STATE 4-H CONSUMER BOWL JUDGING GUIDE

This guide has been developed to assist 4-H volunteers in providing training for 4-H youth prior to the State 4-H Consumer Bowl. This event is conducted annually to support learning in all 4-H financial and consumer education projects.

References for this event are the 4-H Consumer Savvy and Financial Champions project manuals, accompanying leader guide, and the websites listed below.

**Web Based Resources to Support Your Project Learning**

Cyber Savvy Arcade was developed in conjunction with the Consumer Savvy project manuals. This interactive site engages 4-H’ers in learning about topics such as advertising messages, needs vs. wants, comparison shopping and much more. There are activities for grades 4-5, 6-8, and 9-12 as well as leaders.

Financial Champions - [http://downloads.cas.psu.edu/4H/FinancialChampions/default.htm](http://downloads.cas.psu.edu/4H/FinancialChampions/default.htm) this website was designed to support the Financial Champions project books. Students make decisions throughout the school year and determine their ability to manage money.

8-10 years old
Planet Orange, [http://www.orangekids.com](http://www.orangekids.com)
This site leads 8-10 year olds through interactive activities that focus on saving, earning, spending, and investing.

10-13 years old
This site takes you to the planet Knab where youth learn about employment, taxes, and how to develop a budget when they are given a job and have to live on the planet.

13-older
This site, developed for teens, provides information about important financial topics such as credit, bankruptcy, and financial pitfalls.

Money Talks - Should I Be Listening?, [http://moneytalks4teens.ucdavis.edu/](http://moneytalks4teens.ucdavis.edu/) Provides teens with the information needed to make wise money decisions. So check this out - play the games, watch the video, and try out the links to other sites.

*All of these resources will assist 4-H’ers in preparing for the Consumer Bowl and developing a deeper understanding of financial and consumer education topics.*
**Beginner** – designed for the 8-10 year old

**Reference:** Consumer Savvy 1, “The Consumer in Me” and Financial Champions Book 1, “Money Fundamentals”

4-H’ers should be familiar with the following content areas. They should be able to make identifications, provide definitions, and apply knowledge to real life situations.

Content Areas:
- Money Personality
- Needs vs. Wants
- Money Motivators
- I statements
- Attentive listening and nonverbal behavior
- SMART goals
- Fixed, flexible, and occasional expenses
- Budgets, income, and expenses
- Spending plan
- Goods and Services
- Money Management
- Financial planning
- Comparison Shopping
- Determining the “best buy”
- Setting priorities
- Different types of accounts
- Principle, interest, and interest rate
- Simple and Compound Interest
- Time Value of Money
- Glossary of definitions- for each project manual

**Junior** – designed for age 11-13 or experienced 8-10 year olds.


4-H’ers should be familiar with the following content areas. They should be able to make identifications, provide definitions, and apply knowledge to real life situations.

Content Areas:
*Same as above plus*
- Values, and Ethics
- Short-Term and Long Term Goals
- Resource Management
- Different types of accounts: checking, savings
- Uses for Money
- Where You Keep Your Money
- Savings Options
- Credit: Advantages and Disadvantages
- How to fill out a: check, deposit slip, check register and how to balance an account
- Differences Between Financial Institutions
- Advertising Methods
- Places to Shop
- Rules of Consumer Behavior
- 6-Step Decision Making
- Peer Pressure and Money
- Being a Cyber Consumer
- Glossary of definitions- for each project manual

**Senior** – designed for age 14-18 as well as younger experienced 4-H’ers


4-H’ers should be familiar with the following content areas. They should be able to make identifications, provide definitions, and apply knowledge to real life situations.

**Content Areas:**

*Same as above plus*

- Being a Consumer in the Global Market
- Labor Issues
- Imports and Exports
- Trade: Balance and Deficit
- Considerations When Shopping in the Web
- Consumer Responsibilities
- Consumer Rights
- Community Service and the Consumer
- Consumer Protection Agencies and Services and Resolution Options
- Consumer Complaints
- Owning a Car
- Loans
- Glossary of definitions- for each project manual