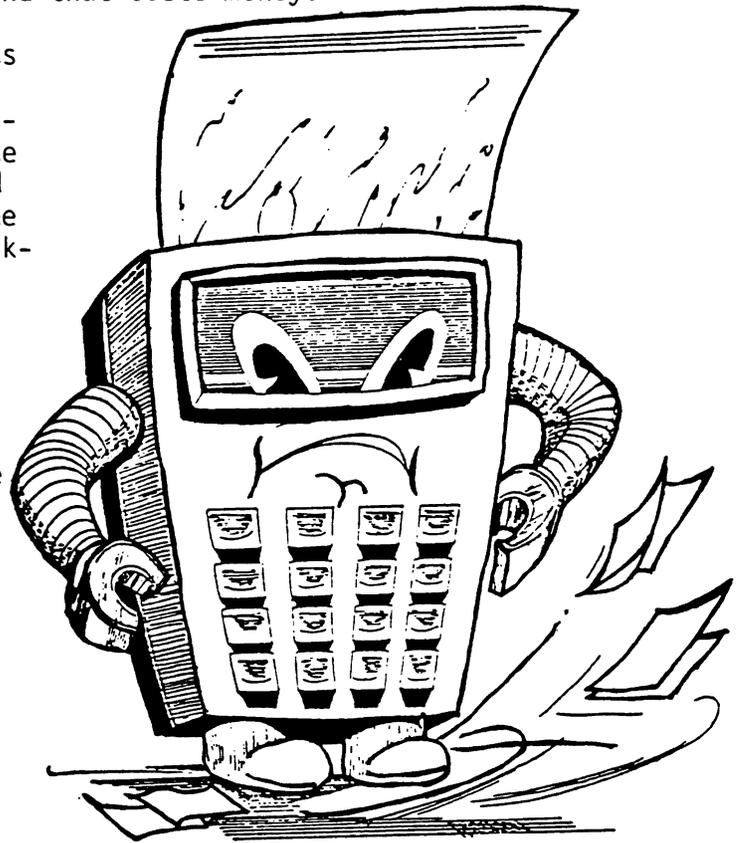
Once upon a time, all these things were a useful part of someone's life. They were valued for what they did. But they outlived their usefulness, became unwanted or unneeded. So, they became travelers: from shelf, drawer, pocket or purse they moved to wastebaskets, trashbags, garbage cans. From there, the great trash travel agents--you, your folks, garbage collectors--took them away to new homes--landfills, incinerators, recycling centers.

Their life history could be told by the names they carried before they became the things you used--oil, minerals, plants, trees, etc.--and by the names they got later--junk, trash, garbage, rubbish, rubble, scrap, refuse, litter, hazardous waste, etc.

By any name, they present a problem to consumers, families and society. All this trash must be gotten rid of and that costs money.

Think for a minute about the costs to you and your family. You may have thought of the fees for garbage collection or use of a "dump" (landfill), the price of trash bags, garbage cans, and waste collectors. Did you think of the costs paid in taxes? in prices of packaging and advertisements? of used-up resources? of pollution?

Let's face it. Most consumers (and probably you included) aren't "turned on to trash" though you know that the average person is responsible for 3½ pounds (1.5 kilograms) per day! And, as long as you're not in trouble with Mom or Dad for not getting rid of the weekly collection, you might just as soon bury your head to the topic.



Well, if you don't get interested, you may well get buried in trash up to your ears someday! So, let's wade a little further through this trashy tale. Let's look at the facts and the future.

In my family there are ____ people. ____ people x 3.5 pounds = ____ pounds per day. ____ pounds x 7 = ____ pounds per week. ____ pounds x 52 = ____ pounds of trash from my family per year.

THE FACTS

Trash never goes away. It can't really be gotten rid of. Much of it is changed in form--from trash to ashes and smoke; from garbage to compost or soil; from product to original resource (like aluminum cans to aluminum). But some of it, like some plastic materials, can't be recycled or at least not safely. They just take up space. And some wastes, like from nuclear reactors and chemical by-products, stay around as possible hazards to your life.

A research study of one city's garbage pile found the following:

- 33% -- paper (newspapers, magazines, boxes, envelopes)
- 27% -- moisture
- 15.6% -- organic waste (food, leaves, grass, etc.)
- 8% -- glass (jars, bottles, etc.)
- 7.6% -- ferrous metals (iron and steel)
- 1.8% -- dirt, grit, ash, etc.
- .6% -- nonferrous metals (aluminum, etc.)

Trash can be changed from waste to use. You and your family can:

- reuse or recycle things in your home
- avoid buying over-packaged products
- support recycling projects

Your community, with the support of your family and friends, can manage garbage wisely by:

- recovering resources
- following safe disposal methods
- turning garbage into power--energy for the people in your area

Business can help also. Business can reduce waste by:

- designing and redesigning products and packages
- better use of advertisements
- planning and using better ways of getting things to consumers
- carefully disposing of waste products
- supporting wise disposal plans for the community, state, or nation

THE FUTURE

As more and more consumers use more and more things, their homes, communities, the earth, and even outer space could become filled with trash. Someday, the places where you live, play, and work could be one big garbage heap! If that happens, what will life be like? How would lots of waste affect:

- You --
- Your family --
- Your state, country, world --
- Future generations --

It's a fact of life that you and others have more needs and wants than resources. So what can we do to make our resources s-t-r-e-t-c-h? _____

We can practice this saying:

WASTE NOT
WANT NOT
USE IT UP
WEAR IT OUT
MAKE IT DO OR
DO WITHOUT

Are you willing to put that saying to work in your life? What benefits will you have if you do? What about your family and/or friends? Are they willing to practice the saying? Talk with them. And while you're talking, ask them to rate the following ideas:

QUESTIONS	RATING:	YOURS	PARENT(S)	FAMILY	OTHERS
On a scale of 1-10, what score would you give to:					
Trash as a consumer problem?		_____	_____	_____	_____
Trash as a concern of yours?		_____	_____	_____	_____
Your willingness to do something about trash?		_____	_____	_____	_____

WAYS TO WASTE NOT

Share subscriptions to newspapers or magazines with friends.

Write on both sides of paper.

Use a chalkboard or wipe-off pad instead of paper to write messages.

Reuse gift wraps and cards.

Use washable and reusable containers for lunch items.

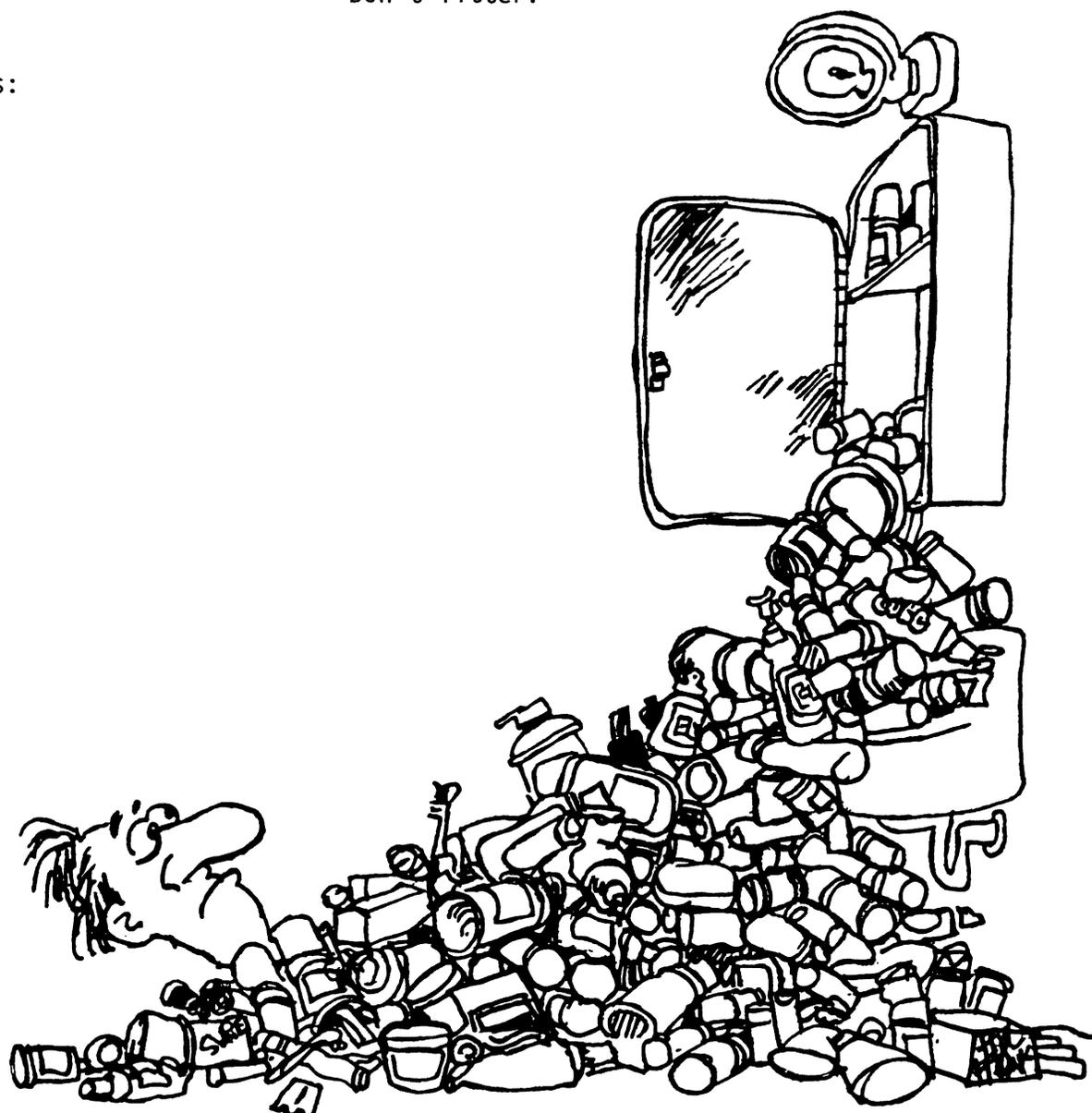
Make a compost pile and use for garden fertilizer.

Avoid over-packaged products.

Buy and return beverages in returnable bottles.

Don't litter.

Others:



BYTE 4 THE CONSUMER EXPLORES--GARBAGE, TRASH, JUNK

Read through these activities. Choose and do at least 4 of the following activities if you do not do Byte 5.

TO DO	HAVE DONE	ACTIVITIES
_____	_____	1) Tally the approximate amount of trash your family makes per day, week, and year. Fill in the box in this byte.
_____	_____	2) Complete these "what ifs" thoughts: What if your family has more trash next year? less? What if all consumers have more? less?
_____	_____	3) Collect a week's worth of trash. Sort into kinds. Discuss with your family or groups ways to cut down.
_____	_____	4) Visit a local landfill, recycling center, etc. Talk to the manager about problems, costs, methods, etc.
_____	_____	5) Make a cost check of various brands, sizes, and kinds of trash bags or containers at several stores. Recommend the best buy to your family.
_____	_____	6) Check into problems of hazardous waste disposal in our state/nation and/or trash dumping in outer space. Share your findings with others.
_____	_____	7) Take cans, jars, bottles, paper, etc. to a recycling center. Think of ways to reuse things. Sell or buy items at a second-hand store or "garage" sale.
_____	_____	8) Conduct a campaign to clean up a community area and teach others about trash problems.
_____	_____	9) Check into laws, regulations (or possible ones) affecting trash in your area or state.
_____	_____	10) Prepare a display, poster and/or illustrated talk showing how to "waste not."

BYTE FIVE

THE CONSUMER EXPLORES--MARKETS

GARAGE SALES
DEPARTMENT STORES
FARMERS MARKETS
SERVICE STATIONS
BANKS

LAUNDROMATS FAMILY FUN CENTERS TERMINALS HOSPITALS CLINICS

THEATRES
DEPOTS
STADIUMS
BOUTIQUES
SHOPPING CENTERS
PARKS
HOUSES

Many consumer decisions are made in a market--a place where goods and services are exchanged usually, but not always, for money.

The exchange figure is called the "price." It may be in dollars, dollars and cents, or in kinds or amounts of things or time. Example: a sack of peaches for a shirt. The price follows the supply and demand of the good or service. If peaches are in short supply, the price will probably be high. If there is little demand by consumers for something, the price will probably be low.

Included in the price of something is usually a tax. The tax is collected by various government agencies to provide social goods and services like streets, libraries, fire protection, etc.

Consumer decisions are influenced by needs, wants, fads, available goods and services, quantity, quality, advertising, packaging, style, price, servicing, salespersons, color, size, etc.

Responsible consumers and businesses treat each other fairly in this exchange of goods and services. Sometimes government regulates the exchange.

Decisions made daily by consumers affect other consumers and the total economy. Decisions made by business about what to produce, when, in what amount, how and where to sell, and at what price also affects consumers individually and the economy as a whole. And governmental laws and regulations affect individual consumers, business, and the economy.

CALCULATING CONSUMERS are aware of the effect of each consumer decision on themselves and others. They understand the purposes and functions of business and government. They take an active part in individual, family, community and other decisions.

DISCOUNT HOUSES CATALOG SHOPS RESTAURANTS CONVENIENCE STORES SHOPS

In this byte, you have the opportunity to make some decisions. You can choose which of the following topics you'd like to explore. Read through each and pick the one of most interest to you. For each topic, complete the checksheet on the next page and follow the rest of the directions. Enjoy yourself as you practice being a CALCULATING CONSUMER.

THE CONSUMER EXPLORES--MARKET TOPICS

- Curealls, coverups, cosmetics--most consumers use a variety of goods and services to improve their physical condition and/or appearance.
- Telephones, tape recorders, typewriters--many consumers use these and other methods to get or exchange information.
- Sound advice--many consumers use stereos, radios, televisions, and other equipment for entertainment and information.
- Moving on--most consumers use some way of getting from one place to another: personal transportation (bicycles, mopeds, motorcycles, cars, trucks, vans, boats) or public transportation (busses, trains, taxis, planes)
- Fun and food--all consumers eat; but what, where, when, why, and at what price varies. Most like to have fun with games (individual, group, electronic), toys, sports equipment, camping gear, and at movies, concerts, plays, sports events, rodeos, dances, etc.
- Second skin--all consumers wear clothes for appearance, protection, recreation, etc.
- Calculators, computers, and other electronic devices--most consumers use these directly or indirectly.
- _____ --consumers buy, use, do, get other goods and services. Create a topic of your own.

These are ideas. Use all or part of the suggestions for your explorations. The point is: explore something of interest to you.

HAVE DONE

- _____ 1. Select a topic. Record on the chart.
- _____ 2. List goods and services you use related to the topic you've selected. Code as follows:
 - a) Put an x in the disposable column if the good or service is short lived. Put an x in the durable column if it lasts longer.
 - b) Decide if the good or service is a need ("have-to-have") or a want ("like-to-have"). Put an x in the need or want column.
 - c) Check into the cost of the good or service. Record in the cost column.
 - d) Decide whether you use the good or service daily (D); weekly (W); monthly (M); semi-yearly (SY); yearly (Y); and put in the use column. Leave room to code whether it is used regularly (R) or occasionally (O). Put R or O in the use column.
 - e) Think back 5 years ago. Did you use the good or service then? If so, put an x in the -5 column. Think ahead 5 years. Do you think you will be using the good or service then? If so, put an x in the +5 column.
 - f) Rate your satisfaction with the good or service you have been using: Good, Fair, Poor. Record in the SAT column.
 - g) Check the good(s) and/or service(s) you plan to explore more to finish this byte.

(continued)

- _____ 3. Learn as much as you can about the good(s) or service(s) you checked. Look into any or all of the following:
- _____ Resources used to produce, use, and get rid of
 - _____ Businesses producing
 - _____ Retail outlets where available
 - _____ Advertising, packaging, labeling
 - _____ Warranties and guarantees
 - _____ Return, replacement, repair policies
 - _____ Payment plans and cost
 - _____ Prices at several sources
 - _____ Brands (national, store, generic)
 - _____ Quality-quantity
 - _____ Substitutes available
 - _____ Government laws, rules, and regulations
 - _____ Sources and kinds of consumer information
 - _____ Risks of using or not using
 - _____ Other:
- _____ 4. Summarize what you learned as you checked out your good(s) or service(s).
- _____ 5. Describe briefly what life might be like with more or less of your good(s) or service(s).
- _____ 6. Explain how this experience can help you with future consumer decisions.
- _____ 7. Share what you've learned with others by discussions, displays, posters and/or illustrated talks.

- 8. If you choose activities from BYTE 4 (Garbage), briefly tell what you did and learned.

- 9. If you choose to do a topic in BYTE 5 (Markets), repeat here what you said in number 4 and 6 on page 23.

What I learned:

How this can help in the future.

Signed _____

THOUGHTS FROM PARENTS

I'd like to praise _____ for . . .

I think _____ could improve by . . .

Signed _____

PROJECT REPORT

No project is finished until a report has been made. Please take a few minutes to fill in this report and the one to give to your leader/agent. Thank you. "CC"

1. What I liked most about this project was . . .

2. What I most disliked about this project was . . .

3. Because of this project, I can now . . .

4. Because of this project, I learned . . .

5. In the future I plan to . . .

6. I found out that ads . . .

7. I now know that decisions . . .

- 8. If you choose activities from BYTE 4 (Garbage), briefly tell what you did and learned.

- 9. If you choose to do a topic in BYTE 5 (Markets), repeat here what you said in number 4 and 6 on page 23.

What I learned:

How this can help in the future.

Signed _____

THOUGHTS FROM PARENTS

I'd like to praise _____ for . . .

I think _____ could improve by . . .

Signed _____

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