



State of California – Military Department
California Cadet Corps

CURRICULUM ON WELLNESS

Strand W1: Critical Consumer

Level 11

This Strand is composed of the following components:

- A. Finances: Money Management
- B. Critical Consumer**
- C. Building Wealth



“Don’t Steal from Your Future”

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B. Critical Consumer

Standard #4: Cadets are healthy, well-rounded and prepared for the physical and stress demands of college, career, and life.

OBJECTIVES

DESIRED OUTCOME (Followership)

Enable cadets to make wise, planned purchases and understand their options when paying for college.

Plan of Action:

1. Understand basic marketing and advertising tactics
2. Recognize the value of bargain shopping
3. Understand the impact of car payments versus the freedom of paying cash for a car
4. Identify the steps in preparing to purchase a car
5. Know your options to pay for college

Introduction

Be Smart with Your Money!

The purpose of the following *Critical Consumer* lessons is to make you aware of the marketing and sales tactics used to get you to buy things, and to enable you to resist the temptation to make impulsive or emotionally based purchases. The goal is to make you a wise consumer who plans ahead, especially for “big ticket” items such as a car, electronics and college.

Start by taking the Consumer Awareness Online Formative Assessment below:

B1. Consumer Awareness

[Consumer Awareness Online Formative Assessment](#) (Student)

[Template: Consumer Awareness Online Formative Assessment](#) (Instructor)

B1. Consumer Awareness

Today’s society has probably indoctrinated you to be a ravenous consumer.

You were targeted by advertisers and marketers before you learned to read, or stepped foot in a school. The goal of this section is to make you aware of how that happened and how it will continue all through your life. With that knowledge in hand, you will then be able to resist these messages, stick to your budget, and achieve YOUR dreams, not the advertisers’ dreams.

Marketing

Television, roadside billboards, the internet, digital music, video streaming, etc., all make money from advertisers who pay them to promote their products to you, the consumer. It’s all about marketing products. **They want you to buy what they are selling – and they are great at it!**



<https://www.youtube.com/watch?v=8YqWoXeGt0>

(Bite Back 2030 Limited, 2020)



<https://www.youtube.com/watch?v=TLf2qOrL1iM>

In simplest terms, marketing is the act of driving profitable customer action. It spans the full scope of strategies and tactics organizations use to position products and services in the marketplace, and motivate target audiences to make a purchase. (Sailer, 2019)

In a CoSchedule blog, marketing was defined as follows: “In simplest terms, marketing is the act of driving profitable customer action. It spans the full scope of strategies and tactics organizations use to position products and services in the marketplace, and motivate target audiences to make a purchase.” (Sailer, 2019) Marketers are needed in all industries to develop and promote their products, create and maintain brand recognition, grow their business, stay competitive, and increase their profits! **They need you to buy what they are selling!**

(INFLUENCE AT WORK, 2012)

The internet has a ton of information about how to get customers, including the words to use and how to use psychology. There is even a blog explaining “How to Encourage Impulse Buys and Unplanned Purchases in Your Retail Store.” (Nicasio, 2018)

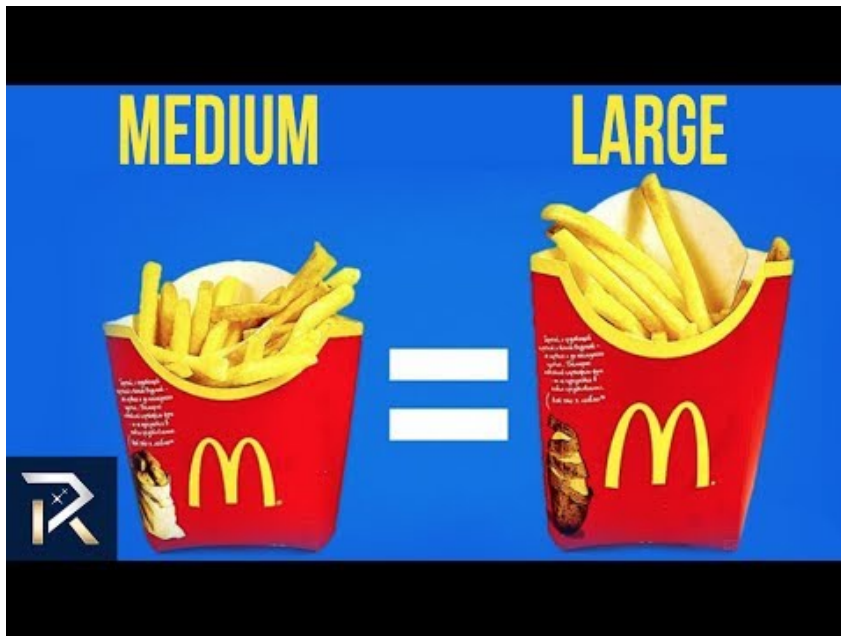
Did you know many four-year colleges offer degrees in Business Marketing? The first marketing course offered at colleges is generally *Marketing 101*. The course teaches the basics of marketing, mainly the “4 Ps” (four concepts) of marketing: Product, Price, Promotion, and Place. Not every marketing student will be a salesperson, but the goal of this college major course of study is to prepare students to get a job where they promote products through advertising or in person,



<https://www.youtube.com/watch?v=cFdCzN7RYbw>

get repeat customers, create brand recognition, and increase profit. **Business Marketing degrees are preparing their students to get you to buy what they are selling!**

You should be aware of sales tactics used by advertisers and salespeople to influence your buying decisions. Their purpose is to influence you to spend your money on their product. That purpose may not align with your priorities, therefore be extremely critical of all advertisements.



(The Richest.Com, 2009)

<https://www.youtube.com/watch?v=MISyk27fHSw>

Advertisements (“ads”) and salespeople:

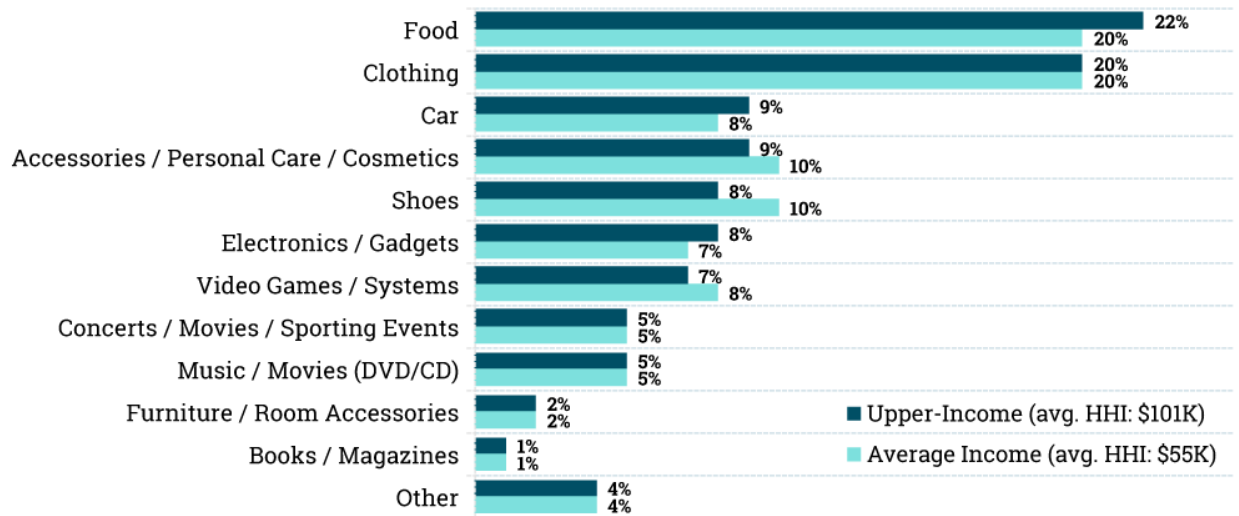
- Are designed (ads) or trained (salespeople) to answer any resistance from a potential buyer
- Want to gain your trust
- Want to make you feel you need the product
- Want to make a sell!

Spending

Shown below is a graph (also shown in Strand W1/A: Finances) that shows how US teens spend their money. Although the chart is from 2017, things haven’t changed much. Use this chart to identify where you have the most opportunity to reduce spending that does not align with your financial goals.



Share of US Teens' Spending, by Category



Published on MarketingCharts.com in October 2017 | Data Source: Piper Jaffray

Based on a survey of 6,100 US teens with an average age of 15.9, 54% of whom are male.

Figure 1: (How Are Teens Spending Money?, 2017)

We want you to have the power to:

- ❖ Resist unneeded purchases
- ❖ Make informed and wise decisions in recognizing the difference between needs and wants

Practical Exercise

Cadets, think about and share in the classroom the answers to the following questions:

1. How do you feel when you want to buy something you are focused on?
2. Have you ever bought something on impulse, then wished you had not done so?

There are a variety of factors that influence us to buy things. Some of the top influencers are:

- We need the item
- Our friends have an item—so we want one, too
- We want instant gratification – impulse buying
- We want to impress others with things we have (car, electronics, etc.)
- Advertisements and/or salespeople that “emotionally” sell the item

Practical Exercise (for outside the classroom)

Listen and/or watch the free versions of YouTube, Spotify, or Pandora for at least 30 minutes.

- Count the number of advertisements broadcast during the time you are listening
- Write down the ways you think the advertiser are trying to influence you to buy their product:
 - You need it
 - “Everyone’s got one”
 - It’ll make you feel or look good
 - ???

One of the best things to do if you’re going to buy something—especially “big ticket” items like a car—is to WAIT OVERNIGHT. Even electronics, including cell phones, can be expensive. Do you still need or want that item the next day? Do your research and avoid making an impulse purchase.

B2. Bargain Shopping

You saved your money to buy what you need or want. Before spending it, research where to buy the item for the least amount of money. Your goal is to NOT pay full retail price.

Tips for Bargain Shopping



Never buy new when used will do

- a. You will save 20-90%
- b. eBay, Craigslist, CarMax, thrift stores, and consignment stores are good examples

Practical Exercise (for outside the classroom)

Bargain Tip: "Never buy new when used will do"

Your 27" computer monitor broke and you need to replace it. You have \$400 in your savings account, but you were saving it for something else. You want to spend as little as possible on a replacement.

Which of these websites will get you the BEST deal on a monitor?

- Amazon
- Best Buy
- Tiger Direct
- eBay/Craig's List

Research these and see what you find.

Pay with cash

- a. You will be less susceptible to an upsell
- b. You'll be less likely to waste your limited cash on something you don't need
- c. By bringing only the cash you need, you'll practice budgeting and spend only what you intend to spend. This intentionality puts you in control of your money. You leave access to your entire bank account at home instead of in your wallet.
- d. You FEEL IT when the cash leaves your hand instead of swiping a card.



<https://www.youtube.com/watch?v=d7X3YXHf2fE>

\$ Buy off-brands

- You will save 20-90% (A.P.C. jeans are \$220 - Uniqlo jeans are \$40)
- Learn to identify quality markers like double stitches, material weight, and fastener ruggedness. You will discover many brands are just marketing hype.

\$ Buy off-season

- You will save 20-90%
- Need a winter jacket? Wait until the end of winter when spring clothes come out. You will find that same jacket for 50% off or more on the sale rack in the back of the store.

\$ Buy generics

- Medications, staple food items, and gasoline are all regulated products that are just as good as their name brand counterparts
- Compare the labels and see that the ingredients can be nearly identical



<https://www.youtube.com/watch?v=dkyvIS9k4k4>

\$ Shop sales

- Shop clearance items, usually located in the back of the store
- Shop sales events
- BEWARE of the Buy More Than You Need Upsell: "Buy One-Get the second for 50% off"

\$ Shop wisely at "Brick and Mortar" stores (actual buildings)

- Compare one store's price to another
- Shop discount stores, factory stores and dollar stores
- Use coupons and promotion codes (online and paper)
- Shop on Tuesday night (the most common night for stores to put items on sale)
- Shop when you are in a good mood. Time constraints and stress increase impulse buying.
- Shop alone, unless your shopping friend is a good bargain shopper
- Make a shopping list and stick to it to prevent impulse buying

- h. Ask for a discount, or haggle, or ask if they'll match a lower price that you found somewhere else

**Shop online**

- a. Often from 10% to 25% cheaper (but don't forget to add in shipping and sales tax)
- b. More Information and specifications published
- c. Read the Customer Reviews before you buy!

**Consider quality (how long you can use something)**

- a. If a pair of quality jeans costs 20% more, but lasts 50% longer, then it might be a good deal.
- b. Quality does not always coincide with name brands
- c. Manufacturer warranties are often good indicators of quality. If one item has a one-year warranty, and a similar one has a lifetime warranty, then you could reasonably expect the lifetime-warrantied item would be of higher quality.

Avoid paying full price if you can!

Negotiating price

In many parts of the world, shoppers negotiate—often referred to as “haggle”—with vendors over the price of what is being sold. In the United States, other than when buying a car or a house, many people cringe at the thought of negotiating retail price at a store. In fact, most people are not even aware it's possible to do. Some major retailers, including Best Buy, are open to price negotiation.

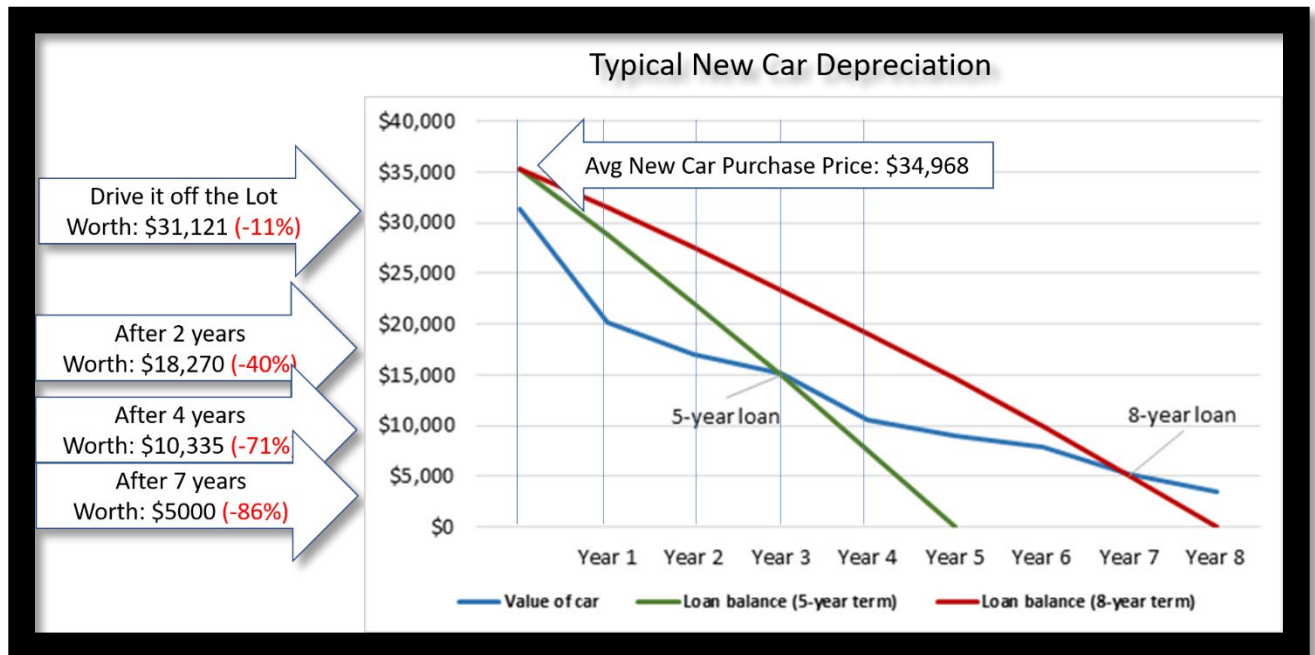
One suggestion is to shop at the end of the month. Most floor managers have monthly sales goals they want to meet so they may very well be open to more negotiation on the price of an item. (Michael, 2015)

Cash is a great tool you can use when negotiating! Why? Because the store will not have to pay the transaction fees that credit card companies charge them when a buyer uses a credit or debit card. Ask the retailer if they will give you a discount if you pay with cash.

We won't discuss the many other negotiating tips and techniques in this document. Search online and find the variety of suggestions about “haggling” at retail stores. One website with great suggested techniques (including thrift store negotiating) is <https://www.wisebread.com/11-retailers-where-you-can-negotiate-a-lower-price>.

B3. Buying a Car

Automobiles are not considered “assets” because they **depreciate (decrease in value)** quickly and eventually diminish to zero. Most young people need and want the freedom that owning a car brings. The wisest way to pay for a car is to save up your money and pay cash for a used vehicle. The most



fiscally foolish way is to buy a new car is with a car loans or lease. We briefly discuss in Strand [W1/A5](#) the reasons why getting a loan is discouraged. Besides the added financial burden of having a monthly debt payment, let's look at the long-term cost of buying a car when you pay for it over time with a loan.

Tale of Two Cadets

Two Cadets ride their bicycle to the same Starbucks where they work. They both would like more hours at work but have decided they need a car to get to and from their homes more often. They both gross \$1,000 (before taxes) per month and net \$800 (after taxes). This equates to an annual take-home pay of \$9,600. They both have \$1,000 in their savings account. They are both good students, good drivers, and will own their cars for 5 years before selling and getting something else.

Cadet Frivolous

It's January 1st and Cadet Frivolous feels he deserves a new car. He buys an average new car at a cost of \$34,968 with the following parameters:

- \$34,968 purchase with 8-year (96 month) loan at 4% interest
- Mother co-signs the loan for him
- Down payment: \$1,000
- He decides (smartly) not to take the extended warranty
- Insurance is \$1,800 annually with
 - A very high \$2,500 deductible
 - Good Student Discount
 - Annual 12,000 miles
- Annual vehicle registration cost of this car is \$508 (California Department of Motor Vehicles)
- Car gets 32 mpg, he will be driving 12,000 miles per year and, gas costs are \$3.09 per gallon
- He will pay \$35/month in maintenance

Cadet Wise

It's January 1st, and Cadet Wise decides to save his money until he has \$5,000 to purchase a good used car. Cadet Wise saves every bit of his paycheck and after 5 months he has saved \$5,000 cash. He finds a 7-year-old version of the same average new car that Cadet Frivolous purchased advertised on Craig's List for \$6,500. Because he has cash, he can haggle with the seller and convinces the seller to part company with his car for \$5,000. Here are the parameters of his purchase:

- \$5,000 paid in cash
- Insurance is \$850 annually with
 - A \$1,000 deductible
 - Good Student Discount
 - Annual 12,000 miles
- Annual vehicle registration cost of this care is \$211 (California Department of Motor Vehicles)
- Car gets 32 mpg, he will be driving 12,000 miles per year and, gas costs are \$3.09 per gallon
- Because the car is older, he will pay \$100/month in maintenance

Total Cost of Ownership for Both Cadets

Using the total car cost calculator at financialmentor.com (<https://financialmentor.com/calculator/car-cost-calculator>), anybody can determine the total cost of ownership of each Cadet's plan. Cadet Frivolous' annual car costs are \$10,824.32, while Cadet Wise's annual car costs are \$3,573.25. As a result of having a car, both Cadets are able to increase their hours at work and increase their pay by 20% to \$11,520 annually. This leaves Cadet Frivolous with \$696 annually after paying for his car expenses, or \$58 extra each month. Cadet Wise however has \$7,947 left over each year, or \$662 extra each month.

Results of Frivolous Decisions

Heavy monthly cost burdens take away your freedom. Cadet Frivolous could not travel to Europe with his friends after his graduation because he had no money left over after his car expenses.

Having debt removes your choices. Cadet Frivolous had to increase his hours at work just to pay for his car expenses. As long as he owed the car payment each month, which he would for 8 years, he had no choice but to work more hours.

Getting a loan beyond your means is extremely risky. Cadet Frivolous needed his mom to co-sign for him. Unfortunately for them both, when Cadet Frivolous was late with his payment just two times, both their credit ratings took a hit. As a result, mom was not able qualify for a home loan that would have enabled them to move into a nicer house.

Being "upside down" or having "negative equity" is common for car loans and can be devastating financially. After two years of owning the car, Cadet Frivolous was in an auto accident and his insurance company declared the car a totaled loss. The car was worth \$18,270. How much do you think the insurance company sent to Cadet Frivolous? Only \$15,770! Did you forget the \$2,500 deductible? Now comes the bad news. How much do you think he (and his mom) owed on the car loan after just two years of payments? \$27,800 is the difficult-to-imagine answer. Even after the insurance payment, they still owed \$12,030 to the bank for a totaled, unusable, and worthless car! Without a car and saddled

with a \$12,030 debt (plus interest), Cadet Frivolous had to resume riding his bicycle, reduce his hours at work, and work for another year and a half just to pay off his debt. There are consequences for bad financial decisions.

Result of Wise Decisions

Low monthly expenses permit a lifestyle that puts YOU in control of your life – NOT the bank. With a monthly budget and low expenses, Cadet Wise was able to save for his future, buy new clothes, have a social life, and not stress about making the next car payment. He even saved enough money for a post-graduation trip to Europe with his friends.

Being debt-free provides freedom. Cadet Wise was accepted to a 3-month internship with a big company in the area. The internship was something he always wanted because it meant that if he did well, he could land a high-paying professional job with the company. But the internship, like many others, paid nothing. Because he had no car payment, and a little money saved, he was able to take the internship and then accept a job that paid twice what he was making at Starbucks.

Being debt-free allows you help others. Cadet Wise was able to reduce his hours at work and stay home more to help his family for a couple of months when his mother was sick. He could not have done that, and kept his car, if he had a monthly loan repayment to make.

Being debt-free allows you to weather the inevitable storms. After two years, Cadet Wise got into a car wreck and his insurance company declared the car a total loss. The car was worth \$5,000 and so the insurance company sent a check for \$4,000 (\$1,000 deductible). Without a car payment, Cadet Wise had saved \$1,500 in his emergency savings. With a \$5,500 budget Cadet Wise found a replacement car that was \$500 nicer and 2 years newer than his old car. Good financial decisions have good consequences.

Practical Exercise

For class discussion. Think about Cadet Wise and Cadet Frivolous.

1. Which would you rather be? Why?
2. If you find yourself in Cadet Frivolous' shoes, how do you get out this financial mess?

*How to buy a car***Step 1: Set a Budget**

Using the total car cost calculator at financialmentor.com (<https://financialmentor.com/calculator/car-cost-calculator>), determine your total costs and budget how much you are willing to spend.

Step 2: Do your Research

Do your research before you go to a car dealership. Know what features you want in the vehicle, know how much you can afford to pay, and be persistent in standing your ground to get a fair price. There is information online about how to determine the suggested price you should pay for a vehicle and how to negotiate the price. Here's a list of some sites

- [Cars.com Advanced Search](#): Search cars near you by body type, transmission type, engine power, and more to make sure you get the performance you need.
- [Edmunds Car Finder](#): Use this tool to search by an extensive range of features like keyless ignition and navigation systems, as well as by price and fuel efficiency.
- [Consumer Reports](#): Get safety and reliability information from the national leader in product analysis and information.
- [Kelley Blue Book](#): This trusted resource highlights reviews and recommendations for every class of car and offers more tools to help you research your options.
- [J.D. Power](#): Famous for its industry awards, this site can help you learn more about the best options among the cars you're considering.
- [Yahoo! Autos](#): Peruse a wide range of car news, reviews, and buying guides on this site.
- [Insurance Institute of Highway Safety](#): Find out how the cars you are considering performed during rigorous crash tests.
- [fuelconomy.gov](#): Research fuel efficiency ratings for the cars on your list with this official government site.
- [The Balance](#): Research and compare insurance costs. Many factors go into the cost of insurance including sale price and type of car, your driving history, how much you drive, and much more.

Step 3: Go Shopping (preferably with an experienced car buyer)

The car buying process is something most people don't necessarily enjoy. Unless you are at a vehicle dealership or using a car buying service with non-negotiable prices, be prepared to negotiate the price with the salesperson. The salesperson wants to sell the vehicle for the most money because their commission is based on the sales price. By the same token, you want to buy the vehicle for the lowest price possible!

Take the vehicle for a very thorough test drive. Does it rattle and shake? Does the steering wheel jiggle or does the car pull to one side? Trust your intuition.

Have a checklist like this [Used Car Checklist from Popular Mechanics](#). This will help you decide if you have a lemon or a diamond in the rough.

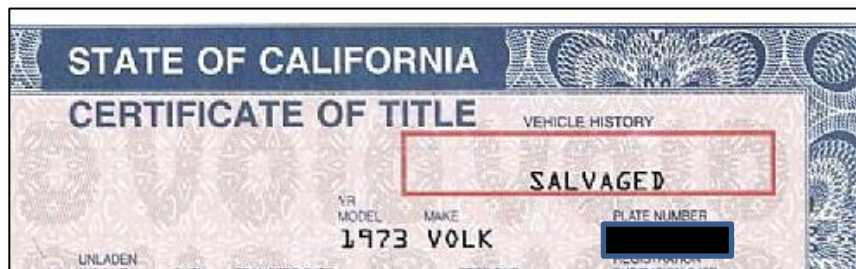


<https://www.youtube.com/watch?v=drbhNLvYxGQ>

(Fix, 2016)

Step 4: Check out the vehicle

- ✓ Get a Carfax report at <https://www.carfax.com/> to make sure it has a clean title, was not involved in an accident, and minimize the chance of being scammed on the mileage.
- ✓ Check your insurance rates for the specific car with your insurance company.
- ✓ Take your prospective car to an independent mechanic for a full inspection. Most mechanics will do this for under one hundred dollars, and it will give you peace of mind.
- ✓ Review the title. If it has the word “salvage” – Run! That means the cost of repairing the car was too high compared to the value of the car and their insurance company declared the car a total loss. This is usually the result of a bad accident or flooding.



Step 5: Negotiate the deal

- ✓ Steer clear (pun intended) of expensive additions like extended warranties and car loans.
- ✓ Determine how much you are willing to spend after factoring in the needed repairs.
- ✓ Start with an offer below what you are willing to spend. Negotiate back and forth respectfully but stick to your limits. If the other party will not come down, be willing to walk away.

B4. Paying for College

<https://www.youtube.com/watch?v=CfoGLH7kQLs>

Post-secondary education has become very expensive, especially four-year colleges. Do you want to attend college or a vocational/technical school? If so, how will you pay for tuition, fees, books, room and board and living expenses? Will you live at home while at college? If you are considering financial aid (a loan) to pay for school, recognize that paying off student loan debt after college is a HUGE burden.

- Have you saved money to attend college or vocational/technical school?
- Can you go to school while you work?
- Can you get grants and scholarships?
- Are you considering tuition-free schools, such as the service academies?
- Are you planning to enlist in the military and use the GI Bill to pay for college?

Working while attending college can be a challenge and may mean it will take longer to complete, but it may be a great option to avoid student loans. Many students work part-time while attending college.

Scholarships

Grants and scholarships will require you to do some research to find which ones you can apply for and you will need to complete the applications. These are a great option since they are given to you free of charge and do not require repayment. The U.S. Department of Education has an informative webpage where you can find general information about scholarships: <https://studentaid.gov/understand-aid/types/scholarships>. The questions below are addressed on its webpage (U.S. Department of Education, n.d.):

[What kinds of scholarships are available?](#)

[How do I find scholarships?](#)

[When do I apply for scholarships?](#)

[How do I apply for scholarships?](#)

[How do I get my scholarship money?](#)

[How does a scholarship affect my other student aid?](#)

[How to avoid student aid scams](#)

The U.S. Department of Labor also has a free scholarship search tool with more than 8,000 scholarships, fellowships and grants for levels of study ranging from Associate Degrees to Graduate Degrees: <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

To qualify for federal scholarships, you will have to complete the Free Application For Federal Student Aid, or FAFSA. But beware! This is the same application used for student loans. It can be very tempting to take the student loan and just “pay it off later”, then suddenly there is a \$100,000 debt or more looming over your head. Even if you don’t graduate, you will still have to pay all that back – and it can take up to 20 years! Always consider free money first – grants, scholarships, working part-time.

Practical Exercise

For outside the classroom. Research your scholarship options.

1. Discuss your scholarship options with your Financial Aid office at your high school and/or the college you plan
2. Go to <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx> and identify at least three scholarships for the field you want to study

U.S. Military*Tuition-free Schools*

What kinds of schools are tuition free? The U.S. Service Academies are free:

- The United States Military Academy
- The United States Naval Academy
- The United States Air Force Academy
- The United States Coast Guard Academy

These service academies give you the military environment while getting a first-class education. Tuition, books, room and board, medical and dental care are all fully funded. Earn your Bachelors of Science degree and receive an officer's commission. After graduations, serve your country for a minimum of five years.

Competition for acceptance to these academies are fierce. Admission criteria include:

- High school academic performance
- Standardized test scores (SAT or ACT)
- Athletic and extracurricular activities
- Leadership experience and community involvement
- A congressional letter of recommendation

Another option are Senior Military Colleges. These are similar to service academies and are among the most prestigious and famous education institutions in the world. Every senior military college cadet must participate in the Reserve Officer Training Corps (ROTC) program, but only those students who receive an ROTC scholarship are required to enter military service after graduation.

Finally, there is the Maritime Academies. The United States Merchant Marine is a fleet of civilian-owned merchant ships that carry cargo and passengers on behalf of the United States. After graduation you will become a shipboard officer, but a continued service commitment is not required.

For a list of Service Academies, Senior Military Colleges, and Maritime Academies and contact phone numbers, visit <https://www.todaysmilitary.com>.

Military Tuition Assistance

- The Military Tuition Assistance program offers free tuition while serving
 - Available in all four branches and the U.S. Coast Guard
 - Up to \$44,000 total for vocational/technical programs, Associates, Bachelors and Masters Degrees, independent study and distance-learning programs
 - \$250 per semester credit-hour for tuition
 - Available only while actively serving in the military
 - Can use the Montgomery GI Bill or Post 9/11 GI bill to supplement fees and books not covered by Tuition Assistance
 - Contact the school's Office of Military and Veteran Services. Many schools will lower their tuition fees to match the military's Tuition Assistance limits.
 - Contact your service branch's education center for requirements and approval



<https://www.youtube.com/watch?v=bGGLkqEgXF4>

Montgomery GI Bill and the Post 9/11 GI Bill

The U.S. Department of Veteran's Affairs offers the Montgomery GI Bill and the Post 9/11 GI Bill. The Post 9/11 bill is available to those who enter active duty military service after September 10, 2001. The Montgomery GI bill is available for those that entered active duty service after 1977. You may qualify for both the Montgomery GI bill and the Post 9/11 GI Bill, however you will have to pick which benefits you want to use between the two. Benefits paid include:

- Tuition and fees
- Books and supplies
- Money for monthly housing costs
- Money to help move from a rural area to go to school

Benefits under the Post 9/11 GI Bill never expire and can even be used for your spouse or children's college costs. Benefits under the Montgomery GI Bill for active duty members usually expire 10 years after leaving active duty service.

The Montgomery GI Bill is also available as a Selected Reserve benefit. Benefits for those entering the military as a reserve are paid monthly for up to 36 months and generally are only available while still serving as a reserve in one of the military branches.

For more information about these GI Bills, visit the U.S. Department of Veteran's Affairs website:

<https://www.va.gov/education/about-gi-bill-benefits/>

ROTC (Reserve Officer Training Corps) Scholarships

The purpose of the ROTC program is to develop leadership skills and produce Officers. If you receive an ROTC Scholarship, after graduation you must serve as an Officer for 3-5 years, depending on the branch of service you enter. The ROTC scholarship pays for your tuition, fees, books and some even give you a monthly living stipend.

College life for students who receive an ROTC scholarship is just like other college students – you can join fraternities and sororities, participate in varsity teams and individual sports, and take part in community service projects.

In addition, you are required you take special courses during the school year, and some branches also require attendance at intensive summer programs.

To apply for an ROTC scholarship, talk to your high school academic advisor or an ROTC Advisor.

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