Let Me Do It

Making Decisions
So What's the Big Problem? .................. A-1
Making the Most of Who You Are .......... A-2
Know Yourself .................................. A-3
What Makes You You .......................... A-4
You and Your Friends .......................... A-5
Check the Clock ................................ A-6

Thinking About Money
Ideas about Money .............................. B-1
Super Money Manager .......................... B-2
Stash Your Cash ................................ B-3
Check It Out .................................... B-4
You Can Bank on It .............................. B-5

Buying Know How
What Makes You Buy? ........................ C-1
Dollar Sense of Shopping ..................... C-2
Returns and Complaints ...................... C-3

Being Responsible Consumers
Everybody Loses when Somebody Steals .. D-1
So You Cheat, So What? ....................... D-2
Crossword Puzzle ............................. D-3
Consumer Match-up ........................... D-4

Suggested Age Groups

<table>
<thead>
<tr>
<th></th>
<th>9-12 yrs.</th>
<th>12-14 yrs.</th>
<th>14 and over</th>
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<td>Dollar Sense of Shopping</td>
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<td>Being Responsible</td>
<td>Everybody Loses when Somebody Steals</td>
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<td>Consumers</td>
<td>So You Cheat, So What?</td>
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Making Decisions—You may want to start with So What's the Big Problem (A-1). The sheet is set up to help 4-H'ers see the steps involved in solving any problem. Side one poses a problem that you should discuss with the group. Side two can be used for 4-H'ers to solve a personal problem or a club problem such as a new name, a new meeting place, or a community service project for the year.

When making decisions you have to start with what you have and so you have to know what your resources are. They include personal talents and skills personal energy, knowledge, time, money, things you already own, community services, and friends. How you use these resources to get the things you want depends on your values. What you value is what is most important to you. Each of us has his or her own values—there are no “rights” or “wrongs.”

“Making the Most of Who You Are” (A-2) helps younger 4-H'ers explore what makes them happy, what they have, and what they would like to be.

“Know Yourself” (A-3) helps 4-H'ers analyze their personal characteristics. “What Makes You You?” (A-4) is an introduction to values. An energy-related activity can help 4-H'ers put their values on the line. For example, have the group list 13 items in their homes that require electricity (don't forget lights, heat, hot water, refrigerator). Then have them choose the three they couldn't live without and tell why.

Then the group can take a closer look at friendship in “You and Your Friends” (A-5). “Check the Clock” (A-6) asks 4-H'ers to investigate how they “spend” their time.

Although there are no “right” answers on these sheets, they will help your 4-H'ers understand themselves better, especially if they have a chance to discuss their responses with you and with each other.

Thinking about Money—Of all the resources available, money is the one that raises the most questions and causes the most problems. To make the best decisions about what to do with money, 4-H'ers need to understand what it is and to have basic knowledge and skills about its use.

“Ideas about Money” (B-1) introduces 4-H'ers to money terms and helps them think about reasons for spending. (All the required answers are on the sheet.)

“Making a Budget” (B-2) and “Check It Out” (B-4) are practical guides to help 4-H'ers learn to use savings accounts and checking accounts.

The kinds of banks and accounts vary among states and could not be fully covered in this series of publications. You might help your 4-H'ers find specific information on rates of interest, opening accounts, minimum deposits, free checking, service charges, and other local options.

You Can Bank on It” (B-3) explains different kinds of banks and banking services. A field trip to a nearby bank would probably be a good way to introduce this section or to summarize it.

Better buying—Everybody is a consumer regardless of age. Learning to be a good consumer requires knowing basic buying skills and knowing what to do when a buying decision doesn't have the results you planned.

“What Makes You Buy” (C-1) reminds 4-H'ers of outside influences on buying decisions. The “Find the Hidden Words” game can be more meaningful if you and your 4-H’ers discuss the meanings of the words you find and look up those you don't know.

Dollar Sense of Shopping” (C-2) explores making a list, planning where to shop, and checking quality. And, for times when careful planning doesn't work out, “Returns and Complaints” (C-3) gives 4-H'ers step-by-step suggestions for solving their problems. You could also arrange to visit a local store to discuss customer service with the manager.

Being Responsible Consumers—We can't enjoy our rights as consumers unless we accept the responsibilities. It is important for young consumers to learn to be fair and honest as buyers and as people. If a store clerk gave you too little change, you would speak up and expect your money. But what if you were given too much change—would you give back the extra? A responsible consumer should speak up in both cases.

“Everybody Loses when Somebody Steals” (D-1) and "So You Cheat, So What?” (D-2) will help stimulate discussion among your 4-H’ers about similar examples of being a responsible consumer and a responsible person.

If you would like more information on decision making, personal development, or consumer education, check with your extension 4-H agent or home economist. Each of the states in the Northeast region offers additional publications.

“Check Your Consumer IQ” (D-3) and “Consumer Match-up” (D-4) are formats you can use with your 4-H’ers to see how much they already know or how much they have learned. One of the sheets can be used before you begin the series and the other when you have finished. The answers your group gives before you begin the series should help you decide which parts of the series will be most appropriate for your group.

Individual worksheets take from 30 to 60 minutes each, and some have activities that should be done between meetings, such as cutting out magazine pictures of favorite things, discussing topics with family or friends, and keeping track of activities for one full day.

The series can be used with any age and in any sequence you choose. But the suggestions on the chart may help you make the best use of the material with your 4-H’ers.
So What's the Big Problem?

1. You want to get into your house and no one is home.

2. You've lost your key.

3. What are your choices?
   - You can call someone who has a key.
   - You can go to the neighbors' house.
   - You can sit on the front steps and be bored.

4. Solve this problem by picking one choice.

5. Now do it!

Which one did you choose?
Did it work?
What if it didn't?
Always think!
Everyone has a problem sooner or later.
Has This Ever Happened to You?

1. You have saved.

$  

4. Make your choice!

Will your friend be hurt if you don't get a
Who will be at the
Do you really want the
Your Choice:  

2. The Problem: How will you spend it?

3. The Choices:
- buy a gift for a friend’s birthday
- buy a new flying saucer
- go to a movie

5. How do you feel about your decision?

Think of a problem of your own.....

1. The situation

2. The Problem:

3. The Choices:

4. Your Choice:

5. How do you feel about it?
How many things do you have that make you happy?

- someone who cares
- a warm hat or coat
- a smile on your face
- a quarter (25¢) in your pocket
- a sunny day
- a neighborhood library
- a pet
- a lot of freckles

What are you very good at? Put a (/) beside the things you do well.

Cooking
Playing football
Jumping rope
Reading
Building models
Playing music
Saving money
Riding a bicycle
Singing

Name other things that make you happy or draw a picture of one.

What special things would you like to do tomorrow?

What do you think tomorrow will be like?

Name things that will make tomorrow a good day!
You Can Be Anything You Want To Be

Is there some goal you would like to accomplish in the next three months?

What have you already done to help achieve it?

What would you like to be?

THINK!

Examples:
A happy person, a good friend, a better student, a hard worker... or name a job or career you would like...

Why did you choose →?

(+) (-)

(+): What are the good things about your choice?

(-): What are the most difficult things about your choice?

&

What can you do tomorrow?
Know Yourself

Who Am I?

Name
Date of birth
Weight Height

Brothers Sisters
Pets
Hobbies Talents
Clubs I belong to
I live at
Relatives I have

Think about it.

Think about a day you’ve had recently that was so great you felt really happy. Describe what made it such a great day.

Look at what you just wrote. Was it a good day because of what someone else did, or because of what you did or how you felt?

Examples:
talk a lot
lazy
like people
cry easily

Make a list of the way people behave and feel, placing a blank next to each item on the list. When you finish your list, place a check mark next to the ones that best describe you.

Try the list on your friends and family. Do they check the same things?

We all need to feel that we belong, that we are liked, and that we get some success from whatever we do.

When we feel we aren’t liked, don’t belong, or aren’t successful, it makes it very difficult to get along with ourselves and others.

Getting to know oneself means understanding who you are.

Make up a "Who Am I" sheet about yourself using some of the above suggestions as an example.
Fill in the blank spaces with the best word you can think of.

If I had to choose a word to describe myself I would choose ____

Actually I worry a lot about ____

But I'm also happy a lot, especially when I ____

If you ask my friends about me, they'd probably describe me as ____

I'd like them to think that I'm ____

When I asked my best friend for one word to describe me, my friend said ____

Describe on paper what you like about yourself.

Describe what you'd like to change.

How do you plan to make the change?

Get to know yourself. Make any changes you need so that you can say "Who am I?" "I am me, and I am proud of who and what I am!"

You'll find that it's easier to deal with life when you like and know yourself.

Personality

Your personality is made up of many things: the way you walk, talk, think, and feel. It includes all your habits. Everyone has a different personality, but no one person has more personality than another. Personality can change as you grow. By changing the way you think, feel, or act, you can change your own personality.
What Makes You Values

What do you value?

List five things you really love to do. Place a check in the column under the right sign for each of these activities.

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<th>R</th>
<th>P</th>
<th>F</th>
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<td>2.</td>
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<td>3.</td>
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<td>5.</td>
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Values are things that are very important to us. It’s fun to think about your values because there are no right or wrong answers. Each of us has his or her own values.

Values can change as we grow up. We do certain things because of our values.

Values are the “whys” behind our goals.

Example: You want to learn how to ski so that you can join the ski club to which your friends belong.

Did you learn something new about yourself? Maybe you didn’t realize that what you really like to do is anything involving your family.

Or maybe you are a loner.

Or maybe you like to be with people...you value their company.

Try these sentence completions.

After you’ve filled in your answers, try the questions on your friends and family.

Are the answers similar? Different? Everyone has his or her own values.

On Saturdays I like to____________________

I like people who____________________

I like it when____________________

If I had ten dollars I’d____________________
values

Which of the following is more important to you? Number the answers from 1 to 10, with #1 being the most important. There are no right or wrong answers.

- to have people like me
- to do new and different things
- to be able to do what I want to do
- to know what will happen tomorrow
- to live happily with my family
- to have a lot of nice things
- to do things well
- to do what is right
- to do things for others
- to have friends

Cut out pictures from magazines or draw them yourself to show:

1. Things you love to do.
2. Things you don’t like to do.
3. What is important to you.
4. What is important to your best friend.
5. What each member of your family values.
6. Values you’d like others to have.

Do you like the results? ___

Would you make any changes in your activities? If so, what and why? _______________________

Our values influence what we do. Take a look at your values.

Keep a list for several days of what you do. Now compare the list with your value scrapbook. What values influenced you to do the things you did for the last several days?

Have you learned something about yourself and your values? If so, what?

______________________________
______________________________
You and Your Friends

You will deal with people every day of your life. Friendship is a part of your relationship with others. Friends are fun to have.

Write in your answers to the following questions:

Do you have a good friend? ________________

Do you have more than one good friend? ____

How many friends do you have? ______________

Do you make friends easily? _________________

Are your friends the same age as you? ______

How many are boys? _________________________

How many are girls? ______________

When was the last time you made a new friend?

What is your definition of a best friend?

List the things you think are important for making a friendship last.

Explain the meaning of:

“A friend in need is a friend indeed.”

The secret of making friends is to try to find something you like about everyone you meet. Try it. It will make a great difference in you. Be interested in others. It makes you interesting to them.

Ask your parents about some of their friends they have had for years. Why did the friendship last?
How Do You Rate As A Friend?

Put a check mark in the column that is your best answer to each question.

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<thead>
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<th></th>
<th>Often</th>
<th>Sometimes</th>
<th>Never</th>
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<tbody>
<tr>
<td>Are you friendly to everyone you meet?</td>
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<tr>
<td>Are you a good listener?</td>
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<td>Do you really do what you promise to do?</td>
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<td>Do you get jealous of your friends?</td>
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<td>Are you helpful to others?</td>
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<td>Do you think about others before yourself?</td>
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<td>Are you easily influenced by others?</td>
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<td>Do you like to share with others?</td>
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<td>Do you ever change the way you feel about others?</td>
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Get a piece of paper and make a list of things you enjoy doing. Now write down what your friends like to do. Are the lists the same? Are they different?

Do you spend a lot of time with your friends? Do they get you to do some things you might not do alone? Will they do something you want to do?

Name something you learned to do because a friend got you to do it. Did a friend of yours learn to do anything because of you? What?

Write in some words that describe your friends.

- talkative
- happy
- helpful

Now place an x next to the words that describe you as a friend. Are you able to check any? You may have to add some new words to describe yourself.

Do you think two people must be exactly alike to be friends?

A friend is someone you are close to because the two of you care about each other. Friends share trust, confidence, understanding, and affection.
Check The Clock

Have you ever thought about how your day falls together—or apart?
Are you in control, or is the clock?

Divide up your day into two lists, with the time needed for each activity:

(If you need ideas, consider school, grooming, homework, etc.)

<table>
<thead>
<tr>
<th>1. Things I have to do</th>
<th>Hours/Day</th>
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<table>
<thead>
<tr>
<th>2. Things I'd like to do</th>
<th>Hours/Day</th>
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**Total the two columns.** Is the total more than 24 hours?

If so, would you like to figure out how to make both columns fit into a day?

Why not check the clock?

Maybe some things really don't take as long as you think.

It's simple! Just turn the page...
Pick one day. Record each thing you do. Write down the time you start and stop. Then fill in the clocks with colored areas: Draw a line from the time you started the activity or task to the center, and from the time you stopped to the center, and color this section. Use one color for sleeping, one for eating, one for sports, one for hobbies, etc.

Maybe your group could compare clocks and discuss the following ideas. Or you could talk with an older friend to decide which way you do things now.

Do you:
- Start promptly or procrastinate?
- Do things slowly because you don’t like them or are tired?
- Gather everything you need in one place before you begin, or do you spend time collecting things? Are things you need kept in one place, or does it take time to find them?
- Plan step by step so you don’t have to backtrack?
- Stick to what you’re doing or get distracted easily?
- Have so many things to do you don’t know which one to choose?
- Hurry through a job and then have to do it over?
- Jump from one thing to another and not complete any?

Add you own ways of doing things.

What do your clocks show? Are there things you’d like to change? Maybe the things you have to do shouldn’t take as long.....

Check the things that could help you tomorrow.
You might:
- Prepare the night before.
- Make a list of what to do first, second, etc.
- Do similar things together.
- Do things you don’t like at a time when you feel at your best.
- Drop some activities or limit them.
- Get help for difficult tasks.

Or ----------------------------------------
----------------------------------------
----------------------------------------
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Can You Answer These Questions?

*What is money? (Look up the definition in a dictionary.)
*How do you use money? Ask your parents and friends to tell you how they use money.)
*What can't money buy?
*What can you do that is free?

Write you answers down on paper.

Money is a resource. It's not so important how much money you have but that you spend what you have wisely.

Money is a tool we use to pay for something we want or need. It comes in different forms—coins, paper, checks. Most people work to earn money.

Money means different things to different people. Spending money may mean buying one thing but giving up something else. (If you spend all your money on candy, you won't have any left to buy that record you want...)

Some things money can't buy...love, courage, friendship, sunshine.

You can do lots of things without money...
  take a walk
  play in the sun
  visit a museum
  talk to a friend
  use your local library
We all have wants and needs. A want is something you wish for very much but can live without.

A need is something you have to have to live your daily life (food, shelter).

Most of us have more wants than needs. In the list below draw a circle around the items that are needs.

- FOOD
- SOAP
- RECORDS
- SHOES
- CLOTHES
- COMIC BOOK
- SHELTER
- CANDY

3. "Can I pay for it?"

4. "But can I get along without it?"

If you can say YES to the last three questions, then you're on your way to spending your money wisely.

Answer Please!

- Do you have any money?
- Where did your friends get their money?
- Have you ever earned money?
- Have you ever been given money?
- By whom?
- For what? (gift, allowance...)

*Which do you spend more wisely, money that is a gift, or money you have earned?

Secret Clues

Here are four clues to the secret of spending money wisely. Before you buy ask yourself:

1. "Do I really want it? (It's easy to say yes.)

2. "But do I really need it?" (There won't be so many yes's.)
Super Money Manager

How Do You Rate?

1. Do you spend for things that are important to you?
2. Do you buy useful things?
3. Do you save your money to buy something special?
4. Do you buy because you need the item? (This means need, not want.)
5. Do you make sure you can afford the item before you buy?
6. Do you ever have any money left over at the end of the week?
7. Do you save the money you have left instead of spending it?

Money Maze

Keeping track of your money can be like trying to find your way through the money maze.

Sure you can spend money and not keep track of it—but you can also end up broke! What you need is a plan to help you keep track of your money. Make a plan and stick to it. Who? Me? Yes! You!

If you answered YES to all these questions, you are a Super Money Manager—but read on!
**Step 1**
If you are going to use your money wisely, you have to know how much you have to work with and where it comes from—this is your income.

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<th>Income</th>
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Add the amounts to get the total $ you have to spend weekly.

**Step 2**
List the things you have to pay for each week—the things you need. These are your "fixed" expenses.

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<th>Expense</th>
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**Step 3**
Keep track of things you spend money on weekly that aren't necessary. Examples: snacks, records, magazines, and other things you want.

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<tr>
<th>Expense</th>
<th>Amount</th>
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**Step 4**
Add together the $ amount from steps 2 and 3. Is the total more than the $ amount in Step 1? You'd better work harder at spending your money wisely. No wonder you're always broke!

It's less? You are a Super Money Manager who has money left to save for something special!
Stash Your Cash

What are some places to keep money?

Some Choices: an old shoe
              a bank
              under your bed
Better Choices: a savings account
               a checking account

How a Checking Account Works:

You put your money into the bank. You write a check to a store. The store takes your check to its bank. The bank sends your check to a clearing house, then the check is returned to your bank. The amount of your check is then subtracted from your account.

Words To Know:

Check—a written order to your bank to pay money from your account

Payee—The person to whom the money will be paid

Amount—The amount of money to be paid

Maker—The person paying the money

Drawn—The word used to indicate the maker’s bank

How a Savings Account Works

You put your money into a bank. The money is safe and secure until you withdraw it. If you leave your money on deposit long enough, your money will draw interest. This is money the bank will pay you. The bank will pay your interest periodically—so always check to see how much interest the bank will pay.
### Where Will You Stash Your Cash?

<table>
<thead>
<tr>
<th>Checking Account</th>
<th>Savings Account</th>
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<tbody>
<tr>
<td></td>
<td>Jan. 1 $50.00</td>
</tr>
<tr>
<td>Check #1</td>
<td>Withdrawal -10.00</td>
</tr>
<tr>
<td>Jan. 31</td>
<td>40.00 Balance</td>
</tr>
<tr>
<td></td>
<td>Jan. 31 40.00 Balance</td>
</tr>
<tr>
<td></td>
<td>+.20 Interest</td>
</tr>
<tr>
<td>Check #2</td>
<td>Jan. 31 40.20 Balance</td>
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<tr>
<td>Feb. 28</td>
<td>Withdrawal -5.00</td>
</tr>
<tr>
<td>Check #3</td>
<td>35.20 +.18 Interest</td>
</tr>
<tr>
<td>Mar. 31</td>
<td>35.38 Balance</td>
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<td></td>
<td>Feb. 28</td>
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<td></td>
<td>Withdrawal -12.00</td>
</tr>
<tr>
<td></td>
<td>23.38 +.12 Interest</td>
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<tr>
<td></td>
<td>Mar. 31 $23.50 Balance</td>
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### Where Would You Rather Keep Your Money?

Some banks will charge you a service charge for a checking account, and some charge 10¢ for each check, so the balance could be less than $23.00.

Even savings banks that pay the same rate of interest may add the interest to your account at different times of the month. The example was figured at 5½% after the withdrawals.

### Check with two banks in your community to compare:

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<thead>
<tr>
<th>Bank</th>
<th>Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Account</td>
<td>Type of Account</td>
</tr>
<tr>
<td>Rate of Interest</td>
<td>Rate of Interest</td>
</tr>
<tr>
<td>Added when</td>
<td>Added when</td>
</tr>
<tr>
<td>Service Charge</td>
<td>Service Charge</td>
</tr>
<tr>
<td>Other Information</td>
<td>Other Information</td>
</tr>
</tbody>
</table>
1. The Stub—Always fill it in completely and carry the balance over to the next stub. Or record the same information on a check register like this:

2. The Check No. and the date—be sure each is correctly entered.

3. The amount of the check in numbers—write clearly and as close as possible to the dollar sign.

4. The amount in words—start at the extreme left. Change is written as a fraction. Blank spaces should be filled in by a wavy line.

5. Magnetic link character recognition—these computer numbers are used for fast processing.

6. This number indicates the proper route and clearinghouse for sorting and exchanging by the bank.
Can you fill out these?

How to endorse
To cash or deposit a check, you must sign your name as it appears on the front.

A Federal ruling requires checks to be endorsed (signed) within 1.5 inches of the left end of the check's reverse side as shown.

Types of check endorsement:
• Blank check: Signature alone. Anyone can cash it so be careful.
• Restrictive Check: The signature is below the words "for deposit only":
• Transfer to second party: Signature appears below name of payee.
• Misspelling: If your name is misspelled, first sign it as it appears, then sign it correctly.

The deposit form
A deposit form is used to put money in your checking account. Different banks require different information. Enter totals for cash and checks. (For extra checks, space is provided on the back.) List checks by route and clearinghouse numbers (see example).
You Can Bank On It
discover the banking institutions in your community
Visit Ask Observe

What can banks do?

They provide various services...such as:

(1) Savings Accounts (accounts with interest)—The bank pays you for the use of your money.

(2) Insurance-Agencies (such as the Federal Deposit Insurance Corporation—FDIC) insure money in banks. So if the bank goes out of business, depositors don't lose money.

(3) Safe Storage—Banks provide safe deposit boxes for valuable items like bonds, jewelry, important papers.

(4) Mortgage—A large, long-term loan, usually used to purchase a home.

(5) Demand Deposit—What we call a checking account.

(6) Financial Counseling—Some banks provide advice for estate planning or financial emergencies.

(7) Special-Purpose Account—A savings account set up with a specific goal and amount: $400 for Christmas shopping, etc.

(7) Full-Service Bank—A bank that provides savings, checking, and other services. (Some banks are limited to savings and making loans).
Try listing services offered by banks in your community—how many types can you fill in?

<table>
<thead>
<tr>
<th>Type of Bank</th>
<th>Name of Bank</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust Co.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mutual Savings</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you’ve read all about the services that banking institutions can provide, see if you can match these terms:

- Savings Account
- Safe Deposit Box
- Mortgage
- Commercial Bank
- FDIC
- Christmas Club
- Checking Account
- Certificate of Deposit
- Account with interest
- Demand Deposit
- Full-Service Bank
- Form of Savings
- Place for Valuables
- Insurance
- Loan For Home Purchase
- Special-Purpose Account

How does your family use banking institutions? Talk it over and list:
(Check the front of this sheet for definitions.)
What Makes You Buy?

Who decides what you want to buy?

Manufacturers  Me  Retailers  Advertisers  My Friends  Family

All these people have some influence on your decision to buy. Holding your own against these pressures requires a great deal of intelligence, education, and a strong sense of personal identity.

Buy what you enjoy and enjoy what you buy.

Here are some things to think about.

Are you influenced by friends and fashion into buying things you neither need nor want?

Do you buy things simply because "all the other kids have one"?
Do you like to be first among your friends to buy the newest record or latest fashion?
Do you try to develop a certain kind of self-image by buying certain kinds of clothes, records, or recreational equipment?
Does having the same things and dressing the same as your friends give you a sense of security?

Write down:
What makes you buy the things you do?
Find The Hidden Words

Below are 33 words about getting money and deciding how to spend it. They may read up, down, forwards, or backwards.

MISERETAILERRA
AFLALYLIAFHAES
DDEBTADNEPSDRX
VALUESESVRAOUT
EPAYENRDAICLTO
RESOURCESSELLCE
THRIFTXATINAAF
IPRICESDNEIRFF
SLAOGATSNAOLUP
NEEDESBARGAIANO
GBORROWEYENOMI
LESTCLUDORPRICED
ZLMIQWSDSROMAN

Words to Find:

Pay Needs Buy
Cash Debt Miser
Sale Owe Borrow
Sell Tax Dollar
Save Coin Family
Thrift Ads Products
Spend
Goals Values
Wants Credit
Influences Money
Manufacturer

Friends
Loan
Retailer
Resources
Prices
Bargain
Advertising

Now that you’ve found the words, look up their definitions in a dictionary and then discuss them with your group.

Look around and find something you bought but haven’t used in a long time.
Answer these questions:
• Why did you buy it?
• Why aren’t you using it?
• Was it durable?
• Was it popular when you bought it, but not now?

A sale item isn’t a bargain if you won’t use it. Don’t be influenced into buying something that you won’t use or that won’t last.

Before you buy, ask yourself:
1. Why do I want it? Do I really need it?
2. Will I want it a month from now?
3. Will the item last long enough for me to get my money’s worth?
4. What else could I do with my money?
All people are consumers, regardless of age or income. We must make consumer choices daily. Our wants are endless, but our resources are not. To be a competent consumer, develop skills to serve you in a complex marketplace. When buying goods and services, spend your money wisely.

Learn How To Shop Effectively

Plan What You Buy

1. Before you shop:
   - Know your needs and wants.
   - Know what your short- and long-term goals are.
   - Know what your family allows.
   - Know whether you can make it or do it yourself.

2. Make a shopping list.
On it, write what to buy, size or amount, kinds or brands, price you can afford. Buy only what is on the list.

3. Gather helpful information. Look for information on items you plan to buy in magazines, newspapers, advertisements, and consumer information bulletins, for example.

Where to Shop

Do your shopping with a reliable merchant
- who carries a good grade or quality merchandise.
- who stands behind his or her products and is willing to correct an error.
- who has fair prices considering conveniences and services offered.
- who does not misrepresent advertisements or prices.

Look for stores where
- items are sold at prices you can pay.
- prices are clearly marked.
- you can look things over carefully before you buy.
- you can compare cash and credit prices.
- you can return items and get your money refunded.
Shop Around
Different stores may sell the same items and services at different prices. Shop around in different stores to learn where's the best buy for the price you can afford. When stores have sales, examine the merchandise with special care to be sure it's worth the price. Usually you cannot return a sale item.

Remember: just because something is on sale, it doesn't mean you will save money. A bargain is only a bargain if you need it and can afford it.

the time
to shop

The time of day, week, and year affects buying patterns, products offered, and prices.

Cost vs. Quality

Make wise decisions about quality. Buy the best quality suited to your purpose.

The best quality is usually the best buy for items you expect to use frequently or keep for many years. Lower quality may be better for items you plan to use for a short time or infrequently.

Inspect

Check prior to purchase for defects, poor workmanship, and poor quality.

Open up cartons at the store. Inspect items before you purchase them and carry them home.

Check the terms of guaranties and warranties. Know exactly what is covered, for how long, and who has what responsibility.

Know your consumer rights and responsibilities. Expect only reasonable services of products and merchants. Complain effectively only when you have a legitimate complaint. Be honest with merchants who are honest with you. Pay your bills.
Have you ever bought a sweater labeled--
only to find that the garment has shrunk in size after washing?
Did you ever order something by mail and receive it broken?
Don't you wish you had done something about it?

---

What next?

1. Gather together all facts and records on the product (sales slip, instruction booklet, warranties, model and/or style numbers).
 Bring these and the product back to where you bought them.

2. Talk to the manager and/or someone in the customer service department.
 Expect that the store will:
   - Exchange it,
   - Repair it, or
   - Take it back and refund your money in cash or credit.

---

As a consumer, you can bring about needed changes, better business practices and self-satisfaction by complaining. Before complaining it is wise to ask yourself:

- Whose fault is it?
- Mine? The manufacturer’s? The retailer’s?
- Did I read and follow all instructions carefully?
- Did I use common sense?
- Did I use the item for its intended purpose?
- Did I expect the product to do only what it is advertised to do?
If the answer to all the questions is Yes! then you may have a legitimate complaint.
Try Letter Writing

- Use plain white stationery.
- Write clearly or type the letter and make a carbon copy for yourself.
- Make it clear, keep it brief.
- Be polite.
- Stick to the point.
- Suggest a solution to the problem (a refund, replacement, apology).
- Send copies of supporting documents (keep originals).
- Keep a record of all correspondence.

Send your letter to the president of the company (it always pays to go to the top) and the manager of customer relations.

Expect a response within a month. If you do not get a satisfactory reply or an acceptable agreement, then send a second letter to the company.

Also send copies to other consumer-oriented agencies (Federal Trade Commission, Attorney General's Office, Food and Drug Administration, or a local Consumer Fraud Division). Let the company know that you are referring the complaint to these agencies.

Remember: Nothing is won by shrugging off a bad deal. Speak up and be heard.

Complain Effectively!

Why? Because, unlike a phone call, you have a record of your complaint.
Everybody Loses When Somebody Steals!

What is stealing?
Is stealing just taking money from your mother’s purse?
Is stealing borrowing someone else’s sweater and never taking it back?
Is stealing taking someone else’s answers on a test?
When you take a candy bar from a store, is the candy bar all you take?

You may think...“It’s easier or it’s smarter or it’s cooler to steal.” But

What happens if you do shop-lift?

...You can be caught and punished.
...You may feel bad inside and wish you hadn’t taken anything.

Whom do you hurt?
Your family, your friends, and you!

You’re Wrong!
Because.....

stealing someone else’s answers or their money means they lost something that belongs to them, and you may lose their friendship.

If you just forget to keep a promise or return something you borrowed, you let people down and pretty soon no one will believe what you say. When you shoplift anything, the store loses merchandise, you lose trust, and everybody else has to pay for the item you took in the form of higher prices throughout the store.
So You Cheat, So What?

So you take answers to the history test from your best friend.

**BIG DEAL!**

You mow your neighbor’s lawn, being paid by the hour. You take a break to talk to some passing friends but you charge your neighbor for the half hour anyway.

You make a long distance phone call, person-to-person to yourself—just so your parents will know you arrived safely.

You switch price tags on a record album. “Nobody gets hurt,” you say to yourself. You probably think, “It only hurts if you get caught.” You probably think, “The phone company (or the store) has more money than I do so they won’t even feel it when I rip them off.”

“And I’ll only do it this one time.”

Oh, well!

It may sound logical to you...*But it is cheating!*
Check Your Consumer I.Q.

Crossword Puzzle

Across
1. Have enough money to pay for what you want  
2. Something you must have for daily life  
3. A large, long-term loan, usually used to purchase a home  
4. Number of steps in solving a problem  
5. Put money into a bank account  
6. Kind of bank which provides checking and savings accounts and other services  
7. An instrument (machine) that helps us know how long it takes to complete the things we do  
8. Someone you feel close to because you care about each other  
9. Put away money for a special purpose or a future time  
10. An activity of special interest that you do in your leisure time  
11. An important end toward which you direct your efforts  
12. What you use to pay for things you want or need  
13. Write your name on the back of a check made out to you so you can exchange it for money  
14. Person who owns or operates a store  
15. Paying careful attention to what another person is saying  
16. Taking an item from a store without paying  
17. Money the bank pays you on your savings  
18. A method or way to achieve something like saving or spending money

Bargain  
Quality  
Interest  
Endorse  
Retailer  
Mortgage  
Full-Service  
Check  
Complaint  
Shopping

Refund  
Five  
Need  
Values  
Personality  
Afford  
Deposit  
Plan  
Decision  
Shoplifting

Down
1. An ability that makes it easier for you to do some things—such as art, music, or math—than most people  
2. All the characteristics that make you a unique individual  
3. The formal report about a product or item that is not satisfactory  
4. Number of hours in a day  
5. What you make when you choose a solution for a problem  
6. High degree of excellence or goodness of a product  
7. Strong feelings or opinions we have about issues  
8. Looking through catalogs or going to stores and deciding what to buy  
9. Something that you can buy for a lower price than usual  
10. Mislead, trick, or act dishonestly  
11. Money you get back when you return an item you bought  
12. A written order for your bank to pay money from your account

Cheat  
Talent  
Twenty-four  
Hobby  
Goal  
Friend  
Save  
Money  
Clock  
Listening
### Consumer I.Q. Match-up

Put the number that matches the definition of each word on the line to the right.

<table>
<thead>
<tr>
<th>Shoplifting</th>
<th>Friend</th>
<th>Shopping</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit</td>
<td>Clock</td>
<td>Check</td>
</tr>
<tr>
<td>Personality</td>
<td>Money</td>
<td>Full-service</td>
</tr>
<tr>
<td>Twenty-Four</td>
<td>Talent</td>
<td>Interest</td>
</tr>
<tr>
<td>Five</td>
<td>Cheat</td>
<td>Bargain</td>
</tr>
<tr>
<td>Listening</td>
<td>Hobby</td>
<td>Retailer</td>
</tr>
<tr>
<td>Goal</td>
<td>Save</td>
<td>Mortgage</td>
</tr>
<tr>
<td>Need</td>
<td>Decision</td>
<td>Complaint</td>
</tr>
<tr>
<td>Values</td>
<td>Afford</td>
<td>Quality</td>
</tr>
<tr>
<td>Refund</td>
<td>Plan</td>
<td>Endorse</td>
</tr>
</tbody>
</table>

1. An important end toward which you direct your efforts.
2. An activity of special interest that you do in your leisure time.
3. Mislead, trick, or act dishonestly.
4. An ability that makes it easier for you to do some things—such as art, music, or math—than most people.
5. Someone you feel close to because you care about each other.
6. Paying careful attention to what another person is saying.
7. An instrument (machine) that helps us know how long it takes to complete the things we do.
8. Number of hours in a day.
9. Put money away for a special purpose or a future time.
10. What you use to pay for things you want or need.
11. Taking an item from a store without paying.
12. The solution you choose when you solve a problem. What you make when you choose a solution for a problem.
13. All the characteristics that make you a unique individual.
14. Something you must have for daily life.
15. Put money into a bank account.
16. A method or way to achieve something like saving or spending money.
17. Have enough money to pay for what you want.
18. Strong feelings or opinions we have about issues.
19. Number of steps in solving a problem.
20. Money you get back when you return an item you bought.
21. Looking through catalogs or going to stores and deciding what to buy.
22. Kind of bank that provides checking and savings accounts and other services.
23. Money the bank pays you on your savings.
24. The formal report about a product or item that is not satisfactory.
25. High degree of excellence or goodness of a product.
26. Write your name on the back of a check made out to you so you can exchange it for money.
27. A written order for your bank to pay money from your account.
28. Something that you can buy for a lower price than usual.
29. A large, long-term loan, usually used to purchase a home.
30. Person who owns or operates a store.
Consumer Match-up

E = MC²

BARGAIN
Something that you can buy for a lower price than usual

SHOPPING
Looking through catalogs or going to stores and deciding what to buy

QUALITY
High degree of excellence or goodness of a product

REFUND
Money you get back when you return an item you bought

COMPLAINT
The formal report about a product or item that is not satisfactory

SHOPLIFTING
Taking an item from a store without paying

CHEAT
Mislead, trick, or act dishonestly

FIVE
Number of steps in solving a problem

DECISION
The solution you choose when you solve a problem. What you make when you choose a solution for a problem.

DECISION
An important end toward which you direct your efforts

TALENT
An ability that makes it easier for you to do some things—such as art, music, or math—than most people

HOBBY
An activity of special interest that you do in your leisure time

PERSONALITY
All the characteristics that make you a unique individual

VALUES
Strong feelings or opinions we have about issues

FRIEND
Someone you feel close to because you care about each other

LISTENING
Pay careful attention to what another person is saying

TWENTY-FOUR CLOCK
Number of hours in a day

CLOCK
An instrument (machine) that helps us know how long it takes to complete the things we do

MONEY
What you use to pay for things you want or need

NEED
Something you must have for daily life

AFFORD
Have enough money to pay for what you want

PLAN
A method or way to achieve something like saving or spending money

SAVE
Put money away for a special purpose or a future time

INTEREST
Money the bank pays you on your savings

CHECK
A written order for your bank to pay money from your account

ENDORSE
Write your name on the back of a check made out to you so you can exchange it for money

MORTGAGE
A large, long-term loan, usually used to purchase a home

FULL-SERVICE
Kind of bank that provides checking and savings accounts and other services

DEPOSIT
Put money into a bank account

RETAILER
Person who owns or operates a store