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# Personal Finance and Consumer Economics



District & State 4-H O-Rama  
Junior & Senior 4-H'ers



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## OBJECTIVES

Targeted Life Skills: Financial Management, Wise Use of Resources, Critical Thinking, Decision Making, Learning to Learn, Communication.

Opportunity will be provided for faculty to share information about related college programs in Human Environmental Sciences and career options in Extension, Teaching.

## ELIGIBILITY

Two junior and two senior 4-H members from each county may enter the consumer economics activity at District 4-H O-Rama. The top seven (7) ranking seniors at each of the three District O-Ramas will be eligible to enter the state activity.

## ACTIVITY

Each participant will present a demonstration or illustrated talk in the area of consumer economics or family resource management. The allotted time for an illustrated talk or demonstration is two to five minutes for juniors and five to eight minutes for seniors.

**Note:** This does **not** include the time for answering questions asked by judges upon completion of the talk.

## JUDGING

The "Method Demonstrations - Illustrated Talks" score card (CES-663) will be used.

## AWARDS

First-place winners in both junior and senior divisions will receive trophies at District 4-H O-RAMA, as well as the Senior winner at the State O-Rama. Ribbons will be awarded to second-, third-, fourth-, and fifth-place winners and participation ribbons for others competing will be awarded at both District and State activities.

## RESOURCES

Participants should strive to use research-based information. Other sources may be used when applicable.

Some sources of research-based personal finance information include:

4-H Financial Champions, National 4-H Curriculum – <https://shop4-h.org/collections/curriculum>  
or contact your county office

Extension Family and Consumer Sciences website: <http://uaex.edu/money>

High School Financial Planning Program: <http://hsfpp.nefe.org>

National Endowment for Financial Education: <https://www.nefe.org/>

America Saves: <https://americasaves.org>

Cooperative Extension Service Publications: <https://www.uaex.edu/publications/default.aspx>

Federal Deposit Insurance Corporation: <https://www.fdic.gov/consumers>

My Money: <https://www.mymoney.gov/Pages/default.aspx>

Federal Trade Commission: <https://www.consumer.ftc.gov/>

Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/consumer-tools>

America Saves: <https://americasaves.org/>

eXtension: [https://articles.extension.org/personal\\_finance](https://articles.extension.org/personal_finance)

Most federal government and higher education resources.

## PREPARED BY

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