

# CONSUMER MANAGEMENT

Unlimited entries per class number may be made per exhibitor.

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.

## ATTENTION SHOPPERS

### Age 9 & Under

Scoresheet SF118

Limit-1 Entry per Class

### Exhibits are due on Fashion Show Judging Day

The entry must be in an **8 ½" x 11" x 1" 3-ring notebook** with the following information. (Record books will not be accepted.)

1. Include a wardrobe inventory. Tell how the garment/outfit fills a void in the inventory, or why the garment was selected/purchased.
2. Accessories selected.
3. When comparing the garment(s) selected and those that were rejected, explain the difference in sewing construction qualities of the garments.
4. What is the fiber content, fabric structure and care?
5. When shopping and comparing garments that were selected and/or rejected, tell how they are alike (compare) and how they were different (contrast).
6. Cost of the garment. How does the garment fit into the clothing budget or spending plan?
7. Estimated cost per wear (cost of garment divided by estimated times to be worn for the life of the garment.) Take into consideration the care of the garment. Include in your figures the cost of supplies (detergent, softener, etc.) for doing a load of laundry or the dry- cleaning cost for your garment.

<b>Attention Shoppers</b> <b>Dept. C Division 244</b> <b>Classes:</b>	<b>Fashion Show</b> <b>Dept. C Division 425</b> <b>Class:</b>
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1*	<p><b>Clothing Wardrobe Inventory-</b> List five items in your clothing wardrobe. What one garment would you add to your wardrobe that would help you to mix and match what you already have to extend your wardrobe? Explain what you need to think about and consider when you select this item. Consider creativity and style in your story. Your wardrobe inventory entry may be a picture poster, a video style show with explanation, a written story, an audio tape, etc.</p>	
2*	<p><b>Clothing Interview-</b> 1) Interview an older person and talk about the fads and fashions of the time when n they were young, OR, 2) Interview a person from another culture and find out how their dress and fashions may differ at school, special occasions (such as weddings, graduations, birthdays, religious events, etc.) How do those items differ or are they the same as what you wear? OR, 3) Interview a person who wears special types of clothing for their job. Find out how these clothes differ from the ones they wear away from job, what makes them different, why are they necessary to wear, etc. Consider creativity and style in your story. Include a picture of the person you interviewed in their special type of clothing., Your interview entry may be a picture poster, a written story, audio tape, video tape with explanation, etc.</p>	
3*	<p><b>Buymanship Book-</b> Experience buying a complete wearable outfit for less than \$75. Your entry must include the hang tags (if available), information from fiber content and care labels and a story about what you considered when you purchased the outfit. Consider creativity and style in explaining your story. Do not include the clothing as part of your entry. Your buying experience may be a picture poster, a video tape, a written story, or an audio tape, etc. Purchased garment may be modeled.</p>	102*

## **SHOPPING IN STYLE**

Limit-1 Entry per Class

**Age 8 & Over**

**Exhibits are Due on Fashion Show Judging Day.**

See Fair Schedule for Date & Time.

See Fashion Show rules for more information.

**General information:** If the exhibit is a poster, it should be on 14" x 22" poster board. If a three- ring binder is used it should be 8 ½" x 11" x 1". Video exhibits should be less than 5 minutes in length and able to be played on a PC using Windows Media Player, Real Player, or Quick Time Player.

<b>Shopping In Style Dept. C Division 240 Classes</b>		<b>Fashion Show Dept. C Division 425 Classes</b>
<b>1</b>	<p><b>Best Buy for Your Buck- 4H Ages 8-13-</b> Scoresheet SF84- 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. <b>Do not</b> include the <i>Shopping in Style Fashion Show information sheet</i> in your entry for this class. Although both entries do share some information, there are differences in content and format for this class. <u>Provide details about wardrobe inventory which indicates the following:</u></p> <ol style="list-style-type: none"> <li>a. Why you selected the garment you did.</li> <li>b. Clothing budget</li> <li>c. Cost of garment</li> <li>d. Conclusion/summary statement(s) stating your final comments on why you selected your "Best Buy for Your Buck."</li> <li>e. Provide 3 color photos of you wearing the garment (front view, side view, and back view).</li> </ol>	100
<b>2</b>	<p><b>Best Buy for Your Buck- 4H Ages 14 &amp; Up-</b> Scoresheet SF84- 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 above). <b>Do not</b> include the Shopping in Style Fashion Show Information Sheet in your entry. Although both entries do share some information, there are differences in content and format for this class. Provide details listed above for those ages 8-13 plus include the following additions:</p> <ol style="list-style-type: none"> <li>a. Body shape discussion</li> <li>b. Construction quality details</li> <li>c. Design features that affected your selection</li> <li>d. Cost per wearing</li> <li>e. Care of garment</li> <li>f. Conclusion or summary statement(s) stating your final comments on why you selected your "best buy for your buck".</li> </ol>	101

	<b>g.</b> Provide 3 color photos of you wearing the garment (front view, side view, back view).	
<b>3</b>	<b>Revive Your Wardrobe-</b> Scoresheet SF88- 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).	
<b>4</b>	<b>Show Me Your Colors-</b> Scoresheet SF89- Select 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. Entry should be a poster (see general information).	
<b>5</b>	<b>Clothing First Aid Kit-</b> Scoresheet SF64- 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 an appropriately sized box or tote with a lid. No larger than a shoe box.	
<b>6</b>	<b>Mix, Match, &amp; Multiply-</b> Scoresheet SF90- 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 clothesline, 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).	

## MY FINANCIAL FUTURE

Unlimited entries per class number may be made per exhibitor.

Scoresheet SF247

### Premium Code: STATIC ITEMS

**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" x 22" or smaller). You may use the front and back of the poster board. Consult beginner and advanced My Financial Future manuals to find corresponding worksheets described below.

### Dept C Division 247

#### Beginner/Intermediate Classes

- 1 Write 3 SMART Financial Goals** for yourself (one should be short term, one intermediate, and one long term.) Explain how you intend to reach each goal you set.

- 2 **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.
- 3 **Tracking Expenses**-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.
- 4 **Money Personality Profile**-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.
- 5 **Complete Activity 8 "What Does It Really Cost?"** on pages 39-40.
- 6 **My Work: My Future** – 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?

### **Intermediate/Advanced**

#### **Dept C Division 247**

#### **Intermediate/Advanced Classes**

- 7 **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 (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.
- 8 **The Cost of Not Banking**-Type your answers to the questions about Elliot on page 50.

- 9 Evaluating Investment Alternatives-** complete the case study of Jorge on page 64. Answer all three questions found at the bottom of the page.
- 10 Understanding Credit Scores-**Watch the video and read the resource listed on page 71. Answer the following questions.
1. Name 3 prudent actions that can reduce a credit card balance.
  2. \*What are the main factors that drive the cost of credit?
  3. 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.
- 11 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.