



# FAMILY & COMMUNITY HEALTH

## Consumer Education

### Do you like to shop?

Learn how to save money while shopping in the consumer decision making project.

#### You'll learn:

- Budgeting
- Savings plans
- Price comparison
- Product quality
- Decision Making
- Consumer facts and research

#### Learning Experiences Focus on:

- Money management skills
- Saving money
- Smart purchasing skills
- Decision making
- Goal setting
- Planning for the future

**TEXAS 4-H IS FOR KIDS OF ALMOST ANY AGE – GRADES K-2 CAN BE IN CLOVER KIDS IF OFFERED IN YOUR AREA. FROM 3RD-12TH GRADES, YOU CAN BE A REGULAR 4-H MEMBER. ALL 4-H MEMBERS MUST BE ENROLLED IN AT LEAST ONE PROJECT. WHEN YOU CHOOSE A PROJECT, YOU WILL PARTICIPATE IN VARIOUS HANDS-ON ACTIVITIES, LEARN NEW SKILLS, DO COMMUNITY SERVICE, OR EVEN MAKE SPEECHES ABOUT YOUR PROJECT.**

#### Skills Learned:

- Responsibility
- Financial Planning
- Consumerism
- Decision Making
- Public Speaking
- Leadership
- Community Service
- Communication
- Teamwork

#### Project Learning Opportunities:

- Workshops
- Project Meetings
- Industry Professionals
- Tours
- Contests
- Virtual Experiences

#### Exploration Opportunities:

- Go on a comparison shopping trip
- Do online research prior to making a major purchase
- Visit a local financial institution
- Give a presentation to a group on a consumer topic
- Create a personal or college budget
- Track personal spending and savings
- Volunteer to help with a college financial aid meeting at a local school
- Share money management tips via social media

Want to learn more?

Visit | [texas4-h.tamu.edu/projects/consumer-education/](https://texas4-h.tamu.edu/projects/consumer-education/)  
Contact | your County Extension Agent



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## CONTESTS

### Consumer Decision Making

This contest is based on the skills of consumer observation, comparison, and the ability to make a fact-based purchases. Teams of 3 to 4 are provided classes to “judge” based on a consumer scenario. Four options are provided for each class and teams must rank those options accordingly. Older age divisions provide a defense of their rankings through oral reasons in front of a panel of judges. Consumer classes may include such items as bottled water, earbuds, cell phones, deodorant, or other items that are normally purchased in the real world.

### Educational Presentation

An Educational Presentation is a fun way to share consumer education related knowledge through public speaking/ presentation experience. 4-H members may do an Educational Presentation by themselves or with a friend.

### Opportunities for all skill levels

Here are some ideas for all skill levels. These are only suggestions, learning should occur based on your interest, experience, and ambition!!

Basic	Intermediate	Advanced
Understand wants and needs	Develop SMART goals	Career Planning
Learn ways to use and save money	Create a spending and savings plan	Solve real world financial problems
Purpose of financial institutions	Learn about financial services	Manage credit
Start record keeping	Manage financial records	Help others to keep financial records.
Learn consumer decision making skills	Practice using consumer decision making skills	Understand financial responsibility
Set and reach a savings goal	Identify careers in finance	Understand taxing strategies
Identify sources of income	Distinguish between good and bad uses of credit	Explain identity theft and fraud prevention strategies
Identify types of financial institutions in community	Explain concept of insurance	Understand credit and credit protection

## EXPLORE GUIDES

Each guide has been developed to support volunteers, County Extension Agents, and even 4-H members, in leading project experiences for youth. There are six lessons in each book that follow the “do, reflect, apply” model of learning, providing guidance for hands-on exploration and learning about a specific topic.

### Consumer Education specific guides are:

- Consumer Education
- Food & Nutrition - Dollars and Sense

For more information on Consumer Education projects visit:  
<https://texas4-h.tamu.edu/projects/consumer-education/>

