



4-H CONSUMER ECONOMICS PROJECT



4-H THRIVE

Help youth:

Light Their Spark

A spark is something youth are passionate about; it really fires them up and gives them joy and energy. Help youth find

Flex Their Brain

The brain grows stronger when we try new things and master new skills. Encourage youth effort and persistence to

Reach Their Goals

Help youth use the GPS system to achieve their goals.

Goal Selection: Choose one meaningful, realistic and demanding goal.

Pursue Strategies: Create a step-by-step plan to make daily choices that support your goal.

Shift Gears: Change strategies if you're having difficulties

Reflect

Ask project members how they can use their passion for this project to be more confident, competent and caring. Discuss ways they can use their skills to make a contribution in the community, improve their

In this project, youth learn about consumer economics by partnering with adults to discover how to properly use money to get the things they want. Youth can participate in a variety of 4-H consumer economics projects including money management, purchasing, media awareness, budgeting and more.

- Identify needs and wants, and how youth spend money on each.
- Make informed consumer decisions to reach goals and solve problems.
- Learn how media and marketing impact youth decision making.

Starting Out <i>Beginner</i>	Learning More <i>Intermediate</i>	Exploring Depth <i>Advanced</i>
<ul style="list-style-type: none"> • Set a budget, make a list and go shopping. • Compare and contrast "needs" and "wants." • Compare the cost of generic and name-brand products. • Develop a savings plan to buy an expensive item. • Compare the price of similar pieces of clothing (jeans for example) at a variety of places. 	<ul style="list-style-type: none"> • Set goals to spend money wisely. • Compare TV, radio and print ads. • Create a budget that features a plan for saving, spending and giving. • Compare return policies of different vendors— stores and online. • Prepare a product complaint letter. • Tour a community bank. 	<ul style="list-style-type: none"> • Identify the true cost of different kinds of credit. • Develop a plan for the future including college, a car and independent living. • Learn about consumer rights and how to use them effectively. • Compare warranties for similar products at different stores. • Explore how advertised products reach target audiences.

The activities above are ideas to inspire further project development. This is not a complete list.

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Expand Your Experiences!

Healthy Living

- Use a weekly grocery ad to plan at least one healthy meal only using items on sale. Make a shopping list, buy the ingredients and prepare the meal.
- Act out two opposing positions people might take on a consumer issue such as a

Science, Technology, Engineering, and Mathematics

- Use an online or mobile tracking system, such as www.mint.com, to track your spending for a month and see where your money goes.
- Identify the consequences of identity theft and fraud, and learn how to protect

Citizenship

- Plan a fundraiser for a cause you believe in.
- Go to a senior center and teach adults about safe online shopping.
- Organize a prom dress re-sale or exchange program in your community or

Leadership

- Help your family identify the difference between needs and wants.
- Volunteer to manage club resources by running for a 4-H club treasurer
- Start a Save for America program at your school. Visit www.saveforamerica.org

Resources

- Federal Trade Commission www.ftc.gov
- Tracking Your Spending www.extension.iastate.edu/Publications/PM1918.pdf
- PBS: Don't Buy It pbskids.org/dontbuyit/
- Better Business Bureau www.bbb.org
- Mint www.mint.com
- California Council on Economic Education www.ccee.org
- Save for America www.saveforamerica.org
- The United States Mint www.usmint.gov/kids
- California Credit Union League www.ccul.org
- Federal Reserve Education www.federalreserveeducation.org
- Life Smarts www.lifesmarts.org
- Practical Money Skills www.practicalmoneyskills.com
- The Allowance Game www.extension.iastate.edu/Publications/PM1776.pdf

Connections & Events

Presentation Days – Share what you've learned with others through a consumer economics-related presentation.

Field Days – At these events, 4-H members may participate in a variety of contests related to their project area.

Contact your county 4-H office to determine

Curriculum

- Money Talks– moneytalks4teens.ucdavis.edu
- Consumer Savvy– new.4-hcurriculum.org/projects/consumer
- EntrepreneurShip Investigation (ESI)- esi.unl.edu
- Making Cents of It– 4h.unl.edu/makingcentsofit
- Shopping Savvy– estore.osu-extension.org

4-H Record Book

4-H Record Books give members an opportunity to record events and reflect on their experiences. For each project, members document their experiences, learning and development.

4-H Record Books also teach members record management skills and encourage them to set goals and develop a plan to meet those goals.



University of California Agriculture and Natural Resources

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