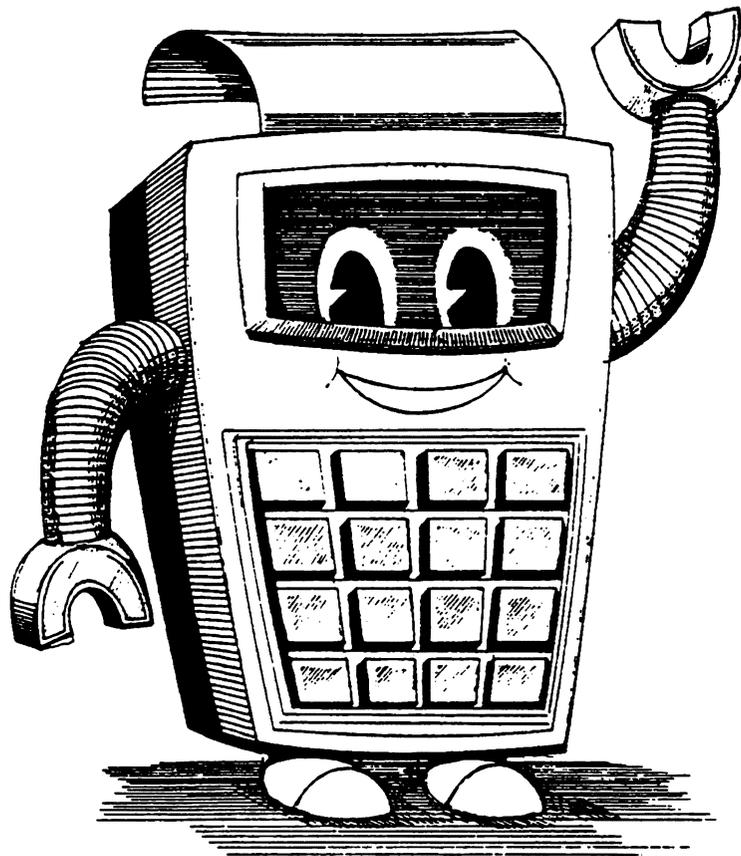


 **Calculating Consumer
Leader's Guide**



Virginia Cooperative Extension



VIRGINIA STATE UNIVERSITY

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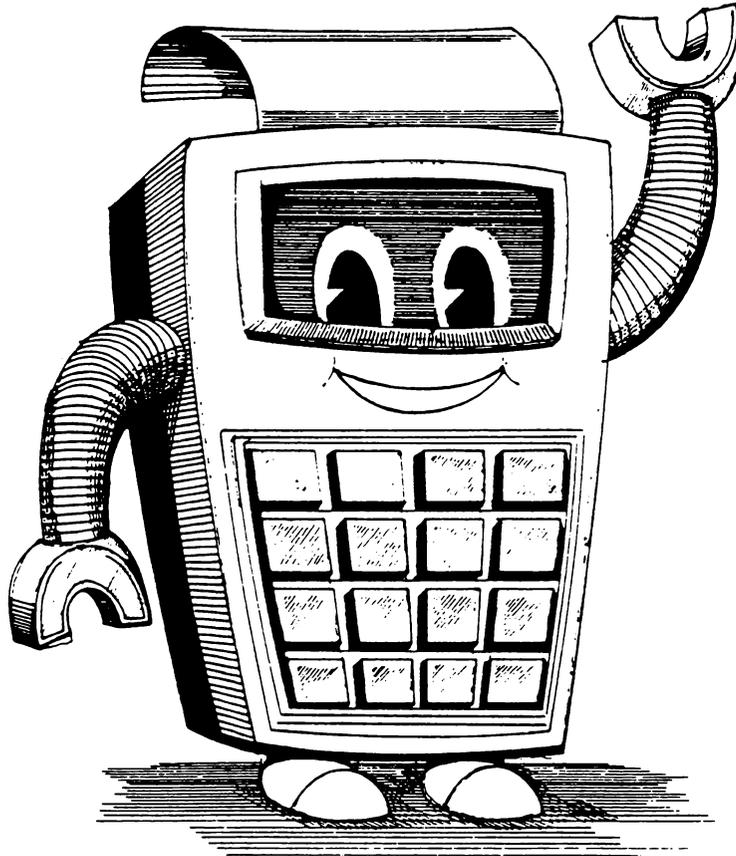
The *Calculating Consumer Project* has been adapted and reprinted from the *Consumer Education Project* developed by Oklahoma State University.

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WELCOME



Through some combination of "fate and fortune" you've been asked to be a leader for the 4-H Calculating Consumer Project. Perhaps your response was "Why me? What do I know about consumer education?"

Why you? Because you are a consumer. You have been since birth.

What do you know? Plenty! You've learned from experience that life is full of choices; that some of those choices are difficult. You know what it's like to never have enough money to buy everything you'd like or enough time to do it all. Lately, you've learned what rising energy costs can do to the price of utilities, gasoline, things in general. And you've probably wished for HELP.

Young people make many consumer choices. They spend money and use time, energy and personal resources. They influence the expenditure of other resources. Because they're young, they have limited experience in making

choices. How do they learn to make wise choices? By trying. And through this project, with the help of you, their friends, and families, they can learn to be skilled consumers.

As a leader, you can help them learn how to make those decisions and to live with the choices once made. You'll have the opportunity to help young people learn to recognize needs, wants and resources, to set priorities, to weigh alternatives, to make informed choices. **THAT'S A CALCULATING CONSUMER.**

4-H Calculating Consumer project is designed to equip young people with the skills, knowledge and attitudes required for living today and tomorrow. It helps them to achieve maximum satisfaction from limited resources based on the values of each person.

So there you have it. The **WHY** and the **WHO** (you and young people). Convinced the project is worthwhile? Agreed that you can and should lead the project? Well, at least willing to try? Good. Read on...

INTRODUCTION

The CALCULATING CONSUMER, Units 1, 2, are the 4-H project for 9-10-11 year old boys and girls; Unit 3 is for middle school or junior high members; and Units 4,5, and 6 are for teens. Though each individual in your group is different, all are alike in one respect: ALL ARE CONSUMERS. They buy, use, and share and do many things and in so doing are consuming.

Everyone is a consumer, but to be a *CALCULATING CONSUMER*, some extra skills and knowledge are needed. That's the purpose of this project: to help girls and boys become CALCULATING CONSUMERS. CALCULATING CONSUMERS have the skills, knowledge and attitudes that enable them to get the most satisfaction and best use of their scarce resources. Through the project, boys and girls will learn about:

ATTITUDES	RESPONSIBILITIES	FEELINGS
NEEDS	VALUES	RIGHTS
CONSUMER CITIZENSHIP	RESOURCES	WANTS

To help you lead the project there are:

- this guide, with: 1. clues for understanding boys and girls at each age level as learners and consumers; 2. ideas for planning successful meetings, and 3. suggestions for group activities.
- the member's manuals for both you and the girls and boys.
- the character, CALCULATING CONSUMER ("CC" for short) created to capture the attention and interest of members. CC may be able to get boys and girls to learn and do even better than you! In fact, the member's manuals state that you are CC's helper!
- your local Extension agents, who stand ready to help and support you.
- other resource materials and people which you'll discover as you get involved in the project.

OUTLINE OF PROJECT

All experiences in this project are planned to increase the skills, knowledge and attitudes in four areas of consumer concerns:

- the consumer as an individual
- the consumer as a member of society
- the consumer in the marketplace
- the consumer's rights and responsibilities

At the conclusion of the CALCULATING CONSUMER project, members should reach the following goals:

1. To understand and be able to relate how personal values, goals and available resources affect consumer behavior.
2. To understand how social, economic and political systems affect consumers and the effect of consumers on these systems.
3. To understand and use management and economic

principles when making consumer decisions between alternative goods and services.

4. To understand rights and responsibilities of the consumer, business and government and to act responsibly as a consumer.

Experiences have been planned that will help members reach those goals. These experiences have been arranged to build on each other. As members continue through the levels, they should increasingly become more skilled and knowledgeable. Changes should occur as attitudes are affected by the experiences of the members.

The learning experiences in each manual could be done by a member alone. Most experiences will be enhanced, however, if done in a group. For every section of each manual, there are supplemental activities. Use these and others you create or discover to explain each member's exposure to consumer education and management.

Displays and Posters

Following is a list of posters and displays that may be entered as exhibits in each level of the 4-H Calculating Consumer Project. In keeping with the goal of enabling members to make choices, three posters are listed for each unit. The member chooses to make one. Two display ideas are listed; the member chooses one. A general guideline for content of the poster or display is also included. Members are encouraged to use their creativity in choice of materials, visuals, etc. to depict the message.

The purpose of exhibits in consumer education is two-fold:

1. To pull together and demonstrate learning that took place as a result of the project.
2. To educate others.

Criteria for judging of the posters and displays are included. Members, leaders and agents are encouraged to seek and follow general guidelines for exhibits that will aid design, construction, etc. Such guidelines should recommend type of lettering, color, and materials to use for best visual effect.

In addition to the two entries in each unit, members may submit a poster or display to be judged in a class open to all units. This class is the exhibit promoting 4-H Consumer Education and Management. The entry can be created by an individual or a group. Use of "CC" is encouraged. The purposes of this exhibit are to inform viewers of the Calculating Consumer project and to encourage them to join.

Unit 1

Posters

Use and Misuse of Resources

Show how consumers use and/or misuse resources.

Trading Treasures

Show how consumers trade treasures (resources) or how you have traded resources.

Production Comparison

Prepare a chart for at least three cereals (breakfast foods) showing which you would choose and why based on your comparison shopping.

or

Compare costs and features for several brands of bicycles showing which you would choose and why based on your comparison shopping.

Displays

Banks

Make and/or decorate 3 banks (saving, spending, and sharing). Include information telling what you plan to do with your money and why.

Needs and Wants

Show how needs and wants are different by displaying some things you need and want.

Unit 2

Posters

Playtime

Show activities and the resources they use.

Gift Giving

Show points to consider when picking a gift for someone.

Price Check

Show prices of at least one item in at least three stores. Show the benefits of the best deal and why.

Displays

Look-Alikes

Display a collection of poisonous/non-poisonous products that look alike. Warn consumers of dangers.

Recycling

Display a collection of unused items of your family's. Show what you can do with these things.

Unit 3**Posters
Resources**

Use the resource saying from Byte 1 and show how consumers can make the best use of their resources.

Money

Show how money is used to get some consumer things and how some things consumers need or want don't need money.

Buying Things

Show a product or products you need or want to buy, at least three places where it's for sale, difference in price, brands, styles, sizes, colors, and/or quality, etc. Show the best buy and tell why.

Displays**Wasted Products**

Keep a record of food and other products wasted by your family or school in a week. Show examples, amounts and a dollar value (if possible). Show items that were misused, abused or just wasted. Aim for increasing consumer awareness of careful vs. careless consuming.

Products

Show products in various sizes of containers. Show price per unit. Urge consumers to consider the effect of size on price.

Unit 4**Posters
Advertising**

Inform others about costs, benefits, appeals and/or techniques of advertising.

Markets

Show at least three aspects of markets that affect consumer decisions.

Impulse Decisions

Show good and bad points of impulse or spur-of-the-moment consumer decisions.

Displays**Trash**

Using actual waste products, show amounts and/or kinds of waste from consumer products, problems and/or ways to manage trash.

Money Management

Display reliable guides to money management and show how these can help consumers.

Unit 5**Posters
Careers as CAPs**

Show kinds of positions, training needed, responsibilities of CAPs and/or educational institutions where CAPs can be trained.

Lifestyles

Select any or all of the following topics and show some consumer economic aspect of the topic: lifestyles in general, marriage, children, careers.

Money

Create a picture of yourself (and/or your family) as a money manager using words and/or pictures or drawings to describe how you earn, spend, save and share money.

Choice

Select any aspect of consumer choices/habits and show points to know and consider to make calculating choices.

Displays**Computers and Other
Electronic Devices**

Offer information consumers need to know about impact, selection and/or use of computers or other electronic devices.

**Life in the 21st
Century**

Create your version of life for consumers in the 21st century, considering lifestyle choices.

Unit 6**Posters
Issues**

Show viewpoints about a current consumer economic/environmental issue and how consumers are affected in their personal, family physical and/or social environments.

Housing

Show types of housing choices available in your area and information needed from several sources to make a selection.

Education

Show alternatives available and points to consider in making choices about continued education.

Displays**Wheels**

Use samples of the papers that accompany vehicle ownership and other visuals to illustrate costs involved in ownership.

Money

Using samples of the papers that go with financial planning, management, credit, savings and/or investments, show how to organize and/or points to consider.

All Units**4-H Calculating
Consumer**

A poster or display promoting 4-H Calculating Consumer. Inform others and encourage enrollment. Use of "CC" encouraged. May be entered by all ages; by individuals or groups. Use standard sizes.

Entry # _____

Unit/Member _____

4-H CALCULATING CONSUMER SCORECARD POSTERS AND DISPLAYS

General Appearance	15
Power to Attract and Hold Attention	15
4-H Message	50
Unity in Presenting Message	10
Quality of Materials	<u>10</u>
Total	100

General Appearance

Points_____

- Neat and well balanced
- Attractive colors
- Proper amount of material
- Effective lighting

- Within size/space guidelines: Posters 18" x 24". Displays no larger than 6' wide and ceiling height, either table top or floor standing.

Power to Attract and Hold Attention

Points_____

- Original ideas
- Moving parts
- Audience participation

- Lighting effects
- Attractive colors
- Pleasant sounds or odors

4-H Message

Points_____

- Follows specifications of class
- Shows a group or individual accomplishment
- Has an interesting, appropriate subject

- Simple, clear message
- Informs viewer

Unity in Presenting Message

Points_____

- Only one story or central theme
- Everything contributing to central theme

- Equally important items equally displayed
- Important parts emphasized

Quality of Materials

Points_____

- Easy to read
- High standard products

- Well proportioned models
- Good background materials

Comments:

YOUNG PEOPLE AS CONSUMERS

Characteristics of 9-11 Age Group

Boys and girls ages 9-11 are beginning to handle an increased amount of money. This resource comes through gifts, allowances or as earnings. They are starting to have regular expenses (lunches, school and project supplies and dues, offering, gifts, personal items).

Demands on their time and energy are increasing as they are eligible to become involved in a variety of youth activities—sports, Scouts, music, religion, 4-H! Their interest in clothing and grooming is increasing. They are influencing

choices of family vacations, TV recreation, leisure activities.

In short, their needs and wants as preteens are changing, as are their resources. They are beginning to make choices about the use of their time, money, energy, personal resources and that of their families. They may be seeking to increase their resources. They are influencing the decisions of their families. This is prime time for the learning experiences contained in the 4-H CALCULATING CONSUMER project.

Characteristics of 12-14 Age Group

Boys and girls in this age group are beginning to handle more money through allowances and jobs. Expenses are increasing for school materials, lunches, snacks, organization dues and fees, and lessons.

They are:

- Interested in self development products—grooming aids, clothing; also in sports—clothing, equipment, camp gear, lessons, organizations.
- Aware of current economic situations of country and family; curious about family income and expenses.
- Greatly influenced by peers to buy food, clothes, supplies, toys, etc., to conform to the group; also by teens, stars, “heroes.”

- Concerned with immediate needs and wants more than those of the future.

- Influencing family choices for travel, leisure, gifts, food-away-from home.

- Consumers of TV, sports, organizations for leisure activities. May need help in choosing among many alternatives for use for leisure time.

- Interested in electronics—computers, calculators, electronic toys.

- Able to collect, sort and investigate information about topics of interest.

Characteristics of 15-19 Year Olds as Consumers

Today's youth are, and will continue to be, important consumers. It is estimated that they spend about 5 percent of the nation's personal income, but they influence the expenditure of much more. Teens particularly influence family purchases of automobiles, food, clothing, vacations, televisions and many other items.

As consumers, youth usually have their basic needs supplied by parents; wants, or “luxuries” are increasingly provided through part-time work. Individual tastes and preferences are evolving. However, youth are susceptible to peer pressure to conform. Therefore, many of their consumer choices may reflect what's “in” with their group.

Most teens have a limited knowledge of goods and services and of the working of the marketplace. Their typical expenditures are for leisure activities, including records, tapes, bicycles, other vehicles, personal care products, clothes and sporting goods. Services are personal in nature—hair care, recreational.

In one study of Oklahoma teens, ages 16-19, participants reported recreation, clothing, meals away from home, school expenses and snacks as five items they frequently purchased. Many reported expenditures for motorcycle and car

upkeep. Mothers and friends were reported as individuals with whom they shopped. Parents were rated high in giving assistance in purchasing.

Yet, with all this purchasing power and influence, most teens do not experience consumer education which could enable them to competently handle the decisions they are making. One study of adults' consumer competency revealed that only 1/3 were functioning competently. Thus, the challenge exists to increase the knowledge and skills of teens who, while important consumers today, will become even more so as they assume adult responsibilities.

Typically, teens have difficulty identifying significant product differences; possess a weak understanding of the value of money and of their own tastes and preferences; are faced with shoplifting temptations and illicit markets (drugs, etc.). When these limitations are combined with the level of resources they possess (increasing amounts of spend-as-you-want income, nearly unlimited time for consuming, and high energy levels) the potential exists for exploitation of the teen market. Consumer education, led by parents, teachers and volunteer leaders, can offer a solution that will improve the quality of life for our young people.

YOUNG PEOPLE AS LEARNERS

For the project to be successful, it must be planned around the interests and experiences of young people as they live in their homes and communities. They must get excited about the activities as they relate to daily living.

The following list is included to help you know something about the general learning characteristics of girls and boys ages 9-19. The list also includes suggestions for how this information applies to the project.

Learning Characteristics of Youth 9-11	Suggestions for Use
Have many short-lived interests and attention spans.	Develop <i>varied activities</i> that take a <i>short time</i> to complete or that can be finished in separate parts.
Rely upon the family for some reinforcement, yet begin to strive for peer group acceptance, especially from the same sex.	Provide guidance and supervision in <i>varied group activity</i> . Encourage cooperation among members in each group.
Show limited abilities to follow instruction.	Present <i>simple directions</i> using techniques like story or cartoon form.
Interested mainly in self, individual activities, and developing personal skills.	Emphasize <i>individual learning</i> experiences with active involvement. Plan activities that incorporate using personal resources. Relate personal hobbies or interests.
Exhibit limited abilities to make decisions.	Plan <i>simple activities</i> , limiting the number of choices to two or three alternatives.
Learning Characteristics of Youth 12-14	Suggestions for Use
Begin to form personal values.	Provide opportunities for value clarification and goal setting.
Live primarily in present and concerned with self.	Build on present interests and problems.
Strongly motivated by peers.	Select activities that use <i>situations to give acceptance and security</i> .
Often experience difficulty with long-range projects.	Help to select <i>short-range activities</i> that can be handled in segments.
Concerned about physical development.	Use activities that serve these needs.
Exploring, questioning.	Provide <i>choices</i> , emphasize the "whys."
Begin to develop skills of analyzing, classifying and evaluating.	Provide experiences for collecting, sorting, classifying, using information. Use problem solving.
Self-conscious.	Help succeed in front of group.
Age of fan clubs and adult idols.	Use <i>testimonials</i> from leaders, adults, and teens (3-4 years older).
Interested in places other than community.	Emphasize tours and camps.
Interested in sports and active games.	Inject <i>fun and active participation</i> into project work.
Increasing attention span.	Encourage more detailed activities and records.
Like variety and change.	Stress activities that provide variety in content and methods.

Learning Characteristics of Youth 15-19	Suggestions for Use
Begin to develop a broader outlook on life.	Discuss <i>current events</i> . Develop activities that clarify values, fuse various resources and allow decision making.
Begin to take greater interest in the immediate future.	<i>Explore problems</i> and decisions youth face. Relate planning to use of available resources and decision making to goals.
Develop increasing abilities to analyze, solve problems, evaluate results and make judgements.	Select activities that require problem solving with opportunities for decision making. Provide opportunities for discussion, consensus by group, development of recommendations.
Social needs and desires high.	Put more emphasis on personal development.
Want and need a strong voice in planning.	Provide <i>suggestions and several alternatives</i> rather than detailed instructions.
Want adult leadership.	Emphasize guidance and counsel rather than directions.
Interested in coeducation activities.	Provide <i>many co-ed opportunities</i> .
Areas of interests more restricted and definite.	Project work can have considerable depth. Relate to other areas. Provide references.
Need vocational guidance.	Include suggestions and information of a career exploration nature.
Developing community consciousness.	Recommend civic projects of a service nature.
Interested in travel and adventure.	Provide trips as incentives.

PLANNING FOR THE PROJECT

1. Read and become familiar with this guide and the member's manuals. Look closely at the "Things to Do." Members should choose at least 10 activities, two from each section (BYTE—a part of a calculator) to complete their project. Note the facilities, people, and other resources needed for each activity. Try out each activity yourself.

2. Talk with your Cooperative Extension agents. Locate audio-visuals that could add to the project. Arrange for resource persons to meet with the group if appropriate.

3. Hold an organization meeting. Acquaint 4-H members and parents with the project by reviewing the members manuals (be sure to get enough copies ahead of the meeting). Let members make suggestions and choose activities. Decide

with the members and parents:

- How often the group will meet
- How long the meetings will last
- When and where the meetings will be held
- Where the members manuals will be kept

To get attention and interest, you might plan to do one of the supplemental activities that both parents and members would enjoy. Let them leave the first meeting EXCITED about the potential of the project.

Note: You could send the following letter to families as part of their notice of this first meeting or give to them at the meeting. Add their name(s) after "Dear" and add the information about your meeting along with your name.

Dear

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

Just as you must make choices, young people make choices, and because they're young, they have limited experience. How do they learn? By trying themselves and by listening and watching others—especially their families.

No 4-H'er is an island. The experiences each has had affects the 4-H'er and in turn the family. Remember, parents are a child's most important and influential teachers. Your attitudes and actions are affecting your 4-H'er.

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-H'er should learn:

1. How values, goals, and resources affect consumers.
2. How social, economic, and political systems affect consumers and how consumers affect these systems.
3. How to use management principles to make the best decisions.
4. What rights and responsibilities consumers have.

Together, we can help your child become a Calculating Consumer. Plan now to attend our organizational meeting on (day and date) at (time) at (place).

I'll look forward to seeing you and your 4-H'er there.

Sincerely,

(your name)

Calculating Consumer Project
Leader

4. Use teen leaders to assist you. This project has many opportunities for teen leaders to enhance the activities. Young members can enjoy having older members work with them. Be sure you and the teen leader(s) understand what each is expected to do. The teen leader might:

- Plan and do group activities
- Help with exhibits or achievement activities
- Relate the consumer project to other projects

- Share experiences they've had as consumers and/or project members
- Remind members of meetings, help get them there, assist in general
- Help individual members complete activities in each section and compile the project record
- Other tasks agreed upon by each of you

CONDUCTING THE PROJECT

1. Always prepare a **plan**. Organize activities selected by you and/or the group so that needed materials are available and so that activities will be completed within the meeting time limit.

2. Include project members in assignments for the meeting. Responsibilities might include:

- Assisting leader in setting up room for special activities
- Checking attendance
- Handing out members manuals or supplies
- Returning room to proper arrangement at close of meeting

3. *Be prepared yourself and enthusiastic about the project!*

4. Close each meeting by summarizing the main points covered that day. (Points to emphasize are included in leader's instructions for each BYTE of the project). Use questions, posters, open-ended sentences and other interesting techniques to help 4-H'ers express the main points in their own words. Encourage members to share what they did at the meeting with their parents. Remind members of the next group meeting and any assignments they are to complete before then.

BUSINESS AS PARTNERS

Business, industry and government are sometimes viewed as "enemies" of consumers. While some may be guilty of practices that are harmful or unethical, most are "in business" to produce the goods and services needed and wanted by consumers and do so with integrity.

Many are willing, even anxious, to help consumers. Those are the ones who could become your partners as you strive to educate the members of this project. Many are willing to allow visits to their stores and production facilities, to provide speakers, literature, other educational materials or samples of their product.

Note: Occasionally business will use educational programs to further their "cause." As leaders you must *read carefully* any literature they share and *listen closely* to what is said when members and business representatives get

together. Be able to present other views to your members. That's your responsibility as a leader!

Suggestions are made in this project for activities involving business. You will think of others. Use their interest to help your members and to publicize 4-H project work. Let local Jaycees, Chambers of Commerce, and business associations know your project exists-and its goals. Welcome their involvement-with care. You might share the seven minute slide show, "Virginia Youth as Calculating Consumers," available from the Learning Resources Center, Virginia Tech (with advance notice) as a way of letting business persons know what consumer education is and can be through 4-H.

For more publicity, consider sending a copy of the sample letter included in this guide.

Dear

(Sample letter for business)

As a business person, you daily make decisions—decisions about products or services you make or sell to consumers. In turn, consumers daily make decisions about your products or services. Making the best decisions—decisions that consider costs, benefits, needs, wants, and available resources—is challenging to both you and consumers.

Now imagine that you are a boy or girl just starting to make decisions, especially consumer decisions. There is so much to learn to get the best value for your investment of time, energy, money or other personal resources.

How can young people learn to make wise choices? Through experience and especially through guided experience. That is the basis for the 4-H Calculating Consumer Project. The project is designed to help young people develop the skills, knowledge and attitudes required for living as consumers today and tomorrow.

The 4-H program is a part of the Virginia Cooperative Extension Service at Virginia Tech and Virginia State. The mission of Cooperative Extension is to help Virginians improve their quality of living by making the knowledge of the land-grant university available to all citizens.

Working with professionals at Virginia Tech and Virginia State are professionals in each county of Virginia. They, in turn, work with local people to plan and make available needed programs such as the 4-H Calculating Consumer project.

The key to the success of such programs is cooperation among professional Extension staff, lay leaders like me, parents, youth and business persons like you. Particularly in a project like Calculating Consumer, which requires the goods and services you produce, a mutual interest exists.

If you would like to become involved in this important work, which affects the youth of Virginia, or if you want to know more about the project, please contact me or _____ (our county agent).

Together, we can help our youth become productive, wise consumer citizens.

Sincerely yours,

4-H Calculating Consumer
Project Leader

COMPLETING THE PROJECT

1. Be sure each member has completed *both* copies of the Project Record form and that parents have filled in their thoughts. *Collect one copy and give to your County Extension Agent.* This data will be used to improve the project.
2. Encourage members to share what they've learned through achievement activities such as an exhibit, illustrated talk, demonstration or judging meet. These presentations can be used to get other boys and girls interested in the 4-H Calculating Consumer Project.

Both youth and adult community groups, school classes, some business and civic groups may also be interested in having the presentations given at their meetings. This is an excellent way for project members to develop leadership and communication skills and to interest others in the activities of the 4-H clubs in the community.

3. Fill out the evaluation forms which include a literature analysis and return to 4-H Curriculum Specialist, 105 Hutcheson, Virginia Tech, Blacksburg, VA 24061. This data is vital to the improvement of the project.

SELECTED INFORMATION SOURCES

1. *Consumer Reports, Consumer Digest, Changing Times.*
Periodicals that contain consumer education information. Check newsstands and local libraries. Can subscribe.
2. *Consumer Information Catalog.* Consumer Information Center, Pueblo, Colorado 81009.
Free or inexpensive booklets from Federal Government Agencies. Published four times a year. Can request catalog free.
3. Home Economics Materials Notebook.
Available in each local Cooperative Extension office. Contains many audiovisuals, teaching kits, etc. available from Virginia Tech and Virginia State. Use when appropriate to add to your program.

4. "Play Happy, Play Safely." U.S. Consumer Product Safety Commission. Washington, D.C. 20207.
Coloring book and activities books. "Big Big Kids" (10-12) and "Medium Big Kids" (6-9).
5. Others you locate:

EVALUATION

(PLEASE COPY AND COMPLETE FOR EACH UNIT)

In an effort to improve and revise all 4-H projects, leaders are being asked to evaluate the project literature. When you finish the project, PLEASE complete the Member's Manual's and Leader's Guide Literature Analysis sheets and evaluation form on the next two pages. Return to 4-H Curriculum Specialist, 105 Hutcheson Hall, Virginia Tech, Blacksburg, VA 24061.

These completed forms will be used to improve the project. Your input is valuable: Thank you for your help.

NAME _____

MEMBER'S UNIT EVALUATED Unit 1 Unit 2 Unit 3 Unit 4
(Please Circle)

4-H Literature Analysis Worksheet

INSTRUCTIONS: Each statement below is about the content of 4-H literature. Please read each statement carefully and respond to each statement by circling the number which best describes your opinion about the statement. The numbers in the right-hand column should be used to indicate the degree to which this item has been achieved in the 4-H literature you are evaluating.

Items	Achievement					
	Excellent	Very Good	Good	Adequate	Fair	Poor
MEMBER'S MANUAL						
I. OVERVIEW						
A general purpose is stated or implied.	6	5	4	3	2	1
Specific behavioral objectives are stated.	6	5	4	3	2	1
Information is presented in logical order.	6	5	4	3	2	1
Key words and terms are defined.	6	5	4	3	2	1
II. DESIGN ELEMENTS						
A variety of learning experiences are suggested.	6	5	4	3	2	1
Optional learning experiences are provided for those with a greater interest.	6	5	4	3	2	1
The opportunity for planning is provided.	6	5	4	3	2	1
Learning experiences progress from less to more complex.	6	5	4	3	2	1
Experiences build on previous learning.	6	5	4	3	2	1
Motivation is provided by use of examples, pacing, repetition, cueing.	6	5	4	3	2	1
Accurate and complete instructions for exhibits and activities are given.	6	5	4	3	2	1
Feedback is provided to 4-H'er by employing such techniques as asking and answering questions.	6	5	4	3	2	1
Self-assessment is encouraged by providing evaluation criteria.	6	5	4	3	2	1
Ideas for talks, demonstrations, displays, etc., are given.	6	5	4	3	2	1
Record keeping suggestions are given.	6	5	4	3	2	1
Subject content is complete and appropriate.	6	5	4	3	2	1

Items	Achievement					
	Excellent	Very Good	Good	Adequate	Fair	Poor
III. READABILITY						
Vocabulary is suitable for intended level.	6	5	4	3	2	1
The literary style is appropriate for age level.	6	5	4	3	2	1
A pleasing visual impact is created by use of text, space, and illustrations.	6	5	4	3	2	1
IV. TYPES OF LEARNING						
Activities are realistic for level of 4-H member.	6	5	4	3	2	1
Opportunities to apply information are provided.	6	5	4	3	2	1
Opportunities to solve new problems are provided.	6	5	4	3	2	1
Opportunities to perform various tasks are provided.	6	5	4	3	2	1
Learning experiences are designed to create an attitude or clarify values.	6	5	4	3	2	1

4-H Literature Analysis Worksheet

INSTRUCTIONS: Each statement below is about the content of 4-H literature. Please read each statement carefully and respond to each statement by circling the number which best describes your opinion about the statement. The numbers in the right-hand column should be used to indicate the degree to which this item has been achieved in the 4-H literature you are evaluating.

Items	Achievement					
	Excellent	Very Good	Good	Adequate	Fair	Poor
LEADER GUIDE						
Explains how to best utilize the member literature.	6	5	4	3	2	1
States objectives for the project.	6	5	4	3	2	1
Gives an overview of the program area, showing how members can progress through the years in the project.	6	5	4	3	2	1
Outlines other materials and equipment needed by the 4-H leader.	6	5	4	3	2	1
Has lesson plans for project meetings, including games and activities related to the project and additional learning experiences.	6	5	4	3	2	1
Helps the leader understand realistic expectations for youth at various stages.	6	5	4	3	2	1
Suggests ways to adapt the material to varying circumstances or situations.	6	5	4	3	2	1
Lists potential resource people and other materials which support the leader.	6	5	4	3	2	1
Suggests projects that are related to each other and advantages of taking these at the same time.	6	5	4	3	2	1
Suggests ways to involve teen leaders.	6	5	4	3	2	1
Helps the leader understand what records about the project should be kept.	6	5	4	3	2	1

Return to 4-H Curriculum Specialist
105 Hutcheson Hall
Virginia Tech Blacksburg, Virginia 24060

Name _____

Address _____

(optional)

4-H Calculating Consumer Project, Unit _____

1. Strengths of Project/Materials

2. Weaknesses of Project/Materials

3. Suggestions for Additions or Changes

4. Comments

UNIT I

Unit 1 — Notes to Leaders

Unit 1 introduces members to key concepts about consumer education. As suggested elsewhere in this guide, a meeting with members and parents prior to beginning the project will be helpful to all.

A thorough study of the manual is necessary for you to be able to understand and guide. Note that each BYTE (part) has key ideas in large letters. This level has lots of visuals to get and hold the attention of members. A list of activities is included for each byte. Members are to choose at least

two of the three activities. The choosing process is important. A variety of activities are included: reading, writing, drawing, shopping, talking. Some can be done alone, some with others. Your members all learn in different ways. A choice of activities thus facilitates the learning process.

Before starting the project, prepare yourself. Read the manual. Gather needed materials and audio-visuals. Contact parents and others for support. Try out the activities yourself. And, BE ENTHUSIASTIC.

Unit 1 — Instructions for Group Activities

BYTE ONE: CONSUMERS – WHAT TURNS THEIR CIRCUITS ON?

Objectives: To identify differences between needs and wants and likes and dislikes.

To recognize sources of feelings about consumer goods and services: friends, family, self, salespeople, advertisers.

Points to Emphasize

Consumers decide for themselves what they will consume, what they like or dislike, need or want. They do so as individuals—influenced by others.

Consumers who like or dislike the same thing or activity may have different reasons for liking or disliking, needing or wanting it.

CALCULATING CONSUMERS know why they like, need or want what they buy, use, share or do. They try not to be concerned if their reasons are different from others.

A variety of products are made each year to sell to consumers who have different likes and dislikes, needs, and wants.

Feelings about why you want or need the things you get may change after you become a consumer (buy, use or do). Before buying, CALCULATING CONSUMERS think about how they may feel later.

Activity One: Faces

Before the meeting:

- Collect 12 pictures of things pre-teens buy, use or do from magazines, catalogs and other sources. Mount separately on construction paper or poster paper.
- Provide one pencil per member.

At the meeting:

- Introduce this activity by discussing the information in BYTE ONE of the member's manual. Hold up one picture at a time and allow time for 4-H'ers to draw faces in their manuals. Instruct them to draw a happy face if the picture shows something they like; a straight face if they don't care; and a frown if they absolutely do not like it.
- When all pictures have been shown, let the group members who drew similar faces tell why they drew the face they did for each picture.
- Discuss similarities and differences in their responses.

Activity Two: Feelings

Before the meeting:

- Collect paper and pencils for each member.
- Try writing a poem or story yourself.

At the meeting:

- Explain that we all have feelings about things; that our feelings are affected by ourselves, family, friends and advertisers. Tell the group that one way to find our feelings is to write a poem, play or song, and that is the purpose of this activity.
- Divide the members into partners or let each person work alone. Allow 10 minutes for writing of the poems, play or songs.
- Encourage members to share their creation with the group. Suggest that members keep a copy in their manual. (You might want to make copies and share with your Extension Agent.)

Activity Three: Play Store

Before the meeting:

- Set up a store with items borrowed from a store or pictures of items (at least three brands of each item) such as games, snack foods, clothes, sports equipment. Be sure items are of interest to both boys and girls. Space the items along tables with the three brands together.

At the meeting:

- Explain that the choices of things we buy reflect how we feel about things. Tell the group you've set up a pretend store; that they are to look over the three items in each group and decide which they would buy if price and available money were not a factor. After all members have made their selections, ask each one to announce the choices and explain why those items were selected. Review how friends, family, advertisers and self affected the choices.

BYTE TWO: TREASURES

Objectives: To identify personal resources.

To compare and contrast personal resources between a member and an adult.

To understand how resources are used (traded) to get needs or wants.

Points to Emphasize

Consumers use resources (treasures) to get or do things needed or wanted.

Resources include time, money, human and non-human energy, knowledge, skills and abilities.

No two consumers have the same amount of resources.

Resources are always limited—needs and wants are not.

Resources are exchanged (traded).

Some resources are more valuable to a consumer than others. We don't all "value" each resource equally.

CALCULATING CONSUMERS know what resources they have, which are important, and how to trade resources to get what they need or want.

- Read/tell the story. Ask members questions about the story as a review. Ask what differences and similarities exist between trading then and trading today.

Activity Two: Trading Time

Before the meeting:

- Instruct members to bring one or two things they are willing to trade with other members. Remind each to get a parent's OK.

- Have a few items on hand for those who forget or don't bring something.

At the meeting:

- Introduce by explaining that during the next 10 minutes everyone will have the chance to trade their "treasures." State that after trading time you will be asking questions about the experience.

- Begin by letting each person "show and tell" about the item brought for trade. After all have shared, let the trading begin. (Items can be traded several times.)

- After "time's up," let each person show what he/she had at the end of the time and tell what they traded to get it. Encourage each to state how he/she *feels* about the trade.

Activity One: Trading Stories

Before the meeting:

- Locate stories about trading. Your local librarian should be able to help. Read the stories and select one or several you think your group would enjoy.

- Practice reading/telling out loud by yourself or ask a teen leader, parent or member of the group to read/tell the story or ask a senior citizen in your community to tell how he or she remembers "trading" in the "olden days."

At the meeting:

- Introduce the activity by asking members how they get what they need or want today. Ask if any of them ever "trade" today. If so, what do they trade? Explain that now they're going to hear a story about how people in the "olden days" got things they needed or wanted.

Activity Three: Treasure Hunt

Before the meeting:

- Select a "treasure" for the group (package of cookies, gum, pencils, anything that can be divided among members).

- Hide the treasures. Prepare a map(s).

At the meeting:

- Introduce by asking if members have ever gone on a treasure hunt. State that is what they're going to do. Explain that the group must work together to find the treasure using the map. (NOTE: if the group is over five members, divide into teams and give each the map.)

- After the activity, ask how they *felt* about the hunt. Ask if they or their parents ever go on "treasure hunts" to get things they need or want.

BYTE THREE: MONEY MATTERS

Objectives: To identify ways to obtain money.
To discuss how feelings about money affect what a consumer does with money.

Points to Emphasize

Money is one of many resources consumers use to get or do things they need or want.

CALCULATING CONSUMERS *plan* how to use their money.

Consumers develop feelings about money from:

- What is heard when others talk about money,
- What is seen when others use money,
- What is felt when others discuss money, and
- Experiences with money

Consumers either SAVE, SPEND, or SHARE money.

Money is attained in several ways: By earning, as a gift, from an allowance, by selling or saving something.

Activity One: Feeler Squealer

Before the meeting:

- Attach one large piece of newsprint on each of three walls in the room. On one write a large letter "A," on another "D," and on the third "N."

At the meeting:

- Begin the activity by reviewing the instructions given below: "On the wall of the room you see three letters, A, D, and N. When some statements about money are read, if you agree with what is said, stand by A. If you disagree, stand by D. If you are not sure how you feel about the statement, stand by the N. The first person to each letter chooses someone from their group to be the FEELER SQUEALER to tell why that person went to that letter (why he or she agrees, disagrees, or can't decide)."
- To make sure everyone understands the activity, ask a member to repeat the instructions.
- Read statements given below (or make up your own). Allow time for members to move to the appropriate letter. Ask the first person to choose the FEELER SQUEALER. Let that person speak. Allow players to discuss their feelings about each statement.

FEELER SQUEALER STATEMENTS:

1. All kids should have money of their own.
2. Kids should get to spend money and not have to save it.
3. Everyone should have an allowance.
4. Shopping is fun.
5. It takes money to be happy.
6. Kids should be paid for doing chores.
7. The amount of money you get shows how much you are loved.
8. Kids should be allowed to borrow extra money from parents.
9. Parents should be able to borrow money from kids.
10. All kids in the family should get the same amount of money.

NOTE: This activity gives you an opportunity to become aware of the 4-H'er's attitudes about money that will influence other activities in this unit. They will share feelings and might discuss consumer and family decisions that support their attitudes. They may discover that actions are not always the same as words!

Activity Two: Money Machines

At the meeting:

- Have members turn to the BYTE in the member's manual with the Money Machines instructions. Review what's written there. Allow time for members to complete the activity.
- After the written part of the activity is over, allow time for members to discuss what they wrote and to recall other places where they use money (in machines or with people).
- Encourage discussion of feelings about using money and what they like most or least about using their money in different ways.

Activity Three: You Can Bank on It

Before the meeting:

- Collect supplies for making money banks. You will need three containers for each member (coffee cans with lids, margarine tubs with lids, snack food tubes with lids), paper, felt tip pens or crayons for decorating and labeling each bank. Ask members to bring supplies if they want banks of their own style.

At the meeting:

- Explain that there are three purposes for money:

SPENDING SAVING SHARING

State that CALCULATING CONSUMERS *plan* the use of their money no matter how much or how little they have.

- Ask members how consumers get money (earn it, sell or save something, get an allowance, receive as gift). Tell members to list ways they could earn money in their manual. Ask them to set a goal about the amount of money they would like to earn. Help them plan how that money will be used in the three ways (this may take a few weeks).
- Give members the supplies for making three banks. Let each be creative in their design. Only require that labels be on each bank—one for SPENDING, for SAVING, and SHARING.
- Send the banks home with the members. Tell them to explain to their parents the purpose of each bank. At the next meeting ask if members are using their banks.

BYTE FOUR: TO MARKET, TO MARKET

Objectives: To define the words: market, goods, services.
To seek information before buying.
To know and use the steps in buying.

Points to Emphasize

Consumers get or do things they need or want in **MARKETS**.

Markets are places where **BUYERS** and **SELLERS** exchange (trade) **GOODS** and **SERVICES** for treasures (**RESOURCES**).

Markets include grocery stores, service stations, barber shops, restaurants, sports stadiums, etc.

GOODS are things like food, toys, books, clothes, etc. **SERVICES** are activities like hair cuts, flats fixed, schooling, entertainment, etc.

CALCULATING CONSUMERS know how to get the **BEST DEAL** in the market because they:

1. Know what's needed or wanted.
2. Count their treasures (resources).
3. Compare costs and features.
4. Decide, and
5. Check up or evaluate (explain that evaluate means to judge what they got or did to help the next time they must choose).

Activity One: To Market, To Market

Before the meeting:

- Collect paper and pencils for each member.

At the meeting:

- Distribute paper and pencils.
- Introduce by asking members to complete the nursery rhyme "To market, to market, to . . .". Explain that today you are going to learn about markets—places where resources are traded. Note that in the "olden days" the market was a "trading post."
- Tell members that they will have five minutes to list as many "markets" as they can where today's consumer exchanges resources for things needed or wanted (can divide into teams of two).
- Find out which member has the longest list. Ask that member to read the list. You and others decide if each place is a market. Ask others to state markets on their lists not mentioned by the first member.
- Ask members to describe what happens in those markets. Explain that sellers and buyers exchange goods and services. Ask members to define goods and services and give examples of each.
- Close by stating that **CALCULATING CONSUMERS** know how to get the **BEST DEAL** for their resources (treasures) when they trade.

Activity Two: Let's Make a Deal

Before the meeting:

- In paper sacks put an item or items that you're willing to give away. It does not need to be of much worth. Seal each sack with tape or a staple. Have two sacks per member.

At the meeting:

- Announce that you are going to play a game called "Let's Make a Deal." Ask members to recall the meeting where they traded treasures.
- Distribute one sack per member. Allow members to shake and feel but *not open* the sack.
- Explain that each may trade the sack for a sack you have (do not let them touch this sack) or keep what they have.
- Allow members to trade or not with you. Allow members to trade among themselves.
- Permit group to open sacks at the end of the trading time and share what they got.
- Lead group to discuss what was different about trading this time versus the other time. Ask how they *felt* about trading and about what they got. Ask how the trading could have been improved.
- Close by stating that the point of this activity was that *consumers can't make good deals when they don't know what they're trading*. To get the best deal, **CALCULATING CONSUMERS**:
 1. Know what they need or want,
 2. Know what resources (treasures) they have to trade,
 3. Compare costs and features—the price, size, amount, etc.—then they . . .
 4. . . **DECIDE** what is the **BEST DEAL**.

Activity Three: Choosy Choosers

Before the meeting:

- Collect items for comparison purposes. Choose items of interest to your members—cereal, gum, T-shirts, ball gloves, etc. Have three or four of each item you choose.

- Prepare a Choosy Chart for each member. Chart should include:

Brand Name	Type	Weight/Size	Cost	Other factors
------------	------	-------------	------	---------------

- Collect pencils for each member.

At the meeting:

- Introduce by explaining that to get the best deal, **CALCULATING CONSUMERS** are "Choosy Choosers." State that in this activity each member will learn how to be a "Choosy Chooser."
- Distribute pencils and chart. Turn attention to items you have displayed (selected prior to the meeting).
- Explain that each person (or teams of two) is to record the information from the items on the chart. After recording the information, the member or team should decide which item is the **BEST BUY**—and why.
- After all have completed the chart, let each person or team tell which item they choose as **BEST BUY** and why. Not all members will choose the same items as best buys. Encourage members to discuss why this happens.
- Close by reminding members to be "Choosy Choosers" when they and their family are making a decision about what to get or do. Challenge each to get the **BEST DEAL**.

BYTE FIVE: YOURS, MINE, OURS

Objectives: To identify resources jointly owned by consumers.

To define the words: scarce, demand, abuse, shortage.

To recognize ways consumers misuse or abuse resources.

To understand how consumers affect supply and price through demand for goods and services.

Points to Emphasize

Consumers jointly own some resource (air, water, land) (parks, schools, libraries, roads). The first three are called "natural resources"—they occur in nature. The others are made by people using natural resources.

Consumers sometimes MISUSE or ABUSE resources.

Some resources are SCARCE. They tend to be expensive. The more consumers DEMAND (use) these resources, the higher their price.

Shortages can be caused by nature (floods, drought, storms) or by people.

Activity One: Super Sleuth

Before the meeting:

- Arrange with the manager of a local grocery store for your group to visit the store and talk with the manager about consumer abuse and misuse of things in the store. Request that the manager show damaged goods and explain "costs" to consumers.

- Plan for transportation to the store. Arrange for adult help.
- Plan how to prepare the group for the trip, what behavior will be expected, time schedule, etc.

At the meeting: PREPARE THE GROUP FOR THE FIELD TRIP

- Explain the purpose of the trip—to spot cases of consumer misuse or abuse of things in a store. Ask members for examples.

- Remind members of "store manners" and behavior expected while at the store.

- Explain that after a time (_____minutes) you'll all meet at a prearranged spot to share your feelings. You will talk with the store manager as a group to learn what other examples he or she knows of and what these cases cost consumers.

- Urge the members to thank the manager after the visit. State where you will go when you leave the store.

- After the field trip, ask members to summarize what they learned. Send a "thank you" letter to the manager.

Activity Two: Candyman

Before the meeting:

- Make or get paper money.

- Get some paper wrapped candies or peanuts in the shell, one per member. You will need individual pieces of "penny candy" and large pieces, i.e. candy bars.

At the meeting:

- Introduce by distributing money to members as follows:

Explain that the money will be used to "buy" candy or peanuts. You or your assistant will be the "Candyman." State that the price for each piece is open for "bargaining" (ask members to explain bargaining).

Open the "candy store" and permit purchases. After a period of time, close the store. Ask the members to describe what happened to the price and supply as each tried to get candy.

Round One - have lots more candy or peanuts than members have money. Permit price to go low, thus illustrating the effect of large supply and demand on price (it decreases).

Round Two - Have less candy than members of the group. Permit price to rise as members "compete" to get candy, thus illustrating the impact of demand on small supply and price.

- Close activity by explaining that consumers can affect price of things by demand. When something is scarce (in short supply), prices tend to rise. When something is plentiful, the price goes down.

- Suggest that members talk with their families and select something they could "demand less" by using less—i.e. water, gasoline, electricity, gas. Encourage them to find ways and report what they did.

UNIT 2

Unit 2 - Notes to Leaders

Unit 2 builds on ideas introduced in Unit 1. Some 4-H'ers will have been enrolled in Unit 1; other will not.

At the first meeting, review the key ideas from Unit 1. You might use a member who took Unit 1 or a teen leader to lead the review.

Briefly cover the following:

- Who consumers are and what they do.
- Difference between wants and needs.
- Influence of family, friends, advertising on our wants and personal needs.
- Natural and community resources: limits, misuse and abuse.

- Best Buy process—Know your wants and needs
 - Know resources
 - Compare costs
 - Decide
 - Check up (evaluate)

A question/answer discussion session might be a good way to review. You could have member's manuals from Unit 1 and some exhibits on display. You could also do an activity or two from Unit 1 to create interest and excitement. You might ask members who were enrolled in Unit 1 to tell what they enjoyed the most and what they learned.

BE ENTHUSIASTIC YOURSELF!

Unit 2 — Instructions for Group Activities

----- BYTE ONE: PLAYING CONSUMER -----

Note: This unit was placed at the beginning of the project because it contains basic ideas (resources, tradeoffs, planning, choosing) introduced in Manual 1. The level of understanding and topics were chosen for members beginning the project.

Objectives: To identify and value resources used for a consuming activity (playing).

To recognize the time spent watching TV and the "worth" (benefits) of the shows viewed.

To increase decision-making skills, emphasizing tradeoffs, alternatives.

Points to Emphasize

Playing is a consuming activity.

Playtime requires some or all of these resources: energy, equipment, money, space, time and toys.

CALCULATING CONSUMERS choose carefully which playtime activity they will do, when, where, for how long, using what resources.

Watching TV is one kind of playtime activity. Some TV programs have more value (worth/benefits) to boys and girls than others. Some may be "worthless."

CALCULATING CONSUMERS HAVE SOME TV GUIDES they follow: They choose carefully what they watch; plan TV time; talk to families about the programs and think and ask questions.

CALCULATING CONSUMERS choose safe play equipment and toys.

Activity One: My Playtime Picture

Before the meeting:

- Get pencils, members manuals.

At the meeting:

- Begin by having members and you complete the form in the member's manual. Explain that the purpose of this activity is to get to know themselves better. (Also gets them started using the manual.)
- Let members share "round robin" style their answers (this will help them and you get better acquainted.)

Activity Two: Forced Choice

Before the meeting:

- Select or prepare an area where the group can move around (outdoors, garage, other large space).

At the meeting:

- Lead the group to an area where there's space to move around.
- Explain that for this activity you will call out two choices. Each person is to decide which they are more like and to move to the spot you appoint (If more like _____, go to my right; if more like _____, go to my left). Ask if everyone understands. State that there are no right or wrong answers. Just fun!

- | | |
|---------------------------|------------------|
| 1. Dirt Bike | Three Speed Bike |
| 2. Swing Set | Monkey Bar |
| 3. Soccer ball | Baseball |
| 4. TV | Book |
| 5. Red Rover | Monopoly |
| 6. Rodeo | Car Race |
| 7. (Others you might add) | |

Summarize by asking what was learned.

Activity Three: Vacation Time

Before the meeting:

- Print the following case study on a large poster, flipchart, overhead transparency or blackboard.

Case Study

The Foster family is talking about summer vacation. Mr. Foster and Kim, age 11, enjoy sports. They want to go to a camp or resort where they can participate in lots of sporting activities. Mrs. Foster likes to visit historical places. Lesley, age 9, would like to spend the money on a new color TV and stay home to play with friends.

- Write the word VACATION on enough strips of paper for one per member. Cut each letter apart. Clip the word together or put in an envelope.

At the meeting:

- Distribute the scrambled VACATION packs to each member. Explain that they are to put the letters together to make a word. Allow some time to pass. If needed, give hints: refers to a play time; describes the time between end-of-school and start-of-school; a time when some people travel, etc. After word has been identified, collect papers.
- Ask members what they usually do during their vacations.
- State the consumers must make decisions about how they will use their vacations or playtimes. Explain that you know a family that was having a hard time deciding what to do on their summer vacation and that you want the members to help the family.
- Show the case study to the group. Ask a volunteer to read the story aloud.
- Ask members to talk about what the family could do. Bring out different likes, dislikes, costs, needed resources and alternatives.
- Close by asking what each member would prefer to do on a vacation. Suggest that members talk to their families about the coming winter/summer/spring vacation possibilities.

Activity Four: TV Guide

Before the meeting:

- Read about the positive and negative aspects of TV as it pertains to children.

At the meeting:

- Ask members to raise their hands if they watch TV; if they watch one hour a day, two, three, four or more. Ask them to think about their favorite program and why they like that program.
- Ask members, round robin style to tell the group their favorite program and why. Note similarities and differences among members.
- Ask members to raise their hands if they watch TV by themselves; with friends, with family members. Ask them to say which way they watch most of the time. Ask if they ever talk about the programs they watch with their families? Their friends? Ask if any of them have TV rules to follow in their homes? If so, what are they?
- State that CALCULATING CONSUMERS have some TV GUIDES.
 1. They choose carefully what they will watch. They plan their TV time.
 2. They talk to their families about the programs.
 3. They think about what they see and ask questions.
- Encourage members to complete the TV TURN ON part in their manuals to find out what they are watching, when, for how many hours and the value (worth) of the programs.
- Send home, mail, or talk directly to parents about this activity.

More On TV And Children

As an outgrowth of the brief study of TV, you may find parents who would like more information. A special program with or without members present could be planned. You might want to enlist the aid of your local Extension Agent(s). Research about TV and children is currently being conducted across the nation and at Virginia Tech. Your local agent could help you obtain people or materials to use in your program.

Check the *Home Economics Educational Materials Notebook* for available audiovisuals on the topic of children and television.

Activity Five: Show Me Safety

Note: This activity ties into another unit on safety. You might want to save this activity until after studying that unit or use this activity to introduce the unit on safety.

Before the meeting:

- Arrange with the manager of a sporting goods store for your group to visit and to talk with the manager about safety features of sports (play) equipment for this age group. Explain who and how many you will be bringing (the Calculating Consumer Project members), what you've been studying (playtime, using goods safely, how to shop for safe goods, etc.), and why you want to visit (to learn safety tips for sports equipment, what experience the manager has had with unsafe products, and what consumers should do with such products).
- Remind the manager that these members are young (— ages); their attention span is limited as is their level of understanding. Request SIMPLE explanation.
- Follow your phone call or personal visit with a letter to confirm arrangements. A phone call the day of the visit can serve as another gentle reminder.
- Make arrangements for transportation and adult help.

At the meeting: PREPARE THE GROUP FOR THE FIELD TRIP.

- Explain the purpose of the trip — to learn safety tips for sports equipment, what experience the manager has had with unsafe products and what consumers should do with unsafe products.
- Remind members of "store manners" and behavior expected while at the store.
- Explain that after your visit you will meet at a given place to discuss what was learned.
- Urge members to thank the manager after the visit. (A follow-up letter would also be appropriate.) State where you will go after you leave the store.

BYTE TWO: CHOOSY CONSUMERS

Objectives: To understand factors influencing choices.
To practice choice making.

Points to Emphasize:

Consumers constantly make choices.

CALCULATING CONSUMERS make careful choices based on needs, wants, likes, dislikes, available resources.

Choices are also affected by the supply of goods to service and the demand of consumers for those things.

Consumers have the **RIGHT TO CHOOSE** and the **RESPONSIBILITY** to do so **CAREFULLY**.

Activity One: Case Study

Before the meeting:

•Duplicate the following case studies to give your members. There should be enough for two members per case study. (You can repeat or omit any study as desired.)

Case Study One

Lesley wants to get an electronic game to play on the TV. Her older sister wants a computer that will do more than play games. Her mother doesn't want anything more in their small home. Her father thinks the game might hurt the TV set. Lesley has enough money from her savings to buy the game. What does this family need to think about?

Case Study Two

Joel went to a nearby sport store to buy a soccer ball with \$13.00 he'd saved. One ball, leather, hand-stitched cost \$12.00, another of foam cost \$6.00, still a third of vinyl cost \$8.00. What does Joel need to think about?

Case Study Three

Kim got \$5 for her birthday. She was told she could do whatever she wanted with the money. (In her family, 10% of their income is put aside for sharing.) Kim wants a pair of roller skates. She has saved all but \$5 of the needed amount. If Kim puts aside 50¢ (10% of the \$5) she'll be short the amount needed to buy the skates she wants now. What does she need to think about?

At the meeting:

•Introduce by giving members choices such as (1) whether to have the meeting _____ or _____, (2) whether to have refreshments now or later, etc.
•Explain that consumers make choices all the time. **CALCULATING CONSUMERS** choose carefully. They **THINK** before choosing. To better understand these choices, you're going to look at some choices others have had to make.
•Divide members into partners. Pass out case studies. Allow 3-5 minutes for reading and thinking. Ask members with different case studies to read aloud theirs, and explain their thoughts about the case study. Encourage discussion by others. Bring out key ideas: needs, wants, priorities, resources available, best deal.

Activity Two: Pretend Purchase

Before the meeting:

•Obtain or make play money and package into envelopes for easy distribution to members. **NOTE:** give either equal or unequal amounts of money. With equal amounts, everyone has equal resources. Then, only likes, dislikes, needs and

wants enter the choosing process. This is not a "real world" situation because we do not each have the same amount of money. With unequal amounts, the situation becomes more real, as unequal resources are a factor in the choosing process.

•Get things or pictures of things boys and girls this age might want or need (could use mail order catalogues, might get real things from a willing business). Have a variety in kind and cost.

•Display these things as if in a store.

•Arrange for a "salesperson" to handle the money (teen leader, parent, etc.).

•Provide a pencil and paper for figuring (might get a pad or receipts). Also "money" for change and a toy cash register or divider for money.

At the meeting:

•Distribute envelopes with money to members.

•Explain that they are now going to get the opportunity to "buy" the things displayed in your pretend store. Explain that no one has to buy. Buy or not, they must explain to the group what decision they made and why.

•State that they should (1) count their money so they'll know how much they have to spend or save, (2) look over the selection in the store, (3) think about their likes, dislikes, needs, wants, available money, (4) make the "purchase" carefully, counting their money paid and "change" received.

•After all that want to have made purchases, allow each to explain why the "purchase" was made. After all have spoken, bring out key ideas such as effects of needs, wants, likes, dislikes, price, available resources.

•Relate this pretend purchasing to the real world. Encourage each to **THINK** before choosing next time they buy.

•Have members return "things" and "money" to store.

Activity Three: Choosy Cookie Consumers

Before the meeting:

•Prepare a variety of cookies for refreshments for this activity. Let the ones you think will be in *greatest demand* (perhaps chocolate chip, iced cookies, whatever) be in *shortest supply*.

•Provide three cookies per member but put out only enough for all but one member. (If six members are present, put out only 15 cookies; if three, put out six). Also napkins for each.

At the meeting:

•Pass out napkins. State again that consumers are constantly making choices and that now they get to choose among the cookies on the tray.

•Explain that no one is to eat the cookies until given the go-ahead.

•Allow members to select cookies. Don't say how many they may have.

•When the cookies are distributed, review what happened.

•Ask each member to say why they selected the cookies they did. Encourage honesty. Ask if there's any one kind of cookies they like better than another? Why? Did that affect choice? Did amount (number) of cookies affect choice?

•Ask members if they thought the process of choosing was fair? Why or why not?

•If some don't have any cookies, ask why? If some have more than three ask why? Ask how they decided how many to take without your telling them? **NOTE:** Do this gently, with the feelings of members in mind.

•Bring out enough cookies for three apiece. While members munch, explain the purpose of the activity—to see how supply (amount) and demand affected choice and how each of them decided which and how many cookies to take.

BYTE THREE: SPENDING CONSUMERS

Objectives: To understand the meaning of price, cost, benefit, value, worth.

To place a personal value (worth) on selected consumer goods.

To distribute money among sharing, spending and saving categories.

Points to Emphasize

Money is used to buy things consumers need or want. It is usually limited; needs and wants are unlimited.

Money can be gotten as a gift, an allowance or from income (earnings).

The amount of money paid for goods or services is the PRICE.

BENEFIT is the worth or value of the goods or services bought.

CALCULATING CONSUMERS try to get the most benefit for the least cost.

Activity One: Do You Hear Me?

Before the meeting:

- Think of your responses to each of the open-ended sentences listed below.
- Write the words PRICE, COST, BENEFIT, VALUE/WORTH on flash cards in bold letters.

At the meeting:

- Assemble group in a circle on the floor or grass.
- Explain that you're going to tell the person to your left something. He or she is to whisper what you said to the next person and so on around the circle. After the person on your right whispers to you, you say aloud what she or he said and what you said to begin with. Ask if all understand the rules.

Round One: If I had \$10 I would...(say what you'd do)

Round Two: I'd rather have _____ than a hamburger.

Round Three: If a ticket to a ballgame cost \$3, I...

Round Four: If members seem interested, ask others to think of sentences about *spending money* and pass them on.

•Summarize the activity by noting these points: (1) in Rounds One and Two (repeat sentences), each person might make a different choice because each has different needs, wants, likes, and dislikes. (2) In Round Three (repeat sentence), the amount of money a person had would affect the choice. Some would not have the price of the ticket and couldn't go to the game; some would have the money but the ballgame is not important enough to them. Others might have the money and decide to go. The BENEFIT is worth the COST to them.

•Bring out your flash cards. Hold up PRICE. Ask a member to explain what price means (cost, amount of money paid for goods or service). Ask who sets the price, the consumer/user or the producer/seller (p/s)

•Hold up COST. Ask what cost means (price, amount of money spent by a consumer).

•Hold up BENEFIT. Ask what BENEFIT means (what goods or service does for you). Ask for examples (milk—strong bones and teeth; TV—news, entertainment, information; book—information, entertainment).

•Hold up VALUE WORTH. Ask what those words mean (benefit, what the goods or service means or can do for you, importance).

•Explain that we don't all equally value things. Some are more important than others. Some are more WORTHWHILE. Some are worthless to us. (Give a personal example). Ask for others.

•Close by saying that CALCULATING CONSUMERS CHECK PRICE, THINK about BENEFITS, and SPEND carefully to get the BEST DEAL for their money.

Activity Two: What's It To You?

Before the meeting:

•Clip pictures of food, toys, clothes, etc. of possible interest to this age. Have at least 20 items. Mount on cards or paper and number each 1-20.

•Spread out on a table with no chairs around it.

•Get pencils and paper with lines for each member.

At the meeting:

•Distribute pencils and paper. Have members number 1-20.

•Explain that on the table are pictures of things young consumers might need or want. They are to move around the table, look at each, and decide if the picture is of something VALUABLE to THEM. If so, they should put a V on the paper beside the number of the picture. If not, leave blank. No one is to talk or look at anyone else's paper. Ask if everyone understands the rules.

•Allow enough time for members to walk around the table and record their rating.

•Reassemble on the floor by the table. Hold up each picture in order (1-20). Ask members to raise their hands if they checked valuable. If members want to explain their choices, OK. If not, go on.

•Ask what members learned from this activity. Explain again that we do not all place the same VALUE (worth/benefit) on consumer goods and services.

Activity Three: Cutoff

Before the meeting:

•Using 3 x 5 cards cut in half, prepare the following:

1. One set with the following words on separate cards for each number—SPEND—SHARE—SAVE

2. 10 blank cards per member.

3. Put all 13 cards in separate envelopes for each member.

•Provide pencils for each member.

At the meeting:

•Introduce by reviewing that money is a resource: It's limited, and it's spent by consumers to get things needed or wanted. Consumers must make choices about how money will be used. There are three choices.

•Pass out envelopes with cards and pencils. Ask each to pull out the three cards with words and lay in front of them. Ask someone to say what's on the cards. Each card represents one of three choices consumers make with money:

SPEND SHARE SAVE

(Have members arrange their word cards in that order for ease during the coming discussion).

•Call the member's attention to the blank cards. State that you assume each has some money to make decisions about. Ask each to think of the total amount and write on a card, then turn the card upside down. If some do not have money, you assign a reasonable amount to them.

- Explain that on the rest of the blank cards (or as many as they need) they are to write *one thing* they would like to get or do with part or all of their money. Allow time for thinking and writing. To get started, you might give an example of something you plan to do with your money this week.
- When cards have been filled out, go on. Tell members to sort their cards into the three stacks. They may want to talk with you or the group to decide for sure if what is listed is spending or sharing (example, buying a birthday card).
- Next, members should look at each stack. If more than one card is there, they are to put the cards in order of importance

- (value/worth) from most on top to least on bottom.
- Tell members to guess at how much each item on the top cards will cost and write on the card. Ask each if she or he has enough for all three things (refer to the amount listed on the upside-down card). If not, ask them to choose and explain their choices. If yes, they are to put #2 cards on top, add a cost figure and repeat the choice making until a "cut off" (based on amount of money each has) is reached.
- Encourage group to talk about the choices together and with their parents.

----- **BYTE FOUR: SAFE CONSUMERS** -----

Note: This part of the project can be tied to other safety experiences your group does. Feel free to change the activities listed here to fit with other plans. But, be sure that the objectives stated here are reached through the other activities.

Objectives: To recognize the differences between unsafe products and unsafe use of products.
 To improve safety conditions of homes.
 To develop "safety first" attitudes and practices.

Points to Emphasize

Consumers have a **RIGHT** to safe products and a **RESPONSIBILITY** to use products safely.

Consumers, producers, salespersons, and government can work together as "watch dogs" to keep unsafe products out of stores.

Drugs are a product that can be used safely—or misused and abused.

Consumers can protect themselves by the right use and storage of things that could poison or hurt someone. Homes can be checked for safety.

Activity One: Get The Picture

Before the meeting:

- Obtain paper, pencils, colors, felt tip markers.

At the meeting:

• Introduce the activity with the following stories from the member's manual. Explain to members that you are going to tell two short stories. You want them to explain the difference between each.

Story 1: A boy is swinging in a new swing. The chair breaks. The boy is hurt.

Story 2: A boy is pushing an empty swing higher and higher. It hits a pole and then the boy. He gets hurt.

Ask for the difference. If it comes, OK; if not go to the next two stories. Same instructions.

Story 3: A girl is riding a new bike. The handlebar has a jagged edge. She cuts her hand.

Story 4: A girl is riding a bike. She tries to go up a steep curb. She's thrown off and is hurt.

• Depending on the members' responses, either reinforce their explanations or give this one: In Stories 1 and 3 the swing and bike were *not made correctly*. In stories 2 and 4, the swing and bike were *not used correctly*.

• Ask whose fault (responsibility) was the accident in stories 1 and 3? (producer/maker); in stories 2 and 4? (consumer/user).

• Ask members to tell or draw stories of when they did *not use something safely* and when *they used a product that was not safe*. (Pass out drawing materials for those who choose to draw.)

• Explain that government "watch dogs" try to keep unsafe products out of stores because consumers have a **RIGHT** to safe things. Consumers can help also by not buying or returning unsafe things to the store or manufacturer.

• Explain that consumers must also be "watch dogs" as they use products.

Activity Two: Check Up On Us

Note: Fire safety week comes in October. You might want to plan around local activities. Same for poison prevention week in March and bike safety week in the spring.

Before the meeting:

• Obtain and read copies of one or more of these checklists, and the supporting information publications (See the *Home Economics Educational Materials Notebook*) from your local Cooperative Extension office:

- 394-097 Home Safety Check
- 394-160 Safety Checklist for Stairs
- 394-168 Safety Checklist for Bathrooms
- 394-175 Safety Checklist for Kitchens
- 394-182 Safety Checklist for Windows
- 394-193 Safety Checklist for Doors
- 394-200 Safety Checklist for Floors
- 394-205 Safety Checklist for Additional Considerations

- Conduct at least one of the home safety checks yourself.
- Provide pencils for each member.

At the meeting:

- Explain that the homes we live in can be made safe if we

will check up on them. Tell the group they can help you check your home.

- View the slide set "What Is Your Home Safety IQ?" and take the quiz. Slide set is available from the Housing Specialist, Virginia Tech.
- Explain that the purpose of this activity was to let them practice being a "safety inspector" or "watch dog."
- Urge them to "inspect" their homes with the help of family members. Suggest they do one or all of the checklists.

Activity Three: Look Alikes

NOTE: Poison Prevention Week is the third week in March. This might be an appropriate time for a display in a library, school, or public place. Consider ordering the following stickers and a teaching unit on poisons. Do so FAR AHEAD of the date needed:



His scowling green face means "Don't touch" to thousands of children. Affixed to dangerous substances, MR. YUK has proved effective in controlling accidental poisonings—far more than the traditional skull-and-crossbones symbol. A dozen Mr. Yuk stickers and a home-teaching unit on poison prevention are available for \$1 contribution (to cover postage) from the National Poison Center Network, 125 De Soto St., Pittsburgh, PA 15213.

Before the meeting:

- Obtain copies of 456-106, "Poisons in Our Home," for your members from the local Cooperative Extension office.
- Collect examples of the 10 most common poisons listed in the fact sheet. Hide them with a cloth.
- Get a flipchart, felt tip pen or blackboard and chalk.

At the meeting:

- Ask members if they know what a poison is? After answers, announce a guessing game. Turn their attention to the cloth covered poisons. Ask members to guess what the top 10 poisons are. Record guesses on the flipchart or blackboard.
- Uncover the poisons and see which they guessed correctly. Talk about each in the group.
- Save the aspirin until last. Question the members about aspirin. Tell them you thought it was a medicine that helped people. Ask why it would be in the group of poisons. Explain that aspirin is an example of a safe product that can be harmful to consumers when not used safely. Ask if the members can guess who is being poisoned by aspirin (children, especially under age 5). Explain that aspirin is responsible for 100,000 poisonings of children each year in the U.S.
- State that all ages of consumers can be poisoned. Poisonings usually result from CARELESSNESS. CALCULATING CONSUMERS are CAREFUL.
- End activity either by:
 1. Distributing copies of "Poisons in our Home" and telling members to share with their families that fact sheet and what they learned.

or

2. Asking members if they would like to make a display of products in the home that are unsafe but look like safe products. Show two or three examples to get interest. In some cases, the container is a key; cider and gasoline may both be kept in a cider jug.

If interest exists, work together to plan when and how to collect the examples, when and where to display the collection, etc. For those things where container is not a key, baby food jars with painted lids clearly labeled work well. Past experience with this activity has revealed it can:

1. Capture attention and interest of members and the viewing public.
2. Demonstrate the point quite vividly.
3. Make an effective display that can be used for publicity for your 4-H Calculating Consumer Project when adequately identified and when the media prints pictures and a story.

BYTE FIVE: CONSERVING CONSUMERS

Objectives: To understand the meaning of quantity, quality, conserving.

To practice conserving techniques.

Points to Emphasize

CALCULATING CONSUMERS choose carefully the QUANTITY (amount) and QUALITY (kind, condition) of the things they get, do and use.

For some consumers, having LESS (quantity) is important. They emphasize QUALITY LIVING.

Using less is called CONSERVING. All resources are limited. Consumers need to CONSERVE them.

Some consumers have LOTS of things they do not need or use. They can give away, sell, save, or use those things.

Activity One: Too Much – Too Little—Just Right

Before the meeting:

- Get and read a book with the "Goldilocks" story.
- Get three plants of the same kind and size (provide yourself, borrow from a local greenhouse, your county agent or a 4-H'er with a horticulture project) one just right, one overwatered, one underwatered.
- Provide two trays with 3-4 cookies per member on each tray. Tray A should contain "whole" cookies; Tray B, the same kind but "broken" cookies.
- Find two identical or very similar items (clothes, toys, etc.). One should be in "perfect" condition, the other damaged so as to affect its use (example—two toy trucks: one missing wheel(s), one not, or two shirts: one missing buttons, the other not).
- Have a flip chart and market or blackboard and chalk available.

At the meeting:

- Have someone tell the story of "Goldilocks" with or without a book for illustration.

- Note that Goldilocks faced three choices (write each on the paper or on the board): 1. Of what to eat. 2. Of what to sit on. 3. Of which bed to sleep on. In each case, she had three alternatives: 1. *too much* (too hot, hot hard, too big); 2. *too little* (too cold, too soft, too small); and 3. *just right*.
- Explain that many times consumers have the same three choices—too much, too little, just right. Ask members to tell you when they've had too much of something, too little and just right.
- Show the three plants. Ask members to guess which one has had too much water; not enough; just right.
- Explain that CALCULATING CONSUMERS try to get or use "just the right amount" or QUANTITY of things. (Write QUANTITY on the board or paper). Explain that quantity is amount or number of things.
- Bring out the two trays of cookies. Ask members which they would rather have, Tray A or B, and to explain why. Let members have a cookie from each tray. Ask them to eat both and then tell if there is any difference in each cookie.
- Explain that the purpose of this activity was to understand what QUALITY means. (Write QUALITY on the board or paper). In this case, the whole cookies were "better" than the broken cookies in appearance (the way they looked). Based on looks, Tray A was a better QUALITY.
- Bring out the items. Ask members which is better and why.
- Explain that these examples again were examples of QUALITY. The difference between the cookies and these items is that (1) while the broken cookies didn't look as nice as the whole cookies, they were still *equally useful* but that (2) the broken or damaged _____(items) were *not equally useful*. (Example—buttons and wheels needed to make the shirt and truck do the job they were made to do.)
- Ask a member to explain what QUANTITY means. Same for QUALITY.
- Explain that CALCULATING CONSUMERS choose carefully the QUANTITY (amount of things they get, use or do)—that they try to get, do or use "just right" amounts and they choose carefully the QUALITY (kind, condition) of the things they do, get or use.
- Note that when CALCULATING CONSUMERS are careful about the Q&Q they are CONSERVING (write on paper or board). Ask members if they have ever heard of CONSERVATION or CONSERVING. Ask what resource was being CONSERVED when they've heard of conserving. Discuss.

Activity Two: Construct A Conserving Creation

Before the meeting:

- Get enough construction paper for one sheet per member, pencils, felt tip markers, scissors, glue, tape, string, thread, timers.
- Make circle patterns (about 3" in diameter - one per member) out of cardboard.
- Provide two tables with materials in *separate* rooms.

At the meeting:

- Divide members into two groups. Explain that each group has a secret mission to do in separate rooms. Assign rooms and send members to room.

- Secretly give the following mission to Group A: "Each member is to draw as many circles as possible on the sheet of paper given them with the pencil pattern provided. They are not to let the other group know what they're doing. When everyone has the circles drawn, they are to stop and wait for the next instructions."
- Secretly give the following mission to Group B: "Draw some circles on a sheet of paper (DO NOT SAY AS MANY AS POSSIBLE). They are to use the pencil and pattern provided. They are not to let the other group know what they're doing. When everyone has the circles drawn, they are to stop and wait for the next instructions."
- When both groups are finished, tell them to reassemble together. They are to bring their pages of circles and hold them up for all to see. Point out how the circles are close together in Group A. Group B has several ways circles are laid out: close, not close. The point is this: Group A CONSERVED paper as instructed. Group B, not knowing of the assignment to save paper, did not all conserve. CALCULATING CONSUMERS are always aware of the need to conserve (to use less) *without being told*.
- Send groups back to separate rooms. Give both this mission: Using the circles, make a poster, banner, consumer character with some message written on the circles about conserving.
- Tell Group A they only have 15-20 minutes to complete their creation. (Set a timer). DO NOT GIVE GROUP B A TIME LIMIT. Tell Group B you'll let them know when time is up.
- Talk to members in both groups as they work about conserving resources. Offer suggestions to help with their creations *only when needed or wanted*. Encourage creativity by individuals.
- Bring groups together again to show and tell about their creations. Note the limits on time for Group A - only 15-20 minutes, and the lack of limits on time for Group B. Discuss the difference in how the resource time was used when the members knew it was limited and when they did not. Explain that CALCULATING CONSUMERS are aware that resources are always LIMITED and make the best use possible of each resource.

UNIT 3

Unit 3 —Notes to Leaders

Unit 3 builds on ideas introduced in Units 1 and 2. Some 4-H members will have been enrolled in those units; others have not. Unit 3 is complementary but separate. It focuses on needs and interests of middle school members. To help you better understand this age, review the characteristics of 12-14 years olds as learners and consumers found near the beginning of this guide.

At the first meeting, summarize the key ideas that will be introduced. Briefly cover the following:

1. Consumers are everyone. We all use, get and do. So, we are all consumers. CALCULATING CONSUMERS know how to get the best deals.

2. Consumers are influenced by family, friends, advertising, needs, wants, likes and dislikes, etc. CALCULATING CONSUMERS know themselves and make careful choices.

3. Consumers have resources they use to get what they need or want. There are always more needs and wants than resources. CALCULATING CONSUMERS know how to get the best use of their resources. They try not to misuse or abuse those resources.

4. Money is an important resource to consumers. CALCULATING CONSUMERS plan the use of their money.

5. Consumers constantly make choices. CALCULATING CONSUMERS are able to make good choices.

6. Consumers have rights and responsibilities. CALCULATING CONSUMERS are able to make good choices.

7. This project can help each member become a CALCULATING CONSUMER.

8. This project can be linked to other projects. The link symbol beside each activity gives ideas for how to do this. (The leader's guide has other ideas.)

To capture interest, you might start with an activity from BYTE 1 (BYTE means unit—that's computer talk!) Use "CC" to get attention—"CC" can be a puppet, a poster, a walking thing. Use your imagination. Then, go over the key points. Have manuals for each member. Go through the manuals. Make plans for the project. Try to include parents when possible. (For ideas, see that section in the leader's guide). And finally,

BE ENTHUSIASTIC!

BYTE ONE: ME—A CONSUMER

Objectives: To learn about one's self as a consumer: likes, dislikes, wants, needs.

To identify one's resources.

To understand how to use resources wisely to meet need and wants.

Points to Emphasize:

Consumers are not alike. We have different likes, dislikes, wants and needs, etc.

Needs differ from wants. A need is something people have to have to live. A want is something people wish for but can live without. Most people have more wants than needs.

Resources are what we have to use to get or do what we need or want. We have individual, family, community and natural resources.

Resources can be traded—money for goods or services; time for money; goods for goods; etc.

Where there is little of a resource, prices usually go up. Consumers can use less or CONSERVE to control prices.

Activity One: 10 Things I Like

Before the meeting:

•Get manuals for each member from Extension Office; have pencils for each member; get a thermometer.

At the meeting:

•Welcome the members to the first meeting.

•Distribute manuals (if not done at an organizational meeting). Have members put their names on manuals.

•Introduce by holding up the thermometer. Say that each one here has consumer fever. Ask if anyone knows what that is? Explain that it's 1) feeling "I wanta, I needa, I gotta"; 2) thinking "Give me, buy me, take me, get me"; and 3) it's "buying, getting, doing."

•State that each of us has to consume but sometimes we get carried away with consumer fever. Note that CALCULATING CONSUMERS know what they need or want, why, how to get, do or use it. And that's what each member will be learning in this project.

•Tell members to turn to the first Byte in their manuals. Pass out pencils. Tell members to fill in the chart with the ten things they most like to do, enjoy, etc. Explain that this will help them know themselves better. When all have listed 10 items, code according to directions in manual.

•Tell members to circle the statements below the chart that best fits them. Have members share their results. Point out the differences and similarities of the members.

Activity Two: I Wanta Getta

Before the meeting:

•Collect catalogs, newspapers and magazines with things of interest to this age; provide at least five sheets of paper per member; pencils for each; scissors, glue; a flipchart and felt tip pen or blackboard and chalk.

At the meeting:

- Direct members to tables where the above supplies are assembled. Tell them to hunt for pictures of at least 5 things they would like to have, get or do. Explain that each of these is to be cut out and pasted on paper, allowing room for writing later. Or, to draw a picture of something not shown.
- After time enough has passed, assemble the members in a circle. Tell them to put the pages in order of most-to-least-wanted. Have members show and tell what they chose and why.
- Ask members to explain the difference between a need and want. State the difference.
- Tell members that to get, use or do what they need or want, they must have resources. Ask what word came to their minds when you said "resources." Was it money? There are other resources. Ask members to name others. Write these on the paper or board. Add others not named (see member's manual).
- Tell members to use their pencils and manuals to list resources they have, their family and community has. Explain how resources can be traded.
- Have members pick up their 5 pictures and list resources they would need to get, do or use to get each below each picture.
- Suggest that members share the pictures and lists with their parent(s) and complete activity #6 in their manuals.

Activity Three: Waste Not, Want Not

Before the meeting:

- Provide poster paper for each member; along with felt tip markers. Make your own "Waste Not" poster.

At the meeting:

- Ask members if their family car ever ran out of gas. If so, what was done? Explain that sometimes resources like money can be traded for resources like gas, but not always. Sometimes there is no more. Ask for examples (use water, or other resources currently in short supply).
- Talk about what happens to price when supply is short. Ask for ways that consumers handle rising costs and short supplies. Introduce the word CONSERVE. Ask what it means and if they practice conservation of any resources.
- Explain that CALCULATING CONSUMERS have learned to use limited resources to get what they need or want and to practice the saying on your poster. Show poster.
- Have members repeat the saying several times.
- Pass out poster board and felt tip markers. Let each member make a poster. Encourage creativity. Have members take the poster home as a reminder for them and their families and/or display the posters at an appropriate place. (Meets requirement for Activity #7).

Direct members attention to other activities listed in their manuals. Explain that they are to do at least three to complete BYTE 1. Set time and place for next meeting. Make assignments, if any.

BYTE TWO: MONEY MATTERS

- Objectives:** To express feelings about money.
To identify ways of getting and using money.
To learn how to better get and use money.

Points to Emphasize:

Money is one resource. It can be traded for others.

Feelings about money affect its use. Feelings vary from person to person.

Money comes to young people from four main places: handouts, allowances, earnings and gifts. There are good and bad points about each way of getting money.

Money is usually used in three ways: to save, share and spend.

Planning how to get and use money helps consumers get the most for that resource.

Activity One: Penny on the Nose

Before the meeting:

- Collect pennies enough for each member.

At the meeting:

- Use to introduce this session and get members at ease.
- Ask for two or three volunteers to lie on floor and try this activity.
- Place a penny on the nose of each. Tell them to remove the penny without using their arms while lying flat on the floor.

- When done, let others try. Members may suggest ways (blow it off, wiggle it off, ask someone else to take it off; knock it off with knee) but each is to decide.
- Explain that this activity demonstrated problem solving and required a decision from each. Most of us make decisions daily about how to get rid of money. But the first problem is getting money!

Activity Two: Money Feelings

Before the meeting:

- Tell members to bring manuals; provide a pencil for each.

At the meeting:

- State that money is one resource that can be used to get other resources. That how we feel about money is important.
- Explain that you are going to state five sentences. They are to complete the sentences. You will go around the group. Each one may respond or pass. (Use the sentences in Activity #2, BYTE 2).
- Ask if they think they need more money? State that most of us do. Ask if more is always better. Discuss why or why not. Ask if everything can be bought with money. Discuss why or why not and cite examples.
- State that CALCULATING CONSUMERS have learned to think about their feelings about money and that is the purpose of this activity.
- Move to an open space. Explain that you are going to read seven statements about money. Members should move to your right if they agree; your left if they disagree; stand in front of you if they're not sure. (Use statements on first page of BYTE 2).

- Discuss the positions taken after each statement is read.
- Pass out pencils. Have members record their position in the blanks in BYTE 2 of the manual.
- Urge members to have their parents respond to both sets of statements, to compare responses and discuss them.
- Remind members that if they will record their responses to the sentences in Activity #2, they will have met the requirements for that activity.

Activity Three: Money Gettings

Before the meeting:

- Obtain a chalkboard and chalk or flipchart and felt tip marker; pencils for each. Remind members to bring manuals. At the meeting:

At the meeting:

- Ask members to list ways they get money. Record on board or flip-chart.
- State that there are four main places money comes from (see manual).

- Have members list good and bad points of each way in their manual. Pass out pencils. Discuss points listed.
 - Ask members why they get money. Identify the three main ways money is used.
 - Ask members if they know what a *fixed expense* is; a *non-fixed expense*. Define. Explain that CALCULATING CONSUMERS *plan* the use of their money for fixed and nonfixed expenses, that planning helps you to get the most for your money.
 - Allow member to work on one of the six activities in their manuals.
- Set time and place for next meeting. Make assignments, if any.

LEADERS: BE VERY SENSITIVE TO FEELINGS AND IDEAS ABOUT MONEY PRESENT IN YOUR GROUP. DO NOT IMPOSE YOUR FEELINGS AND IDEAS ON THE GROUP.

BYTE THREE: CALCULATING CHOICES

Objectives: To learn how and to practice making best choices.

To recognize the influence of family, friends and markets on consumer choices.

Points to Emphasize:

Because resources are limited and wants and needs unlimited, consumers must make choices.

CALCULATING CONSUMERS use a 4 step way of making choices:

1. Know amount of resources.
2. Know ways of using resources.
3. Decide on best choice.
4. Check up on choice.

Friends affect the choices consumers make. CALCULATING CONSUMERS know this but learn how to make choices that meet their needs and wants and resources.

Parents affect choices. They can help or hurt. CALCULATING CONSUMERS talk with parents and use their help.

The kinds of stores and the goods or services they offer can limit choices.

CALCULATING CONSUMERS ask themselves questions before making choices.

Activity One: Choices, Choices

Before the meeting:

- Provide a chalkboard and chalk or flipchart and felt tip marker.
- Prepare situation cards, if desired. Remind members to bring manuals.

At the meeting:

- Ask members to think of all the choices they've made during the day and to share some of those with the group. State that as consumers, we make choices about what we need or want; where to get what we need or want; and which resources to use. Ask if it's true that we usually have more needs and wants than resources. Discuss.
- State that CALCULATING CONSUMERS use four steps to making choices. List on paper or board. Discuss. Have members open manuals to BYTE 3. Point out the space provided for them to practice using the steps.
- Explain that our choices are influenced (define) by needs, wants, resources, likes, dislikes, feelings, friends, family, available goods and services, price, quality, ads.

OR

- Divide members into 4 groups. Pass out situation cards (at end of this section). Have groups discuss the situation looking for feelings. Have groups share and discuss their situation. Ask if they can relate to the situations; what needs are in conflict; who's influencing whom; and how to handle the situation.

- Summarize by saying that it is natural to be influenced by friends and family and others but CALCULATING CONSUMERS make sure they choose what is best for themselves.

Activity Two: Markets and Me

Before the meeting:

- Provide a chalkboard and chalk or flipchart and felt tip marker.

OR

- Make arrangements for tour, if desired.
- Review jingles.

At the meeting:

- Explain that markets are places where consumers make choices—where goods and services are bought and sold or exchanged. That communities vary in the kinds of markets they have. Discuss.

- Tell members to listen to several jingles, identify the type of store described and state at least one advantage and disadvantage of each (list of jingles at end of section).
- Ask members to name all the stores in their community. List on board or chart. Discuss the variations in brands, styles, sizes, prices, etc. available.

OR

•Tour the stores in your community looking for similarities and differences. (Prearrange transportation, sponsors, permission from stores and parents, etc. Send thank you's after visit.)

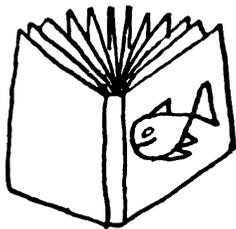
Activity Three: Ads and Me

Before the meeting:

- Assign members to bring 25 ads each for goods and services they need or want. Tell them to go for a variety from different stores.
- Provide space for ads to be displayed.

At the meeting:

- Have members display their ads where all can see.
- State that ads influence choices. Ads let us know something is available. Ads try to make us want the good or service. Explain that these ads will be used to learn more about their influence on our choices.
- Tell members to find examples of ads they like and dislike. Let each explain why they chose the ones they did.
- Tell members to find helpful and not helpful ads. Discuss findings.



- Tell members to find ads that make them want to see, get, do, or buy what is advertised. Discuss.
- Have members vote on the five best and five worst ads from the collections. Discuss the reasons these were chosen. Divide into five groups. Assign members to redo the bad ads to make them better.
- State that this activity meets the requirements for ACTIVITY #4 of BYTE 3.

Activity Four: Calculating Choices

Before the meeting:

- Have members bring manuals.

At the meeting:

- Review the sources of influences that affect our choices.
- State that CALCULATING CONSUMERS ask themselves questions before choosing. Have members read the questions in the manuals. Discuss.
- Urge members to use the four steps and these questions to make a choice. Have them report what happens at the next meeting.
- Remind members they need to complete three activities for this BYTE. Set time and place for next meeting. Make assignments, if any.

Situation Cards (Provided by J.C. Penney Co. Inc—*Looking for Me*)

Nick's parents have given him \$20 for his birthday. His new hobby is raising tropical fish, and he wants to buy some books about different kinds of fish and how to take care of them.

He and two friends went to the mall to shop. As they walked to the shopping center, his friends laughed at his hobby, called it "stupid stuff" and told him he should "grow up" and "get with it."

By the time he had spent the \$20, he had two new T-shirts and a record album. His friends liked what he bought. He felt kind of empty.

Lisa is in the fitting room in the junior department trying on dresses for a party that night. She had seen the perfect dress advertised in the local paper and has been saving for it. Now that she has it on, she thinks it makes her look fat. Two friends who came along to help her decide say it looks great. The salesperson says so, too, but Lisa is still not sure. Her friends tell her they want to go home and get ready for the party, and the salesperson says it is closing time.

Jim's family is planning a birthday party for his little brother. His mother planned the menu, and Jim helped his little brother make the invitations and plan the games. The day of the party, Jim's mother is sick and gives him the shopping list, which is made up of potato chips, soda, candy and ice cream. His friend, Mary, who is into health foods, goes with him and talks him into making a different list and buying the party food at her favorite health food store. When Jim's little brother sees what they bought, he starts to cry.

Amy has just come home from shopping with friends. She is looking at her new skirts and wondering if any of her old blouses will be good enough to wear with them. Her mother, who had given her money for some new jeans, asks to see what kind she got. Amy answers that she isn't going to wear jeans anymore, because everybody else is wearing wrap skirts. Her mother gets angry, tells her she doesn't know who she is from one day to another, and walks out of the room.

Jingles (Provided by *This Little Piggy Went to Market Helps*, AHEA)

1. Sometimes I send away for things.
It's easy and it's nice.
But when I add the postage,
It makes me stop, think twice.
(mail order catalog)

2. The store around the corner
Is convenient in time of need.
But . . . STOP . . . think carefully;
It may be costly, yes, indeed.
(convenience-neighborhood outlet)

3. I couldn't ignore that knock at my door.
I saw it was a man.
I greeted him with open arms,
Now I own 48 pans!!
(door-to-door sales)

4. At "Cheapie-a-go-go," way across town,
I hear things sell for less.

What does it cost to get there?
More than it's worth, I guess.
(Discount center)

5. There's a store that's downtown.
I like their labeled sack.
But if I buy too much down there,
I'll break my purse's back.
(Specialty store)

6. The wide selection offered here
Adds to its appeal.
And even extra services
Are added in the deal.
(Department store)

7. I went into a cluttered store,
Once known as a "Five and Dime."
When the bits and pieces were added up,
The total was \$9.99.
(Variety store)

BYTE FOUR: BETTER BUYING

Objectives: To identify and use sources of information.
To understand factors that affect prices.
To practice checking for price, quality and service.

Points to Emphasize

Not everything we consume is bought. But much is. CALCULATING CONSUMERS know how to be better buyers.

Better buyers know their needs and wants, how much money they have to spend, and they check before buying.

Prices are determined by sellers. Most are fixed. Sometimes cost can be bargained or haggled for.

Prices may vary from store-to-store; brand-to-brand; size-to-size; season-to-season; time-to-time; quality-to-quality.

Consumers have a RIGHT TO CHOICE and a RESPONSIBILITY TO CHOOSE CAREFULLY.

Activity One: My Kind of Music

Before the meeting:

- Record portions of several kinds of music that are currently popular; have tape recorder available and paper and pencils for each member.

At the meeting:

- Introduce the topic by saying that we don't buy everything we consume. Some things are gifts; others, we make. But lots of what we consume we do buy. So, CALCULATING CONSUMERS know how to be better buyers—how to get good deals.

- Pass out paper and pencils. Tell members to close their eyes and listen to the music; to think about their feelings(s) while listening and to write down those feelings.

- Tell members to list five things they've bought recently. Discuss how feelings influence what we buy. Tell members to list how each of the five items made them feel. Ask if anyone listed feelings similar to those felt while listening to the music? Ask how they were feeling about themselves at the time of purchase? About others?

- Tell members to state whether each item was a need or want. Discuss.

- Ask members how they usually feel when shopping. How they feel about having a friend along. A parent? Going by themselves?

- Ask members to think about other factors that influence their buying and then to share ideas. Ask how important price is. Discuss what factors influence price (see member's manual, Byte 4).

- Summarize by saying that feelings can affect what we buy. CALCULATING CONSUMERS know their feelings and are careful about what they buy. Price also affects choice. CALCULATING CONSUMERS check prices before buying.

Activity Two: Check It Out

Before the meeting:

- Arrange with the manager(s) of a store(s) in your community for your group to visit to learn about what influences prices of items. Request that the manager discuss how prices are set, how they vary, the influence of seasons, supply, demand, etc. Explain that your members will be checking price by size and brand.

- Confirm plans via a letter and also a phone call the day of the visit.

- Plan for transportation. Arrange for adult help.

- Plan how to prepare group for trip, what behavior will be expected, time schedule, etc.

- Prepare "check lists" for each member. (Sample at end of section.) Provide pencils.

At the meeting: PREPARE GROUP FOR TRIP

- Explain purpose: to learn how a store(s) decides on price and to check prices by size (quantity) and by brand (national, house and generic). Review the meaning of each.

- Remind members of store manners and behavior expected on trip.

- Explain that after a time (_____ minutes) you'll meet at a prearranged spot to share your "price checks" and to talk with the store manager.

- Distribute pencils and paper. Go over instructions. Monitor group work in store.

- Urge members to thank the manager after the visit. State where you will go after you leave the store.
- After the trip, ask members to summarize what they learned. Remind members that this trip meets two or three requirements for Byte 4 (#2, 3, 4), depending on what each person "checked out." Urge members to do other activities on their own.
- Write a thank you letter to the manager. Summarize what your group learned.

(SAMPLE CHECK FORM)

Name _____

CHECK IT OUT

Item	Size	Price	Price per unit
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Item	Brand	Price	Price per unit
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

BYTE FIVE: CAREFUL CONSUMING

Objectives: To understand ways consumers pay for utilities, government services; misuse and abuse personal and private property.

To recognize that consumers have a right to safety and a responsibility to use and do things safely.

Points to Emphasize

Some things we consumers use (gas, water, electricity, phone service, cable TV, etc.) are not bought at stores.

Consumers can control costs of these things by using less (conserving).

Taxes pay for some things we use or do.

Cheating (stealing) hurts the cheater, family, friends, the owner—everyone. Cheating increases costs. **CALCULATING CONSUMERS DO NOT CHEAT.**

Some resources, like drugs, park playground equipment, etc., are misused and abused by consumers. Misuse and abuse costs consumers. **CALCULATING CONSUMERS ARE CAREFUL CONSUMERS.**

Consumers have a right to safe goods and services and a responsibility to use them safely.

Activity One: Heard This One?

Before the meeting:

- Read the case studies which follow. Decide whether to use role playing (acting out cases) and discussion or only discussion. Role playing is preferred if your group is willing and able.
- Duplicate case studies.
- Provide space and props for drama.

At the meeting:

- Welcome group by explaining that the opening activity will be _____. Divide into groups to conduct activity. Allow time for review of each case study. Determine order of presentation.
- Discuss each case study. Encourage expression of thoughts and feelings. (LEADER: RESTRAIN FROM IMPOSING YOUR IDEAS).
- Summarize by reviewing who gets hurt, the costs of these cases, and the ways consumers can act responsibly.

Careful/Careless Consuming Case Studies

1. You make a long distance phone call, person-to-person to yourself—just so your parents will know you arrived safely.
2. You switch price tags on a record album. "Nobody gets hurt," you say to yourself.

3. Steve and Tim go into a fast-food restaurant. They place their orders. The cashier, in a hurry, gives Tim too much change. They start to leave.
4. Barbara, Betty and Mary are spending Saturday afternoon shopping. They are in a discount store looking at cosmetics. Barbara and Betty dare Mary to take one package. They say no one is looking and, besides, the prices are just too high for their allowances.
5. You buy a new T-shirt at a local clothing store. When you get home, you discover the hem is not right. You take the receipt and shirt back to the store.
6. You are in a grocery store. You spot a can of fruit juice concentrate just starting to melt on the shelf. You return it to the frozen food section.
7. Jeff and John are at the local skating rink. Their session is about over. To continue, they will have to pay another fee. They decide to hide in the restroom until the new session starts.
8. Mike and his mother are in a household goods section of a store. Mike's mother reminds him to be careful of the breakables. Mike wanders off while his mother is talking with the salesperson. In a corner, he backs into a place setting and knocks a plate on the floor. It is chipped. He looks around. No one is looking. He sets the plate on the shelf and kicks the chip under the counter.
9. While trying on a dress that is too tight, you rip a seam. The sales person does not know, as you are in a dressing room. You show the damage as you leave.
10. You need a cowboy hat to complete your outfit for western night. You also want a new shirt. You don't have enough money for both and still pay your school expenses. You decide to buy both. You wear them and, the next day, return the hat to the store.
11. Several friends and you stop by the local park on your way to a ballgame. There are some bottles on the ground. You smash them and spread the pieces across a driveway spelling out the name of your school mascot.
12. You bought a kite and string labeled "guaranteed not to break." On the first flight, the string breaks. You lose the kite. You return to the store with your story and receipt.
13. You've heard that a certain drug will help your skin to be clear. Your mom has that drug in her cabinet. You start using the drug.

Activity Two: So You Cheat, So What?

Before the meeting:

- Arrange for a local law enforcement person to attend your meeting. Request that the law regarding shoplifting be reviewed and actual examples be discussed. Also ask that cases of vandalism be discussed. Describe the members of your group and the purpose of this project to your guest prior to the meeting.

- Arrange for a store owner/manager or member of your Chamber of Commerce to attend your meeting. Request that examples of "consumer cheating and carelessness" be discussed and costs of such behavior be explained. Ask for a description of the kind of consumers the store prefers to serve. Describe the members of your group and the purpose of this project.

- Confirm plans in writing and via phone on the day of the presentation.

- Prepare group for the speaker(s).

- Think of questions to ask to lead the discussion.

At the meeting:

- Welcome your guest(s). Make introductions. Explain the purposes of the presentation(s).

- Allow speaker(s) to do the presentation. Encourage discussion.

- Thank speaker(s). Summarize what was learned.

- SEND A THANK YOU NOTE TO GUEST(S).

Activity Three: Create a Code

Before the meeting:

- Provide pencils and paper, chalkboard and chalk or flipchart and pen.

At the meeting:

- Ask members if they know what a "code of conduct" is. Explain. State that they are going to create a consumer code.

- Ask for ideas (based on previous activities). List on board or paper.

- Pass out paper and pencils. Let each member create a code.

- Discuss how to share the code with others (display, talk, mail, etc.).

- Remind members that this completes the requirements for Activity #1, Byte 5. Urge members to complete at least two other activities for this byte.

- Make plans to complete the project, collect records, share (talks, demonstrations, displays, etc.) what was learned.

UNIT 4

Unit 4 — Notes to Leaders

Unit 4 builds on ideas introduced in the previous manuals. Some 4-H members will have been enrolled in those levels; others will not. Unit 4 focuses on the young teenager. To help you better understand the characteristics of this age as learners and consumers, study that portion of this guidebook.

To get started in this project, you will probably want to have an organizational meeting. Have manuals for each member. Go through them. Make plans for the project. Include parents when possible.

Consider generating interest by putting a pressure cooker in the middle of the group. Ask members how their lives are like the pressure cooker. After responses, say that teenagers are often pressured into:

- wearing “in” clothes

- buying the “latest”
 - going to “where it’s happening”
- (see introduction to member’s manual for further dialogue ideas)

State that through the project, members will learn how to control pressures consumers face. They will learn how to be **CALCULATING CONSUMERS** who know themselves, their resources, how to get the most for their money, how to make wise decisions and how to improve conditions.

Because teens at this age are having increasing resources and opportunities to make decisions, they are prime candidates for this project. You, as a leader, are a key influence in their lives. So, enjoy the challenge of leading and, **BE ENTHUSIASTIC!**

BYTE ONE: THE CONSUMER EXPLORES – DECISIONS

Objective: To increase decision making ability.

Points to Emphasize:

Everyone is a consumer. Not everyone is a **CALCULATING CONSUMER**. **CALCULATING CONSUMERS** know how to make the best possible consumer decisions and do so regularly.

Decisions that are right for you and others are challenging.

Consumer decisions, decisions about what to do, get, use or have are made throughout a day. A **CALCULATING CONSUMER’S** goal is to control those decisions.

Control comes through knowing one’s values and making decisions accordingly; from knowing one’s resources and basing decisions on kinds and amounts available; from recognizing the influence of others; and from identifying and weighing alternatives.

There is a range of consumer behavior—seldom do consumers make the same decisions and act in the same way.

All consumers have basic needs, but the ways in which those are satisfied differ. We consume for many reasons. Therefore, businesses exist to provide a variety of goods and services to meet a variety of needs and wants.

There is a danger in “over consuming.” **CALCULATING CONSUMERS** consider carefully the decision to consume or not to consume.

Activity One: It’s in the Bag

Before the meeting:

- Secretly ask two or three members to prepare a “personality bag.” Ask them to create this by pasting pictures or words (from magazines, newspapers, snapshots, etc.) that describe things, ideas, people, etc. that they consider *their favorites*

to the outside of a paper bag. When finished, they should put the bag inside another to conceal the contents. Arrange for a way to get the bags without others knowing who made the bags (prior to the meeting, put in an agreed upon secret spot, etc.).

Variation: Put likes on one side of the bag; dislikes on the other

or

Use outside of bag to show “public life” and inside to depict “private life.”

At the meeting:

- Oper. meeting by asking, “How well do you know each other? or think you know each other? What do you think others value? State that “It’s in the bag.” Bring out the bags.
- Explain that using the pictures on the bags, members should match the bags to the persons and explain how they decided on the match.
- Discuss how the “matchers” learned from the activity—whether or not they could match; how values are reflected in things and activities; what is sometimes not known about others.
- Discuss what the “matchees” learned—if they saw themselves as others did.
- As a group, discuss implications for decisions about resources based on individual personalities and expressions of self through consumer decisions. Talk about the amount and kinds of consumer decisions made by members and the feelings members have about decision making. Consider the impact of values on consumer choices. Identify improvements regarding decision making each member could make.
- Urge members to read the story in the member’s manual and complete the activities.

Activity Two: Playing the Part

Before the meeting:

- Enlist the help of two members to role play a skit without a script. Explain the situation (describe a consumer decision

such as having a 4-H club party or one of their choice) and that you will expect them to make their conversation as real as possible, but that they must include the following steps in the decision making process:

1. identifying the problem; 2. identifying resources; 3. weighing alternatives; 4. making a decision; and 5. evaluating the decision

At the meeting:

- Explain to members that there is a five-step process consumers can use in making decisions. To illustrate the process you've asked _____ and _____ to role play a problem they've identified. Explain that there is no script. Urge members to listen for the five steps.
- Following the role playing and your expression of appreciation to the actors, discuss the decision, how it was made, the problem, the resources identified, others not mentioned, how realistic the members were about the amount of resources available, the alternative plans discussed, others not mentioned, etc.
- Stress that decisions made daily by each consumer vary in difficulty but that the decision making process is used with each. The more difficult or the more important the decision, the more important that a conscious effort be made to make the best possible decision using the five-step process.
- Discuss the good and bad points of spur-of-the-moment or impulse decisions.
- Discuss the impact of others on decisions.

Activity Three: But I Needa...

Before the meeting:

- Collect magazines and newspapers that can be cut apart, scissors, paper and glue, felt tip markers or crayons.

At the meeting:

- Divide members and materials into work areas.
- Discuss the needs identified in the member's manual.
- Explain that members are to search for or draw things that they might choose to express each of these needs. The pictures are to be mounted on paper and labeled with the member's name and the need.

Activity Four: Status Symbol

At the meeting:

- Hold an election for the top "status symbol" in your school. Ask members for several nominees (5-15). Distribute ballots and pencils. Ask for the top one to be given 3 points and two runners up 2 and 1 points each.
- Tally votes. Show the ranked list. Discuss why these things are so "in" among students at their school. Ask what effect these status symbols have on their consumer behavior.

BYTE TWO: THE CONSUMER EXPLORES— THE MONEY MAZE

Objective: To increase money management knowledge and skill.

Points to Emphasize:

Money is a limited resource consumers use to meet unlimited needs and wants.

Money is a means of exchange—a resource to be traded for something.

Money is a means to an end—a goal or goals, long or short term.

Money means different things to different people. Feelings about money are influenced by others and feelings influence how money is used.

Money can be managed. CALCULATING CONSUMERS plan, organize, control and okay the use of money to meet needs and wants.

Activity One: Money...Money...Money

At the meeting:

- Challenge members (individually or in teams, depending on size of group) to list as many possible uses as they can in five minutes for pennies, nickels, dimes, quarters, half dollars, silver dollars.
- Encourage and praise creativity of ideas that the group shares.

- Discuss the uses of money in the member's manual. Have members complete the feelings statements in the manual.

OR

At the meeting:

- Challenge members (individually or in teams) to list as many ideas about prior circumstances that could account for the behavior as they can regarding the following situation:

Tell members that:

A teenager has been very tight with his (or her) money. He or she suddenly changes and spends money very freely.

- Discuss ideas. Talk about how others influence the way money is used.

Activity Two: Money Makes More Money

Before the meeting:

- Make five copies of the following play. Enlist five members to act the parts. Distribute parts. Encourage members to practice prior to the meeting.

At the meeting:

- Tell members that money can be managed, that CALCULATING CONSUMERS plan and follow plans to manage their money.
- Explain that you've enlisted _____, _____, _____, and _____ to act out a short play about a family planning how to use their money. Request that members listen for feelings and actions that arise.

- Following your expression of appreciation to the actors, discuss the situation. Note similarities and differences between the fictitious family and member's families.
- Encourage members to discuss money management with their families.

Activity Three: Banking Services

Before the meeting:

- Contact a banking representative who can relate to teenagers. Request his or her presence at your meeting. Share a copy of the member's manual. Describe your members. Ask that the representative discuss banking services, costs, selections, etc.

At the meeting:

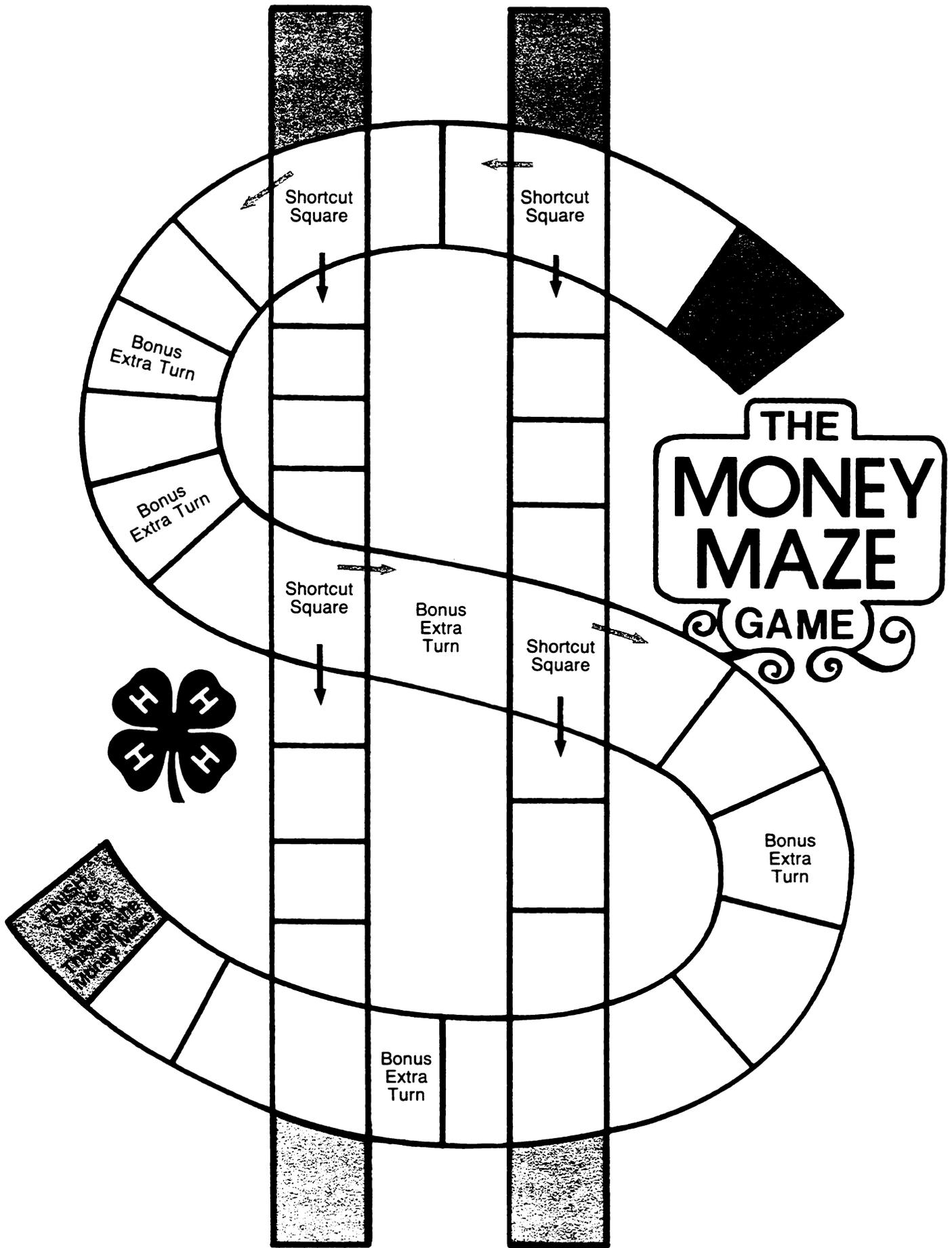
- Explain that banks have a number of services that can help consumers manage their money.
- Introduce the banking representative and explain the purpose of his or her presence.

After the meeting:

- Send a thank you note to the representative summarizing what the group learned.

Activity Four: The Money Maze Game

To play game, see the following instructions.



How to Play the Money Maze Game*

Have one set of Money Maze question cards ready and a Money Maze gameboard sheet for each small group of players.

To play as Teams:

Four to six play in two teams of two or three members per team. Shuffle and stack the question cards face up. The answers are on the back.

Place one marker (different coins or buttons) per team on the starting box at the top of the gameboard sheet.

Flip a coin to see which team goes first.

The team that is **not up** draws a question from the top of the deck and reads the question to the team that goes first. (Be careful not to let the opposing team see the answer.) Team members talk over the question and give one answer for the team. If it is correct according to the answer on the back, the team advances its marker on the board the number of spaces stated on the question. If a part of the answer is correct, partial credit may be given. If an answer is given that is good, although different from the printed one, partial or total credit may be given if all the players agree to it.

BONUS TURN SQUARE: The team who lands on a bonus turn square is given another question to answer, and if answered correctly, moves ahead the number of squares indicated on the card.

SHORTCUT SQUARE: A team lands on a shortcut square. If they answer their question correctly for their **next** turn, they move in the direction of the black arrow; if they do not answer correctly, they continue in the direction of the gray arrow.

Play goes to the other team.

Follow directions on the gameboard. The team that reaches the “finish line” box on the board first wins that round. Both teams then start again in the start box for a new round using any remaining questions.

The team winning the most rounds wins the game.

To play with two or three players:

If only two or three people play, use the same rules. Direct the question to the individual.

Solitaire

One person plays. Read the question and write the answer down. Read the answer on the back of question. Check your answer to see if it was right.

<p>Note: Put aside any questions you wish to discuss further with your leader at the end of the game.</p>

*Game originated with the Cooperative Extension Service University of Nebraska—Lincoln.

Money Maze Question Cards

<p style="text-align: center;">* 2 spaces *</p> <p>1. How you feel about money is influenced by:</p> <ul style="list-style-type: none">A. the way your parents feel about money and how they manage it.B. your friendsC. your particular situation at the momentD. all of the above	<p style="text-align: center;">* 2 spaces *</p> <p>2. For some people, money is:</p> <ul style="list-style-type: none">A. always a problem – if only they had more money, everything would be alright.B. a way to get the things they want and need.C. the most important thing in life.D. all of the above.
<p style="text-align: center;">* 4 spaces *</p> <p>3. Name three ways you can get money.</p>	<p style="text-align: center;">* 3 spaces *</p> <p>4. How can you earn some extra money?</p>
<p style="text-align: center;">* 4 spaces *</p> <p>5. Name one advantage and one disadvantage of getting money from an allowance.</p>	<p style="text-align: center;">* 2 spaces *</p> <p>6. How you spend your money depends on what you think your wants and _____ are.</p>
<p style="text-align: center;">* 3 spaces *</p> <p>7. What are "needs"? Give an example.</p>	<p style="text-align: center;">* 3 spaces *</p> <p>8. What is a "want"? Give an example.</p>
<p style="text-align: center;">* 3 spaces *</p> <p>9. How does a want differ from a need?</p>	<p style="text-align: center;">* 3 spaces *</p> <p>10. Name two needs you have.</p>

2. **D.** All of the above

1. **D.** All of the above

4. **Examples:** doing extra work at home or for someone else, paper route, babysitting

3. **Examples:** asking for it, receiving an allowance, earning extra money, getting money as a gift

6. needs

5. **Advantages:** know what you'll be getting and when, can plan ahead.

Disadvantage: must live on it – no fair asking for extra handouts.

8. **Wants** are something you would like to have.
Examples: bicycle, tape player, hobby or sports equipment.

7. **Needs** are something you must have.
Examples: food, air, water, clothing

10. **Examples:** food, water, exercise

9. You can do without your wants.

<p style="text-align: center;">* 3 spaces *</p> <p>11. Name two wants you have.</p>	<p style="text-align: center;">* 3 spaces *</p> <p>12. There are four steps you can follow to make a good choice. Name one of them.</p>
<p style="text-align: center;">* 4 spaces *</p> <p>13. What are two questions you can ask to help yourself when you are trying to decide whether or not to buy something?</p>	<p style="text-align: center;">* 2 spaces *</p> <p>14. You use money in three basic ways: spending, saving and _____.</p>
<p style="text-align: center;">* 2 spaces *</p> <p>15. Name a way you can share with someone without spending money.</p>	<p style="text-align: center;">* 2 spaces *</p> <p>16. How can you get money for something that costs more than the money you now have?</p>
<p style="text-align: center;">* 2 spaces *</p> <p>17. If you are saving money for something special, where should you keep it?</p>	<p style="text-align: center;">* 2 spaces *</p> <p>18. Keeping a record of your money will help you see how much money you have to _____ and where your money goes.</p>
<p style="text-align: center;">* 2 spaces *</p> <p>19. By keeping a record of your money, you can _____ for future spending.</p>	<p style="text-align: center;">* 2 spaces *</p> <p>20. Because you have so many wants and needs, you need to make _____ to help you decide what to spend your money on.</p>

12. The four steps are:

- * Know how much money you have to spend
- * Know the possibilities you can spend your money for
- * Decide which possibility is the best choice for you right now
- * Think about your choice and what you can do to make a better choice next time

11. **Examples:** new bicycle, tape player, new baseball glove

14. sharing

13. Any two of the following:

- * Do I really want it?
- * Will I use it for a long time or just a short time?
- * Is it worth the money?
- * Can I afford it?
- * Is there something I want more?
- * Can I make it or find it somewhere else where it costs less money?

16. saving for it, doing extra work to earn extra money

15. **Examples:** spending time with a shut-in, running errands for a relative or neighbor

18. spend

17. in a special container at home or in a savings account at the bank or savings and loan association

20. plans

19. plan

<p style="text-align: center;">* 2 spaces *</p> <p>21. A record of your income shows how much _____ you have to spend.</p>	<p style="text-align: center;">* 2 spaces *</p> <p>22. A record of your spending shows how you used your _____.</p>
<p style="text-align: center;">* 2 spaces *</p> <p>23. The spending plans for any two people are never alike. True or False?</p>	<p style="text-align: center;">* 2 spaces *</p> <p>24. Your spending plan will emphasize what's important to you. True or False?</p>
<p style="text-align: center;">* 2 spaces *</p> <p>25. Money means different things to different people. True or False?</p>	<p style="text-align: center;">* 2 spaces *</p> <p>26. It usually takes money to have a 4-H project. True or False?</p>
<p style="text-align: center;">* 2 spaces *</p> <p>27. You need to know how to make choices that will make you happy because you can't have everything you want. True or False?</p>	<p style="text-align: center;">* 2 spaces *</p> <p>28. The amount of an allowance depends on the family income, the number of people in the family, the amount needed to run the home, and the items the allowance will cover. True or False?</p>
<p style="text-align: center;">* 2 spaces *</p> <p>29. You can decide with your parents if you should get an allowance, what that allowance will cover, and how much allowance you will get. True or False?</p>	

22. money

21. money

24. true

23. true

26. true

25. true

28. true

27. true

29. true

Money Makes More Money

by
Janet Rotman Bjorklund
and
Charla Bartscht Durham

A One Act Play
CHARACTERS

John Anderson father
Mary Anderson mother
Paula Anderson 17-year-old daughter
David Anderson 13-year-old son
Suzi Anderson 6-year-old daughter

SCENE

The living room of the Anderson home. The members of the Anderson family are sitting on chairs and the couch around the coffee table.

Narrator: The Anderson family is gathered for the first monthly meeting of the year of the economic council. All are voting members of the council, and the majority rules. Father has waited until this particular meeting to tell them some special news. This is the scene.

Father: Well group, guess what? I have some great news for all of you!

Suzi: Oh, did you buy a pony?!

Father: Nope, nothing like that. The boss just gave me a \$1,000 raise!

Suzi: What's a raise, Daddy?

Father: It means that I'll be getting more money for the work that I do, so we'll have more money to spend.

Paula: *(excitedly)* Oh, that's great! Now, I can have a more expensive dress than Sally Jones for the Spring Prom, and I can get that new . . .

David: *(interrupting)* Hey, wait a minute! What about me?! There are plenty of things that I really need . . . like a baseball glove. All the guys are getting them to try out for the little league team this spring.

Mother: Say, I know of an excellent way to spend the money! Since it's so hard to get any of you into the kitchen after the meals, how about helping your mom out by buying a dishwasher?

Suzi: *(bounding up and down)* Daddy, Daddy, let's get a pony! I'd feed it sugar lumps every day, and I'd let everybody ride it! Please, can we? Huh, Daddy? Huh?

Father: *(laughing)* Now, hold it just a minute everybody! Just calm down a moment. Boy, I didn't know my family had so many needs and wants! Just because I got a raise doesn't mean that we're millionaires overnight!

Suzi: *(sorrowfully)* But, a little pony wouldn't cost very much.

Mother: Now Suzi, let's think about a pony for a little bit. Since we live in town, you know we don't have a proper place to keep a pony, and it would get very cold in the winter.

Father: Ponies do cost a lot of money. Besides that, a pony eats a lot more than just sugar lumps. I'm sorry sweetie, but we just can't get a pony. Do you think you could get along with something else . . . like a bicycle?

Suzi: *(tearfully)* But . . . but . . . but . . .

Father: *(seriously)* Now, the Anderson family has always been sensible about the use of money. I'd hate to see us lose our heads just because I got a raise.

Mother: Now, children, what about allowances? Aren't you able to satisfy your needs and wants with what we all agreed would be ample to cover your expenses?

Paula & David: *(in unison)* But that was last year!

Paula: That's right. Lately, I've had to get so many more things that it's really a problem to come out even every month.

David: I agree.

Suzi: Me, too.

Mother: Well, for that matter, the household budget could really stand a little boost, too.

Father: It sounds to me like I got a raise just in time! I think we all need to re-evaluate our personal budgets.

Mother: We may as well start this new year out right. Work on your budgets for a week, and then present your revisions at our next family council meeting. Then, we can see what they show. Perhaps everyone really does need an increase.

David: You bet!

*Originally in "Managing the Money Maze," Leaders Guide 2, Cooperative Extension Service, University of Nebraska—Lincoln.

Father: I've been thinking about investing some of our money and letting it go to work for us, instead of spending all of it.
Paula: Invest?! Gosh Dad, I thought you said we had invested money in a sound insurance program. Isn't that enough?!
Mother: Actually, it isn't enough.
David: How can we make money work for us?
Paula: Silly, I know! We've studied about investing money in high school. Some people play the stock market and get rich quick!
David: No kiddin'?! That sounds great! Let's do it, too!!
Paula: But, of course, there are other people who play the stock market and invest in the wrong stocks. And then, they end up losing lots of money.
David: Maybe that isn't such a good idea after all.
Suzi: I know! I know! Let's put the money in Arthur, my piggy bank. He wouldn't lose the money!
Paula: Well, Dopey, if we give the money to someone else to use, they can make the money make more money. Besides, it wouldn't be safe to keep that much money here at home.
Father: You have two very good points, Paula. First of all, we want our money to be safe. Secondly, we want our money to earn more money. And, besides that, we want our money to be quickly and easily converted to cash.
David: Where can we invest our money so it will do all of those things?
Father: Let's think of the places we know where other people keep their money.
Paula: We studied about government savings bonds in school. You can buy a bond for a certain amount, and, in a few years, it will be worth more than you paid for it. But, the interest rate is less than at most banks.
David: We might as well keep the money in Suzi's piggy bank.
Father: Now for some people who wanted to be sure a certain amount of money returned to them in that amount of time, it would be an excellent investment.
David: Say, I'll be going to college in six years. It sounds like a savings bond might be a good place for me to invest some of my own money.
Father: I think that would be a very good idea, David.
Paula: Some people keep their money in a savings account in a bank, don't they?
Mother: Yes, they do. Also, another place where a lot of people keep their money is in a savings and loan association. Generally, the dividends paid by the savings and loan associations are higher than the interest paid by the banks on savings accounts.
Paula: Why can they pay higher dividends than banks?
Father: Savings and loan associations make more long term mortgage loans than banks, so they receive more money on their investments.
David: What's a mortgage loan?
Father: In simple terms, it's a loan of money made to people so they can buy a home.
David: Oh, I see.
Paula: How do we know where the best place is to keep our money? After all, there are at least four banks and either two or three savings and loan associations.
Father: What were some of the things we mentioned a little while ago about investing money?
David: Well, we want our money to be safe . . . but how can we make sure it will be?
Mother: By putting our money only in banks whose deposits are insured by the Federal Deposit Corporation or saving and loan associations whose accounts are insured by the Federal Savings and Loan Insurance Corporation.
David: What does that mean?
Father: Well, if something would happen and one of these financial institutions go bankrupt, or in other words, would go broke, the depositors would not lose their money because their deposits had been insured.
Paula: That's sort of like regular insurance, . . . like we have, isn't it?
Mother: That's right, Paula.
David: I remember what the second important thing that we want for our money is. We want our money to make more money.
Mother: One of the important points to consider here is how often the interest is compounded.
Father: Also, we need to find out by what day of the month we need to have our money deposited so it will earn interest for the entire month. It could be either the first, tenth, or fifteenth.
Paula: Well, I think that before you can talk about how easily and quickly we want our money to grow, we need to decide what we are going to use this money for.
David: Yeah! You always told us to save a part of our allowance and have something special in mind that we wanted to spend the money for. Anyway, this investing money is sounding sort of complicated.
Father: You have a couple of good points there. We'll look into this investment business this Saturday morning when we can all go to the financial institutions together.
Mother: What's something special that the entire family needs or would like to have?
David: You mean something that all of us can use together?
Father: Exactly.
Mother: Why don't we plan that vacation we've been talking about for so long.
Suzi: Yipeeee! Let's go to a horse ranch.
Paula: Let's go to California to see . . .
David: *(interrupting)* No, let's go to Canada and . . .
Mother: *(interrupting)* But, I really think we should go see my sister in . . .

(Curtain closes as the family excitedly makes plans.)

BYTE THREE: THE CONSUMER EXPLORES – AD-VENTURES

Objectives: To become aware of the effect of ads on consumer choices.

To identify types of advertising appeals and techniques.

To weigh costs and benefits of ads to consumers.

Points to Emphasize:

Advertising is used to inform consumers of the existence of goods and services and to persuade consumers to get or do that which is advertised.

Teens are prime targets because they are developing needs, wants, preferences; have the resources to respond to the ad; and may lack the knowledge and skill to separate fact from fiction.

Advertisements use appeals based on values—that which individuals consider important. These appeals may be rational but are usually emotional.

A variety of advertising techniques (approaches, methods) are used to persuade consumers.

Advertising is paid for by consumers. Therefore, consumers must be aware of the costs and the benefits.

Increased understanding of advertising can result in better consumer choices.

Activity One: Appealing Ads

Before the meeting:

- Collect a large quantity of newspapers and magazines that can be cut apart.
- Provide scissors, a surface for mounting ads and appropriate pins, tape, glue, etc.
- Provide slips of paper and pencil.

At the meeting:

- Pass out the slips of paper and pencils. Tell members to write down the number of ads they think they are exposed to daily.
- Share guesses. Point out that on the average, each of us sees or hears 76 ads per day.

- Ask members to name where these ads are found (see listing in member's manual).

- Discuss the feelings and thoughts of the group about the advantages and disadvantages of advertising. Ask why teens need to know about ads.

- Tell members to list five values they hold on the slip of paper. (Describe what a value is.) Share listings.

- State that ads appeal to consumers using the values consumers hold.

- Ask each member to describe an ad they can recall that appeals to one of the values on their list.

- Pass out the magazines, newspapers, scissors. Challenge members (individually or in teams) to find an ad to match each appeal listed in the member's manual. Allow 15-20 minutes.

- Share findings. Mount ads for each appeal in groups. Consider sharing with others outside the project. If some appeals aren't found, challenge members to locate before the next meeting.

- Summarize with a discussion of why consumers should know about advertising appeals.

Activity Two: Advertising Techniques

At the meeting:

- Explain that several techniques are used along with appeals. For this study, techniques have been grouped into six categories. Direct attention to member's manual.
- Discuss each technique. Look for examples among those collected or have members describe one they know of.
- Challenge members to categorize ads by techniques seen or heard in the next week.
- Close with a discussion of the costs and benefits of advertising.

OR

Select and show an audio visual on advertising. Discuss the key points. If produced by a business, watch for "hidden" messages about the businesses, goods or services.

Activity Three: Create an Ad

Before the meeting:

- Provide paper, pencils, crayolas, felt tip markers, etc.

At the meeting:

- Challenge members individually or in teams to create an ad for the consumer education project, using appeals and techniques just studied.
- Discuss the resulting ads. If possible, use to promote 4-H or this project.

BYTE FOUR: THE CONSUMER EXPLORES— GARBAGE. TRASH, JUNK

Objectives: To increase awareness of trash as a consumer problem.

To explore possible ways to reduce, eliminate or manage waste.

Points to Emphasize:

Resources are used to produce goods. When no longer needed or wanted, these goods are discarded, dumped, or disposed of in some way.

As raw resources decrease in quantity, as prices rise for new products and as land, water and air are polluted, consumers are becoming increasingly aware of problems related to waste.

Waste costs. It costs in raw materials; in quality of land, air, water; in money spent for garbage bags, cans, waste collectors, packaging and advertising; in taxes.

Trash never goes away. It can only be changed in form (sometimes). Trash can be reduced by individual consumers, families, the community and business through trash-conscious decisions and actions.

Decisions and actions made today will affect how the world's teenagers will live tomorrow.

Activity One: A Trashy Tale

Before the meeting:

- Collect examples of the items listed in the member's manual introduction to this unit.
- Cover a table with paper or plastic.

At the meeting:

- Start by dropping an example of each item as you dramatically call its name. (The resulting pile should get attention).
- Continue with your "tale," using the next three paragraphs.
- Ask the group to think of ways trash costs them and their families money. Discuss.
- Tell members that the average person is responsible for 3½ pounds (1.5 kilograms) per day. Have members figure the amount of trash their family probably has and record in the member's manual. Challenge members to collect the family's trash for a week and weigh it (or weight daily and total for a week) by kinds and to discuss ways to cut down if desired.

Activity Two: A Trashy Problem

Before the meeting:

- Put the following situation(s) on pieces of paper or on a chalkboard, poster, paper, etc. (Use one or both depending on size of group.)

Situation 1

Suppose your community, for whatever reasons, decided to quit collecting garbage from now on.

1. How would you react?
2. How can your community get rid of trash?
3. Is there some garbage that doesn't need collecting?
4. Are there ways to cut down on garbage? If so, what?
5. Suggest six possibilities for solving this problem.

Situation 2

The governor of Virginia has asked this group to organize a volunteer waste management team. How would you proceed?

OR

View an audio visual on the topic and discuss.

OR

Tour a waste disposal site and discuss problems/situations with the manager.

- Provide some type of "brain food" for refreshments—something nutritious like nuts and raisins.

At the meeting:

- Tell the group you have a situation that needs their brain power. Explain that you have no ready-made solution. Whatever they come up with is fine. (If desired, pass out brain food to help!) Share the situation. Encourage thinking and discussion. Conclude at a natural ending point.

Activity Three: The Trashy Challenge

At the meeting:

- Summarize the key points of this byte.
- Ask members to complete the rating scale in their manual. Urge them to have parents, family members and others rate the three questions; then compare ratings.
- Direct attention to the part of the manual requesting a brief description of how lots of waste could affect the four categories listed. Allow time for members to complete. Discuss.
- Ask members to read and explain the saying in the member's manual. Ask how they answer the questions below the saying.
- Urge members to take on the "Trashy Challenge" in their consumer decisions and actions.

BYTE FIVE: THE CONSUMER EXPLORES – MARKETS

Objectives: To understand basic marketplace concepts of price, taxes, the economy, interdependence.
To develop decision making skills regarding selected goods or services.

Points to Emphasize:

See each paragraph in the box at the beginning of the byte.

Activity:

Before the meeting:

- Study the coding of the topics to understand thoroughly.

At the meeting:

- Introduce the subject of markets by discussing the points to emphasize in the member's manual.

- With enthusiasm, tell members that in this byte they get to choose and explore a topic of particular interest to them. Go over the list in the manual. Get members to choose a topic and record on the chart.

- Lead the group in coding the topic.

- Go over the steps in completing the activity. Offer any support you can for finishing. Challenge members to set deadlines for finishing and to enjoy their exploration.

- Set a time when the group can assemble to share experiences.

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