

# 4-H Training Topics - **Consumer Savvy**

## Background:

This project is designed to introduce middle and high school youth to the skills needed to become smart consumers for the rest of their lives.

## Resource:

**Helper's Guide, Let's Spend the Allowance, pages 14-15**  
**Consumer Wise , Savvy Word Find, page 32**

## Preparation:

Arrange the room with tables and chairs for everyone. Have all materials ready. Allow 30 minutes to set up the room. Make at least one practice cake before the training. If it does come out satisfactorily review **pages 14-15** and try again. Preparation time 30 minutes.

## Materials Needed:

- Copy of the activity for each person,
- Copy of the Allowance Games for each person found at: <http://www.extension.iastate.edu/publications/PM1776.pdf>,
- 20 small items like wrapped candy, stickers or beans for markers for each person,
- Copy of the **Consumer Wise, Savvy Word Find, page 32,**
- Pencil for each person.



## 1 Opening Activity

What to Do	What to Say	Minutes
Greet each person as they arrive, distribute and explain the Word Find.	Begin working on the Word Find. As others come in encourage them to pick up the handout and begin searching for words.	5

## 2 Curriculum

What to Do	What to Say	Minutes
Have copies of the <i>Consumer Savvy</i> project materials laid out so participants can see them.	Today we are going to learn more about the 4-H <i>Consumer Savvy</i> project. This project teaches middle school and teen youth consumer skills in fun and engaging ways. There are 3 <b>Youth Guides</b> and a <b>Helper's Guide</b> . The <b>Savvy Word Find</b> is one of the activities in the project. Does anyone have any questions about the Word Find? Who found all 27 words, 26, 25...? You can also use the word search to find the words in the guides and glossary and discuss them with the teens.	3

## 3 Staff Introductions

What to Do	What to Say	Minutes
Introduce yourself and have staff introduce themselves but ask them to keep it brief.	Thank you for coming. Just in case there are some new faces in the group, please introduce yourself and tell where you work.	2

# 4-H Training Topics - **Consumer Savvy**

## 4 Doing an Activity

What to Do	What to Say	Minutes
Hand out the Allowance Games and the game pieces (wrapped candy, stickers or beans.)	Take a minute to read the rules which are on the handout. Are there questions? You will have 10 minutes to play the game. Time starts now.	12

## 5 Sharing Ideas

What to Do	What to Say	Minutes
Ask the <b>Check this Out/Consumer View and Consumer Thinking questions, Helper's Guide, page 15.</b>	How did you decide on the first item you gave up? How did you decide on the last item you gave up? What was most difficult about choosing between options? How does your spending change when the amount of money you have changes? How does having limited money to spend help you make better decisions?	5

## 6 Applying the Experience

What to Do	What to Say	Minutes
Apply this experience to other activities in the daily program.	There hasn't been lots of time yet to review the <i>Consumer Savvy</i> guides but knowing that the project focuses on being wise consumers, how might this information be used in other activities planned during the day?	5

## 7 Making a Plan

What to Do	What to Say	Minutes
Make a plan for starting the <i>Consumer Savvy</i> project.	Now it's time to work as a group and set some dates for additional planning. Will the youth like this project? What ideas from this meeting can be used? Who is the adult project leader? When should a meeting be scheduled for further planning that includes youth? When should the project begin?	10

## 8 Closing

What to Do	What to Say	Minutes
Summarize and close.	This one short activity provides just a sample of all the ways the project addresses being a smart consumer. You don't have to be an expert on the subject, just willing to learn and help young people gain important skills.	3

