

## 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*

Consumer Savvy Arcade, <http://www.4hcurriculum.org/projects/consumer/activities/index.html>  
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> 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>

This site leads 8-10 year olds through interactive activities that focus on saving, earning, spending, and investing

#### *10-13 years old*

Escape from Knab – The Adventure, <http://www.escapefromknab.com/>

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*

Consumer Jungle, <http://www.consumerjungle.org/>

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/> 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.

**References:** Consumer Savvy 1, “The Consumer in Me”, Consumer Savvy 2, “Consumer Wise”, Consumer Savvy Helpers Guide, Financial Champions 1, “Money Fundamentals”, Financial Champions 2, “Money Moves”, Financial Champions Helpers Guide

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

**References:** Consumer Savvy 1, “The Consumer in Me”, Consumer Savvy 2, “Consumer Wise”, Consumer Savvy 3, “Consumer Roadmap, Consumer Savvy Helpers Guide, Financial Champions 1, “Money Fundamentals”, Financial Champions 2, “Money Moves”, Financial Champions Helpers Guide

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