Georgia 4-H Project Achievement empowers young people with skills for a lifetime. Through a competitive process, students explore their interests, unleash their creativity, share their work, and celebrate their achievements! This guide provides 9th—12th graders with examples for getting started with their project exploration.

Description of Project:
4-H'ers may explore the intersection of values, goals, and resources such as time, income, and human capital and the impact on decision making and management behavior for individuals and families. Through this project 4-H'ers may:

- identify and describe how values, goals, decision making, and resources such as time, income, and employment, affect our decision making and management behavior
- develop awareness and understanding of financial products and services, including financial, tax, retirement, wills, and estate planning
- investigate how borrowing, saving, and investing works
- develop a simple plan for spending, saving, and investing
- identify tools and processes to manage time and other family resources and the implications for each
- explore career opportunities in consumer education and family resource management

Examples of Project Development Experiences:
- Interview a Certified Public Accountant and banker to investigate potential career opportunities
- Conduct a personal home inventory and investigate insurance needs for your belongings
- Develop a resume focusing on financial resource management and practice interviewing
- Research the cost of your potential college education and discuss a plan with your parents
- Participate in your county’s 4-H Cotton Boll and Consumer Judging Team or LifeSmarts
- Research estate planning and consider interviewing a local attorney specializing in estates
- Attend a financial aid, budgeting, accounting, and/or consumer education class
- Create a virtual investment portfolio online to understand how investment strategies work

Georgia4h.org/programs/project-achievement
**Project Sharing and Helping Examples:**

- Coordinate a finance project club and teach younger 4-H’ers how to manage financial resources
- Teach younger audiences how to write checks and develop budgets
- Mentor 4-H’ers in the Family Resource Management project
- Recycle items as a fundraiser or as a charity donation
- Create your own business
- Assist senior citizens with filing taxes
- Serve as a teen leader for your county’s Cotton Boll and Consumer Judging Team
- Coordinate a tour of the bank for younger 4-H’ers
- Educate teenagers and adults about identity theft prevention
- Prepare a mini-booth or exhibit about family resource management and present at your local fair or public location
- Educate senior citizens about email fraud, budgeting, couponing, and resource management
- Teach your family about human resource investment options
- Educate others about how branding affects purchasing
- Form a LifeSmarts team in your county and compete online

**Recommended Resources:**

- Georgia4h.org/ProjectAchievement
- Georgia4h.org/CBCJ
- fcs.uga.edu/fhce
- 4-h.org/parents/curriculum/financial
- lifesmarts.org
- fdic.gov/consumers
- mymoney.gov
- hsfpp.org
- money-talks4teens.ucanr.edu
- nclnet.org
- publications.usa.gov

**Special Considerations:**

- Research charity organizations using charitynavigator.org before donating or raising money.
- Presentation props should be safe, not of great value, and adhere to the 4-H Code of Conduct.
- Seek training prior to assisting others with financial management.
- Contact your local county Extension staff to discuss your plan of community involvement.
- Give plenty of notice for any mentoring requests.
- Information should be verified using credible sources; be aware of fraudulent information.

**At Competition:**

Financial Planning and Consumer Economics 4-H project may use posters, artifacts, biofacts, and/or technology to support their presentation. The time limit for these presentations is 12 minutes. Computers, projectors, screens, and other technological devices may be used.