



Consumer Savvy

Are you a consumer? You bet – we all are! Youth consume more than \$175 billion of goods and services each year. *Consumer Savvy* will help youth become informed and responsible consumers in today's dynamic marketplace.

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|-----------------------------|-----------------------|
| 1—The Consumer in Me | 4HCCS BU-08030 |
| 2—Consumer Wise | 4HCCS BU-08031 |
| 3—Consumer Roadmap | 4HCCS BU-08032 |
| Helper's Guide | 4HCCS BU-08033 |

Life Skill Outcomes

Information available at www.n4hccs.org/ConsumerSavvy

Project Outcomes

Information available at www.n4hccs.org/ConsumerSavvy

Educational Standards Supported

Information available at www.n4hccs.org/ConsumerSavvy

Audience

4-H clubs, after school programs, home school

Collaborating States and Organizations

FL, GA, MD, MO, MN, NE, VT

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Level 1—The Consumer In Me (40 pages)

Youth will experience what it means to be a consumer through saving, spending, and sharing. *Grades 4-5.*

Consumer Basics

Who is a Consumer?
Getting the Goods on Services
Why Can't I Have it?

Consumer Saving

Reach for a Star
Where I Wish Upon a Star

Consumer Spending

Where Have My Money Gone?
How to Get What I Want
Where Should I Buy It?
What is the Best Buy?
Which do I Choose?

Consumer Service

What Can I Give?
Giving and Getting
That Interest is Simple
What is Compound Complex?
Time is Money

Level 2 – Consumer Wise (40 pages)

Introduces youth to the influence of peer pressure, the power of advertising, and the expanding Web market as they learn to make independent decisions when shopping. *Grades 6-8.*

Consumer Rights and Responsibilities

Are You a Savvy Consumer?
Consumer Responsibilities

Consumer Decisions

What is Important?
Decisions! Decisions! Decide!
What Should I Do?
I Have Ethics, Don't I?

Consumer Response to Advertising

Media and the Marketplace
I Saw It Advertised
Peer Pressure on Purchases

Responding to Peer Pressure

Consumer Internet Safety

Being a Good Cyber Citizen
Be a Good Cyber shopper
Shop Safe, Shop Smart
Do I Have Rights on the Internet?

Level 3 – Consumer Roadmap (40 pages)

Teens navigate the potholes in the marketplace enroute to becoming savvy consumers. *Grades 9-12.*

Consumer Rights and Responsibilities

Am I a Responsible Consumer?
I Have Rights, Too, You Know!
Is Your Wallet Wearing a Bull's-Eye?
Reading, Writing and Researching

Consumers In the Global Marketplace

What Does That Have to do With Me?
Consider the Source
Online Auctions

Using My Consumer Rights

How to Complain Effectively
Do You Know Where to Complain?
How to Write a Wrong
Don't Give Up – Legal Ease

Opportunity Costs of Living on My Own

All In a Day's Work
Making the Transportation choice
The Car Chase Scene
What Does Real Life Cost?

Consumer Savvy Helper's Guide (40 pages)

The *Helper's Guide* provides supplemental materials that help adult volunteers facilitate learning situations for various ages of youth. Numerous group activities are included to help youth develop essential life skills as they pursue their interest in consumer education. *Grades 4-12.*

Group Activities

Planning for consumer Savvy
Money and My Family
Why Can't I Have It?
Where I Spend My Money
Let's Spend Our Allowance!
A Gathering We Will Go
Complete a Family Internet Contract
Do You Know Where to Complain?
Do I Want to Own This Car?
Working for a Living

Consumer Savvy Project Online

www.n4hccs.org – Consumer Savvy

Project Online Contents

- Project Objectives and Requirements
- Consumer Savvy Materials
 - Covers, Contents, Activities
 - Feedback Form
 - Reviews
 - Evaluations
- Consumer Savvy Resources
 - Activity Resources
 - Web Links
 - Meeting Ideas
- Consumer Savvy Fun Activities
 - Interactive Activities
 - Field Trip Ideas
- Consumer Savvy Recognition
 - Achievement Certificate
 - County Medals
 - National Trips
 - Fair Classes, Score Cards
- Club Highlights
- Career Opportunities

4HCCS and You

The National 4-H Cooperative Curriculum System, Inc. involves professional educators, volunteers and youth to provide high quality, experientially-based curriculum products to 4-H Clubs, schools and other youth development organizations. By states combining talents and sharing resources and ownership, more competitively priced, higher quality curriculum with a greater potential national impact on youth programs will result.

If you are interested in being a member of a national design team log on to the 4HCCS web site (www.n4hccs.org) or contact the 4HCCS office (4hcurriculum@n4hccs.org or 269-789-3080).

150 Products supporting 40 Projects

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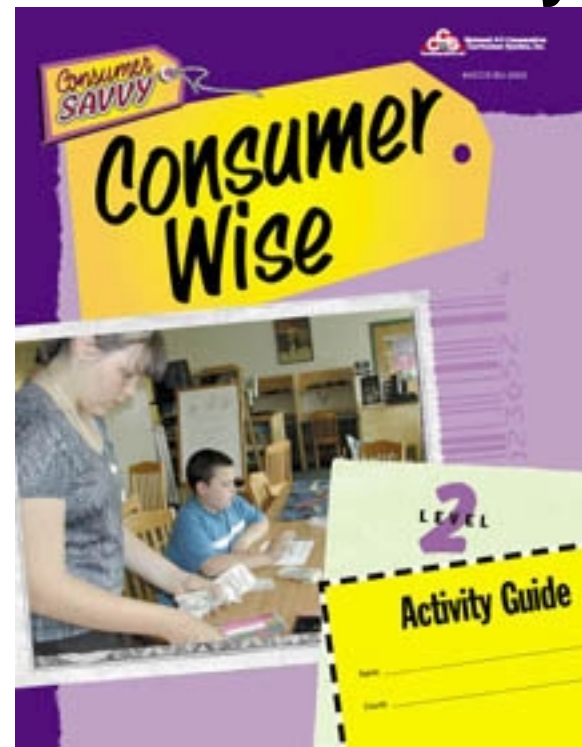
www.n4hccs.org

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