

**2025-2026**  
**LIFE SKILLS**  
**ASSESSMENT**

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**FACT SHEETS**

4-H FCS National Championship  
Skill-A-Thon





# Tips for Dining Out

Compiled by Casey Mull, Marilyn Poole, and Cheryl Varnadoe

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When eating food in a restaurant or at home, you should always use your manners. Having nice table manners will become very natural for you.

## **REMEMBER:**

- Place your napkin in your lap
- Do not rest elbows on the table
- The key to fast food eating is to be casual and comfortable, but polite and considerate

## **WHEN ORDERING FOOD:**

- If you or the people at your table are not ready to order, simply tell your server that you need a little more time.
- If your group wants separate checks, let your server know that at the beginning before you order anything, including what you would like to drink.

## **BEING SERVED IN A BUFFET LINE:**

- The attraction of a buffet is that you can sample as many foods as you like.
- When going through a buffet line, use a clean plate EACH time you get food. Don't take your used plate through the line.
- In a buffet line, there is no need to overload the food on your plate.
- If you pick up a piece of food such as a piece of chicken or a roll, keep it on your plate. Don't change your mind and put it back.
- If the silverware is rolled inside a paper napkin, unwrap the napkin and place in your lap. Place the silverware in the appropriate place – fork to the left, knife and spoon to the right side of the plate.
- Once seated, do not begin eating until others around you or at least half of your table is seated and ready to eat.

## **SALAD BARS:**

- Use most tips that apply to buffet lines.
- Wait your turn in line, never move ahead of the person in front of you.
- Use the serving utensils provided
- If you accidentally take too much, do not move excess food back to the serving dishes
- Don't reach across to the other side. Wait until you have gone down one side, then move to the other side.
- Always remember to be patient and courteous to the others in line

#### **FAST FOOD RESTAURANTS:**

- Treat those who serve you with respect. Remember to say Please and Thank you.
- Be ready to order when you get to the counter.
- If you have to wait on your order, stand to the side. If you order for several people, ask one of them to help you carry your order to the table.
- Most fast foods are made for eating without utensils, so it is proper to pick up food with your fingers.
- Since the wrapper or containers are actually your plate, you should leave them spread out while you are eating. After you have finished, then always discard your trash in the trashcan and leave your area clean.

#### **WHILE DINING OUT:**

- Be respectful of other people dining.
- Never complain about the food or service.
- Turn your cell phone off to vibrate or silent when you arrive at the restaurant.
- Families with small children should not let little kids run around.
- If your group is celebrating a birthday or special occasion, don't take over and be too rowdy. Arrange for a private room, if needed.
- Wait until everyone at your table has been served, before you begin to eat.
- Remember to leave a tip in a restaurant. A good guide is 15-20%. 10-15% is ok in a restaurant where it is a buffet where you serve yourself, or where you place your order in a central location.
- Remember to say please and thank you to the servers.
- If you are especially pleased with the food or service, it is a nice gesture to offer compliments. The management / waiter will appreciate hearing from a satisfied customer. Praise is important and always appropriate to give.

- Your table manners are very important, since they follow you everywhere. By learning and practicing proper table manners and dining etiquette, you can avoid potentially embarrassing situations. You can enjoy dining no matter where you are, if you are comfortable with yourself and your eating manners.

### IF SOMETHING HAPPENS DURING THE MEAL:

- If you drop a fork or spoon, ask the waiter for another one. Don't pick it up and try to clean it off.
- If a fork or glass is not clean, just discreetly ask for another one.
- If you spot something in your food that doesn't belong, avoid making a scene. Alert your waiter to the problem. He / she will bring a replacement for you.
- If someone at your table has food on their face, politely tell them. You would want to know, if that happened to you.
- If you knock over a drink, set the glass upright and apologize. Use your napkin to begin blotting up the liquid. Summon your waiter who will take care of it.

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**RESOURCES include:**

Mull, Casey, "Perfectly Polished " General Recreation, Georgia 4-H, 2001. University of Georgia Cooperative Extension.

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University of Tennessee Extension , "Mind Your Manners", 2013, Lori Gallimore and Amy Gallimore, Tennessee 4-H.

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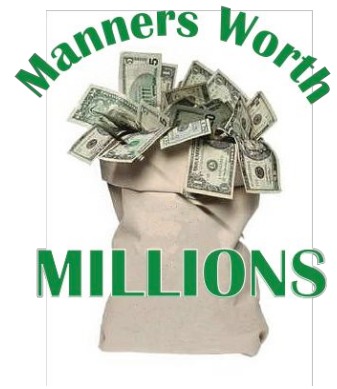
Spring 2014

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# Meeting & Greeting

Compiled by Casey Mull, Marilyn Poole, and Cheryl Varnadoe

Being around people is always more fun if everyone knows everybody, whether it is a meeting, school event, or a family function. Remember that you only have ONCE to make a good first impression. To make a good impression, you should stand tall, have good posture, and seem alert and interested. It's great to meet new people, but it's even better when someone introduces you.

## INTRODUCTIONS: THINGS TO REMEMBER:

1. Introduce the More Important First!
  - a. Most important Person Gets the Gold! It is polite to introduce someone to the more important person or younger people to older people or boys to girls. That means that you say the more important person or older person's name first.  
For example:  
Governor Deal, I would like to introduce TO YOU my brother, Casey Smith.  
Casey, this is our honorable Governor, Nathan Deal.  
Grandmother, I would like to introduce TO YOU my friend, Sally Jones. Sally, this is my grandmother, Susan Smith.
  - b. Say, "I would like to INTRODUCE TO YOU" .. like Happy Birthday TO YOU.....  
This is preferred over "I would like to introduce you to" .....
  - c. Give them something to talk about... 4-H event, sports, a book, where they are from, etc. Be an active listener.
2. Always, repeat their name after you have been introduced to someone: "It is nice to meet you, Mrs. Jordan."
3. Introduce yourself if needed. "Hello, I am Courtney Jones. It's great to meet you, Coach Gaines."
4. Name Tag On the Right: When you shake hands, your eye goes up the arm to the name tag which will help you remember their name.
5. Firm Handshake: Not too soft or too hard, 2 quick shakes, web to web. That means the web of your right hand should be touching the web of the other person's right hand.
6. Keep eye contact, be interested!
7. Be Respectful. Do not interrupt others while people are talking. Give compliments. Remember to say Please and Thank you when appropriate.

## FIRST IMPRESSIONS:

What should you say when you meet someone?

It's nice to meet you, Mrs. Jones. Remember to repeat their name.

Where do you look while you are being introduced to a new person?

Have eye contact with the person.

What do you say to introduce two people to each other?

I would like to introduce TO YOU.....

## PRACTICE INTRODUCTIONS:

In a group of 3 people, practice the following introductions:

1. Introduce a 4-H'er to your County Extension Agent
2. Introduce your Extension Agent to a Community Leader
3. Introduce your friend to your Grandmother
4. Introduce your neighbor to your teacher
5. Introduce yourself to a new classmate
6. Introduce your sister to your teacher
7. Introduce your friend to your mom
8. Introduce your dad to your coach.

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# Selecting an Event Venue

When planning an in-person event, one of the most important decisions you'll make is where to host it. There are many factors to consider when choosing a venue, from the size of the space and the event date to the cost.

This guide covers the essentials that should be considered when choosing the perfect venue to host your special occasion. Whether you are planning a party, prom, club or business conference, festival, or anything in between, use this helpful advice to find the perfect venue for your next event.

## Location

There are a few factors to consider when narrowing down your choices, but choosing the right location is key to a successful event.

Before you start reaching out to venues, take some time to figure out what's important to you and your guests. If proximity to major transportation hubs is a priority, then you'll want to look for venues in or near city centers. If easy parking is a must-have, then suburban areas might be a better fit for you.

When deciding which type of venue will work best for your event, there are a few questions you need to ask yourself, such as:

- What is the purpose of the event?
- What type of event is it?
- What type of atmosphere am I trying to create? Can I create the theme, ambiance or mood that I want in this venue?
- How many attendees am I expecting?
- Do I need a seated or a standing venue?
- What are the technology needs for the event?

## Accessibility

A great venue must be accessible to your attendees. If they're not easily able to find it and enter, you could end up with an empty room or space. First, make sure you make it clear on when and how to attend. Second, you may want to consider your transportation options if your guests are coming from far away. Good public transportation will make it easier for them to get there, which

means they are more likely to attend. Next, have clear signage to and at your location.

## Capacity

When choosing an ideal place or spot for an event, you should consider how many attendees the venue can accommodate. There should be adequate space for open mingling. Technically, it should have enough space for attendees and all the equipment you will be using. Attendees include the guests, speakers, caterers, performers, support personnel, volunteers, and anyone who will have a part in your event.

If you have more attendees than the venue can accommodate, things could get chaotic. If the venue is too small, you will not be able to accommodate everyone who wants to participate. On the other hand, you can pay for extra space to fit more people but this will equal extra costs.

A larger space is ideal, but if it is too big, it may seem impersonal. It is also more expensive. At the same time, a space that's too small can make attendees feel cramped or restricted and less comfortable or safe. An ideal venue should be large enough to accommodate everyone, but not so big that it fails to create the atmosphere you're hoping to achieve.

Also, consider any special equipment you might need in the space, such as a stage, speakers, or special lighting. The venue should accommodate anything you require to carry out your event successfully.

Be certain to make note of where guests will register or check-in and where the emergency exits are located.

## Parking

Choose a venue with ample parking and make sure the attendees can access the space easily and safely. There is nothing worse than when guests arrive at a venue only to find that there is no parking or the parking is full.

The last thing you want is attendees having to look for parking elsewhere, which can take time and increase the chances of them arriving late or forgoing the event entirely. Therefore, make sure there are more parking



spaces than you expect you will need, as it is better to have too many than too few.

## Budget

It's no secret that planning an event can be expensive. Between catering, decorations, and renting a venue, costs can add up quickly. That's why it's important to choose a venue you can afford.

Here are some tips for finding an affordable venue for an event:

- Consider hosting your event within your organization. For example, are you part of a school district where a school would be a good option to host your event?
- Check out local community centers or church halls. Often, these facilities offer lower rental rates than a full-service venue.
- Consider sharing your venue with another group. If there are two events being held at the same time, your rental rates will go down. Plus, if you are hosting an event for a charitable cause, sharing the space with another group can help raise awareness.
- Ask about discounts. If you are renting the venue during off-hours, inquire about a possible discount.

## Function Spaces and Services Offered

It is important to find out what services a venue can offer. These can include catering, live entertainment, room set-up, high-speed internet, clean-up, and more. If you need a service that the venue does not provide, it is important to find out if the venue will charge for the service if you hire it separately.

Also, check to see what function spaces are available, whether it be outdoor space, indoor space, or both, and if the venue provides tables, chairs, or any other items you might need for your event.

Questions you should ask include:

- Does this venue have good acoustics and sound?
- What type of insurance is necessary and who is expected to provide it?
- Do you offer any additional services that might interest me? (such as a conference center with added technology, etc.)

- If the venue is providing food and beverages, what is the minimum number of guests for which you will be charged?
- Can you give us sample menus and a quotation?
- Can we experience a food tasting?
- Can you accommodate vegetarians or other special dietary requirements?
- Do you offer menus according to themes?
- Does the venue have a wedding or alcohol license?
- If the venue is not providing food and beverages, is there a kitchen used by you and your team?
- Does the venue have any partnerships with food vendors?
- Are the restrooms easily accessible?
- Is security offered and/or necessary?
- Will a cleaning crew make sure the venue is clean before the event and clean up afterwards?
- Does the have adequate tables, chairs, linens, silverware, etc.?
- Are there sufficient audio and video capabilities?
- Is there a stage available?
- Are there restrictions in place regarding noise or photography?
- Is there a music curfew around the venue?
- Are there any extra fees such as corkage fee, overtime fee or cancellation fee?
- If the event is planned outdoors, what is the rain plan in case of inclement weather?

## Event Date and Time

Before you rush to book a venue, check availability. You may find a perfect event space, but it may be reserved on the date you need it. It is best to check availability months before the actual date of the event, just in case the date is already booked.

If you are keen about a particular place or space and it's available on the date of your event, make sure to book it as far in advance as possible. This way, you don't have to worry about the venue and you can focus your attention on other things.

# Venue Experience

It's important to look at references for prospective venues before making a final decision. You can get references from past clients or even ask your friends, family, and co-workers if they have ever attended any events there.

You could also check out their website, if they have one, to see pictures or attendee reviews and ratings of any recent events that have been hosted there. This can give you a good idea of what the venue has to offer and what you can expect from it.

If the place has a restaurant, for example, you'll know if their food is well received or if they are known for being overpriced. If the venue is outside, you'll know what amenities it has and if its facilities are well maintained.

By seeing what other events have been hosted there, you can see if the venue's description matches what they actually have to offer.

Furthermore, you might want to ask if they have hosted events similar to what you are planning on hosting. Event venues often hold different types of events and you want to make sure that it has experience with hosting your type of event.

## Tips for Booking an Event Venue

Are you still unsure how to choose the best venue for your event? You'll find a couple of useful tips below:

- Outdoors or indoors? If you are looking for a place that will hold at least 100 people, then it is best to stick with an indoor venue. It has better amenities and is more secure. However, outdoor venues are cheaper and offer better scenery for your photos.
- Book early. In-person events are usually planned way in advance, so be sure to book a spot at least six months ahead of your event. This will give you ample time to set up for it.
- Do your research on the venue's policies beforehand. While some venues are flexible with their rules, others are strict. Be sure to read over the contract and ask for a few changes if you are not comfortable accepting all their terms.

- Practice your negotiating skills. If you don't like the venue's terms, then negotiate. Add specifics to why you are not comfortable with their terms and ask them if they can change them for you. Remember that this is all about getting the best deal for yourself too.
- Book according to your needs. If you are hosting a small event of 20-30 people, then it's more efficient to book a small space than a large space. If you are hosting an event of more than 100 people, then it's best to book a large space.
- Alternative options. If you cannot find a suitable venue that agrees with your terms and conditions, then get creative. Loop in your networks to see what options you have available to you.

## Event App or Website

It is also helpful if you can provide attendees with an event app or website. Today, it is more common than ever for events to have a website or an event app. These are used more frequently for large events because they enhance event experiences. Using one or both can help your attendees save time when searching for event information, such as schedules and maps.

## Wrapping Up

Choosing the right venue for an event can be a lot of work, but it's well worth it to pick the right spot. Plan ahead and plan well, and do your research thoroughly. Don't hesitate to think outside the box when it comes to finding a place to hold your next event, big or small. Compare different venues to get the best possible deal, but make sure the place you choose is flexible and suitable for your event needs.

## *Making Decisions – Dressing for an Interview*

### ***Getting Off to a Good Start***

The way you look during an interview *may* decide if you get the job. How you look is very important! Persons who talk with you about the job will form ideas about you. These ideas are made within a few seconds after you walk into the room. This is called a “first impression.”

Right or wrong, first impressions may become lasting impressions! Impressions are made based on how you look and how you act. Your appearance is made up of your clothing, your personal grooming and your body language. All three of these areas are important. They provide hints to the employer about your self-confidence and ability to fit in with the other employees. From your appearance a lot of ideas are formed about your interest in the job and if you can do the work. Make sure your look tells the right story.

### ***Your Clothing***

The job you are applying for will help determine the clothes to wear to the interview. Whatever the job, think *basic* and keep it *simple*. Clothing does not have to be new or expensive. It should, however, *always* be clean, pressed, and fit the body properly. If possible before your interview, plan a visit to the place of business. Arrive in time to watch workers coming to work or leaving. Look at the type and style of clothing employees are wearing. Entry level or blue-collar jobs may require a uniform. For the

interview, dress neatly in a dress-casual outfit. If your job is at a sales level position, dress neatly and in keeping with fashion. Other jobs at this level include many secretarial, receptionist, and host/hostess positions. Manager level jobs require a basic suit for both men and women. A basic necktie for men, and simple attractive jewelry or a scarf for women is appropriate.

Think *basic* and *keep it simple* also apply to selecting garment styles and colors. Above all clothing must be neat and well-fitted to the body. Colors and textures should look good on the individual. Traditional, classic styles are always appropriate. Select a garment with sleeves; never go sleeveless. Garments (dresses, shirts/blouses) with buttons should be buttoned. Men may leave the collar button open if a tie is not worn.

Solid colors are always appropriate. Stripes, checks and simple patterns may be all right for women. Women should not wear floral, very sheer, or lacy fabrics. Conservative necklines are best for an interview session. Socks for men and hosiery for women are a requirement for all levels of interviews. Shoes should always be polished and in good condition. Women should never wear heels higher than two-inches. Sandals or overly trendy styles (platforms, very chunky heels, etc.) are not recommended for an interview. Men should wear dark shoes and matching socks. Neutral hosiery or hosiery that blends hemline and shoe color is best for women.

Accessories and jewelry should blend with the outfit. For men, try to match the belt with shoes and socks. If a tie is worn, keep it basic and simple. This is not the time for red, or ties with cartoon characters. The only jewelry for men might be a watch and a wedding or a class ring if appropriate. Leave your necklace and earrings at home.

Women should choose accessories that go with their outfit and body shape. Earrings should be simple. Jewelry should not dangle or make a noise. One ring on each hand is enough. Handbags should be easy to handle and large enough to hold necessary items. Leave the large ones with lots of straps at home.

### ***Your Grooming***

Good personal grooming habits say a lot about how you value yourself as a person. This is one of the visual clues interviewers notice very quickly. Make a point to bathe your body, wash and style your hair the evening before or morning of your interview. Brush your teeth, and use a mouthwash or breath mint before you arrive at the interview.

Hair style should be neat and attractive. If your hair needs to be trimmed, get it cut the week before your interview. Hair color should appear natural. Don't experiment with color the evening before. Control long or unruly hair with combs, pins or bands that blend with hair color. Hair spray can also help control hair. Use only enough to gently hold hair in place. Hair should never look artificial or plastered to the head.

Inspect and groom fingernails. For men, the nails should be clean, smooth and no longer than the edges of the finger tips. Women should adjust their nail length to correspond to the job requirements. Long nails are

viewed as getting in the way of many activities. Long, bright fingernails or chipped nail polish are never appropriate.

The use of makeup is a matter of choice. If used, it should flatter and improve the appearance. Makeup should never draw attention. A lot of makeup is not appropriate for an interview. Women should use eye shadow sparingly. Lipstick should go with the outfit. Avoid dark, bright or flashy lipstick.

The use of too much perfume or aftershave may be offensive to some individuals. If you wear them, never apply them just before the interview. Men should wash their hands after using cologne or aftershave. This will prevent the transfer of the odor when shaking hands. Women should use only very small amounts on the inside of the arm at the elbow.

### ***Your Body Language***

It is normal and natural to be somewhat nervous about the interview. Do a "dress rehearsal" in front of a large mirror the day before. This may help you feel better about the situation. Notice your posture while you sit, walk and stand. Women especially should practice walking in the shoes they plan to wear. Be sure to always stand and sit tall. Shoulders should be back and somewhat square. Head should be up and looking forward. You do not need to watch your feet. They know how to walk.

Look individuals in the eyes as they are talking with you. Speak loud enough to be heard, but soft enough to be pleasant. If the interviewer extends a hand, shake it firmly. A limp handshake does not give a good impression. Remain standing until the interviewer offers you a seat. When seated, the feet should be firmly on the floor in front

of you. It is best if women cross their feet at the ankles rather than the knees.

During the interview find a comfortable location for your hands. Hands may be clasped together in your lap. They may also be placed one on top of the other. Don't let

yourself "play" with your clothing, drum with your fingers, or shake a foot or leg nervously.

Last, but not least, put a smile on your face! Share that smile with everyone you meet. This could be your lucky day!

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March 1998; revised October 2007

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## **Lunch or Meal Interview Etiquette**

An invitation to a lunch interview or an interview during another meal means that you are under strong consideration for the position. Generally, the interviewer's main objective is to evaluate your social skills. Using proper dining etiquette is essential. Don't neglect your table manners.

### **Before the meal**

- Confirm the location and time. Ask how you will recognize the interviewer.
- If you are nervous about the setting, visit the restaurant before the interview. Look at the menu - brush up on the correct pronunciation of the items on the menu and the correct dining etiquette for eating those items.
- Turn off your cell phone before entering the restaurant and leave it off.
- Dress professionally (even if the restaurant is casual).
- Bring copies of your resume and a pen and note pad.
- Follow the steps you would normally take to get ready for an office interview. Research the company, practice your responses to interview questions, and prepare a list of questions you have for the interviewer.
- Arrive early so that you will have time to visit the restroom to tidy up and also have a few minutes to relax before the interview.
- Be certain to check to see if your party is already there, no matter what time you arrive.
- Wait in the lobby, not at the bar area.

### **During the meal**

Job interviews over dinner require a less aggressive "sell" than an office interview. The company believes you can do the job at this point, and would like to evaluate your social skills.

- Focus on the interviewer even if the restaurant is noisy and full of distractions.
- Avoid discussing religion, politics, or anything else that might be controversial.
- Although the setting might be casual, don't become too familiar with the interviewer. Remain professional.
- Try your best to remain relaxed and stay confident. Remember that the company believes you can do the job.

### **Dining etiquette tips**

Use excellent table manners and follow these dining etiquette tips at the table:

- If there is more than one person interviewing you, wait for everyone to be seated before placing your napkin in your lap or opening your menu.
- Order something that is easy to eat. Avoid difficult foods such as spaghetti, spare ribs, fried chicken, tacos, lobster, crab legs, and large, messy sandwiches. If in doubt, order what the interviewer is eating.
- Order quickly, without fuss or interrogation of the server. Do not make an issue of your food choices, allergies, and your likes and dislikes.
- Do not change your order or send food back. If something is a little wrong with your order, let it slide.
- Don't order the most expensive or the least expensive menu item.

- Don't order anything huge or smelly or crunchy.
- Ponder answers to difficult questions while chewing.
- Take small bites.
- Don't eat too fast or too slow.
- Do not drink from a bottle or from a straw.
- Don't wipe your plate with your bread.
- Don't order dessert unless the interviewer does.
- Be polite to servers. Say "please" and "thank you."
- Do not order alcohol, even if you are of age and even if your interviewer does. Not even a "mocktail".
- Mention that you brought copies of your resume or portfolio, but don't take them out until they are requested.

#### **After the meal**

- As the invitee, you have no responsibility for the bill, but be sure to thank your host for the meal. Be gracious about letting the interviewer pick up the tab.
- Ask for your host(s) business card(s) if you have not already received them.
- Leave on a positive note by expressing your interest in the job.
- Write the host a "thank you note" and remember to thank them for the meal as well as the interview.

# Dressing Professionally on a Budget

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Fact Sheet

## First Impressions

First impressions are extremely important, especially in the business world.

In order to make a good first impression, dress professionally to separate your social image from your professional presence.

## Social vs. Professional Presence

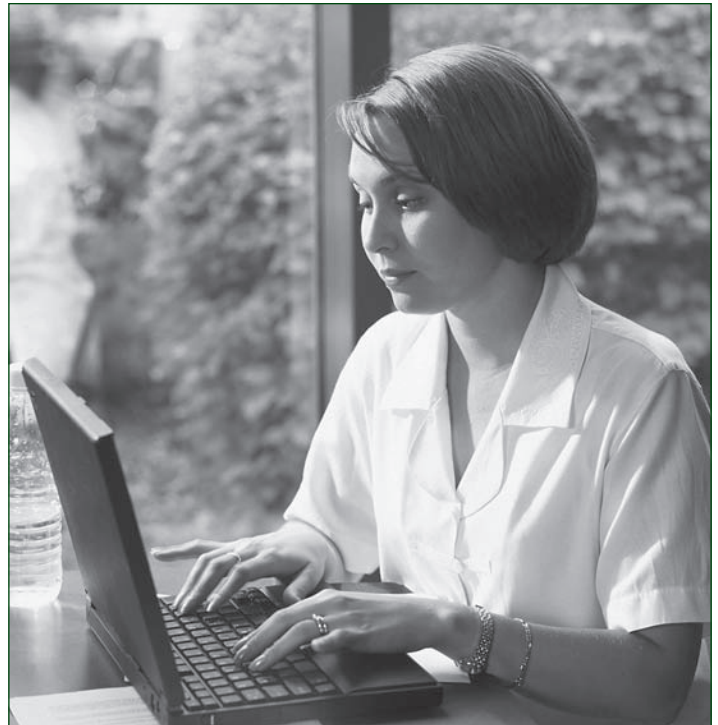
What you wear at home and in social situations usually should not be what you wear at work.

The little details of dress matter most. No matter what you wear, clothes should be neat and clean. Keep shoes clean and polished. Hair should be neatly styled and makeup should be subtle. Nails should be clean, neat and of reasonable length. Always dress for the job you want.

Avoid wearing perfume or cologne at the office. Your scent (even if you smell good) can be an issue for employers, clients or co-workers. With any type of scent, less – or none – is better. In addition, depending on the workplace, you may want cover any tattoos and remove piercing rings.

## Rules for Casual Dress at Work

Business casual does not mean sloppy. Even in a “business casual” work environment, clothing should be pressed and never wrinkled, torn, dirty, or frayed. Any clothing that has words, terms, or pictures that might be offensive to others is unacceptable.



A simple blouse will never seem dated and makes a professional impression.

Not all casual clothing is suitable for the office. Clothing that reveals too much cleavage, or shows your back, chest, feet, stomach or underwear is not appropriate for a place of business.

Sports team, university, and fashion brand names on clothing are generally acceptable. Hats are not appropriate in the office, with the exception of head coverings that are required for religious purposes or cultural tradition.

In a casual workplace, you cannot go wrong with khakis and a sport shirt or a nice sweater. If you are going to a meeting or making a presentation, more professional attire is in order.

## What not to wear to work

- Flip-flops or sneakers
- Visible underwear (bras, bra straps, briefs, boxers, etc.) – even if your bra straps match your top. Make sure the top of underwear does not show above the pants waistband.
- Shorts
- Jeans
- Low-rise or very tight pants
- Low-cut, midriff-baring or tight tops

## Trendy vs. Classic

Classic styles will not become dated. A classic suit that will last for years is a better investment than trendy attire that will only last a season. Remember that your idea of trendy clothing might not match the boss's perspective on what is fashionable. Dress conservatively.

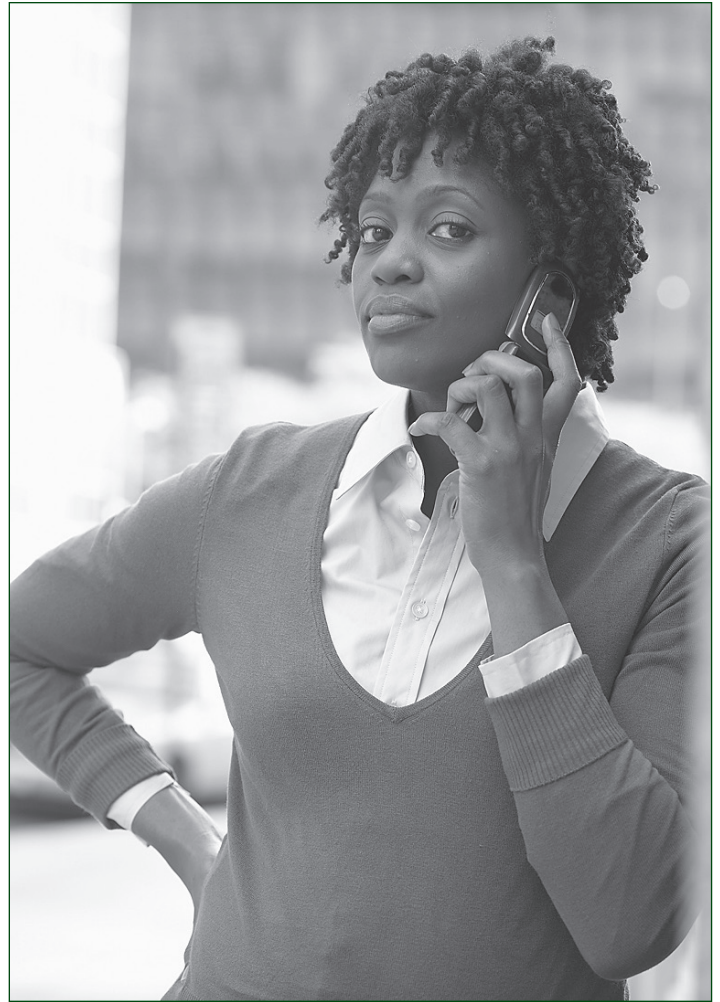
## When to buy classic and trendy

Choose classic styles when purchasing big-ticket items, such as suits, dresses or coats.

Trendy, but inexpensive, accessories help you look up-to-date. Choose them in the brightest seasonal colors. (See the wardrobe planning tips on page 3 for more suggestions.)

## Where to find affordable clothes

- Clearance racks
- Outlet stores
- Goodwill/Disabled American Veterans shops
- Borrow special occasion items from a friend
- Secondhand, thrift or resale shops
- Yard or garage sales
- A clothes exchange swap meet



A sweater and blouse are always appropriate.

## Creating a Seasonless Wardrobe

Mix and match key pieces to create different looks. No two pieces should be the same, but they should coordinate with one another. Use accessories to pull the look together.

Two tools on the next page will help build a wardrobe on a budget:

- Follow the steps for wardrobe planning to clean your closet and choose the best pieces for your work and lifestyle.
- The chart “Make the Most of Your Wardrobe” shows how a few key pieces can be the basis for a variety of outfits.



Regularly evaluate your wardrobe.

## Wardrobe Planning

- Get organized. Clean out and re-organize your closet and dresser.
- Decide on a basic color plan. Neutrals are always in style and are a good foundation for your wardrobe.
- Evaluate your wardrobe. Take an inventory of your closet and make a list of things you need. Buying from a list will keep you focused and curb impulse buying.
- Plan your wardrobe for variety and flexibility. Choose a few fun pieces to keep your wardrobe looking fresh and up-to-date.
- Determine your clothing budget. Decide what you can afford to spend on clothes every month, and stick to that budget.
- Buy the best quality clothes that you can afford. They will last longer, wear better and ultimately save you money.
- Buy basic styles because they will last longer.
- Take care of the clothes you have. Learn how to care for your clothes the right way.

## Make the Most of Your Wardrobe

### Five pieces = 6 looks

1 jacket	1 blouse
1 short skirt	1 long skirt
1 pair of pants	

### Seven pieces = 14 looks

2 jackets	1 blouse,
1 short skirt	2 long skirts
1 pair of pants	

### Eight pieces = 30 looks

2 jackets	2 blouses,
1 short skirt	2 long skirts
1 pair of pants	

### Nine pieces = 42 looks

2 jackets	2 blouses
1 short skirt	2 long skirts
1 shirt	1 pair of pants



This formula could work for a man's wardrobe – substitute slacks or dress pants for the skirts.

## K-State Research and Extension Publications

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*Basic Job Ready Skills*, S134A

*Basic Health and Wellness*, S134D (Spanish S134DS)

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<http://www.FashionForRealWomen.com>.

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What Not to Wear on a Job Interview –  
<http://jobsearch.about.com/od/interviewattire/a/interviewnot.htm>

Dress for Work Success –  
[http://humanresources.about.com/od/workrelationships/a/dress\\_code.htm](http://humanresources.about.com/od/workrelationships/a/dress_code.htm)

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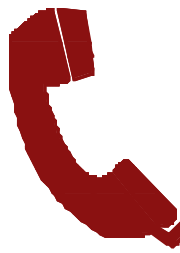
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Denise Dias, *Dressing Professionally on a Budget*, Fact Sheet, Kansas State University, August 2009.





# Finding Work

## The Job Interview

A job interview is a time to exhibit your talents. The employment interview is the most important part of your job search. Those 20 or 30 minutes can determine your career path. You have to sell yourself by the way you look and the way you act, as well as by the qualifications you present. It is your opportunity to convince an employer that you can make a contribution to the company or organization where you are interviewing. During the job interview an employer judges your qualifications, appearance and over-all qualities for the job opening. Equally important, a job interview gives you a chance to evaluate the job and the employing organization.

### Before the Interview

#### 1. Assemble all necessary papers to take to the interview

- Resume or personal data sheet
- Licenses, Social Security card and/or military records
- Samples of work, if relevant
- List of questions you want to ask the interviewer about the job

#### 2. Learn all you can about the prospective employer

- What are the products and services?
- What is its reputation?
- What types of jobs are available?

- What are the hiring policies and practices?
- What are their salary ranges?
- What are their goals?

#### 3. Identify what you have to offer—Refer to Preparing A Resume, SP-461-C.

- Your education, training and experience—what you have done, know how to do and can do.
- Remember all the skills, abilities and talents you possess that will make you an excellent employee.

#### 4. Consider your potentials as an employee

- Why do you feel you can do the job?
- What makes you qualified for the job?
- What do you have to offer the company or organization?
- Why do you want to work for the employer in question?

### Pre-Interview Checklist

#### Before you leave home for your interview, check the following:

- Are you properly dressed? Avoid fashion extremes. Be clean, neat and well-groomed.
- Have you researched the organization you are interviewing with?
- Do you know the interviewer's name? If not, get it from the

receptionist before the interview.

- Have you formulated answers for usual interview questions?
- Do you have all necessary information for the interview? This includes items such as resume or personal data sheet, names and addresses of references, pen and note pad.
- Is there someone you could do a practice interview with? You will benefit from suggestions for improvement.

### The Interview

1. Be pleasant and friendly, but businesslike.
2. Go alone to the interview.
3. Tell the receptionist your name when you arrive.
4. Obey the rules of politeness and etiquette. Shake hands if a hand is extended to you first; do not chew gum or your nails; and greet the interviewer by appropriate title: Mr., Mrs., Miss or Ms.
5. Let the employer control the interview. Your answers should be frank and brief but complete, without rambling. Avoid being a yes-or-no applicant.
6. Know what job you are applying for. Avoid saying "I'll do anything if you will give me a chance." Be ready to show you are interested in learning a new job if your interviewer offers to train you.
7. Stress your qualifications. The employer's questions or statements will indicate the type of person wanted for the job. Use



<p>these as clues in presenting your qualifications.</p> <ol style="list-style-type: none"> <li>8. Be ready for surprise questions, and think before you answer.</li> <li>9. In discussing your previous jobs and work situations, avoid criticizing former employers or fellow workers.</li> <li>10. Do not discuss your personal, domestic or financial problems unless you are specifically asked about them. Then, limit your comment.</li> <li>11. Do not be in a hurry to ask questions unless the employer invites them. But do not be afraid to ask what you need to know.</li> </ol>	<ol style="list-style-type: none"> <li>12. If the employer offers you a job, be sure you understand exactly what your duties will be. A definite understanding about the nature of your job will avoid future disappointment for either you or your employer.</li> <li>13. Be prepared to state the salary you want, but not until the employer has introduced the subject. Be realistic in discussing salary.</li> <li>14. If the employer does not definitely offer you a job or indicate when you will hear about it, ask when you can expect the hiring decision. Conduct yourself in a</li> </ol>	<p>positive and confident manner. Remember, you have maturity and valuable life experience to offer an employer.</p> <ol style="list-style-type: none"> <li>15. If the employer asks you to call or return for another interview, make a written note of the time, date and place.</li> <li>16. At the end of the interview, thank the interviewer for the time and consideration for employment. If the firm cannot use you, ask about other potential employers who may need a person with your qualifications.</li> <li>17. Write a follow-up letter to the interviewer.</li> </ol>
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### Answer Questions with Care

Following is a list of questions job interviewers might ask and what they really want to know. How you answer questions is the key to your employment. Consider these questions carefully and formulate answers prior to your interview.

The Question Asked	What the Interviewer Really Means	How to Answer
1. What is your experience?	1. Tell me what you know and what you have done in previous jobs that will be useful in handling this job.	1. In answering this question, build on your knowledge of the organization and stress the details of your experience that match the needs of the job. Tie your abilities to the needs of the position.
2. Why are you interested in this job?	2. If we hire you, will you be able to manage the problems involved?	2. Avoid general comments; zero in on how you can contribute to solving specific problems and reaching goals.
3. Tell me about yourself.	3. Tell me what you can do for this company and how you will fit in here if we hire you.	3. Be ready to give examples of previous experiences and personal characteristics that fit this job. Also include what others have said about your performance.
4. What is your greatest strength?	4. Are you good at any of the things we have a problem with and/or are important to this job?	4. Know what the organization needs and capitalize on that. For example, if you know the last person to hold the job was disorganized, comment on your organizational abilities. Emphasize your maturity and life experiences.
5. What is your greatest weakness?	5. Do not tell me you're perfect. I will not believe it.	5. Do not confess real problems. Choose a "weakness" that can be considered a strength. For example, confess to having a "thing" about promptness.
6. Why do you want to change jobs?	6. I want to know what kinds of trouble we can expect from you.	6. Give an honest, straightforward answer. Avoid bad-mouthing others and disguise difficulties in positive language. Point out what attracts you to this job.
7. What kinds of personal crises have forced you to miss work?	7. I want to see if you are a dedicated employee and also get around equal opportunity laws relating to marital status and children.	7. Be careful not to fall into the trap of mentioning child-related crises. Use a personal example, such as the day a dental filling fell out.
8. What are your interests outside of work?	8. Will your leisure activities embarrass us or interfere with your giving us your best?	8. Describe interests that enhance your value to the company, not those that might result in costs to the organization. If the company is into supporting the community, highlight your volunteer work.
9. What salary do you expect?	9. Do you have realistic expectations or are we wasting each other's time?	9. Put this question off as long as possible and try to get the interviewer to give you a salary figure first. Go prepared with what you consider to be a fair wage based on your knowledge of the organization and local wages for similar jobs. Be prepared to deal with a lower offer than you expect. Be prepared to discuss your salary realistically.



As you can see from the previous questions, interviewers are really quite interested in what you have to offer the organization they represent. Listen carefully to the interviewer, and with each question, think "What do I possess that would be useful in that situation?" Discuss that skill, ability, experience or talent. Help the interviewer see that you are indeed a product the organization cannot do without. This is your chance to sell your abilities and maturity.

## Questions You May Ask

An interview is a two-way street; you are expected to ask questions. Ask relevant questions which indicate you have thought through the job carefully. Questions you might ask include:

- What are the responsibilities of this position?
- With whom will I be working?
- What opportunities will the position offer for advancement?
- Does the organization promote from within?
- Is there an organizational training program available for self-improvement?

**Avoid questions about breaks, vacation schedules and working hours.**

## Illegal Interview Questions

An interviewer must be careful not to ask certain questions because they may be discriminatory. These questions may not be asked on job application forms either. The questions relate to age, children, marital status, national origin, race and religion. If an interviewer does ask you one of these illegal questions, you can:

- Ignore the fact that it is illegal and answer it in a way that will not harm your chances of getting the job.
- Answer with a question of your own, such as "Is that relevant to the requirements of the position?" or "Does that have any bearing on my work performance? I don't want to burden you with details of my personal life."

**You should ask yourself, "Do you really want to work for someone who is interested in such questions?"**

## Make Yourself a Memorable Applicant

Leave the interview on an upbeat note, stating your interest in the job and your hope for a favorable

decision. After an interview, a courteous and valuable job-getting idea is to write a letter to the person who interviewed you. Its purpose is to thank the interviewer for his or her time and interest or advice. The hidden purpose is to remind the interviewer of your particular qualifications and continuing interest. Never follow up with daily telephone calls to find out what has been decided about the job. Your follow-up letter can be very simple. Make sure it looks professional and is free of mistakes and misspellings. Here is a sample of an excellent follow-up letter.

## Learn from Each Interview

After you leave an interview, take a few minutes to evaluate how things went. Be honest with yourself, but don't be too hard. The important point is that you do your best and

715 Clovis Drive  
Somewhere, TN 20000  
April 25, 1995

Mr. Sam R. White  
Marketing Coordinator  
Zoom Corporation  
3893 Factory Boulevard  
Anywhere, GA 99999

Dear Mr. White:

Thank you for taking the time to talk with me yesterday about working for Zoom Corporation. The description of the regional marketing assistant position sounds extremely interesting, and I would like to be part of your organization. Zoom Corporation impresses me as a company that recognizes employees' skills and assists employees to grow and become productive.

I appreciate having the opportunity to be interviewed for the position. I look forward to hearing from you about your hiring decision.

Sincerely,

John W. Doe

learn from your mistakes. Ask yourself.....

- Did this interview go well? Why?
- Was there something I could improve? What?
- Was there anything I could do differently next time? If so, what?
- Do I need assistance in planning future interviews? If so, what kind of assistance? Where can I find this type of help?

You will not be offered a job every time you are interviewed. This happens to everyone. When you are not hired, you will wonder why. Perhaps you did something wrong during the interview. Use the checklist on this page to determine how you might better prepare yourself for the next interview. Check "yes" or "no" after each statement.

Total up your "yes" answers and your "no" answers. If you come up with more "no" answers, you need to find ways to improve your image as a potential employee. If you have more "yes" answers, you are well on your way to that successful job. The following ideas might help you as you continue your job search.

- Seek help from friends and associates as you undertake your job search. You will want to be careful not to jeopardize your present job, if currently employed.
- Follow up on all reasonable job leads. Be assertive in your search. More than one contact may be needed to land the perfect job.
- Keep up your spirits. Don't let rejections undermine your self-confidence.

Interviewing for a job is hard work. It requires continued effort. Try

	Yes	No
1. I was neat and well groomed.		
2. I exhibited a positive attitude.		
3. I was self-confident, but not cocky.		
4. I was enthusiastic.		
5. I had my career goals well defined.		
6. I completed the job application neatly and accurately.		
7. I was aware of the organization, its product and/or service.		
8. I spoke clearly and looked at the interviewer.		
9. I had the training and/or experience required.		
10. I was tactful and avoided criticizing others.		
11. I was courteous and thanked the interviewer for his/her time.		
12. I had realistic salary demands.		
13. I was on time for my interview.		
14. I inquired about job security and benefits, but I didn't show excessive interest.		
15. I asked questions about the job and its responsibilities.		
<b>Total</b>		

not to get discouraged if you don't get the first few jobs you interview for. Remember, the job market is tight, and often many people are competing for the same job. Let each interview be a learning experience for you. Learn from each contact and improve your skills, so when the "right" job comes along, you will be the best candidate.

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SP461F-10M- 6/95 E12-2015-00-300-95

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## INTRODUCTION

Wouldn't it be great to win the lottery and suddenly have enough money to pay off all of your debts and become financially secure for life? That's a nice dream. But even if that dream came true, you would probably find that simply having a lot of money does not end financial concerns. It just means having to think about other things.

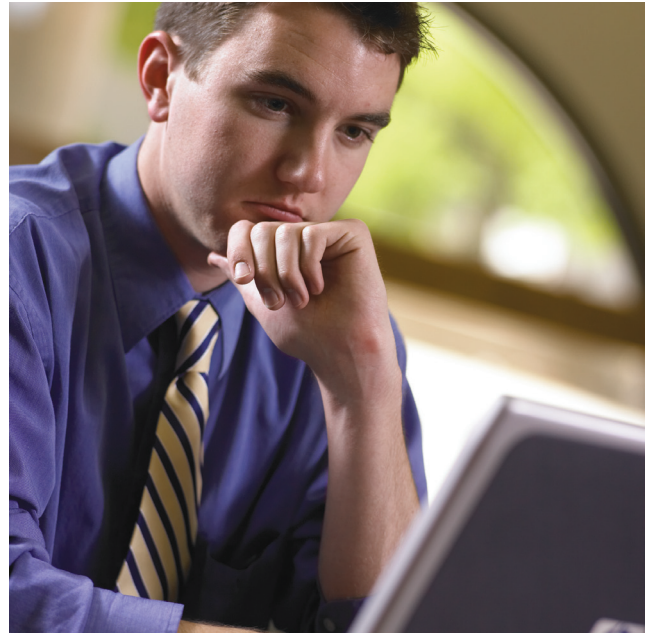
Money problems affect us all, no matter how much or how little we have. That's why financial planning is so important. It's hard to think about the future when pay day is a week away and your bank account is empty. You can make your money stretch further if you learn to manage it carefully. You can make your money stretch if you

- Know what you want to do with your money.
- Know where your money goes.
- Know how to keep your money longer.
- Plan your spending in advance.
- Know and keep within your credit limits.

That is what this and the additional five circulars in the *Managing Your Money* series (Circulars 592-596) can help you do.

## WHAT'S IMPORTANT TO YOU?

Why do you spend your money the way you do? If 10 people were given a \$100 bill, they would probably all spend it in entirely different ways. Why? Because people are different and have different values. The deep-rooted beliefs you have about what is desirable and good are known as values. Values grow from personal experiences. You have made and will continue to make choices



based on your values. Values are not necessarily right or wrong; they express what is most important to you.

Families set goals based on their values. A major reason many couples argue about money is differing values and goals. To find out what you value, you should fill out Worksheet 1 and your spouse/partner should fill out Worksheet 2. After you both have completed the list, take some time to compare your responses.

Do you both value the same things? Do you want more new clothing, while your partner would prefer to go on a fishing trip? It's hard for one person to decide what is most important, but even harder for two people to agree. What about your children? Don't forget to consider their priorities as well.

Do you and your partner agree on your spending values? Are you spending money on the things that are

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really important to both you and your family? The next step is to take some time to compare your actual spending to your rated priorities to see if they match.

## HOW TO TALK ABOUT MONEY

Preventing and overcoming money problems takes honest and open communication. It also takes some time and effort. Talking about money is hard. It means more than just discussing the amount of income, who is spending what, and how much things cost.

Think about money—what does it mean to you? To some it means power. To others it may mean security or status. Take some time and find out just what you and your spouse/partner think about money.

Use Worksheets 3 and 4 to get your discussions started. Don't wait until a problem occurs; try to talk on a regular basis. Also choose a place where you won't be interrupted.

Here are some other tips to follow.

1. **Ask other family members for input.** People, in general, are more supportive of decisions when they have been asked to give some input. Try taking the democratic approach. Include all family members, even children, in helping make decisions about money as a team. Let everyone have a chance to express an opinion. You will find that family members are more likely to be satisfied if they helped in making the decision.
2. **Clearly identify the issue or concern.** Just what is the problem? None of us are immune to problems. Some families may have more problems or different ones than others. Is the problem spending too much money, spending at the wrong time, or spending on unnecessary or unimportant items? Financial problems are made more serious by certain addictive behaviors (drugs, alcohol, gambling). If you suspect this might be the cause of the problem, please seek help from a local counseling/mental health center or from a qualified professional. It is imperative that you start working to solve these kinds of problems as you also work on your financial ones.
3. **Every family member should state his or her feelings, wants, and needs freely.** Others should not judge or criticize. Talk about the present. Try using "I" messages instead of saying "you always" or "you never." For example, instead of saying

"You never fill the gas tank," say, "I get really upset when I find the gas tank close to empty whenever I want to use the car."

4. **Be sure to listen carefully to the other person.** Let them know you understand what they said. For example, "Dad, you seemed upset when there was no gas in the car."
5. **Be willing to negotiate for a realistic settlement of differences.** Family members must be ready to compromise. A verbal agreement is fine, but a written one may help even more to avoid conflicts. Example, when the gas tank gets down to a quarter-tank, the person driving is responsible for filling the tank.

## FIRST STEP: SETTING FINANCIAL GOALS

It is necessary to take a look into the future and see where you want to be before you can get there. Families set their financial goals based on their values. One family's goal list will be different from another family's. Some examples of goals include owning your own home, paying off all debts, saving for your children's college education, or taking a family vacation.

### Think About Your Goals

A list of goals could go on and on, it just depends on your family's needs, wants, and desires.

Use Worksheet 5 to help plan your family goals. Now is the time to think about what you want. Take time to write down your goals so that you can see what is really important to you and your family. What do you really want for your future?

Financial goals are the specific things you want to do with your money within a certain period of time. They will give you a purpose for the way you spend your money today and tomorrow.

- **Short-term** goals include things that can be done soon, perhaps in a week or a few months, but no longer than a year. Examples include buying new clothes or saving for a vacation.
- **Intermediate-term** goals include things that can be accomplished in one to five years. Examples include buying a new car or paying off debts.
- **Long-term** goals include things you would hope to achieve in five or more years. Examples include buying a house, putting children through college, or saving for retirement.

As you set your financial goals, remember these three basic ideas.

- **Set realistic goals.** Goals that are set too high may frustrate you and cause you to abandon your plans. Maybe it is impossible to save \$100 a month right now. Why not try for \$10 or \$25?
- **Be specific.** State your objectives concisely. Visualize your goals by drawing pictures or cutting pictures out of magazines that illustrate what you want to accomplish. If goals are vague, you may not be able to meet them, and others in your family may have different ideas about the goal. An example of a specific goal might be, “If we save \$100 a month for the next 12 months, we can afford new carpeting for the living room.”
- **Be flexible.** Plans may require adjustments as your income and lifestyle change. Don’t be so rigid that you have to start over with an entirely new plan. For example: An unexpected expense comes up. You can’t save the entire \$100 that month. Don’t let that get you off track. Continue to set aside something toward your goal no matter how little it may be.

### More Thoughts on Goals

You and your family probably have some ideas about the things you want in the future. An advantage of setting goals is that you know you have something to work toward. All too often you can get so caught up in day-to-day problems that you end up accomplishing very little. While this may not be a problem in the short run, in the long run (whether it is college or retirement) a lack of financial planning can mean real problems.

Some goals require resources other than money to achieve. In order to reach some goals, you may decide you need to earn more money. In order to do that, you may need more training or education, which requires time and other talents.

Reaching long-term goals may depend on achieving several short-term goals along the way. It may be hard to give up things now to have something in the future, yet short-term sacrifices may be needed to provide for the future. Knowing what your goals are and how much money you need to achieve them may help you make decisions about spending money now.

Take time to prioritize your goals. Of the ones you have listed, which are the most important to you as an individual? Which are the most important to your family? Can you agree on an order in which to accomplish goals?

### CONCLUSION

Discussing financial priorities with your family is essential to creating a successful money management plan. Planning for the future with your family now ensures financial security later on.

Excel spreadsheet versions of some of these worksheets are available at [http://aces.nmsu.edu/pubs/\\_g/#circ](http://aces.nmsu.edu/pubs/_g/#circ).

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## Worksheet 1

### Values Assessment (for you)

Read over the list below. Put a 1 beside the things that are most important to you, a 2 beside the things you consider somewhat important, and a 3 beside things that are not important to you. After you and your spouse/partner have completed the list, compare and discuss your answers.

- |                      |                   |
|----------------------|-------------------|
| ___ religion         | ___ food          |
| ___ education        | ___ insurance     |
| ___ vacation         | ___ lots of money |
| ___ saving money     | ___ friends       |
| ___ our own business | ___ new car       |
| ___ jewelry          | ___ pay off debts |
| ___ family           | ___ our own home  |
| ___ health           | ___ clothes       |
| ___ cultural events  | ___ entertainment |
| ___ sports           | ___ boat          |
| ___ job success      | ___ other?        |
- 

## Worksheet 2

### Values Assessment (for spouse/partner)

Read over the list below. Put a 1 beside the things that are most important to you, a 2 beside the things you consider somewhat important, and a 3 beside things that are not important to you. After you and your spouse/partner have completed the list, compare and discuss your answers.

- |                      |                   |
|----------------------|-------------------|
| ___ religion         | ___ food          |
| ___ education        | ___ insurance     |
| ___ vacation         | ___ lots of money |
| ___ saving money     | ___ friends       |
| ___ our own business | ___ new car       |
| ___ jewelry          | ___ pay off debts |
| ___ family           | ___ our own home  |
| ___ health           | ___ clothes       |
| ___ cultural events  | ___ entertainment |
| ___ sports           | ___ boat          |
| ___ job success      | ___ other?        |



### Worksheet 3

#### Let's Talk About Money (for you)

Money is often a source of conflict in families. It is a difficult topic to discuss. This worksheet will help you learn more about your values and feelings about money. Each spouse/partner should use the worksheets provided and answer separately, then take some time to compare and discuss your answers. You will also want to include other family members in some of these discussions.

1. You've just won \$10,000 in the lottery. What will you do with the money?

\$ \_\_\_\_\_ for \_\_\_\_\_      \$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_      \$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_      \$ \_\_\_\_\_ for \_\_\_\_\_

2. You have just been laid off from your job. You must make a major cut in spending. What would you cut first?

3. I'd like to see us spend more money on \_\_\_\_\_  
and less money on \_\_\_\_\_.

4. How much money does your household spend monthly on the following?

Rent or mortgage payment: \$ \_\_\_\_\_

Groceries: \$ \_\_\_\_\_

Car payment: \$ \_\_\_\_\_

Clothing: \$ \_\_\_\_\_

Utilities (electricity, gas, water, telephone, cable): \$ \_\_\_\_\_

Entertainment: \$ \_\_\_\_\_

5. What money problem is the most frequent cause of arguments?

6. What is the most foolish thing you've spent money on in the last year?

7. What is the most sensible thing you've spent money on in the last year?

### Worksheet 3 (continued)

8. How do you feel about buying on credit?

9. Do you agree (A) or disagree (D) with these statements? Circle your answer.

A D I am too tight with money.

A D My spouse/partner is too tight with money.

A D I want to be included in making decisions about spending money.

A D I like to buy things because it makes me feel good.

A D I feel good about the way our family handles money.

A D Our family needs to develop a better way to manage money.

A D I think it is important to set goals and plan for the future.

A D Why worry about tomorrow? I live from day to day.

A D I would like to go out more often, even if it means doing without something.

A D I would rather do without some things for now to have a more secure future.

A D If one of us were to get sick or lose a job, we'd be able to pay our basic bills for a few months.

A D If one of our vehicles broke down and we needed \$1,000 for the repair, we could pay it without a lot of financial stress.

## Worksheet 4

### Let's Talk About Money (for spouse/partner)

Money is often a source of conflict in families. It is a difficult topic to discuss. This worksheet will help you learn more about your values and feelings about money. Each spouse/partner should use the worksheets provided and answer separately, then take some time to compare and discuss your answers. You will also want to include other family members in some of these discussions.

1. You've just won \$10,000 in the lottery. What will you do with the money?

\$ \_\_\_\_\_ for \_\_\_\_\_      \$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_      \$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_      \$ \_\_\_\_\_ for \_\_\_\_\_

2. You have just been laid off from your job. You must make a major cut in spending. What would you cut first?

3. I'd like to see us spend more money on \_\_\_\_\_.  
and less money on \_\_\_\_\_.

4. How much money does your household spend monthly on the following?

Rent or mortgage payment: \$ \_\_\_\_\_

Groceries: \$ \_\_\_\_\_

Car payment: \$ \_\_\_\_\_

Clothing: \$ \_\_\_\_\_

Utilities (electricity, gas, water, telephone, cable): \$ \_\_\_\_\_

Entertainment: \$ \_\_\_\_\_

5. What money problem is the most frequent cause of arguments?
6. What is the most foolish thing you've spent money on in the last year?
7. What is the most sensible thing you've spent money on in the last year?

### **Worksheet 4 (continued)**

8. How do you feel about buying on credit?

9. Do you agree (A) or disagree (D) with these statements? Circle your answer.

A D I am too tight with money.

A D My spouse/partner is too tight with money.

A D I want to be included in making decisions about spending money.

A D I like to buy things because it makes me feel good.

A D I feel good about the way our family handles money.

A D Our family needs to develop a better way to manage money.

A D I think it is important to set goals and plan for the future.

A D Why worry about tomorrow? I live from day to day.

A D I would like to go out more often, even if it means doing without something.

A D I would rather do without some things for now to have a more secure future.

A D If one of us were to get sick or lose a job, we'd be able to pay our basic bills for a few months.

A D If one of our vehicles broke down and we needed \$1,000 for the repair, we could pay it without a lot of financial stress.

## Worksheet 5

### Setting Your Family Goals

Now it's the whole family's turn. Take some time to really think about what you want for the future. Then use this worksheet to write down your goals. List the goals that are most important to both you and your family. As a family, discuss the ideas and develop a plan for your future. Identify your highest-priority goal by placing a 1 next to it. Place a 2 next to the second-highest and continue until you have prioritized each goal.

**Short-term** (within one year). Example: Save \$1,000 to pay for family vacation next summer.

Goal Amount To Save Each Month	Priority	Target Date	Total Cost	Amount Already Saved

**Intermediate** (one to five years). Example: Save enough to have an emergency fund worth three to six months of take-home pay.

Goal Amount To Save Each Month	Priority	Target Date	Total Cost	Amount Already Saved

**Worksheet 5 (continued)**

**Long-term** (five to ten years). Example: Save money to pay for child’s college education.

<b>Goal Amount To Save Each Month</b>	<b>Priority</b>	<b>Target Date</b>	<b>Total Cost</b>	<b>Amount Already Saved</b>





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# Prom Planning Committees

So you signed up for the prom committee? What a great first step to helping create the best prom ever! Whether you just wanted the inside scoop or love to plan parties, follow this prom committee advice to help make your big night one for the yearbook. From choosing a theme, venue, and decorations to picking music and activities to do at prom, you'll find advice on how to plan the best prom ever, all while staying within budget.

## Planning Tips

### How Do I Plan the Best Prom?

Organization and delegation are key when it comes to successful prom planning. For most teenagers, prom is a "once in a lifetime" event that you'll look back on for years to come, so you want to ensure that it is a flawless experience for everyone involved. From choosing the date, location, and theme of the prom to what to do after prom, it is best to break the prom committee volunteers into sub-committees to focus on completing specific tasks in a timely fashion. This will also allow your prom committee members the chance to shine and highlight their passion or talents. For instance, do you have super-talented artists on the prom committee? You may want to consider placing them on decoration duty, as their love of art could be very beneficial. Follow these easy steps on how to plan a prom, and you'll be well on your way to an evening of fun in no time!

1. **Recruit classmates** - Stir up the excitement and get as many classmates to join the prom committee as possible. This should be pretty simple to do, as many people will want to help with such an important occasion. Spread the word at school with posters, banners, and social media. The more the merrier, as there will be plenty of prom related things to consider and numerous tasks to accomplish before the big night. Remember, creating a memorable experience is best done as a team.
2. **Choose Date & Time** - If not already decided by your school, poll classmates, consider sporting schedules, and try to pick a date and time that will work for everyone. (Also find out if your school plans to hold a "grand march" the day of prom, as that may factor into the date and time selected.)
3. **Choose Your Prom Theme** - With the beauty of technology, you have countless options for inspiration when it comes to choosing your prom theme. From romantic foreign cities to carnival-themed events and everything in between, the possibilities are endless.
4. **Divide into Sub-Committees** - Delegating the workload is essential to pulling off a successful prom. Everyone wants to help and feel involved, and, if you are the chairman, you can't handle it all by yourself. It is best to break big sections of planning for prom down into manageable tasks and assign to the best-suited committee members. Suggested prom sub-committees include:

1. Budget/Fundraising Committee - Responsible for creating revenue for prom and ensuring that all sub-committee members are staying within the agreed upon budget.
  2. Decoration Committee - Responsible for decorating the venue for the big night. This group selects prom supplies and works within the allotted budget to create the agreed upon prom vision.
  3. Entertainment Committee - Responsibilities include researching and securing the DJ or band for the dance, as well as a photographer and any other vendors that may be needed for the activities planned at prom.
  4. Favor/Prize Committee - Researches and purchases the favors and souvenirs that will be handed out at prom.
  5. Tickets/Invitations Committee - This committee is in charge of all things related to prom tickets, from deciding the information that will be printed on the prom ticket to keeping track of all the sales.
  6. Publicity Committee - Think of this committee as a marketing department for the prom. They are in charge of spreading the word and creating interest for the big night via posters, ads in the school paper, or on the school website.
  7. Royalty Committee - This group is in charge of all things related to the prom court. From determining the voting method and tallying the votes to crowning the actual king and queen the night of prom, this committee has a royally important duty.
  8. Venue & Food Committee - Responsibilities include researching and securing the venue for the prom, keeping in mind costs and available assets. Once this committee has narrowed the selections down to a few options, they should present them to the whole prom committee for a vote so that everyone can again feel included and have a say in where the prom is being held. Also, if food is not provided at the venue, this group will locate and work with the catering company to finalize the menu for prom night.
  9. Volunteer/Staffing Committee - Responsibilities include planning, recruiting, and creating schedules for volunteers and chaperones for prom night. This committee also sets the time frame for the actual event.
  10. Clean-up – Everyone will need to return the next day and serve as part of the clean-up committee. Recycle and pack up any decorations that can be used the next year or donate them to the theatre department or another school.
  11. Add other committees as needed
5. **Final Touches** - Prom committee advisors should work closely with all sub-committee members to ensure that everyone is on track when it comes to deciding, ordering, organizing, and building things in timely fashion for prom.

## **Themes & Decor**

Choosing a theme for prom is one of the most important responsibilities of the prom committee. Not sure where to start? It's best to start by polling your classmates to see what their vision of the perfect prom includes and, if necessary, take a vote to determine your prom theme.

Do they want romantic? Whimsical? Pretty? Peculiar? Nostalgic? Fun? Glitzy? Throwback? Elegant? Haunted? Glamorous? Neon? Masquerade? Seaside?

Select a theme that everyone will enjoy and remember.

## **Prom Activities**

### **What are Some Fun Prom Activities?**

The most popular activities at prom are typically dancing and posing for selfies with your date and friends. But let's face it, not everyone knows the latest dance craze, or is comfortable trying to learn while dressed to the nines in formal prom attire. You'll want to be sure there are plenty of fun and safe alternative activities to keep everyone entertained and engaged if you want the title of "best prom ever!" For a cohesive look and experience, it's best to let your prom theme dictate the prom activities. For instance, if you went with a Hollywood theme, think about setting up a little corner area for showing some prom-themed movies and having everyone make their own star for the "Hollywood Walk of Fame"! With a Candyland theme, have some throwback board games available for everyone to play and a candy bag snack bar. Whatever the prom theme, the most important activity is to have fun, so do whatever makes your class happy!

## **Prom Fundraisers**

### **How Can We Fundraise for Prom?**

There are infinite options when it comes to fun and creative ways to raise money for prom expenses. Start by recruiting classmates and committee members to participate. Then brainstorm ideas on which types of fundraisers attract the most interest in your area. To increase the fundraising potential leading up to the big event, try a variety of different types of prom fundraisers. Don't forget to pull from past fundraising history! If your band group raised a ton of money selling frozen pizza, then it may be worth offering again. From selling discount cards specific to your school and local businesses to selling cookie dough, candy, popcorn, or candles, it's easy to find prom fundraisers specializing in just about anything you can imagine. What about a talent show or a prom walk/ run? What about a Grand March at prom that you charge a small admission fee to parents & the community to view? Still unsure? You can hit up pin boards and other

social media outlets for inspiration, but remember, delicious bake sales or tried-and-true car washes are super-effective, classic fundraising events. Students can also purchase their own tickets to the prom.

Be sure to stay on budget and include all committee members as you plan your prom. Using these tips, you and your prom committee are sure to plan the most memorable prom ever!

Sources: [Andersons.com](https://www.andersons.com); [Promnite.com](https://www.promnite.com); [Promgirl.com](https://www.promgirl.com); [VancoPayments.com](https://www.vancopayments.com); [Easyeventplanning.com](https://www.easyeventplanning.com).

Cheryl Varnadoe, 2023

**Family Consumer Sciences Skill-a-thon**  
**Life Skills Scenario Work Sheet for Participating Teams**  
**(To be turned in to judges after giving the 5 minute oral presentation.)**

**Team/County:** \_\_\_\_\_


**Scenario:**

Jonathan is a friend from your school. He has confided to you that his parents have called a family meeting about making some money decisions. With three teenagers in the house, money has been tight. Jonathan is very worried and feels stressed about it.

You have been learning the basics about money management in your 4-H program. What are some things Jonathan and his family need to consider as they get started managing the family budget?

Alternatives: Variety of options generated

Solution: Conclusions reached are explained and reasonable for the situation



# 2025-2026 LIFE SKILLS ASSESSMENT

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FACT SHEETS

4-H FCS National Championship  
Skill-A-Thon

