



DIVISION 6040 - CONSUMER AND FINANCIAL EDUCATION

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1. **Classes in Division:** Classes 914-915 for grades 4-5; Classes 916-917 for grades 6-8; Classes 918-920 for grades 9-12
2. **Number of Entries Permitted:**
 - a. County may submit two entries per class.
 - b. A member may enter only one class in the Consumer and Financial Education Division. (This means: a member's name should appear only one time on the county's Consumer and Financial Ed Division invoice sheet.)
3. **General Rules:**
 - a. See "General Rules Applying to All 4-H Exhibitors in the Kentucky State Fair" at 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 poster on 20" wide x 30" high foam core board or sturdy cardboard (turned in a vertical direction).
 - b. The use of 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*.
 - 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. See class description for specifics.
6. **Labeling:**
 - a. Identification Card (4LO-11SO): The State Fair Entry system will generate this label. Attach the Identification Card securely to the front of the poster, in the bottom right corner. It must not protrude beyond edge of poster.
7. **Entry Instructions:** All exhibits are entered through the State Fair's electronic submission system by the county Extension staff.
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.
9. **Class Descriptions:**

Level 1 (Grades 4-5): The Consumer in Me

- 914 Poster on “Bargain Shopping”** –For grades 4-5; 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. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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, 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.
- 915 Poster on “What is the Best Buy?”** – For grades 4-5; complete a cost comparison chart for two products in three different sizes as outlined in the activities on pp. 22-23. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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, 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.

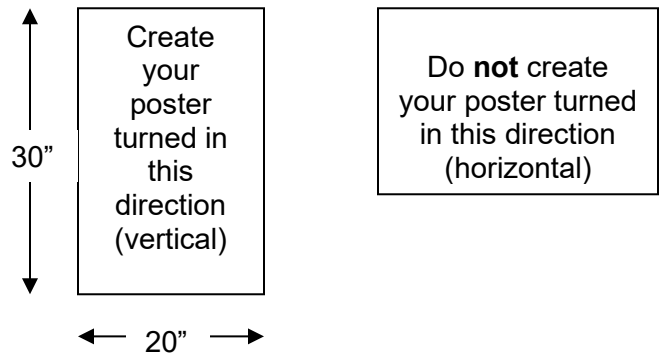
Level 2 (Grades 6-8): Consumer Wise

- 916 Poster on “Media and the Marketplace”** –For grades 6-8; complete a commercial comparison as outlined in the activities on pp. 18-19. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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, 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.
- 917 Poster on “Decision! Decisions! Decide!”** —For grades 6-8; complete the 6-Step Decision Making process on any item you wish to purchase as outlined in the activities on pp. 12-13. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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, 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.

Level 3 (Grades 9-12): Consumer Roadmap

- 918 Poster on “How to Write a Wrong”** –For grades 9-12; write a complaint letter as outlined in the activities on pp 22-23. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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 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.

- 919 Poster on “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. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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, 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.
- 920 Poster on “What Does Real Life Cost?”** –For grades 9-12; identify and illustrate the true costs of living on your own as outlined in the activities on pp. 32-33. Use 20” X 30” foam core board or cardboard, turned in a vertical direction. 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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