

Supporting School-Age Accreditation and Quality Programming

The **Consumer in Me, Level 1**, is appropriate for older school-age youth. Youth of this age can learn many useful lessons, for example the difference between needs and wants, the value of saving and interest, the importance of allowance and giving services instead of gifts. Many of these concepts can be taught over several weeks as long term projects. The activities can also help children to develop leadership and organizational skills in clubs.

Essential Elements of 4-H Youth Development

Youth involved in 4-H know they are cared about and feel a sense of **BELONGING**; they exercise **INDEPENDENCE** by using decision-making and action to influence people and events; they develop a sense of **MASTERY** by learning skills needed in making positive career and life choices; and they experience **GENEROSITY** by helping others through community service. These elements support the Army Youth Development Components of Belonging, Success, Service and Independence.

Ideas! Ideas! Ideas!

Guest speakers youth might enjoy are bankers, financial planners, accountants, people in advertising and marketing, small business owners who sell merchandise that teens like. Also consider potential employers from fast food restaurants, bowling alleys, and grocery stores.



Field Trips - Behind the scenes field trips to amusement parks or malls where youth can learn about jobs or how teens are viewed as consumers might be of interest.

Opportunities for Youth Leadership and Development and Cross-age Teaching

The Middle School and Teen youth can teach the level one lessons to the 4-5th graders. Children may be more willing to listen to the teens than to the staff. The teens are likely to be interested in the same entertainers, games and clothing styles as the children and that will be fun for everyone.

Providing Quality Middle School and Teen Programming

Consumer Savvy is a great project for the Middle School and Teen programs because teens have an interest and a need to know how to be successful consumers. Many of these youth are already earning and managing their own money or will be soon. This project will help them think more deliberately about how to manage their resources.



Summary

It's not necessary to be an expert to teach *Consumer Savvy*, all that's necessary is an interest in the subject and a desire to help young people succeed. This project provides adults an opportunity to share what they know and also learn more while helping youth and teens to develop skills they will always need.

THE Army 4-H EXPRESS GUIDE TO Consumer Savvy

People are consumers for a lifetime. *Consumer Savvy* encourages interaction with the community and has many activities to increase critical thinking skills. Youth who learn consumer skills can apply them to other areas of their lives.



Project Goals

Consumer Savvy teaches youth consumer skills and life skills while having fun. Youth will experience and discover new concepts and skills as they work with their peers and an adult helper. Each of the three **Youth Activity Guides** provides exercises that help children and youth gain confidence in becoming a smart consumer. The **Helper's Guide** provides suggestions and directions for the adult leader.

Four Fun Activities

1 Role playing can be a fun way to understand another person and work out disagreements or communication problems. In **We Don't Agree, Helper's Guide, page 10-11**, youth role play several money and consumer issues from two different viewpoints. The audience can also help by explaining what they observed in the role play and other things the youth could have said or done.

2 Youth will have fun planning how they will spend their allowance when they play **The Allowance Game** from the Iowa State University website <http://www.extension.iastate.edu/publications/PM1776.pdf>. **Let's Spend Our Allowance in the Helper's Guide, pages 14-15**, will provide more information.

3 A job fair can help many people in the community. **Working for a Living in the Helper's Guide, pages 20-21**, provides a step-by-step plan that youth and adults can use to organize a job fair. Everyone will learn new skills and people in the community may want to mentor or hire some of the youth.

4 **What is Important, Consumer Wise, page 8**, helps youth explore what values are important to them and to others. It would be useful to include a discussion of the Six Pillars of Charactersm as youth create a shield and explain how it represents them.



Project Activity Guides and Target Age Groups

The Consumer in Me – Level 1 is designed for grades 4-5. It will help youth learn and practice good consumer skills such as wise use of resources, goal setting and sharing with others.

Consumer Wise – Level 2 is designed for grades 6-8. It focuses on wise decision making, problem solving and self-responsibility.

Consumer Roadmap - Level 3 is for grades 9-12. This content encourages youth to practice managing resources and working with others.

The **Helper's Guide** increases understanding of youth and consumer science so that everyone in the project group has fun working together.

Related 4-H Projects

Many 4-H projects provide youth a way of thinking about making sound purchases. Three related 4-H projects are *Entrepreneurship*, *Financial Champions* and *Reading Makes Cents*. More information about these materials can be found at: www.4-hcurriculum.org



Integrating Technology

Consumer Internet, Consumer Wise, pages 26-31, and the **Helper's Guide, pages 18-19**, helps set the stage for using technology. Several consumer related organizations have websites and publish related materials. See **Academic Standards, page 35**, in the **Helper's Guide** for web addresses.

Character Connection

Understanding what is important to you is one of the first steps in becoming a savvy consumer. It's also important in understanding how to be a person of character. The Six Pillars of Character serve as a good guide. As a reminder they are:

- Trustworthiness
- Respect
- Responsibility
- Fairness
- Caring
- Citizenship

Additional character resources can be found at www.4-hmilitarypartnerships.org.

Linking to the Army's Four Service Areas and Baseline Programming

Sports, Fitness and Health Options

Any young person interested in sports, fitness and health likely has a favorite brand shoe or piece of equipment that they have seen advertised. Many times these are expensive. **I Saw It Advertised, Consumer Wise, page 20**, helps identify ways advertising is appealing to youth. **How to Get What I Want, The Consumer in Me, page 18**, helps youth develop a spending plan to get the sports equipment they really need.

Arts, Recreation and Leisure Activities

At the end of each guide there are several games that will help youth become more familiar with the terms in the guides. The games can be used as a recreation break and will also be helpful to use in cross-age teaching. Youth can also visit the **Arcade** in *Consumer Savvy* www.n4hccs.org to play more games on the internet.

Life Skills, Citizenship, and Leadership Opportunities

Consumer Savvy helps prepare youth to manage their resources and become financially responsible adults. It also focuses on skills for working in a group, getting along with family members, and giving back to the community. **Giving Back, Consumer Roadmap, page 18**, helps identify a number of community service opportunities.

Academic Support, Mentoring, and Intervention Services

Experiential learning and career development provide academic support outside of the typical school setting. Youth who complete projects in this curriculum can share their knowledge by mentoring peers and younger youth. **What Can I Give?, The Consumer in Me, page 26**, helps youth identify the many gifts they have to share with others.

Life Skills

"Skills that help an individual to be successful in living a productive and satisfying life" are identified as Life Skills (Hendricks, 1996). Life skills in this project include teamwork, self-responsibility, character, decision making, critical thinking, sound judgment, information gathering, setting priorities, and social skills. Although each activity targets specific life skills, youth have the opportunity to practice several each time.

Community Service/ Service Learning Opportunities

Suggestions are made throughout *Consumer Savvy* on ways to give back to the community through community service and service-learning.

Experiential Learning

Experiential Learning engages children and youth while they learn, share, and grow through their 4-H experiences. With an adult as the coach, the first step is "doing" or exploring. Next, youth share what they did and discuss the experience with their peers. After they've identified the skills and knowledge gained, help them determine how to apply these to other situations in their lives. Each activity includes questions that will further direct learning and encourage youth to think more completely about what they have learned.

