

CONSUMER MANAGEMENT

GENERAL RULES – CONSUMER MANAGEMENT

1. **GENERAL RULES** – See GENERAL RULES
2. **PROJECTS** – Projects in the Consumer Management area include: Shopping in Style and My Financial Future
3. **SHOPPING IN STYLE EXHIBIT REQUIREMENTS** – Exhibits shall meet the following size requirements:
 - Posters shall be 14" x 22"
 - Notebooks must be 8 ½" x 11" x 1" 3-ring binders
 - Videos should be less than five minutes in length and be able to be played on a PC using Windows Media Player, Real Player, or QuickTime Player.
4. **MY FINANCIAL FUTURE EXHIBIT REQUIREMENTS** – 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). Front and back of the poster board may be used.
5. **STATE FAIR AGE REQUIREMENTS** – In Shopping in Style only exhibitors ages 10 and over may be selected to exhibit at the State Fair. Exhibits must receive a purple ribbon at the County Fair in order to be eligible.
6. **TOP EXHIBIT** – A top exhibit will be selected from those exhibits receiving purple ribbons in Shopping in Style and My Financial Future divisions.
7. **MANUALS** – Printed materials are available from the Johnson County Extension Office for all currently enrolled 4-H members in Johnson County.

DEPARTMENT C	DIVISIONS 240			SHOPPING IN STYLE
PREMIUM	Purple \$4.00	Blue \$3.25	Red \$2.50	White \$1.75
CLASS 1	Best Buy for Your Buck (ages 8-13 before January 1 of the current year) - 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). Please 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. Suggested for Ages 10-13 Provide details about wardrobe inventory, which indicates 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).			
CLASS 2	Best Buy for Your Buck (ages 14-18 before January 1 of the current year) - 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). Please 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. Suggested for Ages 14-19 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).			
CLASS 3	Revive Your Wardrobe - Take at least two items in your wardrobe that still fits but that you don't wear anymore and pair them with something new to make them wearable once again. Create a photo story that includes before and after photos and a description of what was done. Entry can be a poster, binder or video (see GENERAL RULES – CONSUMER MANAGEMENT #3).			
CLASS 4	Show Me Your Colors - 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 <i>Shopping in Style</i> manual page 23 for more information. Entry should be on a poster (see GENERAL RULES – CONSUMER MANAGEMENT #3).			
CLASS 5	Clothing First Aid Kit - Refer to page 73 of the <i>Shopping in Style</i> 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 an appropriately sized box or tote with a lid. No larger than a shoebox.			
CLASS 6	Mix, Match & Multiply - Using this concept from page 32 of the <i>Shopping in Style</i> manual take at least five pieces of clothing and create new outfits. Use your imagination to show various looks (i.e. on a clothes line, in a tree, or on a mannequin). Include a brief discussion of each outfit, which demonstrates what you have learned by completing this entry. Entry can be a poster, binder or video (see GENERAL RULES – CONSUMER MANAGEMENT #3).			

DEPARTMENT C	DIVISION 247			MY FINANCIAL FUTURE
PREMIUM	Purple \$2.50	Blue \$2.00	Red \$1.50	White \$1.00
BEGINNING/INTERMEDIATE				
CLASS 1	3 SMART Financial Goals – Write three 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 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? Where 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 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 on 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. 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 and how are you different) your money personality profile with theirs.			
CLASS 5	What Does It Really Cost? – Complete Activity 8 "What does it really cost?" on pages 39-40.			
CLASS 6	My Work; My Future – Interview three adults in your life about their career 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 the steps you need to do now to prepare for this career?			
INTERMEDIATE/ADVANCED				
CLASS 7	Pay – Interview someone who is paid a salary; someone who is paid a commission; and someone who is paid an hourly wage. Have the answer the following questions plus any additional questions you may have: What are some of the 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.			
CLASS 9	Evaluating Investment Alternatives – Complete the case study of Jorge on page 64. Answer all three questions at the bottom of the page.			

- CLASS 10 Understanding Credit Scores** – Watch the video and read the resources 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.
- CLASS 11 You Be the Teacher** – Create an activity, story board, game or display that would teach another youth about the “Key Terms” listed on page 62. Activity/display must include at least five of the terms.

ENTREPRENEURSHIP

GENERAL RULES – ENTREPRENEURSHIP

1. **GENERAL RULES** – See GENERAL RULES
2. **ENTRY LIMITS** – 4-H members are allowed entries in only ONE UNIT of competition. 4-H members may only enter ONE EXHIBIT per class. 4-H members in ANY UNIT may also enter Class 6: Entrepreneurship Challenge.
3. **LABELING** – The 4-H member’s name, age, town, and county must be listed on the back of the exhibit.
4. **EXHIBIT STANDARDS** –
 - Posters must be 14” x 22” and may be arranged either horizontally or vertically.
 - Posters may not use copyrighted materials, such as cartoon characters or commercial product names.
 - Posters may include photographs, charts or examples as well as a written explanation.
 - Posters may be laminated to protect them.
 - ALL exhibits which do not conform to size or content guidelines will be lowered one ribbon placing.
5. **TOP EXHIBIT** – A top exhibit will be selected from those exhibits receiving purple ribbons in the entrepreneurship division.
6. **MANUALS** – All entrepreneurship exhibits are directly related to the activities in the project manuals. Refer to the manual for ideas, suggestions, and additional information to enhance project exhibits. Printed materials are available from the Johnson County Extension Office for all currently enrolled 4-H members in Johnson County.

DEPARTMENT F	DIVISION 531			ENTREPRENEURSHIP
PREMIUM	Purple \$2.50	Blue \$2.00	Red \$1.50	White \$1.00

ESI: DISCOVER THE E-SCENE – UNIT 1

- CLASS 1 Interview an Entrepreneur** - Share what you learned from the person about starting and running a business or how they deliver excellent customer service. How will what you have learned through this interview change your future plans or ways of thinking about business? (based on pages 2.1 - 2.4 of ESI Unit 1 manual). Submit a poster, see GENERAL RULES – ENTREPRENEURSHIP #4.
- CLASS 910 Other Exhibit** – Exhibit showcasing knowledge gained in ESI – Unit 1.

ESI: THE CASE OF ME – UNIT 2

- CLASS 2 Social Entrepreneurship Presentation**- Prepare a five-slide power point presentation about a social entrepreneurship event to benefit a group or individual in your community (social entrepreneurs are people who are in business to help others). Submit a print out of the note pages which show each slide and include an explanation of each slide. Enter exhibit in a report with fasteners (no slide bars) (refer to page 2.4 of ESI Unit 2 manual).
- CLASS 920 Other Exhibit** – Exhibit showcasing knowledge gained in ESI – Unit 2.

ESI: YOUR BUSINESS INSPECTOR – UNIT 3

- CLASS 3 Marketing Package** (mounted on a 14" x 22" poster) must include at least three items (examples) developed by the 4-H'er from the following list: business card, brochure, advertisement, business promotional piece, printout of an internet home page, packaging design, signs, logo design, direct mail piece, etc. The marketing package should be for an original business developed by the 4-H'er and not an existing business.
- CLASS 4 Sample of an Original Product** - Product with an information sheet (8 ½" x 11") answering the following questions (If exhibiting in both Division 531 Class 4 and Class 5 products must be entirely different products):
- What did you enjoy the most about making the product?
 - What challenges did you have when making the product? Would you do anything differently next time? If so, what?
 - What is the suggested retail price of the product? How did you decide on the price?
 - Market analysis of the community – data gathered through a survey of potential customers. Use the three questions on page 3.3 of the ESI Unit 3 manual and survey at least 10 people in your community about your product.
 - How much would you earn per hour? Show how you determined this figure.
 - What is unique about this Product?

- CLASS 5 Photos of an Original Product** – (mounted on a 14" x 22" poster) must include three photos of developed product and a mounted information sheet answering the following questions (if exhibiting in both Division 531 Class 4 and Class 5 products must be entirely different products):
- What did you enjoy the most about making the product?
 - What challenges did you have when making the product? Would you do anything differently next time? If so, what?
 - What is the suggested retail price of the product? How did you decide on the price?
 - Market analysis of the community – data gathered through a survey of potential customers. Use the three questions on page 3.3 of the ESI Unit 3 manual and survey at least 10 people in your community about your product.
 - How much would you earn per hour? Show how you determined this figure.
 - What is unique about this Product?

- CLASS 930 Other Exhibit** – Exhibit showcasing knowledge gained in ESI – Unit 3.

ESI: YOUR BUSINESS INSPECTOR – ALL UNITS

- CLASS 6 Entrepreneurship Challenge** – Take on the entrepreneurship challenge. The Entrepreneurship Challenge is open to 4-H members enrolled in any of the three ESI units. Complete five or more of the challenges from the following list. The exhibit will include highlights from these five challenges. Consider labeling each challenge so the viewer will understand what the challenge was. Enter a poster, video report, or scrapbook related to the learning from the challenge. Use your creativity to show what you learned. Select five challenges from the list below:
- Sell something.
 - Introduce yourself to a local entrepreneur and take a selfie with them.
 - Be a detective! Look for Nebraska-made products and find out more about the business.
 - Tour 2-3 entrepreneurial businesses and create a photo story.
 - Investigate what it takes to be an entrepreneur (Skills Assessment ESI 4.1).