## Oregon 4-H

## Consumer Decision-Making Program

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The 4-H Youth Development Program strives to help young people develop life skills. Life skills prepare you to live well and become independent, responsible, and engaged adults. The ability to make sound decisions is a key skill we all need to thrive in our complex and changing world.

Each day, you make "consumer decisions" ranging from deciding what to wear and what to eat to what to buy and which cell phone plan meets your needs. There are so many choices that making consumer decisions can become overwhelming. This program helps young people develop study and research skills, determine which points are important, compare similar items, and make a decision.

## The 4-H Consumer Decision-Making Contest

The Oregon 4-H Consumer Decision-Making Contest has three components:

- Scenario: The story or situation driving the purchasing decision. It includes information the contestants need to make an informed decision, and four options from which the contestants make their choices.
- Individual oral reasons: Each contestant explains the reasons for his or her decision.
- Group Think: Contestants work in teams to determine the best decision for the situation.


## The Contest: Defining Terms

## Classes

A class has a situation statement (explained next) and four possible choices. Each class is worth 50 points.

## Situation statement

Each class includes a story called a "situation statement." This story describes the standards (explained next) so a contestant knows what to look for in each possible answer to the situation.

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## Standards

Standards are the requirements or criteria that are important to the situation and for the participants to make decisions. Standards are written into the situation statement and are given in order of importance.

For example: "Jenny has $\$ 100$ in savings and wants to buy a new pair of jeans for her upcoming presentation. She wants to look professional, so she is thinking the jeans should be gray or black. Jenny has discovered that a straight-leg jean looks the best on her, and she likes the fit of a mid-rise jean." The standards for this class are: \#1 price (she has \$100 dollars), \#2 color (gray or black), \#3 leg style (straight looks best on her), and \#4 rise (likes the fit of a mid-rise jean).

## Study guides

Use the study guide as a resource for the contest. It has information you need on specific topics so you can make an informed decision. The situation statement always shares the standards, but often the study guide gives consumer information on the standard. The study guide is an important part of the contest that helps you do research and study options before making a consumer buying decision.

For example: Jenny wants to buy a tablet for watching movies and videos. The study guide explains processors, memory, and operating systems as they relate to watching movies vs. doing e-mail or completing homework assignments.

## Placing

"Placing" is the order in which the contestant ranks the identified choices for the class. A Decision Grid is often helpful in deciding how to place the options. To create a Decision Grid, draw a table on paper and list the standards from the situation statement down the left side, remembering to list them in order of importance. Then write numbers 1 through 4 across the top. These numbers represent the four possible options given to solve the situation statement.

For example: The four possible answers to the jeans situation would be four different pairs of jeans. The description for each pair contains specifications including price, color, style of leg, and rise. The chart would look like this:

|  | Jean \#1 | Jean \#2 | Jean \#3 | Jean \#4 |
| :--- | :--- | :--- | :--- | :--- |
| Cost |  |  |  |  |
| Color |  |  |  |  |
| Leg style |  |  |  |  |
| Rise |  |  |  |  |

If an item meets a standard, put an X in the appropriate box. If the item partially meets the standard, you can use a slash. You could put the actual price of the jeans in the box rather than an X. In more complex situations, words rather than X's may
be more helpful. How you use the chart can vary; its purpose is to help you better visualize each option.

Once you've completed the chart for all four possible options, then analyze the grid and choose the top-placing item. When using the grid, the items with the X on the first standard (the most important criterion) carry the most weight for making a decision. If an entry meets this standard, then move down to the second-most important standard and compare. What is important is not necessarily the number of $X$ 's on the grid but where they are placed.

Here is an example using the jeans scenario:

| Standards | Predetermined numbered options |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Jean \#1 | Jean \#2 | Jean \#3 | Jean \#4 |
| Cost (\$100 or less) | X | X |  | X |
| Color (black or gray) | X | X | X | X |
| Leg style (straight cut) |  | X | X |  |
| Rise (mid-level) | X | X | X |  |

For this example, the top choice would be \#2 because this pair of jeans met all of Jenny's needs (identified standards) for this scenario. The second choice would be \#1 because it met the top two standards and one more. Despite the fact that \#4 met only two standards, it met the two top standards, placing it before \#3. The last choice would be \#3, because the first standard of cost was not met. These jeans could not be considered because they cost more money than Jenny has to spend.

Again, in some situations, words or even numbers may be needed rather than an " $X$." For example, if the situation includes reading food labels to identify sugar amounts (the situation states the person is looking for low-sugar options), you could write the number 1, 2, 3 , or 4 on the chart to indicate first, second, third, and fourth choice for this specific standard.

## The judging card

The judging card indicates the contestant's answer. It has a column of numbers showing every possible combination of numbers $1,2,3$, and 4 . The contestant shades in the letter next to their chosen number combination. For Jenny's jeans situation, the number combination is 2-1-4-3 because Jean \#2 is the first choice, Jean \#1 is the second choice, Jean \#4 is third, and Jean \#3 is last.


The judging card

## Oral Reasons

Being able to explain the decisions you make is an important life skill. The oral reasons section of the 4-H Consumer Decision-Making Contest helps young people learn how to organize thoughts and express them in a clear and confident manner.

The contest manager selects the class(es) for which oral reasons will be given. While evaluating and making decisions regarding the class, contestants might want to write notes to help in organizing their thoughts for reasons. Organize the oral reasons in a logical sequence sharing how and why the decisions were made, beginning with the top choice first. Each oral reasons class is worth 50 points.

Below is a suggested outline for the oral reasons presentation:

1. Opening statement: Give the class name and order of placing.

For example: "I place this class of jeans 2-1-4-3."
2. General statement: Share how you saw the class as a whole. For instance, the class may have a "clear top choice," a "close middle pair," or an "easy last choice." It may be a "close class" or an "even class."
For example: "This class has a clear top choice and a clear bottom choice."
3. Comparison by pairs: Share your thoughts beginning with the highest ranking option. Give the reasons for placing this first choice above the second choice.
For example: "I placed 2 over 1 because the American Eagle jeans (Jean \#2) met all four standards compared to the Hollister jeans (Jean \#1). I placed 1 over 4 because the Hollister jeans (Jean \#1) met three of the standards, including the two top requirements of price and color. It's true that the Guess jeans (Jean \#4) met these standards as well, but the Hollister jeans also met the rise requirement."
4. Admission or grants: If an answer is placed lower but is superior in some respect, admit (or grant) this fact.
For example: "Jean \#4, the Guess jeans, is placed third because it meets the price and color requirements. Granted, the Forever 21 jeans (Jean \#3) met all the color and style requirements, but they cost more than the budget allowed, leading me to place them last."
5. Conclusion or closing statement: Complete the reasons in a decisive way. For example: "Therefore, for these reasons, I place this class of jeans
2-1-4-3."

## Tips for presenting oral reasons

1. Be accurate

- Be concise and definite.
- Use correct grammar and speak your words clearly.
- Do not make statements that are not fact. The study guides contain facts that you can use.

2. Give information

- Compare in a positive way.
- Use proper terminology for the situation.
- Compare each answer to the one placed below. Share why the first place is a cut above the next place. Then why the second place is better than the third place, then three over four, and a brief statement as to why the fourth choice was placed last.
- Use comparative terms. Don't use indefinite words such as "better" or "good." They don't explain anything about the class or why one item or answer is superior to another. Do use words such as "lighter-weight," "less bulky," or "easier to use."

3. Deliver convincingly

- Always start by giving placing.
- Have your reasons well-organized, and present them in a logical sequence.
- Stand straight, yet relaxed. Try not to rock back and forth or fidget.
- Speak in a convincing tone and place emphasis on the most important words.
- Be assertive, confident, and enthusiastic.
- Dress appropriately (business casual) for the contest, and be neatly groomed.
- Practice giving oral reasons before the contest.
- Try not to use notes when presenting.
- Oral reasons should be $1 \frac{1}{2}$ to 2 minutes long.
- The Oral Reasons judge may ask questions. Be prepared.


## Be able to back up every decision with a good set of reasons.

Evaluating oral reasons

|  | Possible score | Contestant score |
| :--- | :---: | :---: |
| Accurate and clear statements |  |  |
| Comparisons that justify placing | 15 |  |
| Content accurate and factual |  |  |
| Information given <br> Evidence of situation statement's criteria <br> being used <br> Proper terminology <br> Completeness of reasons-major points <br> emphasized; use of grants |  |  |
| Delivery |  |  |
| Organized and structured <br> Use of opening and closing statements <br> Voice level, speed, and clarity | 20 |  |
| Poise and appearance |  |  |
| Total score |  |  |
| Max. deduction of 5 points for going <br> over 2 minutes |  |  |
| Final score |  |  |

## Group Think



At the state-level contest, there is an additional segment to the $4-\mathrm{H}$ Consumer Decision-Making Contest called the Group Think. The purpose of the Group Think is to help you develop the skills you will need when the decision to be made is no longer an individual decision, but rather one that needs to be determined by a group. In its simplest form, group decision-making can be described in five steps:

1. Determine the issue or problem. State the facts.
2. Examine options and solutions to the problem.
3. List the personal or social goals (or criteria) bearing on the problem.
4. Evaluate the alternatives according to the goals or criteria.
5. Make a decision based on the evaluation.

When making decisions, it is important to consider and evaluate more than one course of action. Therefore, part of the Group Think process is to develop many options for "solving" the situation. Alternatives often include personal values. The Group Think helps you be aware of your value preferences and the value preferences of others. You then learn how these similarities and differences intersect, and how the group can work to make decisions that include the most desireable outcomes for all involved.

## Group Think structure

Teams have 10 minutes of processing time. A guideline for using this time is:

- 3 minutes to read and think through the situation or problem
- 7 minutes to discuss and begin making decisions
- It is not required, but it is often helpful to use a Decision Grid. The grid helps the team keep notes for the evaluation of the criteria vs. the suggested alternatives. It may also be helpful during the team presentation.
- In the discussion, the team should cover these five decision-making steps:

1. State the situation or problem.
2. List the alternatives found in the case study and add your own options as determined necessary.
3. List the criteria stated in the case study and add other criteria as determined.
4. Evaluate the alternatives based on the criteria.
5. Select the best choice(s) for the situation, and explain.

- Don't limit the ideas for solutions to just a few. Think creatively and come up with many alternatives.
- As a team, begin planning the presentation to the judge.
- Judges will be listening to what is said and watching the group dynamics.
- Teams will be warned when they have 2 minutes left of their discussion time.
Each team has 2 minutes to present its final statement. The presentation should include an overview of the five decision-making steps, including the best choice or final decision.


## Example of a Group Think

Situation statement: A hiking group of five friends is planning the last day-hike of the season before school starts. This friend group (two boys and three girls) plans to meet at the trailhead at 9:00 a.m. and be back to their cars by 1:00 p.m. It is a moderate 2-mile hike to the waterfall destination.

As is their tradition, one person in the hiking group brings the snacks for all the members. No one in the group has dietary issues, but they are health consciousboth their health and the health of the environment. Their budget for snacks is $\$ 20$ to $\$ 25$ per trip.

Along with the situation statement are photos and information on a variety of snack items, such as cheese, crackers, snack bars, and dried fruit. The contestant group works together to determine which snacks to buy for this hike. You do not have to choose just from the given snacks. You can choose different items as long as you can back up your choices with facts when you present your decisions to the judge.

There is a study guide for each Group Think scenario. For this scenario, the study guide would include choosing nutritious snacks and sustenance when hiking.

## Evaluating the Group Think

The Group Think is worth 100 total points. It is broken down into two sections and eight evaluation areas.

| Team participation | Points <br> (50 points possible) |
| :--- | :---: |
| All team members were actively engaged and <br> participating. | 15 |
| All team members were given time to become <br> familiar with the situation. | 5 |
| Each team member demonstrated speaking and <br> listening skills. | 15 |
| The team reached consensus based on discussion of <br> options and criteria. | 15 |
| Team process | Points <br> $(50$ points possible) |
| The team generated a variety of options. | 10 |
| The team listed the expectations that are necessary <br> for a positive decision. | 10 |
| The team's conclusions were explained and reasonable <br> for the situation. | 15 |
| The team effort showed every member contributing <br> to reach a consensus with a clear statement of the <br> decision presented. | 15 |

The Oregon 4-H Consumer Decision-Making program is a fun way to learn the skills that are needed to make informed decisions, whether it's an individual decision (which pair of jeans to buy) or a group decision (what club service learning project to complete this year). As young people go through life, the decisions they need to make become more complex, and these skills will be more and more valuable.

## For More Information

Western National Roundup: Consumer Decision-Making westernnationalroundup.org/contests-fcs.aspx

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