How to Use the Lessons

Each lesson uses real world examples of youth using consumer skills in situations they may encounter every day. The lessons are numbered in a suggested sequence, but they can stand alone. A lesson outline appears on the inside covers of each lesson folder. This quick view of lesson objectives, activity options, and how much time to allow for each activity will help you select the number and type of activities for your group and time situation. Optional ideas for reinforcing or expanding some lessons are also presented.

Lesson Components

1. Activity Option 1 begins with the lesson folder cover cartoon. To bring the group together and focus their attention on the lesson topic and character, hold up the cartoon and use the discussion comment and question at the top of the back cover.

   Background information on the back cover summarizes the main ideas to be presented in the lesson. You may want to highlight key points to make them easy to spot during group discussion.

2. Faces of each character are provided to make paper bag hand puppets. Activity Option 1 for each lesson ends with a skit to involve the youth in the topic being presented. The skit summarizes their discussion and completes the lesson introduction.

3. A variety of other activity options are linked to each lesson objective. Choose at least one activity that fits your group and situation to help youth reach as many objectives as you have time to do. Most activities take only 15 to 20 minutes. Each activity option guide gives you a way to introduce the activity, instructions for conducting the activity, and a summary with discussion questions and key points.

4. At the end of each activity chosen for the lesson, use the summary to share the main ideas of the activity. Follow with discussion questions, so you will know how well the youth reached the objectives. End with the summary points to review the main points of the activity and lead into the next activity or ending skit.

5. Use the ending skit to help youth relate the lesson back to the real world of the Consumer Critter Crew.

6. Find out what "tracks" the lesson has made in the consumer skills of your group members by getting the youth to answer the evaluation questions found in the sheet "What Do I Think About?" located in this packet. End the lesson, but keep a feeling of being open to answer questions they may have or to hear about consumer experiences they may want to share.

   Announce special information needed for the next lesson. Send youth home with the family letter. Encourage them to share what they learned from the lesson with their families, not only when they get home but also when they are shopping together.
Keeping the Consumer Critter Crew Project Flexible and Fun

The instructions for each lesson and its activities are meant to reduce your preparation time and make things easier for you. Feel free to make changes, but make sure you teach skills that lead to youth reaching the objectives of the lesson. Here are some ideas for making sure your kids enjoy the project.

• **Be enthusiastic** about the Consumer Critter Crew. Let kids know learning will be fun and will help them get more satisfaction from things they buy and do with their money and other resources they have.

• **Gather all supplies and copies** you need well before each lesson. Ask your county Extension office for help if you need it.

• **Keep the sessions relaxed and casual.** Encourage the young people to ask questions and share their ideas.

• **Use the lesson outline and the activity sheets you select to guide your session.** They will help you keep your place and make sure you haven’t left anything out.

  • **Give kids plenty of positive feedback.** Whenever they show they are using new consumer skills during the lessons or any other time you are with them, tell them they are being great consumers.

  • **Use Consumer Critter Crew skills yourself.** Even grown-ups need to brush up on these skills once in a while! Youth learn from what they see you do. They’ll notice if you tell them one thing and do another.

  • **Personalize your activities for your group.** For example, activities using pictures or examples of parts of our economy need to be localized. Use examples that fit what youth would see in their market place.

• **Celebrate** when your group completes all six lessons. Challenge group members to plan their celebration using the consumer skills they have learned. Here are some ideas.

  • Make posters to display at school, in shopping areas, or in other places around the community to introduce the Consumer Critter Crew and the skills learned in from each crew member.

  • Use the puppets and develop their own puppet show to share the main ideas from the lessons with their friends or their families at a project completion event.

  • Hold a consumer carnival hosted by the Consumer Critter Crew characters and have booths to test consumer skills from each lesson.

• **Remember the money skills of pre-teens.** For them, money itself has little value except as a tool to exchange for things they want. They are collectors. Feelings of insecurity at this age may cause them to hoard money. If they do save money, they usually do so for a specific purpose.
Learning About Money
. . . from a Child's View

Money is something children see used in the family in several ways. They see family members use money to buy things that are needed and wanted and to express feelings and attitudes between family members. These may be feelings of celebration, control, competition, and love, to mention a few. Children learn about using money by seeing how decisions about money are made within the family. Conscious, intentional efforts to guide the development of a child's skills to manage money resources are likely to result in seeing the child develop into a responsible, self-reliant, and knowledgeable consumer.

One of your roles as a leader of the Consumer Critter project is to assist parents in making money management by their children a more conscious and intentional goal. In the process, parents and their children will understand the economic and social functions of money in families. They may also transform their frame of reference about money into one that is more understandable to their child, based on the child’s abilities and interest.

The family learning environment where children learn about money is a dynamic one. Shown graphically on page 4, it involves the "history factor" of the families from which each parent came, the "blending factor" of how parents have merged their money management styles, and the "socialization factor," or the way children within the family and their parents affect each other's decisions about money. You are building on, not changing, their learning environment. You will see the dynamics of several of family learning environments interacting as the youth in your group interact and "socialize."

As a leader for this project, you bring into the picture another adult's view about money. Your money "life experiences" may be very similar to or very different from those of youth in your group. The challenge is to respect the differences and to recognize the importance of the family as the main source of each child's learning experiences with money, while making sure that youth learn skills in seeking facts and using decision-making skills that help them become responsible consumers. The following are some questions that you might share with parents of the youth in your group. The use of the word "we" in these questions indicates that you and the parents may discuss the questions together or work through them independently.

- How will we create an open, healthy environment to discuss money issues?
- What is our philosophy about how children should receive money (an allowance, earn it)?
- What are our values and attitudes about money that our youth may see without us realizing it?
- What are our patterns of communication about money?
- How could we structure learning experiences about money?
- How will we address differences in how children handle money?
- How will we handle pressure children place on us to meet their "wants."

You will notice that there are no "right" answers for these questions. They are offered to encourage you to move toward a conscious practice of helping youth learn to manage money. Your willingness to accept this responsibility is a major investment in the youth you are teaching and their families. You will see many returns in the years ahead.
The Dynamic Money Management Learning Environment of Children

**Family of Origin**

**Historical Factor**
- Family of origin
  - 1. Father
  - 2. Mother
- Conscious vs. unconscious
- Economic climate and its effect on family decision-making

**Blending Factor**
- Communication about individual orientation
- Conflict management
- Development of united family approach

**Socialization Factor**
- Development of child
- Transfer of family values, beliefs, attitudes, and skills

Developed by Sharon M. Danes, Associate Professor, University of Minnesota, Family Social Science Department, and Family Resource Management Specialist, Minnesota Extension Service.
Questions and Answers

Q: How can other leaders get the lesson guide and training video?

A: The county Extension office is listed in your local phone book under County Government. Any interested leader can call them to find out how to get the lessons.

Q: How much does it cost for the leader and youth to be in the Consumer Critter Crew Project?

A: Leaders working with the county Extension agent may get one copy of the leader guide free. Replacement copies are priced at the current printing and shipping cost. Youth may be in the project at no cost.

Q: Where does a leader get copies of the activity sheets youth use?

A: In many situations, the organization sponsoring the group will have a copy machine to make copies from your leader master. Schools may copy the master for students. If you need assistance, check to see how your county Extension office can help you.

Q: Should a leader try to use all the activities in the project?

A: No, more activities are included than can be completed in one lesson. A group may have several lessons using different activities from a lesson guide. However, choosing one activity for each objective in the lesson—one that fits your group’s experience, interest, time limits, and meeting place options—is usually best.

Q: How do you handle questions from children you’re not comfortable answering, like “How much do you make?”

A: Before giving an "adult answer," think of questions you can ask them to find out what they are really wanting to know. For example, say, "Tell me more about what you’re thinking.

Q: Do you want to know if I have a lot of money or about as much as other families?

Q: Do youth need to complete the evaluation for each lesson?

A: Completing the evaluation at the end of each lesson is helpful, but not essential. Feedback from youth gives you a better idea of what they have learned and can guide your plans for the next lesson. Ask if youth do not evaluate each lesson, ask them to use the evaluation sheet to share what they think about their experience in the project at the end of the last lesson. Share the end results of working with the youth in your group with the county Extension agent. Your experiences will help keep this project useful for other leaders.

Q: Are there other activities for youth after the Consumer Critter Crew Project?

A: Yes, the 4-H and Youth Development program offers many different types of projects for youth of all ages. The Consumer Critter Crew Project is the first in a series of consumer life skills projects. Ask your youth office about the consumer decision-making activity which lets youth make consumer choices using skills they have learned. Let your county Extension agent help you match your group’s interests with other projects and activities available.

Q: Are there any limits on how the Consumer Critter Crew can be used?

A: The Consumer Critter Crew can be used to promote the project, in other ways you may think of to support the learning experiences in the lesson, and to recognize youth who have completed the project. Use of the Crew for sales items is restricted to those provided through the Texas 4-H Foundation and the Texas Agricultural Extension Service.
What Do I Think About...

Circle the answer that shows how you feel.

1. This lesson was easy to understand. ☑ ☐

2. The activity helped me figure out what was going on. ☑ ☐

3. I learned something I didn’t know. ☑ ☐

4. Today I learned something that will help me save and spend my money better. ☑ ☐

5. The thing about today’s lesson that I liked the most was ____________________________
______________________________________________________________________________
______________________________________________________________________________

6. The thing about today’s lesson that I would change would be __________________________
______________________________________________________________________________
______________________________________________________________________________

7. One way I will use what I learned is _____________________________________________
______________________________________________________________________________