



Individual and Family Resources

Money Management

Objectives

4-H'ers will learn to:

- process information to make the best economical choices for a given situation.
- demonstrate knowledge/skills or improved practices related to financial literacy and money management.

Project Manuals & Other Resources

Financial Champions (Ages 12-14)

This curriculum will help you discover the difference between needs and wants, money personalities and values, and the importance of goal-setting, communication, ways to use and save money, the benefits and drawbacks of credit, advertising influences, consumer decision making and how to select financial services.

Entrepreneurship (Ages 12-18)

Small business...not large corporations...will increasingly serve as the dominant engine for the creation of jobs and innovative products and services. The entrepreneurship curriculum is designed to empower you with the knowledge, skills and mindsets to meet the challenges of work and community in the 21st century.

Supporting Events & Activities

Competitive Contests:

County, District, State or National Levels

Demonstration and Illustrated Talks

Demonstrations in this area may either be performed as part of the **“Consumer Education, Family Economics and Home**

Management” category or in another project area you are currently enrolled in. This includes all presentations related comparison shopping, sales approaches, advertising, consumer rights and responsibilities, labeling, credit, money management, banking, investment savings, and time management.

Public Speaking Contests

Public Speaking Contests offer 4-H'ers opportunities to gain experience in the preparation and delivery of a 4-H related speech. The General Public Speaking Contest requires 4-H'ers to recognize, organize, and present information on a given topic. For further information and requirements, please contact your [county 4-H agent](#).

Photo Exhibit

The General Photo Exhibit Contest provides a showcase for 4-H member's photographic accomplishments. Winning photographs are displayed for public view with the intent of increasing public awareness and understanding of the 4-H program. For more information and requirements, please contact your [county 4-H agent](#).

Poster Art Program

The Poster Art Program gives 4-H members an opportunity to use the visual medium of poster art to promote public understanding and support of the 4-H program. Program goals encourage 4-H Club members to develop an awareness of visual imagery and its power to express thoughts and ideas. For more information

and requirements, please contact your [county 4-H agent](#).

Award & Recognition Opportunities **Ribbons and Awards for Competitive Events**

Blue, Red, and White ribbons are awarded based on quality of performance during a competitive event using a standard scoring system. In addition to ribbons, youth may receive additional recognition for excellence, such as trophies, at the district, state and national levels.

4-H Project Reports

Certificates, pins and other county determined awards are available to youth who complete their project records annually at the county level. The project report forms are available for each age group (Junior, Intermediate, Senior). For copies of these materials, please contact your [county 4-H agent](#).

4-H Portfolios

Senior 4-H'ers (ages 14 and up) are eligible to complete and submit a 4-H Portfolio of their 4-H experiences and activities. Youth in this project area may compete in one of the following categories:

- **Individual and Family Resources** - (predominantly focused on experiences specific to this area)
- **Citizenship** - (if activities have been significantly focused on community and helping others)
- **Achievement** - (if 4-H activities include a broad spectrum of 4-H projects)
- **Leadership** - (if 4-H experiences have centered on leadership provided to other youth or teaching and leading project activities)

The award for 4-H Portfolio is a partially expense paid trip to National 4-H Congress.

College Scholarships

Graduating Seniors in 4-H are eligible to compete for a variety of educational scholarships.

Contact your local 4-H office for these and other supporting project events, activities and award opportunities.