

## **DIVISION 6040 – FINANCIAL EDUCATION**

1. **Poster Submissions:** All submissions must use 20" X 30" foam core board or cardboard, turned in a vertical direction.
2. **Number of Entries Permitted:**
  - a. County may submit two entries per class.
  - b. A member may enter only one class in the Financial Education Division.
3. **General Rules:**
  - a. See "General Rules Applying to All 4-H Exhibitors in the Kentucky State Fair" at [www.kystatefair.org](http://www.kystatefair.org). Click on "Competition", then "Premium Book", then "4-H Exhibits."
  - b. **Item must meet all requirements for the class**; otherwise, the entry will be disqualified.
  - c. Items entered must have been completed by the exhibitor within the **current program year**.
  - d. The decision of the judges is final.
4. **Unique Rules or Instructions:**
  - a. Create a poster on 20" wide x 30" high foam core board or sturdy cardboard (turned in a vertical direction).
  - b. The use of a pencil on the front of the poster is discouraged.
  - c. Judging criteria will be based on theme, poster design (lettering, attractiveness, how well it conveys a message), and narrative.
  - d. Information for the following classes can be found in the 4-H Consumer Savvy project manuals—  
*The Consumer in Me*, *Consumer Wise*, and *Consumer Roadmap*. Be the E: Entrepreneurship, and Financial Champions
  - e. Posters that do not include the narrative or do not conform to the topics specified in the class description will not be judged.
5. **Additional Documentation Required:** Every class in this division requires a narrative.
6. **Labeling: Identification Card (4LO-11SO):** Attach the Identification Card securely to the front of the poster, in the bottom right corner. It must not protrude beyond the edge of the poster.
7. **Entry Instructions:** The county Extension staff enters All exhibits through the State Fair's electronic submission system.
8. **Awards:**
  - a. Each entry that meets class requirements will receive a ribbon.
  - b. A champion will be named in each class.
  - c. An overall grand champion and a reserve champion will be selected for the division.

### **Level 1: The Consumer in Me**

- 914 "Bargain Shopping"** –Complete a cost comparison chart for one product you and your family use as outlined in the activities under "Bargain Shopping" on pp. 20-21. Write a narrative telling how the decision making process was used to reach your final choice; include answers to the questions in "Check This Out!" on p. 21. At the end of the narrative, list the sources of information used in researching the topic. Make a poster on "comparison shopping." Include name and county at top of narrative. The narrative can be handwritten or a computer printout; single or double spaced; on plain white or notebook paper--one to two pages, written/printed on front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.



- 915**     **“What is the Best Buy?”** – Complete a cost comparison chart for two products in three different sizes as outlined in the activities on pp. 22-23. Write a narrative telling how the decision making process was used to reach your final choice; include answers to the question in “Check This Out!” on p. 23. At the end of the narrative, list the sources of information used in researching the topic. Make a poster on “checking prices”. Include name and county at top of narrative. The narrative can be handwritten or a computer printout; single or double spaced; on plain white or notebook paper--one to two pages, written/printed on front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.

**Level 2: Consumer Wise**

- 916**     **“Media and the Marketplace”** – Complete a commercial comparison as outlined in the activities on pp. 18-19. Write a narrative of your answers to the questions in “Check This Out!” on p. 19 and tell what conclusions you were able to draw from the experience. At the end of the narrative, list the sources of information you used in researching your topic. Make a poster related to “advertising aimed at young people”—Include name and county at top of narrative. The narrative can be handwritten or a computer printout; single or double spaced; on plain white or notebook paper--one to two pages, written/printed on front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
- 917**     **“Decision! Decisions! Decide!”** — Complete the 6-Step Decision Making process on any item you wish to purchase as outlined in the activities on pp. 12-13. Write a narrative of your answers to the questions in “Check This Out!” on p. 13 and tell what conclusions you were able to draw from the experience. At the end of the narrative, list the sources of information you used in researching your topic. Make a poster related to “the consumer decision-making process”. Include name and county at top of narrative. The narrative can be handwritten or a computer printout; single or double-spaced; on plain white or notebook paper--one to two pages, written/printed on front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.

**Level 3 : Consumer Roadmap**

- 918**     **“How to Write a Wrong”** –For grades 9-12; write a complaint letter as outlined in the activities on pp 22-23. Write a narrative of your answers to the questions in “Check This Out!” on p. 23 and tell what conclusions you were able to draw from the experience. At the end of the narrative, list the sources of information you used in researching your topic. Make a poster related to “resolving a consumer complaint”. Include name, age, and county at top of the narrative. The narrative can be handwritten or a computer printout; single or double spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
- 919**     **“I Own a Car or Does It Own Me?”** –For grades 9-12; calculate and illustrate the costs of owning a car as outlined in the activities on pp. 28-31. Write a narrative of your answers to the questions in “Check This Out!” on pp. 29-30 and tell what conclusions you were able to draw from the experience. At the end of the narrative, list the sources of information you used in researching your topic. Make a poster related to “consumer decision-making in buying a car.” Include name, and county at the top of the narrative. The narrative can be handwritten or a computer printout; single or double-spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
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## Entrepreneurship

- 920 Level 1: Be the E: Entrepreneurship – Love It.** Create a poster that shows the different types of businesses in your community. Include a narrative about the different types of companies, and what businesses the community does not have. What type of business would be successful in the community? Include name, and county at the top of the narrative. The narrative can be handwritten or a computer printout; single or double-spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
- 921 Level 2: Be the E: Entrepreneurship – Plan It.** Create a poster that shows how you developed your business. Include a narrative that describes how your business was created. The narrative can be handwritten or a computer printout; single or double spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Include name, and county at the top of the narrative. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
- 922 Level 3: Be the E: Entrepreneurship – Do It.** Create a poster advertising your business. Include a narrative of how you have marketed your business and what success you have had from marketing. Include name, and county at the top of the narrative. The narrative can be handwritten or a computer printout; single or double-spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.

## Financial Management

- 923 Money Fundamentals – Needs versus Wants** Create a poster that focuses on an item you currently do not own. The poster must convey to the audience is the item is a need or a want. Include a narrative on the item describing the item, whether you have decided the item is something that you need or want, and why you made that decision. Include name, and county at the top of the narrative. The narrative can be handwritten or a computer printout; single or double-spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
- 924 Money Fundamentals – Smart Financial Goals** Create a poster on how you have created SMART financial goal to attain a particular item. Include all parts of a SMART goal. (specific, measurable, attainable, realistic, and time). Include a narrative of your SMART goal if you have reached your goal, and steps to reach those goals. Include name, and county at the top of the narrative. The narrative can be handwritten or a computer printout; single or double-spaced; on plain white or notebook paper--one to two pages, written/printed on the front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
- 925 Money Fundamentals Poster on “How Much Does Real Life Cost?”** Identify and illustrate the true costs of living on your own as outlined in the activities on pp. 32-33. Write a narrative of your answers to the questions in “Check This Out!” on p. 33 and tell what conclusions you were able to draw from the experience. At the end of the narrative, list the sources of information you used in researching your topic. Make a poster related to “the financial responsibilities of living on your own. Include name, age, and county at top of narrative. The narrative can be handwritten or a computer printout; single or double spaced; on plain white or notebook paper--one to two pages, written/printed on front side only. Place the narrative in a plastic sleeve. Attach the sleeve to the back of the poster with tape or a binder clip.
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