

Consumer Decision Making Contest

Consumer Decision Making (CDM) is a competitive 4-H event that teaches financial management, consumerism, and decision-making skills. The event consists of six classes, with two sets of reasons, and a group process activity. Contestants compete as a team of three or four members.

Eligibility:

- 4-H members must have passed their 14th birthday and be no older than 18 as of midnight, December 31, of the previous year.
- Each county may enter only one team. A team will consist of three or four members. Team members who won the contest cannot return to compete again as a team, only as an individual.
- Individuals may enter the contest and compete for individual awards. Individuals who have been Overall High Individual may not return to compete again as an individual, but may return as a member of a team.
- Teams: Each County or region is responsible for determining who will participate in the state contest. Each county or region may enter one team of up to four qualified members.
- Competition: If there is only one team entered at the state contests, the team must receive at least 75 percent of the points possible for placing classes, reasons, and group process to represent Colorado at the FCS Championship and Conference in San Antonio, Texas.

Contest Procedure:

- Six classes will be judged with four items in each class. Ten minutes will be allowed for each class.
- Classes will be selected from various states with resources announced each year. 2026 and 2027 contest year classes will be selected from [posted study guides](#).
- While judging, contestants will talk with no one except official contest staff. Offenders may have their judging class card pulled, resulting in a zero.
- Cards must be marked with contestant name, judging class name, and placing. Failure to include this information will result in a zero for that card.
- Each contestant will give two sets of oral reasons with a time limit of two minutes per set. There will be 10 minutes of preparation time allowed prior to giving reasons.
- Fifty (50) points will be deducted from the team score for talking in the reasons holding area for each incident. The second reminder for a contestant will result in disqualification of that contestant's scores
- Following the completion of class judging and reasons, each team will participate in the Group Think activity.
- The Group Think consists of 5 basic steps:
 - ✓ Ascertain the issue or problem and state the facts
 - ✓ Determine the alternative solutions to the problem
 - ✓ List personal or social goals (or criteria) bearing on the problem
 - ✓ Evaluate the alternatives according to the goals or criteria
 - ✓ Make a decision based on the evaluation
- Each team will be given up to 10 minutes to complete the Group Think. Teams will be taken into the judging room in random order. Upon entering the judging room, the team will be presented a situation. With the judges watching, the team will read and evaluate the problem, discuss their solution, and present a final statement of their decision. Recommended processing time is 3 minutes for read through, 3 minutes for discussion, and 2 minutes for the final statement.
- Total scores are based on 50 points each for 6 classes (300), 50 points each for reasons (100), for a total possible score of 400 for each individual team member. Team score is a possible 900 for classes, 300 points for reasons (based on three scores; the low score is dropped on a four-person team), and 400 points for the Group Think (200 points from each judge), for a total possible score of 1600 points per team.

- In case of a tie, the total reasons score will be used to break the tie on team and individual overall awards, should there still be a tie, it will be broken by the predetermined classes. A tie on the reasons score will be determined by the lowest placing scores on reasons classes. If there is a zero in the placing classes of one of the contestants, that contestant automatically loses the tie. If there is still a tie, the breaker moves to the predetermined classes. A tie on the placing classes score will be broken by the total reasons score. If there is still a tie, then the tie will be broken by the predetermined classes. A tie in Group Think scores will be broken by the judges.

Tabulation:

High Individual

- Highest total score on six placing classes and two sets of reasons.

High Team

- Three highest individual scores on six placing classes, two sets of reasons and group process. judging class and reasons will be added to determine total team score. The low scoring team member (on a team of four) of each individual judging class will be dropped.

Protest of Classes:

- Official placings are final. Questions or concerns about how a class was placed can only be made by the team captain or coach immediately following the official placings.
- The official contest staff will consider the protest and in all cases their decision is final. If the protest is sustained, the class in question will be thrown out.

Awards:

- Individual Awards – The top five (5) individuals will be recognized with awards
- Team Awards – The top three (3) teams will be recognized with awards.
- The first-place team is eligible to represent Colorado at the FCS Championship and Conference in San Antonio, Texas.

**Consumer Decision Making
Score Sheet for Oral Reasons**

Contestant Number _____ Class _____

	Possible Score	Contestant Score
Accurate and clear statements Comparisons which justify placing Content accurate and factual	15	
Information Given Is there evidence of criteria being used and proper terminology Completeness of reasons – major points emphasized and use of grants	15	
Delivery Were the reasons organized with a structure of comparing pairs Did the contestant speak up Opening and Closing statements Poise and appearance of the Contestant	20	
Total Score	50	
A maximum deduction of 5 points for going over 2 minutes		
Final Score if there were deductions		