



STATE 4-H CONSUMER BOWL CONTEST GUIDE

This guide has been developed to assist 4-H volunteers in providing training for 4-H youth prior to the State 4-H Consumer Bowl. This event is conducted annually to support learning in all 4-H financial and consumer education projects.

References for this event are the 4-H Consumer Savvy and Financial Champions project manuals and accompanying leader guide.

Beginner – designed for the 8-10 year old

Reference: Consumer Savvy 1, "[The Consumer in Me](#)" and Financial Champions 1, "[Money Fundamentals](#)".

4-H'ers should be familiar with the following content areas. They should be able to make identifications, provide definitions, and apply knowledge to real life situations.

Content Areas:

- Money Personality
- Needs vs. Wants
- Money Motivators
- I statements
- Attentive listening and nonverbal behavior
- SMART goals
- Fixed, flexible, and occasional expenses
- Budgets, income, and expenses
- Spending plan
- Goods and Services
- Money Management
- Financial planning
- Comparison Shopping
- Determining the "best buy"
- Setting priorities
- Different types of accounts
- Principle, interest, and interest rate
- Simple and Compound Interest
- Time Value of Money
- Glossary of definitions- for each project manual



Junior– designed for age 11-13 or experienced 8-10 year olds.

References: Consumer Savvy 1, "[The Consumer in Me](#)", Consumer Savvy 2, "[Consumer Wise](#)", "[Consumer Savvy Helpers Guide](#)", Financial Champions 1, "[Money Fundamentals](#)", Financial Champions 2, "[Money Moves](#)", "[Financial Champions Helpers Guide: Personal Finance](#)".

4-H'ers should be familiar with the following content areas. They should be able to make identifications, provide definitions, and apply knowledge to real life situations.

Content Areas:

Same as above plus:

- Values, and Ethics
- Short-Term and Long Term Goals
- Resource Management
- Different types of accounts: checking, savings
- Uses for Money
- Where You Keep Your Money
- Savings Options
- Credit: Advantages and Disadvantages
- How to fill out a: check, deposit slip, check register and how to balance an account
- Differences Between Financial Institutions
- Advertising Methods
- Places to Shop
- Rules of Consumer Behavior
- 6-Step Decision Making
- Peer Pressure and Money
- Being a Cyber Consumer
- Glossary of definitions- for each project manual



Senior– designed for age 14-18 as well as younger experienced 4-H'ers

References: Consumer Savvy 1, "[The Consumer in Me](#)", Consumer Savvy 2, "[Consumer Wise](#)", Consumer Savvy 3, "[Consumer Roadmap](#)", "[Consumer Savvy Helpers Guide](#)", Financial Champions 1, "[Money Fundamentals](#)", Financial Champions 2, "[Money Moves](#)", "[Financial Champions Helpers Guide: Personal Finance](#)".

4-H'ers should be familiar with the following content areas. They should be able to make identifications, provide definitions, and apply knowledge to real life situations.

Content Areas:

Same as above plus:

- Being a Consumer in the Global Market
- Labor Issues
- Imports and Exports
- Trade: Balance and Deficit
- Considerations When Shopping in the Web
- Consumer Responsibilities
- Consumer Rights
- Community Service and the Consumer
- Consumer Protection Agencies and Services and Resolution Options
- Consumer Complaints
- Owning a Car
- Loans
- Glossary of definitions- for each project manual

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