Judging Class
Consumerism
Earnings & Decision Making

This page is for the Leader

<table>
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<th>Supplies Needed:</th>
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<tbody>
<tr>
<td>Situation and Option card, 4-H judging</td>
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<td>cards, Judging Scale Chart, and pencils</td>
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| Suggested Age: 11-13 |

<table>
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<th>Reasons:</th>
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B would be the best option because his money would grow and Adam has a plan to get the most of what he wants. This also keeps his money safe.

C is the next best option because while the money is not earning interest, the money is all in one place and Adam is saving.

A would be the next best option because he saves his money; however, some of it may get lost.

D would be the worst option because he has no plan, saves no money, and makes the mistake of trying to buy friends.
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**Situation:**
Adam just got a job walking the neighbor’s dogs after school during the week. He earns $2 per day. How does Adam decide what to do with his money?

**Options:**

A. It is not that much money so he puts it on his dresser with his CD’s and baseball cards to worry about it later.

B. He makes a list of things he wants to buy, ranks them from most to least important, and opens a savings account so his money will earn interest until he can afford what he wants most.

C. He puts his money in his piggy bank so it will be safe.

D. He keeps his money with him and spends it on other kids so they will want to play with him.