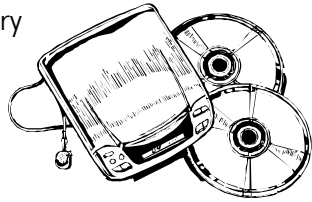


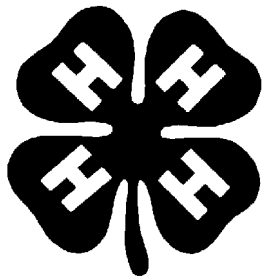
What is the Consumer Education Project?

The Consumer Education Project helps youth learn to make the right choices when shopping and managing money. The project teaches decision making and buying skills for becoming an informed consumer. Youth learn valuable skills for analyzing advertising, developing personal budgets, and investing money for the future since every choice makes a difference in a person's financial future. Job opportunities can also be explored.



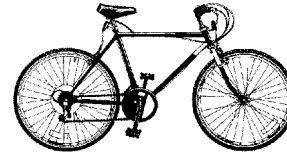
The Consumer Education Project consists of at least six learning experiences, which may include:

- project meetings,
- tours/workshops,
- exhibits,
- publication and Web site review,
- sharing knowledge, and
- community service activities.



Suggested Learning Experiences

- Analyze advertising messages on television and in print.
- Develop a personal financial plan and track expenses.
- Tour a bank or credit union.
- Interview financial services industry representatives.
- Organize an investment club.
- Teach younger 4-H'ers how to comparison shop for bicycles.
- Set up a community consumer decision making contest.
- Compare the cost of car insurance policies.
- Learn how to solve a consumer problem.
- Participate in a consumer camp.
- Learn how to make financial calculations using the computer.



Career Opportunities

- Business Owner/Entrepreneur
- Consumer Education Teacher
- Credit Counselor
- Consumer Marketing Representative
- Financial Planner
- Consumer Journalist
- Human Resource/Benefits Manager
- Consumer Protection Regulator
- Consumer Attorney (combined with a law degree)

What are Consumer Education Project Events?

Consumer Education Project events enable youth to share their knowledge and skills. The major events are:

Judging Contests

- Consumer Decision Making Contest. This is a county, district, and state contest in which 4-H members demonstrate skills gained in the project by judging consumer goods and services.

Roundup Contests

- Consumer Life Skills Educational Activity. The Roundup contest offers opportunities for 4-H members to present a method demonstration or an illustrated talk to teach others about consumer decision making, consumer rights and responsibilities, and consumer issues.

Record Book Contest

- Consumer Education Award Program. Record books give 4-H'ers a way to report project accomplishments and track development of skills and knowledge gained through 4-H experiences.

Curriculum Enrichment

- High School Financial Planning Program. Leaders can be instrumental in promoting this curriculum enrichment program in schools and other educational settings.

Get Involved with a 4-H'er

Volunteers provide guidance and support, which make the 4-H program possible.

Volunteers are always needed and appreciated. Volunteer leadership is provided to 4-H members in many ways, using a variety of methods. Roles for volunteers include:

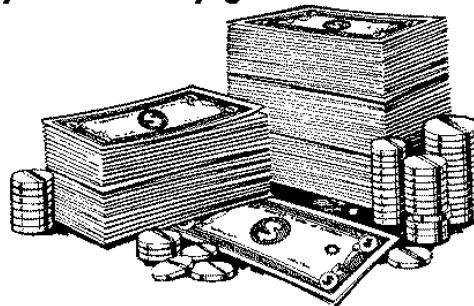
- Club Manager
- Project Leader
- Record Book Leader
- Host
- Community Service Advisor
- Program Coordinator
- Instructor
- Tour Guide
- Host/Chauffeur
- Method Demonstration/
Illustrated Talk Coach

Resources

Resources are available at county Extension offices. The following resources assist leaders and 4-H'ers with project goals:

- Consumer Life Skills Project Guide
- Consumer Critters Curriculum
- Consumer Decision Making Contest Guide and Study Guide
<http://fcs.tamu.edu/monman/ferm.htm>
- High School Financial Planning Program
<http://fcs.tamu.edu/monman/ferm.htm>
- Extension publications
<http://texaserc.tamu.edu>
- Extension specialists in subject matter areas
- Extension Family and Consumer Sciences Web site at <http://fcs.tamu.edu>

Do you know where your money goes?



For more information on the Consumer Education Project, contact your county Extension office:

*Created by the Texas 4-H Family and Consumer Sciences Project Development Team:
Steven Youngman, 4-H Member
Marcy Youngman, 4-H Leader
Julie Mumme, CEA-FCS
Cheryl Walker, CEA-FCS
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Texas 4-H Opportunities



Consumer Education Project

Extension programs serve people of all ages regardless of socioeconomic level, race, color, sex, religion, disability or national origin.

The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating