

# Judging Class

Consumerism

## Debt & Values

This page is for the Leader

### Supplies Needed:

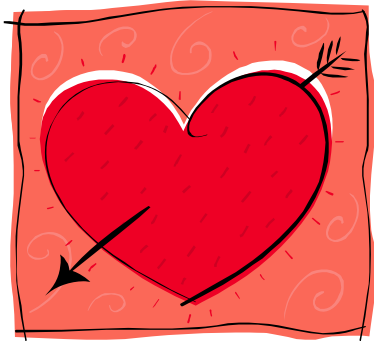
Situation and Option card, 4-H judging cards, Judging Scale Chart and pencils.

### Suggested Age: 11-13

### Reasons:

- D** is the best option because money does not buy friends and Andy is living within his means and making decisions based on available resources.
- A** is the next best option because he can still buy the present and his parents will eventually get their money back. At least it is an honest option.
- C** is the next option. While he should ask his brother first, he does intend to repay the money.
- B** is the worst option because he is involving someone else in his dishonesty and he and his friend could both face consequences at home and school.





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### Situation:

Andy has a crush on a girl in his class. He wants to buy her a bracelet for her birthday, which is two weeks away. He has no money. What could he do?

### Options:

- A.** He could borrow the money from his parents and pay them back out of his allowance in the future.
- B.** He could borrow money from a friend and pay him back by doing his homework for him for one month.
- C.** He knows where his brother keeps his money. He takes what he needs and plans to return the money before his brother notices.
- D.** He decides that because he has no money, he will give her a handmade birthday card with an invitation to come to his house for popcorn and a movie.

