4-H
Consumer
Decision-making Contest
2010

Contest Guide
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What is Consumer Decision Making?

Everyone is a consumer. Being a consumer is a role that lasts a lifetime. We all make purchases to satisfy our basic human needs for food, clothing and shelter. As consumers, we also have a variety of wants—other goods and services we would like to have. So when we buy consumer goods and services, we are satisfying either a consumer need or a consumer want.

Although consumers have common needs and wants, every consumer is an individual. Age, gender, marital status, income, community and individual preferences influence what consumers buy. External influences, such as advertising promotions, peers, and parental or group standards, also influence what consumers buy. Young people may be interested in toys, sports equipment, CDs or baseball cards. Teen-agers may put more importance on cosmetics or grooming items, automobiles, electronic products, entertainment and clothing. As we get older, we have different wants and needs. Regardless of our stage in life, we continually make shopping decisions to try to satisfy our needs and wants.

We make consumer decisions nearly every day. The consumer decisions we feel best about are those based on a thorough knowledge of all possible facts about the consumer good or service we are about to purchase or use. Having good consumer life skills helps consumers make wise choices in today’s complex and diverse marketplace. Learning these skills early in life sharpens consumer decision making and results in a lifetime of benefits.

The 4-H Consumer Decision-making Contest provides youth the opportunity to demonstrate their consumer skills.

What is a Consumer Decision-making Contest?

The Consumer Decision-making Contest is a competitive event that enables 4-H’ers to practice making decisions based on information about a situation and the marketplace options available. This contest is an opportunity to practice marketplace skills and compare decisions with a panel of judges who are knowledgeable about today’s marketplace and the goods and services available.

There are two parts to the Consumer Decision-making Contest. The first part is to place or rank the options. There will be four articles or options of one kind to rank. This group of items is called a class. Study guides and other resources provide research and factual information about the classes.

For each class, a buying problem—or situation—is presented. The situation describes a hypothetical set of circumstances. Teams of contestants assume the role of consumers in the situation. Teams will consider which item best fits the needs, wants and criteria provided in the situation described. Teams will base their decisions on information learned through the study guide and other resources, other background knowledge and consumer experiences.

One product in each class will best meet the needs described in the situation; another will be almost as desirable, and the other two will meet standards to lesser degrees. Ranking four items in order, according to how well they meet the situation, is called placing.
Benefits from participating in a Consumer Decision-making Contest include gaining experience in:

- Working as a team
- Analyzing a situation
- Gathering information
- Observing carefully
- Identifying standards the product or service must meet to be acceptable to consumers
- Recognizing quality products or workmanship
- Exploring different alternatives for a consumer situation
- Making decisions based on knowledge
- Appreciating others’ (the “contest officials”) opinions

**Contest Objectives**

As a result of participating, contestants will:

- Demonstrate skill in making decisions based on facts
- Apply knowledge and experience in consumer education by analyzing consumer situations
- Experience making choices among selected marketplace options
- Develop and strengthen their reasoning ability in consumer skills

**Who May Participate?**

Participation in the Consumer Decision-making Contest is open to teams of **two or three** 4-H’ers. Teams compete for team awards only.

**Contest Rules**

1. Contestants should form a team of two (2) or three (3) members.
2. Each parish may bring two (2) teams of two (2) or three (3) 4-H’ers. Individuals who are not members of a team will be disqualified.
3. Contestants will work cooperatively to:
   a. Place four consumer products or services (best to worst) in each of 6 classes using one standard judging card per team. (See judging card). The Hormel Judging System will be used for scoring. Each class will consist of a situation statement and four consumer products or services. Categories of consumer products or services may include: financial products or services, repeat purchase items, big ticket items, or contractual services. Items presented for judging may be actual products or specification sheets. Food and clothing items will not be included.
   b. Use criteria for judging all classes according to instructions given in each situation statement. Participants are allowed to take notes; plain paper will be provided by contest officials.
   c. Give written reasons for one of the classes as assigned comparing the top pair, the middle pair, and the bottom pair. (The reasons class will not be the “mystery class.”
4. Teams will be allowed 7 minutes for placing each class and 40 minutes to complete reasons.
5. Five classes will be selected from 2010 Consumer Decision-Making Study Guides available on the LSU AgCenter Intranet after March 15. The sixth class is a “mystery” class. The “mystery” class will be a class of items not examined in the study guides.
6. Contestants should have an understanding of product labels, warranties, product standards, materials, workmanship, cost, hidden costs, services, durability, maintenance, environmental impact, product disposal, product care, opportunity costs, and vendors.
7. Teams will be awarded a maximum of 50 points per class for placings; an additional 100 points maximum will be awarded for reasons. The maximum possible score is 400 points.
8. In the event of a tie for the first place, the team with the highest reasons score will be declared the winner.

Contest Guidelines

Definitions

Contestant: Contest participant

Class: This includes the group of articles of one kind to be judged. Four similar products make a class (for example: four credit cards, four cordless phones or four pairs of sunglasses). Items presented for judging may be actual products or specification sheets.

Cuts: A numerical rating given to the differences in how closely the pairs of products satisfy criteria. The smaller the difference between the products in a pairing, the smaller the cut. The greater the difference, the larger the cut.

Placing: The team examines articles in a class and decides which is best, second best, third best and poorest. This process is called placing.

Placing Card: A card that lists all possible combinations in which a class of four items can be placed. The placing card also has a blank on which teams write the name of the class and the team number.

Situation Statement: For each class, a buying problem is presented. This problem describes a hypothetical set of circumstances. As teams place a class, consider which item is the “best” for the situation described.

Team: A group of two or three 4-H Club members representing one parish who work cooperatively to compete in the Consumer Decision-making Contest.

Team Number: The number assigned to a team upon registration. The team number is used as identification throughout the contest.

Contest Classes

Classes for the 2010 State Contest will be selected from those listed below:

- Sunglasses
- Gold Jewelry
- Credit Cards
- Digital Televisions
- Global Positioning Systems (GPS)
- Laundry Detergent
- Dorm Refrigerators
- Certificates of Deposit
Situation Statement

Each class will have a hypothetical problem presented in a situation statement. The situation gives information that enables the 4-H’er to make a consumer decision. A situation statement should tell who is buying the product, the buyer’s age, budget allowance for the purchase, use of the product after purchase, user’s age if different from the buyer’s, and any specific product criteria.

A sample situation statement for a class of laundry detergent might be:

John, 16, is going to basketball camp for two weeks. The camp is in a remote area in a neighboring state. He will be traveling to camp in a small car with several teammates and is limited to one piece of luggage. John will be housed in a dormitory that has laundry facilities and must buy laundry detergent to wash his own clothing and uniforms. He has $5.00 to spend. Which of the four detergents should John select?

Judging Procedure

The judging activity involves combining your knowledge of consumer products with your decision-making skills. The following steps will help you combine these two important types of knowledge:

1. Identify the Class—Follow a logical sequence, when judging a class. What is the class you are going to judge? As soon as you identify the class, consider the general characteristics of the item, its use and the service that might be expected.

2. Analyze the situation statement—Read the situation statement carefully. Pick out the standards. If cost and construction are not included in the statement, add them. Below are some things to look for as you read a situation statement.
   - WHO will use the item?
   - HOW and WHERE will the item be USED?
   - What CARE (or upkeep) will the item require?
   - What COST is involved? (Consider both purchase and upkeep of the item.)
   - How LONG will the item last?
   - What is the QUALITY of the item? (Is it well-made and durable?)
   - Are there any ENVIRONMENTAL or DISPOSAL concerns?

Placing the Class

Before starting a contest, teams will be given a sheet of placing cards. Each sheet will have six placing cards, one for each class. After judging all classes, give the completed answer sheet to the designated contest official.

The placing card has a listing of all possible combinations in which a class of four items can be placed. Find the placing your team believes is correct, and then circle that placing. For example, if your team places the items 3-4-1-2, circle the placing Q - 3412 on the card. See Illustration 1: below. This means your team placed item number 3 first, item number 4 second, item number 1 third and item number 2 last.
Illustration 1: Consumer Decision Making Placing Card

The score for the ranking will be determined using the Hormel Computing Slide. This allows for differences in class placings to be taken into account. For example, if two items differ only in minor areas, fewer points will be deducted than if major differences exist between the two items. A perfect score for rankings would be 50.

Teams will be allotted 7 minutes per class for examining and placing the class.

Pairings

It is easier to evaluate and compare two items at a time instead of comparing all four items at once. With four items, there are three pairs: top, middle and bottom. For example, suppose you ranked a class of backpacks 3-2-4-1.
This means 3 and 2 are your top pair, 2 and 4 are your middle pair, and 4 and 1 are your bottom pair.

When there is little difference between a pair, it is called a close pair. Items that are obviously different are referred to as an easy pair.

Consumer Decision-Making
Sample Reasons Scorecard

Team Number _________
Reasons Score_________

We placed this class of XXXXXXXXXXXX __________, __________, __________, __________

In our top pair, we place __________ over __________ because:

We grant that:

For our middle pair, we placed __________ over __________ because:

We grant that:

In our bottom pair, we place __________ over __________ because:

We grant that:

We placed __________ last because:
Contest Preparation Tips

To assist in preparing 4-H’ers for the Consumer Decision-Making contest at 4-HU, review examples of some of the situation statements used in a previous contest listed below. **Learn to read the situation thoroughly and think through the information given to determine the desired product features.** Some desired criteria may be more obvious than others. See examples below:

**Marcos, 16, is one of the three photographers for his school yearbook. The yearbook publisher is requiring that only digital photos be used for next year’s annual. The principal has given the yearbook sponsor permission to spend a total of $500 for a new camera, batteries and all accessories that will be needed for the year. The yearbook sponsor has asked Marcos to research and recommend a camera for snapshots that will be user friendly, and cost efficient to operate.** The camera will be used to take action shots, candid shots and still photos both indoors and outdoors. A good zoom will be important to capture sporting events. You know that you will need to purchase at least 256 mb of additional memory.

**LaTanya’s elderly grandmother is in a wheelchair and has limited vision. She has asked LaTanya to buy a new light bulb for her pantry. She lives on a fixed income and is concerned with stretching her income. Based on this information, which light bulb would suit her needs?**

**Rusty, 16, has very fair skin, red hair, freckles and a family history of skin cancer. As a Junior Leader at 4-H camp, he has been assigned pool duty. This will require him to spend several hours each day in the water and in the bright sun. Based on this information, which sunscreen would you recommend?**
Additional suggestions to help prepare for contest:

- Review study materials and develop a bulleted list of features or other criteria for selecting each product. In most instances the list for each product should not be longer than one typewritten page. Use this list as a study guide. This process reduces the total amount of study materials and helps the 4-Hers focus on important criteria.
- Do not attempt to memorize Consumer Reports product ratings--these ratings are not considered when preparing the contest. Instead, learn to read through the situation and think through the information given to determine the desired product features for the situation given.
- 4-Hers should work as a team. Every team member does not have to be an expert on every item. Capitalize on each participant’s talents and ability to learn to evaluate different product classes.
- To evaluate each class, consider developing a chart that identifies each appropriate product feature or criteria, such as the example for sunscreen given below. List specific information about each product in a cell for each item.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Item 1</th>
<th>Item 2</th>
<th>Item 3</th>
<th>Item 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active ingredient</td>
<td>Oxybenzone</td>
<td>Oxybenzone</td>
<td>Oxybenzone</td>
<td>Titanium dioxide</td>
</tr>
<tr>
<td>Waterproof</td>
<td>80 minutes</td>
<td>Waterproof</td>
<td>Waterproof</td>
<td>Up to 8 hours</td>
</tr>
<tr>
<td>SPF</td>
<td>45</td>
<td>30</td>
<td>48</td>
<td>45+</td>
</tr>
<tr>
<td>Cost</td>
<td>6.94</td>
<td>8.47</td>
<td>7.86</td>
<td>6.94</td>
</tr>
</tbody>
</table>

**Instructions for Contestants**

A **team number** is to be used on the answer sheet with the placing cards throughout the contest instead of individual names.

Teams will rotate according to the schedule provided by contest officials. At the end of the allotted time, the teams will change places. Teams will continue to rotate until all classes have been judged.

**Seven minutes** will be allowed for each class, and a two-minute warning is given before the time is up. One minute is allowed between classes.

Leaving the room during judging or writing reasons will result in disqualification of entire team.

Products must be handled carefully so the quality will not be altered or the labels removed.

A quiet environment is required so others can concentrate. Teams may talk very quietly while examining articles, placing classes and writing reasons. Teams will be given one warning if they speak too loudly. Thereafter, points will be deducted from the placing score—three points for each reprimand.

Teams will turn in the answer sheet with placing cards to contest officials, as directed, after judging all classes. It is important for each team to ensure that the team number and the class number are on the answer sheet.

**Forty minutes** will be allowed for teams to complete the reasons phase.

**Scoring Criteria for Reasons**
1. Gives accurate comparison of each pair, top, middle and bottom.
2. Presents differences in an organized manner. Presents most important things first.
3. Uses positive approach to mention superior points of first choice in pair rather than weaknesses of second choice. Grants the lower-placed choice an attribute whenever there is such an advantage.
4. After the three pairs are discussed, describes reasons for placing bottom choice last.
2010 4-H U Consumer Decision Making Contest
Study Guides

**Sunglasses**

*Sunglass Savvy*

*Sunglasses—The Vision Council*
http://www.thevisioncouncil.org/consumers/content_193.cfm

*Under the Sun*

**Gold Jewelry**

*Buying jewelry? Don't get bling-boozeled*
http://www.consumerreports.org/cro/money/shopping/shopping-tips/buying-jewelry-6-07/overview/0607_jewel_ov_1.htm

*Gold Jewelry—Texas A&M System Agrilife Extension*

*All That Glitters...How to Buy Jewelry*

**Credit Cards**

*Choosing a Credit Card: the Deal is in the Disclosures*
http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre05.shtm

*Choosing a credit card*
http://www.federalreserve.gov/pubs/shop/default.htm

**Digital Televisions**

*Choosing Best Digital TV: DLP vs LCD vs Plasma*

*Buying a digital television*

*How to select the right digital TV set*
http://www.ezdigitaltv.com/Buying_a_Digital_TV.html

*Analog to Digital – The Switch is On*

**Global Positioning Systems (GPS)**
Key features of GPS Receivers

GPS navigation systems

Laundry Detergent
Selecting Laundry Detergent
http://homemanagement.suite101.com/article.cfm/selecting_laundry_detergent

SDA Product Fact Sheet: Laundry Detergents
http://www.cleaning101.com/laundry/LaundryFSRev.5-10-25-05.pdf

High Efficiency Washers and Detergents
http://www.cleaning101.com/laundry/HE.pdf

Dorm Refrigerators
Compact Refrigerators Buying Guide

How to Choose

Features

Certificates of Deposit
Safest Places to Stash Cash
http://www.consumerreports.org/cro/money/personal-investing/ramp-up-your-savings/safest-place-for-cash/ramp-up-your-savings-safest-place-for-cash.htm

Saving and Investing with CD’s
http://www.extension.org/pages/Investing_Unit_5:_Certificates_of_Deposit

The ABC’s of CD’s
http://www.sec.gov/investor/pubs/certific.htm

References:
