

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

Tours

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

Community service

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

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

Resources

- AgriLife Extension resources: 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/
- FCS Toolbox lesson: texas4-h.tamu.edu/volunteer_fcs/
- National 4-H Curriculum: 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, 800-746-6101
 - ☒ Luis Saldana, Extension Program Specialist, l-saldana@tamu.edu, 956-968-5581
- **Open Family and Consumer Sciences Educational Presentation**
 - ☒ Dianne Gertson, CEA-FCS, dlgertson@ag.tamu.edu, 281-342-3034
 - ☒ Courtney Latour, CEA-FCS, 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, 979-845-6533