



4-H Consumer Decision Making

Consumer Decision Making helps 4-H'ers:

- Learn to make wise decisions based on current information
- Learn critical thinking skills
- Learn to verbalize and defend decisions
- Develop observation skills
- Learn to express ideas clearly and concisely
- Meet new people and learn from them
- Enjoy friendly competition
- Generalize the decision-making process into everyday problem solving

Consumer Decision Making is an educational opportunity for 4-H members to make decisions as an individual and as a team member. It can help youth learn to make decisions based on information they have learned and studied during this process. It also can help youth learn to defend their decisions. Consumer Decision Making helps youth practice making decisions by matching their knowledge, skills and abilities against that of others. Success depends upon how well they process and evaluate what they have observed.

Consumer Decision Making includes three components:

- Class Placings
- Oral Reasons
- Group Think

Study Guides

Each year, a set of study guides is written on three different topic areas. The study guides provide youth with information needed to make informed decisions during practice sessions and again in the contests.

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Class Placings

Classes are put together to give youth the opportunity to test the knowledge they gained from the study guides and additional resources. A class contains a situation statement and four class items. A contest includes six classes, two from each of the three topic areas.

Standards

Standards are what youth look for in each class. Standards are written into the situation statement and are listed in order of importance. Three or four standards may be listed in the situation statement for the beginner and junior classes, while as many as six may be listed in the senior classes.

Situation Statement

Each class begins with a story called a situation statement.

The situation statement contains the standards so youth know what to look for in the class.

The most important standard always is listed first. The least important standard is listed last. For example:

Jenny has \$70 to spend on shoes when she joins the volleyball team this fall. Her coach has told her to have a pair of volleyball shoes with gel midsoles for shock absorption.

In this situation, the first and most important standard is that Jenny has \$70 to spend. The second standard is that she wants a pair of volleyball shoes. The third standard is that the shoes should have gel midsoles. The study guide would provide the information that volleyball shoes and running shoes differ and that gel midsoles give more shock absorption. The standards for this situation are:

1. Costs \$70 or less
2. Volleyball shoes
3. Gel midsoles

Placing

Placing is the order in which youth rank the items in a class. To help make a decision, draw a grid on scratch paper. Standards from the situation statement are listed on the left, and the class items that are numbered go across the top.

Each class contains four similar items, such as four pairs of shoes or four snack items, with characteristics that vary.

The class is placed according to the standards in the situation. For example, purchasing shoes that cost \$70 or less is more important than having a pair of volleyball shoes.

Standards	1	2	3	4

If an item meets a standard, place an X in the appropriate box. Once finished comparing all items, look at the grid and compare the items. Choose the top-placing item first. Many choose the last item next and then the middle pair is placed.

Look at the grid. The items with an X on the first standard (top line of the grid) are considered the best choices for this situation. If all items have an X in the top line, go to the next line to compare and so on. What is important is not necessarily the number of X's on the grid but where they are placed. Remember, in the situation statement, the standards are listed in order of importance.

Consumer Decision Making contests allow 12 minutes for placing each class. A two-minute warning is given.

The Scantron Card

At a contest, each contestant receives a Scantron card. The card should be filled out completely and accurately.

Along the right side of the card are numbers in various orders; this is where the class placing should be recorded. Do this by darkening the circle that corresponds with the numbers that are in the order of how the class was placed. For example, if the placing is 3-4-1-2, darken the circle that corresponds with that particular number combination.

Each column 1-6 corresponds with one of the classes. Be careful to mark the correct column that corresponds with the class being placed. Not all youth begin a contest with class 1. For example, youth could begin with class 3, move to class 4, then to classes 5, 6, and 1, and finish the contest with class 2.

Scoring

A committee determines the official placing and assigns cuts for each class. The term "cuts" refers to the numerical value assigned to the degree of difficulty within a class.

A cut is placed between each item within a pair. A low cut (1 to 2 points) indicates a higher degree of difficulty between a pair, cuts of 3 to 4 exhibit a moderately difficult to fairly straightforward decision, and a high cut (4 to 5) represents a very easy decision between a pair.

Each class placing has three cuts, and the value cannot exceed 15 points. If the cuts add up to 15, the middle cut cannot exceed 5 points. If the three cuts add up to 14, the maximum cut for the middle pair is 8 points, or else a negative score could be calculated.

The example below, with an official placing of 4-3-2-1 and cuts of 2-5-3, indicates the top pair (4-3) with a cut of 2 was closer in value and more difficult to determine than the other pairs. The middle pair (3-2) with a cut of 5 was an easy decision between a pair, whereas the bottom pair (2-1) with a cut of 3 was a moderately difficult decision.

Official Placing: 4 – 3 – 2 – 1
Cuts: 2 – 5 – 3

Oral Reasons

A perfect class placing score is 50 points. To determine a score based on the official placing and the cuts in a class, online, hand-held or manual calculation can be used. However, the simplest way to determine a class placing score is to use an online calculator, which uses the Hormel system of scoring.

Enter the official class placing and assigned cuts, and the online calculator determines the scores for the 24 possible placings for a particular class. The online calculator is available at www.judgingcard.com/Resources/Hormel.aspx.

The *Computing Slide for Scoring Judging Contests* is a hand-held paper slide that also can be used to determine scores. Check with your NDSU Extension county office to see if one is available to borrow.

For the purpose of understanding how scores are determined (manually scoring), each class of four items has six possible pairs, so six comparisons of the official placing to a possible placing need to be made.

Official placing: 4 – 3 – 2 – 1
 Cuts: 2 – 5 – 3
 Possible placing: 2 – 3 – 1 – 4

Refer to the official placing and ask yourself these questions about the possible placing in the example above:

1. Was 4 placed over 3? No Deduct 2 points
2. Was 4 placed over 2? No Deduct 7 points (2 + 5)
3. Was 4 placed over 1? No Deduct 10 points (2 + 5 + 3)
4. Was 3 placed over 2? No Deduct 5 points
5. Was 3 placed over 1? Yes Deduct 0 points
6. Was 2 placed over 1? Yes Deduct 0 points

Total Deduction: 24 points

Subtract the total points deducted (24) from 50 points possible.

50 points – 24 points = **Total Score of 26 points**

The table below shows the scores for each of the 24 possible placings.

Official Placing: 4 – 3 – 2 – 1
 Cuts: 2 – 5 – 3

Possible Placing	Score
1234	15
1243	17
1324	20
1342	27
1423	24
1432	29
2134	18
2143	20
2314	26
2341	36
2413	30
2431	38

Possible Placing	Score
3124	28
3142	35
3214	31
3241	41
3412	45
3421	48
4123	34
4132	39
4213	37
4231	45
4312	47
4321	50

After youth have decided on placings, they must prepare reasons. Reasons are presented to compare the differences and explain the order in which they placed the classes. Youth must present three sets of reasons from the classes evaluated, one set per topic area

At a contest, scratch paper on which to write the reasons is provided. Use the grid to help write the reasons. When presenting reasons, notes can be referred to but not relied on or read word for word.

Grants

A grant is when two items are compared and the second one meets a standard that the one before it fails to meet.

Suggested Format

I place this class of

_____, _____, _____, _____
(Name of class)

_____, _____, _____, _____
(Placing of class numbers here)

I place _____ over _____ because:

Compare — reasons why the first choice is better than the second; list in order of importance of standards

Grant — any comparisons where the second excels the first;
some pairs may have nothing to grant

I place _____ over _____ because:

Compare

Grant

I place _____ over _____ because:

Compare

Grant

I place _____ last because:

Statements of fact – this is the only time anything negative should be said about an item.

For these reasons, I place this class of

_____, _____, _____, _____
(Name of class)

_____, _____, _____, _____
(Placing of class numbers here)

When using this format to practice, not writing out complete sentences may be best. Only write thoughts or words so the reasons can be recalled easily. When discussing each class, first compare, then grant only if the second item is better than the first.

When presenting oral reasons, keep the following in mind:

- Compare in a positive way.
- Correct grammar should be used and words should be enunciated properly.
- Practice “seeing the class.”
- Have reasons well-organized and present them in a logical sequence.
- Follow the 4-H dress code.
- Be neatly groomed.
- Stand in a straight, comfortable position. Try not to rock back and forth or from side to side.
- Present reasons in a pleasing and confident manner.
- Do not read notes word for word.
- Reasons should be convincing, impressive, interesting and sincere but brief.
- Speak with a convincing tone, placing greatest emphasis on the most important words.
- Be accurate.
- Voice should be clear and loud enough to be heard.
- Stand a comfortable distance from the judge to be heard but do not crowd the judge.

Scoring

Correctness of information	30
Presentation (manner of speaking)	15
Appearance	5
Perfect score	50

- 46-50 ... Accurate, thorough reasons; proper terminology; logical organization; excellent voice quality and poise
- 41-45 ... Accurate reasons with less organization and thoroughness
- 36-40 ... Accurate reasons, not well-organized or thorough, delivered in less than smooth manner
- 31-35 ... Inaccurate reasons, well-organized and delivered
- 26-30 ... Inaccurate reasons, less organized and less thorough
- 20-25 ... Follows reasons order but with little information other than class name

Sample

Situation Statement:

Jenny has \$70 to spend on shoes when she joins the volleyball team this fall. Her coach has told her to have a pair of volleyball shoes with gel midsoles for shock absorption.

Standards:

- Costs \$70 or less
- Volleyball shoes
- Gel midsoles

Class Items:

1. Asics GEL-1170 running shoe
2. Mizuno Wave Bolt volleyball shoe
3. Asics GEL-Rocket 6 volleyball shoe
4. Mizuno Wave Rally 2 volleyball shoe

The study guide tells us that gel midsoles give a person more shock absorbency, and that volleyball shoes and running shoes are different. That information can be important when placing this class.

List the standards for the situation on the side of the grid. Put class item numbers across the top. Study the four items and place an X by the standard that each item meets. When necessary, put in prices, fat grams or other important numbers to help decide on placings.

Now look at the grid. To find the top placing, compare items to find the one that meets the top standard or standards.

Continue comparing until one item exceeds the others with one of the standards. Compare the remaining items in the same way. Always remember to consider the standards in order of importance.

Standards	1	2	3	4
Costs \$70 or less	X \$69	\$79	X \$44.99	X \$64.99
Volleyball shoes		X	X	X
Gel midsoles	X		X	

Look at the grid. Class items 1, 3 and 4 meet the first standard, so number 2 moves down to the bottom of the class and is placed last. Compare class items 1, 3 and 4; 3 and 4 are volleyball shoes, so they meet the second standard, while 1 does not. This moves class item 1 to third place. Compare class items 3 and 4. Class item 3 has gel midsoles while 4 does not, so this places 3 at the top of the class.

The placing for this class is 3-4-1-2. Darken in the circle that corresponds with this combination on the Scantron card.

Oral Reasons:

I place this class of athletic shoes 3-4-1-2.

I place 3 over 4 because 3 has gel midsoles while 4 does not.

I place 4 over 1 because 4 is a pair of volleyball shoes while 1 is a running shoe.
Grant: 1 has gel midsoles.

I place 1 over 2 because 1 costs no more than \$70 at \$69, while 2 costs more at \$79.

1 has gel midsoles while 2 does not.
Grant: 2 is a volleyball shoe.

I place 2 last because it costs more than \$70.
2 does not have gel midsoles.

For these reasons, I place this class of athletic shoes 3-4-1-2.

Group Think

The purpose of the Group Think component is for a team of three or four youth to work together to evaluate a situation or problem and make a final decision based on given standards. The topic of the situation or problem is one of the three topic areas identified for the year.

Five Basic Steps

1. State the situation or problem.
2. List alternative solutions for the situation or problem. Some solutions **may** be stated, but teams should think creatively and add their own.
3. List the standards stated in the situation or problem. Add standards that are appropriate but not stated in the situation or problem.
4. Evaluate each alternative solution based on the standards. In a grid, make plus or minus signs to indicate good or not good choices. You may give point values to each standard to help with ranking.
5. Select the best choice(s) for the situation or problem. Explain your decision.

Process

Each team has **10 minutes** to complete the Group Think component. Two judges observe the entire process. The recommended use of the time is:

- **Three minutes** to read and think through the situation or problem
Each team member can read silently or team members can take turns reading aloud. *Reading aloud has the advantage that everyone is done at the same time, but it could take longer.*
- **Five minutes** to discuss
After reading, the discussion begins. Teams should predetermine who will take the lead in starting the discussion. Making sure all team members speak up during the discussion is important to allow the judges to hear what is being said. The five basic steps should be included in the discussion. Decide ahead of time which team member will take the lead in discussing each step.
Although not required, having teams use a decision-making grid may be helpful. The grid may help team members keep notes as they evaluate the alternative solutions according to the standards. It also may be helpful during the team presentation.
If a decision-making grid is used, determine a note taking method that works best. For example, all team members could take notes, or just one team member could keep notes and share them with other team members.
When listing alternative solutions, be creative. There is no limit. Teams should generate as many as possible and come up with options that are not necessarily stated in the given situation or problem.
- **Two minutes** to present final statement
Teams are notified when two minutes remain.
Team members should stand and address the judges in the room. The presentation should include an overview of the five basic steps, including the team's final decision or solution. Determine beforehand which team member will take the lead for each step.

Decision-Making Grid

Alternative Solutions	Standards			

Scoring

The Group Think component is worth **200 points** in a contest. Teams are scored by the two judges on participation, communication skills, variety of options generated, conclusions and overall presentation. These points are used in final scoring calculations for teams only.

Team Participation (40 points possible)

		Score
Participation	All team members are actively engaged and participate (1-10 points)	
Reading	All team members are given time to become familiar with the situation or problem (1-10 points)	
Discussing	Speaking and listening skills are demonstrated by each team member (1-10 points)	
Summarizing	Reaching consensus based on discussion of options and standards (1-10 points)	

Team Process (60 points possible)

		Score
Alternative Solutions	Variety of options generated (1-10 points)	
Standards	Expectations necessary for a positive decision are listed (1-10 points)	
Solution	Conclusions reached are explained and reasonable for the situation (10-20 points)	
Presentation	Total team effort is shown: 1. Every team member contributes to reach group consensus (1-10 points) 2. A clear statement of the group decision is presented to the judges (1-10 points)	

Maximum of 100 points possible per judge

Total: _____

Sample

Read Through (three minutes):

Step 1: State the situation or problem.

The Forest 4-H Club decided to have a fundraiser to earn money to support the club's Community Pride project, a butterfly garden. The club needs \$200 to purchase plants and flowers. A committee has been assigned the task of suggesting a fundraising plan to the club. The club would like the fundraising effort to be simple and short-term, require minimal money to operate and involve club members of all ages. What should the committee recommend to the club?

Discussion (five minutes):

Step 2: List alternative solutions for the situation or problem. Some solutions **may** be stated, but teams should think creatively and add their own.

Step 3: List the standards stated in the situation or problem. Add standards that are appropriate but not stated in the situation or problem.

Step 4: Evaluate each alternative solution based on the standards. In a grid, make plus or minus signs to indicate good or not good choices. You may give point values to each standard to help with ranking.

Final Statement Presentation

(two minutes):

Step 5: Select the best choice(s) for the situation or problem. Explain your decision.

Video:

https://youtu.be/1Ldvcx_UktY

Alternative Solutions	Standards			
	Simple	Short-Term	Require Minimal Money to Operate	Involve Club Members of All Ages
Car Wash	+	+	+	+
Bake Sale	+	+	+	+
Fruit Sale	-	-	-	+
Magazine Sale	-	-	+	+
Rummage Sale	-	+	+	+

Key: + = positive effect on standard
- = negative effect on standard

Glossary of Consumer Decision Making Terms

Alternative Solutions

Youth generate a list of potential options to address the situation or problem statement in the Group Think component. Some may be stated in the situation or problem statement, but youth are encouraged to think creatively and come up with their own.

Class

Classes are prepared to help youth learn more about making wise consumer decisions. A class consists of a situation statement and four items.

Class Items

Each class consists of four items that are to be compared and placed in order of which item would be the first, second, third and fourth choice based on the standards.

Cuts

A cut is the numerical value assigned to the degree of difficulty within a class. A cut is placed between each item within a pair. A low cut (1 to 2 points) indicates a higher degree of difficulty between a pair, cuts of 3 to 4 exhibit a moderately difficult to fairly straightforward decision, and a high cut (4 to 5) represents a very easy decision between a pair.

Grant

When comparing and placing two items, sometimes the second item meets a standard that the first one does not. When making a grant, state why the second is better than the first.

Group Think

Youth work together in a team to evaluate a situation or problem and make a final decision based on given standards. Teams are scored on their problem-solving skills and their final presentation.

Oral Reasons

Reasons are an opportunity for youth to defend their class placing decision by speaking to a judge and telling the judge why the class was placed the way it was.

Placing

A placing is the order in which items in a class are ranked. Items should be placed in order of which item would be the first, second, third and fourth choice based solely on the standards found in the situation statement.

Situation or Problem Statement

A situation or problem statement is a story that helps determine what to look for when comparing class items in the Class Placings component and evaluating alternative solutions in the Group Think component.

Standards

Standards are information or criteria found in the situation or problem statement. They are listed in order of importance in the Class Placings component. Standards serve as the basis for evaluating alternative solutions and making a final decision in the Group Think component.



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