



Project Title: COUNTY: Finance

Description: To introduce 4-Hers to finance terms and promote financial literacy. Selected lessons from the various curriculum sources at www.shop4-H.org will be forwarded to 4-Hers before each meeting via email. 4-Hers may purchase any of the financial resource material at the 4-H shop but purchase is optional. Money Fundamentals, Money Moves and My Financial Future will be the primary sources of the material. Parents are encouraged to attend meetings whether virtual or in-person.

State Fair Entries:

NONE

Exhibit Guidelines:

1. Members are encouraged to attend county meetings starting in January either in person or virtually.
2. Purchase of resource material is optional but available at www.shop4-H.org.
3. Exhibit a poster at the 4-H Fair using poster requirements listed in the front of the Handbook. Leave a 2 x 4 inch space in the lower right corner for your label. References may include personal mentors (i.e., mom and dad). Text should be at a minimum 18 font (large enough so that observers/ judges can read it easily).
4. Cannot duplicate poster topic or information from prior years exhibit.
5. Record sheet not required.

Suggested Exhibit Topics: Grades 3-7 (Beginner)

- Wants vs Needs
- Making a Budget
- Tracking Your Expenses
- How to Shop
- Planning for Careers
- Money Decisions
- How to Open Savings, Checking Accounts
- Government Programs and Requirements
- Saving for College
- Scams

- Supply and Demand

Grades 8-12 (Advanced)

- Debt – What Is It and How to Avoid It
- What is Inflation/Deflation and How Does it Affect Me?
- Earning Income
- Auto Ownership Costs: Pros vs Cons
- Media Financial Advisor – one concept: Pros & Cons
- Paying for College: How to go to College for Free
- For-profit College - What to Be Aware Of
- Trade School vs College
- FAFSA
- Career Planning
- How to Make a Business Plan
- How to Build a Resume
- Developing Spending and Saving Plan
- Working with Banks and Credit Unions
- Making Your Money Work for You
- How to be a Smart Consumer
- Supply and Demand
- Inflation & Deflation