

DOCUMENT RESUME

ED 367 848

CE 065 916

TITLE Smart Consumer Lesson Plans.  
 INSTITUTION New Jersey Consortium for Consumer Education,  
 Newark.  
 PUB DATE 93  
 NOTE 234p.; Prepared in partnership with the New Jersey  
 Home Economics Association, the County and Municipal  
 Consumer Agencies of New Jersey, the New Jersey  
 Marketing Education Association, and the New Jersey  
 Council on Economic Education.  
 PUB TYPE Guides - Classroom Use - Teaching Guides (For  
 Teacher) (052)  
 EDRS PRICE MF01/PC10 Plus Postage.  
 DESCRIPTORS \*Advertising; Behavioral Objectives; Budgeting;  
 Consumer Economics; \*Consumer Education; Consumer  
 Protection; Decision Making; Elementary Secondary  
 Education; Goal Orientation; Learning Activities;  
 Lesson Plans; \*Money Management

ABSTRACT

Lesson plans are provided for use with different populations of pre-K through senior high school students in four different areas of consumer education. Eight units in advertising are included: A First Look at Ads (pre-K-Grade 3), Don't Judge a Book by Its Cover (Grades 1-3), Fatal Distraction (Junior High), Package Labeling (Junior High), Product Comparison and Evaluation (Junior High), Consumer Adventure (Junior High), What Is a Sign? (Senior High), and Unit Pricing and New Nutrition Labels (Senior High). In the area of automobiles, one unit, The Best Car for You (Senior High), is accompanied by additional resources. Four units deal with personal finance: Mother's Day Flower Sale (Special Education), Budgeting (Grades 4-6 Gifted and Talented), Budgeting (Senior High), and Values, Decision Making, and Goal Setting (Senior High). Choosing the Right Toys is a unit for K-3. Each unit takes four to seven class periods. Each lesson plan may contain some or all of the following: plan goals and summary, reasons, objective, sequence of activities for each day, handouts, evaluation, and list of resources. (YLB)

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*The New Jersey Consortium  
for Consumer Education*

PRESENTS

# SMART CONSUMER LESSON PLANS

1993

IN PARTNERSHIP WITH:  
THE NJ HOME ECONOMICS ASSOCIATION  
THE COUNTY & MUNICIPAL CONSUMER AGENCIES OF NJ  
THE NJ MARKETING EDUCATION ASSOCIATION  
THE NJ COUNCIL ON ECONOMIC EDUCATION

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*The New Jersey Consortium  
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### ADVERTISING

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Introducing...

# **The N.J. Consortium For Consumer Education**



*The New Jersey Consortium  
for Consumer Education*

**The N.J. Consortium for Consumer Education advocates and supports the effective teaching and learning of consumer skills for all of our young people.**

**"We want to ensure that our young people get early lessons, not only in the 3R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

# N.J. Consortium For Consumer Education

PO Box 45034, 124 Halsey Street, Newark, N.J. 07101  
201-504-6542 (FAX 201-648-3306)

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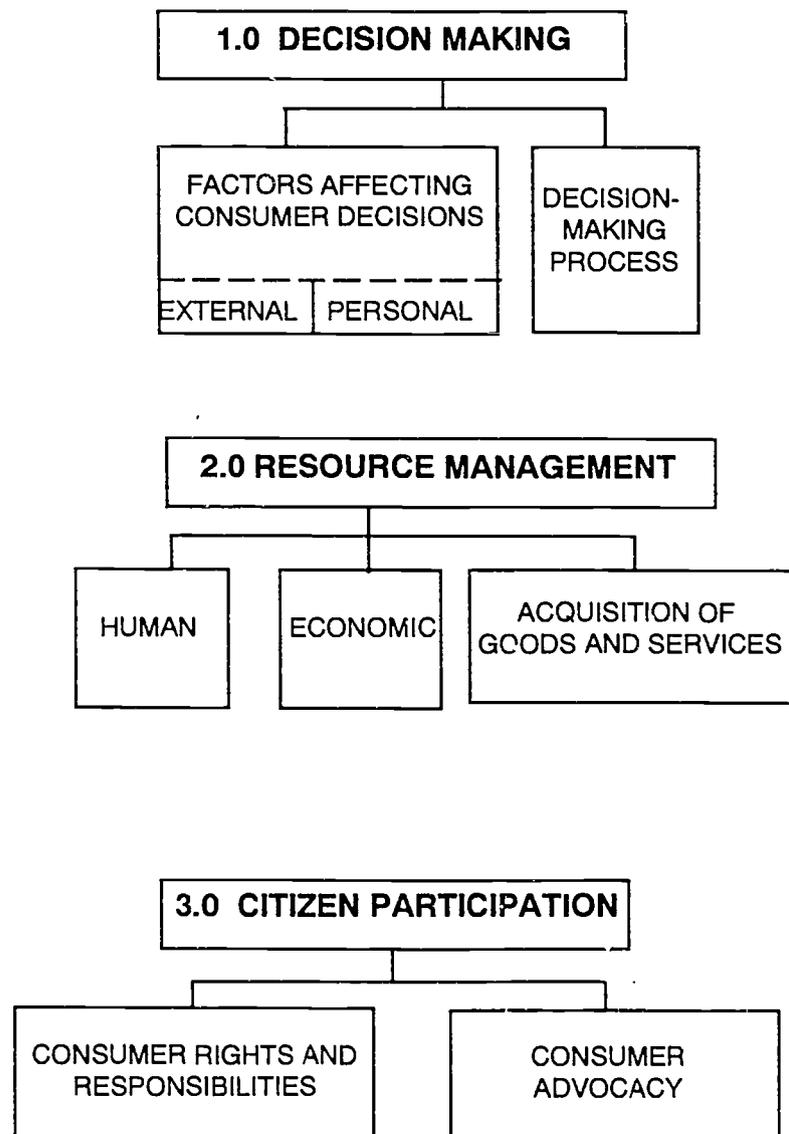
## STAFF

Jane H. Yates\*  
N.J. Division of Consumer  
Affairs

\*National Coalition for Consumer Education, members indicated by asterisks

## N.J. Consortium for Consumer Education Conceptual Framework Chart

Consumer Education must be a continuous process of learning for all of our young people, so they will make effective decisions, manage resources, and participate as citizens in an increasingly complex and multicultural marketplace.



Adapted from: Bannister and Monsma. Classification of Concepts in Consumer Education, National Institute for Consumer Education, East Michigan University, 1980.

# FACTS ABOUT THE CONSORTIUM

## The Mission

The N.J. Consortium for Consumer Education advocates and supports the effective teaching and learning of consumer skills for all of our young people.

## The Plan

This prospectus sets forth a plan providing consumer education materials to the N.J. educational community. The prospectus shall be updated annually.

Curriculum units and materials will be easily infused into a variety of curricula, including but not limited to business education, early childhood education, language arts, home economics and consumer education, independent living, life skills, marketing education, mathematics, science, social studies, special education and vocational-technical education according to local community judgement.

Consumer education resources will develop the critical thinking and knowledge skills our young people need to be successful, empowered consumers in a complex marketplace.

The plan will include professional development opportunities for educators.

Overall, the Consortium will provide programs which can be easily and effectively used to help young people in a variety of consumer environments including urban, suburban and rural communities; inner city, multicultural and multilingual settings. In short, the curricula will represent the diversity of New Jersey, its people and its marketplace.

## Consortium History Through October, 1993

The N.J. Consortium for Consumer Education was initiated by the N.J. Division of Consumer Affairs at the request of Governor Jim Florio. At a meeting in March, 1991, the Governor defined consumer education as the "4th R - Real Life Education." The Consortium, a group of 18 individuals representing a cross section of public, private and community groups, held its first organizational meeting on February 25, 1992 and approved this Mission and Plan on April 7, 1992. Two additional full Consortium meetings and numerous Committee meetings during the balance of 1992 led to development of a curriculum scope and sequence (summary on page 3), in addition to products listed on page 5. The Consortium was an exhibitor at the N. J. Education Association Convention in November, 1992. During 1993 accomplishments include Smart Consumer Lesson Plan Contest, a 16 minute video - High School Consumer Quiz, and other products listed on page 5. These products were introduced on October 26, 1993, during National Consumer Week.

# N.J. Consortium for Consumer Education

## CURRICULUM UNIT PLANS

1992-1994

The Consortium will recommend and/or provide interactive curriculum units from the NJ Educational Community, Government Agencies and Commercial Publishers. In addition the Consortium will create units in areas where gaps exist, in partnership with other agencies or organizations whenever possible.

### Key 1992 Plans

•**First Annual Prospectus**

•**Conceptual Framework**

•**It's No Accident Safety Guide for Grades 3- 6**

Partners: U. S. Consumer Product Safety Commission; SAFE KIDS Campaign®

### Key 1993 /94 Plans and Status

•**Resource Data Bases: Commercially Available Consumer Education Programs and Free Resources from Government and Non-Profit Sources - Complete**

•**Justice in the Marketplace, Guide to N.J. Consumer Law for High School Students**

Partners: Essex County College, Kean College, Rutgers University

\***Consumer Education Program for Junior High - Carl Perkins Award Winning Curriculum from Warren Township Public Schools - Complete**

•**Consumer Quiz for N. J. High Schools - 16 minute VHS video. Complete and available from the County or Municipal Consumer Affairs Office closest to you. See page 8 for a listing.**

•**Investor Alert**

Partner: N.J. Council on Economic Education (Stock Market Game)

•**Rent To Own**

Partners: N.J. Consumers League Foundation; Atlantic City Public Schools

•**Credit Issues**

Partner: U. S. Federal Trade Commission

•**SMART CONSUMER Lesson Plan Competition. Major Co-Sponsor: NJ Home Economics Association. Published plans are available from the County or Municipal Consumer Affairs Office closest to you. See page 8 for a listing.**

•**Advertising Issues**

•**Auto Related Consumer Issues**

•**Personal Financial Management**

•**Toy Safety**

# friends

N.J. Consortium For Education PO Box 45034, 124 Halsey Street, Newark, NJ

07101 201-504-6542

Friends of the Consortium as of 2/1/93 include the following contributors of cash or in-kind support, in addition to the many contributions by Consortium members and their organizations as listed on page 2.

Allendale High School  
Anthony J. Brennan, Jr.  
CW Publications  
County and Municipal Consumer Agencies of New Jersey  
College for Financial Planning  
College of St. Elizabeth  
Elizabeth Public Schools  
Essex County College  
Fairleigh Dickinson University  
Robert M. Finehout  
Glencoe Publishers  
Gloucester County Regional Schools  
International Credit Association/NJ Credit Central  
Jackson Memorial High School  
Kean College  
Montclair State College  
National Institute for Consumer Education  
New Jersey Home Economics Association  
New Jersey Network  
Norma J. Pierik-Page  
Rutgers University Foundation  
SAFE KIDS Campaign®  
Toms River High School  
U. S. Consumer Product Safety Commission  
West Publishers  
Jane H. Yates

**PLEASE SEND THIS PORTION TO THE ADDRESS ABOVE FOR INFORMATION ABOUT THE CONSUMER EDUCATION PROGRAMS LISTED ON PAGE 5. PLEASE SEND ME:**

Name \_\_\_\_\_  
Organization If Applicable \_\_\_\_\_  
Street/PO Box \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Telephone (\_\_\_\_) \_\_\_\_\_

## ADDITIONAL RESOURCES

There is an abundance of information on consumer education subjects including, in very recent years, interactive resources such as videos and computer programs (primarily commercially available). Getting students into the habit of researching and developing personal data bases of helpful resources will help educators stay abreast of new sources and up-to-date data. Products, information and technology change very quickly.

**American Council on Consumer Interests, 240 Stanley Hall, University of Missouri, Columbia, MO 65221**

**Better Business Bureaus - area offices and National Council, 4200 Wilson Blvd, Arlington, VA 22203, 703-276-0100**

**National Institute for Consumer Education, (NICE), Eastern Michigan University, Ypsilanti, Michigan - Offers a variety of literature and a new data base of resources.**

**NJ Division of Consumer Affairs, PO Box 45027, 124 Halsey Street, Newark, NJ 07101, 201-504-6325. Call for a Guide to Services which lists county and municipal offices and Tel-Consumer 800 Information (touch tone phones only, otherwise a toll call.) County and municipal offices have loaner copies of a video Consumer Quiz for New Jersey High Schools, as well as this Smart Consumer Lesson Plan book.**

**US Consumer Product Safety Commission, 1-800-638-2772, or 6 World Trade Center, Bld 6, Room 201, 212-466-1621**

**US Federal Trade Commission. 150 William Street, 13th Floor, NY, NY 10038-2603, 212-264-1207**

**US Food and Drug Administration, 61 Main Street, West Orange, NJ 07052, 201-645-2644**

# STATE OFFICES OF CONSUMER PROTECTION

## NEWARK

124 Halsey Street  
P.O. Box 45025  
Newark, NJ 07101  
(201) 504-6200

## CAMDEN

101 Haddon Ave.  
First Floor  
Camden, NJ 08103  
(609) 757-2840

## COUNTY & MUNICIPAL CONSUMER AFFAIRS OFFICES

ATLANTIC COUNTY .....	(609) 345-6700 ext. 2475
BERGEN COUNTY .....	(201) 646-2650
Fort Lee .....	(201) 592-3579
Maywood .....	(201) 845-2900
BURLINGTON COUNTY .....	(609) 265-5054
CAMDEN COUNTY .....	(609) 962-0258
CAPE MAY COUNTY .....	(609) 889-0440
CUMBERLAND COUNTY .....	(609) 453-2203
ESSEX COUNTY .....	(201) 678-8071
Livingston .....	(201) 535-7976
Nutley .....	(201) 284-4936
GLOUCESTER COUNTY .....	(609) 853-3349
HUDSON COUNTY .....	(201) 795-6295
Hoboken .....	(201) 420-2058
North Bergen .....	(201) 330-7292
Secaucus .....	(201) 330-2019
Weehawken Township .....	(201) 319-6005
West New York .....	(201) 295-5100
HUNTERDON COUNTY .....	(908) 236-2249
MERCER COUNTY .....	(609) 989-6671
MIDDLESEX COUNTY .....	(908) 463-6000
Middlesex Borough .....	(908) 356-8090
Perth Amboy .....	(908) 826-1690
Woodbridge .....	(908) 634-4500 ext. 2697
MONMOUTH COUNTY .....	(908) 431-7900
MORRIS COUNTY .....	(201) 504-6200*
Parsippany .....	(201) 263-7011
OCEAN COUNTY .....	(908) 929-2105
Brick Township .....	(908) 262-1033
PASSAIC COUNTY .....	(201) 881-4547
Wayne Township .....	(201) 694-1800
SALEM COUNTY .....	(609) 757-2840*
SOMERSET COUNTY .....	(908) 231-7000 ext. 7400
SUSSEX COUNTY .....	(201) 504-6200*
Franklin Borough .....	(201) 827-4450
UNION COUNTY .....	(908) 654-9840
Clark .....	(908) 388-3600
Elizabeth .....	(908) 820-4183
Mountainside .....	(908) 654-6600
Plainfield .....	(908) 753-3519
Union Township .....	(908) 688-6763
WARREN COUNTY .....	(201) 504-6200*

\*These counties do not have their own Consumer Affairs offices. The numbers listed are to the state Office of Consumer Protection nearest that county.



*The New Jersey Consortium  
for Consumer Education*

# **ADVERTISING - A FIRST LOOK AT ADS**

**Deborah Kaplus**

Kean College  
543 Hartford Court  
South Orange, NJ 07079  
201-762-6272

**Developed for PreK - Grade 3  
Class Periods: 4**

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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Authors are responsible for the accuracy of all information.

The NJ Consortium for Consumer Education, c/o New Jersey Division for Consumer Affairs, P0 Box 45027, Newark, NJ 07101 201-504-6200

## Plan Goals and Summary

Advertising - A child's first look at advertising in magazines and newspapers. Students will use this medium as a stepping stone for understanding advertising.

### REASONS:

The purpose of this lesson plan is to make children aware that they are a target audience for advertisers. Children are being persuaded to become consumers at increasingly early ages. As educators, it is our responsibility to help the students become aware that they are a demographic audience and that marketers make commercials to sell products. Too often young children look at commercials as a one to one communication that is personal and flattering. This false impression can continue into young adulthood, if appropriate learning does not take place.

**Note:** This Lesson can be followed by *Don't Judge A Book By Its Cover* - Section when students are ready.

## A FIRST LOOK AT ADS For Advanced Pre-K through 3

**OBJECTIVE** - Students will begin learning about advertising in magazines and newspapers.

### SEQUENCE OF ACTIVITIES:

#### Day 1:

**ANTICIPATORY SET**-Read a story to the class that relates to concept: "don't judge a book by its cover. Two examples would be:

The Ugly Duckling by Hans Christian Andersen  
The Very Hungry Caterpillar by Eric Carle  
(approximately 10 minutes each)

Following the story ask the following questions for evaluation:

#### The Ugly Duckling

- 1) Why was the duck sad while waiting for her eggs to hatch?
- 2) How many eggs did not hatch right away?
- 3) Describe how the other ducks in the henyard treated the little duck.
- 4) Why did the ugly duck run away from the henyard?
- 5) Do you agree with the duck for leaving the henyard?

#### The Very Hungry Caterpillar

- 1) What did the caterpillar eat on Monday?
- 2) What did the caterpillar eat that you like to eat?
- 3) Tell the class what happened to the caterpillar after he ate all the food.
- 4) Why did the caterpillar go to sleep inside the cocoon?
- 5) What happened to the caterpillar after he woke up?

After the students are able to answer the follow-up questions precede to ask the following general questions that will relate to this unit.

#### General Questions

- 1) Do you think that the people who are in the pictures really eat the food that they are advertising?
- 2) Do you think they should have to?
- 3) Why is it important for people to see advertisements?
- 4) Do you believe people would buy certain products without seeing them advertised?

### **Day 2:**

**GUIDED AND INDEPENDENT ACTIVITY-**After group discussion children will make a collage out of ads from magazines. They will have the choice to make an individual project or they may make a class mural. Children will choose the pictures that they like best, and cut them out by themselves.

### **Day 3:**

**ON OR OFF SITE ACTIVITY-**Visit a local advertising agency or have local agency representative (or parent) visit the class and explain how an advertisement is made. Before visitation brainstorm with the class. Come up with a class list of questions. Teacher print questions on a large pad so that all students are able to see the questions.

### **Day 4:**

**EVALUATION-** Students will draw two separate pictures. The first one will be of the visit to or from the ad agency. The picture will be of their favorite part of the demonstration. Student will tell teacher what to write on the picture. Pictures will be sent to the ad agency as a thank you.

The second picture will be of their favorite advertisements. It may be from the collage that they made, anything they saw from the visitation, or any advertisement that they have seen on television or in a magazine.

# RESOURCES

1. Books: The Ugly Duckling by Hans Christian Andersen or The Very Hungry Caterpillar by Eric Carle
2. Large pad for brainstorming during class discussions
3. Arts & Crafts supplies for collage including scissors, magazines, glue and paper
4. Arts & Crafts supplies for evaluation project including paper, crayons, and markers



*The New Jersey Consortium  
for Consumer Education*

**ADVERTISING -  
"Don't Judge A Book  
By Its Cover"**

**Deborah Kaplus**

Kean College  
543 Hartford Court  
South Orange, NJ 07079  
201-762-6272

**Developed for Grades 1 through 3  
Class Periods: 7**

13

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

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## Plan Goals and Summary

Advertising - A unit which introduces children in early elementary grades to the effects of television advertising, both positive and negative. The children will produce their own ads.

### Reasons

The purpose of this lesson plan is to make children aware that they are a target audience for advertisers. Children are being persuaded to become consumers at increasingly earlier ages. As educators it is our responsibility to help the students become aware that they are a demographic audience and that marketers make commercials to sell products. Too often young children look at commercials as a one to one communication that is personal and flattering. This false impression can continue into young adulthood, if appropriate learning does not take place.

Note: A First Look At Ads - Section A can precede this lesson.

## ADVERTISING ON TELEVISION - FACT AND FICTION

# of Class Periods: 7

Grade Levels: Grades 1 through 3 - Teacher will evaluate readiness.

**OBJECTIVE** - Students will be able to begin to distinguish the differences between truthful advertising and false and misleading advertising.

### SEQUENCE OF ACTIVITIES:

#### Day 1:

**ANTICIPATORY SET**- Read a story to the class that relates to this concept: "don't judge a book by its cover." Two examples would be:

The Ugly Duckling by Hans Christian Andersen .  
The Very Hungry Caterpillar by Eric Carle  
(approximately 10 minutes each)

**INSTRUCTION AND MODELING**- Following the reading, initiate a class discussion.

Following up questions that deal with the story:

#### The Ugly Duckling

- 1) Why was the duck sad while she waited for her eggs to hatch?
- 2) How many eggs did not hatch right away?
- 3) Describe how the other ducks in the henyard treated the little duck.
- 4) Which kind of bird did the duck wish he was?
- 5) Why did the ugly duck run away from the henyard?
- 6) What would have happened if the ugly duckling had stayed in the henyard?
- 7) Do you agree with the duck for leaving the henyard?

#### The Very Hungry Caterpillar

- 1) What did the Caterpillar eat on Monday?
- 2) Describe in your own words what happened to the Caterpillar after he ate all of the food.
- 3) How many other animals build their own homes?
- 4) Why did the caterpillar go to sleep inside the cocoon?

These questions will be used after the story as a follow-up exercise.

After the students answer the questions based on the story move onto :

### General Questions

- 1) What products have you bought because you saw them advertised on television?
- 2) When watching cartoons what types of commercials do you usually see?
- 3) Describe a commercial that advertises a product that you have bought, but, once you got the product home it did not look the same.
- 4) What is advertised more, toys or food?
- 5) Why do advertising agencies hire famous people to sell their products? (example Michael Jordan --Nike, Gatorade)
- 6) Do you believe that the actors in the commercials really eat the food or play with the toys that they advertise? Should they have to eat or wear the product?
- 7) How could we improve television commercials?
- 8) Do you agree that it is better to advertise on television rather than the radio or in magazines?

### Day 2:

Teacher will prepare a video of taped commercials. The video will include a variety of commercials that would apply to children. ( Toys, Foods, i.e. Breakfast cereals, etc. )

General Questions to ask after viewing the video.

- 1) What was your favorite video shown on the tape?
- 2) Compare the toy commercial to the car commercial.
- 3) What did Michael Jordan want you to buy in this commercial? (Or any other famous person you show in a commercial. Someone who is easily recognized by the students.)
- 4) What do you believe would happen if there were no television commercials?
- 5) Do you agree that it is important to have television commercials?

### Day 3:

GUIDED AND INDEPENDENT ACTIVITY- Students will compose a class letter to a company discussing their comments (questions, compliments and or complaints) about a product advertisement on television. Then, compose individual letters. Teacher will assist in finding correct mailing addresses. Many companies have toll free numbers that can be obtained from the toll-free information operator at: 1-800-555-1212

### Day 4:

ON OR OFF SITE ACTIVITY - Visit a local advertising agency or have local agency representative (or parent) visit the class and explain how television commercials are made. Have class compose a list of questions that they have for the representative before they meet him/her.

**Days : 5,6, & 7**

Have students write their own commercial for a fictitious product. Students may work in groups or individually. Students will present their completed commercial to the class. After completion of all commercials the class will vote for the best commercial. Students will explain why they chose that specific commercial. What they liked best and why.

After the class comes to a consensus the class will then act out the commercial. If teacher has the resources, video tape the performance.

**EVALUATION-** Students will keep a journal for one week, showing examples of advertising that they see on television, it may be on any topic (toys, food, etc.) Children will be able to draw a picture or write their journal entries. Children will discuss the commercials, i.e. appealing, why or why not, accurate or possibly misleading, why or why not.

# RESOURCES

Blackboard or large pad for brainstorming during class discussion

Large pad to write letter

Paper for students journals

Arts and Crafts Supplies to make the students' fictitious products

Video of television commercials made by teacher

T.V.

VCR

Video recorder

Peggy Tobin ,Teacher Prospect CO-OP

Prospect St. Maplewood, NJ 07040

Classroom Teaching Skills ( fourth edition) James M. Cooper, General Editor, University of Virginia, D.C. Heath and Company, copyright 1990

The Ugly Duckling by Hans Christian Andersen

The Very Hungry Caterpillar by Eric Carle, Copyright 1969 and 1987, Published by Philomel Books, 200 Madison Ave. New York, New York 10016

U. S. Federal Trade Commission, Toy Ads on Television, 150 William Street, Suite 1300, New York, New York 10038 212-264-1207



*The New Jersey Consortium  
for Consumer Education*

# **ADVERTISING - FATAL DISTRACTION**

**Stephen M. DeBock**

Cedar Drive School  
73 Cedar Drive  
Colts Necks, NJ 07722  
908-286-2169

**Developed for Grades : 7-9  
Class Periods: 7**

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

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## Plan Goals and Summary

Advertising - Students view the film SUPERMAN II and note product placements contained therein, especially Marlboro cigarettes ( shown about a dozen times and used exclusively by Lois Lane.) Seeing Lois as a role model for girls in the target audience, they develop an appreciation of how tobacco companies seduce children into addiction.

**SMART CONSUMER LESSON PLAN CONTEST**  
**TIME: SEVEN 45-MINUTE PERIODS, WITH OPTIONAL FOLLOW-UP**  
**TITLE OF LESSON: "FATAL DISTRACTION"**

**I. Objectives.**

- A. Students will learn that product placement in films is orchestrated with regard to target audiences.
- B. Students will see themselves as targets especially attractive to tobacco advertisers.
- C. Students will appreciate the duplicity of the tobacco industry relative to its public and private stance on underage smoking.
- D. Students will understand that their smoking peers have been seduced into addiction by professionals who have exploited their anxieties.

**II. Contents and Activities.**

A. Periods 1-3

- 1. Students receive Product Placement Sheet (enclosed). They are advised they will be watching a movie and noting every shot in which a brand-name product (cars excluded) is seen. (The first placement is noted for them.)
- 2. Teacher shows videotape or laser disc copy of the film **Superman II**. Tape/disc may be paused when appropriate to allow students to write down observations.

B. Period 4

- 1. Students share lists of products found, including:
  - a. Polaroid camera;
  - b. Coppertone;
  - c. Coca-Cola; and
  - d. Marlboro cigarettes (the leader, with ca. 13 spots).
- 2. Teacher asks how those products happened to be found in the movie. (The companies paid a premium to the producer in order to have their products used in the film.)

3. Teacher introduces concept of demographics and its value to marketers, informs students of their less-than-flattering target group designation ("Bubble-gum Set").
  - a. If Superman II were thought of as a vehicle for advertisers, who would probably be the target audience? (The Bubble-gum Set.)
  - b. Are products a-d above appropriate for bubble-gum audiences? (Yes, except for Marlboro, which is illegal to sell to minors.)
  - c. What is particularly noteworthy about how Marlboros are used in the film? (Only Lois Lane is seen smoking them.)
4. Teacher discusses Lois Lane as a role model for pre-teen and early-teen girls:
  - a. She is attractive;
  - b. She is intelligent;
  - c. She is gutsy; and
  - d. She gets herself a super man. Do the girls in the target audiences see themselves as having Lois's positive attributes? (No. Girls of this age are notoriously insecure about them selves.) What, then, can they do to emulate Lois? (They can smoke Marlboros.)

**C. Periods 5 and 6.**

1. Teacher reviews yesterday's discussion, focusing on Lois Lane as a role model for bubble-gum girls.
2. Why would a tobacco company target underage girls?
  - a. Because every day about 1,100 Americans give up smoking for good. (How do they do it? Dying? Quitting?)
  - b. If your business lost 1,100 good customers every day, wouldn't you have to find new ones if you wanted to stay in business? (Of course)
  - c. Where is the only potential new customer pool in the country? (Among the children.)
3. Does the tobacco industry target children in its advertising?
  - a. The industry says no. Teacher distributes 20/20 transcript (enclosed) and students read "Growing up in Smoke." (Students may take roles and read dramatically.) In the transcript, the Tobacco Institute insists Philip Morris had nothing to do with Marlboro's placement in Super man II.

- b. The Congress says yes. Teacher distributes Consumer Reports article "Selling to Children". Students discover that a congressional investigation revealed that Philip Morris did indeed pay \$42,500 to place Marlboro in Superman II—and \$350,000 to place Lark in a James Bond film. (Something for the boys?)
- c. Tobacco company is caught; they obviously target children.
- d. Are they successful? (Look around. Every smoking peer is another victory for the tobacco companies. And, apropos of the focus of this lesson, the demographic group the companies can depend upon most—the only group with an increasing number of smokers—is teen age girls.)
- e. With one death in six tobacco related, how many in this room can be expected to die from smoking? What will they be getting in return for the price they pay? What will the tobacco companies be getting? Teacher likens smoking to playing Russian roulette in slow motion.
- f. Teacher reinforces a basic truth of advertising: We are amateur buyers competing against professional sellers. Compare to a Pop Warner team competing against the Super Bowl champions, and we get an idea of consumers' chances of winning. Government and law can't protect us; we can only protect ourselves through education.

### III. Evaluation, Period 7.

- A. Using the Consumer Reports article and class discussion as a springboard, students look at tobacco ads in commercial media (they and the teacher can bring in magazines and other print media; some no doubt have access to T-shirts and other ad-emblazoned clothing and analyze them for their appeal to children. Examples:
  - 1. Joe Camel—adults don't identify with cartoons;
  - 2. Logos on racing cars, billboards at sports stadiums;
  - 3. Models in their mid-20s—the age teens long to be.
- B. Students with forensic aspirations may choose to debate the question, "Is tobacco advertising a socially and legally-sanctioned form of child abuse?"
- C. If further expansion is desired, the marketing to children of products other than tobacco may be explored, perhaps focusing on the ethics of advertising to minors.



# RESOURCES

**PRODUCT PLACEMENT SHEET - page C 7**

**SELLING TO CHILDREN**, 4 page Reprint, **Consumer Reports**, 101 Truman Avenue, Yonkers, NY 10730-1057, August, 1990, \$10.00 for review and permission fee.

Permission to use must be obtained from Permission Department, Attn: Wendy J. Wintman, Copyright Supervisor. Copy of permission included with entry form.

**SUPERMAN II**, VHS, Motion Picture on Video, Running Time 2 Hrs. Rented/purchased videotape or laser disc. Commercially available and Hardware on which to display film.

**20/20 Program transcript**, show # 338, Journal Graphics, 1535 Grant Street, Denver, CO 80203, 10/20/83, \$7.00, booklet, program transcript segment read "Growing Up In Smoke."



*The New Jersey Consortium  
for Consumer Education*

# **ADVERTISING - PACKAGE LABELLING**

**Adrienne Ross**

George White School  
120 Magnolia Avenue  
Hillsdale, NJ 07642  
201-664-0286

**Developed for Grades : 7-9  
Class Periods: 4**

34

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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## Plan Goals and Summary

Advertising - Students will learn how to read and evaluate package labels, how to compute costs per service, and advertising techniques.

## Sample Lesson Plan: Consumer Education

### Objectives:

1. Student will learn how to read and evaluate package labels.
2. Student will learn how to compute cost per serving.
3. Student will learn and understand advertising techniques.

### Content:

1. Discuss information found on package label.
2. Discuss cost per serving.
3. Discuss various advertising techniques.

### Activities:

1. Brainstorm information on package label.
2. Filmstrip - "Grocery Games - Part 2"
3. Labelling packet (enclosed).
4. Show examples of advertising techniques.
5. Evaluation project: Develop edible food package with cover, copy similar nutritional information. Extra credit: prepare for tasting.
6. Present project in class using advertising technique in commercial.

### Time:

- 4 Class periods/ 40 min each.

### Evaluation:

Final project is used as evaluation. Did student use ingredients and nutritional information appropriately for product? Did student correctly utilize advertising technique?

## WORK SHEETS FROM COMMERCIAL SOURCES

### NUTRITION LABEL FROM FOOD FOR TODAY BY KOWTAUK AND KOPAN

Size of Serving, Number of Servings, Nutrients, Information required by federal regulation vs optional information

### HOW TO READ THE LABEL FROM J. WESTON WALSH

Product name, calculate # boxes to serve family for a week, preservatives, ingredients, calories, additional protein needed for specific needs (child, pregnant woman, etc.)

### CAN YOU BREAK THE FOOD-LABEL CODE?

4 label comparison: which cereal is lowest in calories per serving, highest in cholesterol, salt, whole-wheat?

### MYSTERY FOOD LABELS FROM CENTER FOR APPLIED RESEARCH IN EDUCATION (sheet 19-5 and 19-6)

From list of ingredients which is orange juice? orange drink? etc?

### BE A SUPER SHOPPER FROM J. WESTON WALCH

Select ten specific grocery items. Assign students to price these items at different local supermarkets. Compare and discuss results during class i.e. canned peaches, chicken (whole and pieces) jello (3 oz and 6 oz)

### WHO IS DECIDING WHICH FOODS I BUY?

Issues include: describe your favorite ad, why? what did you learn from it? ever tried the product? Does it live up to ad?

RADIO OR TV COMMERCIAL?

MAGAZINE OR NEWSPAPER AD ?

IN-STORE DISPLAY OR SIGN ?

# RESOURCES

**CHOICES** - Can you read the Food Label Code? Scholastic Choices, 2931 East McCarthy Street, PO Box 3710, Jefferson City, MO 65102-3910, March, 1988, page 41, \$5.95. Student Manual: Worksheet labelled "Reading."

**FOOD FOR TODAY.** Nutrition Label. Kowtaluk and Copan. 1977.

**LEARN TO READ THE LABEL** - Be a Super Shopper. J. Westin Walch, Box 658, Portland, ME 04104, 1981. Zerox Worksheet

**NUTRITION CURRICULUM ACTIVITIES KIT.** The Center for Applied Research in Education, Inc. West Nyack, NY 10995, 1986, Student Manual and Worksheets

**WINNING THE GROCERY GAME - PART II.** The Learning Seed, 330 Telser Road, Lake Zurich, ILL. 60047, 1986, Filmstrip: Discusses label information relative to cost. 23 minutes

**NOTE - FOR INFORMATION ON NEW FEDERAL LABELLING REQUIREMENTS CONTACT THE FOOD AND DRUG ADMINISTRATION (201-645-3329) AND YOUR COUNTY HOME EXTENSION HOME ECONOMISTS.**

**Also See Lesson Plan H**



*The New Jersey Consortium  
for Consumer Education*

# **ADVERTISING - PRODUCT COMPARISON & EVALUATION**

**Nancy Vetreno**

**Maywood Avenue School**

**452 Maywood Avenue**

**Maywood, NJ 07607**

**201-854-9110**

**Developed for Grades 7-9**

**Class Periods: 6**

40

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

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## Plan Goals and Summary

Advertising - This is a multi-faceted lesson that focuses on the factors consumers should consider when making a decision to purchase a product. Students test various brands of cola, after discussing the desirable qualities to be considered and the best way to hold an objective test. Students then construct and run a product comparison test of their own choosing and present their findings in an oral presentation to the class.

**Note:** This type of lesson plan creates an excellent opportunity to tap area resources for expertise in market research. Area experts can help increase knowledge of sophisticated research techniques as well as the complexities (art & science) of consumer and market research. A good opportunity for adjunct lessons on careers.

# CONSUMER EDUCATION - Product Comparison and Evaluation

## OBJECTIVES:

- To understand the importance of product comparison
- To understand the scientific method of conducting an experiment
- To make wise consumer decisions based on careful analysis of product information

## TIME:

3 instructional periods of 45 minutes each plus 2-3 days for group work and presentations

## MATERIALS NEEDED:

- Various brands of cola
- Disposable cups (3 oz. size)
- Saltines
- Product evaluation sheet (handout # 1 )
- Project assignment sheet (handout #2)
- Student Self Assessment Questionnaire (handout #3)

## EVALUATION/ ASSESSMENT

- Completion and presentation of product evaluation projects
- Student Self Assessment Questionnaire

## CONTENT DAY I

Discuss the choices and decisions we must make in purchasing products.

1. What should we look for in making comparisons between products? (*quality, nutrition, where appropriate, freshness, durability, best price*)
2. How can we determine the best buy for our money? (*Comparison shopping and evaluating product quality and price*)
3. How should we go about evaluating and comparing a product? (*Test it by comparing the various qualities of the products*).
4. How do scientists test a problem in a lab environment? (*Scientific method*)

Review Scientific Method as presented in science classes (*Students should take notes for later use*)

1. State a problem / ask a question - decide what you are going to do.
2. Form a hypothesis - what do you want to know?
3. Test the hypothesis - design a fair test; recognize and control the variables.
4. Organize data; analyze results - tally and record data (information) and analyze results.
5. State conclusions - decide what the results show.

Discuss what steps should be taken to keep the test fair? (*cover brand names blind taste testing, determine equal freshness, use unbiased testers, test like items, temperature, take exact measurements, conduct the test more than once*). This is called controlling variables.

What qualities are desirable in a product like peanut butter for example? (*Answers will vary but should include freshness, consistency, creaminess, price* . ) What other factors should be considered? (*personal taste and judgement*) . How can we, as consumers, determine which brand is best? (*Comparison of quality, nutrition and price*)

Explain that during the next class students will be testing different brands of cola. Decide as a group what qualities will be tested and list on board. (*fizziness, sweetness, taste, appearance, price, etc.*) Determine the variables and decide the testing procedure (*Cola should be fresh and cold; labels covered; palates cleaned between testing sample.*)

## **DAY II ACTIVITY**

Before class begins, remove the label from each bottle taking care to record each brand and its price accurately. Cover caps with foil to cover product name if necessary. Label each bottle A, B, C, and D. Make sure colas are equally chilled. Have disposable cups available.

Distribute copies of Product Evaluation Sheet. (*Handout 1*)

Explain that class will be taking a blind taste test comparing four different brands of cola. Explain the procedure for testing and discuss the reasons for each of the steps. (*Four students will be appointed Official Testers. Each of the "testers " is responsible for distributing samples from one particular bottle. Each student then receives a disposable cup and is instructed to go to each "cola station" to taste a sample and record the results on the evaluation sheet. Tasters must clean their palates by eating a cracker between samples*)

After students have tested each of the samples allow for time to complete the evaluation sheet and questions 1 & 2. Students may guess at the name brands when they are finished if they wish and should average their scores for each of the products at this time. Expose the prices of each item and ask students to answer the remaining questions. After the evaluation sheets are completed, expose the product names and discuss the results.

Collect the Evaluation forms and tabulate the results by asking a student to go to the board and tally the results of the test.

Discuss: Could you guess the brands by taste alone? Are the most expensive products always the best in taste and quality? Which of the brands do you consider the "best buy"? Why? Why do people buy brand names? What conclusions can we make about this product?

### DAY III

#### ASSESSMENT ACTIVITY

Introduce and assign STUDENT PROJECTS by discussing the following:

Discuss the results of taste test through the following questions:

1. What qualities influenced you to like one brand over another?
2. How do advertisers use this information to get you to buy their products?
3. What do the people in charge of marketing do to entice you to buy their product?
4. How much of this is persuasive and bias language?
5. What do we as consumers need to remember in our decision making?

Review the procedure for accurate product testing using the scientific method for conducting an experiment. Allow students to form groups of 2-3 for the purpose of devising and conducting a product test on an item of their choice. Hand out the assignment sheet with the project guidelines and review the process (*Handout #2*).

Discuss the format for the final presentation to be given before the class and assign a due date for students to present their projects and results to the class. Allow a minimum of one class period for group preparation and work under teacher supervision. Students may use back issues of **Zillions** Magazine as a resource for ideas and examples of product comparison and testing

Upon completion of student presentations pass out self assessment sheet (*handout #3*) which can finished for homework

## PRODUCT EVALUATION SHEET

Rate and record your opinion for each of the products based on the characteristics listed below. Please use the following rating system. You may write comments and notes in the appropriate boxes as you sample each product to help you in deciding the evaluation.  
 1=Excellent 2=Very .good 3= Fair 4=Poor

ITEM	FIZZINESS	SWEETNESS	OVERALL TASTE	APPEARANCE	PRICE	point total	average
A							
B							
C							
D							

1. Overall, which item did you like the best? Why?
  
2. Overall, which item did you like the least? Why ?
  
3. *Answer this question after the price has been exposed.* Does the price influence your choice now that you are aware of cost? Explain.
  
4. What conclusions can you make about this test? Write a brief summary about the test results.

## Consumer Education Project Assignment

Date due \_\_\_\_\_

For this project you may work in groups of 2 to 3 students. Divide the responsibilities of the assignment as equally as possible. You will have some time to work together on this assignment in class but most of the work must be done outside of school so choose someone that you can work with after school.

**YOUR ASSIGNMENT** Develop and complete a product test using the scientific method to conduct your experiment, analyze your results and draw conclusions.

1. Select a product you're interested in and that is affordable. ( Remember you will have to use several brands to test so sneakers are not a good idea.) Some inexpensive ideas include gum, paper towels, markers, batteries, toys, food products, cosmetics, etc. Choose something that you are familiar with and use frequently.
2. Decide what to test for (what do you want to know about this product) and write a hypothesis.
3. Design a fair test. Think of ways to find out what you want to know then write a step by step plan. (This is called the procedure). Remember to recognize and control inconsistencies in testing. (The variables) Keep accurate notes of everything you do ( remember you are working scientifically) and record all test results and observations. Use charts and graphs to display your findings
4. Conduct the test again to double check your results.
5. Organize your information (data) and analyze your results.
6. Make conclusions about your test and write a summary.
7. **Present your findings on a poster that includes** a title, hypothesis, test procedures, results and a conclusion. You should use charts, pictures and photos to make your display more interesting. You and your partner will be expected to present your findings to the class in a well organized oral report.

handout #2

NAME \_\_\_\_\_ DATE \_\_\_\_\_ SECTION \_\_\_\_\_

Complete the following questions concerning the Consumer Education product comparison and evaluation project. Answer in complete sentences and paragraphs where necessary.

1. Who did you work with in the project? What parts of the project did each of you complete?

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2. What did you learn from this project and from listening to the other presentations?

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3. What aspects of your project do you think were particularly effective?

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4. If you were to do this over again what might you do differently?

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# RESOURCES

ZILLIONS MAGAZINE, Consumer Reports

Original Worksheets

Products



*The New Jersey Consortium  
for Consumer Education*

# **ADVERTISING - Consumer ADventure**

**E. Renee Heiss**

**North Burlington Regional Jr/Sr High School  
160 Mansfield Road East  
Columbus, NJ 08022  
609-298-3900**

**Developed for Grades 7-9  
Class Periods: 7**

50

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

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## Plan Goals and Summary

Advertising - The student will understand how advertising manipulates consumer decisions by participating in interactive lessons and by designing a simple advertising portfolio for a hypothetical products, while strengthening basic skills. Lessons have been planned so teachers will have a minimum of additional work and research.

If you ADMire an ADvertisement, be a consumer ADVocate. Use ADs to your  
ADvantage!

Take good ADvice - get ADEquate information, be ADEpt at questioning  
ADjectives in ADvertisements, and be ADamant about your rights as a con-  
sumer.

Now, let us ADdress the lessons . . .

**OBJECTIVE:**

The student will be able to define at least 15 terms related to advertising so he/she can intelligently discuss the impact of advertising on everyday life.

**CONTENTS, ACTIVITIES AND TEACHER PREPARATION:**

CONTENT: Define advertising  
 ACTIVITY: Play "Reel of Advertising"  
 TEACHER PREP: Make "Reel" or grab bag of values: Choose Teams: Put Blanks on Board (Answer Attached)

CONTENT: Define terms associated with advertising  
 ACTIVITY: Play "Advertising Memory Match"  
 TEACHER PREP: Prepare two boards and answer cards (instructions attached); reproduce study guide (attached)

CONTENT: Impact of Ads on everyday life  
 ACTIVITY: Discuss where ads can be seen every day; "Where we see ( and hear) Advertisements" Word/Find  
 TEACHER PREP: Form Discussion Groups; Reproduce Word/Find Sheet (attached), with answer key

**ASSIGNMENT:**

Complete word-find; study for quiz evaluating knowledge of terms

**EVALUATIONS:**

Fill in the blanks to complete definition

Correctly match terms with definitions

Group: List at least 15 places ads can be seen.

Circle terms in word-find

**RESOURCES:**

Gay, Kathlyn. Caution! This May Be An Advertisement. A Teen Guide to Advertising. New York: Franklin Watts Pub., 1992.

Brenneke, Judith Staley, Ed.D. Decisions - Making Personal Economic Choices. St Paul: EMC Publishing, 1992.

## REEL OF ADVERTISING

### Game Directions

1. Either use the standard wheel that comes with the "Wheel of Fortune" Game by Pressman or make your own by putting point values on slips of paper in a grab bag.
2. Use rules similar to the television version of the game, except divide the class into three groups and select a spokesperson from each group who will take input from the group and tell the "host" which letter is desired.
3. Put the blanks for the definition of advertising on the blackboard:

### **A MESSAGE DESIGNED TO CREATE INTEREST IN A PRODUCT SO PEOPLE WILL BUY IT**

4. Use your own prizes to reward the winners or use the following: Homework pass, 10 points on the next quiz, or a library pass. (Each member of the winning team may choose his/her own prize.)

## ADVERTISING DEFINITIONS

ADVERTISING - a message designed to create interest in a product or service so people will buy it.

CONSUMER - someone who buys a product or service

PRODUCER - a person or company that makes a product or provides a service

CAVEAT EMPTOR - Latin for "Let the buyer beware"  
BE SKEPTICAL!!!!

BAIT AND SWITCH - misleading advertising practice where stores advertise a lower priced product, then pressure the consumer to buy a higher priced product in the store.

MARKET ANALYSIS - a study of the interest of the people most likely to purchase a particular product.

PERSUASION - trying to get others to buy a product

COMPETITORS - producers selling the same or similar product

SALIENCY - the instinct to notice sudden change

CINDERELLA SYNDROME - the updated search for instant change by using advertised products

MARKETING - the process of selling products through advertising

ADVERTISING DEFINITIONS - continued

HOOK - the part of an advertisement that is so unique that it makes you want to buy the product

ENDORSEMENT - the use of well-known celebrities to advertise a product

SLOGAN - a phrase used over and over that helps consumers remember the product more easily, i.e. Remember, only you can prevent forest fires

BRAND NAME - the name used by a producer that becomes the legal trademark and can not be used by any other producer of a similar product

ACCOUNTABILITY - the responsibility of a producer to be able to provide the product as advertised

PROMOTION - the advertising of a product by offering an additional item with the advertised product

APPEAL - whatever makes a consumer want to buy a product

COPYRIGHT LAWS - laws that protect advertisers from using other advertisers' logos, slogans or advertisements

LOGO - a symbol that represents a product

PUBLICITY - the process of getting the consumer's attention (I.E. SMOKEY THE BEAR SYMBOL)

BE AN ADVERTISING DETECTIVE

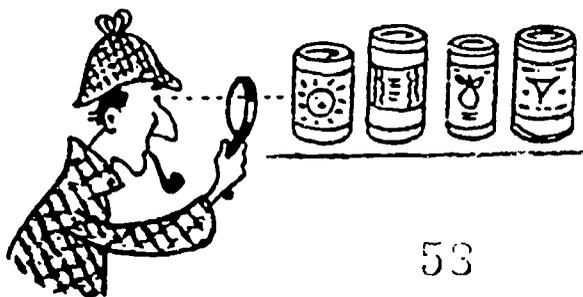


Y Z M J A S S S B M A G A Z I N E S U S F H E A J C G  
 P C M D C L S C V A T R W S T W N F S T E K C A J T  
 X T R I A V R M X J S E S U B Z O I S T R O P R I A R  
 J E I S R H E J X B U M P E R E S T I C K E R S Y G A  
 S L C C N E T N D H I W P H D S A E Z S E I V O M B I  
 W E F Q I G S I M D Y C R E U D N L V J H T X J D D N  
 Q V D U V N O N A R E A O I H R E L M C F N X R B C S  
 D I D N A I P E T M D P M G M A R U E A Y E G A F B G  
 N S Q T L G O O C X L S O H T O A B X J I A N F O U A  
 I I N F Q A I H H I S H T T R B B N S S S Q L I F B S M  
 W O V C B K W U B X N M I V A L M H D R Y S T L U I E  
 I N I O O C T N O A O D O H D L U C X E E S E E S N F  
 E Q D U O A U D O I I D N U E I I R C P L T K X N E S  
 R Z E P T P S R K R T O A N M B D U W A L R R T S S H  
 O S O O H G G E S P A O L D A N A H O P O I A I T S O  
 T K R N S T A D E L T R R R R P T C R S W H M C A B W  
 S O C S S C B R M A S H I E K L S N D W M S E K T C S  
 K O A J T U F N A N P A T D S A E E X E P T L E I A K  
 E B S G E D G U N E N N E J A Y S O O N A A E T O R F  
 L R S R L O N M Z G I G M N N B E N F P G E T S N D T  
 G A E A H R I B D B A E S U R I L M B W E W J S S S W  
 U E T F P P P E N A R R K M A L P S M E S S X W V S S  
 G Y T F M C P R A N T S I B D L M I O R E C G P N R H  
 D V E I A T O S R N T I A E I S A G U C E V I G X T I  
 Q Z M T P Z H I B E A G E R C J S N T D A N I N L L R  
 Q F J I V G S S G R B Z F S T B X S H B R S C Q P D T  
 R S E G A S S E M S D L O H G E N O H F Y V N D E Q S

RADIO  
 TELEVISION  
 MAGAZINES  
 NEWSPAPERS  
 NEON SIGNS  
 BILLBOARDS  
 STORE WINDOWS  
 POSTERS  
 MAIL  
 TRADEMARKS  
 BUSES  
 TRAINS  
 BUS STATIONS  
 TRAIN STATIONS  
 AIRPORTS  
 T SHIRTS

SWEATSHIRTS  
 JACKETS  
 CAPS  
 YEARBOOKS  
 PLAYBILLS  
 SHOPPING BAGS  
 SAMPLES  
 GRAFFITI  
 TELEMARKETING  
 SIGNS  
 BUMPER STICKERS  
 AIRPLANE BANNERS  
 CHURCH BULLETINS  
 STADIUM ARENAS  
 BUSINESS CARDS  
 WORD OF MOUTH

PAMPHLETS  
 PRODUCT PACKAGING  
 DISCOUNT COUPONS  
 MOVIES  
 GAME SHOWS  
 RAFFLE TICKETS  
 CARNIVAL BOOTHS  
 PROMOTIONAL ITEMS  
 BRAND NAMES  
 MATCHBOOKS  
 NINE HUNDRED NUMBERS  
 EIGHT HUNDRED NUMBERS  
 VIDEO CASSETTE  
 DOORHANGERS  
 YELLOW PAGES  
 PHONE HOLD MESSAGES



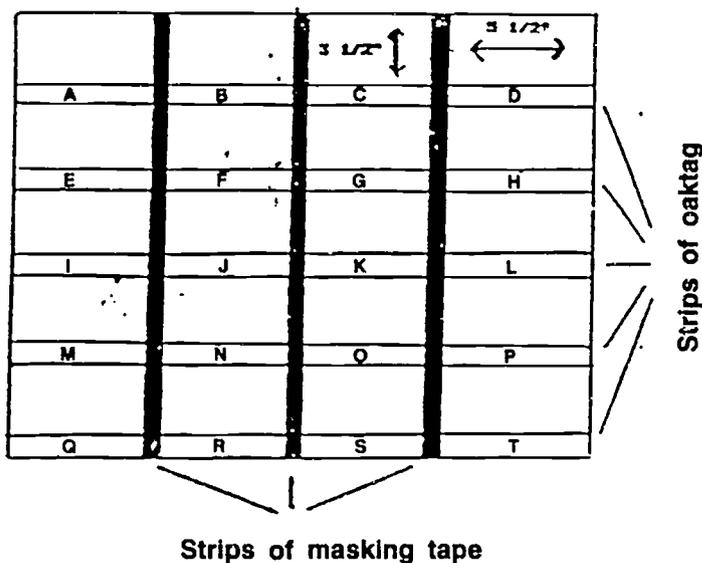
## CONSTRUCTION OF MEMORY MATCH BOARD

### MATERIALS NEEDED:

- 3 sheets of oaktag or poster board (18" × 24" each)
- Masking tape
- 40 3" × 5" index cards (20 of one color/20 of another)

### INSTRUCTIONS:

1. From one piece of oaktag or poster board, cut 10 strips 1" × 24"
2. Attach each strip at locations pictured below on other two pieces of oaktag or poster board by taping across the bottoms of the strips of oaktag only.
3. Run masking tape vertically as pictured below.
4. Label each section of one board "A" through "T" and the other board "1" through "20". Label on the 1" strips so label is visible when the cards are inserted (see diagram).
5. On 20 index cards, print the advertising term in large letters at least 1½" above the bottom of the card.
6. On 20 index cards, print the definition in large letters at least 1½" above the bottom of the card.
7. Insert index cards with terms on the lettered board and definitions on the numbered board.



**GAME DIRECTIONS:** Divide students into two groups and select a leader for each. Allow students to use the definitions sheet as they attempt to match the lettered board with the numbered board. Turn cards over when selected, then turn back over if a match is not identified. As they select a correct match, they keep the pair of cards and may try again. The group with the most pairs wins the selected prize or privilege.

**OBJECTIVE:**

The student will be able to determine product information needed to develop three questions for a sample market analysis. From this information, the student will list three characteristics of the targeted group.

**CONTENT, ACTIVITIES AND TEACHER PREPARATION, EVALUATION:**

CONTENT: Evaluate student knowledge of terms  
 ACTIVITY: Quiz on advertising knowledge of terms  
 TEACHER PREP: Reproduce Quiz (attached)  
 EVALUATION: 70% of better on Terms Quiz

CONTENT: Assign product to advertise  
 ACTIVITY: Explain project  
 TEACHER PREP: Reproduce project sheet (attached)  
 EVALUATION:

CONTENT: Value of market analysis  
 ACTIVITY: POPCORN  
 TEACHER PREP: Popcorn in advance (directions attached)  
 EVALUATION: Develop 3 or more questions for sample market analysis

CONTENT: Determine information needed for survey  
 ACTIVITY: Students consider their product and what information is needed for marketing.  
 EVALUATION: List three characteristics of targeted group

**ASSIGNMENT:**

Bring in magazines, newspapers, brochures, etc.  
 Complete Section II of Project

**TIME:**

1 45 minute class period

**RESOURCES:**

Cheskin, Louis. How to Predict What People Will Buy, New York: Liveright Publishing Corp., 1957

Psycho-Sell, The Learning Seed, VHS, 25 minutes, live action video using actual ads to teach the art of persuasion through advertising, 1991

## ADVERTISING TERMS QUIZ

Name \_\_\_\_\_

Use the following words to correctly complete the statements.

ADVERTISEMENT

PRODUCERS

CONSUMER

MARKET ANALYSIS

CAVEAT EMPTOR

BAIT AND SWITCH

CINDERELLA SYNDROME

SLOGAN

LOGO

HOOK

1. You are a \_\_\_\_\_, someone who buys products and services.
2. Sears and K-Mart are \_\_\_\_\_. They sell the products and services.
3. Be careful not to fall for \_\_\_\_\_, where producers lure customers with inexpensive products and then try to sell them more expensive ones.
4. Producers usually do a \_\_\_\_\_ to find out who would be most likely to buy their products.
5. You have been persuaded by the \_\_\_\_\_, if you think you can get instant beauty by using an advertised product.
6. Watch for the advertising \_\_\_\_\_, the part of an advertisement that makes you really want to buy the product.
7. Most producers use a common \_\_\_\_\_ over and over, so you will become familiar with their product.
8. McDonald's uses the golden arches as their \_\_\_\_\_, a picture that represents their products.
9. Whenever you see an advertisement, think about the Latin phrase \_\_\_\_\_, which means "let the buyer beware!"
10. (A) an \_\_\_\_\_ is a message designed to create interest in a product so people will buy it.



## ADVERTISING TERMS QUIZ ANSWERS

1. CONSUMER
2. PRODUCERS
3. BAIT AND SWITCH
4. MARKET ANALYSIS
5. CINDERELLA SYNDROME
6. HOOK
7. SLOGAN
8. LOGO
9. CAVEAT EMPTOR
10. ADVERTISEMENT

## ADVERTISING UNIT PROJECT

NAME(S)

You will be advertising a new kind of breakfast cereal. Your grade will depend on how well you analyze the market and how well you develop the advertising for your product. Follow the directions below when you are instructed to complete each section.

**SECTION I - Product market.** Each group will be given a different market to target, so we can see that specific products will be advertised in unique ways. Circle the product market you have been given here.

Pre-school girls

Pre-school boys

Teens

Senior Citizens

Health Enthusiasts

Other (describe)

**SECTION II - Market analysis.** What are some things you would like to know about your market that would help you to advertise your product? Develop three questions you could ask in a market analysis to find out about the interests of your target group. Then list three characteristics of your target group that will help you to market your product.

Questions	Characteristics
1.	1.
2.	2.
3.	3.

**SECTION III - The TV ad.** Television advertising is usually studied so that products advertised relate to the program being viewed. (For example, a program on dog training would advertise dog food, rather than laundry detergent.) Identify (1) A typical program for your advertisement - either an actual program or a description of a program, (2) The time of year your advertisement would run. Then explain the reasons for your choices.

1. Program



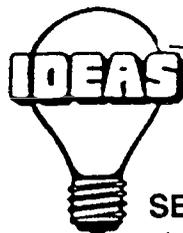
2. Time of year

Reasons for choices:

**SECTION IV - The Magnet.** Which advertising magnet(s) would be most appropriate for your product? List them here; then explain how your ad would show the magnet drawing people to buy your product.

Magnet

How



**SECTION V - The Name.** Develop a name for your product. It should be interesting and different.

Product Name

**SECTION VI - The Hook!** What is unique about your product? What makes it better than any other similar product? Write here what you could use as a "hook" that you could emphasize in an advertisement for your cereal.

Hook -

**SECTION VII - Develop a catchy slogan for your product.**

Use the slogan guide sheet to help you develop an interesting slogan; then, write your slogan here. Be careful not to infringe on any copyright laws by using words or phrases similar to popular brands, etc.

(Example: Toys R Us sued another company for using the brand name s R Us! (Both used a reverse R.)



**SECTION VIII - Advertising Portfolio.** You will develop three forms of advertisements for your product. One may be a visual (ex. - picture of the eye-catching front of your cereal box!) and two must be written (ex. - the script for a radio or TV advertisement - you can even pick the actor who might endorse your product!) Use the word find puzzle as a guide to the types of advertisements you might use. Not all advertisements need to be bought. You could design a flyer that could be put on all the ~windshields at your local grocery store, for example. BE CREATIVE !!!

**CAUTION:** Keep weasel words out of your advertisement. Also, if you claim something about your product, make sure your claim could be proven. (Ex. DON'T say, "Moon Rock Cereal - It can take you to the moon.")



## POPCORN ACTIVITY

### Materials needed:

1 bag "Pop Qwiz" brand popcorn (or any other variety) 1 bowl for each group

1. Pop corn in advance of class. Place two to three times as many popped kernels as there are students in a group.
2. Each group is given a bowl of popcorn. Each student removes one kernel from the bowl.
3. For one to two minutes, students are to analyze their chosen kernels so each will be able to identify it in the bowl.
4. Students return kernels to the bowl and gently stir. Instruct students to find the chosen kernel from the others.
5. Once everyone has correctly identified the chosen kernel, distribute the rest of the popcorn for consumption. Then ask the following questions:
  - A. What was most noticeable about your kernel?
  - B. How did you distinguish it from the others?
  - C. Did you find yourself arguing with another student because the characteristics of the chosen kernels were similar?
  - D. How can you relate this exercise to a market analysis of people who might use your product?



## Day 3 LESSON PLAN

### OBJECTIVE:

The student will be able to describe three characteristics of a memorable television advertisement.

**TIME:** 1 - 45 minute class period

### CONTENT, ACTIVITIES AND TEACHER PREP

**CONTENT:** How advertisers influence buying  
**ACTIVITY:** 25 minute video (see schedule A)  
**TEACHER PREP:** request TV/VCR

**CONTENT:** Percentage of advertising remembered  
**ACTIVITY:** List of products mentioned in film on board

**CONTENT:** Conclusions  
**ACTIVITIES:** Discussion Questions

1. What advertisements were most memorable? Why?
2. How do changes in sound and sight make us more aware of the ad?
3. What percentage of ads in the movie did you remember? Why?
4. What advertisements do you remember from the TV show you watched last night? Why?

### ASSIGNMENT:

Watch TV and listen to the radio-describe any 2 ads for each. Complete Section III of project

### EVALUATION:

List at least five products mentioned on the video. Describe three characteristics of memorable ads.

### RESOURCES

Gerson, Richard F. Writing and Implementing a Marketing Plan. Los Altos, CA Crisp Pub., Inc., 1991

6~

**OBJECTIVE:**

The student will be able to analyze 12 types of advertising magnets and estimate the percentage of an average newspaper that is advertising.

**CONTENT, ACTIVITIES, TEACHER PREPARATION:**

**CONTENT:** Analyze advertising magnets  
**ACTIVITY:** GROUP 1 Find examples of six kinds of advertising magnets in magazines, newspapers, brochures, tv, radio, etc.  
**TEACHER PREP:** Supplement student contributions of magazines, paper and brochures; copy advertising magnet sheet (attached)

**CONTENT:** Measure percent of advertisements in magazines and newspapers  
**ACTIVITY:** GROUP 2 Using one section of paper, measure column inches or fractions of pages and compute percentages (Reverse Groups to complete the magnets and analyze a different section of paper)  
**TEACHER PREP:** Copy guide sheet for computations; supply yardsticks and calculators

**CONTENT:** Conclusions  
**ACTIVITY:** Discuss which ads are most effective for a teenage group and what percentage of newspaper is advertisement.

**ASSIGNMENT:**

Complete Section IV of project

**EVALUATIONS:**

Find at least one example for six advertising magnets

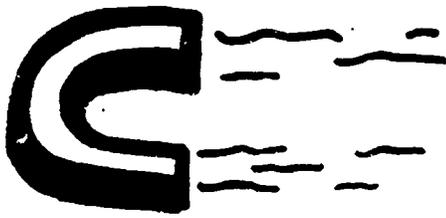
Compute percent for advertising for one newspaper section

**TIME:**

One 45 minute class period

**RESOURCES:**

Campbell, Margaret F., Home Economics Curriculum Activities Kit. West Nyack, New York: Center for Applied Research in Education, 1990

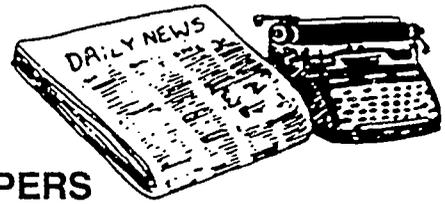


## ADVERTISING MAGNETS

Find at least one example of each of the advertising magnets. Attach them to a separate sheet of paper and label each type of magnet. Some ads may fit more than one category, but only use the advertisement once. If you use television or radio ads as your example, include a brief, written description of the ad. (Exact words are helpful, but not necessary.)

1. FUN - You will have much more fun than you are now if you use this product.
2. INFORMATION - You will use this product because you know everything you need to know about it.
3. CINDERELLA SYNDROME - You will use this product and be instantly transformed into something better or more beautiful
4. ACCEPTANCE - If you use this product, you will be accepted by the group.
5. EMOTIONAL APPEAL - Use this product and you will feel really good about yourself.
6. ATTRACTION - If you use this product, you will be more attractive to other people.
7. EXCITEMENT - Use this product to put some excitement in your life.
8. HERO ENDORSEMENT - If you use this product, you will be like the celebrity who is advertising it.
9. SUCCESS - Only successful people use this product; so, you too, can be successful if you use it.
10. PATRIOTISM - Use this product because it is the American Way!
11. FAMILY TOGETHERNESS - Your family will enjoy each other more if they use this product.
12. INDEPENDENCE - Use this product because YOU want to, and no other reason.

NAME(S)



## PERCENTAGE OF AD IN NEWSPAPERS

Ever wonder just how much of the daily newspaper is advertising and how much is news? Here's how to find out.

1. Take a section of a multi-section newspaper or ten pages of a paper that is not sectioned (usually labeled by letters in the top right corner of the first page of that section.)

2. Measure the outside dimensions of one page. Multiply them to find out the area of one page.

$$\underline{\hspace{2cm}} \text{ (length) } \times \underline{\hspace{2cm}} \text{ (width) } = \underline{\hspace{2cm}}$$

Your answer is the area of one page of newspaper.

3. Now multiply the answer you just got by the number of pages you are using (remember to count back and front as 2 pages).

$$\underline{\hspace{2cm}} \text{ (area of 1 page) } \times \underline{\hspace{2cm}} \text{ (\# of pages) } = \underline{\hspace{2cm}}$$

Your answer is the area for the section of newspaper you are using.

4. Next, compute the area of each section of display advertising (these are the ads that usually have a black line around them to set them apart from the news items). Do this the same way you measured the area of the newspaper (length x width = area)

5. Then add together the areas of all the display ads you found. Your answer will be the total area of advertising in the section of newspaper.) Enter your answer here.

$$\text{area of advertising} = \underline{\hspace{2cm}} \text{ square inches}$$

6. Finally, multiply the area of advertising (answer #5) by 100 and divide that by the total area of the newspaper (answer #3) to determine the percentage of advertising in your newspaper section.

$$\frac{\underline{\hspace{2cm}} \text{ (answer \#5) } \times 100}{\underline{\hspace{2cm}} \text{ (answer \#3)}} = \underline{\hspace{2cm}} \%$$

Your answer is the percentage of advertising in your newspaper section. To find out the percentage of newspaper that is actually news, subtract your answer in step #6 from 100.

$$100 - \underline{\hspace{2cm}} \text{ (answer \#6) } = \underline{\hspace{2cm}} \%$$



Your answer is the percentage of the newspaper that is actually news! Were you surprised?

## Day 5 LESSON PLAN

ID #:

### OBJECTIVE:

Using actual advertisements, the student will be able to identify at least three unscrupulous or misleading words used in advertisements.

The student will be able to describe the responsibilities of three agencies that uphold the laws that relate to advertising for the protection of the consumer

### TIME :

1 45 minute class period

### CONTENT, ACTIVITIES AND TEACHER PREPARATION:

CONTENT: Identify five or more weasel words used in advertising  
ACTIVITY: Search magazines and newspapers for weasel words, write on weasels, cut out, then attach to classroom walls of doors  
TEACHER PREP: Copy weasels (attached)

CONTENT: Describe laws that relate to advertising  
ACTIVITY: Group reading: "Where can I get information?"  
Discussion:  
1) What are 3 agencies teens can contact if they find misleading advertising?  
2) How can you guard yourself against believing "weasel" words  
TEACHER PREP: Copy interview (attached); assign parts to read

### ASSIGNMENT:

Consider ways to advertise the assigned product  
Develop the name and a "hook" for the assigned cereal product (Section V and VI)

### EVALUATIONS:

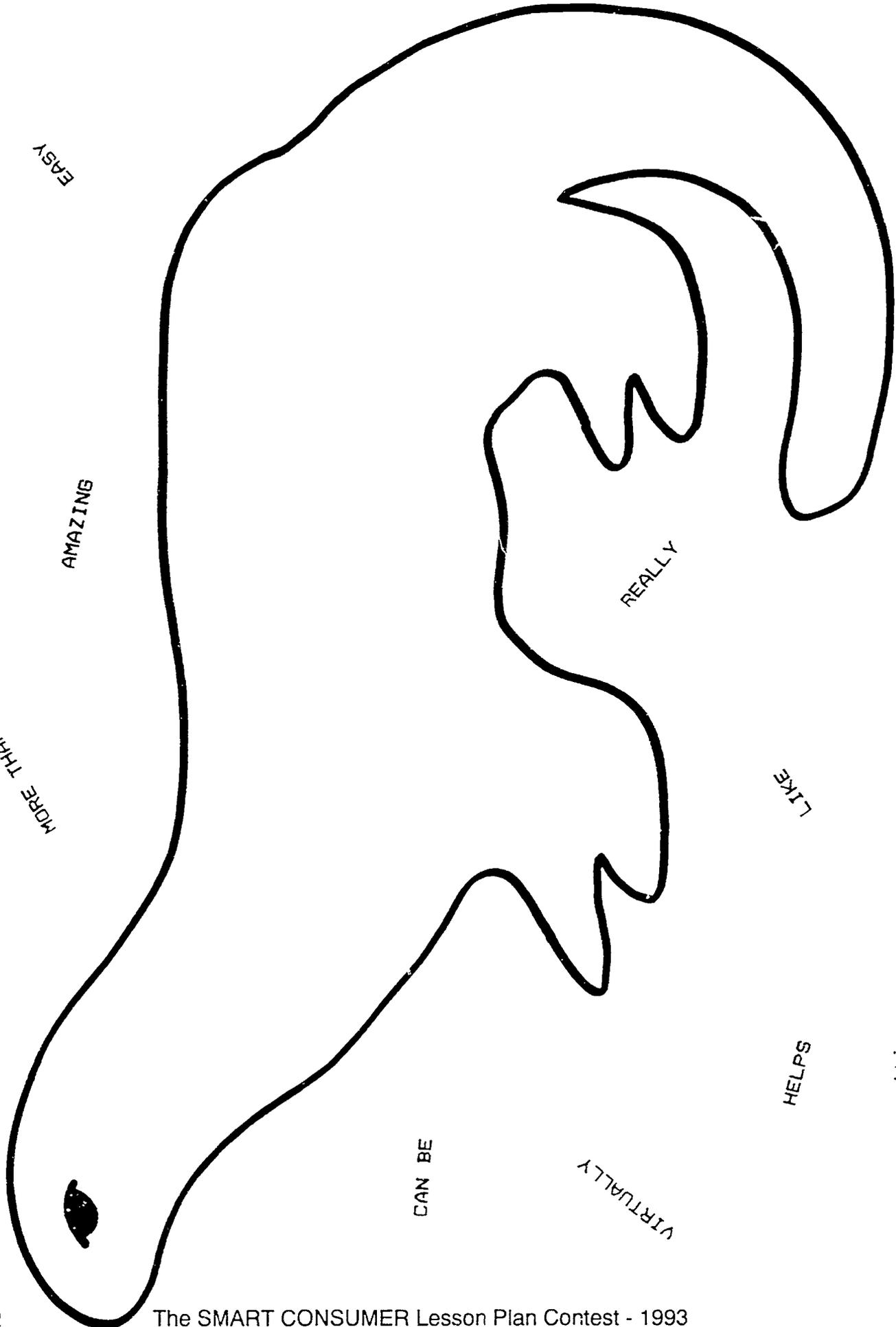
Identify at least 3 weasel words  
Describe 3 of the 6 agencies that protect consumers

### RESOURCES:

Wrighter, Carl P. I Can Sell You Anything. New York: Ballantine Books, 1972

Trump, Fred. Buyer Beware. New York: Abingdon Press, 1965 .

"Selling It" Consumer Reports, May, 1993, p. 339.



## WHERE CAN I GET INFORMATION?

### WHO CAN A TEENAGER CALL IF HE/SHE FINDS UNFAIR OR UNTRUE ADVERTISING?

Call the Better Business Bureau, a non-profit corporation that protects consumers from unfair and untrue advertising. They take calls from everyone, then investigate the claim and work with the company to effect voluntary charges. The phone number of the nearest Better Business Bureau is usually in the phone book. \*

Call the NJ Division of Consumer Affairs (or the city or county office closest to you). The NJ Division of Consumer Affairs reports to the Attorney General of New Jersey and enforces the NJ Consumer Fraud Act. The Division can take businesses to court with charges of misleading advertising and fines can be charged if the businesses is found to have violated the law. For a brochure that lists offices and phone numbers call 201-504-6200 or write NJ Consumer Affairs, PO Box 45025, Newark, NJ 07101\*

**\* IF YOU ARE SEEKING GENERAL INFORMATION, CALL THE OFFICE CLOSEST TO WHERE YOU LIVE, BUT IF YOU ARE CHECKING OUT A BUSINESS OR FILING A COMPLAINT, YOU'LL NEED TO CONTACT THE OFFICE WHERE THAT BUSINESS OR BUSINESS PERSON IS LOCATED.**

### WHAT HAPPENS IF THEY FIND THE ADVERTISEMENT TO BE FALSE OR WRONG?

If the Better Business bureau is unable to convince the producer to stop the unfair advertising or if the NJ Division of Consumer Affairs deems it necessary, they may refer the case to the Federal Trade Commission. NJ Consumer Affairs can also take the business to court and so can individual consumers.

### WHAT CAN THE FEDERAL TRADE COMMISSION DO ABOUT UNFAIR ADVERTISERS?

The FTC can ask advertisers to withdraw their claim. If they refuse, the FTC can order a "cease and desist" order against companies that engage in unlawful advertising.

### WHAT'S A "CEASE AND DESIST" ORDER?

That is a command to advertisers that orders them withdraw the false ad or run a correcting advertisement.

### SUPPOSE THE COMPANY REFUSES TO STOP ADVERTISING, THEN WHAT?

The FTC can fine the company, which could put them out of business.

### WHAT OTHER AGENCIES GET INVOLVED WITH FALSE ADVERTISING PRACTICES?

If a consumer mails an order for merchandise to a company that advertises falsely, the U.S. Post Office can stamp the envelope "fraudulent" and return the mail to the consumer. This lets that person know that he or she replied to a false advertising scheme.

**SO FAR FOUR ORGANIZATIONS AGENCIES CAN BE CONTACTED IF YOU HAVE A PROBLEM WITH ADVERTISING. ARE THERE ANY OTHERS?**

Yes, three more. The Food and Drug Administration governs advertising of foods, drugs and cosmetics. The Federal Communications Commission can revoke the license of a TV or radio station that airs unacceptable advertising. And, the Securities and Exchange Commission supervises the advertising of stocks.

**DOES THE STATE OF NEW JERSEY HAVE A LAW PROTECTING CONSUMERS?**

Yes, it is the New Jersey Consumer Fraud Act and it is enforced by the NJ Division of Consumer Affairs. Under these rules, anyone who deceives consumers in New Jersey can be fined \$7,500. If the person or company is guilty again, the fine is \$15,000.

**WHAT IS AN EXAMPLE OF AN ADVERTISING SCHEME THAT FAILED?**

Suppose you are a coin collector and you see an advertisement for a \$1 catalog that offers \$15,500 for 1913 Liberty head nickel. So, you send for the catalog, but when you look through your collection, you find that you don't have the rare coin.

**WHAT'S WRONG WITH THAT?- SOMEONE ELSE MUST HAVE THE VALUABLE COIN.**

That's what the catalog company wanted you to believe. When the National Better Business Bureau investigated the claim, they found that only 5 of those coins were minted and all of the owners were known. Therefore, the possibility of finding the coin was nonexistent.

**HOW CAN I FIND OUT ABOUT DECEPTIVE ADVERTISING THAT HAS ALREADY BEEN INVESTIGATED?**

On the inside back cover of every issue of Consumer Report, Published by Consumer's Union of U.S., Inc., is an article called "Selling It." Here, the editors publish a collection of deceptive advertising practices that consumers should know about. Consumer Reports is available in almost every library.

**CAN YOU GIVE ME AN EXAMPLE OF WHAT I CAN FIND THERE?**

Sure. There's a story in the May, 1993 issue about a company called "Credicorp" that advertised by direct mail. For only \$29.95 you could obtain a "Gold Card" with a maximum credit of \$10,000. However, the ad neglected to tell consumers that the card could only be used to make purchases from Credicorp's catalog.

## WHAT DID PEOPLE DO YEARS AGO BEFORE ALL THESE AGENCIES?

It's a sad, but true fact that many people were harmed by false advertising before the regulating agencies began to take charge. Over fifty years ago, there was a weight reduction pill being sold that guaranteed weight loss. The pill did, indeed, cause a person to lose weight because the pill contained a live tapeworm!

## CAN I HAVE THE ADDRESSES OF ALL THOSE AGENCIES?

Sure. Any time you have a problem, contact the most appropriate agency. When you write, send copies of the ads and tell where you saw them. If the fraudulent ad is on radio or TV, a tape of the ad is helpful, but a written copy of what was said should be enough to begin an investigation.

Keep a copy of the letter and documentation you send!

Association of Better Business Bureaus- New York, Chrysler Building, New York, NY 10017

Better Business Bureau in your area - Call Information Operator. There are several regional offices in New Jersey

U. S. Federal Communications Commission, Washington, DC 20554

U. S. Securities & Exchange Commission, Washington, DC 20549

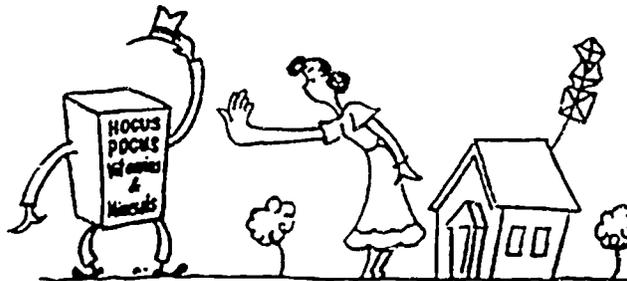
U. S. Federal Trade Commission, Washington, DC 20580

U.S. Post Office Department, Postal Inspector, Washington, DC 20260

U.S. Food & Drug Admin. Dept. of Health, Education, & Welfare, Washington, DC 20201

NJ Division of Consumer Affairs (Department of Law & Public Safety), Office of Consumer Protection, PO Box 45025, 124 Halsey Street, Newark, NJ 07101 (201-504-6200)

Note: There are approximately 40 county and municipal Office of Consumer Affairs. Check with the information operator. Call the city or county office where the business or business person you are complaining or inquiring about is located. If there is no area office, contact the state headquarters in Newark. (201-504-6326)



## Days 6 & 7 LESSON PLAN

### OBJECTIVE:

The student will be able to develop an advertising campaign that is diverse, legal, and non-misleading. The portfolio will consist of a slogan and at least three different methods of advertisement.

### CONTENT, ACTIVITIES, TEACHER PREPARATION:

CONTENT: Develop slogan  
ACTIVITY: Select slogan format from summary sheet  
Develop own slogan for chosen product  
TEACHER PREP: Copy summary sheet (attached)

CONTENT: Develop portfolio of advertising techniques  
ACTIVITY: Develop 3 different advertising techniques

CONTENT: Compare advertising techniques  
ACTIVITIES: Present and compare projects

### ASSIGNMENT:

After day 6: Consider options for ads

### EVALUATION:

Develop three different forms of ads and one slogan for the chosen product

### RESOURCES:

Casser, Allen. *Fell's Official Guide to Prize Contests and How to Win Them*. New York: Frederick Fell Publisher, Inc. 1975

Better Business Bureau. *Guide to Wise Buying*. New York, Barnes Noble, 1980.

(Additional note: Students who are done before classmates play "Adverteasing, Jr.")

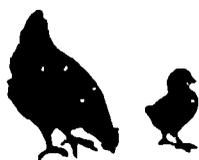


## TYPICAL SLOGAN FORMATS

Select your slogan format from these eight, or come up with your own original idea. The samples are provided to give you help with your cereal advertising campaign....they would be used if a new chicken product were being advertised!

1. **ALLITERATION** - uses the same consonant sound over and over, i.e. Chunky Charlie's Chicken)
2. **ANALOGY** - describes something in terms of something else, i.e. (Charlie's Chicken will make you cluck at the competition.)
3. **COMBINED SYLLABLES OR WORDS** - uses a combination word with one meaning, i.e. (Chucken - the chunkiest chicken in town)
4. **PARODY** - uses a name similar to another common or famous name in history, the arts, current events, etc. It does NOT use a name similar to another brand name. i.e. (Pass the Cluck; instead of pass the buck)
5. **PUN** - play on words, spelling tricks, etc. i.e. (Aristo-chick - high class chicken with a low class price).
6. **REPETITION** - usually three phrases with similar sounds or meaning, i.e. (Get ready, get set, get Super-chicken) This one also uses a parody from Superman.)
7. **REVERSAL** - reverses the wording of the first phrase with the second, i.e. (Don't be Chicken, buy chicken from Bee's)
8. **RHYME** - repeats the last syllables, i.e. (Dicken's Chickens)

Play with some ideas on the back of this paper, then put your final and best idea on the project sheet, Section VII.



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NAME:

## ADVERTISING UNIT GRADE SHEET

ITEM	Pts possible	YOUR SCORE
1. Class discussion participation	5	_____
2. Completed, correct word-find	5	_____
3. Advertising terms quiz	10	_____
4. Newspaper or magazine brought in	5	_____
5. Market Analysis (Section II)	5	_____
6. Written description of 2 TV or radio advertisements	5	_____
7. Description of TV program and reasons (Section III)	5	_____
8. Advertising magnet analysis	10	_____
9. Newspaper % analysis	10	_____
10. Individual product magnet (Section IV)	5	_____
11. 3 "weasel words"	5	_____
12. Creative product name (Section V)	5	_____
13. Creative hook for product (Section VI)	5	_____
14. Creative slogan for product (Section VII)	5	_____
15. Advertising portfolio (Section VIII)		
3 different advertisements	5	_____
Creativity, appropriateness	5	_____
Grammar, punctuation, spelling	5	_____
<b>TOTAL</b>	<b>100</b>	_____

(SUGGESTED BULLETIN BOARD)

CAVEAT EMPTOR!



SAMPLE AD

SAMPLE AD

SAMPLE AD

SAMPLE AD

(In the space around each ad, have students write questions that should be asked before purchase of the product or service.)

# RESOURCES

Adverteasing Jr. Cadaco, 4300 - TW, 47th Street, Chicago, ILL 60632, 312-927-1500. 1989. #801. Game - Participants guess product names from slogan clues.

Better Business Bureau. A Guide to Wise Buying. New York: Barnes & Noble, 1980

Brenneke, Judith Stanley, Ed. D. Decisions-Making Personal Economics Choices. St Paul: EMC Publishing, 1992

Campbell, Margaret F. Home Economics Curriculum Activities Kit. West Nyack, New York: Center for Applied Research in Education, 1990.

Cheskin, Louis. How to Predict What People Will Buy. New York: Liveright Publishing Corporation, 1957.

Gay, Kathlyn. Caution! This May Be An Advertisement - A Teen Guide to Advertising. New York: Franklin Watts, 1992.

Gerson, Richard F. Writing and Implementing a Marketing Plan. Los Altos, Ca: Crisp Publishers, 1991

Glasser, Allen. Fell's Official Guide to Prize Contests and How To Win Them. New York: Frederick Fell Publishers, Inc., 1975

Psycho-Sell. The Learning Seed, 330 Telser Road, Lake Zurich, ILL 60047. 1991. #137 VHS , \$89, live action video using actual advertisements to teach the art of persuasion through advertising, running time: 25 min.

"Selling It " Consumer Reports, May, 1993, page 339.

Trump, Fred. Buyer Beware. New York: Abingdon Press, 1965.

Wrighter, Carl P. I Can Sell You Anything. New York: Ballantine Books, 1972.



*The New Jersey Consortium  
for Consumer Education*

# **ADVERTISING - WHAT IS A SIGN?**

**Cheryl M. Friedel**

Rowan College of NJ  
30 Lehigh Avenue  
Westville, NJ 08093  
609-456-6341

**Developed for Grades 10 - 12  
Class Periods: 7**

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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Authors are responsible for the accuracy of all information.

The NJ Consortium for Consumer Education, c/o New Jersey Division for Consumer Affairs, PO Box 45027, Newark, NJ 07101 201-504-6200

## Plan Goals and Summary

Advertising - In the world of business and consumerism, future entrepreneurs must realize the values of signs and their efficiency/effectiveness as a means to communicate. This lesson presents a cost effective medium and a powerful communicator - The Sign

**NOTE: STUDENTS CAN DISCUSS AND EVALUATE THE AMOUNT OF TIME AND ENERGY WHICH IS INVOLVED IN ATTRACTING CONSUMERS' ATTENTION WITH THE AMOUNT OF TIME AND ENERGY CONSUMERS SPENT RESEARCHING PURCHASE DECISIONS! THERE IS BOTH A CONSUMER AND A BUSINESS "MORAL" TO THIS LESSON PLAN.**

## LESSON PLAN FOR PRINCIPLES OF ADVERTISING

### I. TOPIC: Advertising

1. Unit: Advertising Media
2. Lesson: What is a Sign?

### II. OBJECTIVES: After completing this lesson, students will be able to orally and/or written:

1. Define what a sign is and the importance of signs.
2. Identify through open-ended questions and discussion, what signs can do for a business and the three major communication functions signs perform for a business.
3. Identify and discuss the advantages and disadvantages of signs.
4. List and identify several characteristics to consider when ordering an effective business sign.

### III. GOALS:

1. Students will recognize that one of the most effective methods of communicating with customers is the business sign.

### IV. MOTIVATIONAL TECHNIQUES:

1. Questions to be posed to class:
  - A. What is a sign?
  - B. Have you ever considered the impact that a sign has on a business?
  - C. What functions does a firm's sign serve?
  - D. What are the advantages (disadvantages) of signs?
  - E. What are the characteristics of an effective business sign?
  - F. Can you give examples of signs?
2. Examples to be given visually and verb ally:
  - A. Good and bad sign examples.
  - B. For communication purposes such as "wet paint," "beware of dog," "for sale," "enter," "garage sale," etc.
  - C. Typical Monthly Advertising Costs of Various Advertising Media (table).
  - D. Physical and graphic elements of sign design.
  - E. Discussion of subject

V . SUBJECT MATTER CONCEPTS: ALLOCATED TIME: 7 CLASS PERIODS, 45 MINUTES

1. Introduction -- What is a sign?

A. Signs are one of the most efficient, effective, and direct forms of visual communication available.

a. signs tell potential customers who you are, where you are and what you are selling (item 1, transparency or handout).

b. signs convey a message while creating a mood or feeling of atmosphere and create an "image" for a business (items 2 and 3, transparency or handout).

c. only form of mass communication directly available to every one (item 4).

2. What Signs Can Do For a Business.

A. Three major communication functions of signs.

a. give information about a business and directs people to the business location.

\* index the environment so people can find you

\* can correct a poor location by substituting effective communication for poor site characteristics.

b. signs are street advertising.

\* provide an easily recognizable display format for the goods or services you are selling.

\* helps people develop a memory of the business name, products, and services.

c. signs can build an image for a business and help them identify with the market segment they are trying to reach.

\* youth market, senior citizens, single people, and so forth.

3. The Advantages and Disadvantages of Signs.

A. Advantages:

- a. directly oriented to trade area.
- b. repeated exposure—always on the job repeating a message to potential customers twenty-four hours a day, seven days a week.
- c. practical—nearly everyone reads signs and often without even realizing it.
- d. inexpensive communication devices (the cost per thousand persons reached for a sign is lower than that of many other media)
- e. signs are available to each and every shopowner.
- f. signs are easy to use and easy to change.

B. Disadvantages:

- a. must conform to community and government regulations (i.e. limit size, location, and composition).
- b. brief exposure.
- c. clutter of many signs reduces effectiveness of each one.

4. Characteristics to Consider When Ordering an Effective Business Sign.

A. Who are your customers?

- a. people who reside in your trade area (within a half mile to a mile of a business location).
  1. trade areas vary in shape and size, and by seasons.

B. How do you get information on potential customers?

- a. plot a dot map of your customers (give visual example) plot customers addresses on street map to give a fairly clear idea of trade area.

1. the type of sign used will vary if in a shopping center, busy street, or if customers use automobiles to reach a business.

- b. obtain a street profile from a city traffic engineer.

1. can direct message to potential customers if you know what type of traffic passes every day.

2. provides information on where people begin and end trips, how people travel, time of day people travel, and where they park at a destination.

c. know how many new people move to an area each year.

1. obtained through board of realtors, chamber of commerce, or police department.

C. How are you going to communicate with the customers?

a. a sign must be noticeable

1. a sign becomes part of the surrounding landscape after time, must change small elements, features, or use changeable copy to retain effectiveness and attract continued interest through animated, rotating, and unusual parts and designs.

b. a sign must be readable

1. large enough to read as to distance of customer.  
2. proper illumination is a must; must be legible both in daylight and at night.

D. What are you trying to say?

a. message should be clear, simple, visible, short, and accurate (listing or unclear symbols confuse rather than communicate) (show examples).

b. focus on key words which describe your business.

c. clever or strange names may only attract certain customers.

E. What image are you trying to portray?

a. physical elements of sign design

1. size—a sign which is either too big or too small will not communicate a message effectively.

2. placement—a sign should go with its surroundings; too many sign compete with one another and reduce effectiveness of a message.

3. materials—determine appearance and performance (differences in costs, appearance, color, durability, flexibility, and weather conditions), depending on material used, the life of the average sign ranges from five to eleven years.

4. structure—contributes to its effectiveness; pole covers and cantilevered construction help portray an attractive message (item 6).

b. graphic elements of sign design

1. layout of message
2. colors
3. lettering
4. shape
5. symbolism
6. harmony
7. day and nighttime lighting conditions

F. How much should a sign cost?

a. a sign is an investment: it pays to purchase good materials if the sign is user over a period of years.

b. maintenance costs: a sign must be properly maintained to retain effectiveness; a dilapidated sign shows a poor business image (some virtually maintenance free, others require more attention).

c. energy consumption: new energy saving bulbs and internal materials achieve savings without sacrificing effects

d. own or lease: leasing may be economical for a new business to help save some of the initial capital needed for operating expenses.

e. custom or standardized: standardized signs are cheaper than custom designed and constructed signs.

G. Signs communicate in a shared environment.

a. a sign's ability to send its message beyond its location requires that you be sensitive to the effects of your message on others.

**VI. PUPIL ACTIVITIES:**

1. Questioning, analysis, and discussion.
2. Group projects—in a group, students will create their own sign based on a fictitious business using their acquired knowledge of the importance, functions, and characteristics of signs. Students will give a visual and oral presentation of their sign to the class discussing the vital points (specific instructions may be handed out according to need of students).
3. Independent research—interview a sign company in the area as to the questions in which to consider before selecting a sign (7 checklist guidelines and additional research and questions on the students part will be necessary).
4. Guest speaker (optional).

**VII. MATERIALS:**

1. Teacher: transparencies, plot dot map, street profile (if possible, obtain from city traffic engineer; census information—obtain through board of realtors, chamber of commerce, or police department; handouts, and books (for visual examples).
2. Students: textbook (if available), notebook pencils and/or pens.

- Viii. EQUIPMENT:**  
1. Overhead projector.
- IX. EVALUATION:**  
1. Use of feedback from question analysis and class discussion.  
2. Independent research project.  
3. Group projects.  
4. Log—kept by learners and analyzed by the teacher to secure various items of information.  
5. Observation.  
6. Written test.
- X. ASSIGNMENT:**  
1. Review key concepts.  
2. Work on group and independent research project.

### **INDEPENDENT RESEARCH PROJECT**

Interview a competent sign company in the area as to the 7 Checklist Guidelines. Most sign companies are well aware of the regulations in any given community and can guide you in selecting a sign which is not in violation of the law.

Use the following checklist as a guide in addition to your own questions and re-search on the topic

1. WHO ARE YOUR CUSTOMERS?
2. HOW DO YOU GET INFORMATION ON POTENTIAL CUSTOMERS?
3. HOW ARE YOU GOING TO COMMUNICATE WITH THE CUSTOMERS?
4. WHAT ARE YOU TRYING TO SAY?
5. WHAT IMAGE ARE YOU TRYING TO PORTRAY?
6. HOW MUCH SHOULD A SIGN COST?
7. HOW DO SIGNS COMMUNICATE IN A SHARED ENVIRONMENT?

DUE DATE:

LENGTH:

Note: To be word processed and double spaced

**THE FOLLOWING VISUALS CAN BE USED AS  
HAND OUTS  
OR  
MADE INTO TRANSPARENCIES  
TO FACILITATE INTERACTIVE DISCUSSION**

Item One



Unique signs can make a small business stand out.  
(Photo by Jill R. Johnson.)

Item 2

Convey a Message While Creating  
a Mood or Feeling of  
Atmosphere and Create an  
IMAGE For Your Business.

For Example, The Distinct Impressions Created by a  
Sign Reading of:

SEVEN OAKS.....EXQUISITE DINING

and One Saying:

RED'S DINER

Item 3 - Part One



Signs should be accurate. Otherwise potential customers might get the wrong "massage." (Photo by Mark King.)

07



Item 4

When We Cannot Talk To People

Directly In A Given Location

We Tack Up Signs:

WET PAINT

BEWARE OF DOG

GARAGE SALE

ENTER HERE

Item 5

**Typical Monthly Advertising Costs of Various Advertising Media Table 1**

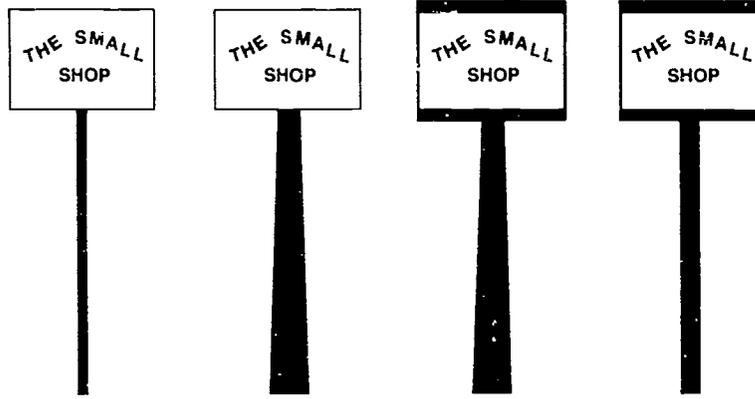
Cost Per Thousand Exposures in a Community of Approximately 130,000 Population

	<b>Total Adult Audience/ Exposures</b>	<b>Monthly Cost</b>	<b>Cost to Reach Each 1,000 Adults</b>
Newspaper (1¼ p. ad per week)	685,000	\$1,008	\$1.47
Radio (6 one-min. spots per week)	91,200	264	2.90
Television (6 one-min. spots per week)	1,176.00	1,580	1.34
Outdoor Billboard, Painted	900,000	500	.56
Junior posters	192,000	25	.13
Sign (8' × 6' double-faced, acrylic plastic, internal illumination)	1,050.00	58.33	.06

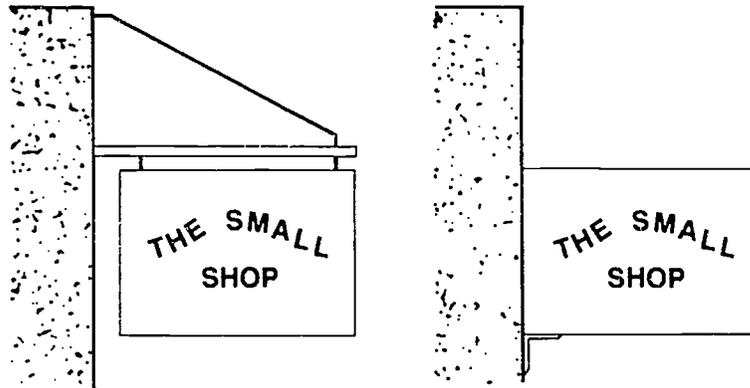
Sources: Clause, K.E. and Claus, R.J. Signage, Planning Environmental Visual Communication. Palo Alto, Calif.: Institute of Signage Research, 1976, p. 31.

NOTE: COMPARE COSTS IN 1993/94 VERSUS 1976. WHAT DOES ADVERTISING CONTRIBUTE TO THE COST OF PRODUCTS AND SERVICES?

Item 6



**Figure 1.**  
Pole Covers  
improve image



**Figure 2.**  
Cantiliver  
Construction  
improves image

# RESOURCES

**Effective Small Business Management.** Merrill Publishing Company. PO Box 508, Columbus, OH 43216, Norman M. Scarborough and Thomas W. Zimmerer, 1991, Text: Chapter on Layout and Physical Facilities of Store with Small Section on external appearance and signs.

**Signs and Your Business.** U. S. Small Business Administration., PO Box 15434, Fort Worth, TX 76119, Karen E. Claus and R. J. Claus. Management Aide Support Services - discusses the business sign, advantages and disadvantages, what to look for, etc.



*The New Jersey Consortium  
for Consumer Education*

**ADVERTISING -  
UNIT PRICING &  
NEW NUTRITION LABELLING**

**Charlene Morris and Mark A. Williams**

Montclair State College  
c/o Ms. Morris at 312 Revere Avenue  
Union, NJ 07083  
908-964-7194

**Developed for Grades 10 - 12  
Class Periods: 6**

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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The NJ Consortium for Consumer Education, c/o New Jersey Division for Consumer Affairs, PO Box 45027, Newark, NJ 07101 201-504-6200

## Plan Goals and Summary

Personal Finance - This lesson plan was designed to teach students how to use the unit pricing system and to teach them key points in the Nutrition Labelling and Education Act of 1990. This will be done through interactive exercises and a field experience in a supermarket to conduct a market investigation.

**Lesson Plan 1 - page 4**  
**Lesson Plan 2 - page 15**

## LESSON PLAN I

### OBJECTIVES

- \*Students will learn the significance of unit pricing.
- \*Students will evaluate unit price labeling in supermarkets.
- \*Students will be able to demonstrate how to use unit pricing.
- \*Students will discuss the New Jersey law governing the unit pricing system. Students will learn some of the key terms within the law.

### CONTENTS

- \*Instructor will teach the students how to use the unit pricing system.
- \*Instructor will use the Consumer Fraud Act and the accompanying regulations, the New Jersey Administrative Code Chapter 13:45A Administrative Rules of the Division of Consumer Affairs, Subchapter 14, Unit pricing of Consumer Commodities in Retail Establishments as a reference guide. The teacher should make copies for the class. ( Order Copy of the Consumer Fraud Act and Subchapter 14 from NJ Consumer Affairs - the state office at 201-504-6200 or from the city or county Consumer Affairs office in your area. Ask the state office at 201-504-6200 to send you a list of city and county offices and their phone numbers. Also contact city, county and/or state Offices of Weights & Measures.

### ACTIVITIES

1. The instructor will administer the pre-test before any main discussion begins. After the test the instructor will then review the test while explaining each answer to the class.
2. Teacher will copy and distribute the New Jersey Administrative Code, Unit Price Disclosure Act, and discuss its contents with the class. Teacher will demonstrate the use of unit pricing and show the class illustrative examples using the enclosed labels.
3. At the end of the class period the instructor will have everyone in the class pair up with another classmate or on an individual basis, depending on the size of the class. The teacher will distribute activity sheets, the pre-test, and other materials that he/she has assembled. Students should plan to visit a supermarket to complete the activity sheet on page N-8.

4. The next class session have each of the groups present their findings in front of the class. After all findings are presented, go over any unclear points and set a date for the post test.

5. The teacher will distribute "key terms" as a review.

\*3 Class periods; 50 minutes each

### EVALUATION/ASSESSMENT

\*Pre-test and post test.

\*Field experience report. (Did they find that unit pricing could help them?)

\*Activity sheet.

### RESOURCES

\*Consumer Fraud Act. (See Schedule A)

\*New Jersey Administrative Code. (See Schedule A)

\*Originally developed activity sheet. One copy attached.

\*Unit Price tags. (See Schedule A)

\*Originally developed pre-test and post-test.

## KEY TERMS

- 1) "Approved unit of measure" means the unit of weight, standard of measure or standard of count designated for each regulated consumer commodity.
- 2) "Retail establishment" means any place of business where consumer commodities are exposed or offered for sale at retail.
- 3) "Retail price" means the total retail price of a consumer commodity, excluding sales tax.
- 4) "Unit Price" means the retail sales price of a consumer commodity expressed in terms of the approved unit of measure.

## PRE TEST

- T F 1) Unit Pricing can aid consumers with comparison shopping.
- T F 2) Generic products are usually lower in price than national or store brands.
- T F 3) Your local, small sized corner store must have unit pricing labels.
- T F 4) The unit pricing system can be used on all consumer commodities.
- T F 5) The unit pricing system can save you money, when used correctly.
- T F 6) You should always buy family-size (bulk) items when on sale.
- T F 7) You have to know a lot of math in order to use the unit pricing system.
- T F 8) Children as low as the third grade level have been known to be able to use the unit pricing system.
- T F 9) You can compare a 64 oz. bottle of soda with a 64 oz. bottle of orange juice using the unit pricing system.

## PRE-TEST ANSWER SHEET

1) Unit Pricing can aid consumers with comparison shopping. T

2) Generic products are usually lower in price than national or store brands. T

3) Your local, small sized corner store must have unit pricing labels. F

\*Check the New Jersey Administrative Code Chapter 13:45 A-14.3. The persons and operations exempted from complying with Unit Price Disclosure Act.

4) The unit pricing system can be used on all consumer commodities. F

\*Check the New Jersey Administrative Code Chapter 13:45 A-14.5, the exempt consumer commodities.

5) The unit pricing system can save you money, when used correctly. T

6) You should always buy family-size (bulk) items when on sale. F

\*You should not buy bulk items just because they are on sale and are cheaper all of the time. You should buy the amount more compatible with the amount of people that will be using that product within the household.

7) You have to know a lot of math in order to use the unit pricing system. F

8) Children as low as the third grade level have been known to be able to use the unit pricing system. T

9) You can compare a 64 oz. bottle of soda with a 64 oz. bottle of orange juice using the unit pricing system. F

\*You only can compare like items when using the unit pricing system. Orange juice with orange juice. Soda with soda.

## UNIT PRICING ACTIVITY SHEET

Name(s)  
Date  
Period

Your group is to go to the nearest supermarket and compare three pairs of items and report to the class on the items that your group compared. Using the space provided below, write down the prices of each pair of items also calculate how much you can save by buying the cheapest of the two items you compared.

Example: Pathmark Frosted Flakes \$1.49 for a 1 lb. box.

Kelloggs Frosted Flakes \$2.09 for a 1 lb. box.

Savings by buying the Pathmark brand would be 60 cents that could be used for another purchase, that is, if you are not brand loyal.

Item	Size of Pkg	Unit Price	Retail Price	Savings
<u>Kelloggs Frosted Flakes</u>	<u>1 lb. box</u>	<u>\$2.09 per lb.</u>	<u>\$2.09</u>	
<u>Pathmark Frosted Flakes</u>	<u>1 lb. box</u>	<u>\$1.49 per lb.</u>	<u>\$1.49</u>	<u>\$.60</u>

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Item	Size of Pkg	Unit Price	Retail Price	Savings

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Item	Size of Pkg	Unit Price	Retail Price	Savings

100

Name

Date

### Post-test

#### PART I TRUE OR FALSE

- T F 1) You can compare a 64 oz. bottle of Hi-C orange drink with a 64 oz. bottle of Tropicana orange juice.
- T F 2) Unit pricing can aid consumers with comparison shopping.
- T F 3) Your local small sized corner store must have unit pricing labels.

#### PART II MULTIPLE CHOICE

- 4) Which one means the unit of weight, standard of measure or standard of count designated for each regulated consumer commodity?
- a) Related Consumer Commodity
  - b) Approved Unit of Measure
  - c) Retail Price
  - d) none of the above
- 5) Which one means any place of business where consumer commodities are exposed or offered for sale or retail?
- a) Retail Establishment
  - b) Retail Price
  - c) Approved Unit of Measure
  - d) none of the above
- 6) Which one means the total retail price of a consumer commodity, excluding sales tax?
- a) Retail Price
  - b) Regular Price
  - c) Consumer Price
  - d) none of the above

7) Which of these statements are true?

- a) Children as low as the third grade level have been known to use the unit pricing system.
- b) The unit pricing system can save you money.
- c) a and b
- d) none of the above

8) Which of these statements are true?

- a) You should always buy family size (bulk) items when they are on sale.
- b) You have to know a lot of math in order to use the unit pricing system.
- c) a and b
- d) None of the above

9) Which of these statements are true?

- a) Generic products are usually lower in price than national or store brands.
- b) The unit pricing system can be used on all consumer goods.
- c) a and b
- d) None of the above

10) Which of these statements are true?

- a) The unit pricing system can save you money when used correctly.
- b) You have to know a lot of math in order to use the unit pricing system.
- c) a and b
- d) None of the above

11) Which of these statements are not true?

- a) Children as low as the 3rd grade level have been known to use the unit pricing system.
- b) Generic products are usually lower in price than national or store brands.
- c) a and b
- d) All are true

*PART III ESSAY QUESTION*

12) List four consumer commodities that would be exempt under the Unit Pricing Act.

## Post-test (Answer Sheet)

### *PART I TRUE OR FALSE*

- 1) You can compare a 64 oz. bottle of Hi-C orange drink with a 64 oz. bottle of Tropicana orange juice. False
- 2) Unit pricing can aid consumers with comparison shopping. True
- 3) Your local small sized corner store must have unit pricing labels. False

### *PART II MULTIPLE CHOICE*

- 4) Which one means the unit of weight, standard of measure or standard of count designated for each regulated consumer commodity? (b)
  - a) Related Consumer Commodity
  - b) Approved Unit of Measure
  - c) Retail Price
  - d) none of the above
- 5) Which one means any place of business where consumer commodities are exposed or offered for sale or retail? (a)
  - a) Retail Establishment
  - b) Retail Price
  - c) Approved Unit of Measure
  - d) None of the above
- 6) Which one means the total retail price of a consumer commodity, excluding sales tax? (a)
  - a) Retail Price
  - b) Regular Price
  - c) Consumer Price
  - d) none of the above

- 7) Which of these statements are true? (c)
- a) Children as low as the third grade level have been known to use the unit pricing system.
  - b) The unit pricing system can save you money.
  - c) a and b
  - d) None of the above

- 8) Which of these statements are true? (d)
- a) You should always buy family size (bulk) items when they are on sale.
  - b) You have to know a lot of math in order to use the unit pricing system.
  - c) a and b
  - d) None of the above

- 9) Which of these statements are true? (a)
- a) Generic products are usually lower in price than national or store brands.
  - b) The unit pricing system can be used on all consumer goods.
  - c) a and b
  - d) None of the above

- 10) Which of these statements are true? (a)
- a) The unit pricing system can save you money when used correctly.
  - b) You have to know a lot of math in order to use the unit pricing system.
  - c) a and b
  - d) none of the above

- 11) Which of these statements are not true? (d)
- a) Children as low as the 3rd grade level have been known to use the unit pricing system.
  - b) Generic products are usually lower in price than national or store brands.
  - c) a and b
  - d) All are true

### *PART III ESSAY*

- 12) List four consumer commodities that would be exempt under the Unit Pricing Act.

\*Check the New Jersey Administrative Code Chapter 13:45 A-14.5, the exempt consumer commodities.

## LESSON PLAN II

### Objectives:

- 1 ) Students will learn the requirements of: the Nutrition Labeling and Education Act of 1990 and how to evaluate food advertising claims.
- 2) Students will compare old food labels complying with the former law to new food labels complying with the Nutrition Labeling and Education Act of 1990.
- 3) Students will evaluate new labels to determine if the manufacturers are in compliance with the Nutrition Labeling and Education Act of 1990 (NLEA).
- 4) Students will calculate the percentage of calories from fat on selected products.

### Contents:

FDA Backgrounder - Nutrition Labeling and Education Act of 1990 Masters - Pre and Post Test

### Activities:

- 1) Instructor will administer a Pre-test  
Instructor will explain the label requirements as mandated by the former law (Master
- 2) and explain the NLEA of 1990  
Instructor will use the calculation to determine the percentage of calories from fat on selected products

Instructor will tell students to bring in sample products which contain a label. Using the NLEA guidelines, determine if the selected products are in compliance  
- Art work contest- Students will design a poster illustrating the necessary requirements of the NLEA for a product in the year 2020. (see attached work sheet)

- Instructor will administer Post-test

Time: three class periods; 45 minutes each

### Evaluation/Assessment:

Pre vs Post Quiz  
Compliance exercise. art work

### Resources:

Art work, pre/post test selected products for compliance exercise

PRE-TEST and POST TEST

Name

**Circle the correct answer: True or False**

- T F 1) Foods that are "low cholesterol" are also low in saturated fats.
- T F 2) Foods labeled low calories do not contain more than 40 calories a serving.
- T F 3) Foods advertised or labeled 100% natural do not contain any additives or preservatives.
- T F 4) A gram of fat has 7 calories.
- T F 5) The surgeon general recommends that no more than 20% of American's daily calories come from fat.
- T F 6) A "light" claim could infer that the color of the food is lighter than similar products.
- T F 7) Restaurant food is not one of the items exempt from the new food label.
- T F 8) Iron is not required to be listed on the new food label.
- T F 9) Cholesterol and fat are not the same thing.
- T F 10) To calculate the number of grams of fat in a serving, you multiply the number of grams by 9.

KEY FOR THE TEST:

- 1) False, cholesterol and fat are not the same thing.
- 2) True
- 3) False
- 4) False, a gram of fat has 9 calories.
- 5) False, U.S. surgeon general recommends that no more than 30% of Americans daily calories come from fat.
- 6) True
- 7) False
- 8) False
- 9) True
- 10) True

Old Label  
Requirements

1. **Serving Size**
2. **Number of servings per container**
3. **Calories per serving**
4. **Protein, carbohydrates, and fat (measured in grams per serving)**
5. **Percentage of the U.S. Recommended Dietary Allowances (RDA) of protein and selected vitamins and minerals**

Master 2

## New Label

### Requirements-Supplement to Master

#### Serving Size:

Stated in both household and metric measures and reflect the amounts people actually eat.

#### Servings per container:

The number of servings per container. The statement is not required on single serving containers.

#### Calories:

A statement of the caloric content per serving. Amounts less than 5 calories may be expressed as zero.

#### Calories from fat:

A statement of the caloric content derived from total fat. Calories from fat is not required on products that contain less than .5 grams of fat in a serving. Amounts less than 5 calories may be expressed as zero.

#### Total Fat:

A statement of the number of grams of total fat in a serving.

#### Saturated Fat:

The number of grams of saturated fat in a serving.

**Cholesterol:**

The cholesterol content in a serving expressed in milligrams to the nearest 5 milligram increment not required for products that contain less than 2 milligrams cholesterol in a serving and make no claim about fat or cholesterol content.

**Sodium:**

The number of milligrams of sodium in a specified serving of food.

**Total Carbohydrate:**

The number of grams of total carbohydrate in a serving expressed to the nearest gram.

**Dietary Fiber:**

The number of grams of total dietary fiber in a serving. ~indented and expressed to the nearest gram.

**Sugars:**

The number of grams of sugars in a serving. Not required for products that contain less than one gram of sugar in a serving if no claims are made about sweeteners.

**Protein:**

The number of grams in a serving expressed to the nearest gram.

**Daily Values:**

Declaration of vitamins and minerals as a percentage of the RDA shall include Vitamin A, Vitamin C, Calcium and Iron, in that order.

## Food Advertising Claims:

### Fat Claims:

In most cases the percentage of fat is based on weight, not on Calories from fat. Foods advertised with fat-free claims based on weight may still be high on fat. Therefore you should focus on the number of grams of fat and the percentage of calories from fat in each serving.

\* The surgeon general of the U. S. recommends that no more than 30% of American's daily calories come from fat.

In order to check the percentage of calories from fat, check the label for the number of grams of fat in a serving. A gram of fat has 9 calories. Multiply the number of grams of fat in a serving by 9 and compare that to the total number of calories in a serving. For example, a serving size of food might have 100 calories and 7 grams of fat. To find out the number of calories from fat, you would multiply 7 grams by 9 to get 63 calories of fat. That means 63%, of this food is fat—which is high.

No or low cholesterol claims:

- \* Cholesterol and fat are not the same thing.
- \* Some foods with no or low cholesterol are very high in fat

Diet Food Claims:

- \* A food can be called low calorie only when a serving contains no more than 40 calories per gram.
- \* A food may be labeled reduced calorie if it is at least 25% lower in calories than a comparable non-modified food.

# AISLE 09 REGULAR CHANGES

HNZ BD&BTR SLC PICKLE 1 PT

UNIT PRICE PER QUART **\$3.18** YOU PAY **\$1.59**

01300000551 PK 12  
049750 06 93



COS TUNA CHNK WHT WTR 6 1/8 Z

UNIT PRICE PER POUND **\$2.59** YOU PAY **99¢**

04800000026 PK 24  
051680 06 93



RIENZI TOMATO PEELED 1 LB12 Z

UNIT PRICE PER POUND **79.4¢** YOU PAY **\$1.39**

07571745994 PK 24  
072331 06 93



DM BEETS SLICED 8 1/4 Z

UNIT PRICE PER POUND **96.0¢** YOU PAY **2/99¢**

02400001408 PK 12  
070353 06 93



JR LIMA BABY 1 LB

UNIT PRICE PER POUND **59.0¢** YOU PAY **59¢**

07062000114 PK 24  
075402 06 93



AISLE 13 NEXT

UNIT PRICE PER

YOU PAY

06 93

# The New Food Label at a Glance

The new food label will carry an up-to-date, easier-to-use nutrition information guide, to be required on almost all packaged foods (compared to about 60 percent of products up till now). The guide will serve as a key to help in planning a healthy diet.\*

Serving sizes are now more consistent across product lines, stated in both household and metric measures, and reflect the amounts people actually eat.

The list of nutrients covers those most important to the health of today's consumers, most of whom need to worry about getting too much of certain items (fat, for example), rather than too few vitamins or minerals, as in the past.

The label will now tell the number of calories per gram of fat, carbohydrates, and protein.

## Nutrition Facts

Serving Size 1/2 cup (114g)  
Servings Per Container 4

---

**Amount Per Serving**

**Calories 90**      **Calories from Fat 30**

---

**% Daily Value\***

<b>Total Fat 3g</b>	<b>5%</b>
Saturated Fat 0g	0%
<b>Cholesterol 0mg</b>	<b>0%</b>
<b>Sodium 300mg</b>	<b>13%</b>
<b>Total Carbohydrate 13g</b>	<b>4%</b>
Dietary Fiber 3g	12%
Sugars 3g	
<b>Protein 3g</b>	

---

Vitamin A	80%	•	Vitamin C	60%
Calcium	4%	•	Iron	4%

\* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs:

	Calories	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Fiber		25g	30g

---

Calories per gram:  
Fat 9 • Carbohydrates 4 • Protein 4

New title signals that the label contains the newly required information.

Calories from fat are now shown on the label to help consumers meet dietary guidelines that recommend people get no more than 30 percent of their calories from fat.

% Daily Value shows how a food fits into the overall daily diet.

Daily values are also something new. Some are maximums, as with fat (65 grams or less); others are minimums, as with carbohydrates (300 grams or more). The daily values on the label are based on a daily diet of 2,000 and 2,500 calories. Individuals should adjust the values to fit their own calorie intake.

\* This label is only a sample. Exact specifications are in the final rules. Source: Food and Drug Administration 1992



EFF DATE 05/09/93

IES

SPECIAL

DOVE DARK CHOC MINIS 11 Z

UNIT PRICE PER POUND \$3.62 SALE PRICE \$2.49

04000006826 PK 24 001041 19'93 TX

40¢ SAVINGS REFLECTED IN SALE PRICE ABOVE

BUY RECEIVE

SSS CHECKOUT COUPON

SSS CHECKOUT COUPON

ANY SELECTED VARIETIES 11 OZ. OR LARGER DOVE CHOCOLATES

A Checkout Coupon for \$1.00 OFF! YOUR NEXT SHOPPING ORDER RECEIVE COUPON AT REGISTER

STARBURST FRT CHEWS 1 LB

UNIT PRICE PER POUND \$1.99 SALE PRICE \$1.99

04000005751 PK 24 001611 19'93 TX

60¢ SAVINGS REFLECTED IN SALE PRICE ABOVE

BUY RECEIVE

SSS CHECKOUT COUPON

SSS CHECKOUT COUPON

ANY 2 SELECTED VARIETY 16 OZ BAGS STARBURST FRUIT CHEWS

A Checkout Coupon for \$1.00 OFF! YOUR NEXT SHOPPING ORDER RECEIVE COUPON AT REGISTER

BUY RECEIVE

SSS CHECKOUT COUPON

SSS CHECKOUT COUPON

ATA SERVICES, EDISON, NJ PREPRINT=S0412967-263

UNIT PRICE 5/10/93 012 YOU PAY  
**\$4.33** **\$1.69**  
 POUND 6.25 OZ  
**STOVE TOP STUFFING CHICKEN MICRO**  
 UNIT PRICE 5/10/93 012 YOU PAY  
**\$4.51** **\$1.69**  
 POUND 6OZ  
**STOVE—TOP CORNBREAD**

UNIT PRICE 5/10/93 028 YOU PAY  
**\$4.51** **\$1.69**  
 POUND 6 OZS  
**STOVE—TOP CHICKEN STUFFING**  
 UNIT PRICE 5/10/93 012 YOU PAY  
**\$4.24** **\$1.69**  
 POUND 6.375OZ  
**STOVE TOP LONG GRAIN WILD RICE**

UNIT PRICE 5/07/93 012 YOU PAY  
**\$4.49** **\$2.49**  
 POUND 8.88 OZ TX  
**PEANUT BUTTER MAX 1PK**  
 UNIT PRICE 5/10/93 012 YOU PAY  
**\$2.50** **\$2.19**  
 POUND 14 OZ  
**JEFFY MICRO PREMIUM BUTTER 3 BNS**

UNIT PRICE 5/10/93 012 YOU PAY  
**\$2.50** **\$2.19**  
 POUND 14 OZ  
**JEFFY MICRO PREMIUM BUTTER 3 BNS**  
 UNIT PRICE 5/10/93 015 YOU PAY  
**\$3.60** **\$1.35**  
 POUND 6.375 OZS  
**PLANTERS CHEESE BALLS**

UNIT PRICE 5/10/93 012 YOU PAY  
**\$6.06** **\$3.79**  
 QUART 20OZ TX  
**LIME\_A\_WAY BATH CLEANER**  
 UNIT PRICE 5/10/93 012 YOU PAY  
**\$2.27** **\$1.99**  
 QUART 28 OZ TX  
**AJAX A/P AMONIA LEMON PP 1.99**

UNIT PRICE 5/10/93 012 YOU PAY  
**\$14.93** **\$2.09**  
 100 C TX 14 CT  
**SCOTCHBRITE SOAP PADS**  
 UNIT PRICE 5/10/93 006 YOU PAY  
**\$29.8¢** **\$1.19**  
 QUART 292326 GAL  
**APPALACHIAN MTN SPRING WATER**

BORDEN FZ YOGURT CHOC 1/2 GAL  
UNIT PRICE PER GALLON **\$6.98**  
YOU PAY **\$3.49**  
01400010092 PK 4 04 93  
563624

BORDEN FZ YGT CHERRY 1/2 GAL  
UNIT PRICE PER GALLON **\$6.98**  
YOU PAY **\$3.49**  
01400010091 PK 4 04 93  
563625

BORDEN VANILLA 1/2 GAL  
UNIT PRICE PER GALLON **\$6.98**  
YOU PAY **\$3.49**  
01400010371 PK 4 04 93  
569100

**BUY ONE GET ONE BUY ONE GET ONE BUY ONE GET ONE**

**BARBER**

STORE# 001 HABA

PRICE CHANGES

EFF DA

CITRE SHINE MIRACLE

UNIT PRICE YOU PAY  
**\$54.24 \$3.39**

PER POUND 1 Z TX

05233620770 719323 PK 6



12/93

UNIT PRICE YOU PAY UNIT PRICE YOU PAY

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	SAVE AN EXTRA <b>50¢</b>
	FINAL COST <b>\$2.89</b>

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

UNIT PRICE YOU PAY UNIT PRICE YOU PAY UNIT PRICE YOU PAY

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

UNIT PRICE YOU PAY UNIT PRICE YOU PAY UNIT PRICE YOU PAY

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

UNIT PRICE YOU PAY UNIT PRICE YOU PAY UNIT PRICE YOU PAY

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

<b>PRICE PLUS</b> <small>CLUB MEMBERS SAVINGS WITH CARD</small>	

000591 JOB JH0207-066 04/28/93 CREATIVE DATA SERVICES, EDISON, NJ PRE

# RESOURCES

**Consumer Affairs Offices - city, county, state.** Call 201-504-6200 for a list.

**Food Advertising Claims,** U. S. Federal Trade Commission, Washington, D. C. April , 1992, free

**Food and Drug Administration Backgrounder.** Washington, D. C. or Regional Office at 61 Main Street, West Orange, NJ, 201-645-3265, 07052-5390, December 10, 1992

**Food and Drug Administration Nutrition Education Matters,** by Dr. Edward Scarborough, see above

**NJ Consumer Fraud Act and Administrative Code,** NJ Division of Consumer Affairs, Department of Law & Public Safety, PO Bo 45027, 124 Halsey Street, Newark, NJ 07101, 201-504-6200

**Unit Price Tags.** Kings Supermarkets, Inc., 2 Dedrick Place, West Caldwell, NJ 07006, Mrs. Carol Goggin, 201-575-3320

**Unit Price Tags and Pamphlet.** Wakefern Food Corporation, 600 York Street, PO Box 506, Elizabeth, NJ 07207-0506. Cheryl L. Macik, 908-906-5360

**Weights and Measures Offices.** City, County, State.



*The New Jersey Consortium  
for Consumer Education*

## **THE RIGHT CAR FOR YOU**

**Darius Transky**

Trenton Central High School  
Chambers Street and Greenwood Avenue  
Trenton, NJ 08609  
609-989-2496

Developed for Grades 10 - 12  
Class Periods: 6

131

**We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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The NJ Consortium for Consumer Education, c/o New Jersey Division for Consumer Affairs, P0 Box 45027, Newark, NJ 07101 201-504-6200

## Plan Goals and Summary

## Plan Goals and Summary

Automobiles - Students will be able to determine what size and type of car best suits their budgets and living needs (Note: Most students are high school dropouts or single parents on welfare working for a high school diploma.)

STUDENT NAME

CLASS PERIOD

CONSUMER MATH - Trenton Central High School - Evening School, Tues & Thurs

TEACHER: MR. TRANSKY

#	UNIT NAME	TEXT PGS	GRADE
1	Chapter Review	290/1-7	
2	Chapter Test	291/1-12	
3	Earning Money	270/1-15	
4	Buying on Sale	272-3/1-23	
5	Comparison Buying	274-275/1-23	
6	Bargain Buying	276-77/1-14	
7	Budget	279/1-10	
8	Checking Accounts	280-81/1-16	
9	Savings Accounts	282-83/1-13	
10	Borrowing Money	284-85/1-15	
11	Paying Bills	286-7/1-19	
12	Shopping By Computer	289/1-6	
13	Telephone Bills	449/1-6	
14	Shipping Costs	451/1-10	
15	Grocery Shopping	457/1-11	
16	Sales Tax	458/1-12	
17	Parking Costs	459/1-12	
18	Map Reading	460/1-10	
19	Map Reading	11/1-12	
20	Computers & Banking	27/1-4	
21	Buying A Car	41/1-12	
22	Computers At Airports	49/1-9	
23	Mileage Chart	83/1-12	
24	Problem Solving	91/1-8	
25	Renting An Apartment	135/1-9	
26	You Are A Store Manager	209-1/9	
27	You Own A Pizza Store	369/1-8	
28	Worksheet	#113 1-10	
29	Worksheet	#1141-8	
30	Worksheet	#1151-4	
31	Worksheet	#1161-8	
32	Worksheet	#1171-6	
33	Worksheet	#1181-10	
34	Worksheet	#1191-16	
35	Worksheet	#1201-10	
36	Worksheet	#1211-6	
37	Worksheet	#1221-6	
38	Chapter Test Form A	1-33	
39	Chapter Test Form B1-33.		

## COURSE DESCRIPTION:

This course is intended to convey to the pupils the skills and knowledge necessary to cope with situations they may encounter as consumers and citizens. Emphasis is placed on budgeting, effective buying, insurance, banking, taxes, buying a car, buying a home, career choices, and becoming proficient using one's own calculator.

This course is for all students and may be the last mathematics course some students take. To this end, a thorough review of the fundamental operations (addition, subtraction, multiplication, and division) including decimals, fractions, and whole numbers, as well as percentage, ratio, proportion, measurement and geometric concepts will begin the course.

**PROFICIENCIES TO BE MASTERED** - Upon completion of this course, students must be able to:

1. Plan their clothing purchases carefully so as to get the most for their money by learning, budgeting, and how to shop wisely.
2. Use their money and time to get the most out of recreational and health activities.
3. Fill out a job application, pass an employment test, and calculate their earnings and deductions; demonstrate that they have learned the skills required to find a job and become an informed employee.
4. Handle earned money by budgeting expenses, opening and maintaining a checking or savings account, reconcile a bank statement, and applying for credit.
5. File a tax return and calculate taxes due
6. Determine what size and type car best suits their budgets and driving needs.
7. Decide on the type of rental housing best suitable and affordable by using monthly budgets, reading leases, and calculating other housing costs such as insurance and utilities.
8. Plan nutritional meals using nutrition charts and wisely utilize money budgeted for food.
9. Plan for travel (business or vacation) by reading maps, calculating distance and driving time, and computing the costs of a vacation.
10. Investigate all the expenses involved in home ownership including pricing a home, using a realtor, getting a loan, budgeting mortgage payments, property taxes, homeowner's insurance, and other expense such as maintenance and home improvements.
11. Begin planning for financial and retirement goals involving savings accounts, certificates of deposit, bonds, governments securities, stocks, real estate and hobby investments; social security benefits, pensions, retirement accounts, and life insurance will be compared and evaluated.

## COURSE REQUIREMENTS:

Students will be required to keep a neat notebook (folder) on a daily basis. This notebook (folder) will contain all classwork and homework assignments as well as a pertinent vocabulary list. To be considered "proficient" in this course, students will be expected to satisfactorily (80%) pass all unit and semester tests. Students must also abide by the district policy on attendance.

## INITIAL CLASS PERIOD -

### WHICH PROFICIENCY DO YOU MOST WANT TO LEARN ABOUT? EXPLAIN WHY YOU WANT TO KNOW MORE ABOUT IT....

Review homework (Cpt 6) and discuss assignments below, individually, in groups or as a class.

Teachers should develop specific assignments and detailed worksheets tailored to the needs and abilities of the students, tapping into area resources as time and availability permits.

Number of class periods depends upon needs of students. The following topics should be covered:

#### Chapter 6 - Buying A New Car - Overview and Summary

The aspects of selecting, buying and maintaining a new car are discussed in this chapter. Explain what you learned about

1. Saving for a down payment
2. Shopping for a new car
3. Show-room inspection
4. Options base price sticker price
5. Making an offer
6. Tax, title, registration, license
7. Financing- down payment
8. Financing - monthly payment
9. Car Insurance Coverage:
  - a. Liability (body,property)
  - b. Medical Payments
  - c. Collision
  - d. Comprehensive
  - e. Uninsured motorist
10. Maintenance / Minor Repair
11. Major repair
12. Depreciation

I. (pg 96) **BUYING A NEW CAR** : Sticker price

II. ( pg 97) **BUYING A NEW CAR**: Dealer's Cost:

III. (pg. 98 ) **BUYING A USED CAR**: A person who is buying a used car may save money by

Monthly Consumer Guides - Additional Resource

IV. ( pg. 99 ) **RENTING A CAR:**

V. ( pg. 100) **FINANCING A CAR:** Monthly Payments: Once you have decided which car to buy and where to buy it  
If you trade-in an older car  
Usually a new car loan is for

VI. ( pg 102) **AUTOMOBILE INSURANCE :**

**BASE PREMIUMS** Insurance is another large expense of operating a car. The cost is based on \_\_\_\_\_. The base premiums that one company charges for \_\_\_\_\_ and \_\_\_\_\_ insurance.

**COLLISION INSURANCE** pays to \_\_\_\_\_  
**Comprehensive insurance** pays to \_\_\_\_\_

VII. ( pg 109) **DEPRECIATION:** The value of a car \_\_\_\_\_  
This decrease in value is called \_\_\_\_\_. Then it \_\_\_\_\_ at a slow rate.  
Some cars \_\_\_\_\_.

VIII. ( pg 110) **CAR MAINTENANCE:** Another expense of operating a car is \_\_\_\_\_

Some items included in car maintenance are \_\_\_\_\_, and \_\_\_\_\_.

Many people have their cars maintained by \_\_\_\_\_

\_\_\_\_\_, \_\_\_\_\_ or \_\_\_\_\_

The invoice or bill shows \_\_\_\_\_ and \_\_\_\_\_.

IX. ( pg 111) **ESTIMATES FOR CAR REPAIRS**

When major repairs are needed...

X. ( pg 116) **YEARLY AUTOMOBILE EXPENSES**

**XI. EXPLAIN WHAT YOU LEARNED FROM THIS CHAPTER ABOUT:**

- 1) Driving a car
- 2) Buying a new car
- 3) Buying a used car
- 4) Renting a car
- 5) Financing a car
- 6) Auto insurance
- 7) Depreciation
- 8) Car maintenance
- 9) Estimates for car repair. Write in your own words and write as much as you can.

(pg 160)

1) **SHOPPING FOR A CAR**

	ADVANTAGES	DISADVANTAGES
SUBCOMPACT	1) 2) 3)	1) 2) 3)
COMPACT	1) 2) 3)	1) 2) 3)
MID-SIZE	1) 2) 3)	1) 2) 3)
FULL SIZE	1) 2) 3)	1) 2) 3)

(pg161)

2) **SHOWROOM INSPECTION-WHAT TO DO WHEN YOU LOOK AT A NEW CAR**

3) **MAKING AN OFFER.** A wise consumer will

(pg 198)

4) **FINANCING:** Down payment- Copy the second paragraph

(pg 171)

5) **FINANCING: MONTHLY PAYMENTS**

(Pg 172 )

6) **CAR INSURANCE COVERAGE**

- 1) Liability
- 2) Bodily injury
- 3) Property damage
- 4) Medical payments
- 5) Collision
- 6) Comprehensive
- 7) Uninsured motorist

(pg 174)

7) **CAR INSURANCE COSTS**

(pg 175-176)

8) **FUEL ECONOMY**

Study the examples in the back. Then answer questions 1-25

(pg 178 -179)

9) **MAINTENANCE and MINOR REPAIRS**

(pg 181)

**10) MAJOR REPAIRS**

Answer the questions on page 181(1-10)

(pg 182)

**11) DEPRECIATION**

**12) RATES OF DEPRECIATION**

First year=

Second year=

Third year=

Fourth year=

Fifth year=

(pg 185)

**13) NEW VERSUS USED -**

**EVALUATION AND FOLLOW-UP**

Each student will write an essay explaining what size and type of car best suits his/her budget and driving needs and where they plan to purchase/finance the car:

**Additional Reinforcement and Application of Learning:  
Travel  
Chapter 10**

This chapter presents many of the skills necessary for planning travel.

Explain what you learned about:

1. Reading maps- index, legend
2. Distance and Driving Time
3. Travel Agent- why have one.
4. Traveling by car
5. Traveling by bus
6. Traveling by train
7. Traveling by airplane
8. Managing Travel money Fixed cost variable costs
9. Payment options
10. Travelers checks
11. Credit cards

# RESOURCES

1. TEXT - MATHEMATICS FOR TODAY'S CONSUMERS  
Charles E. Merrill Publishing Company, Columbus, OH 43216, Price, Brame, Charles, Clifford, 1982, ISBN-0-675-05751-5, Reading Level: Grades 10-12 and Adult
2. U.S. FEDERAL TRADE PUBLICATIONS:  
Vehicle Repossession, Auto Service Contracts, Car Ads Low Interest Loans and Other Offers, Octane Ratings, New Car Buying Guide, A Consumer Guide to Vehicle Leasing, Buying a Used Car
3. N. J. DIVISION OF CONSUMER AFFAIRS PUBLICATIONS:  
NJ Consumer Fraud Act and NJ Administrative Code: subchapters #2 Cars Advertising; 26 Lemon Law; 7 Repairs and Advertising; 6 Sales; 8 Tires; and Consumer Guide to the Lemon Law
4. CAR ADVERTISEMENTS FROM CURRENT MAGAZINES AND NEWSPAPERS
5. REPRESENTATIVES FROM LOCAL CAR DEALERSHIPS, REPAIR SHOPS, ETC



*The New Jersey Consortium  
for Consumer Education*

# **AUTOS ADDITIONAL RESOURCES**

**NJ Division of Consumer Affairs**

**PO Box 45027  
124 Halsey Street  
Newark, NJ 07101  
201-504-6200**

## AUTOMOBILES

**Buying (Renting or Leasing) and Maintaining a New, Used or Leased Car, as well as shopping for Automobile Insurance are serious matters. Your decisions have great impact on your financial well-being and the physical safety of yourself and others. Take time to plan and research!**

### **Important resources include:**

**•CONSUMER REPORTS** (By subscription or your local library or data bases including CompuServe)

NJ Division of Consumer Affairs  
PO Box 45027  
Newark, NJ 07101  
201-504-6200

**OR THE MUNICIPAL or COUNTY OFFICE CLOSEST TO YOU**

### REQUEST COPIES OF:

- NJ Consumer Fraud Act and Administrative Rules Related To Automobiles
- NJ Lemon Law - Statute, Regulation and/or Consumer Guide
- SHAKES, RATTLES AND ROLL-BACKS - Guide to Purchasing a Used Car
- Taking the Scare Out Of Auto Repair
- Video - A Consumer Quiz for New Jersey High Schools (16 minutes, available for short-term loan and may be copied - Write letter requesting permission.)
- Periodicals including area newspapers for advertisements, news stories, help lines: Updated information appears very frequently!
- U.S. Federal Trade Commission - Numerous titles are available in English and Spanish  
Regional Office 150 William Street, 13th Floor, NY, NY 10038-2602 212-264-1207
- Consumer's Guide to Renting A Car, Alamo Rent A Car, Inc., 110 Tower - 110th SE 6th Street, Post Office Box 22776, Ft. Lauderdale, FL 33335 305-527-4762 Attn: Civic Affairs

Insurance Institute for Highway Safety, 1005 N. Glebe Road, Arlington, VA 22201, 703-247-1500.

Publications include Shopping for a SAFER CAR, 1994 Models

Highway Loss Data Institute, address above, 703-247-1600.

Publications include Injury, Collision, and Theft Losses by Make and Model

National Institute for Automotive Service Excellence, 13505 Dulles Technology Drive, Herndon, VA 22071, 703-742-3800.

National Highway Traffic Safety Commission - Auto Safety Hot Line, 1-800-424-9393

Provides information on automobiles and safety seats including recalls, complaints.

Smart Car Shopper, Family Circle Consumer Guide, October 12, 1993, pgs 86 and 88.

Commercial Sources include:

An Intelligent Buyer's Guide (video), The Learning Seed, 330 Telser Road, Lake Zurich, ILL 60047, 800-634-4941

Automobile Math, CW Publications, PO Box 744, Sterling ILL 61081, 1-800-554-5537

Auto Repair for Dummies, Cambridge Educational, PO Box 2153 90 MacCorckle, Charleston, VA 25328-2153, 800-468-4223

Auto Safety, Homemaking Research Laboratories, Hwy 8 East, Tony, WI 54563, 800-255-9929

Computer Programs, Opportunities for Learning Inc, 941 Hickory L PO Box 8103, Mansfield, OH 44901-8103, 419-589-1700

Local Resources:

Businesspeople in your area including car repair shops and dealerships.

Career Issues:

Teaching and learning about consumer issues is an excellent way to include learnings about career opportunities. Note that students in vocational courses need to study consumer issues. And both consumers and people in the automobile business need to know about technical issues!

NOTES



*The New Jersey Consortium  
for Consumer Education*

**PERSONAL FINANCE -  
MOTHER'S DAY FLOWER SALE**

**Rose Lange**

Merriam Avenue School  
81 Merriam Avenue  
Newton, NJ 07860  
201-383-7202

**Developed for Special Education  
Class Periods: 7**

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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## Plan Goals and Summary

Personal Finance - For learning disabled students Grades 1 through 4. Mother's Day Flower Sale. This is the culminating project that allows the student to practice exciting and creative hand-on techniques and applications of information that the student has learned through the appropriate grade level curriculum in an actual business. (focusing on math concepts, language arts-oral and written, thinking, and computer skills).

Note: This Lesson Plan is an excellent example of how business needs to plan for and monitor customer satisfaction! Customer satisfaction is correctly presented as a key to success, including profits.

Note: The Plan was accompanied by delightful colored photographs. Lots of smiling faces! Plus colorful signs!

## MOTHER'S DAY FLOWER SALE

### OBJECTIVES

The student will learn how to set up a small business, using skills learned in other parts of the curriculum, developing the concept that we buy wholesale and sell retail in order to make a profit.

### CONTENTS

Discuss how to go about choosing and ordering wholesale plants in order to resell them. Emphasis is on the cost of the plant, type of plant, who our market is (K through 4th graders), and how much we can add to the wholesale cost of each plant that will attract the customer, give a good buy, and make a decent profit. Also stressed are advertising and marketing strategies.

### ACTIVITIES

1. Presentation of wholesale flower list. Discussion of plants that grow in our area, ones that would be most marketable in our school. Math/figure out and set up retail price list. See attached.
2. Presentation by Orchard View Greenhouses, representative about annuals and perennials and how to replant. (Pots, baskets, etc.)
3. Students create advertising posters and flyers. (software Superprint and Magic Slate; Sample poster, flyers included)
4. Students create packaging using recycled materials. Packaging must be pleasing to the eye and protective of the plant(s). Sample included.
5. Time allocation for the sale itself. Logical days of the week, time needed for each class to shop and ask questions. This is done using concepts from math curriculum, computer. See attached final copy.
6. How to present yourself as a salesperson: helpful, courteous, knowledgeable. Concepts developed from personal experience, modeling, tv, through group discussion and decision making.
7. Time. 7 class periods, 60 minutes each.

### EVALUATION/ASSESSMENT

The true and most accurate evaluation of this project is measured by the success of the sale/how much profit we make and how many customers we attract and please. We strive for 100% participation in our school, and welcome parents, senior citizens, and other members of our community. Feedback is garnered from everyone who attends to be applied to the next year's sale.

## WORKSHEET

### WHOLESALE PLANTS

### PLANTS ORDERED

Flats, Annuals, \$6.00 each	X	70 flats =	\$420
Seed Geraniums, \$9.00 dozen	X	8 dozen=	72
Polka Dot Plants, \$9.00 dozen	X	6 dozen =	54
House Plants, \$1.75 each	X	24=	42
Hanging 8" baskets, \$4.50 each	X	50=	225
Mini Cactus, \$.75 each	X	24=	18
Small Cactus, \$1.25 each	X	24=	30
Potting Soil, \$2.00 per container	X	5=	10

### Baskets/Containers from Garage Sales:

200 @ \$.15	30
25 @ \$.25	6.25

Aluminum foil, ribbons = Free

Total wholesale price \$907.25

Money taken in from retail sale \$1905.96

**Profit \$998.70**

\*For a breakdown on how the students set the prices, please see the "Setting Prices" page.

## SETTING PRICES

First, the students scouted local flower shops and stores to check out the market (prices and value given). Our prices must be lower, the quality the same or better. Use Orchard View Greenhouses wholesaler method for setting prices when in doubt.

Flats = 32 plants @ \$6.00

\$6 DIVIDED BY 32 will give wholesale price for each individual plant

Add on amount of reasonable profit for retail price

---

Geraniums and Polka Dot plants \$9.00 per dozen DIVIDED BY 12 = Wholesale Price

Set retail price

Houseplants \$21 per dozen \$21 divided by 12 = WHOLESALE PRICE

SET RETAIL PRICE

---

8" HANDING BASKETS \$4.50 EACH WHOLESALE\*\*

Keep this price very low, because the actual selling price would be out of the price range our intended market (K through 4th graders) can afford.

Set Retail Price

---

Mini Cactus \$.75 wholesale

Set Retail Price

Small Cactus \$1.25

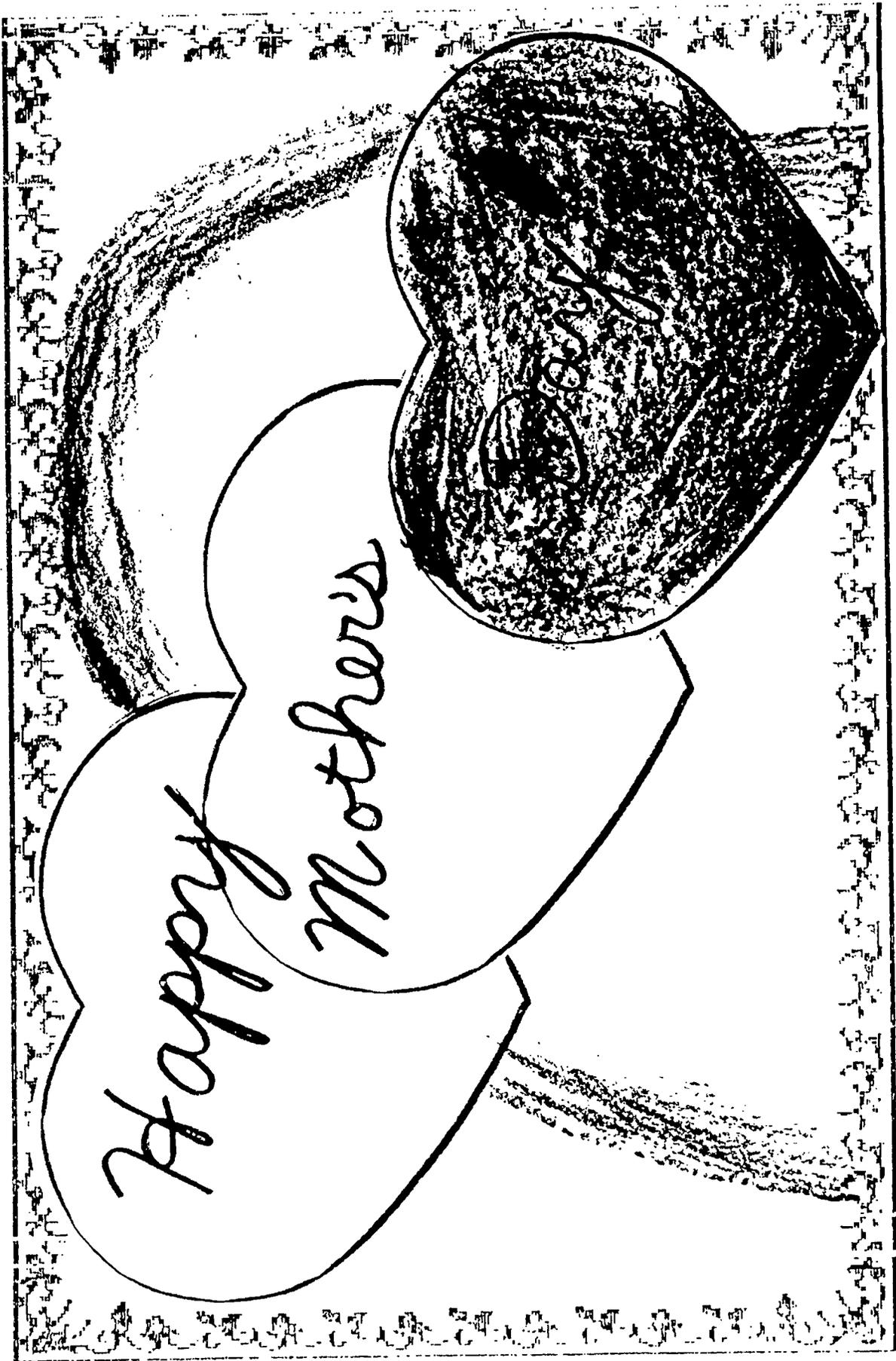
Set Retail Price

(These need special packaging because of the stickers/thorns.)

---

Baskets made by us: Not less than, not more than

1 Plant	\$ .75	\$1.25
2 Plants	\$1.15	\$1.75
3 Plants	\$1.75	\$3.50
4 Or More	\$3.50	\$6.00



## RESOURCES

### ORCHARD VIEW GREENHOUSES

### COMPUTER SOFTWARE

Magic Slate, SuperPrint (the kids choose the software that fits the needs and accomplishes the job.)

### PEOPLE AND BUSINESSES IN OUR COMMUNITY

### UNITS PRESENTED IN OUR MAIN CURRICULUM STARTING IN SEPTEMBER AND UP TO THE DATE OF THE SALE IN MAY, I.E.

Math: Basic addition and subtraction concepts, Time concepts (Time Telling, subtracting and adding time, scheduling), Money Concepts (coin values, equivalent coins, coin combinations, making change, dollars)

Computer Skills

Language Arts (public speaking, presentations - oral and written)

Each concept is covered at the appropriate grade level(s)



*The New Jersey Consortium  
for Consumer Education*

# **PERSONAL FINANCE - BUDGETING**

**Mary Ann Devine**

Mill Road School  
Mill & New Roads  
Northfield, NJ 08225  
609-641-1731

**Developed for Grades 4 - 6 Gifted and Talented  
Class Periods: 7**

156

**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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Authors are responsible for the accuracy of all information.

The NJ Consortium for Consumer Education, c/o New Jersey Division for Consumer Affairs, P0 Box 45027, Newark, NJ 07101 201-504-6200

## **Plan Goals and Summary**

### **Family Budgeting** **A Mini Unit for Intermediate School**

Students will learn how to do a monthly budget based upon their earnings.

Students will learn how to comparison shop for food - to determine which store has the best buys for the week, and how they can save money in their budget.

Students will learn the basic rules of household budgeting.

Students will learn how to evaluate their personal finances, and to budget their money accordingly.

Students will research a chosen profession and the salary and benefits of that profession and how they affect one's budget.

**CONTENT:**

Discuss what one has to budget for - now as a child, and in the future as an adult. Students will also discuss and determine the advantages and disadvantages of one store versus another, renting an apartment or buying a house, leasing or purchasing a car versus public transportation. Students will also research a chosen career and locate a job within that profession. Based upon the chosen career, students will choose housing, transportation and establish a household budget.

**TIME:**

7 CLASS PERIODS: 45-60 MINUTES

**Evaluation/Assessment:**

Worksheets for each activity.

Student participation in discussions.

Students' completed budget with jobs, car and housing advertisements.

Students' comparison shopping list.

### ACTIVITIES:

1. View video, "Business Concepts: Family Budgeting," by NJ Network on budgeting and discuss. Viewing the video is optional - if it is available on NJ Network, I recommend it. (See Household Budget Information Sheet - corresponds to video.)
2. Calculate monthly budget for self at this time, based upon their allowance, jobs, etc.. (My Monthly Budget sheet).
3. Choose a career - research the necessary skills and job qualifications that are needed for that job. Research the annual salary. (Occupational Handbooks from the school guidance counselor are helpful). Locate an advertisement for that job in the newspaper - cut it out and glue onto construction paper.
4. Based upon #3's salary - set up a household budget as if you were employed in that position today. Develop a list of items that go into a household budget. (See attached sheets - What Expenses Go Into a Household Budget, My Monthly Household Budget sheets.)
5. To determine rent or mortgage costs - calculate if they are able to afford a mortgage based upon #3's salary. (What Can I Afford sheet). Locate a house or apartment in the newspaper - cut it out and glue onto construction paper.
6. Locate transportation for self based upon what one can afford with #3 's salary. Find ad in the newspaper if buying a car - cut it out and glue it onto the construction paper.
7. To help budget food costs, students do a comparison shopping study of 2 major supermarkets. If able to take a field trip to each store - do so!! The store managers are happy to give students a tour of the store and explain how supermarkets operate. If you are unable to go on a field trip, students may use the weekly sales circular from the 2 stores to do the comparison shopping. (See Comparison Shopping List sheets). Discuss at which store can the students save the most amount of money, and still receive the best quality. If you take the field trip - discuss the advantages and disadvantages of each store.
8. Word searches and word scrambles of various terms discussed in this mini unit are provided. (See attached sheets). They may be done as a separate activity or as a time filler if a student finishes before others in the class.

**ORIGINALLY DEVELOPED  
WORKSHEETS FOLLOW**

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## Household Budget Information Sheet

### Basic Rules

- 1 Set realistic goals for yourself (household).
- 2 Use a payment system.
- 3 Set aside emergency funds.
- 4 Establish a savings fund (account).
- 5 Review your goals periodically.
- 6 Seek help if you and when you need it.

There are two types of costs you will encounter, they are estimated and actual. Your plan for (and budget for) estimated costs. You pay the actual costs.

**Your Net Income will equal your Gross Income minus taxes and expenses.**

### **Needs and Wants (expenses)**

(Percentage that each one takes from your pay)

Housing .....	30%
Clothing .....	10%
Transportation .....	15%
Food and Beverage .....	25%
Entertainment/Recreation .....	10%
Personal Care .....	10%

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

## MY MONTHLY BUDGET

### Income

Allowance (\$ _____ *4.5)		_____
Job	+	_____
Other	+	_____
Total Income	=	_____

### Expenses

Savings		_____
Entertainment	+	_____
Food	+	_____
Other - _____	+	_____
Total Expenses	=	_____

### Profit or Loss?

Total Income		_____
Total Expenses	-	_____
<b>Total Profit/Loss</b>	=	_____ *

\*If a Loss put the amount in brackets i.e. (\$100.)



## MY MONTHLY HOUSEHOLD BUDGET

BY:

Date:

### INCOME:

Total Gross Income:

Less Deductions (taxes) 30%

Total Net Income:

### EXPENSES:

Rent/Mortgage:

Property Tax:

Homeowner's Insurance:

Car Payment:

Car Insurance:

Electric:

Gas/Oil:

Water :

Sewage:

Cable:

Phone:

Food:

Entertainment:

Savings:

Clothes:

Donations:

Medical Care:

Home Maintenance:

Gas for Car:

Car Repairs:

Lunch at Work:

Postage:

Credit Cards:

Other Loans (e/g/ - student)

Miscellaneous

Money Fairy

Total Expenses for the Month

### PROFIT OR LOSS:

Total Income:

-Total Expenses

Profit/Loss

If a loss, state number within brackets, i.e. (\$100)

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**Note: A good budgeter will carefully budget all of his/her money**

SOURCE ATLANTIC CITY PRESS

The following worksheet can help give you an idea of how much of a mortgage payment you can afford. Keep in mind, however, that credit history, property condition, job stability and other factors may affect the lender's final decision. This worksheet is not intended as a replacement for an interview with a mortgage lender.

First, calculate your regular monthly earnings

Use gross income (before deductions) on which definitely can depend.

Borrower \_\_\_\_\_  
Co-borrower \_\_\_\_\_  
Alimony, child support \_\_\_\_\_  
(Use only if five years remaining)  
Second job \_\_\_\_\_  
(Use only if you have a two-year history)  
Social Security, disability, etc \_\_\_\_\_  
(Use only if you have five years remaining)  
Stock dividends, investment income + \_\_\_\_\_  
(You must have a two-year history of income;  
the portfolio will remain intact after loan closing.)

TOTAL GROSS MONTHLY INCOME \_\_\_\_\_

Test 1

Calculate your maximum mortgage payment including taxes and insurance as follows: Total gross monthly income \_\_\_\_\_  
Multiply by 28 percent \_\_\_\_\_ x 28

Maximum monthly mortgage payment under Test 1 \_\_\_\_\_

Test 2

Total gross monthly income \_\_\_\_\_  
Multiply by 36 percent \_\_\_\_\_ x 36

Maximum monthly debt payments  
Less  
Auto loan - \_\_\_\_\_  
Store charge card - \_\_\_\_\_  
Primary credit card - \_\_\_\_\_  
Other credit cards - \_\_\_\_\_  
Other loans - \_\_\_\_\_  
(Do not count if less than 10 payments remain)

Maximum mortgage payment under Test 2 \_\_\_\_\_

The Lesser of Test 1 and Test 2 equals the maximum mortgage payment for which you qualify

MAXIMUM MORTGAGE PAYMENT \_\_\_\_\_

Before using the payment table, remember to subtract taxes and insurance

Less monthly taxes - \_\_\_\_\_  
Less monthly insurance - \_\_\_\_\_

MAXIMUM PRINCIPAL AND INTEREST PAYMENT FOR WHICH YOU QUALIFY \_\_\_\_\_

## COMPARISON SHOPPING LIST

NAME: \_\_\_\_\_ PARTNER: \_\_\_\_\_ STORE: \_\_\_\_\_

QUANTITY:	ITEM:	COST -S.R.	COST S.F.	DIFFERENCE:	BEST BUY
1 Head	Iceberg Lettuce				
1 lb	Loose Tomatoes				
1 lb	Carrots				
1 (or special)	Cucumber				
1 lb	Apples- Red Delicious				
1 6.4 oz.	Toothpaste				
1 12 oz.	Shampoo				
1 12 oz	Conditioner				
1 gallon	Apple Juice				
1 12 oz. can	Sliced Peaches				
1 10 oz bag	Potato Chips				
1 28 oz	Liquid Cleaner				
1 lb	Ground Beef (extra lean - 85%)				
1 family size	Loaf of Bread				
1 dozen	Eggs				
1 Gallon	Milk				
12 lb	Bacon				
1 pkg 4 ct	Toilet Paper				
1 roll	Paper Towels				
1 box	Tissues				
1 8 ct. pkg	Hamburger Rolls				
1 large can	Tuna Fish				
1 16 oz jar	Mayonnaise				
1 28 oz bottle	Ketchup				
1 12 oz can	Tomato Soup				
1 med box	Cereal				
1 lb	Cheese				
1 lb	Ham				
1 lb	Chicken Breast- Boneless				
1 can 10 oz	Dog Food				
1/2 gallon	Ice Cream				
1 box	Brownie Mix				
1 container	Laundry Detergent				
1 bar	Soap				
1 2 ltr	Soda				
1 2 ltr	Soda				
TOTAL					

## Questions for Comparison Shopping

- 1 What is the total bill at Shop Rite?
- 2 What is the total bill at Super Fresh?
- 3 Which store gives you the most for your money?
- 4 Which store recycles the most?
- 5 Which store appeared cleaner?
- 6 Which store was laid out better?
- 7 Which store entices the customer to recycle? How?
- 8 Which store do you feel serves more at lunchtime? Why?
- 9 At which store would you prefer to shop? Why?
- 10 Which store did you like the best? Why?

# HOUSEHOLD-JOB TERMS

UNSCRAMBLE THE WORDS BELOW.  
THE WORDS DEAL WITH EMPLOYMENT AND A HOME

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

- |    |               |       |
|----|---------------|-------|
| 1  | NTWAS         | _____ |
| 2  | TEISEADTM     | _____ |
| 3  | TDICER        | _____ |
| 4  | ETN           | _____ |
| 5  | UERSEM        | _____ |
| 6  | EEFERCSERN    | _____ |
| 7  | NSIUCRAEN     | _____ |
| 8  | ROSGS         | _____ |
| 9  | MCENOI        | _____ |
| 10 | STEXA         | _____ |
| 11 | ANLO          | _____ |
| 12 | TOMAGGRE      | _____ |
| 13 | NLPEMTEMYO    | _____ |
| 14 | LCAATV        | _____ |
| 15 | EESXPNES      | _____ |
| 16 | LICAPPANTIO   | _____ |
| 17 | STCOS         | _____ |
| 18 | DEESN         | _____ |
| 19 | ICUORTBIONNST | _____ |
| 20 | IENOCUSDDT    | _____ |

GROSS	NET	INCOME	MORTGAGE
CONTRIBUTIONS	DEDUCTIONS	TAXES	LOAN
CREDIT	INSURANCE	EXPENSES	EMPLOYMENT
RESUME	NEEDS	WANTS	REFERENCES
APPLICATION	COSTS	ESTIMATED	ACTUAL

# WORD SCRAMBLE FOR COMPARISON SHOPPING - ECONOMICS PROJECT HOME-JOB WORD SEARCH

**NAME:**

CIRCLE ALL THE WORDS YOU CAN FIND FROM THE WORD LIST BELOW

S	N	O	I	T	O	U	D	E	D	G	F	D	B	E	E	L	R	A	C
E	E	I	S	C	O	A	A	L	X	E	O	C	S	M	G	N	E	G	I
N	G	W	G	N	Y	W	O	C	U	O	P	F	Z	O	V	Y	V	X	H
C	K	D	A	R	O	A	Q	L	T	R	I	T	G	C	F	A	C	B	M
H	O	D	I	G	N	I	H	J	E	U	W	L	L	N	R	U	S	R	P
P	D	O	O	F	E	M	T	F	N	E	A	O	K	I	Z	D	T	X	L
S	Q	V	A	N	Y	O	E	U	W	K	T	L	A	S	T	S	Z	N	E
H	T	V	L	G	A	R	Q	Y	B	H	P	B	O	S	R	U	J	M	F
T	D	S	A	I	E	T	M	O	I	I	L	C	X	O	B	E	O	E	A
F	N	Z	O	N	X	G	I	N	E	E	R	J	W	R	S	C	N	D	P
S	P	E	C	M	C	T	A	G	O	C	M	B	T	S	G	N	T	V	I
M	E	E	M	M	D	G	E	O	N	N	U	R	N	I	Q	V	S	C	L
E	S	X	U	Y	L	E	S	H	E	S	K	S	T	O	Y	Y	A	A	I
L	X	W	A	V	O	T	X	E	T	W	S	E	E	Q	C	R	P	L	C
E	R	L	U	T	S	L	D	I	A	I	N	S	U	R	A	N	C	E	A
C	T	R	I	O	H	C	A	S	P	N	F	G	F	D	K	M	E	G	J
T	R	E	A	T	T	E	R	M	S	E	P	O	S	T	A	G	E	N	S
I	W	S	A	T	I	M	A	T	M	E	D	C	O	S	T	A	S	Q	W
C	S	A	V	I	N	G	S	D	R	A	C	T	I	D	E	R	C	T	J

### WORD LIST

GROSS INCOME  
CONTRIBUTIONS  
LOAN  
EXPENSES  
FIXED COSTS  
RESUME  
WANTS  
PHONE  
POSTAGE  
GAS  
FOOD  
MEDICAL

NET INCOME  
DEDUCTIONS  
CREDITCARDS  
ESTIMATED COSTS  
VARIABLE COSTS  
APPLICATION  
REFERENCES  
CABLE  
SAVINGS  
OIL  
CLOTHING  
RENT

MORTGAGE  
TAXES  
INSURANCE  
ACTUAL COSTS  
EMPLOYMENT  
NEEDS  
ELECTRIC  
WATER  
CAR  
SEWAGE  
DONATIONS


# WORD SCRAMBLE FOR COMPARISON SHOPPING - ECONOMICS PROJECT

## COMPARISON SHOPPING

UNSCRAMBLE THE WORDS BELOW TO MATCH WORDS DEALING WITH COMPARISON SHOPPING

NAME: \_\_\_\_\_

- |    |             |       |
|----|-------------|-------|
| 1  | DABSTORERSN | _____ |
| 2  | UBLK        | _____ |
| 3  | MONISOCPRA  | _____ |
| 4  | PIENTRIUC   | _____ |
| 5  | OPCUOSN     | _____ |
| 6  | EALS        | _____ |
| 7  | RCRICULA    | _____ |
| 8  | AEMSBDNRAN  | _____ |
| 9  | TYRVEAI     | _____ |
| 10 | YCSERCEL    | _____ |

COMPARISON  
RECYCLES  
SALE

COUPONS  
VARIETY  
STORE BRANDS

CIRCULAR  
UNIT PRICE

BRAND NAMES  
BULK

# RESOURCES

**Newspaper - Classified Advertisements**, Real Estate Section, Area Daily Newspaper (Atlantic City Press, in this instance)

**Supermarket Sales Circulars** - Two major local food chains, e.g. Acme, ShopRite, SuperFresh

**Video - Business Concepts: Family Budget** by Dennis Murphy, TV Ontario, 1988, shown on NJ Network under economics category.



*The New Jersey Consortium  
for Consumer Education*

# **PERSONAL FINANCE - BUDGETING**

**Julie Probst**

West Milford High School  
67 Highlander Drive  
West Milford, NJ 07480  
201-697-1500 ext 210

**Developed for Grades 10 - 12  
Class Periods: 6**

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**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

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## Plan Goals and Summary

Personal Finance - Enclosed is a copy of a budgeting project to be used at the high school level. This project can be done individually or with partners. As couples, the students are to obtain jobs, rent an apartment, purchase a car, and pay various bills. Each group is to come up with total expenses. The project must be guided by a teacher, and the teacher's input regarding actual costs is a must. Students have no conception how much certain bills cost. Students will be surprised about the costs and how difficult it is to keep your head above water. This project is a great cooperative learning project.

## OBJECTIVES

Students will be able to:

calculate net pay by taking out appropriate taxes.

financially budget their expenses using their income.

evaluate the importance of a savings plan and how to stick to it.

## CONTENTS

Discuss the advantages and disadvantages of using a complete financial budget.

Within this project students will get an overview of taxes, renting, purchasing a car, insurance (car and health), unplanned expenses, and savings.

## TIME

6-7 Class periods: 50 minutes each

## EVALUATION/ASSESSMENT

Evaluation will be ongoing. The students will have to bring in outside information (job descriptions, apartment advertisements, car advertisements, loan rates) this can be included in the evaluation process. The overall evaluation would be the completed budgeting project, all areas of the final project can be graded.

## ACTIVITIES

1. Students are to choose a career from the newspaper. The advertisement should include the starting salary. (The career should be one that is attainable upon high school or college graduation - not needing extended experience.)
2. From the salary the students should calculate their net pay using the tax rates on the "**Finance Budgeting Project**" page. -attached
3. Begin using the "Expense Area Breakdowns" packet.
  - A. Have students find a reasonable apartment to rent. Students should bring in the advertisement. Go over the various areas such as utilities, renter's insurance, maintenance, and others. Have students figure out what their monthly bills would cost then take total to a yearly figure.
  - B. Have students purchase a car. It can be a used or new car. They are to look for a car, bring in the advertisement, and find out what the recent car loan rates are. Students will find out what their payments will be, how much their insurance, gas, maintenance and other cost will add up to commuting to their job.

\*\*\*This is a perfect time to have a guest speaker in to speak about insurance. They could go over the various rates in your area, for the students specific cars, at the age that they would be obtaining their job.

\*\*\*Another guest speaker could be a bank loan agent who could discuss rates and how to apply for a car loan.

\*\*\*Contact the Better Business Bureau and the county or city Consumer Affairs Office in your area for information, i.e. information about buying a car including the NJ Lemon Law. Call NJ Consumer Affairs at 201-504-6200 for a list of county and city offices.
  - C. Have students estimate the cost of food for a person living on their own including; weekly shopping, fine dining, and fast food.
  - D. Have students figure out the amount of spending on clothing is used from their money. Make each student purchase at least one pair of shoes, sneakers, an outfit for work, uniforms if needed.

- E. Have students figure on a small vacation, the students can consult a travel agent, newspaper, or other areas.
- F. Have students go through the extras that are listed on the program sheet. Give the students guidelines to follow for each of the areas. Make sure that the amounts are realistic.
- G. Have students go through medical insurance. Have them look back at their job description to see if they have insurance included with their job. Go through the various types of insurance, deductibles, prescription plans, etc.
- H. Have students go through the entertainment section. All students should be spending some amount of money on these areas.

\*\* Under the area of gambling, each student is to enter a lottery. The amount to pay is \$100. You allow them to pick the numbers that they want, and you draw a "Pick-2". You let them know the amounts that they will win .

- I. Under "Other Unplanned Expenses" you create various problems that will arise. Each group picks from a hat every-other-day and some students will gain and other students will loose money.

Ex. On separate sheets: You put tin-foil in the microwave, repair cost \$95. You were employee of the month, get a \$50 bonus.

- 4. When the students have all sections of the "**Expense Area Breakdown**" sheet completed, transfer all the totals to the "**Finance Budgeting Project**" packet. \*\* Make sure the students are coming up with **yearly** totals.
- 5. Add up all of the expenses to come up with the total. Take net pay and subtract expenses to come up with total left over for savings.

Note: Project has been successful for all levels of students. It has also been done as partners, where students are coupled and a marriage situation was given. The students were given their partners and a small marriage ceremony took place. This was a great cooperative learning experience. The students enjoyed working together.

# EXPENSE AREA BREAKDOWNS

## APARTMENT:

Rent per month: \_\_\_\_\_  
Expenses per month: \_\_\_\_\_

Electric: \_\_\_\_\_  
Heat: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Water: \_\_\_\_\_  
Insurance: \_\_\_\_\_  
Maintenance: \_\_\_\_\_  
Other: \_\_\_\_\_

TOTAL: \_\_\_\_\_

TOTAL YEARLY EXPENSES (Monthly x 12):

## CAR\TRANSPORTATION:

Cost of car 1: \_\_\_\_\_  
Cost of car pymt: \_\_\_\_\_  
Gas: \_\_\_\_\_  
Insurance: \_\_\_\_\_  
Maintenance: \_\_\_\_\_  
Bus\train: \_\_\_\_\_

TOTAL YEARLY EXPENSES (Monthly x 12)

## **FOOD:**

Weekly: \_\_\_\_\_  
Fast food: \_\_\_\_\_  
Fine Dining: \_\_\_\_\_

TOTAL YEARLY EXPENSES (Weekly x 52)

CLOTHES:

Business: \_\_\_\_\_

Weekend: \_\_\_\_\_

Extras: \_\_\_\_\_

Shoes: \_\_\_\_\_

Sneakers: \_\_\_\_\_

TOTAL YEARLY EXPENSES

VACATION:

ONE PER YEAR TOTAL EXPENSES

**EXTRAS:**

Holidays: \_\_\_\_\_

Birthdays: \_\_\_\_\_

Weddings: \_\_\_\_\_

Parties: \_\_\_\_\_

Cigarettes: \_\_\_\_\_

Haircuts: \_\_\_\_\_

TOTAL YEARLY EXTRAS:

**MEDICAL:**

Insurance: \_\_\_\_\_

Doctor: \_\_\_\_\_

Dental: \_\_\_\_\_

Prescriptions: \_\_\_\_\_

TOTAL YEARLY MEDICAL:

**ENTERTAINMENT:**

Movies: \_\_\_\_\_

Plays: \_\_\_\_\_

Sports: \_\_\_\_\_

Clubs: \_\_\_\_\_

Beach: \_\_\_\_\_

Concerts: \_\_\_\_\_

Gambling: \_\_\_\_\_

Babysitter: \_\_\_\_\_

TOTAL YEARLY ENTERTAINMENT:

**OTHER UNPLANNED EXPENSES:**

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

TOTAL YEARLY UNPLANNED EXPENSES:

# FINANCE BUDGETING PROJECT

NAME \_\_\_\_\_

JOB DESCRIPTION \_\_\_\_\_

\*\*\*\*\*

Gross Pay (per year) \_\_\_\_\_

Taxes: (combination of all taxes) \_\_\_\_\_

If \$22,400 or under use 25%

over \$22,400 use 33%

Less taxes \_\_\_\_\_

Net pay per year \_\_\_\_\_  
(in pocket)

See breakdowns from next pages to find total amounts.

*These expenses should be for 1 full year!*

**APARTMENT:**

Rent: \_\_\_\_\_

Expenses: \_\_\_\_\_

Total HOUSING\APARTMENT \_\_\_\_\_

**CAR\TRANSPORTATION:**

Payment: \_\_\_\_\_

Expenses: \_\_\_\_\_

Total CAR\TRANSPORTATION: \_\_\_\_\_

**FOOD:**

Yearly: \_\_\_\_\_

Other: \_\_\_\_\_

Total FOOD: \_\_\_\_\_

**CLOTHING:**

Total CLOTHING: \_\_\_\_\_

**VACATION:**

Total VACATION: \_\_\_\_\_

**MEDICAL\DENTAL:**

Total MEDICAL\DENTAL: \_\_\_\_\_

**LUXURY ITEMS\EXTRA:**

Total *LUXURY ITEMS\EXTRAS* \_\_\_\_\_

**ENTERTAINMENT:**

Total *ENTERTAINMENT:* \_\_\_\_\_

**UNPLANNED EXPENSES:**

Total *UNPLANNED EXPENSES:* \_\_\_\_\_

**TOTAL OF ALL YEARLY EXPENSES**

\_\_\_\_\_

**TOTAL LEFT OVER FOR SAVINGS:**

(NET PAY - TOTAL EXPENSES = LEFT FOR SAVINGS)

\_\_\_\_\_

Name \_\_\_\_\_

## Budgeting and Payroll

1. Influences on career selection and job choices include primary factors as well as other factors. Which one of the following choices states three primary factors?
  - a. time availability, education and skills
  - b. personal needs, costs, and job availability
  - c. education, skills, and personal needs
  - d. education, transportation, and anticipated earnings
  
2. Payroll deductions are amounts subtracted from gross income. Which one of the following choices states three primary payroll deductions in most states?
  - a. Social Security tax, county tax, federal income tax
  - b. Social Security tax, federal income tax, public tax
  - c. Social Security tax, city tax, federal income tax
  - d. Social Security tax, federal income tax, state income tax
  
3. Net income is where normal financial activities are based. Which of the following financial activities is NOT based on net income?
  - a. paying taxes
  - b. meeting financial goals
  - c. spending
  - d. budgeting
  
4. Take-home pay, or the amount of money remaining after taxes are deducted from a paycheck, is called  
  - a. gross income
  - b. deductibles
  - c. net income
  - d. profit
  
5. Which of the following is not an asset?
  - a. a college degree
  - b. artistic skills
  - c. a loan payment
  - d. a savings account

continued

**\*\*ALL YOUR WORK MUST BE SHOWN OR NO CREDIT WILL BE GIVEN.**

**Case study:** You have just landed a job as Financial Advisor. Your job offers you \$29,000 to start out. You have a car loan of \$250 per month, insurance of \$1,400 per year, apartment rent of \$425 per month utilities included, grocery bills of \$35 per week, and other expenses totaling \$200 per month.

6. What is the amount of net income you would receive assuming your taxes total 30%?

7. What are your expenses - found out to the year?

Car \_\_\_\_\_  
Insurance \_\_\_\_\_  
Other expenses \_\_\_\_\_

Rent \_\_\_\_\_  
Groceries \_\_\_\_\_

TOTAL OF ALL EXPENSES: \$

8. How much money do you have left over for savings?

9. Describe the difference between a job and a career.

10. If you found out by doing a budget that you came up short in the money area, what could you do to make ends meet? What areas could you cut? Explain in detail.

# RESOURCES

## RESOURCES:

Guest speakers-

Insurance Agent- car insurance, health insurance

Bank Agent- go over loan rates, importance of good credit

Accountant- go over tax rates, difference in gross and net pay

Originally developed Budget Outline Project - attached

Newspapers



*The New Jersey Consortium  
for Consumer Education*

**PERSONAL FINANCE -  
VALUES, DECISION MAKING  
AND GOAL SETTING**

**Marilyn Fitzgerald**

**Mahwah High School  
50 Ridge Road  
Mahwah, NJ 07430  
201-529-5001**

**Developed for Grades 10 - 12  
Class Periods: 5**

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**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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The NJ Consortium for Consumer Education, c/o New Jersey Division for Consumer Affairs, PO Box 45027, Newark, NJ 07101 201-504-6200

## Plan Goals and Summary

Personal Finance - The attached unit of study discusses the effects that values, goal setting and decision making have on personal finance. There is an emphasis on the various types of values and sources of values, as well as understanding goals and the steps to effective decision making. Activity worksheets and examples are used to help the student understand and apply the skills needed for effective goal setting and decision making as applied to personal finance.

**OBJECTIVES:**

UPON COMPLETION OF THIS UNIT, THE STUDENT WILL UNDERSTAND HOW VALUES, DECISION MAKING AND GOAL SETTING EFFECT PERSONAL FINANCE.

**CONTENTS:**

THIS UNIT COVERS VALUES, WITH AN EMPHASIS ON THE VARIOUS TYPES AND SOURCES, GOAL SETTING, AND THE DECISION MAKING PROCESS.

**ACTIVITIES:**

THE STUDENTS ARE TO:

1. READ AND DISCUSS THE HANDOUT ENTITLED "WHAT ARE VALUES", PG. 1 - ATTACHED.
2. READ AND DISCUSS THE HANDOUT ENTITLED "FACT OR VALUE", PG. 2 - ATTACHED.
3. READ AND DISCUSS THE HANDOUT ENTITLED "KINDS OF VALUES", PG. 3 - ATTACHED.
4. READ AND DISCUSS THE HANDOUT ENTITLED "SOURCES OF VALUES", PG. 4 - ATTACHED.
5. READ AND DISCUSS THE HANDOUT ENTITLED "INTRINSIC OR EXTRINSIC VALUES", PG. 5 - ATTACHED.
6. COMPLETE THE ACTIVITY WORKSHEET ENTITLED "ASSIGNMENT ONE, VALUES AND SPENDING", PG. 6 TO 8 - ATTACHED.
7. COMPLETE THE UNIT TEST ON VALUES, PG. 9 & 10 - ATTACHED.
8. READ AND DISCUSS THE HANDOUT ENTITLED "UNDERSTANDING GOALS", PG. 11 - ATTACHED.
9. READ AND DISCUSS THE HANDOUT ENTITLED "LONG AND SHORTER GOALS", PG. 12 - ATTACHED.

10. COMPLETE THE ACTIVITY WORKSHEET ENTITLED "GOAL GAME", PG. 13 - ATTACHED.
11. READ AND DISCUSS THE HANDOUT ENTITLED "GUIDELINES FOR SETTING GOALS", PG. 14 - ATTACHED.
12. READ AND DISCUSS THE HANDOUT ENTITLED "THE STEPS TO THE DECISION-MAKING PROCESS", PG. 15 - ATTACHED.
13. COMPLETE THE ACTIVITY WORKSHEET ENTITLED "THE 8 STEPS OF THE DECISION-MAKING PROCESS", PG. 16 - ATTACHED.
14. READ AND COMPLETE THE REINFORCEMENT WORKSHEET ENTITLED "THE DECISION-MAKING PROCESS", PG. 17 - ATTACHED.
15. COMPLETE THE SKILL WORKSHEET ENTITLED "BUYING WHAT YOU NEED", PG. 18 - ATTACHED.
16. READ AND COMPLETE THE MANAGEMENT APPLICATION WORKSHEET ENTITLED "MAKING A FINANCIAL PLAN", PG. 19 & 20 ATTACHED.
17. COMPLETE THE UNIT TEST ENTITLED "GOALS AND DECISION-MAKING QUIZ", G. 21 TO 23 - ATTACHED

**TIME :**

5 CLASS PERIODS, 45 MINUTES EACH

**EVALUATION/ASSESSMENT:**

THE STUDENT WILL COMPLETE THE FOLLOWING WITH AN 80% ACCURACY RATE:

1. "WHAT ARE VALUES" HANDOUT, PG. 1.
2. "FACT OR VALUE" HANDOUT, PG. 2.
3. "INTRINSIC OR EXTRINSIC VALUES" HANDOUT
4. "ASSIGNMENT ONE, VALUES AND SPENDING" WORKSHEET, PG. 6 TO 8.
5. UNIT TEST ON "VALUES", PG. 9 & 10.
6. "GOAL GAME" WORKSHEET, PG. 13.
7. "THE 8 STEPS OF THE DECISION-MAKING PROCESS" WORKSHEET, PG. 16.
8. "THE DECISION-MAKING PROCESS" REINFORCEMENT WORKSHEET, PG. 17.
9. "BUYING WHAT YOU NEED" SKILL WORKSHEET, PG. 18.
10. "MAKING A FINANCIAL PLAN", MANAGEMENT APPLICATION WORKSHEET, PG. 19 & 20.
11. UNIT TEST ON "GOALS AND DECISION-MAKING", PG. 21 TO 23.

NAME:

## WHAT ARE VALUES?

A VALUE IS A BELIEF OR FEELING THAT SOMEONE OR SOMETHING IS WORTHWHILE.

### VALUES DEFINE WHAT IS OF:

1. WORTH
2. CONSIDERED BENEFICIAL
3. CONSIDERED HARMFUL

### VALUES GUIDE OUR:

1. ACTIONS
2. JUDGEMENT
3. ATTITUDES

### VALUES ARE IMPORTANT BECAUSE THEY:

1. INSPIRE THE SETTING OF GOALS
2. SUPPLY A FRAMEWORK OF DECISION MAKING

READ THE MESSAGE GIVEN OVER THE P.A. SYSTEM. WHAT VALUES ARE PLACED ON THESE EXAMPLES.

### ATTENTION SENIORS:

\* ORDERS FOR GRADUATION INVITATIONS CAN NOW BE PLACED, SEE MS. MALUZZO IN THE YEARBOOK OFFICE.

\* MR. ALVES HAS INFORMATION ON SEVERAL PART-TIME AND FULL-TIME JOBS. THEY ARE NOW POSTED IN THE CAFETERIA.

\* COMMITTEES ARE BEING FORMED FOR THE SENIOR COTILLION. THOSE WHO WANT TO SEVERE ON ONE OF THE COMMITTEES SHOULD SEE MRS. ANDERSON IN ROOM 210.

\* VOLUNTEERS ARE NEEDED TO HELP ORGANIZE STUDENT GOVERNMENT DAY. STUDENTS WHO ARE INTERESTED IN MEETING AND TALKING WITH LOCAL GOVERNMENT REPRESENTATIVES SHOULD SIGN UP IN FRONT OF THE SCHOOL STORE.

NAME:

## **FACT OR VALUE**

PROBLEMS ARISE WHEN SOMEONE STATES A PERSONAL VALUE WHICH IS INTERPRETED AS A FACT OR VISA VERSA.

### **ACTIVITY:**

READ THE STATEMENTS BELOW AND DETERMINE IF THEY ARE A FACT OR VALUE.

- USING HOUSEPLANTS MAKES A HOME MORE CHEERFUL AND COMFORTABLE.
- HOUSEPLANTS ARE USED AS DECORATION IN MANY HOMES.
- EVERYONE SHOULD SUPPORT THE MARCH OF DIMES.
- NEARLY EVERYONE IN SPRINGFIELD PARTICIPATED IN THE MARCH OF DIMES' WALK-A-THON.
- CHILDREN UNDER THE AGE OF 9 SHOULD NOT WATCH TV. AFTER 10:00 P.M.
- TELEVISION PROGRAMS BEFORE 10:00 P.M. ARE MORE GEARED TOWARD A YOUNGER AUDIENCE.
- THE BEST TIME TO BUY WATER SKIING EQUIPMENT IS AT THE END OF THE SUMMER.
- THE MOST ECONOMICAL TIME TO BUY WATER SKIING EQUIPMENT IS AT THE END OF THE SUMMER.

IN EACH OF THE EXAMPLES LISTED ABOVE,  
THE VALUE WAS STATED FIRST AND THE FACT WAS STATED SECOND.

NAME:

## **KINDS OF VALUES**

KNOWLEDGE OF THE DIFFERENT KINDS OF VALUES IS HELPFUL IN EXPLORING YOUR OWN VALUES, AND UNDERSTANDING WHY YOU THINK AND ACT THE WAY YOU DO.

### **3 BASIC GROUPS:**

1. **MORAL VALUES:**

- BASED ON WHAT AN INDIVIDUAL CONSIDERS TO BE RIGHT OR WRONG.
- MORAL VALUES ARE THOUGHTS OR CODES TO LIVE BY IN RELATION TO KINDNESS TO SELF AND OTHERS

EXAMPLE: READ THE FOLLOWING SITUATION.

ONE EVENING, YOU ARE WITH A GROUP OF FRIENDS IN A Neighborhood PARK. SEVERAL OF YOUR FRIENDS ARE DRINKING BEER AND NOW HAVE BECOME INTOXICATED. TWO OTHER FRIENDS ARRIVE, WHO ARE ALSO INTOXICATED, AND SUGGEST THAT YOU ALL GET IN THE CAR, AND GO TO THE KEG-PARTY IN THE NEXT TOWN OVER.

2. **AESTHETIC VALUES:**

- REFLECTS YOUR FEELING ABOUT WHAT HAS BEAUTY IN NATURE AND LIFE
- AESTHETIC VALUES REVEAL YOUR APPRECIATION FOR THE WAY THINGS LOOK, SOUND, FEEL, TASTE AND SMELL.

3. **MATERIAL VALUE:**

- REFLECTED IN THE POSSESSIONS WE CHERISH

NAME:

**SOURCES OF VALUES:**

VALUES COME FROM OUR ENVIRONMENT

**A. FAMILIES**

-BEHAVIOR AND ATTITUDES DISPLAYED IN THE HOME SETTING USUALLY SET A STAGE FOR LEARNING PARTICULAR VALUES.

EXAMPLES: HONESTY AND TRUTH

**B. PEER GROUPS**

- PEER GROUPS TEND TO BECOME INCREASINGLY IMPORTANT DURING THE EARLY ADOLESCENT PERIOD, BUT THEY BEGIN ONCE THE CHILD ENTERS SCHOOL.

EXAMPLES: CLOTHING AND HAIRSTYLE

**C. MASS MEDIA**

-THE MEDIA IDEAS, ATTITUDES AND BEHAVIORS INFLUENCE VALUES THAT MAY DIFFER FROM VALUES OF FAMILIAR GROUPS SUCH AS FAMILY AND PEERS.

EXAMPLES: 1. WHAT VALUES MAYBE SHOWING FROM THESE EXAMPLES?

2. ARE THESE VALUES IN CONFLICT WITH YOUR OWN FAMILY AND/OR PEER VALUES?

A. POPULAR MOVIE DEPICTS TWO WOMEN Robbing CONVENIENCE STORES AS THEY DRIVE ACROSS THE COUNTRY. THEY ARE CHASED BY THE POLICE, BUT ARE NEVER CAUGHT.

B. A POPULAR TV. SHOW DEPICTING A MOTHER WHO STAYS AT HOME TO BRING UP HER CHILDREN, WHILE THE FATHER IS THE BREADWINNER.

**D. OTHER PEOPLE AND EXPERIENCES**

- NEIGHBORS, RELIGIOUS LEADERS, TEACHERS, COMMUNITY LEADERS, AND EMPLOYERS INFLUENCE VALUES.

- SOMETIMES A SINGLE INCIDENT CAN ESTABLISH A VALUE THAT LASTS FOR LIFE.

NAME:

**INTRINSIC OR EXTRINSIC VALUES**

**INTRINSIC VALUES:**

- ARE THOSE THAT HAVE WORTH TO US IN THEIR OWN RIGHT.

(ARE THE ENDS AND NOT THE MEANS).

**EXTRINSIC VALUES:**

- ARE MEANS OR WAYS TO GAIN OTHER VALUES OR DESIRED RESULTS.

(THEY ARE NOT ENDS IN THEMSELVES).

EXAMPLES: Consider THE FOLLOWING QUESTIONS.

1. DO YOU VALUE HIGH GRADES FOR THE:
  - A. KNOWLEDGE AND SKILLS THEY REPRESENT, OR
  - B. BECAUSE HIGH GRADES MAY HELP YOU GET INTO A COLLEGE.
  
2. DO YOU SPEND TIME AND ENERGY ON YOUR WARDROBE BECAUSE:
  - A. YOU ENJOY FEELING AND LOOKING GOOD, OR
  - B. BECAUSE YOU WANT TO GAIN APPROVAL AND ADMIRATION OF OTHERS.

BY CONSIDERING THE INTRINSIC OR EXTRINSIC WORTH OF A VALUE, YOU CAN GAIN CLARITY ON WHAT AND WHY YOU VALUE CERTAIN THINGS AND ACT AS YOU DO.

**ANSWERS:**

**LETTER A RESPONSES ARE INTRINSIC, AND  
LETTER B RESPONSES ARE EXTRINSIC.**

**ASSESSMENT ONE  
VALUES AND SPENDING**

As we learned in Unit One, your values are beliefs or ideas that you consider important or desirable. Everyone has values, but everyone does not value the same things equally.

To help you recognize some of your own money values, read the pairs of words below, then circle one value in each pair that would be your first choice in answering the question presented. You must make one choice in each pair.

*IF YOU HAD \$50, WHAT WOULD YOU SPEND IT ON?*

8.Hobbies  
5.Church/giving

9.Social activities  
5.Church/giving

9.Social Activities  
3.Clothes

10.Personal Appearance  
3.Clothes

1.Savings  
4.Sports/recreation

1.Savings  
5.Church/giving

7. School expenses  
3. Clothes

8.Hobbies  
3.CLothes

2. Food  
5. Sports/recreation

2.Food  
5.Church/Giving

5. Church/giving  
10.Personal appearance

6.Car  
7.School expenses

1.Savings  
8. Hobbies

1.Savings  
9.Social Activities

7.School expenses  
4. Sports/recreation

8.Hobbies  
4.Sports/Recreation

2.Food  
8. Hobbies

2.Food  
9.Social Activities

10. Personal appearance  
2. Food

4.Sports/recreation  
3.Clothes

3. Clothes  
5. Church/giving

8. Hobbies  
9. Social activities

5. Church/giving  
4. Sports/recreation

6. Car  
1. Savings

9. Social activities  
4. Sports/recreation

6. Car  
10. Personal appearance

10. Personal appearance  
1. Savings

5. Church/giving  
6. Car

2. Food  
1. Savings

8. Hobbies  
6. Car

9. Social activities  
7. School expenses

6. Car  
7. Food

10. Personal appearance  
9. Social activities

3. Clothes  
6. Car

8. Hobbies  
10. Personal appearance

6. Car  
4. Sports/recreation

7. School expenses  
1. Savings

10. Personal appearance  
4. Sports/recreation

7. School expenses  
8. Hobbies

3. Clothes  
2. Food

5. Church/giving  
7. School Expenses

3. Clothes  
1. Savings

9. Social activities  
6. Car

10. Personal appearance  
7. School expenses

7. School expenses  
7. Food

continued

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Count all the times you circled Savings and write the total in the space provided below. Do each of the other values the same way.

- |                            |                               |
|----------------------------|-------------------------------|
| 1. Savings _____           | 6. Car _____                  |
| 2. Food _____              | 7. School expenses _____      |
| 3. Clothes _____           | 8. Hobbies _____              |
| 4. Sports/recreation _____ | 9. Social activities _____    |
| 5. Church/giving _____     | 10. Personal Appearance _____ |

Now, write the item having the highest number in the space by number 1. If there is a tie, write the items in the order you would choose. The list reflects the items you consider most important in their order of importance. By knowing your values, you can design a personal spending plan that will fit them. The closer the spending plan fits your values, the easier it will be to follow.

- |          |           |
|----------|-----------|
| 1. _____ | 6. _____  |
| 2. _____ | 7. _____  |
| 3. _____ | 8. _____  |
| 4. _____ | 9. _____  |
| 5. _____ | 10. _____ |

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NAME:  
PERIOD:

## VALUES QUIZ

1. A VALUE IS A \_\_\_\_\_ OR \_\_\_\_\_ THAT  
SOMEONE OR SOMETHING IS WORTHWHILE.

2. DETERMINE IF THE FOLLOWING STATEMENTS ARE FACT OR VALUE.  
PLACE AN F IF THE STATEMENT IS A FACT OR A V IF THE  
STATEMENT IS A VALUE IN THE SPACE PROVIDED.

\_\_\_\_\_ A. THE BEST TIME TO BUY A SWIMSUIT IS AT THE END OF THE SUMMER.

\_\_\_\_\_ B. WEARING DESIGNER JEANS WILL MAKE YOU MORE POPULAR IN  
SCHOOL.

\_\_\_\_\_ C. DRINKING AT PARTIES WILL MAKE THE POPULAR KIDS ACCEPT YOU  
MORE.

\_\_\_\_\_ D. STATISTICS HAVE SHOWN THAT MANY OF THE MOVIES ON CABLE TV.  
ARE INAPPROPRIATE FOR YOUNG CHILDREN.

3. IDENTIFY IF THE FOLLOWING ARE AN INTRINSIC OR EXTRINSIC VALUE.  
PLACE AN O IF IT IS AN INTRINSIC VALUE OR AN X IF IT IS AN EXTRINSIC VALUE.

\_\_\_\_\_ A. DONNA IS MY BEST FRIEND BECAUSE EVERYTIME WE GO OUT TO-  
GETHER WE HAVE A GREAT TIME.

\_\_\_\_\_ B. BEING ON THE SCHOOL NEWSPAPER COMMITTEE WILL GET ME INTO  
A COLLEGE FOR JOURNALISM.

\_\_\_\_\_ C. I VALUE GETTING MY LICENSE, BECAUSE PEOPLE WILL START LIKING  
ME WHEN I GIVE THEM RIDES HOME FROM SCHOOL.

\_\_\_\_\_ D. I VALUE TAKING THIS PARENTING COURSE, BECAUSE I WILL LEARN  
ALOT ABOUT MYSELF, CHILDREN, AND RELATIONSHIPS.

\_\_\_\_\_ E. I LIKE MY COLLECTION OF BOOKS BECAUSE I ENJOY READING RO-  
MANCE NOVELS.

\_\_\_\_\_ F. I VALUE HIGH GRADES BECAUSE MY PARENTS WILL BUY ME A CAR IF  
I AM ON THE HIGH HONOR ROLL FOR THE NEXT 3 MARKING PERIODS.

4. NAME 2 REASONS FOR LEARNING ABOUT VALUES.

A.

B.

5. IN THE FOLLOWING, IDENTIFY IF THE STATEMENT OR ITEM IS A MORAL VALUE, AESTHETIC VALUE OR MATERIAL VALUE.

\_\_\_\_\_ A. THE BEAUTIFUL MOUNTAINS

\_\_\_\_\_ B. CHEATING

\_\_\_\_\_ C. THE COLOR OF YOUR ROOM

\_\_\_\_\_ D. MOTORCYCLE

\_\_\_\_\_ E. YOU SHOULDN'T LIE

\_\_\_\_\_ F. EQUALITY

\_\_\_\_\_ G. VCR

\_\_\_\_\_ H. THE SMELL OF FLOWERS

\_\_\_\_\_ I. THE TASTE OF PIZZA

\_\_\_\_\_ J. DISHONESTY

\_\_\_\_\_ K. SKI EQUIPMENT

\_\_\_\_\_ L. CLOTHING

\_\_\_\_\_ M. PIANO MUSIC

\_\_\_\_\_ N. JUSTICE

6. NAME THE 4 MAIN SOURCES OF VALUES.

1.

2.

3.

4.

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NAME:

## **UNDERSTANDING GOALS**

### **DEFINING GOALS:**

GOAL - IS AN END OR AIM TOWARD WHICH EFFORT IS DIRECTED.

GOALS ARE SET IN ORDER TO HELP GAIN THE THINGS OR EXPERIENCES THAT ARE IMPORTANT AND HAVE VALUE.

THERE IS A STRONG INTERRELATIONSHIP AMONG SELF-CONCEPT, VALUES, AND GOALS.

**VALUES - HELP DETERMINE GOALS WE SET FOR OURSELVES.**

A POSITIVE SELF-CONCEPT - HELPS GUIDES IN DETERMINING OUR VALUES AND ENCOURAGES HIGH AND POSITIVE GOAL SETTING.

### **DIRECT AND INDIRECT INFLUENCES:**

GOALS ARE INFLUENCED DIRECTLY OR INDIRECTLY BY FAMILY, PEERS, EXPERIENCES, AND OTHER ASPECTS OF OUR ENVIRONMENT.

**DIRECT** - BY FAMILY, PEERS, EXPERIENCES, AND OTHER ASPECTS SETTING PATTERNS FOR BEHAVIOR RELATED TO GOALS.

EXAMPLE: PARENTS SET HIGH GOALS SUCH AS GRADUATING FROM COLLEGE.

HIGH EXPECTATIONS FOSTER POSITIVE GOALS, AND LOW EXPECTATIONS FOSTER NEGATIVE GOALS.

**INDIRECT** - BECAUSE FAMILY, PEERS, EXPERIENCES AND OTHER ASPECTS INFLUENCE VALUES, THESE VALUES DIRECT OUR GOALS

NAME:

## **LONG A N D SHORT TERM GOALS**

### **LONG TERM GOALS:**

IS A GOAL THAT IS TO BE ACHIEVED OVER A LONG PERIOD OF TIME.

EXAMPLES: CAREER GOALS AND MARRIAGE

### **SHORT TERM GOALS:**

IS ONE THAT CAN BE ACHIEVED QUICKLY.

EXAMPLES: CUTTING THE GRASS TOMORROW  
GETTING AN A ON THE ENGLISH EXAM IN 2 DAYS

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NAME:

## GOAL GAME

THIS ACTIVITY WILL HELP YOU DEVELOP A BETTER UNDERSTANDING OF SHORT AND LONG TERM GOALS.

### INSTRUCTIONS:

TO PLAY THIS GAME BEGIN BY WRITING A LONG-TERM GOAL IN THE GOAL NET. THEN BEGIN AT THE 10-YARD LINE WRITING THE FIRST THING YOU NEED TO DO TO REACH YOUR GOAL. PROCEED UP THE FIELD BY WRITING THE NEXT GOAL THAT NEEDS TO BE ACHIEVED TO REACH YOUR FINAL GOAL ON THE 20 YARD LINE. CONTINUE DOING THE SAME ON EACH OF THE YARD LINES DRAWN, UNTIL YOU REACHED YOUR GOAL. WHEN YOU HAVE COMPLETED THE GAME, REVIEW YOUR GOALS. YOU MAY DECIDE TO REARRANGE THE ORDER OF YOUR GOALS TO REACH YOUR FINAL GOAL.

Long Term Goal NET

	90	
	80	
	70	
	60	
	50 Yard Line	
	40	
	30	
	20	
	10	
	0	

↑  
LONG TERM GOALS

SHORT TERM GOALS  
↓

NAME:

## **GUIDELINES FOR SETTING GOALS**

### **SETTING GOALS:**

IN SETTING A GOAL ASK YOURSELF WHERE YOU WANT TO GO AND WHERE YOU WANT TO END UP.

### **GUIDELINES:**

1. STATE YOUR GOAL CLEARLY:  
- STATING A GOAL HELPS YOU CLARIFY WHAT YOU REALLY THINK.
  
2. STATE YOUR GOALS POSITIVELY:  
- STATING AN END POINT NEGATIVELY PREVENTS SEEING THE DESIRED OUT-COME.

EXAMPLE: IMPROVE YOUR APPEARANCE:

NEGATIVELY STATED - "I WILL NOT BE 50 SLOPPY.

POSITIVELY STATED - "I WILL BECOME BETTER GROOMED BY WEARING CLEANER, AND NEATER CLOTHES.

3. GOALS SHOULD BE PERSONAL:  
- THEY MUST FIT INDIVIDUAL NEEDS, BASED ON OUR OWN UNIQUE SELF-CONCEPT AND VALUES.
  
4. GOALS SHOULD BE REALISTIC:  
- A GOAL WHICH YOU ARE ABLE AND WILLING TO WORK AT.

THIS HOWEVER DOES NOT MEAN THAT YOU SHOULD NOT STRIVE FOR NEW ACHIEVEMENTS AND STRETCH YOUR ABILITIES.

NAME:

## 8 STEPS TO THE DECISION-PROCESS

EFFECTIVE DECISION-MAKING USUALLY INVOLVES 8 STEPS:

1. IDENTIFY THE DECISION TO BE MADE:
  - IDENTIFY THE REAL ISSUE AT HAND AND SEPARATE THE UNNECESSARY PARTS OF THE PROBLEM.
2. KNOW YOUR GOAL AND VALUES:
  - THIS STEP REQUIRES THE DECISION MAKER TO CONSIDER HOW THE DECISION FITS INTO THE GOALS AND VALUE HELD.
  - IF THERE IS A VALUE CONFLICT, THE CONTEXT OF THE DECISION MAY REQUIRE ALTERING THE GOAL.
3. CHECK AVAILABLE RESOURCES:
  - CONSULT AUTHORITIES IF NEEDED.
4. DECIDE WHAT CHOICES ARE POSSIBLE AND CONSIDER THE LIKELY RESULTS OF EACH CHOICE:
  - THIS IS THE MOST CREATIVE STEP OF THE DECISION-MAKING PROCESS.
5. SELECT THE BEST CHOICE FOR YOU AND DETERMINE THE PROCEDURES YOU MUST FOLLOW TO REACH YOUR GOAL.
6. ACT ON YOUR PLAN.
7. EVALUATE THE RESULTS AND CHANGE YOUR PROCEDURES IF THEY DON'T WORK:
  - REFINING, RESHAPING AND CLARIFYING THE DECISION IS PART OF THIS STEP.
8. TAKE RESPONSIBILITY FOR YOUR DECISION:
  - TAKING FULL RESPONSIBILITY FOR DECISIONS CAN PROVIDE THE OPPORTUNITY TO EVALUATE THE DECISION AND USE THESE FINDINGS IN MAKING FUTURE DECISIONS.

NAME:

## THE 8 STEPS OF THE DECISION-MAKING PROCESS

UNSCRAMBLE THE 8 STEPS OF THE DECISION MAKING PROCESS, BY LISTING 1 THROUGH 8 IN FRONT OF EACH STEP IN THE SPACES PROVIDED.

- CHECK AVAILABLE RESOURCES
- TAKE RESPONSIBILITY FOR YOUR DECISION
- KNOW YOUR GOALS AND VALUES
- DECIDE WHAT CHOICES ARE POSSIBLE AND CONSIDER THE LIKELY RESULTS OF EACH CHOICE
- ACT ON YOUR PLAN
- EVALUATE THE RESULTS AND CHANGE YOUR PROCEDURES IF THEY DON'T WORK
- IDENTIFY THE DECISION TO BE MADE
- SELECT THE BEST CHOICE FOR YOU AND DETERMINE THE PROCEDURES YOU MUST FOLLOW TO REACH YOUR GOAL

## EXERCISES FROM COMMERCIALY AVAILABLE MASTERS

1. THE DECISION-MAKING PROCESS, REINFORCEMENT WORKSHEET 1, CHAPTER 1, TEACHER'S RESOURCE BOOK LIFE MANAGEMENT

Dave's scholarship covers tuition only..

2. BUYING WHAT YOU NEED, SKILL WORKSHEET 10, CHAPTER 10, SAME AS ABOVE

Buying school supplies on a budget.

3. MAKING A FINANCIAL PLAN, MANAGEMENT APPLICATION, CPT. 7, SAME AS ABOVE

EDUARDO BUYS A STEREO.

NAME:

PERIOD:

# GOALS AND DECISION MAKING QUIZ

## PART 1: 2 POINTS EACH

TRUE OR FALSE - WRITE THE WHOLE WORD IN THE SPACE PROVIDED

- \_\_\_\_\_ 1. VALUES DO NOT HELP DETERMINE THE GOALS WE SET FOR OURSELVES.
- \_\_\_\_\_ 2. A POSITIVE SELF-CONCEPT ENCOURAGES LOW OR NEGATIVE GOAL SETTING.
- \_\_\_\_\_ 3. A GOAL IS AN AIM TOWARD WHICH EFFORT IS DIRECTED.
- \_\_\_\_\_ 4. DIRECT INFLUENCES OF A GOAL ARE WHEN PEERS, FAMILY, AND EXPERIENCES SET PATTERNS OF BEHAVIOR RELATED TO GOALS.
- \_\_\_\_\_ 5. INDIRECT INFLUENCES OF A GOAL ARE WHEN PEERS, FAMILY, AND EXPERIENCES INFLUENCE OUR VALUES FIRST, THEN THOSE VALUES DIRECT OUR GOALS.
- \_\_\_\_\_ 6. PEER PRESSURE IS WHEN AN OLDER PERSON PUTS PRESSURE ON A YOUNGER PERSON TO SUCCEED.

## PART 2: 2 POINTS EACH

DETERMINE IF THE FOLLOWING STATEMENTS REPRESENT DIRECT OR INDIRECT GOALS. IN THE SPACE PROVIDED, PLACE A (D) IF IT IS A DIRECT GOAL OR AN (I) IF IT IS AN INDIRECT GOAL.

- \_\_\_\_\_ 1. YOU ARE DYING TO GO TO THE PARTY THIS WEEKEND, BUT YOU HAVE A REPORT DUE MONDAY. SO YOU PLAN TO FINISH THE REPORT BEFORE THE WEEKEND.
- \_\_\_\_\_ 2. YOUR PARENTS ARE PLANNING TO SEND YOU TO RUTGERS UNIVERSITY.
- \_\_\_\_\_ 3. AFTER READING AN ARTICLE IN THE NEWSPAPER ON THE ISSUE OF TEENAGE DRINKING IN AMERICA, YOU PLAN TO DEVELOP A COMMITTEE IN YOUR SCHOOL ENTITLED "STUDENTS AGAINST DRUNK DRIVING".
- \_\_\_\_\_ 4. THE SENIOR PROM IS A FORMAL AFFAIR, THEREFORE YOU HAVE TO PLAN TO RENT A TUXEDO OR BUY A PROM DRESS

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**PART 3: 2 POINTS EACH**

DETERMINE IF THE FOLLOWING STATEMENTS REPRESENT LONG-TERM OR SHORT-TERM GOALS. IN THE SPACE PROVIDED, PLACE AN L IF IT IS A LONG-TERM GOAL OR AN S IF IT IS A SHORT-TERM GOAL.

BASE THE FOLLOWING STATEMENTS ON TODAY'S DATE.

- \_\_\_\_\_ 1. I PLAN TO GET MARRIED SOMEDAY.
- \_\_\_\_\_ 2. I AM GOING TO FINISH MY HOMEWORK TONIGHT.
- \_\_\_\_\_ 3. WE HAVE TO DECIDE ON A PROJECT TO DO WITH THE PRESCHOOL CHILDREN TODAY.
- \_\_\_\_\_ 4. I HAVE TO BUY CHRISTMAS OR HANUKKAH PRESENTS FOR MY FAMILY BY DECEMBER 20TH.
- \_\_\_\_\_ 5. I'M GOING OUT WITH MY GIRLFRIEND (OR BOYFRIEND) TONIGHT.

**PART 4: 1 POINT EACH**

NAME THE 4 GUIDELINES FOR SETTING GOALS.

(BEGIN EACH GUIDELINE WITH THE STATEMENT "STATE YOUR GOALS...")

- 1.
- 2.
- 3.
- 4.

**PART 5: 2 POINTS EACH**

IN REFERENCE TO THE GUIDELINES FOR SETTING GOALS, IDENTIFY WHICH ONES ARE CORRECTLY STATED BY PLACING AN O IN FRONT OF THE STATEMENT, OR AN X IN FRONT OF THOSE INCORRECTLY STATED.

- \_\_\_\_\_ 1. I WILL NOT BE LAZY ANYMORE.
- \_\_\_\_\_ 2. I AM GOING TO RUTGERS UNIVERSITY WHEN I GRADUATE, BECAUSE MY BEST FRIEND SUE IS GOING THERE.
- \_\_\_\_\_ 3. I AM GOING TO GET A 100 ON THIS EXAM, BECAUSE I STUDIED FOR 15 MINUTES BEFORE THE TEST.
- \_\_\_\_\_ 4. AFTER SCHOOL TOMORROW I AM GOING TO GO DOWN TO THE A AND P AND APPLY FOR A JOB

**PART 6: 4 POINTS FOR EACH SECTION = TOTAL OF 8 POINTS**

UNSCRAMBLE THE FIRST 4 STEPS OF THE DECISION MAKING PROCESS, BY LISTING 1 THROUGH 4 IN FRONT OF EACH STEP IN THE SPACES PROVIDED.

\_\_\_\_\_ CHECK AVAILABLE RESOURCES

\_\_\_\_\_ KNOW YOUR GOALS AND VALUES

\_\_\_\_\_ IDENTIFY THE DECISION TO BE MADE

\_\_\_\_\_ DECIDE WHAT CHOICES ARE POSSIBLE AND CONSIDER THE LIKELY RESULTS OF EACH CHOICE

UNSCRAMBLE THE LAST 4 STEPS OF THE DECISION MAKING PROCESS, BY LISTING 5 THROUGH 8 IN FRONT OF EACH STEP IN THE SPACES PROVIDED.

\_\_\_\_\_ ACT ON YOUR PLAN

\_\_\_\_\_ EVALUATE THE RESULTS AND CHANGE YOUR PROCEDURES IF THEY DON'T WORK

\_\_\_\_\_ TAKE RESPONSIBILITY FOR YOUR DECISION

\_\_\_\_\_ SELECT THE BEST CHOICE FOR YOU AND DETERMINE THE PROCEDURES YOU MUST FOLLOW TO REACH YOUR GOAL

# RESOURCES

**High School Financial Planning Program**, College for Financial Planning, 4695 South Monaco Street, Denver, CO 80237, 303-220-1200, 1992 (Free)

Student Manual. Workbook covers concepts: understanding financial planning process, how income effects goals, managing income and credit, owning and protecting assets, etc.

Robbins and Strahinich, **Life Management** (Teachers Resource Book), Prentice Hall, Englewood Cliffs, NJ 07632, 201-592-2197, 1990

Life Management includes worksheets and transparencies to coincide with the Life Management textbook. Topics include: consumerism, single and family living skills, values, goals and decision making skills.

ORIGINALLY DEVELOPED HANDOUTS AND GOAL GAME  
- ONE COPY OF EACH ATTACHED



*The New Jersey Consortium  
for Consumer Education*

## **TOYS**

**Dana Marta**

**North Burlington Regional Jr/Sr High School  
160 Mansfield Road East  
Columbus, NJ 08022  
609-298-3900  
Teacher: Mrs. Douglas E. Heiss**

**Developed for Grades PreK - 3  
Class Periods: 5**

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**"We want to ensure that our young people get early lessons, not only in the 3 R's, but a 4th R - Real Life. Education is the key to making informed judgments. There is no question that an ounce of education means a pound of prevention when it comes to consumer issues."**

**Governor Jim Florio**

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## Plan Goals and Summary

Toys - The student will comprehend poor and intelligent choices in toys, using the five senses. These lessons invite children to learn by having them participate in classroom discussions, group work and individual decision making.

Note: Additional materials on toy safety may be obtained from the NJ Division of Consumer Affairs (201-504-6200) as well as the U. S. Consumer Product Safety Commission (1-800-638-2772 or 1-212-466-1612)

Good toy decisions make SENSE.

Be SENSEible when buying toys and

Your toys will be SENSEational.

**TIME:** 45 minutes

**OBJECTIVE:**

The student will discern the consumer value of toys using the sense of sight.

**CONTENT:**

Some qualities of toys can be determined by merely looking at them:

1. Age
2. Cost
3. Size
4. Color

Can you tell if a toy is safe by looking at it?

**ACTIVITIES AND TEACHER PREPARATION:**

Activity: Play "See and Tell" (instructions attached)  
Teacher Prep: Set up 10 different toys to be used the next 5 days

Activity: Using number line, discuss age appropriateness  
Teacher Prep: Put # line on chalkboard

Activity: Vote for suitable toy by using sense of sight  
Teacher Prep: Making voting box, supply pencils & paper (instructions attached)

Activity: Collage  
Teacher Prep: Create bulletin board (guidelines attached); supply pictures

**EVALUATIONS:**

Respond to at least one discussion question.

Point to or label age in number line.

Vote for one toy using sense of sight.

Choose and contribute.

**RESOURCE:** See last page

## SEE AND TELL

### Game Directions

1. Display ten different toys to be used for five days. (See Resources)
  - a. battery operated toy
  - b. clay
  - c. crayons
  - d. activity book
  - e. floor puzzle
  - f. audio cassette
  - g. stuffed doll
  - h. lego blocks
  - i. bouncing ball
  - j. pull toy
2. Have each child give different visual characteristics of that toy. (eg. square box, red letters, etc.)
3. Using this game, emphasize the importance of looking at every aspect of a toy.

## CONSTRUCTION OF VOTING BOX

### MATERIALS NEEDED:

A medium size box (about the size of a shoe box)

10 different colored pencils

Small scrap paper (enough to accommodate each child voting four times)

### INSTRUCTIONS:

1. Display the ten toys (See Resources)
2. Next to each toy, place a paper with a color matching one of the pencils.
3. Each child will receive a piece of scrap paper.
4. Each child will choose the suitable toy and color the paper the appropriate color.
5. Votes will be counted and evaluated on day 5.

## COLLAGE ACTIVITY

Reproduce the following chart:

USING OUR SENSES			
SIGHT	SOUND	TOUCH	SMELL & TASTE
GOOD			
BAD			

### INSTRUCTIONS:

1. Give each child one picture of a toy (pictures can be found in catalogs, sale books, etc.)
2. Each child will decide whether the picture is one of a good toy or a bad toy.
3. Each child will then place his/her picture in the row marked "good" or "bad," under the sense learned that day.

**TIME:** 45 minutes

**OBJECTIVE:**

The student will discern the consumer value of toys using the sense of sound.

**CONTENT:**

The sound of toys can influence consumer decisions:

1. Many pieces
2. Broken pieces
3. Need for battery

**ACTIVITIES AND TEACHER PREPARATION:**

Activity: Story with plate craft (instructions attached)  
Teacher Prep: Prepare paper plates and crayons

Activity: Vote for suitable toy by using sense of sound  
Teacher Prep: Supply paper and pencils

Activity: Collage activity  
Teacher Prep: Supply pictures

**EVALUATIONS:**

Hold correct plate 70% of story time.

Vote for one toy by using sense of sound.

Choose and contribute picture.

**RESOURCE:** See last page

## PLATE CRAFT INSTRUCTIONS

### MATERIALS NEEDED:

2 paper plates for each child  
crayons

### INSTRUCTIONS:

1. Give each child two paper plates.
2. Have each child draw a happy face on one plate and a sad face on the other.
3. Read the attached story. In the appropriate happy, sad incidents each child should hold up the correct plate.

## PLATE CRAFT STORY

Heather woke up early on a Saturday morning. She was happy because she had off from school for the weekend.

 Heather's mother had told her they would spend the day together

 Their first stop was the doctor's office for a

check-up.  Heather was very good while the doctor was

examining her. This made her Mom happy.  She was so

good her Mom said she would take her to the toy store to

reward her  When they arrived at the toy store, Heather

was surrounded by large stuffed animals, bouncing balls,

clay, puzzles, wagons and bikes. There were toys that were

colorful, toys that were small, toys that were soft, there were

even toys that would talk to the children.  Heather's

mother told her to pick out which toy she wanted. First,

Heather walked over to the toy that talked to the children.

But when she got close enough to look, the toy stopped talk-

ing because it needed new batteries.  Then, Heather

saw a puzzle. She picked up the puzzle. It was a picture of

a puppy dog. Heather wanted to put the puzzle together

 But when she picked it up, a piece fell to the ground and

she could not find it. When she finished the puzzle, the

puppy dog had no nose  Then Heather went to the shelf

which held the clay. It was very colorful and looked like fun  
 But Heather could not play with it because her mother  
wasn't there to watch her  Finally, Heather saw a soft,  
colorful baby doll sitting alone on the shelf. She picked it up  
and noticed the doll had a hood to tie and a coat to zipper,  
shirt to button and shoes to buckle. Heather asked her  
mother if she could have the doll. Her mother said yes   
Heather picked up her new doll 

**TIME:** 45 minutes

**OBJECTIVE:**

The student will discern the consumer value of toys using the sense of touch to determine the different uses and durability of toys.

**CONTENT:**

The texture of a toy can generate ideas for different uses of toys thereby increasing the effectiveness of the toy

**ACTIVITIES AND TEACHER PREPARATION:**

Activity: Discuss texture and durability (guide lines attached)  
Teacher Prep: None

Activity: Play "Touch and Tell" (instructions attached)  
Teacher Prep: Supply variety of toys (optional-blind fold child to enhance sense of touch)

Activity: Vote for suit able toy by using sense of touch, to consider versatility and durability  
Teacher Prep: Supply paper and pencils

Activity: Collage activity  
Teacher Prep: Supply pictures

**EVALUATIONS:**

Contribute at least one comment to discussion  
Correctly identify selected toy as having few or many uses  
Vote for one toy by using sense of touch  
Choose and contribute picture

**RESOURCE:** See last page

**TEXTURE AND DURABILITY**  
**Suggested Discussion and Questions**

1. What are the ten toys we have on display made of? Cotton, plastic, paper, wax, cardboard or wood?
2. Did you ever have a toy break or fall apart? What kind of toy was it? What was it made of?
3. How do feel when your toys break?
4. Do you have a toy that has never broken or fallen apart? What kind of toy is it? What is it made of?
5. What can you do so you don't have toys that break easily?
6. Can toys be dangerous? How? Why? Age and dexterity issues? Size issues? Removable parts issues?

## TOUCH AND TELL

### Game Directions

#### MATERIALS NEEDED:

grab bag

blindfold (optional)

10 objects

- a. battery operated car
- b. baby doll
- c. crayon
- d. book
- e. puzzle piece
- f. audio cassette
- g. stuffed animal
- h. lego piece
- i. bouncing ball
- j. pull toy

#### INSTRUCTIONS:

1. Have child choose toy from bag (blindfold optional)
2. Incorporating child's sense of touch, have him/her identify the object.
3. Child will name some uses for that object
4. Child should correctly identify the object as having few or many uses.
5. After children have correctly identified objects and uses, discuss the following points:
  - A. Are toys which have many uses better than toys which have few uses? Why?
  - B. Are toys which are battery powered better than toys which are child powered? Why?

**TIME:** 45 minutes

**OBJECTIVE:**

The student will discern the consumer value of toys using the senses of taste and smell as they relate to the ability to play independently.

**CONTENT:**

The senses of smell and taste can contribute to the consumer's decision.

Toys that require adult supervision have limited play time.

**ACTIVITIES AND TEACHER PREPARATION::**

Activity: Bake cookies in child's bake oven.  
Teacher Prep: Prepare ingredients for baking; Acquire child's bake oven (see Resources)

Activity: Discussion about toys which require adult supervision (guidelines attached)  
Teacher Prep: None

Activity: Vote for suitable toy according to the requirement of assisted or independent play  
Teacher Prep: Supply paper and pencils

Activity: Collage activity  
Teacher Prep: Supply pictures

**EVALUATIONS:**

Assist in preparation of baking.

Contribute at least one comment to discussion.

Vote for one suitable toy considering assisted or independent play.

Choose and contribute picture.

**RESOURCE:** See last page

**ADULT SUPERVISION**  
**Suggested Discussion Questions**

1. Can you think of some times when adults have to watch you?
2. Do adults always watch you when you play? Can you think of times when adults don't need to watch you play? What toys are you playing with when they don't need to watch you?
3. What toys do you have that you need to have adults around to watch you or to help you?
4. Do adults always have time to help or watch you play with toys?
5. When adults help you play with toys, the toys are very fun. But when adults aren't there, what happens to these toys?
6. Is it better to have toys you can play with anytime or toys you can only play with while adults are there to watch?
7. Should you have a mix of some toys that need adult help and some that you can play with by yourself? Why?

## Lesson Plan Day 5

**TIME:** 45 minutes

**OBJECTIVE:**

The student will combine the five senses to determine the overall value of a toy.

**CONTENT:**

Combine senses to form decision.

The appearances of toys can be deceiving.

**ACTIVITIES AND TEACHER PREPARATION:**

Activity: View filmstrip "Our Senses Work Together"  
Teacher Prep: Acquire filmstrip and projector (see Resources)

Activity: "Appearances are deceiving" activity  
Teacher Prep: Prepare materials needed (instructions attached)

Activity: "What's wrong with it?" discussion  
Teacher Prep: Supply toys; count votes; arrange toys from most popular vote to least (discussion points and questions attached)

**EVALUATIONS:**

View filmstrip

Identify the mixture

Contribute at least one comment to discussion

**RESOURCE:** See last page

## APPEARANCES ARE DECEIVING ACTIVITY

Materials needed:

food coloring (any color)  
vanilla ice cream  
large bowl  
plastic spoons (one for each member of class)

### Directions:

1. Soften ice cream and color ice cream in advance of class.
2. Have children view mixture and guess what it is (using all senses excluding the sense of taste).
3. Have each child taste the mixture.
4. After each child has correctly identified the mixture, discuss the following points:
  - A. Point out that sometimes appearances are deceiving.
  - B. Children should always combine the five senses in identifying the aspects of toys.

## **"WHAT'S WRONG WITH IT?"**

### **Discussion**

1. Count votes from week. Arrange the toys from one most voted for to the one least voted for.
2. Why is toy #1 the best? What are some good things about toy #1?
3. Why was toy #10 the worst? What are some things that are wrong with it?
4. What is needed when you want to play with clay?
5. Although the lego blocks and the puzzles are colorful, why aren't they the best toys to have?
6. What is wrong with having a toy which operates by batteries?
7. What is wrong with the crayons, the cassette, etc.?

# RESOURCES

Cassette Player-Recorder with Sing-along Microphone. Chaselle, Inc., 9645 Gerwig Lane, Columbia, MD, 21046-1503 1-800-242-7355. #SNY-450. \$44.95. Lets kids listen and sing along to the music.

Childcraft First Wagon. Childcraft, 20 Kilmer Road, PO Box 3081, Edison, NJ 08818-3081, 908-572-6123, #10876, \$54.50. Small hardwood wagon for easy push and pull movement.

City - 20 pieces. Chaselle, Inc., 9645 Gerwig Lane, Columbia, MD, 21046-1503, 1-800-242-7355, J03.005, \$15.95, large 24 X 36 floor puzzie with a picture of the city

Crayola Large Wax Crayons, same as above. # 007361. \$1.90. Easy grip crayons containing 8 popular colors.

Dress Me Up Ernie. Childcraft (See Childcraft above) #235317, \$17.00, soft doll which develops fine motor skills by having children button, zip, tie and buckle.

Giant Play Balls. Chaselle - see above. #ST16333, \$17.95, brightly colored large bouncing balls to roll, bounce and catch.

Hokey-Pokey Cassette. Chaselle - see above. #RR34, \$10.95, teaches body awareness, directionality and listening skills.

Large Lego Basic Set. Chaselle - see above. #LG9252, \$63.65, basic building block set which features a variety of colors, wheels, figures and windows.

Plast-i-Clay. Childcraft, see above. #260562, \$8.50, non-hardening clay, easily molded so children can practice fine motor skills.

Day 1 - Slater, Shirley. 50 Ways to Involve Students in Discussion and Classroom Activities. Forecast for Home Economics. October, 1979.

Day 2 - Curry, Peter. I Can Hear. Los Angeles: Price, Stern, Sloan, 1984.

Day 3 - Brown, Marcia. Touch Will Tell. New York: Watts, 1979.

Day 4 - Curry, Peter. I Can Smell, I Can Taste. Los Angeles: Surrey, Kingsword, G. B.: World Works, 1982

Day 5 - Aliko. My Five Senses. New York: Harper and Row, 1984