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Consumer Management

Consumer management helps participants learn more about how to make smart fiscal decisions and how to improve financial literacy. The different exhibits provide a variety of learning experiences for 4-H'ers. Participants in this category will emphasize setting smart goals and keeping a spending plan. All static exhibits must have received a purple ribbon at the county fair to advance to the State Fair.



PREMIUM	Purple	Blue	Red	White
	\$3.00	\$2.75	\$2.25	\$1.75

My Financial Future

Rules: General Information: Entries should be typed and then attached to a piece of colored card stock or colored poster board (limit the size of the poster board or card stock to 14 inches x 22 inches or smaller). You may use the front and back of the poster board.

C247-001 Write 3 SMART financial goals for yourself (SF247) (one should be short term, one intermediate, and one long term.) Explain how you intend to reach each goal you set.

C247-002 Income Inventory (SF247) 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.

C247-003 Tracking Expenses (SF247) Use an app or chart like the one on page 17 to track your spending over 2 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.

C247-004 Money Personality Profile (SF247) Complete the money personality profile found 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 (how are you alike, how are you different) your money personality profile with theirs.

C247-005 Complete Activity 8 "What Does It Really Cost?" (SF247) on pages 39-40.

C247-006 My Work; My Future (SF247) Interview three adults in your life about their careers or jobs using the questions on page 51 and record these 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/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?

C247-007 Interview- Methods of Payment (SF247) 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 (salary, commission, or hourly wage)? *What are some negative outcomes for getting paid the way you do? *Does your pay keep pace with inflation? Why do you think this? Summarize: Based upon your interviews which payment method would suit you the best? Discuss your answer.

C247-008 The Cost of Not Banking (SF247) Type your answers to the questions about Elliot on page 50.

C247-009 Evaluating Investment Alternatives Complete the case study of Jorge on page 64. Answer all three questions found at the bottom of the page.

C247-010 Understanding Credit Scores (SF247) Watch the video and read the resource listed on page 71. Answer the following questions. *Name 3 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.

C247-011 You Be the Teacher (SF247) Create an activity, storyboard, game or display that would teach another youth about "Key Terms" listed on page 62. Activity/display must include at least five (5) of the terms.

Human Development

The term Human Development includes childcare, family life, personal development and character development.

1. Exhibitors in the Human Development project area will be asked to focus on designing toys/games/activities that meet the different needs of children.

2. Categories: are based on the Early Learning Guidelines in Nebraska which identify the important areas in which our children should grow and develop. Use the Nebraska Department of Education website and the resources around the Early Learning Guidelines to help understand the six areas and the skills children need to develop to create your exhibit, in conjunction with your project manual.

<http://www.education.ne.gov/OEC/elg.html>



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3. Eligibility: All static exhibits must have received a purple ribbon at the county fair to advance to the State Fair.

Information sheets for Classes 1-6 should include: (Final ribbon placing of the exhibit will include the completeness and accuracy of this information sheet)

- 1) Where did I get the idea for this exhibit?
- 2) What decisions did I make to be sure the exhibit is safe for children to use?
- 3) What age is this toy, game or activity appropriate for and why?
(Infant, Birth-18 mos.; Toddlers, 18 mos-3 yrs.; Preschoolers, 3-5 yrs. or Middle Childhood, 6-9 yrs.) 4-H'ers must give at least 2 examples that help in understanding the appropriateness of this exhibit for the age of the child (see project manuals).
4. How is the toy, game or activity intended to be used by the child?

Information sheet for Class 8 should include:

- 1) What are children this age like? Give 2 examples to show how the kit would be appropriate for children this age.
- 2) What will the child learn or what skills will they gain by using the kit?
- 3) What item(s) were made by the 4-H'er. 4-H'er should make one or more items in the kit, but purchased items are also allowed. (It is highly suggested that an inventory list of items in the kit be included).

	PREMIUM	Purple	Blue	Red	White
Classes 1-7, 9-11		\$3.00	\$2.75	\$2.25	\$1.75
Class 8		\$4.00	\$3.75	\$3.25	\$2.75

Human Development

4-H'ers taking I HAVE WHAT IT TAKES TO BE A BABYSITTER may enter:

Toy, game, or activity made for a selected and identified age group. The intent is for the toy/game/activity to teach the child in the developmental area related to each class. For example, a game that is developed to help youth learn language and literacy skills would be an exhibit for class C200-002. Each area is a different class. Information sheet required or exhibit will be dropped a ribbon placing for classes 1-6. Information sheets can be picked up at the Extension Office.

C200-001 Social Emotional Development (SF30)

C200-002 Language and Literacy Development (SF30)

C200-003 Science (SF30)

C200-004 Health and Physical Development (SF30)

C200-005 Math (SF30)

C200-006 Creative Arts (SF30)

C200-007 Activity with a Younger Child (SF115) Poster or scrapbook showing 4-H'er working with a child age 0 to 8 years. May show making something with the child, or childcare or child interactions. May include photos, captions, story or essay. Size of the exhibit is your choice. Other people may take photos so 4-H'er can be in the photos. 4-H'er must make scrapbook or poster. No information sheet needed for class 7.

C200-008 Babysitting Kit (SF85) Purpose of the kit is for the 4-H'er to take this with them when they babysit in someone else's home. Do not make a kit for a combination of ages or for your own family to use. 4-H'er must make one or more items in the kit, but purchased additional items are also allowed. A list of items in the kit is suggested to be included.

Display in a box or bag suitable for what it contains. Approximate size not larger than 12 inches x 15 inches x 10 inches. All items in the kit must be safe for the child to handle. Information sheet for Class C200-008 should include:

- 1) State which ONE age group (infant, toddler, preschooler, middle childhood) the kit was prepared for.
- 2) What are children this age like? Give 2 examples to show how the kit would be appropriate for children this age.
- 3) What will the child learn or what skills will they gain by using the kit?
- 4) What item(s) were made by the 4-H'er. Most importantly the kit should serve a defined purpose, not just be a catch all for several items.

C200-009 Family Involvement Entry (SF115) Scrapbook, poster or story describing an activity the family did together. It might include making something such as a doll house or feed bunk. Items may be exhibited if desired.

Other possibilities include a house or farm cleanup project, a family reunion, a celebration of a family milestone, a trip or vacation, moving, a community service project. Photographs are encouraged. Visuals should show family participation. Participation by all family members is important. Include a list of family members and what each person did to participate in the event.

C200-010 Growing with Others Scrapbook or Poster (SF115) Examples: How to decide if it's time you can be home alone, and related activities. How responsibilities and privileges are related. Friendships. Working with others. Understanding rules and boundaries. A family tree. A family rules chart. A family meal plan, with pictures of a special family meal. A home safety checklist. Being street smart (safety). A school scrapbook showing yourself and your school activities, memories, and special interests.

C200-011 Growing in Communities Scrapbook or poster (SF115) Examples: A career study. A photo story about your own growth and development, not only physically but emotionally, socially, spiritually, mentally. A television

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evaluation (see project manual). How you have overcome obstacles. Friendships. A community profile. A community service project. Working with parents. Teaching experiences. Understanding discipline. Playground safety check.

Heritage

The purpose of the 4-H Heritage project is to acquire knowledge, develop a connection to the past and share the story of a 4-H member's heritage and history around them. An exhibit may include items, pictures, maps, charts, drawings, illustrations, writings or displays that depict the heritage of the member's family or community or 4-H history.

Rules

1. Exhibits are entered at 4-H'ers own risk. We will not be responsible for loss or damage to family heirloom items or any items in this division.
2. Displays should not be larger than 22 inches x 28 inches wide. If the size needs to be a different size because the historical item is larger than 22 inches x 28 inches, please contact the superintendents for approval. Display collections securely in an attractive container no larger than 22 inches x 28 inches.
3. Exhibits must include NAME, COUNTY, AGE & PAST EXPERIENCE (years in Explore Your Heritage projects) on the back of the exhibit.
4. All entries must have documentation included.

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LEVEL 1: Beginning

Rules: Division 101, Level 1: Beginning (1-4 years in project)

- A101-001 Heritage Poster or Flat Exhibit (SF71)** Entries may be pictures, posters, items that depict family heritage. Exhibits must be supported by a written explanation.
- A101-002 Family Genealogy/History Notebook (SF71)** Include pedigree charts/family group sheets, with documentation for two to three generations of one family line, expanding each year. If multiple books are included in the exhibit, only bring books with most current year's work.
- A101-003 Local History Scrapbook/Notebook (SF71)** Scrapbook or notebook that depicts history of local community or Nebraska that helps youth appreciate their heritage.
- A101-004 Framed Family Groupings (SF71)** (or individuals) of pictures showing family history. Pictures must be supported by a written explanation.
- A101-005 Other Exhibits Depicting the Heritage of the Member's Family or Community (SF71)** Exhibit must be supported by a written explanation. May include biographical album of themselves or another family member, family cookbooks, etc.
- A101-006 4-H History Scrapbook (SF71)** A scrapbook relating 4-H history of local club or county. Must be work of an individual 4-H'er - no club project. If multiple books are included in the exhibit, only bring book with most current year's work.
- A101-007 4-H History Poster (SF71)** Poster relating 4-H history of local club or county or individual.
- A101-008 Story or Illustration (SF71)** about a historical event.
- A101-009 Book Review** about local, Nebraska or regional history.
- A101-010 Other Historical Exhibits (SF71)** Attach an explanation of historical importance.
- A101-011 Family Traditions Book (SF71)** Exhibitor scrapbook depicting family traditions of the past.
- A101-012 Family Traditions Exhibit (SF71)** Story or illustration of a family tradition or event. Exhibits must be supported by a written explanation.
- A101-013 4-H Club/County Scrapbook (SF71)** Scrapbook relating 4-H history of local club or county compiled by club historian. If multiple books are included in the exhibit, only bring book with most current year's work.
- A101-014 4-H Member Scrapbook (SF71)** Scrapbook relating to individual 4-H members' 4-H history. If multiple books are included in the exhibit, only bring book with most current year's work.
- A101-015 Special Events Scrapbook (SF71)** A scrapbook relating to a 4-H special event, such as Congress or CWF or a personal or family special event, such as a trip, family reunion, etc.
- A101-901 Club Secretary Book (SF71)** Club secretaries may exhibit their books showing the records of the club for the current club year.
- A101-902 Club News (SF71)** Each club news reporter may make one exhibit of not less than three clippings. These three clippings are to be attached to a poster board or cardboard 8 ½ inch x 11 inch in size. On the exhibit, the name of paper, date of issue, name of news reporter, age and address are to appear.

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	\$3.50	\$3.00	\$2.50	\$2.00

LEVEL 2: Advanced

Rules: Division 102, Level 2: Advanced (Over 4 years in project)

- A102-001 Heritage Poster or Flat Exhibit (SF71)** Entries may be pictures, posters, items, etc. that depict family

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heritage. Exhibits must be supported by a written explanation.

- A102-002 Family Genealogy/History Notebook** (SF71) Include pedigree charts/family group sheets, with documentation beyond two to three generations of one family line, expanding each year.
- A102-003 Local History Scrapbook/Notebook** (SF71) Scrapbook or notebook that depicts history of local community or Nebraska that helps youth appreciate their heritage. If multiple books are included in the exhibit, only bring book with most current year's work.
- A102-004 Framed Family Groupings** (SF71) (or individuals) of pictures showing family history. Pictures must be supported by a written explanation.
- A102-005 Other Exhibits** (SF71) depicting the heritage of the member's family or community. Exhibit must be supported by a written explanation. May include biographical album of themselves or another family member, family cookbooks, etc.
- A102-006 4-H History Scrapbook** (SF71) A scrapbook relating 4-H history of local club or county. Must be work of an individual 4-H'er - no club project.
- A102-007 4-H History Poster** (SF71) Poster relating 4-H history of local club or county or individual.
- A102-008 Story or Historical Illustration** (SF71) about a historical event.
- A102-009 History Book Review** (SF71) about local, Nebraska or regional history.
- A102-010 Other Historical Exhibits** (SF71) Attach an explanation of historical importance.
- A102-011 Community or State Landmark** (SF71) depicting the importance of a community or Nebraska historic landmark.
- A102-012 Community Report** (SF71) documenting something of historical significance from past to present.
- A102-013 Historic Collection** (SF71) (displayed securely and attractively in a container no larger than 22 inches x 28 inches).
- A102-014 Video Documentary of a Family or Community Event** (SF71) Must be produced and edited by 4-H member. (Must be entered as a DVD or USB.)
- A102-015 4-H Club/County Scrapbook** (SF71) Scrapbook relating 4-H history of local club or county compiled by club historian. If multiple books are included in the exhibit, only bring book with most current year's work.
- A102-016 4-H Member Scrapbook** (SF71) Scrapbook relating to individual 4-H member's 4-H history. If multiple books included in exhibit, only bring book with most current year's work
- A102-017 Special Events Scrapbook** (SF71) A scrapbook relating to a 4-H special event, such as Congress or CWF or a personal or family special event, such as a trip, family reunion, etc.