

Fibers (natural or synthetic): Fabric/Fibers used in this garment must be manufactured/purchased, for example: bamboo, banana, corn husk, and recycled fibers. Garments that are constructed out of the unconventional items themselves should be exhibited under Beyond the Needle.

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# CONSUMER MANAGEMENT

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## CONSUMER MANAGEMENT GUIDELINES:

- 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 Members. Participants in this category will emphasize setting smart goals and keeping a spending plan.
- Scoresheets, forms, contest study materials and additional resources can be found at:  
<https://go.unl.edu/ne4hconsumermanagement>
- Educational resources can be found at:  
[https://4hcurriculum.unl.edu/index.php/main/program\\_project/41](https://4hcurriculum.unl.edu/index.php/main/program_project/41)

## DEPT. C / DIV. 240

### SHOPPING IN STYLE

GENERAL INFO [Scoresheets SF84, SF88, SF89, SF64, SF90]:

- If exhibit is a poster, it should be 14" x 22" poster board. If a 3-ring binder is used it should be 8 1/2"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 Quick Time Player.
- Identify your body shape and select clothing to enhance it; Learn how clothing prices are determined and how to comparison shop; Analyze advertising; Experiment with removing stains.

Class 1 Best Buy for Your Buck [SF84] (Ages 8-13 before January 1 of the current year): Provide details of the best buy for your buck you made 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). **DO NOT** include the Shopping In Style Fashion Show Information Sheet in your entry for this class. Although both entries do share some information, there are differences in content and format for this class. Provide details about wardrobe inventory which indicates the following:

- Why you selected the garment you did
- Clothing budget
- Cost of garment
- Conclusion or summary statement(s) stating your final comments on why you selected your "best buy for your buck"
- Provide 3 color photos of you wearing the garment (front view, side view, back view)

Class 2 Best Buy for Your Buck [SF84] (Ages 14-18 before January 1 of the current year): Provide details of the best buy for your buck you made 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). **DO NOT** 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 for Class 1 PLUS include the following additions:

- Body shape discussion
- Construction quality details
- Design features that affected your selection
- Cost per wearing
- Care of garment

Class 3 Revive Your Wardrobe [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 include before and after photos and a description of what was done. Put in a binder, poster or video (see general information).

Class 4 Show Me Your Colors [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 Shopping in Style project manual page 23 for more information. Entry should be a poster (see general information).

Class 5 Clothing First Aid Kit [SF64]: Refer to page 73 of the Shopping in Style manual and complete a clothing first aid kit. Include a list of items in the kit and a brief discussion of why each was included. Put in appropriately sized box or tote with a lid. No larger than a shoe box.

Class 6 Mix, Match, & Multiply [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).

## DEPT. C / DIV. 247

### MY FINANCIAL FUTURE

GENERAL INFORMATION [Scoresheet SF247]:

- Learn about financial literacy; Set SMART goals; Set financial goals; Keep a spending plan.
- 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.

Class 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.

Class 2 Income Inventory: Using page 13 in the My Financial Future: Beginner project manual 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.

Class 3 Tracking Expenses: Use an app or chart like the one on page 17 in the My Financial Future: Beginner project manual 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.

Class 4 Money Personality Profile: Complete the money personality profile found on pages 21-22 in the My Financial Future: Beginner project manual. 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 their own money personality profile. Compare and contrast your money personality profile with theirs (how are you alike, how are you different).

Class 5 What Does It Really Cost?: Complete Activity 8 on pages 39-40 in the My Financial Future: Beginner project manual.

Class 6 My Work, My Future: Interview three adults in your life about their careers or jobs using the questions on page 51 in the My Financial Future: Beginner project manual 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/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?

Class 7 Interview: Interview someone who is paid a salary; someone

who is paid 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.

- Class 8 The Cost of Not Banking: Type your answers to the questions about Elliot on page 50 in the My Financial Future: Advanced project manual.
- Class 9 Evaluating Investment Alternatives: Complete the case study of Jorge on page 64 in the My Financial Future: Advanced project manual. Answer all three questions found at the bottom of the page.
- Class 10 Understanding Credit Scores: Watch the video and read the resource listed on page 71 in the My Financial Future: Advanced project manual. 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.
- Class 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 in the My Financial Future: Advanced project manual. Activity/display must include at least five (5) of the terms.

- Class 2 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 books are included in the exhibit, only bring book with most current year's work.
- Class 3 Local History Scrapbook/Notebook – Scrapbook or notebook that depicts history of local community or Nebraska that helps youth appreciate their heritage.
- Class 4 Framed Family Groupings - (or individuals) of pictures showing family history – Pictures must be supported by a written explanation.
- Class 5 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.
- Class 6 4-H History Scrapbook – A scrapbook relating 4-H history of local club or county. Must be work of individual 4-H Member, no club projects. If multiple books are included in the exhibit, only bring book with most current year's work.
- Class 7 4-H History Poster – Poster relating 4-H history of local club or county or individual.
- Class 8 Story or Illustration About a Historical Event.
- Class 9 Book Review about Local, Nebraska or Regional History.
- Class 10 Other Historical Exhibits - Attach an explanation of historical importance.
- Class 11 Family Traditions Book - Exhibitor scrapbook depicting family traditions of the past.
- Class 12 Family Traditions Exhibit – Story or illustration of a family tradition or event. Exhibits must be supported by a written explanation.
- Class 13 4-H Club/County Scrapbook – 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.
- Class 14 4-H Member Scrapbook – Scrapbook relating to individual 4-H member's 4-H history. If multiple books are included in the exhibit, only bring book with most current year's work.
- Class 15 Special Events Scrapbook – A scrapbook relating to a 4-H special event, such as Congress or Citizenship Washington Focus (CWF) or a personal or family special event, such as a trip, family reunion, etc.

## HERITAGE

### HERITAGE GUIDELINES

- 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.
- Exhibits entered at own risk.** Staff and volunteers are not responsible for lost or damaged family heirloom items or any items displayed in this division.
- Displays should not be larger than 22" x 28" wide. For any exhibit, if size needs to be different size because of the historical item is larger than 22" x 28" please contact your local Extension office (staff will check with State Fair superintendents) for approval. Display collections securely in an attractive container no larger than 22" x 28".
- Exhibits must include NAME, COUNTY, AGE & PAST EXPERIENCE (years in Heritage projects) on back of exhibit.**
- All entries must have documentation included.
- Scoresheets, forms, contest study materials and additional resources can be found at: <https://go.unl.edu/ne4hheritage>
- Educational resources can be found at: [https://4hcurriculum.unl.edu/index.php/main/program\\_project/47](https://4hcurriculum.unl.edu/index.php/main/program_project/47)

### DEPT. A / DIV. 101

#### HERITAGE - Level 1: Beginning

##### GENERAL INFORMATION [Scoresheet SF71]:

- For beginning exhibitors; i.e. 1-4 years of the project area.
  - Learn about the origins of your family or traditions; Find the stories in family photographs; Identify family keepsakes.
- Class 1 Heritage Poster or Flat Exhibit. – Entries may be pictures, posters, items that depict family heritage. Exhibits must be supported by a written explanation.

### DEPT. A / DIV. 102

#### HERITAGE - Level 2: Advanced

##### GENERAL INFORMATION [Scoresheet SF71]:

- For advanced exhibitors; i.e. over 4 years in the project area.
  - Learn about the origins of your family or traditions; Find the stories in family photographs; Identify family keepsakes.
- Class 1 Heritage Poster or Flat Exhibit – Entries may be pictures, posters, items, etc. that depict family heritage. Exhibits must be supported by a written explanation.
- Class 2 Family Genealogy/History Notebook – Include pedigree charts/family group sheets, with documentation beyond two-three generations of one family line, expanding each year. If multiple books are included in the exhibit, only bring book with most current year's work.
- Class 3 Local History Scrapbook or Notebook – Scrapbook or notebook that depicts history of local community or Nebraska that helps youth appreciate their heritage.
- Class 4 Framed Family Groupings (or Individuals) of Pictures Showing Family History – Pictures must be supported by a written explanation.
- Class 5 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.
- Class 6 4-H History Scrapbook – A scrapbook relating 4-H history of local club or county. Must be work of individual 4-H Member, no club project. If multiple books are included in the exhibit, only bring book with most current year's work.
- Class 7 4-H History Poster – Poster relating 4-H history of local club or county or individual.
- Class 8 Story or Illustration About a Historical Event.
- Class 9 Book Review About Local, Nebraska or Regional History.
- Class 10 Other Historical Exhibits – Attach an explanation of historical