

Division D-21 - CONSUMER AND MANAGEMENT CLASS

The process of learning about yourself while making decisions as a consumer is an important part of the project. The exhibit should demonstrate use of the decision-making model as described in project materials. An exhibit might include some of the following examples and/or other learnings from the project. Examples include games, stories, computer programs, photographs, displays, notebooks, videos, etc.

Class 541A – SPENDING PLANS AND RECORD KEEPING

- Track your spending (account books, computer records, envelope systems, checkbook records, etc.).
- Set up family record keeping system.
- Survey peer spending habits (allowances, video arcades, clothing, food, etc.).
- Track your 4-H project(s) spending (livestock records, photographs, clothing, etc.).
- Describe appropriate use of credit.
- Track how you spend your time (calendar system, diary, etc.)
- Set up a family calendar system.

Class 541B – COMPARISON SHOPPING

- Compare products.
- Compare type of stores or places to shop.
- Compare cost of shopping with cash and credit.
- Compare colleges, trade schools, etc.
- Compare cost of recreational activities.
- Compare financial institutions (banks, savings and loans, credit unions, etc.).
- Compare car insurance.
- Compare investments and savings.

Class 541C – CONSUMER RIGHTS AND RESPONSIBILITIES

- Explore advertising influences.
- Show how to make a consumer complaint.
- Show where to find consumer information.
- Evaluate reliability of consumer information.
- Describe cost of fraud (shoplifting, bad check, fake ID, etc.).
- Describe potential problems related to privacy issues (social security number, credit card, internet shopping, etc.)