

Consumerism in the Classroom: Effective Strategies for Today's Teenage Consumers

**Julie Probst Wheeler
Nancy E. Thompson
Utah State University**

The way we spend our money will, in a large part, determine our success in life. Current trends indicate that teens have a large amount of disposable income but are not knowledgeable about consumerism. Despite the need for financial information, teens will not respond to lessons on consumerism without motivation. This article describes the following five consumerism learning strategies which have been successfully used in secondary classrooms: Bag It, Name That Denim, How To Spend Your Money, Taste Tests/Price Comparisons, Price That Outfit, and The Virtual Mall. The activities described in e provide intrinsic motivation because they are fun, promote participation, help students set personal goals related to finances, and provide positive feedback to the students. With careful, creative planning, consumerism in the classroom can be a rewarding experience for the students, both today and in the future.

Money is a fundamental part of life, liberty, and the pursuit of happiness! However, money has a different meaning to students in today's classrooms than it did for their teachers. The average teenager spends \$84.00 per week, \$57 of which was their own money and \$27 from their parents (Wood, 2001). The total expenditure for teenagers in the United States in 2000 was \$155 billion. As the total money spent rises, so does the total debt by teenagers. By the time teens enter college, credit cards are an established part of their lives. In 2000, 78% of college students had credit cards, with an average balance of \$2,748 (Jump Start, 2001). On a test of personal finance skills administered to high school seniors, students averaged a score of 57%, and only 5% of the seniors scored a C or better (Jump Start, 2001). Clearly there is a need for consumer education.

Students love money, but do not usually enjoy being told how to spend their money. To adequately teach students about consumerism, activities must be relevant to them and the items they consume. Promoting intrinsic motivation to become wise consumers requires that teachers follow three strategies. First, the teacher must eliminate threats and stress in the classroom. Learning activities that are fun and encourage participation can help the students learn and retain an increased potential for continued behavioral change. Second, helping the students set meaningful goals (both long- and short-term) will assist them in transferring classroom learning into practical application. Finally, feedback is a great source of intrinsic motivation. It is essential that activities promote success and acknowledge student achievement. It is also helpful to create activities that provide automatic feedback so that students are encouraged to strive towards success whether or not the teacher is present to provide feedback (Jensen, 1998).

The following consumerism learning strategies have been successfully used in secondary classrooms. Family and Consumer Sciences education students were presented these ideas in a third-year teaching methods course at Utah State University. For many of the activities, discussion questions are suggested which will encourage students to think critically. Critical thought processes include assessing information accurately, judging the viability of alternatives,

making decisions, imagining consequences, conceptualizing alternatives, and empathizing with others (NASAFACS, 1998). Strategies also are designed to encourage the participation and learning of students with different cognitive styles. This variety recognizes that people perceive and organize information in different manners, thus impacting the way in which they approach tasks and solve problems. For example, some individuals respond quickly to a problem and make instant decisions. Other individuals will move more slowly and reflectively. Still others will choose not to respond. Yet, all the individuals may be equally knowledgeable concerning the information (Woolfolk, 1995). These consumerism learning strategies included:

- Bag It
- Name That Denim
- How To Spend Your Money
- Taste Tests/Price Comparisons
- Price That Outfit
- The Virtual Mall

Classroom participation and discussion is a vital part of these activities. These activities could be completed in a variety of ways. They could be used as short introductory activities that lead into detailed units. However, they could also be completed with more detail and last several days. A third option that is particularly effective with a large group is the “round robin.” The class would be divided into five groups. Each group would complete a different activity for a specified length of time, then all groups would move to the next activity until all activities have been completed.

Bag It

One of the big marketing strategies used by most retailers today is the advertising they place on the bags in which they place consumer purchases. Whenever buying an item from a store, always ask for their “shopping” bag (bag with handles). These can be used for a number of activities. It is a good idea to have your students donate bags for which they have no use. This enables the teacher to have a large selection of bags. Four activities using these bags are listed below.

1. Since these bags are self-standing, have the bags “stood up” around the room when the students enter. Have them select a bag that they like best. Then discuss with them why they selected that bag. Is it a name brand they like? Do they like the design? Do they like what the bag represents? This can lead into a discussion on shopping and where teens spend their money.
2. Place items in the bags before the students select the bags. A wide assortment of items should be placed in the bags. For example: name brand items in name brand bags, generic brand items in name brand bags, candy in clothing bags, etc. Have students select a bag. Discuss whether they selected the bag because they liked the bag or for the item in it. This can lead into a discussion on deceptive marketing, or the influence of the mere appearance of name brand items.
3. Give each student a bag. Have students think of three descriptors for their bags. As students present their ideas, let other class members share their thoughts concerning the bag in discussion. Most students get very vocal when it comes to shopping. Encourage them to share their ideas concerning the products represented by the various bags.
4. Have a display of bags at the front of the room: a name brand bag with handles, a plastic name brand bag, a super-store bag (Wal-mart, Big K, etc.), and a plain brown bag. Let the

students discuss their thoughts as you hold up each bag. Discuss why different stores use different types of bags. How do the students respond to this marketing strategy?

Name That Denim

Collect at least four different types of blue denim jeans. Select two name brand pants that are popular in your area, one store brand, and a pair of “Levi’s” or “Wranglers.” Fold the slacks in half and roll them up from the top down. Leave about 10 inches of the pant leg showing, but hide the name brand on top of the jeans.

Have students number their paper from 1-4. Label the jeans with numbers 1-4. Pass the jeans around and have students see if they can identify the type of jeans from just the look and feel of the fabric. They should then write the name brand of the jeans on their paper.

Be careful during this discussion not to make the students that wear store brands feel intimidated or that they are not as good as the other students. Identify the type of jeans and see how many students got the right name brand.

Discussion Questions:

- Did anyone get all four correct?
- Does that person like to shop?
- How did he/she know all the different brands?
- Is it important that everyone wear name brand jeans?
- Who pays for the students’ clothing?
- What is the correlation between who buys and what brand they buy?
- Does wearing brand name make you a better person?
- Does it make you feel more accepted and self-confident?
- Who benefits from the selection of jeans based on the brand name?

Discuss how it is usually important for teens to have at least one or two name brand outfits to boost their self-esteem. However, having a closet full of name brand clothing may not be the best use of one’s money.

Have the students number from 1-4 on their paper, again. This time, as the jeans are passed around, have the students rate the jeans in order of their durability.

- If you could only buy one pair of jeans and it had to last for a year, which jeans would you select?
- Is this selection different from one made on the basis of fashion and name brand alone?

Have students identify the jeans they think would be the most durable. Most likely, the most expensive name brand jeans will not be the most durable. Discuss how the lists are different. In early times, people wore clothing as a protection. Today most people wear clothing as a means of decoration, or as a declaration of who they are.

Taste Tests

Students always love food! Select a beverage and a snack for the students to test taste. For example: apple juice and saltine crackers (name brand, store name, special variety such as salt, fat, or sugar free). Cover the labels on the food items. Have at least three different brands of the same item for the students to taste. Have the students rank the food in order of their preference. Show the students which brand is which. Many times the students actually prefer store brands to name brands—if they can’t see the label.

This activity could be extended to have the students do a price comparison of the products. After computing the costs, would they change their selection of the product they

would buy?

How To Spend Your Money

In preparation for this class, the teacher should have pencils, pens, single sheets of paper, notebooks, erasers, paper clips, a worksheet, snacks, gum, etc. for the students to buy. As students enter the classroom, they should leave all of their supplies, backpacks, etc, in a corner of the room. They will each be given a set amount of money for that class period. With that money, they must purchase all the supplies they will need for the class. Any excess money can be spent as they wish. They should not talk during the purchasing time.

Do not tell the students what they will need for class, just let them make their purchases. However, you can explain that this is a real class and they will be doing work for credit. The idea is to give them a wide variety of options that they would like to buy, but have them limited to what they can buy because they must buy classroom supplies. For example, they will need something on which to write, but they can buy a single sheet of paper for a penny rather than a notebook for a dollar. They will also need something with which to write, but they can spend ten cents on a pencil, or a dollar on a pen. Everyone must buy the worksheet (a basic budget worksheet) for 50 cents. An investment option should be also be available. Students are not required to spend all of their money. If possible, place the unnecessary items where the students can see them best.

After they have made their purchases, have them discuss why they spent what they did. Some of the following questions may be useful:

- Who spent all of their money?
- How many items did you purchase?
- Why did you buy what you did?
- Who bought the least?
- What do you plan to do with your left-over money?
- Did you look to see what your friends were buying, or did you make your own decisions?
- Do you think you did a good job of spending your money?

If a student forgot to purchase a necessary item and they have the money, they may do so at any time. If student does not have the supplies or any money, they must sell something they purchased back to the teacher to get the money they need. The teacher will buy back items for *half price*.

Discuss with students the importance of having a plan for spending money and differentiating between “wants” and “needs.” The students will then complete the budgeting worksheet.

At the end of class, students with extra money will double their money because they planned carefully and saved some money, not knowing exactly what the end goal was. Those who bought investments will triple their money. Students may then spend all their money on the snacks, or whatever items they wish to purchase.

As the discussions take place, many students will feel cheated because they were not given better instructions, or they spent all their money at the first of class. Liken this to life and money. We never know what to expect, so we better not spend all the money we have. Investing money is a good option to insure financial responsibility later in life.

Price That Outfit

The teacher should come dressed in an attractive outfit that was purchased at a major

clearance sale, or from a thrift store, garage sale, or is a hand-me-down. (Record the amount of money spent on the purchase, as well as the original price of the items.) The purpose is to show students that it is not necessary to spend a lot of money in order to look nice. For example: clothing and shoes bought at a store going out of business, or at the end of the season can be purchased for a fraction of the original cost. Jewelry, purses, and other accessories can be purchased at thrift stores for a small cost.

Have students analyze the outfit. Describe the fiber content, brand name, etc., to help students identify a reasonable price. Have them list the price of each item and total the cost of the outfit on a piece of paper. Review with them the retail price, and the price you paid for your outfit. Many students are unaware of bargain shopping and the tremendous amount of money it saves. By showing them quality items purchased at a greatly reduced cost, you can help them dress better for less.

A fun option for this class is to tell students ahead of time that you will be discussing bargain shopping. Have them bring their "best deals" to school. The class can vote on the best one and that student could receive a dollar for his/her future bargain shopping.

The Virtual Mall

This activity is designed to help students become aware of the convenience and savings/costs of shopping on line. Students select one piece of clothing they would like to add to their wardrobe (shirt, sweater, jacket, etc.) and then complete a comparison shopping activity using the computer. Have them visit at least three different shopping sites on the web and locate items that are as similar as possible. For each shopping site, they must identify:

- 1.) The item.
- 2.) Fiber content.
- 3.) Cost.
- 4.) Care instructions.
- 5.) Shipping and handling.
- 6.) Special promotions available from that site.

Students should then evaluate which would be the best place to purchase the item.

Discussion questions may include:

- How did you select the sites you visited?
- Would you prefer virtual shopping or traditional shopping?
- How do you think virtual shopping will affect our economy and traditional shopping?
- Did you virtual shop with a friend, or by yourself?
- What influenced you to select the item you selected? (Was it the web-site, the actual clothing item, the price?)
- Do special promotions on websites encourage you to purchase additional items? Do they encourage you to return to that website?
- Have you ever purchased something on-line?
- What are the advantages/disadvantages of virtual shopping?
- How will virtual shopping affect the way we pay for items (cash, debit card, credit card, etc.)?
- Did you save time by virtual shopping?
- How does virtual shopping limit the choices of those who do not have access to the internet at home?
- Who benefits the most from virtual shopping?

Summary

The way we spend our money will, in a large part, determine our success in life. Current trends indicate that teens have a large amount of disposable income but are not knowledgeable about consumerism. Despite the need for financial information, teens will not respond to lessons on consumerism without motivation. The activities described in this article provide intrinsic motivation because they are fun, promote participation, help students set personal goals related to finances, and provide positive feedback to the students. With careful, creative planning, consumerism in the classroom can be a rewarding experience for the students, both today and in the future.

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About the Authors

Julie Probst Wheeler, M.S., is a Lecturer and Nancy Thompson, Ph.D., is an Assistant Professor in the Department of Agricultural Systems and Technology Education in the College of Agriculture at Utah State University.