Human Services Career Cluster

Consumer Services Pathway

Classroom Activities

- o Adjust recipes to substitute less expensive and more nutritious ingredients
- Bring copies of credit card statements to class. Have students analyze the charges involved with revolving credit cards. Have students read the information about annual interest charges and charges added on if the payment is late
- o Compare and contrast three different credit cards
- Create a poster specifically for older adults about adjusting their food budgets while maintaining the nutrition necessary to support good health
- o Create a Prezi™ about online banking
- Debate the pros and cons of credit card use
- o Discuss the importance of maintaining a budget
- Have students explore the costs of some local medical services, such as pregnancy services at a hospital, birthing center, private doctor and community clinic
- Investigate careers within consumer services
- Investigate the concept of usury (the lending of money with an interest charge of its use), tracing changes in the past years
- Invite a banker or credit union representative to talk about online banking services
- Invite a psychologist or counselor to speak about why some people become compulsive spenders
- Invite guest speakers to provide information about careers within consumer services
- o Invite Better Business Bureau representatives to speak to the class
- o Look up substitutions for common ingredients; create a chart
- Practice writing a check and balancing a checkbook
- Practice writing a letter of complaint about a product or service
- Research consumer rights and responsibilities
- o Research different currencies in the world
- Research people who have great difficulty controlling their spending, such as compulsive shoppers or compulsive gamblers

- Research the history of banking
- Research the seller's rights and responsibilities
- Research ways to save on food costs without compromising on good nutrition
- Role play customer service activities
- Role play ways to advertise a product
- Use Consumer Reports to compare and contrast a product
- Use couponing to demonstrate how a family of four can maximize their dollars at the grocery store effectively
- Visit the Federal Trade Commission's website at www.ftc.gov to learn more about credit cards, credit reporting, and consumer loans. Create a presentation of their findings on one of the topics
- Visit the USDA website to explore ways to hold down food costs (www.usda.gov)

Service Learning Activities

- Assist senior citizens at the grocery store
- Create a brochure about the benefits of online banking and give to graduating seniors
- Host an information session on how to select a credit card
- Host an informative session on consumer rights and responsibilities