

# EXPLORE



## Consumer Education

*Explore Consumer Decision Making*



**texas4-h.tamu.edu**

The members of Texas A&M AgriLife will provide equal opportunities in programs and activities, education, and employment to all persons regardless of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation or gender identity and will strive to achieve full and equal employment opportunity throughout Texas A&M AgriLife.



# EXPLORE

## TEXAS 4-H CONSUMER EDUCATION



meetings.

### Purpose

Texas 4-H is designed to develop the youth of our state into productive adult citizens. The 4-H Program uses a non-formal educational process of engaging youth in a "learning by doing" process. This includes hands-on opportunities, participation in workshops and clinics conducted by volunteer leaders or professionals, as well as competitive experiences which allow 4-H members to demonstrate the knowledge they have gained. Through this entire process, the youth are learning key life skills such as working with others, teamwork, cooperation, and goal setting. Through all experiences, youth get to interact with adult volunteers and county Extension agents.

### What is 4-H?

4-H members across the nation are responding to challenges every day in their communities and their world.

As the youth development program of the Cooperative Extension System of land-grant universities, 4-H is the nation's largest youth development organization, empowering six million young people throughout the United States. Cooperative Extension of 1862 and 1890 land-grant universities provide leadership to engage young people in 4-H in all 3,007 counties of the United States. The impact of the Cooperative Extension partnership is profound, bringing together National Institute of Food and Agriculture of USDA, land grant universities and county government to resource learning opportunities for youth.

Through America's 110 land-grant universities and its Cooperative Extension System, 4-H reaches every corner of our nation—from urban

neighborhoods to suburban schoolyards to rural farming communities. With a network of more than 6 million youth, 600,000 volunteers, 3,500 professionals, and more than 25 million alumni, 4-H helps shape youth to move our country and the world forward in ways that no other youth organization can.

### Texas 4-H

Texas 4-H is like a club for kids and teens ages 5-18, and it's BIG! It's the largest youth development program in Texas with more than 550,000 youth involved each year. No matter where you live or what you like to do, Texas 4-H has something that lets you be a better you!

You may think 4-H is only for your friends with animals, but it's so much more! You can do activities like shooting sports, food science, healthy living, robotics, fashion, and photography.

Look for 4-H clubs at your school, an after-school program, a community center, or even on a military base or through the reserves for military families.

Texas 4-H is part of the Texas A&M AgriLife Extension Service and the Texas A&M System. Founded in 1908, 4-H is the largest youth development program in Texas, reaching more than 550,000 youth each year.

### The 4-H Motto and Pledge

"To Make the Best Better!"

I pledge: My HEAD to clearer thinking, My HEART to greater loyalty, My HANDS to larger service and My HEALTH to better living, For my Club, my Community, my Country, and my world.

### Participating in 4-H

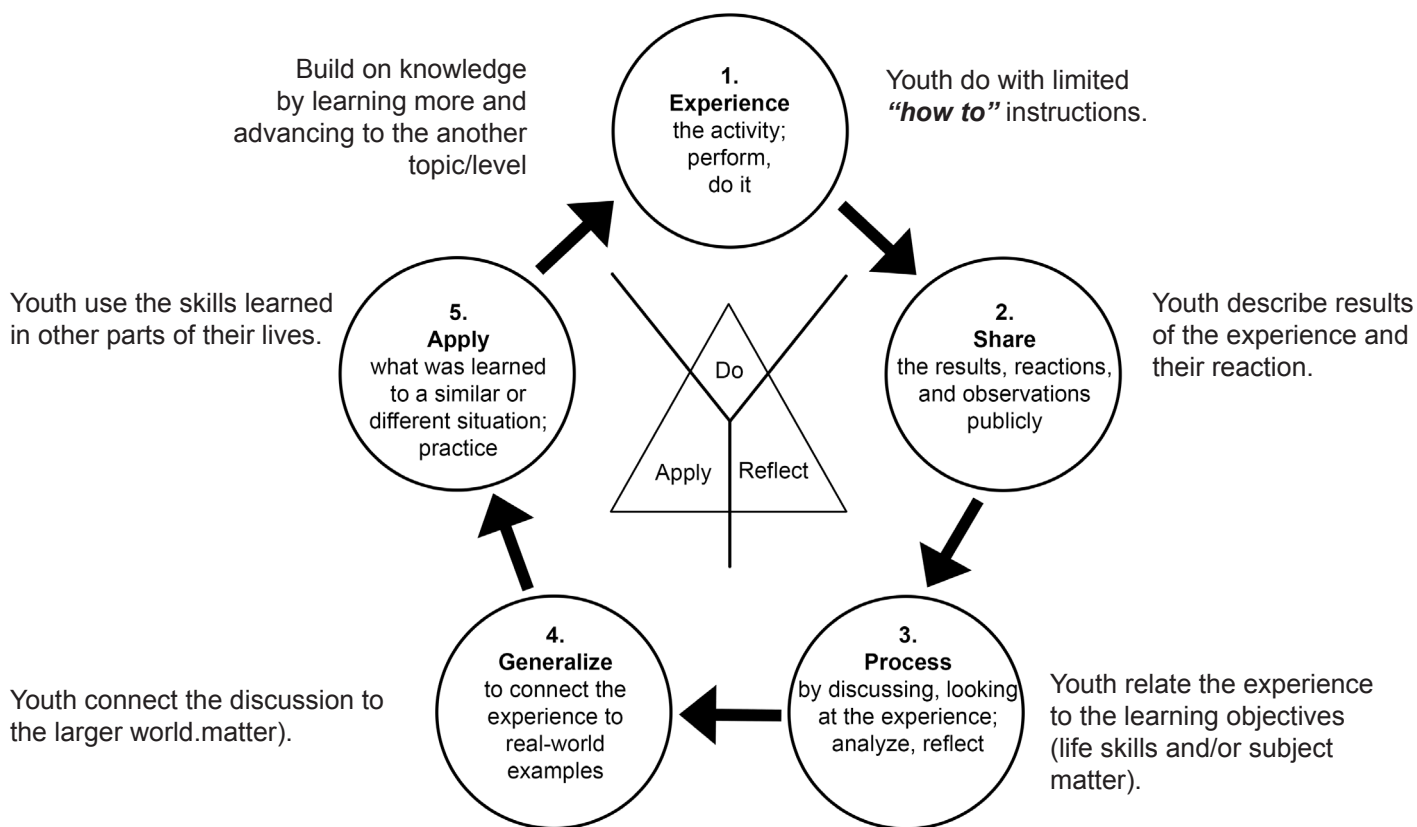
4-H is a great program because it provides options for young people to participate. From a 4-H club located in your community, a SPIN club that focuses on one particular project area, or participating in 4-H through your classroom at school, 4-H allows youth to learn in many different environments. If you are interested in joining 4-H, contact your County Extension Office and ask for a list of the 4-H clubs in your area. If you are a school teacher/educator and would like to use 4-H curriculum or these project guides in your classroom, contact your Extension Office as well for assistance.



## 4-H “Learning by Doing” Learning Approach

The Do, Reflect, Apply learning approach allows youth to experience the learning process with minimal guidance from adults. This allows for discovery by youth that may not take place with exact instructions.

### EXPLORE THE CONTENT Introduction of the topic, overview and exploration of content, and review of objectives



## 4-H EXPLORE CONSUMER EDUCATION *Lessons*



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**EXPLORE**  
CONSUMER EDUCATION



# Basic Consumerism



## TIME:

90 minutes

## MATERIALS NEEDED:

- Copy of 4-H Consumer Crossword Puzzle for each person or team
- Pencils/pens
- Magazines that can be cut up
- Large pieces of paper, easel, markers, and masking tape to post on wall
- Scissors and clear tape or glue sticks
- Dry beans
- 20 paper/plastic cups

## OBJECTIVES:

- Learn basic consumer terminology
- Learn the difference between goods and services
- Learn about needs and wants

## EXPLORE THE CONTENT

Terms There are a number of terms that are important for youth consumers to know and understand. Using a couple of different approaches to explore terminology and discuss these terms will help them understand how and when these terms are used and how they related to their own consumerism.

Goods and Services – A very basic differentiation between types of consumer products will help youth understand and differentiate between tangible purchases and those that are much less so. Both may be very important and useful in everyday living and are an integral part of any consumer's buying experiences.

- Goods are items that are tangible, such as scissors, clothing, paper, electronics, etc.
- Service are activities provided by other people such as waiters, webhosting, lawn care, etc.

Needs and Wants – Another basic consumer skill is to be able to identify and classify their own individual needs and wants. More importantly is their ability to layer those needs vs. wants over their review of buying choices or even deciding whether or not the purchase itself is a smart one.

- Needs- Something you must have or a service you require in order to live
- Wants – Something you desire or wish for that is not essential for living

## DO:

### Activity 1 - 4-H Consumer Crossword

Put the participants in teams of 2 or 3 and give them the assignment of completing the crossword together. You can even add a little competitiveness to the activity by adding a time limit or a prize to the team that completes it correctly the fastest.

### Activity 2 – Goods and Services Collage

Put participants around a table (or several) with stacks of old magazines, scissors, and glue sticks. Place blank flip chart paper on the wall, one titled Goods and one titled Services. Have participants identify consumer items in the magazines, cut out the item and glue/tape to the respective flip chart. Have them write the product below if it is not clear. Instruct them to stay away from simple logos, and focus on goods or services. Consider prompting them to only select those types of products that they or their family have purchased in the past.





### Activity 3 – Needs and Wants

Prior to the activity, select 10 pictures of products out of the magazines that relate to a specific hypothetical purchasing situation such as furnishing a bedroom, planning for a prom/dance date or purchasing school supplies. Place each picture with 2 cups (each labeled Needs and Wants). Have the participants place a bean in each of the 10 stations in either the Need or Want cup giving them some basic parameters to consider. Example: With a photo of a bicycle, you might tell them that they already have one this working but is old and not so “snazzy” looking. They would need to select whether purchasing a buy would fulfill a Need or a Want. After they place the beans at each station, write the results for each product on a flip chart.

### REFLECT:

- 4-H Consumer Crossword – Using the key to the crossword, reflect on each term/word and explain the meaning. Prompt participants to reflect on experiences they have had with each word and what that means to them. Place any word(s) that they seemed to not clearly understand on the chart paper or board as a “parking lot” for discussion opportunity throughout the lesson(s).
- Goods and Services – Using the posters with the products cut out of the magazines, prompt questions related to what was posted. Discuss the relationship between how many goods versus how many services we buy and their importance in our daily lives. Let participants explore unique products or services that others may not have experienced.
- Needs and Wants – Using the results, prompt the participants to reflect on a purchase they recently made that was Need and one that was a Want. Ask them to share what made it one or the other for them and their own situation. Allow opportunities for similar products with different Needs vs. Wants to be explored. This will help them understand that their own situations are different than others.

### APPLY:

- Ask them to discuss any future purchases they were planning to make, and ask how these activities and discussion might affect their future purchase.
- Prompt them to share openly other goods and services available in their community. Specifically have them name businesses that provide goods, services, or both.
- Ask them to share something that is a “Want” for them might be a “Need” for someone else and vice versa.

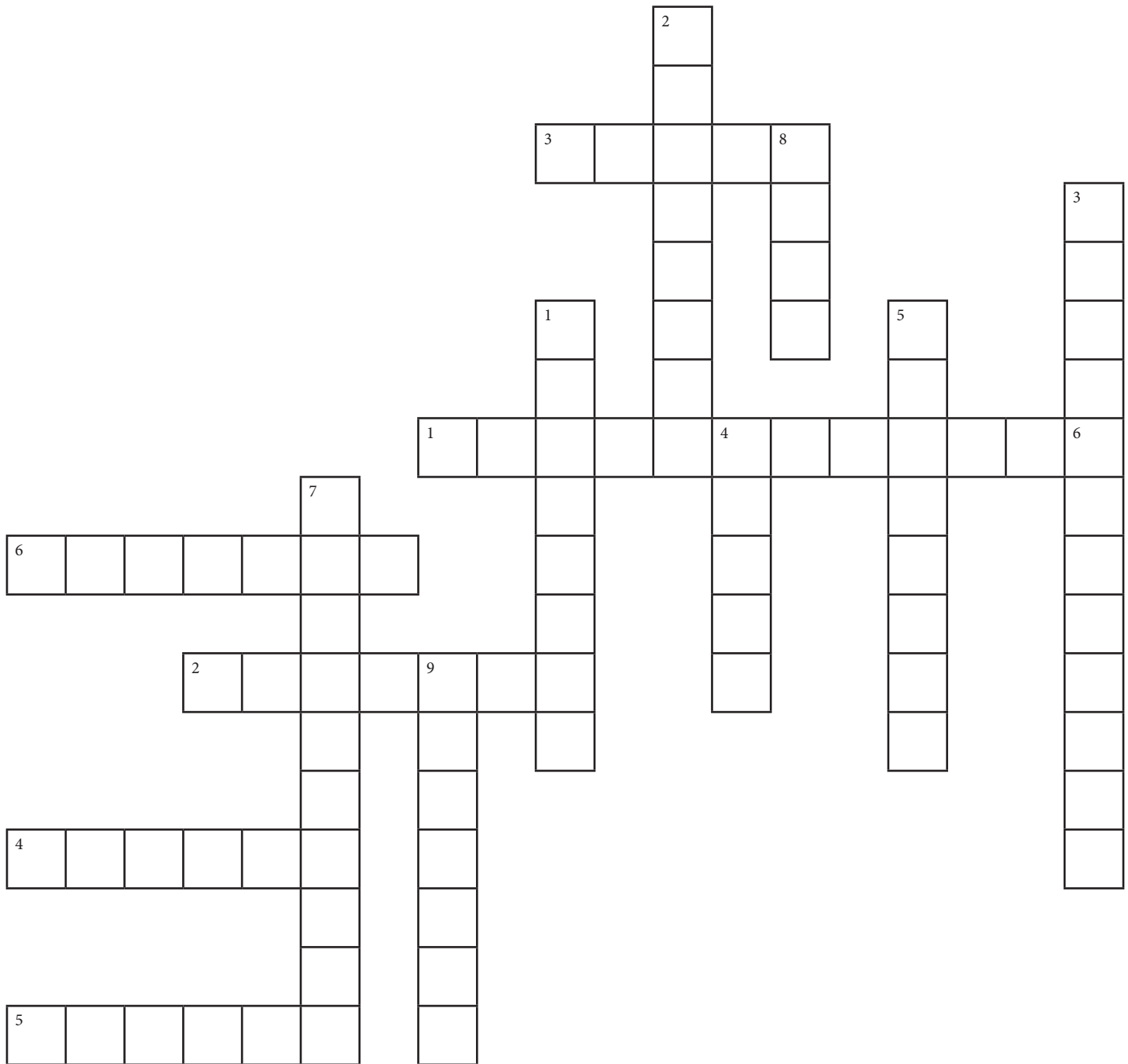
### REFERENCES:

- Consumer Savvy. National 4-H Cooperative Curriculum System, Inc. 2004.
- Goods and Services. BrainPOP Education (May 20, 2016). <https://educators.brainpop.com>



Name: \_\_\_\_\_ Date: \_\_\_\_\_

# 4-H Consumer Crossword



### Across

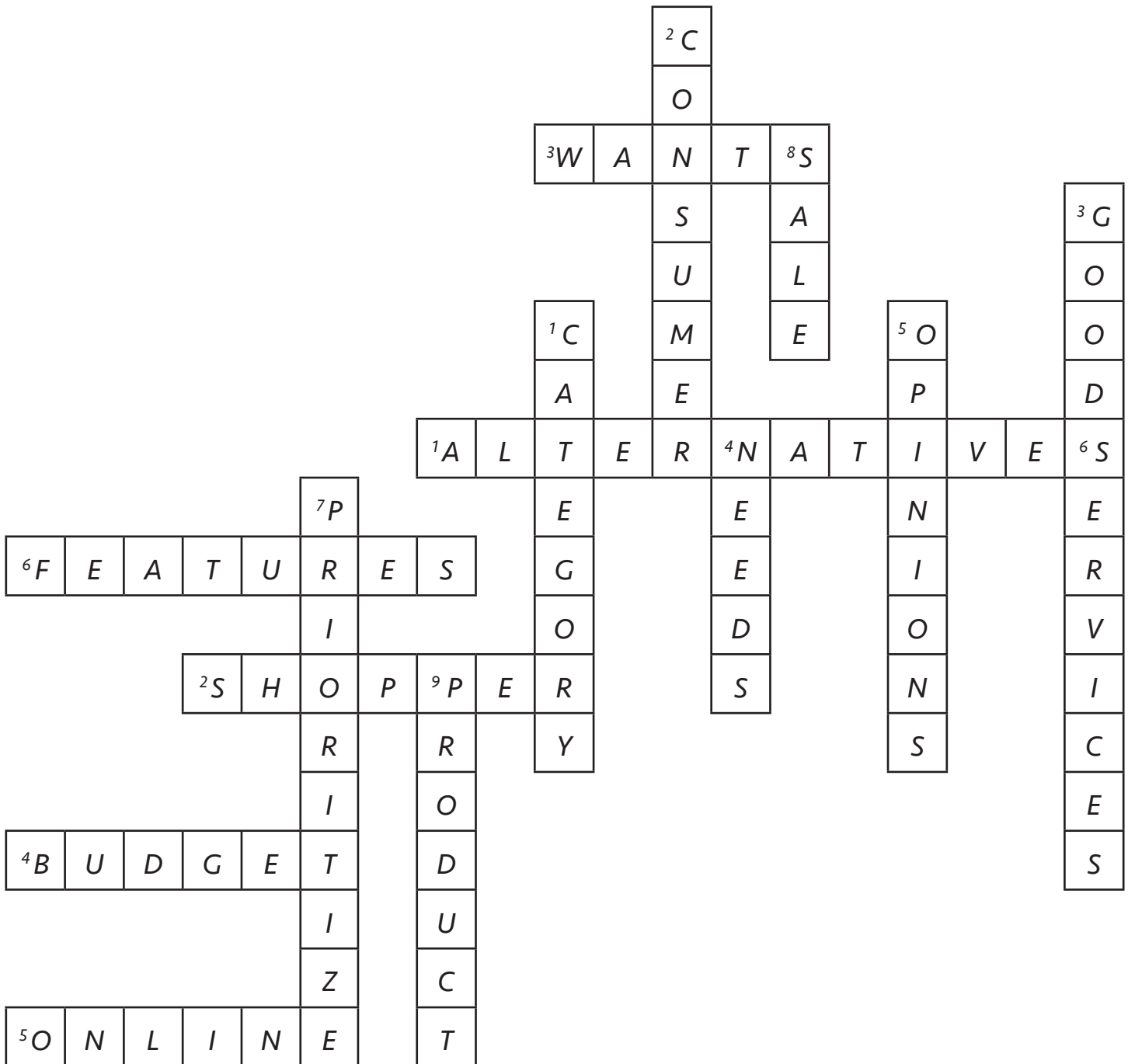
1. a group of choices
2. the mystery one
3. those you don't need
4. cost must fall in it
5. just a click away
6. facial

## Down

1. a grouping
2. buyer or user
3. not bad
4. requirements
5. everyone has them
6. thank you for your
7. first, second, third
8. not the kind on a boat
9. what you see is what you get

Name: \_\_\_\_\_ Date: \_\_\_\_\_

# 4-H Consumer Crossword - KEY



## Across

1. a group of choices
2. the mystery one
3. those you don't need
4. cost must fall in it
5. just a click away
6. facial

## Down

1. a grouping
2. buyer or user
3. not bad
4. requirements
5. everyone has them
6. thank you for your
7. first, second, third
8. not the kind on a boat
9. what you see is what you get



# Features and Benefits



## TIME:

90 minutes

## MATERIALS NEEDED:

- Product(s) that participants might be familiar with (e.g. cell phone, tablet, bicycle)
- Package of 3x5 index cards (+/- 150)
- Features vs. Benefits Worksheet
- Copies for each person and pencils/pens
- Magazines that can be cut up
- Flip Chart, easel, markers, and masking tape to post on wall
- Scissors and clear tape or glue sticks
- Pens/pencils for all

## OBJECTIVES:

- Learn basic concepts about product/service features
- Learn basic concepts about product/service benefits to the consumer
- Learn basic relationships between product features and consumer benefits

## EXPLORE THE CONTENT

**Product/Service Features** – Simply stated, features are the facts about a product or service. For example, what the product can do, its dimensions, specifications, and so on. Features by themselves do not have value until they meet a customers' wants or needs.

**Product/Service Benefits** – A benefit answers the question, "What's in it for me?" meaning the feature provides the customer with something of value to him or her.

**Value** – Value is a term that is used beyond consumerism. Value is a term that is used to describe a social or ethical construct. People value things of great importance, and understanding the interrelationship between features and benefits and intrinsic value/importance on a social level is the key to making that connection to the consumer level. Consumers find value when the relationship between cost and expected benefits are equal or weigh in favor of the consumer. Keep in mind that one person's benefit is not everyone's.

Value can also be described by:

- **Function:** the job it performs for the consumer
- **Experience:** interactions with the seller (especially in relation to services)
- **Price:** in the context of the function and experience received

Example: A hamburger

- **Features:** Bun (sesame), ¼ lb. meat patty (beef), lettuce, tomato, onion, pickles, and dressing, ingredients all include nutritional value
- **Benefits:** It depends... are you hungry?
- **Values:** a vegetarian may place no value on this product, thus the features as simply that, features. However, a hungry meat-a-saurus might really find great value and benefit from a well-made hamburger.

## DO:

### Activity 1 - Features vs. Benefits Exercise

Instructions

- Have participants sit in a circle and divide into small groups of 3-5 participants
- Distribute one blank index card to each delegate
- Explain the difference between "features" and "benefits".
- Pick a magazine product that youth are familiar with or use





one you brought. Use a different product for each group.

- Ask participants to suggest features of this product and write them on an index card (one feature per card), and lay them on the table for all in the group to see. A feature can only be listed/written once.
- On your mark, ask each person to write a benefit that corresponds to that feature on their index cards.
- Once all features have been noted with a benefit, repeat the process by adding a second benefit to each feature.

## REFLECT:

Ask participants from each group to read through some of their features/benefits cards one by one and state a feature and its corresponding benefit(s). Encourage discussion or correction on the benefit. Gauge the amount of time for each group to share, but make sure each group gets to share the features/benefits from their group discussion. Prior to discussion, make the “products” available for all to see by asking the groups to share or posting them on chart paper.

## APPLY:

Ask questions that prompt participants to think about their own experiences. For example:

- What do you think about when you consider purchasing something?
- How easy/difficult is it to identify product features for goods vs. services?
- How do the benefits match up with the features?
- How does value fit in with the features and benefits discussed?
- Does every feature have a benefit to the consumer?
- Do all benefits apply to each consumer?
- How do you differentiate benefits from one consumer to another?

Ask participants to reflect on their most recent “large” purchase and share any features and benefits of their good/service and describe any feature that was part of the marketing strategy but had no value to them personally. Explore the reasons why with the group. How could this activity help you with future purchases?

Matching Value with Features and Benefits

## Activity 2 - Individual exercise

Instructions

- Distribute worksheets to all participants
- Ask participants to think about their next significant purchase. (What would they like to purchase in the next 3-6 months that is on their “wish list.”)
- Ask youth to work independently on their activity and complete the worksheet including the product features, product benefits and value of the product benefits.
- After individual work and as time allows, prompt discussion and sharing.

## REFLECT:

Ask participants from each group to read through their worksheets and state a feature, its corresponding benefit and a perceived value.

- Focus on the value that participants place on their product and its relationship to the features and benefits. Explore opportunities to discuss similarities, differences, and backgrounds in how and why participants place value on specific features/benefits.
- Ask others what their thoughts are about the value or lack of value in any specific product or feature (a shared



example from before) that is different from theirs. Explore this difference and discuss how personal values affect a consumer's perceptions about a good/service.

**APPLY:**

- How could this activity help you in your decision making as you prioritize future wants and needs and examine the features, benefits and value of a potential purchase?
- How might product values be different for children, teen, young adults, parents and senior citizens?

**REFERENCES:**

- Consumer Savvy. National 4-H Cooperative Curriculum System, Inc. 2004.
- Goods and Services. BrainPOP Education (May 20, 2016). <https://educators.brainpop.com>



## Matching Value with Features and Benefits Worksheet

**Good/Service:** \_\_\_\_\_

**Estimated Cost:** \_\_\_\_\_

| Product Features            | Product Benefits            | Why do you value these benefits?              |
|-----------------------------|-----------------------------|---|
| List product features (all) | List product benefits (all) | Describe why the benefits are of value to YOU |



# Price vs Value



## EXPLORE THE CONTENT

When it comes to buying or paying for a product/service, it is not as simple as it seems. Things like discounts, taxes, coupons, rebate, sales, BOGOs and many other marketing strategies make the price appear more favorable to the consumer in order to attract the buyer. In addition, price can also be impacted by other variables and, depending on where/how the purchase is made, other things like taxes or rebates could affect the total amount paid by the consumer. It is important to understand prices, pricing strategies, and things like taxes and gratuity. Knowing these terms, what they mean, and how they impact your purchase are important to every consumer.

## Definitions

- **Price** – Price is the amount of money required to purchase something (a good or service). It can be expressed in any number of ways from the seller to the buyer. Ultimately, the price is what a consumer can expect to pay for a product/service that is identifiable in some way. For example, some clothing stores attach price tags to each garment with an explicit price. However, it may be hung on a rack with a sign above that says “30% Off.” The consumer must be able to accurately determine that actual price of the garment and know whether the 30% discount is already marked on the price tag or the price listed on the tag must be reduced by 30% to reflect the correct pricing. It can be tricky but learning how items are priced and marketed is important to ensuring that you pay what you expected to pay. Remember, the value you place on a product/service is determined by the benefits and the experience (services) you have in relation to the price you are willing to pay. Important to note is that you may find value in a product/service but it might be out of your price range. It still has value, but you cannot purchase it because its price is outside your budget.
- **Discounts** – a deduction from the usual listed cost (price) of something. It can be expressed in any number of ways such as \$10 off, or as a percentage (30% off). There may be other ways to express a discount to reflect a reduction of price to the buyer.
- **Taxes** – a charge that is added to the cost (price) of a good or service usually imposed by a state or federal government entity. For goods and services it may be reflected as “sales tax” which is usually a percentage depending on the type of item and the location of the purchase. Some food products are “non-taxable” while other products may be taxable.
- **Coupons** – a document issued by a manufacturer or retailer of

## TIME:

- 90 minutes

## MATERIALS NEEDED:

- Clipboards
- Pens/pencils for all
- Pricing worksheet

## OBJECTIVES:

- Understand basic terminology as it relates to price
- Learn basic concepts about prices and how they are marketed to consumers





goods that provides some type of discount towards the purchase price of a good.

- Rebate – a partial refund to someone who has paid for a product that usually requires to buyer to submit a request in writing after the purchase in order to get part of their money back. This requires you pay first and get your money (some) later.
- Sales – this is a marketing strategy that retailers use to attract buyers to their place of business. This strategy entices potential buyers by announcing that products/service are being offered at a discount.
- BOGOs – “Buy One Get One” refers to another marketing strategy where the purchaser must purchase an item in order to gain the benefit of the discount on another similar item. There are many variations of BOGO’s that may include examples such as “buy one get one free,” “buy one get one half off,” “buy one get one for X& off,” and many others.
- Gratuity – a tip (additional money) given to a person that is generally providing a service that accompanies a purchase. For example, you pay for your meal at a restaurant, but you “tip” your waiter/waitress for bringing you the food. Also, you pay for a cab fare, but you “tip” the driver for getting you there safely and quickly.

### Activity - How Much is It?

Individual or paired activity

Instructions

- Identify a local department store or discount retailer with a lot of space and a wide product range.
- Be sure and visit with the management in advance about your activity to be sure they are ok with it.
- Have participants pair off and give each pair a worksheet.
- Assign each pair 4-6 products to find in the store (categories or a specific product). It is best to go in advance and find products that have different pricing strategies marked.
- Have pairs complete the worksheet.
- Find a place to review and discuss the results of their efforts

### REFLECT:

- Which strategies affected the price of a product? How were they marketed?
- Which strategies resulted in discounts from the original price? How were discounts computed?
- Were any discount strategies hard to understand and/or compute?

### APPLY:

Discussion can focus on asking how consumers can be more aware of pricing, and how pricing may or may not be what you end up paying for a product.

- In the future, what strategies would you use to compare similar products with different prices to determine which is the greatest value?
- What will you look for as it relates to price when planning to make a future purchase?
- Share an experience when you thought you purchased something that was worth more than what was paid. Was there a time when you paid more than what you thought it was worth? Explain.

### REFERENCES:

- Consumer Savvy. National 4-H Cooperative Curriculum System, Inc. 2004.



# How Much Is It?

| Product | Listed Price | Discounts, rebates, etc.<br>(things that reduce the price) | Other<br>(Are there any other product details that affect price) | Features/<br>Benefits | Additional costs<br>(Is there anything that will increase the cost of this product) |
|---------|--------------|--|--|-----------------------|---|
|         |              |  |  |                       |   |
|         |              |  |  |                       |   |
|         |              |  |  |                       |   |
|         |              |  |  |                       |   |
|         |              |  |  |                       |   |

# Peer and Sale Pressure Activity



## TIME:

120 minutes

## MATERIALS NEEDED:

- Brainstorm Media Activity- chart paper, markers, and tape
- Brand Identification Activity- computer, internet for commercials, and LDC projector
- Consumer Decision Making- sample classes one per small group Include this in Activity 2
- Bag of Fun- bag with food items and sports equipment – one item per groups of 2 or 3 participants

## OBJECTIVES:

- Learn about peer and sale pressure from media
- Practice thinking creatively
- Learn to problem solve
- Learn to make good decision making on their own.

## EXPLORE THE CONTENT

Media is extremely influential in persuading people to purchase a certain brand of items. There are a variety of different types of media advertising. Exploring different forms of advertising through the media is a fun way to discover how media affects us daily in subtle and not so subtle ways. Media can have a huge influence on peoples' attitudes, behaviors, and health choices. Media advertising generally serves one of the following purposes: entertainment, informational, or persuasive.

## DO:

### Activity 1

View or look at different commercials and ask youth their opinion of each one of the commercials as to how the commercial affected their thoughts of the particular product advertised.

### Activity 2

Let the youth identify some different slogans for advertisements on media. (*see Ad Savy Worksheet*)

### Activity 3

Have the youth place a basic consumer decision making class individually within their small groups. Then let the group talk to each other about their placings and then have them discuss their class, situation, and placing to the entire group of kids. (*See Jeans class worksheet*)

Have the youth place this class of jeans. Do not give them the officials or justification for the placing. After each small group has placed the class ask each group to discuss how they placed the class and to justify why. Then go over the official placings with them and explain why the class is placed the way it is.

### Activity 4

Ask each group of youth to do a paper bag commercial on the food or sport item they randomly draw from your bag of products.

## REFLECT:

- How does media advertising affect what we think about products?
- Have you ever bought an item just because you saw it on an advertisement?
- Do you let your peers determine the decisions that you make?
- Do you let people that you don't know very well influence the decisions that you make?



**APPLY:**

- How much time do each of you spend watching media each day?
- How do we know who to believe and listen to when we ask for advice about purchasing a product?
- Why is it a good idea to get feedback from friends and family when making a big purchase?
- How can we be prepared to fight against peer pressure and not let it make us make a bad choice?
- How can we determine hype from true information with media advertisements?

**REFERENCES:**

- Olson, C.A., (2005) 4-H Adventures: Uncover the \$\$\$ Message. Minnesota Extension Service.  
<http://www.extension.umn.edu/youth/mn4-H/events/ConsumerDecMaking/>



## Are You Ad Savy? Name the product for each slogan!

1. Makes hamburgers taste like steak burgers.
2. The Real Thing
3. Betcha can't eat just one
4. Melts in your mouth, not in your hands
5. Good to the last drop
6. You're in Good Hands
7. Finger Lickin' Good
8. We love to see you smile
9. The quicker picker upper
10. Discover the power to make your house a home..
11. 100% Juice for 100% Kids.
12. Kid Tested, Mother Approved
13. Mmm Mmm Good!
14. It takes a lickin' and keeps on tickin'
15. Get Green
16. It keeps going, and going, and going.....
17. Think outside the bun
18. We Love to Fly and it Shows
19. It's the Cheesiest
20. Have it Your Way
21. You Deserve a Break Today
22. Share Moments. Share Life
23. You can share half and still have a whole.
24. Snap! Crackle! Pop!
25. Must See TV
26. The Choice of a New Generation
27. Can You hear me now?
28. Taste the rainbow
29. Obey Your Thirst
30. Get the Sensation
31. We'll leave the light on for you
32. For all your 2000 body parts
33. Ask how. Ask now.
34. Changing the way you look at fast food
35. "Dude, You're getting a/an \_\_\_\_"
36. Breakfast never sounded so good
37. Like a Rock
38. They're Grrrrreat
39. The few, the proud, the \_\_\_\_\_
40. Be all that you can be
41. Just Do It
42. You Can.
43. Thousands of possibilities. Get yours.
44. Like no other
45. If the picture matters, the camera matters.
46. Feel the cool rush
47. Grab life by the horns
48. The make-up of make-up artists.
49. We make it simple to protect your home
50. Pure performance
51. Love the skin you're in
52. Life. Energy. Intelligence.
53. The beauty of health
54. Get the feeling
55. The best a man can get
56. A style for every story
57. People First
58. Eat fresh
59. Take Control
60. Intelligence everywhere
61. The perfect experience
62. Like a good neighbor
63. Good life. Good price
64. Strong and beautiful
65. No matter where you are, you're always in.
66. Maybe it's \_\_\_\_\_.

## Are You Ad Savy? Name the product for each slogan! - KEY

1. Makes hamburgers taste like steakburgers.  
A-1
2. The Real Thing  
Coca-Cola
3. Betcha can't eat just one  
Lays
4. Melts in your mouth, not in your hands  
M & M's
5. Never leave home without it  
American Express
6. You're in Good Hands  
Allstate
7. Finger Lickin' Good  
KFC
8. We love to see you smile  
McDonald's
9. The quicker picker upper  
Bounty
10. Discover the power to make your house a home...  
Mr. Clean
11. 100% Juice for 100% Kids.  
Juicy Juice
12. Kid Tested, Mother Approved  
KIX
13. Mmm Mmm Good!  
Campbell's Soup
14. It takes a lickin' and keeps on tickin'  
Timex Watches
15. Get Green  
4-H
16. It keeps going, and going, and going.....  
Energizer Batteries
17. Think Outside the bun  
Taco Bell
18. We Love to Fly and it Shows  
Delta Airlines
19. It's the Cheesiest  
Kraft Mac & Cheese
20. Have it Your Way  
Burger King
21. You Deserve a Break Today  
McDonald's
22. Share Moments. Share Life  
Kodak
23. You can share half and still have a whole.  
Almond Joy
24. Snap! Crackle! Pop!  
Rice Krispies
25. Must See TV  
NBC
26. The Choice of a New Generation  
Pepsi
27. Can you hear me now?  
Verizon Wireless
28. Taste the rainbow  
Skittles
29. Obey Your Thirst  
Sprite
30. Get the Sensation  
Peppermint Patty
31. We'll leave the light on for you  
Motel 6
32. For all your 2000 body parts  
Lever 2000
33. Ask how. Ask now.  
Sherwin Williams
34. Changing the way you look at fast food  
Arby's
35. "Dude, you're getting a \_\_\_\_"  
Dell Computer
36. Breakfast never sounded so good  
Jimmy Dean
37. Like a Rock  
Chevrolet
38. They're Grrrrreat  
Frosted Flakes
39. The few, the proud, the \_\_\_\_\_  
U.S. Marines
40. Be all that you can be  
U.S. Army
41. Just Do It  
Nike
42. You Can  
Army National Guard
43. Thousands of possibilities. Get yours.  
Best Buy
44. Like no other  
Sony
45. If the picture matters, the camera matters.  
Nikon
46. Feel the cool rush  
Trident
47. Grab life by the horns  
Dodge
48. The make up of make up artists.  
Max Factor
49. We make it simple to protect your home  
Benjamin Moore Paint
50. Pure performance  
Hondas
51. Love the skin you're in  
Olay
52. Life. Energy. Intelligence.  
l.e.i.

## **Are You Ad Savy? Name the product for each slogan! - KEY**

- 53. The beauty of health  
Pantene ProV
- 54. Get the feeling  
Toyota
- 55. The best a man can get  
Gillette
- 56. A style for every story  
Levi's
- 57. People First  
Saturn
- 58. Eat fresh  
Subway
- 59. Take Control  
BF Goodrich Tires
- 60. Intelligence everywhere  
Motorola
- 61. The perfect experience  
JVC
- 62. Like a good neighbor  
State Farm
- 63. Good life. Good price  
Sears
- 64. Strong and beautiful  
Soft & Dry
- 65. No matter where you are, you're always in.  
Arizona Jean Co.
- 66. Maybe she's born with it. Maybe it's \_\_\_\_\_.  
Maybeline



## **Practice Consumer Decision Making Class**

# **Class #1 Scenario**

## **Denim Jeans**

Kim has saved up \$100 of her babysitting money and would like to buy a pair of jeans. Kim wants some that are boot cut and have a little stretch; a pair that she can wear to a variety of functions and that will last her a long period of time. Kim's dad is a farmer so she wants to support the local cotton economy and prefers to buy a pair of pants made primarily of cotton and made in the USA.

Help Kim choose her jeans.....

# Practice Consumer Decision Making Class - Denim Jeans

#1



2 b Bombshell Bootcut Jeans

- Cost \$75
- Color – Dark Wash
- Details:
- Bootcut
  - 5-pocket
  - Zipper fly
  - 73% Cotton, 25 % Polyester, 2% spandex
  - Machine wash
  - Made in USA

#2



Kut From The Kloth- Women's

- Kate 5 Pocket Bootleg Jean
- Cost - \$ 84.00
  - Color – Talent
  - Details:
    - Slim Fit
    - Boot Cut
    - 5-pocket
    - Zipper fly
    - 98% Cotton, 2% Spandex
    - Machine wash
    - Comfortable
    - Made in USA

#3



Kut from the Kloth- Women's

- Diana Skinny Fit Jeans
- Cost - \$ 74.00
  - Color – Care
  - Details:
    - Generous Fit
    - 5-pocket
    - Zipper fly
    - 98% Cotton, 2% Spandex
    - Machine wash
    - Imported, Made in China

#4



7 For All Mankind Women's A

- Pocket Flip Flop Jeans
- Cost - \$ 189
  - Color – Baywater Blue
  - Details:
    - Regular Fit
    - Contoured Waste Band
    - 5-pocket
    - Zipper fly
    - 98% Cotton – 2% Spandex
    - Machine wash
    - Made in USA

# Practice Consumer Decision Making Class

## Class #1 Official Placings

### Denim Jeans

Placing: 2-1-3-4

Cuts: 3-4-5

Reasons:

- All jeans have a small percentage of spandex which meets the stretch requirement.

2 over 1:

Both jeans are boot cut; 2 is more of a dressy jean that would suit more situations than 1 with its extreme detailing (worn spots); 2 will also probably last longer due to the detailing on 1; 2 is also made primarily of cotton; grant 1 is slightly less expensive than 2, it is not as ideal a choice as 1 based on Kim=s selection criteria.

1 over 3:

1 has the boot cut Kim desires, whereas 3 is quite the opposite with a tapered leg opening; 1 is also made in USA; Both jeans are very close in price, so that is not really a factor. Grant that 3 is probably a more durable jean due to the lack of detailing, it simply does not have the boot cut which is what Kim desires.

3 over 4:

4 is probably just as desirable a jean as 2 for Kim is terms of features. The reason it falls last is because \$189 for 4 is out of Kim=s budget range, so it cannot be considered in this scenario.

# How to Judge



## TIME:

60 to 90 minutes

## MATERIALS NEEDED:

- Jeopardy Game - [http://texas4-h.tamu.edu/projects/consumer-education/ Not there?](http://texas4-h.tamu.edu/projects/consumer-education/Not%20there?)
- Scoring Guidelines - [http://texas4-h.tamu.edu/projects/consumer-education/ - Judging card.com](http://texas4-h.tamu.edu/projects/consumer-education/-Judging%20card.com)
- Sample CDM Class Worksheet
- Consumer Decision Making Worksheet

## OBJECTIVES:

- Learn the basic parts of judging a Consumer Decision Making class
- Learn how to interpret a scenario
- Learn how to set priorities,
- Learn how to evaluate any given product.

## EXPLORE THE CONTENT

### What is a Consumer Decision Making Contest?

A 4-H Consumer Decision Making (CDM) contest is a competitive event that gives youth the opportunity to place judging classes using their learned skills and common sense. This contest helps them learn about real life experiences in purchasing items, setting budgets, and evaluating products for quality, quantity, and value. The objective of a CDM contest is to provide youth the opportunity to apply their learned skills in consumer decision making to a category of previously studied items. The contest goal is to prepare youth to be able to make wise consumer decisions with their own money in the real world.

### What makes up a CDM judging class?

Each CDM judging class consists of a scenario. The scenario provides information as to how the judge (participants) should evaluate the items. Each class consists of four items to be placed from 1st through 4th. Prior to the contest, it is important for the participants to study the provided study guides for each category so they are familiar with the products they will be evaluating.

## Definitions

- **Class**- Is made of four items to be judged. The items will always be numbered from left to right (1, 2, 3, 4). The items to be placed may either be actual products or specification sheets.
- **Cuts**- A numerical value given to represent the level of difficulty of each pair of products. The more difficult the pair is to judge, the higher the cut.
- **Oral Reasons**- A process of the judger (participant) defending his or her placing of the class to a set of judges. The primary purpose of oral reasons is to convince the judge that your placing is correct.
- **Placing**- Each contestant will assign a ranking to all four products analyzed for each class. This is referred to as placing the class.
- **Scenario**- Each class judged in a CDM contest will have a given situation with specific purchasing criteria. The scenario is a hypothetical situation with a purchasing limit and other detailed information about the product.

### How do you place the items in the class?

The first step is to read the scenario. You can then use the Consumer Decision Making Worksheet (see end of activity) to help place the items in the class or create your own worksheet. Begin your placing decisions by labeling the columns with the headings



of Attributes, Price, Quality, Fits Situation. Then, evaluate each item and rank them accordingly in each column of the worksheet. When evaluating the items give each column a score of 1-4 with 1 being the best and 4 being the worst. Add the columns from right to left. The item with the lowest numerical score should be 1st and the item with the highest numerical score should be last. This method works most of the time and can serve as a great tool with beginners. Each class will have a top pair, a middle pair, and a bottom pair. Most of the time you will find that there is either an easy class winner and an easy bottom place product with a more difficult middle pair to sort. Or, you will find an obvious top pair and bottom pair and have to sort among each of those pairs of products to determine the middle.

### **How do you score the class?**

Each class has a pre-set official placing that the creator of the class assigns. When the official is placing the class he/she also assigns cuts to the class to determine the level of difficulty of placings between each pair in the class. An attached scoring link at <http://texas4-h.tamu.edu/projects/consumer-education/> titled Judging Card.com can be used to help each individual or coach identify an appropriate score on each class judged.

### **DO:**

#### **Activity 1 - CDM Jeopardy**

After discussing the information listed above and teaching the participants how to evaluate a CDM class, there are some fun activities you can do with them to review and teach about CDM. Use the link of: [texas4-h.tamu.edu/projects/consumer-education/](http://texas4-h.tamu.edu/projects/consumer-education/) to open a CDM Jeopardy game to teach them some basic information about CDM. Depending on the size of your group you can split the youth up into 2 to 4 teams to play against each other. Keep score of responses and have prizes for teams that win the game

The Jeopardy game can be changed up to add other categories you may want to quiz the youth about throughout the training process and is a fun way to teach the basic information. This quiz can be found on the Texas 4-H website at: <http://texas4-h.tamu.edu/projects/consumer-education/>.

#### **Activity 2 - Placing a CDM Class**

Leaders should print off a couple of practice classes at the following link – <http://texas4-h.tamu.edu/projects/consumer-education/> – “Practice Classes” and have at least one class as a sample for this activity should computer access not be possible – similar to the Jeans worksheet in #4 This activity is now included as ED 5 Activity – Cookware.

Some of the classes have official placings with cuts provided and some of the classes will require a coach to place and set their own cuts. This is a great way to just get started learning how to read scenarios, look at classes and get a feel for the contest.

#### **Activity 3 - Class Scoring Activity**

Have each participant place a couple of practice classes available at the state 4-H web site <http://texas4-h.tamu.edu/projects/consumer-edu/> with the title – “Practice Classes” Then, give them the official placings and cuts for each of those classes. If computers are available, youth can go to the following link at <http://texas4-h.tamu.edu/projects/consumer-education/> titled Judging Card.com to figure their own score based on their placing of the class. If possible, have them use the website link above to enter the official placing of the class with the cuts for the class and then click submit. Each one of the possible placings and scores will be displayed.



**REFLECT:**

- What did you find easy or hard about this activity?
- What is the main purpose of a Consumer Decision Making Contest?
- How can a team or individual improve in Consumer Decision Making?
- When placing a class, on what are the four main things do you rank them?

**APPLY:**

- Do you ever comparison shop when you are buying school clothes? Is this similar to what we just did?
- How do you try to stay within budget when shopping for a particular item?
- Do you think you could go grocery shopping with your parents and help them identify less expensive high value products?
- Why is it important to remember to look at multiple choices and get the best product for your money?

**REFERENCES:**

- Hart, A., Saldana, L. (2015) Texas 4-H Consumer Decision Making Guide. <http://texas4-h.tamu.edu/projects/consumer-education/>
- Tucker, J.A., Goebel, T. (2013) LSU 4-H Consumer Decision Making 2013 Contest Guide <http://www.lsuagcenter.com/~media/system/b/4/5/0/b450136e9937ec28868b6205b4de20d6/2013-consumer-decision-making.pdf>





# Consumer Decision Making Worksheet:

## Deciding How To Decide!

1. Why is this CDM class an important one to study?
2. What do I need to know about the attributes of this class [the main features]?
3. Where can I find reliable information about this class?
4. How will the situation statement affect how I rank order this class?

| How to Analyze the Information Gathered about Four Items in a Class |            |       |         |                 |            |
|---|------------|-------|---------|-----------------|------------|
| Items to Compare  | Attributes | Price | Quality | Fits Situation? | My Ranking |
| 1   |            |       |         |                 |            |
| 2   |            |       |         |                 |            |
| 3   |            |       |         |                 |            |
| 4   |            |       |         |                 |            |

## **Practice Consumer Decision Making Class**

# **Class Scenario Cookware**

Sterling is getting ready to start college in the fall. His parents have rented him a small apartment. He needs to purchase a small set of pots and pans with some of his graduation money so he can cook for himself when he moves to college. Sterling's apartment does have a dishwasher and he definitely wants to purchase pans that he will not have to hand wash. He wants a complete set of pans that he can use for boiling, frying, and sautéing.

Sterling has a budget of \$115 to spend on a set of pans. Which ones should he buy?

## Practice Consumer Decision Making Class

# 1

\$159.99



### Calphalon

#### General Features

##### Set Includes:

- 1 Quart covered sauce pan
- 2 Quart covered sauce pan
- 3 Quart covered sauté pan
- 5 Quart Dutch Oven

Constructed of: Ceramic Other: Black glossy exterior, these ceramic pans will not chip or crack.

Dishwasher Safe: No

# 2

\$119.99



### Cuisinart 12 piece Advantage Cookware Set

#### General Features

##### Set Includes:

- 1 Quart saucepan with lid
- 2 1/2 - Quart saucepan with lid,
- 3 quart sauté pan with lid
- 6 quart stock pot with lid
- 8" skillet
- 10" skillet
- Stainless steel steamer insert

Constructed of: Aluminum Other: Premium non-stick interior, tempered glass lids, silicone handles

Dishwasher Safe: Yes

# 3

\$89.99



### Faberware Premium Professional 12 Piece Cookware

#### General Features

##### Set Includes:

- 1 Quart covered saucepan
- 3 Quart covered saucepan
- 8 Quart covered stockpot
- 8" skillet
- 10" skillet
- 3 Quart covered sauté pan
- Nylon slotted turner
- Nylon slotted spoon.

Constructed of: Aluminum Other: Nonstick interior, dual-riveted handles with contoured rubber

Dishwasher Safe: Yes

# 4

\$49.98



### Basic Essentials

#### General Features

##### Set Includes:

- 3.25 Quart dutch oven
- 1.75 Quart saucepan
- 2.75 Quart saucepan
- 3.25 saucepan.

Constructed of: Carbon Steel Other: Tempered glass lids, bakelite handles and knobs.

Dishwasher Safe: Yes

*Sale Notice: There will be a 15% sale on all Cuisinart's cookware sets from June 8th through June 15th.*

# Oral Reasons

**TIME:**

40 to 60 minutes

**MATERIALS NEEDED:**

- Note pads
- Pencils

**OBJECTIVES:**

- Learn the purpose of oral reasons
- learn the importance of taking notes
- Practice taking notes
- Learn and demonstrate how to talk oral reasons.

**EXPLORE THE CONTENT****What is the purpose of oral reasons?**

The purpose of oral reasons is to convince the judges that your placing is correct for whatever class you judge. Oral reasons defend your opinion against the official placing of the class.

**What is the importance of taking notes?**

The main objective of note taking is to help you remember the class you have previously placed and will be valuable in defending those placing through your oral reasons. Notes should help you visualize the class in your head and organize your thoughts into a logical format.

**How do you take notes for oral reasons?**

Proper organizing of your notebook to structure your thoughts is important. Determine a format that works for you and allows you to take quick notes about each item in a class. When taking notes, you should always have the following: placing of the class, identifications of the different items, grant (justification for statements you believe to be true), criticisms and comparisons for each pair and for each item discussed. Do not write down everything you plan to say or make a habit of memorizing everything you write down as it may prevent you from sounding natural in your comments.

**How do you talk oral reasons?**

The reason it is important to have a good format for taking notes is to set you up to be able to have a natural flow when you practice to present your reasons. Oral reasons should always start with an opening statement referring to the class and the scenario for that particular class. Then, you talk about each pair you and should always grant, criticize and compare each product. End your reasons with a statement as to why you placed the last item at the bottom of the class. Make sure you finish your reasons as strong as you start them. Be sure to keep your oral reasons to a minimum of 2 minutes.

**DO:**

Activity 1: Placing a class, taking notes and talking reasons

Preparation: Start the practice by teaching the participants what oral reasons are and why they are a part of judging contests. Then, explain the importance of comparing the items to each other in a set of reasons. Print the attached note taking template and explain the boxes and flow of the boxes to the students. Explain that you start at the top left box where you describe the scenario,





then you go to the top middle box where you give your placing for the class.

Top Pair- the next box is where you compare your first place item to your second place item. Then grant the second place item over the first place item, criticize your second place item and tell why you placed it second.

Middle Pair- Move to the next box and tell why you placed the second place item over the third place item. Then, go down to the next line and box and grant all of the good things about the third place item back to the second place item. Next, criticize the third place item and tell why it placed third.

Bottom Pair- Finally, you compare you bottom pair by telling the reasons why you placed the third place item over the last place item. In the next box, should grant the 4th place item over the third place item. The middle box on the bottom line is the box to tell why the 4th place item is bottom in the class.

Time to Practice: Prepare a mock class of four items. It does not matter what the class is just make sure there is some variation and difference in whatever you decide to judge. At the end of this Discover activity is a mock class that can be utilized for practice judging purposes. Number the class from 1 to 4 and create a scenario for the class. Have the participants place the class and take notes utilizing the attached note taking template of the mock class. Then allow each participant approximately 10 minutes to go over their notes and prepare a set of reasons. Allow each youth to present a set of oral reasons about the mock class. After the foundation has been set for giving reasons, start recording the youth and let them watch and listen to themselves to correct mistakes.

### REFLECT:

- What is the main purpose of giving oral reasons in a judging contest?
- What are three things that each 4-Her should cover for each pair of items placed in a class?
- Explain the importance of taking notes on a reasons class.

### APPLY:

- When grocery shopping with your parents try to consumer shop for specific items and give a set of reasons to your parents as to why they should buy a particular product.
- Get on the internet and look up different items within your categories and pick out four items and take notes and give a set of reasons to yourself in the mirror.

How might the skills used in oral reasons be helpful to you in defending yourself or your point of view in a debate or argument?

### REFERENCES:

- Cribbs, J. (2015). An aid for preparing livestock judging oral reasons. Grow; South Dakota State University Extension. <http://igrow.org/livestock/beef/an-aid-for-preparing-livestock-judging-oral-reasons/>



# Practice Reasons Class

## Jeans

Stacy is wanting to buy a new pair of jeans to wear when she goes out in the evenings for a fun night on the town. Stacy recently lost some weight and wants to show off her new figure. She is having a hard time finding the perfect pair of jeans for her new slim body type for under \$60. Which pair of jeans should Stacy purchase?

- #1: 1969 Mid-weight sexy boyfriend jeans – \$49.95
- The newest fit that is a modern update to the boyfriend jean- low rise and relaxed through the hip and thigh- but with narrow, tapered leg to give it a sexy twist. Wear it true to size.
  - 30% Polyester, 70% Cotton- Machine Wash
  - Mid-weight premium stretch denim
  - Rich indigo wash. Subtle hand-sanding and whiskering for a worn-in look.
  - Button closure, zip fly
  - Five - pocket styling
  - Cut-low rise-Fit: Relaxed through the hip and thigh; leg opening Slim and tapered
- #2: 1969 Mid-weight curvy jeans –\$49.95
- 99% Cotton, 1% Spandex- Machine Wash
  - Mid-weight premium stretch denim
  - Medium indigo with a muted cast. Subtle hand-sanding and whiskering gives denim a
  - Perfect worn-in look
  - Button closure, zip fly
  - Five pocket styling
  - Cut-low rise; curvy through the hip and thigh to sculpt your shape; boot cut
- #3: White denim trouser - \$29.95
- 99% cotton, 1% Spandex
  - Machine wash cold
  - Front off-seam pockets, Rear flap pockets. Zip fly with button closure, belt loops
  - Sits below the waist. Relaxed through the hip and thigh, trouser leg
- #4: Charlie Baby Boot Studded Jeans –\$55.00
- The flattering Charlie Baby Boot jeans for women combine Super Stretch denim with a low-rise and slim fit. Just below the knee, these studded standouts flare out.
  - Low Rise
  - Slim through hip and thigh
  - Baby bootcut
  - Super stretch denim
  - Zipper fly
  - Studded detail

## Practice Reasons Class - Official Placings Jeans

Stacy is wanting to buy a new pair of jeans to wear when she goes out in the evenings for a fun night on the town. Stacy recently lost some weight and wants to show off her new figure. She is having a hard time finding the perfect pair of jeans for her new slim body type for under \$60. Which pair of jeans should Stacy purchase?

Placings: 4-2-1-3

Cuts: 2-3-3

4- jeans are low-rise, slim fit, dark, studded detail for the night out, under \$80, slightly flared at leg

2-jeans have whiskering which is less dressy and shows wear, these are for a more curvy body type, but are shaping and has flare at the bottom

1-jeans are relaxed fit and tapered at leg but is indigo dark for a night out on the town.

3-jeans are relaxed fit and white but have a good price



## Basic Note Taking for Oral Reasons

| Criticize | Grant                | Compare |
|-----------|----------------------|---------|
|           | 1/2                  | 2/1     |
| 2-        | 2/3                  | 3/2     |
| 3-        | 3/4                  | 4/3     |
| 4-        | Concluding Statement |         |



MARKING INSTRUCTIONS

CORRECT: ● INCORRECT: ✗ ⊗ ⊖ ⊕

4-H Explore  
Project Book Evaluation - Consumer Education

1. Please read the statement in the left column of the table below. For each item listed below, mark the number in the left column for your level of understandg BEFORE the program; then mark the number in the right column for your level of understanding AFTER the program.

| LEVEL OF UNDERSTANDING: 1 = Poor, 2 = Average, 3 = Good, 4 = Excellent                         | BEFORE                |                       |                       |                       | AFTER                 |                       |                       |                       |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| As a result of participating in the Consumer Education Project lessons and activities...       | 1                     | 2                     | 3                     | 4                     | 1                     | 2                     | 3                     | 4                     |
| I understand the difference between a need and a want.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how a product's features can determine the value.                                 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand the influence of advertisements on my consumer purchases.                         | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to evaluate 4 items based on a scenario.                                      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to justify a consumer purchase considering several options within a scenario. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

2. For each statement below, fill in the bubble that best describes you.

| INTENTIONS TO ADOPT:  | Yes                   | No                    | Unsure                |
|---|-----------------------|-----------------------|-----------------------|
| As a result of participating in the Consumer Education Project lessons and activities...            |                       |                       |                       |
| I will be able to purchase items that are needed.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I will examine a product's benefits to determine value.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I will be able to calculate final cost of an item when there is a discount of a certain percentage. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I will look past commercials and advertisements and to the features of a product.                   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I will participate in a Consumer Decision Making Contest.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

3. For each statement below, fill in the bubble that best describes your level of agreement with the following statements.

| BEHAVIOR CHANGES:  | Strongly Disagree     | Disagree              | Agree                 | Strongly Agree        |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| As a result of participating in the Consumer Education Project lessons and activities... |                       |                       |                       |                       |
| I am more comfortable working in a team.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I am more willing to listen to others.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I am more comfortable speaking with others.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I am more confident in my abilities as a leader.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



**MARKING INSTRUCTIONS**

CORRECT: ● INCORRECT: ✗ ✖ ☐ ☑

3. What is the most significant thing you learned in the Consumer Education project?

Please tell us about yourself.

**Gender:**      ☐ Female    ☐ Male

**I consider myself to be:**    ☐ African American                      ☐ White  
   ☐ Asian American                              ☐ Other  
   ☐ Native American

**I consider myself to be:**    ☐ Hispanic    ☐ Non-Hispanic

**Grade:**    ☐ 3rd    ☐ 5th    ☐ 7th    ☐ 9th    ☐ 11th  
                 ☐ 4th    ☐ 6th    ☐ 8th    ☐ 10th    ☐ 12th

**Most of the time, you live . . .**

☐ Farm or ranch                                      ☐ Suburb of city between 50,000  
☐ Town less than 10,000                              ☐ Central city/urban center with more than 50,000  
☐ City between 10,000 - 50,000

Please provide any additional comments below.

