



Judging Class

Consumerism

Money & Priorities

This page is for the Leader

Supplies Needed:

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

Suggested Age: 14 & up

Reasons:

- D** would be the best answer because the financial situation of the family does not support the purchase and Maddy does not need the jeans. Maddy needs to learn to live within her means.
- A** would be the next best answer because if Maddy insists on having them even though she does not need them, she will understand the financial consequences of the decision because it is her money.
- B** would be next because this option would still allow the purchase and her mom could still cover the expenses of the family; however, she would not have any credit available if an emergency came up and she will have to find a way to pay for the jeans later.
- C** would be the worst option because the check might bounce and the needs of the family would not be met. The bank would charge extra fees for the bounced check and if the mom could not cover the bank fees, she could be in legal trouble.





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Situation:

Maddy is at the store with her mom. She sees some jeans she really wants and asks her mom to buy them even though she has enough at home. Her mom says she does not have enough money for the jeans. Maddy says, "Just write a check or use your credit card." What could Maddy's mom do?

Options:

- A.** Maddy's mom could tell Maddy she will have to use her allowance to buy them.
- B.** Maddy's mom could use her credit card to pay for them even though she has almost reached her credit limit.
- C.** Maddy's mom could write a check for them even though she barely has enough to cover some other expenses.
- D.** Maddy's mom could say no because she knows she cannot really afford them and Maddy does not really need the jeans.

