



May 2020

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## Overview

Consumer Decision Making is a competitive event that teaches youth financial management, how to be a smart consumer, and decision-making skills. Students may compete in teams of three to four youth or they may compete individually. During this event, each participant judges different groups of similar products called **classes**. They place each product from best to worst for the given situation. This is called the **ranking**. Afterwards, students verbally present the reasons behind their ranking to a judge. High school-aged state-winning teams may compete in National Western Roundup, where each team also competes in a group think activity. During this activity, students work as a team to develop a solution to a given problem.

## The Competition

Students may bring a clipboard, pencil, and a blank product comparison form for each class to the state competition to use for judging. It is important to remember that National Western Roundup does not allow notepaper or the comparison form. When students arrive at competition, they divide into four groups. Each group is directed to a table with four similar products, a description of each product, and a situation statement. Students stand with their backs to the table until start is called. Students have 10 minutes to make their ranking for that class and mark their scorecard. The group then rotates to the next class station. Each student judges all four classes. Partial points may be awarded for incorrect placing as determined by the contest judges. A

judge at each table monitors the competition. During the competition, students may not talk to each other. After students have judged the fourth class, they spend one 10-minute period preparing their reasons for their rankings of the class. Students then give a presentation to a judge stating why they ranked the class the way they did. This will happen during the following 10-minute period. Students competing on a team of four have the lowest score dropped for each class; however, each student's score may only be dropped once.

## The Judging Process

Judging a class of items naturally follows a logical sequence. Developing a consistent routine helps make the judging process easier. First, analyze the situation statement. Identify the characteristics required for the product. If cost is not included in the situation statement, add it to the list of things to consider. Think about who the product is for and what its use will be. After identifying the required characteristics, students use the situation statement and what they know about consumer products to determine how to rank the products in the class. Sometimes the best option is very apparent, other times the last-ranked item is most obvious. When the student has decided how to rank the products, they mark their ranking on the competition form.

## Oral Reasons

When students give their presentation to a judge explaining why they ranked products the way they did in a class, they are giving **oral reasons**. When preparing to give reasons, students will need to:

- Formulate a clear picture of the entire class in their mind.
- Know the characteristics being looked at for the product.
- Compare the good and poor points for each item.
- Make notes and study them before giving reasons.

An important concept to remember for oral reasons is pairing. **Pairing** is breaking down the group of products into 3 pairs. It is easier to compare 2 items than it is to compare 4. There are 3 pairs for every class: the top pair (your top 2 choices); the middle pair (your second choice from your top pair and the first choice for your bottom 2); and the bottom pair (your 2 bottom choices). For example, suppose a student ranked a class of athletic shoes 3-2-4-1. This would make 3 and 2 the top pair, 2 and 4 the middle pair, and 4 and 1 the bottom pair. Giving reasons for rankings follows this basic format:

1. Opening statement. An opening statement gives the name of the class and the order of placing. Example: "I placed this class of \_\_\_\_\_, 1-2-3-4."
2. General statement. Give a general statement about the entire class. Example: "This was a somewhat difficult class to judge, with a close middle pair and an obvious bottom."
3. Explanation of reasons. Tell why one item was placed over another item for each pair. Use phrases such as, "In the top pair, I placed 1 over 2 because 1 is \_\_\_\_\_." **Grants** are positive qualities that made it difficult to rank an item lower. Point these qualities out during reasons with phrases such as, "I grant 2 is \_\_\_\_\_." **Faults** are those qualities that led you to give the item the lower ranking. Express these qualities for each pair with a statement like, "I fault 3 for \_\_\_\_\_ than 2." Use grants and faults to explain ranking for each pair.
4. Conclusion. Summarize reasons for the judge. This is often a single sentence phrase such as:

"For these reasons (or therefore) I place this class of \_\_\_\_\_ 1-2-3-4.

## Tips on Giving Reasons

Giving reasons is similar to giving a presentation. Reasons should have an introduction, body, and a conclusion. As with giving a presentation, speak clearly, make eye contact, and use the 10 minutes of preparation time to practice. Points will be deducted for using note cards. However, if it will help to make a stronger presentation for the placing, it will be better to use notes. Remember, the basic format for giving oral reasons is an opening statement, a general statement, an explanation of reasons, and a closing statement. Follow these additional tips for preparing oral reasons:

- Smile, but avoid making jokes or appearing not to take the contest seriously.
- Use good posture. Stand on both feet and keep hands relaxed.
- Don't fidget!
- Be confident.
- Make eye contact with the judge.

For scoring on oral reasons, statements have the greatest influence on the judge, but presentation also influences the judge. Judges score reasons on the following criteria:

- Completeness and accuracy of the reasons for the item and the placing
- Confidence exhibited about the decision-making process and the belief that the placing is correct
- Knowledge and use of correct terminology when describing the item
- Poise and ease, good grammar and speaking skills, and alertness

Do not worry! You already know the basics of decision-making competition. You use your best judgment every time you make a decision. Factors such as time, energy, price, quality, need, and possible consequences are considered when making any decision, whether you realize it or not. This competition helps refine these skills and helps you become a better consumer.

## References

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