



Consumer Economics

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

Resource Management



OBJECTIVES

Targeted Life Skills: wise use of resources, critical thinking, decision-making, learning to learn, communication.

Opportunities will be provided for faculty to share information about related college programs in human environmental sciences and career options in extension and teaching.

ELIGIBILITY

One Junior and one Senior 4-H member from each county may enter the consumer economics activity at one of the District 4-H O-Ramas. The top five 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-Ramas, 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 IN CONSUMER ECONOMICS

4-H Financial Champions, National 4-H Curriculum – contact your county extension office.

The Cash Kids

http://www.kidsarus.org/kids_go4it/money/default.htm

Extension Family and Consumer Sciences website:

<http://www.arfamilies.org/money.htm>

High School Financial Planning Program:

<http://hsfpp.nefe.org/home/>

Publications

Cash Crisis: Money Traps that Keep You Broke, FSHEC117:
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC-117.pdf

Credit Help for Arkansans: Names and Numbers to Know, FSFCS91
http://www.uaex.edu/Other_Areas/publications/PDF/FSFCS91.pdf

Credit Repair, FSFCS54
http://www.uaex.edu/Other_Areas/publications/PDF/FSFCS54.pdf

Credit Reports and Credit Scores, FSFCS55
http://www.uaex.edu/Other_Areas/publications/PDF/FSFCS55.pdf

Credit and Debit Card Register, FSFCS53
http://www.uaex.edu/Other_Areas/publications/PDF/FSFCS53.pdf

Financial Fitness Series: Build Your Savings, FSHEC43
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC-43.pdf

Financial Fitness Series: Trim Your Credit Line, FSHEC44
http://www.uaex.edu/Other_Areas/publications/pdf/FSHEC-44.pdf

Getting Started on an Estate Plan, FSHEC36
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC-36.pdf

Helping Others Arrange Their Finances Series: Informal Arrangements, FSHEC94
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC94.pdf

Important Family Records - What to Keep and Where, FSHEC15
http://www.uaex.edu/Other_Areas/publications/pdf/FSHEC-15.pdf

Managing Credit, FSFCS41
http://www.uaex.edu/Other_Areas/publications/PDF/FSFCS41.pdf

Managing Financial Losses from a Natural Disaster, FSHEC67
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC-67.pdf

Rent-to-Own Contracts: Are They for You? FSHEC65
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC-65.pdf

Replacing Valuable Papers, FSHEC45
http://www.uaex.edu/Other_Areas/publications/PDF/FSHEC-45.pdf

A Sample Filing System, FSHEC75
http://www.uaex.edu/Other_Areas/publications/pdf/FSHEC-75.pdf

Possible Illustrated Talk/Demonstration Topics

- \$ The Economic Impact of Teen Spending
- \$ Coupons: Do You Always Save?
- \$ Shopping Online
- \$ When is a Bargain a Bargain?
- \$ Reading the Fine Print: All You Ever Wanted to Know About Warranties
- \$ Do You Need a Service Contract?
- \$ Using an ATM Wisely
- \$ Internet Fraud
- \$ All About Ads
- \$ How Much Does that Doggie in the Window Cost?
- \$ Shopping for a Credit Card
- \$ My Rights as a Consumer
- \$ Gift Buying on a Budget
- \$ How to Complain Effectively
- \$ How Much Credit is Too Much?
- \$ Ways to Save for College
- \$ Why You Buy What You Buy
- \$ Stash Your Cash
- \$ Shopping for a Checking Account
- \$ Writing a Check
- \$ Consumer Credit: Use it Wisely
- \$ What About EE or I Savings Bond?
- \$ How Much Does a Baby Cost?
- \$ Where Did I Put That?: Your Valuable Papers
- \$ A Car in Your Future
- \$ The Actual Cost of Rent-to-Own
- \$ Using a Financial Calculator to Make Financial Decisions
- \$ Shopping for Energy Efficient Home Appliances
- \$ Energy Star Program
- \$ Online Banking
- \$ Using the Rule of 3 to Buy _____ (cell phone plan, used car, etc.)

PREPARED BY

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Note: Participation in the consumer economics activity at the district or Arkansas 4-H O-Rama should be reported in the 4-H Journals, under projects falling under the broad category of extending resources. When appropriate, this work may also be reported in journals under related areas.

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