

The Consumer Clout Competitive Event is a State Event with parts conducted prior to and in-person at the NJ FCCLA Fall Leadership Connection. It is an **individual** event that challenges participants' knowledge of consumer skills. Shopping is a national pastime and the Consumer Clout competition develops consumer savvy. The event has three parts: a consumer knowledge test (in-person at FLC), a consumer letter (submitted prior to FLC), and a consumer comparison shopping simulation (in-person at FLC).

### **NEW JERSEY CORE CURRICULUM STANDARDS**

|              |  |
|--------------|--|
| RL.9-10.1    | Cite strong and thorough textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferentially, including determining where the text leaves matters uncertain.  |
| SL.11-12.2   | Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, qualitatively, orally) evaluating the credibility and accuracy of each source.  |
| SL.11-12.4   | Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.  |
| WHST.11-12.6 | Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.  |
| W.11-12.5    | Develop and strengthen writing as needed by planning, revising, editing, rewriting, trying a new approach, or consulting a style manual (such as MLA or APA Style), focusing on addressing what is most significant for a specific purpose and audience.   |
| W.11-12.8    | Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation. |
| 9.4.12.CI.1  | Demonstrate the ability to reflect, analyze, and use creative skills and ideas.  |
| 9.4.12.CI.1  | Identify career pathways that highlight personal talents, skills, and abilities.   |
| 9.4.12.CI.1  | Investigate new challenges and opportunities for personal growth, advancement, and transition.   |
| 9.1.8.CR.3   | Relate the importance of consumer, business, and government responsibility to the economy and personal finance.  |
| 9.1.8.CDM.1  | Compare and contrast the use of credit and debit cards for specific purchases and the advantages and disadvantages of using each.  |
| 9.1.8.CP.1   | Compare prices for the same goods or services.   |
| 9.1.8.CP.2   | Analyze how spending habits affect one's ability to save.  |
| 9.1.12.CP.2  | Identify the advantages of maintaining a positive credit history.  |
| 9.1.8.EG.6   | Explain the economic principle of circular flow of money in different situations regarding buying or services from a local or national business and buying imported or domestic goods.   |
| 9.1.8.EG.9   | Identify the types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.  |
| 9.1.12.EG.6  | Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.  |
| 9.1.12.CFR.3 | Demonstrate and understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.   |
| 9.1.8.FP.2   | Evaluate the role of emotions, attitudes, and behaviors in making financial decisions.   |
| 9.1.8.FP.3   | Explain how self-gratification is important to managing money.   |
| 9.1.12.FP.3  | Relate delayed gratification to meeting financial goals, investing, and building wealth over time.   |
| 9.1.8.FP.4   | Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.   |
| 9.1.8.FP.5   | Determine how spending, investing, and using credit wisely contributes to financial well-being.  |
| 9.1.8.FP.6   | Compare and contrast advertising messages to understand what they are trying to accomplish.  |
| 9.1.8.FP.8   | Identify the techniques and effects of deceptive advertising.  |
| 9.1.12.PB.2  | Prioritize financial decisions by considering alternatives and possible consequences.  |

- 9.1.12.PB.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
- 9.1.8.RM.3 Evaluate the need for different types of warranties

**CAREER READY PRACTICES**

- ✓ Apply appropriate academic and technical skills.
- ✓ Communicate clearly and effectively with reason.
- ✓ Consider the environmental, social, and economic impacts of decisions.
- ✓ Demonstrate creativity and innovation.
- ✓ Employ valid and reliable research strategies.
- ✓ Utilize critical thinking to make sense of problems and persevere in solving them.
- ✓ Use technology to enhance productivity.

**NATIONAL STANDARDS FOR FAMILY AND CONSUMER SCIENCES EDUCATION**

- 2.3.3 Analyze skills used in seeking information for consumer rights.
- 2.5.1 Analyze the use of resources in making choices that satisfy needs and wants of individuals and families.
- 2.5.3 Analyze the economic effect of laws and regulations that pertain to consumers and the providers of services.
- 3.5.6 Evaluate the labeling, packaging, and support materials of consumer goods.

**EVENT CATEGORIES**

- Junior:** Participants in grades 6-8
- Senior:** Participants in a comprehensive program in grades 9 – 12
- Occupational:** Participants in an occupational program in grades 9 – 12

**ELIGIBILITY**

1. Participation is open to any affiliated FCCLA member. Affiliation for each participant must be submitted by November 1, 2022.
2. A chapter may submit two (2) entries in this event.
3. An entry is defined as one (1) participant.
4. An event category is determined by the participant's grade in school and type of Family and Consumer Sciences program.

**PROCEDURES & REGULATIONS**

1. This event consists of three (3) parts:
  - An Objective Test (administered in-person at the FLC)
  - Digital Project File Folder (submitted prior to FLC)
    - Project Identification Page
    - Letter of Praise or Complaint
    - Response from Company
    - Signed Academic Integrity Form
  - Consumer Comparison Shopping Simulation (administered in-person at the FLC)
2. Each entry will have an assigned digital folder to submit their project materials via Google Drive. A link to submit materials will be provided to the adviser upon competitive event registration. All entries must be submitted by **November 9, 2022**, and privacy settings must be viewable to anyone with the link.
3. Calculators may be used for computations during the consumer comparison shopping simulation.
4. The test will be administered at the 2022 NJ Fall Leadership Connection. The Academic Integrity Form attached below must be signed and submitted in the electronic folder prior to taking the test.

5. Participants are not allowed to have pre-written notes or reference materials to assist them during the test or the consumer comparison shopping simulation.
6. Participants are not allowed to discuss the test or consumer comparison shopping simulation parts of this event with other participants or assist other participants.
7. Participant(s) must be registered and attend the 2022 NJ FCCLA Fall Leadership Connection to participate in this event.

## **CONSUMER CLOUT SPECIFICATIONS**

### **Digital Project Folder**

Each entry will have an assigned folder to submit their project materials via Google Drive. A link to submit materials will be provided to the adviser upon competitive event registration. All entries must be submitted by **November 9, 2022**, and privacy settings must be viewable to anyone with the link.

|                                |   |
|--------------------------------|---|
| Project Identification Page    | One 8½" x 11" plain document, participant must include participant's name, school, chapter name, event name (Consumer Clout), and event category.   |
| Letter of Praise or Complaint  | Send a consumer letter of either praise or complaint about a product or service. Research to whom the letter should be sent. Mail the letter in time to receive a response from the company/business. Document when the letter was sent.  |
| Response from the company      | Document when the response was received. Include the letter sent and the original response on the company's official letterhead. If a company reply is not received by the date of the conference, the participant must submit a statement to that effect. The letter and response must be explained. |
| Signed Academic Integrity Form | Prior to taking the test, participants must sign an Academic Integrity Form stating that they will in no way attempt to cheat during the test. Any suggestion of cheating will result in disqualification.  |

### **Objective Test**

Each participant will be given thirty (30) minutes to complete an objective examination and consumer comparison shopping simulation about consumer skills in person at the FLC. Participant will not be allowed refer to pre-written notes or reference materials during the test. Business attire or Competition attire is required for the test.

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| Objective Test | The test will include twenty (20) questions about consumer skills. The Academic Integrity Form attached below must be signed and submitted in the electronic folder. |
|----------------|--|

**Consumer Comparison Shopping Scenarios**

The participant will read prepared case studies and complete computations to assist him/her on making these choices. These case studies will be administered in-person at the FLC.

There will be four (4) written consumer comparison shopping scenarios that will impact choices.

Calculators are permitted in this event.

|                     |   |
|---------------------|---|
| Letter to Company   | Each participant will be asked about the company research and how he/she determined to whom the letter should be mailed.  |
| Shopping Simulation | Each participant will be presented with four written scenarios involving a variety of consumer products and services. Participants will make an informed consumer decision.   |
| Check Payment       | After making four (4) consumer decisions, the cost of each decision should be totaled. A mock check for the total will be written. Check should be legible and written correctly. The check should be made payable to NJ FCCLA General Store. |

### **Academic Integrity Contract**

Academic honesty and integrity are essential principles of the Family, Career and Community Leaders of America and of being a good leader. All participants are expected to behave as honest and responsible members of the community. FCCLA Members have an even greater responsibility to maintain the highest level of academic honesty and integrity as they prepare for their futures as leaders.

Cheating on tests or projects, plagiarizing or any other form of academic dishonesty are clear violations of these principles.

As an FCCLA member, I pledge to follow the policies, principles, rules and guidelines of this event with respect to academic honesty. I am aware that any violation of this contract will result in immediate disqualification.

By signing this pledge, I promise to adhere to exam requirements and maintain the highest level of ethical principles during the exam period.

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Student Name Printed

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Signature

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Date

**CONSUMER CLOUT RATING SHEET**

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

Check One Event Category: \_\_\_\_\_ Junior \_\_\_\_\_ Senior \_\_\_\_\_ Occupational

Write the appropriate rating under the "SCORE" column. Points given may range between 0 and maximum number indicated. Where information is missing, assign a 0. Total the points and enter under "TOTAL SCORE."

| Evaluation Criteria   | Poor | Fair | Good | Very Good | Excellent | Score | Comments |
|---|------|------|------|-----------|-----------|-------|----------|
| <b>CONSUMER TEST</b>  |      |      |      |           |           |       |          |
| Test: Score on consumer decision-making electronic objective test               | 0-4  | 5-8  | 9-12 | 13-16     | 17-20     |       |          |
| <b>CONSUMER LETTER</b>  |      |      |      |           |           |       |          |
| Letter to Company:<br>Investigative research: how contact person was determined | 0-1  | 2    | 3    | 4-5       | 6-7       |       |          |
| Letter to Company:<br>Well-written to support complaint/praise                  | 0-3  | 4-6  | 7-9  | 10-12     | 13-15     |       |          |
| Correct business letter format; grammar, punctuation, and spelling              | 0-1  | 2    | 3    | 4         | 5         |       |          |
| Response from the Company   | 0-1  |      | 2    |           | 3         |       |          |
| <b>CONSUMER COMPARISON SHOPPING SCENARIOS</b>                                   |      |      |      |           |           |       |          |
| Scenario 1:<br>Correct computation and Justification                            | 0-1  | 3-4  | 5-6  | 7-8       | 9-10      |       |          |
| Scenario 2:<br>Correct computation and Justification                            | 0-1  | 3-4  | 5-6  | 7-8       | 9-10      |       |          |
| Scenario 3:<br>Correct computation and Justification                            | 0-1  | 3-4  | 5-6  | 7-8       | 9-10      |       |          |
| Scenario 4:<br>Correct computation and Justification                            | 0-1  | 3-4  | 5-6  | 7-8       | 9-10      |       |          |
| Mock personal check written using acceptable form; legible                      | 0-1  | 3-4  | 5-6  | 7-8       | 9-10      |       |          |

**TOTAL SCORE:** \_\_\_\_\_

**Verification of Total Score** (please initial):

**Circle Rating Achieved:**

Gold: 90-100 Silver: 79-89 Bronze: 70-78

Evaluator \_\_\_\_\_

Lead Consultant \_\_\_\_\_