

4-H VOLUNTEER PROJECT LEADER TRAINING



Financial Literacy Using 4-H Curriculum

October 12, 2021

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Grant County Extension Agent**



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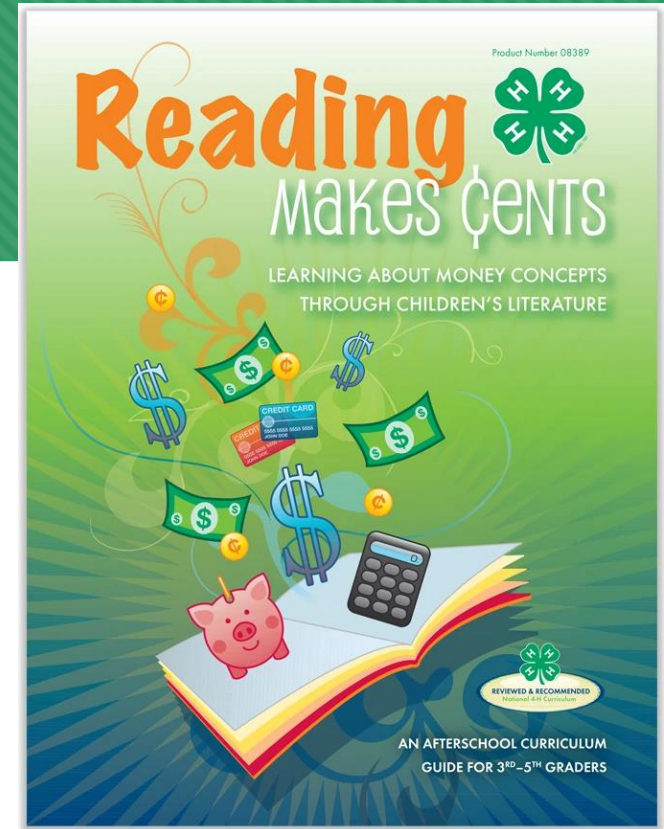
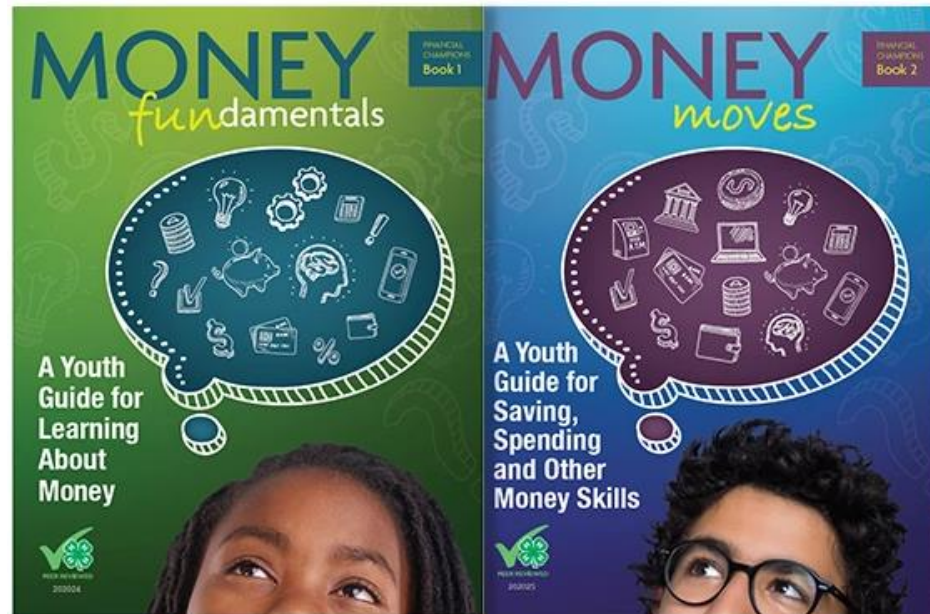
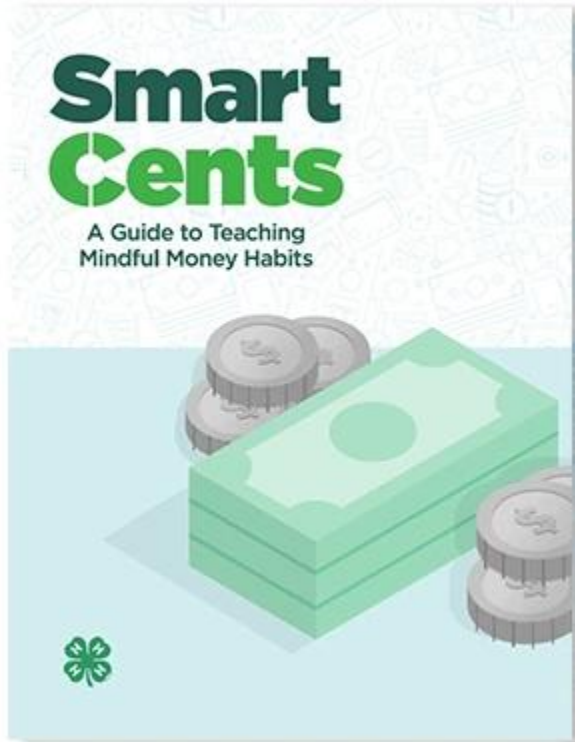
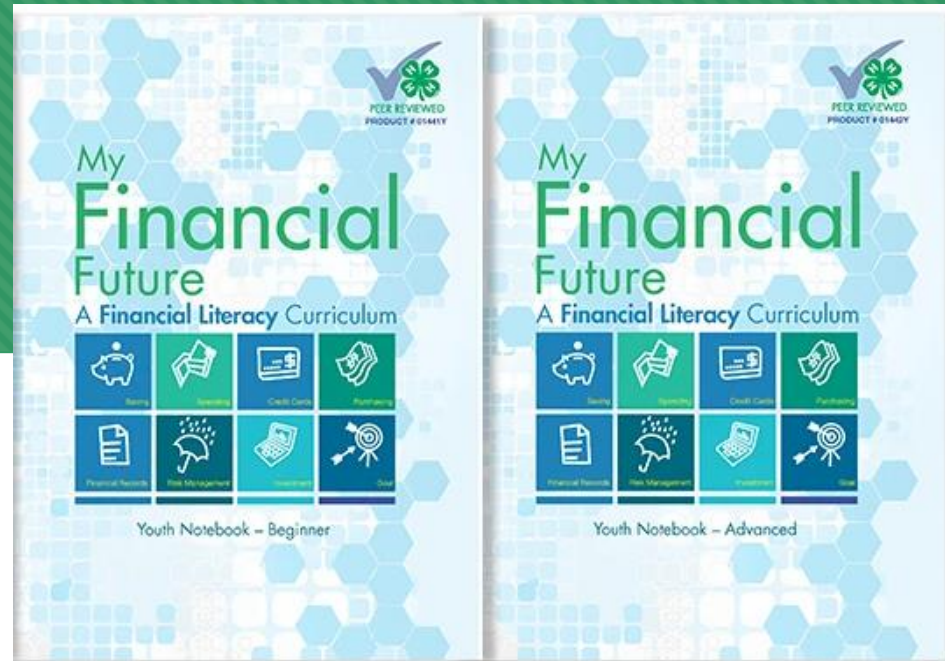
THE WHY!

“No matter what you choose to do with your life, you will have to learn to manage money to be successful.”

- *Money Fun-damentals, Page 1*



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Core Components

academic STANDARDS

Academic standards supported in Reading Makes Cents
All of the activities support either one or more of the following standards in both Personal Finance and English Language Arts for third- or fourth-grade students.

National Standards in K-12 Personal Finance Education (JumpStart Coalition for Personal Financial Literacy)
The following overall competencies and specific standards are addressed in this curriculum. For a complete listing of all the standards, go to www.JumpStart.org.

Financial Responsibility and Decision-making
Overall Competency: Apply reliable information and systematic decision-making to personal financial decisions.

- Standard 1: Take responsibility for personal financial decisions.
- Standard 2: Find and evaluate financial information from a variety of sources.
- Standard 3: Make financial decisions by systematically considering alternatives and consequences.
- Standard 4: Develop communication strategies for discussing financial issues.
- Standard 5: Control personal information.

Income and Careers
Overall Competency: Use a career plan to develop personal income potential.

- Standard 1: Explore career options.
- Standard 2: Identify sources of personal income.
- Standard 3: Describe factors affecting take-home pay.

Planning and Money Management
Overall Competency: Organize personal finances and use a budget to manage cash flow.

- Standard 1: Develop a plan for spending and saving.
- Standard 2: Develop a system for keeping and using financial records.
- Standard 3: Describe how to use different payment methods.
- Standard 4: Apply consumer skills to purchase decisions.
- Standard 5: Consider charitable giving.
- Standard 6: Develop a personal financial plan.

Credit and Debt
Overall Competency: Maintain creditworthiness, borrow at favorable terms, and manage debt.

- Standard 1: Identify the costs and benefits of various types of credit.
- Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.
- Standard 3: Describe ways to avoid or correct debt problems.

Risk Management and Insurance
(not addressed in this curriculum)



Facilitator Tips

Experiential Learning

Experiential learning is a "learn by doing" process in which a youth are involved in an activity, look back at it critically, determine what was useful or important to remember, and use this information to perform future activities. A five-step experiential learning model highlights this process of turning activities into effective learning experiences.

It's easy to get caught up in the hands-on activities and forget to reserve time for the reflection questions (share, process, generalize, and apply). These questions are essential for assessing if participants grasped the concepts you have been teaching. Many times you'll "see the light bulb come on" when you ask them to explain what they've done and what they've learned.

Reviewing the activities in the curriculum, preparing materials, and doing additional research on the topic beforehand will allow you as a facilitator to focus on the youth during the activity and confidently encourage them to pose questions and consider answers.

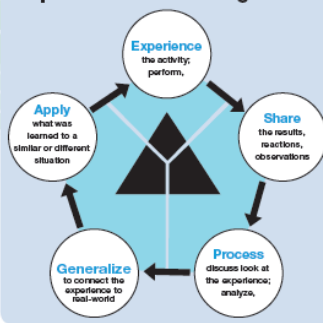
Experience

This is the exploring part of the activity focused on actively engaging the youth in the learning process.

Share

At the conclusion of each activity, take time to have participants recap and describe what happened. This helps them reinforce and clarify the experience and helps others who may have had trouble or did not fully understand the activity. Questions are provided at the end of each activity to start the discussion. Encourage youth to formulate their own questions about what happened and share their experiences.

Experimental Learning Model



Process

If you've ever discussed a shared experience (like a movie, a speech, or a vacation) with a spouse or a sibling, you've likely realized that two people can view the same experience very differently. Youth are also likely to view the same learning experience in different ways. Questions in this step are designed to help youth analyze what happened during the activity, compare results, and more fully understand outcomes of the experience.

Generalize

Questions in this step of the process are intended to help learners broaden their findings and identify common themes. Participants generalize from the experience and relate it to other experiences in their lives.

Apply

In this step, learners are encouraged to consider how they will use the new information or insights. Participants should apply what they learned to future situations.

A Financial Literacy Curriculum

6 My Financial Future

Smart Cents

Programming for Youth*

Understanding how middle school youth grow and develop will help you have success with the activities in the Smart Cents Playbook. Youth do not all grow at the same rate, but most have the same developmental patterns. This age group is experiencing rapid body changes and may be in constant motion with fluctuations in hormone and emotional levels, so keep them active!

Grades 4-6

CHARACTERISTICS	IMPLICATIONS FOR PROGRAMMING
Physical Growth continues at a steady rate. Small muscles have developed so they can do activities such as hammering, sawing, playing musical instruments, etc. By the end of this period, they may be as coordinated as an adult, although lapses of awkwardness are common.	Provide for lots of physical involvement. Use hands-on activities that allow youth to make and do things.
Social Peer influence grows. To be accepted by peer group is reward. Peer group can become a club, gang or secret society. Prejudice can develop during this period. Independence from adults is increasing. Discusses and evaluates others. Develops a concept of "fair" or "unfair" as relates to others.	Provide activities through clubs and group activities. Use activities that allow youth to make decisions about what they make, do and use. Break out youth in same-sex groups when possible.
Emotional Growing independence. Beginning of some challenging behaviors. Common fears are the unknown, failure, death, family problems and non-acceptance. Concept of right and wrong continues to develop. Sense of humor develops. Concept of self is enhanced by feelings of competence. Strong attachment to their own sex and shows antagonism toward opposite sex.	Do not compare youth to one another. Emphasize progress and achievement.
Intellectual Reading becomes an individual experience. Abstract thought is possible, and plans can extend over several weeks. Activities can be evaluated with insight. Attention span increases. Ability to understand "why?"	Use simple, short instructions. Include real-life objects when teaching and involve their senses when possible.

Essential Elements of 4-H Youth Development Programs: Curriculum and Training Guide

* The suggested activities are most appropriate for middle school youth; however, they can easily be adapted for other ages of youth.

8 | National 4-H Council | Introduction

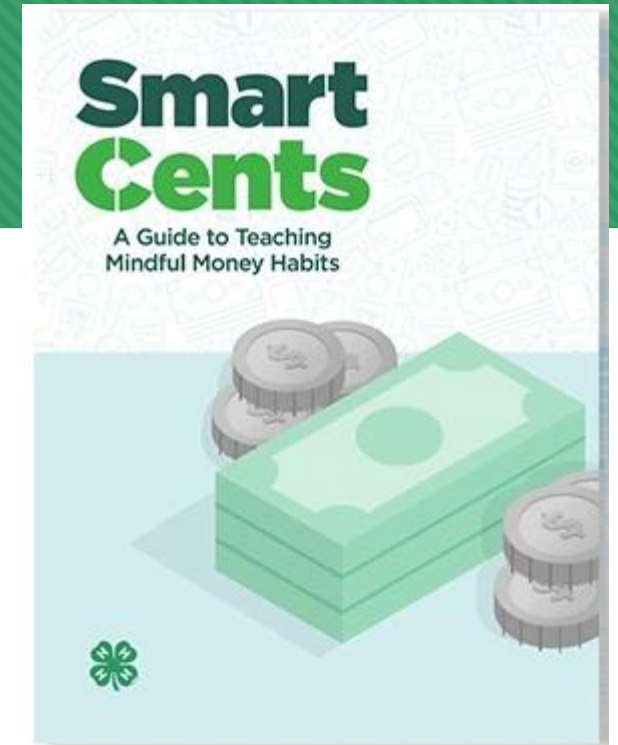


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Smart Cents Playbook

Designed to be used with National 4-H Curricula

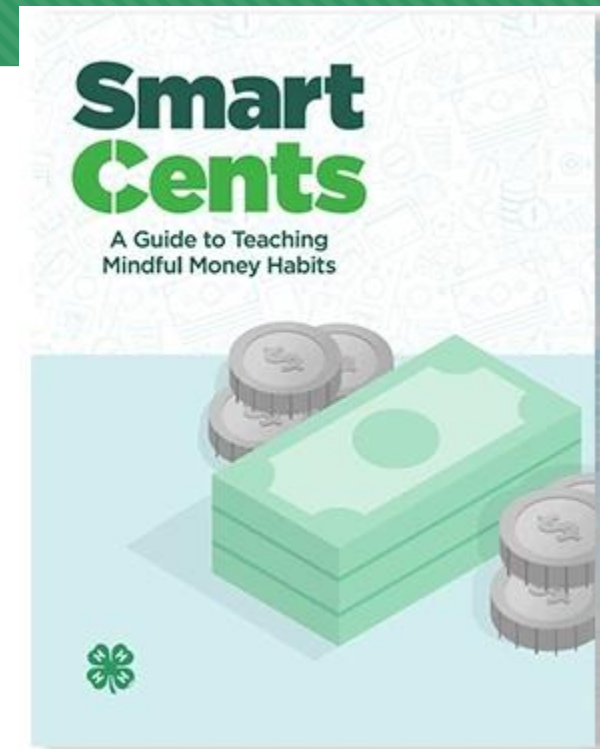
- Financial Champions: Money Fundamentals & Money Moves
- My Financial Future: Beginner & Advanced
- Reading Makes Cents
- EntrepreneurShip Investigation – <https://esi.unl.edu>



Plan a Smart Cents Program

○ Core Concepts

- Financial decision-making
- Spending and saving
- Credit and debt
- Income and employment
- Investing
- Risk management



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Plan a Smart Cents Program

SmartCents



Playbook Content Outline

Concept: Financial Decision-Making

Overall Competency* Apply reliable information and systematic decision-making to personal financial decisions

Total Time on Concept: Core = 1 hr. Elective = 1.5 hr.

Activity	Learner Outcome	Source	Type	Length	Social-Emotional Learning, Essential Elements/Positive Youth Development
Your Money Personality	Learn what motivates money decisions	Financial Champions	Core	20 min.	SEL: Goal-setting, decision-making, problem-solving, critical thinking EE/PYD: Mastery, independence, generosity
Let's Get S.M.A.R.T.	How to plan for financial success by setting goals	Your Financial Future	Core	20 min.	SEL: Goal-setting, decision-making, problem-solving, critical thinking EE/PYD: Mastery, independence
I Really Need That	How to make criterion-based financial decisions	Financial Champions	Core	20 min.	SEL: Goal-setting, decision-making, planning/organizing, communication, healthy lifestyle choices, managing feelings, self-responsibility EE/PYD: Mastery, independence
Money Decisions	Learn about the importance of spending wisely	My Financial Future	Elective	30 min.	
It All Ads Up	How to evaluate advertising for wise purchases	Financial Champions	Elective	30 min.	
The Secret Code	Understand ATMs/PINS and controlling personal information	Reading Makes Cents	Elective	20 min.	
Reasons We Disagree (Money Motivators)	Identify reasons for disagreement on financial issues	Financial Champions	Elective	10 min.	

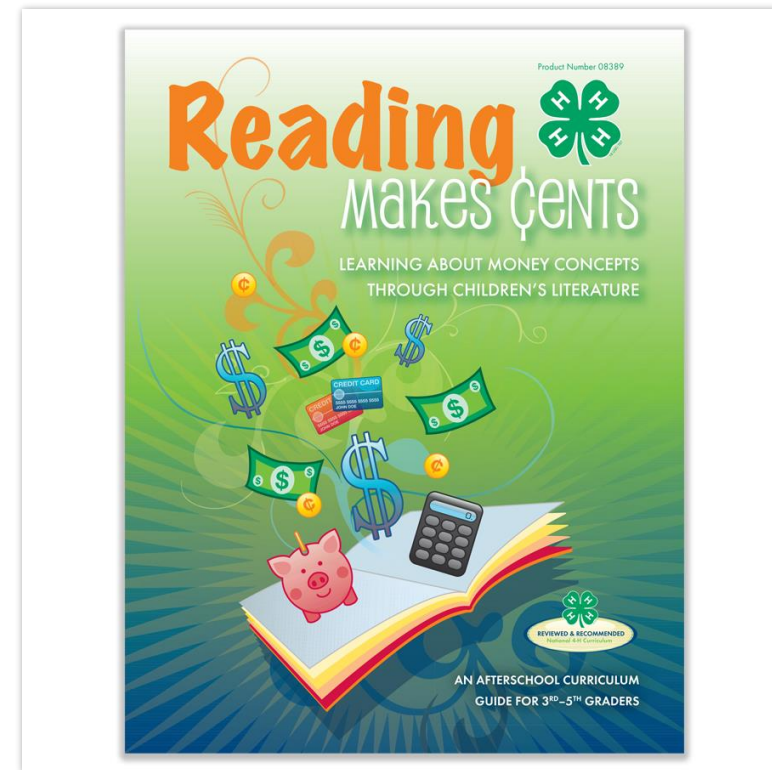
*Jumpstart National Standards for Financial Education



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Introduction-Reading Makes Cents

- Financial literacy and reading curriculum
- Grades 3-5
- Group curriculum
- Designed for adult or teen to lead in afterschool setting
- In-school, day camps, library program, special interest groups of youth, 4-H
- Activities build on each other




Format-Reading Makes Cents

- Seven financial themes organized by sections
- Introduced through featured children's books
- Each theme has multiple books with one or more activities per book
- Activities are stand-alone and designed to complete in one session



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NATIONAL 4H CURRICULUM  READING MAKES CENTS • INTRODUCTION




Curriculum Goals-Reading Makes Cents

1. Basic money management
2. Use children's literature
3. Improve attitudes towards reading
4. Support literacy activities in the home
5. Provide opportunities to practice important life and money skills





Sample Lesson- Reading Makes Cents

- P. 7
- Introduce book *Eyewitness Money*, read pages 48-49
- Activity (25-35 minutes)
- Discussion questions following Activity
- Extension Activity
- Alternative Reading *Lunch Money*



I SPY A DOLLAR! SIGNS & SYMBOLS (CONT)

REFERENCE SHEET




The face of a \$1 bill has many I Spy questions.


- What Federal Reserve bank issued the bill?
- What is the Federal Reserve Code letter?
- What is the Federal Reserve district number?
- What year was it printed?
- What is the serial number of the bill?
- Where is the Treasury Seal on the bill?
- How many number 1's and the word one appear on the front of a \$1 bill and how many appear on the back?
- What is the total number of 1's and the word "one" on a \$1 bill?
- What cabinet member or what Secretary's signature is on the bill?
- What is the average life of a \$1 bill? (18 months)

District	Code	Location
1	A	Boston
2	B	New York
3	C	Philadelphia
4	D	Cleveland
5	E	Richmond
6	F	Atlanta
7	G	Chicago
8	H	St. Louis
9	I	Minneapolis
10	J	Kansas City
11	K	Dallas
12	L	San Francisco

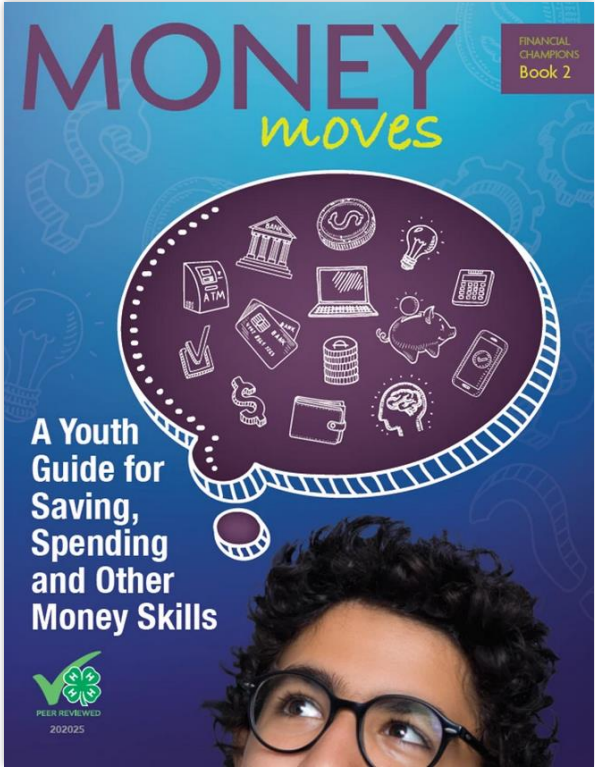
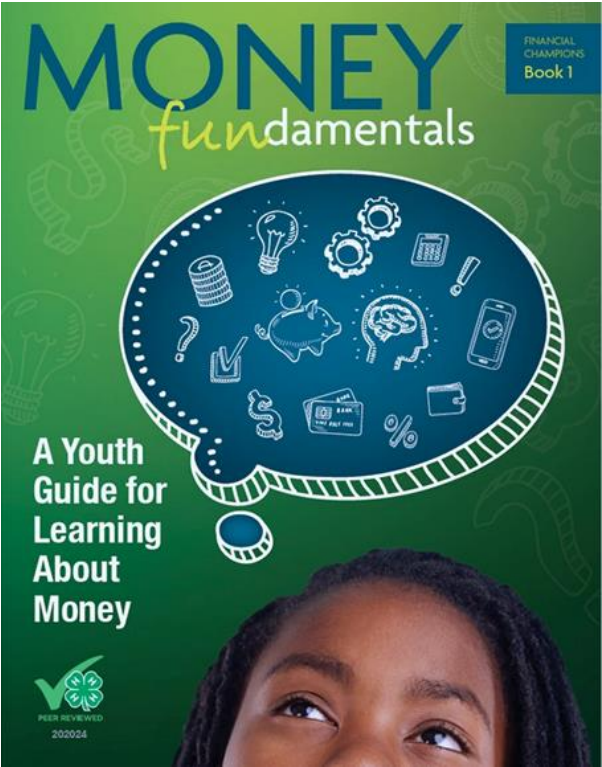
On the back of a \$1 bill.

- The two circles on the back of the \$1 bill show the Great Seal of the United States. It was adopted in 1792, and the dollar bill is the only place the government uses the front and back of the seal. The seal stands for power and authority of the United States government its branches of government, and the ideal on which the United States was founded.
- The face of the seal has an eagle and groups or sets of 13, which symbolize the original 13 colonies. There are 8 sets of 13. Locating all 8 sets could be one of the I Spy questions.
- 13 stars above the eagle's head
- 13 stripes in the shield on the eagle's breast
- 13 berries on the olive branch in the eagle's right claw
- 13 leaves on the eagle's right claw
- 13 arrows in the eagle's left claw
- 13 letters in the motto on the ribbon in the eagle's beak
- 13 rows of stones in the unfinished pyramid
- 13 letters in the Latin motto above the pyramid, Annui Coeptis, meaning "God has favored our undertakings."
- The reverse of the Great Seal is the pyramid, which represents strength and endurance, while the unfinished state of the pyramid indicates the United States' continuing growth and improvement.

NATIONAL 4th CURRICULUM  READING MAKES CENTS - HISTORY OF MONEY



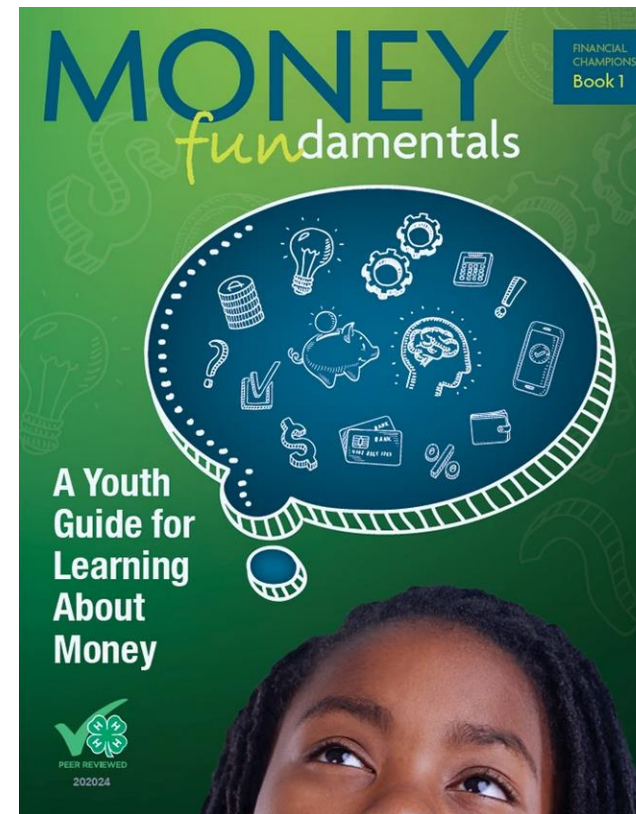
Financial Champions-Books 1 and 2



Money Fundamentals Book 1

Six Sections of Youth Activities:

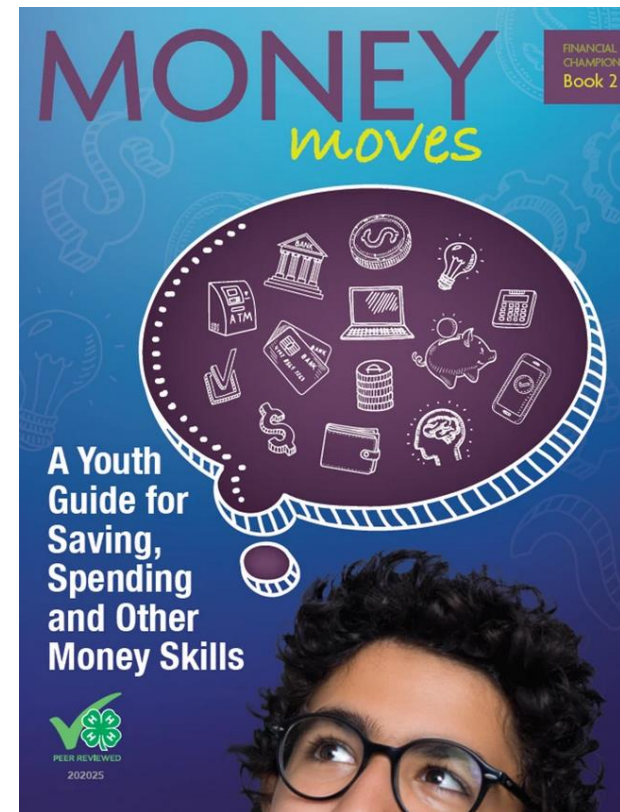
- Your Money Personality Profile
- I Really Need That
- Money Motivators
- Money Talks
- Get Smart
- Show Me The Money



Money Moves Book 2

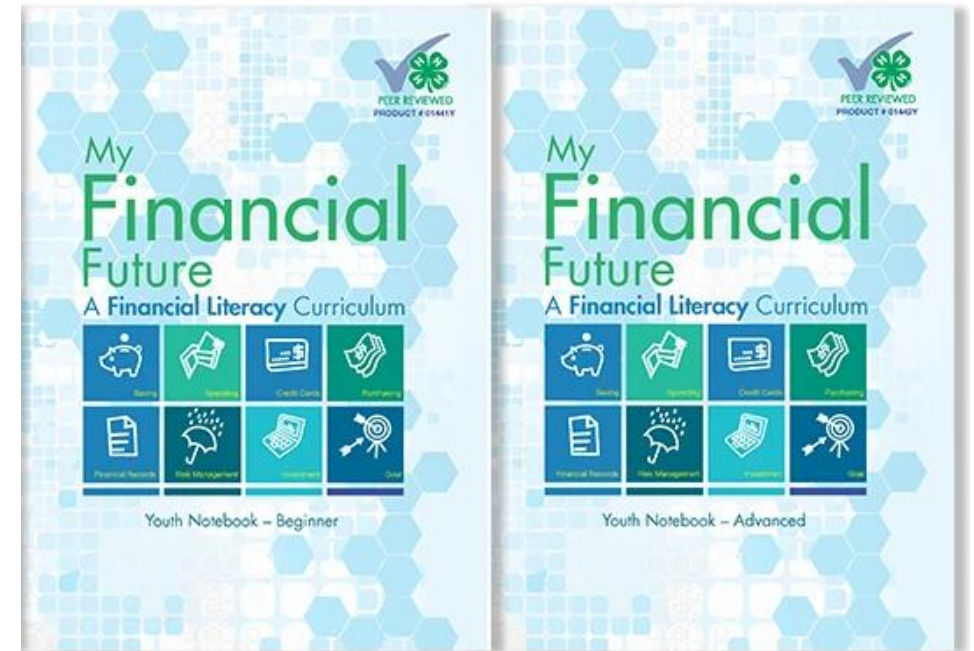
Eight Sections of Youth Activities:

- Taking Care Of Your Money
- Turning Cents Into Dollars
- Charging Up
- Check It Out
- Selecting Financial Services
- It All Adds Up
- You Be The Judge
- Shop 'til you Drop'



My Financial Future-Beginner and Advanced

- Beginner Book – 11 Activity Chapters
- Advanced Book – 5 Modules



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Sample Lesson- My Financial Future

- My Financial Future-Youth Notebook Beginner
- P. 18
- Activity 4: Managing Your Money Flow

Activity 4: : Managing Your Money Flow (Continued)

If you want to track your expenses with a mobile device, there are several apps for tracking your expenses and helping you stay on budget. Working with a partner, research expense tracking apps such as Moni, Spendee, Spending Tracker, Simple Spending, or others.

	App #1	App #2	App #3	App #4
Is the app free or is there a cost?				
What are the advantages of this app?				
What are the disadvantages of this app?				
Other Criteria:				

Activity My Spending Plan

- ▶ In addition to tracking your expenses, you can use the worksheet below to estimate the amount of money you plan to spend and compare that to the actual amount you spent.
- ▶ Start by estimating how much income you plan on having for Week 1. At the end of Week 1, add up how much income you actually earned. Do the same for your expenses.
- ▶ Then estimate how much money you think you will earn and spend during Week 2.
- ▶ At the end of week 2, add up how much you actually earned and spent.

	Week 1		Week 2	
	Planned	Actual	Planned	Actual
Money In (Income)				
Money Out (Expenses)				

After tracking your income and expenses for two weeks, what trends do you notice? Where did you spend the bulk of your money? Gifts? Food? Clothes? Something else? Sit down with your family and discuss what you have learned. If your family doesn't have a budget, sit down and teach them how easy it is to create one. You might inspire them!

A Financial Literacy Curriculum

18 My Financial Future

Activity 4: : Managing Your Money Flow



Form to Function

- Types of Curriculum and Their Use
 - Programming Guide (Playbook) – Smart Cents
 - Traditional Teaching Facilitator Guide – Reading Makes Cents
 - Youth Notebooks – My Financial Future and Financial Champions



Strategies to Deliver Curricula

- 4-H Club educational topic
- 4-H Club yearly goal
- SPIN Club theme
- Special event
- School milestone (before keynote experience)
- Classroom enrichment
- Afterschool program
- Camp class
- Day camp theme
- Workshop
- Hybrid (Virtual, Distance and In-Person components)
- Other ideas??





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