- C247010 **Understanding Credit Scores** 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.
- 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 (5) of the terms.

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, recordings, drawings, illustrations, writings, or displays that depict the heritage of the member's family or community or 4-H history. Please note: 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.

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 Extension Office for approval. Display collections securely in an attractive container no larger than 22 inches x 28 inches. **Exhibits must include Name, County, Age, and Past Experience (years in Explore Your Heritage projects) on back of exhibit.** All entries must have documentation included.

All static exhibits must have received a purple ribbon at the county fair to advance to the State Fair. Please see General Information for more details.

All 4-H members are limited to one (1) exhibit per entry number and four (4) exhibits per project.

Scoresheets and additional resources can be found at https://go.unl.edu/ne4hheritage.

current year's work.

LEVEL 1: Beginning (1-4 years in project), CLASSES (Scoresheet SF71 for all classes) PREMIUMS: Purple, \$4.00; Blue, \$3.00; Red, \$2.00; and White, \$1.00		
A101001	Heritage Poster or Flat Exhibit - Entries may be pictures, posters, items that depict family	
71101001	heritage. Exhibits must be supported by a written explanation.	
A101002	Family Genealogy/History Notebook - Include pedigree charts/family group sheets, with	
	documentation for two-three generations of one family line, expanding each year. If multiple	
A 4 0 4 0 0 0	books are included in exhibit, only bring book with most current year's work.	
A101003	Local History Scrapbook/Notebook - Scrapbook or notebook that depicts history of local community or Nebraska that helps youth appreciate their heritage.	
A101004	Framed Family Groupings (or individuals) of Pictures Showing Family History. Pictures	
	must be supported by a written explanation.	
A101005	Other Exhibits 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.	
A101006	4-H History Scrapbook - A scrapbook relating 4-H history of local club or county. Must be	
	work of individual 4-H'er - no club project. If multiple books are included in exhibit, only bring	
	book with most current year's work.	
A101007	4-H History Poster - Poster relating 4-H history of local club or county or individual.	
A101008	Story or Illustration about a historical event.	
A101009	Book Review about Local, Nebraska or Regional History.	
A101010	Other Historical Exhibits - Attach an explanation of historical importance.	
A101011	Family Traditions Book - Exhibitor scrapbook depicting family traditions of the past.	
A101012	Family Traditions Exhibit - Story or illustration of a family tradition or event. Exhibits must	
	be supported by a written explanation.	
A101013	4-H Club/County Scrapbook - Scrapbook relating 4-H history of local club or county compiled by club historian. If multiple books included in exhibit, only bring book with most	
	complica by class meterials in maniple books moraded in exhibit, only string book with most	

A101014	4-H Member Scrapbook - Scrapbook relating to individual 4-H members' 4-H history. If	
A101015	multiple books included in exhibit, only bring book with most current year's work . Special Events Scrapbook - 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.	
LEVEL 2: Advanced (over 4 years in project), CLASSES (Scoresheet SF71 for all classes)		
	Purple, \$4.00; Blue, \$3.00; Red, \$2.00; and White, \$1.00	
A102001	Heritage Poster or Flat Exhibit - Entries may be pictures, posters, items that depict family	
	heritage. Exhibits must be supported by a written explanation.	
A102002	Family Genealogy/History Notebook - Include pedigree charts/family group sheets, with	
	documentation beyond two-three generations of one family line, expanding each year. If	
4400000	multiple books included in exhibit, only bring book with most current year's work.	
A102003	Local History Scrapbook/Notebook - Scrapbook or notebook that depicts history of local	
A 4 0 0 0 0 4	community or Nebraska that helps youth appreciate their heritage.	
A102004	Framed Family Groupings (or individuals) of Pictures Showing Family History . Pictures must be supported by a written explanation.	
A102005	Other Exhibits Depicting the Heritage of the Member's Family or Community. Exhibit	
A102003	must be supported by a written explanation. May include biographical album of themselves or	
	another family member, family cookbooks, etc.	
A102006	4-H History Scrapbook - A scrapbook relating 4-H history of local club or county. Must be	
71102000	work of individual 4-H'er - no club project. If multiple books included in exhibit, only bring	
	book with most current year's work.	
A102007	4-H History Poster - Poster relating 4-H history of local club or county or individual.	
A102008	Story or Illustration about a historical event.	
A102009	Book Review about local, Nebraska or regional history.	
A102010	Other Historical Exhibits - Attach an explanation of historical importance.	
A102011	Exhibit Depicting the Importance of a Community or Nebraska Historic Landmark.	
A102012	Community Report documenting something of historical significance from past to present.	
A102013	Historic Collection (displayed securely and attractively in a container no larger than 22	
	inches x 28 inches).	
A102014	Video Documentary of a Family or a Community Event. Must be produced and edited by	
A400045	4-H member. Must be entered as a DVD or USB.	
A102015	4-H Club/County Scrapbook - Scrapbook relating 4-H history of local club or county	
	compiled by club historian. If multiple books included in exhibit, only bring book with most current year's work.	
A102016	4-H Member Scrapbook - Scrapbook relating to individual 4-H members' 4-H history. If	
7102010	multiple books included in exhibit, only bring book with most current year's work.	
A102017	Special Events Scrapbook - A scrapbook relating to a 4-H special event, such as Congress	
A102011	or CWF or a personal or family special event, such as a trip, family reunion, etc.	
	5. 5.1. 5. a porconal of failing operation, but it to a trip, failing fourior, oto.	

HOME DESIGN & RESTORATION

The purpose of Home Design & Restoration is to learn design principles and develop graphic design techniques. In addition, activities in this category encourage a well-thought-out design plans and diverse artistic techniques. Be sure to take note of the rules section to develop a successful project.

All static exhibits must have received a purple ribbon at the county fair to advance to state fair.

RULES: HOME DESIGN & RESTORATION EXHIBITS are evaluated by the following criteria:

- 1. Items must be designed to be used for home decorating, home furnishing, or home management (**NO** clothing, purses, note cards, scrapbooks/photo albums, etc.)
- 2. Accessories should be of high quality (as compared to quick, simple crafts), suitable for use in the home several months throughout the year. Holiday specific items are discouraged. Exhibits made from kits are also discouraged as kits limit decision making in the design process.
- 3. Items should show creativity and originality, along with the application of design elements and principles. Youth are required to include the design elements and principles they used along with a simple explanation of how they designed their project with their exhibit. Information on the elements and principles of design may be found in the Design Decisions manual, as well as Portfolio Pathways and Sketchbook Crossroads.