

## Overview of the 4-H Consumer Education Project

Through the 4-H Consumer Education Project, 4-H members learn to make wise decisions when shopping. Project activities focus on consumer rights and responsibilities, the economy, the environment, and money management.

Consumer education projects are usually conducted in winter and summer, based on the availability of project leaders. The term of the project greatly depends upon when the contests, such as the consumer decision-making contest, are conducted.

4-H members interested in the consumer education project should be willing to commit the appropriate amount of time to it, depending on their level of involvement. This includes project meetings and other learning experiences.

Age-appropriate national 4-H curriculum materials are available to provide the educational context for this project. Preparation for the consumer decision-making contest takes a lot of time for studying and practicing, as well as dedication to other team members.

4-H members may participate in the project without competing in the consumer decision-making contest.



### Questions to ask

- What are your goals?
- Do you want to compete in any consumer education contests?
- If so, would you like to compete on a team or as an individual?

### Learning experiences

#### Workshops

- |                                      |                        |                                |
|--------------------------------------|------------------------|--------------------------------|
| • Advantages/disadvantages of credit | • Comparison shopping  | • Opening a checking account   |
| • Applying for a loan                | • Developing a budget  | • Opening a savings account    |
| • Balancing a checkbook              | • How to get credit    | • Product comparison           |
|                                      | • Making big purchases | • Understanding interest rates |

#### Tours

- Comparison shopping trips
- Financial institutions (banks and credit unions)
- Shopping “scavenger” hunt

#### Community service

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|--|---|
| • Develop a budget for a student organization        | • Teach/speak to community groups about consumer topics |
| • Help with financial aid meetings at local schools  | • Volunteer at a consumer credit counseling agency      |
| • Set up a booth with information on consumer topics | • Volunteer with the Better Business Bureau             |

### Contests

The contests are summarized on individual Essentials pages.

- Consumer Decision-Making
- Educational presentation: Open Family and Consumer Sciences
- Recordbook: Consumer Education

### Careers

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|--------------------------------|--------------------------|----------------------------|
| • Advertising executive        | • Consumer researcher    | • Loan officer             |
| • Bank teller                  | • County Extension agent | • Market analyst           |
| • Business owner/ entrepreneur | • Credit counselor       | • Market researcher        |
| • Consumer journalist          | • Financial counselor    | • Marketer                 |
| • Consumer law                 | • Financial planner      | • Personal finance teacher |
| • Consumer products/ services  | • Insurance agent        | • Product developer        |

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## Resources

- AgriLife Extension resources: [fcs.tamu.edu](http://fcs.tamu.edu)
  - ✧ Fraud
  - ✧ Money management
  - ✧ Saving and investing
  - ✧ Starting a business
- Consumer Decision Making Contest Study Guide: [texas4-h.tamu.edu/project\\_consumer/cdm/](http://texas4-h.tamu.edu/project_consumer/cdm/)
- FCS Toolbox lesson: [texas4-h.tamu.edu/volunteer\\_fcs/](http://texas4-h.tamu.edu/volunteer_fcs/)
- National 4-H Curriculum: [www.4-hcurriculum.org/](http://www.4-hcurriculum.org/)
- NEFE High School Financial Planning Program: <http://fcs.tamu.edu/money/your-money/hsfpp/>
- Power Pay: <https://powerpay.org/>

## Specialists

- **Consumer Decision-Making Contest**
  - ✧ Andy Hart, Extension Program Specialist, [amhart@ag.tamu.edu](mailto:amhart@ag.tamu.edu), 800-746-6101
  - ✧ Luis Saldana, Extension Program Specialist, [l-saldana@tamu.edu](mailto:l-saldana@tamu.edu), 956-968-5581
- **Open Family and Consumer Sciences Educational Presentation**
  - ✧ Dianne Gertson, CEA-FCS, [dlgertson@ag.tamu.edu](mailto:dlgertson@ag.tamu.edu), 281-342-3034
  - ✧ Courtney Latour, CEA-FCS, [clatour@ag.tamu.edu](mailto:clatour@ag.tamu.edu), 979-864-1558
- **Recordbooks**
  - ✧ **First point of contact:** Your district 4-H specialist
  - ✧ **Coordinator of the state judging process:** Darlene Locke, Extension 4-H and Youth Development Specialist, [dlocke@ag.tamu.edu](mailto:dlocke@ag.tamu.edu), 979-845-6533