

## CONSUMER MANAGEMENT

### Division 240: Shopping in Style

Posters should be on 14"x22" poster board. Three-ring binders should be 8½"x11"x1". Video exhibits should be less than 5 minutes in length and be able to be played on a PC using Windows Media Player, Real Player, or QuickTime Player.

**C240001 - Best Buy for Your Buck ages 10-13** Provide details of the best buy you made for your buck this year.

Consider building the ultimate wardrobe by adding to this entry each year by dividing it into Year 1, Year 2, Year 3, etc. Put the story in a binder or video, no posters please (see general information). Do not include the Shopping in Style Fashion Show Information Sheet in your entry. Provide details about wardrobe inventory which indicate why you selected the garment you did, clothing budget, and cost of garment. Provide 3 color photos of you wearing the garment (front, side, back views).

**C240002- Best Buy for Your Buck ages 14-18** Provide details of the best buy you made for your buck this year.

Consider building the ultimate wardrobe by adding to this entry each year by dividing it into Year 1, Year 2, Year 3, etc. Put the story in a binder or video, no posters please (see general information). Do not include the Shopping in Style Fashion Show Information Sheet in your entry. Provide details listed for those ages 10-13 plus include body shape discussion, construction quality details, design features that affected your selection, cost per wearing, and care of garment. Provide 3 color photos of you wearing the garment (front, side, back views).

**C240003 - Revive Your Wardrobe** Take at least two items in your wardrobe that still fit but that you don't wear anymore and pair them with a new garment or garments to make them wearable once again. Create a photo story which includes before and after photos and a description of what was done. Put in a binder, poster, or video (see general information).

**C240004 - Show Me Your Colors** Make a poster with 6-8 color photos of you wearing different colors. Half should be what you consider to be good personal color choices and half should be poor personal color choices. Write a brief explanation with each photo describing your selections. Refer to the manual page 23 for more information (see general information).

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**C240005 - Clothing First Aid Kit** Refer to page 73 of the manual and complete a clothing first aid kit. Include a list of items in the kit and brief discussion of why each was included. Put in appropriately sized box or tote with a lid (no larger than a shoe box).

**C240006 - Mix, Match, & Multiply** Using this concept from page 32 of the manual take at least 5 pieces of clothing and create new outfits. Use your imagination to show various looks (i.e. on a clothes line, in a tree, on a mannequin). Include a brief discussion of each outfit which demonstrates what you have learned by completing this entry. Entry can be a binder, poster, or video (see general information).

### **Division 247: My Financial Future**

Entries should be typed and then attached to colored card stock or poster board no larger than 14"x22". You may use the front and back of the poster board.

#### **Beginning/Intermediate**

**C247001 – SMART Financial Goals** write three financial goals for yourself (one short term, one intermediate and one long term). Explain how you intend to reach each goal.

**C247002 – Income Inventory** using page 13 as a guideline, list sources and amounts of income you earn/receive over a six-month period. Answer the following questions: What were your income sources? Were there any steady income sources? What did you do with the income you received? Include your income inventory in the exhibit.

**C247003 – Tracking Expenses** use an app or chart like the one on page 17 to track your spending over two months. Answer the following questions: What did you spend most of your money on? What did you learn about your spending habits? Will you make any changes in your spending based upon what you learned? Why or why not? Include your chart in your exhibit.

**C247004 – Money Personality Profile** complete the money personality profile on pages 21-22. Answer the following questions: what is your money personality? How does your money personality affect the way you spend/save money? Have a friend or family member complete the money personality profile. Compare and contrast your money personality profile with theirs.

**C247005 – What Does It Really Cost** complete Activity 8 on pages 39-40.

**C247006 – My Work: My Future** interview three adults about their careers or jobs using the questions on page 51 and record their answers. In addition, answer the following questions on your display. What did you find most interesting about these jobs? Were there any positions you might want to pursue as your career? Why or why not? What careers interest you at this point in your life? What are three steps you need to do now to prepare for this career?

### Intermediate/Advanced

**C247007 – Earning Comparison** interview someone who is paid a salary; someone who is paid a commission; and someone who is paid an hourly wage. Have them answer the following questions plus any additional questions you may have. What are some benefits of receiving your pay the way you do? What are some negative outcomes for getting paid the way you do? Does your pay keep pace with inflation? Why do you think this is? Summarize: based upon your interviews, which payment method would suit you best? Discuss your answer.

**C247008 – The Cost of Not Banking** type your answers to the questions about Elliot on page 50.

**C247009 – Evaluating Investment Alternatives** complete the case study of Jorge on page 64. Answer all three questions at the bottom of the page.

**C247010 – Understanding Credit Scores** watch the video and read the resource listed on page 71. Answer the following questions. Name three prudent actions that can reduce a credit card balance. What are the main factors that drive the cost of credit? List one personal financial goal that you could use credit or collateral to purchase. Discuss possible consequences that might happen with improper use of credit for your purchase.

**C247011 – You Be the Teacher** create an activity, story board, game or display that would teach another youth about “key terms” listed on page 62. Activity/display must include at least five of the terms.