



# 4-H Money Management Project



## Step It Up!

Pass it on! Now that you know how, share it with others. Here are ideas to get you started

### Citizenship/ Leadership

- Give a portion of your money to a cause that you believe in
- Volunteer to help manage money at a fundraiser
- Go to a senior center and teach adults about safe online shopping

### Communication

- Design a poster comparing similar products
- Do a presentation about advertising techniques
- Talk to a group about different Internet shopping sites and the value or concerns with those

## Are you Into It?

This 4-H project is designed to help you learn about Money Management, you will be able to:

- Identify needs and wants, and how you spend your money on each
- Make informed consumer decisions to reach your goals and to solve problems
- Know your rights as a shopper

## Here's what you can do all year!

### Starting Out Basic

- Set a budget
- Develop a savings plan to save for an item that you want to buy
- Understand the value of money
- Compare and contrast needs and wants
- Compare costs of similar products: different stores, generic vs name-brand, homemade vs purchased, new vs used

### Learning More Intermediate

- Set goals to spend your money wisely
- Identify the benefits of different savings and checking account options
- Identify and make ethical decisions in earning and spending your money
- Compare different types of ads

### Expanding Horizons Advanced

- Set saving, spending, and sharing goals for your money
- Identify the true cost of different kinds of credit
- Develop a plan for the future--college, car, independent living
- Learn about consumer rights and how to use them effectively
- Compare warranty policies and return policies on different brands of products and different vendor sites

### Healthy Living

- Plan a healthy meal using only items on sale
- Create a weekly food menu and comparison shop for the best deals
- Take part in a local 5K to support your favorite charity
- Use coupons as you shop for healthy food items

### Science

- Use an app or online tracking system to track your spending for a month and see where your money goes
- Understand the consequences of identity theft and learn measures to protect yourself



## Expand Your Experiences in Money Management!

- Contact your county IFAS Extension Office for workshops, activities, and events related to money management
- Job-shadow at a local business in a career that interests you
- Tour a local bank and learn about savings and credit opportunities
- Help your club manage their resources by running for Club Treasurer
- Invite a banker to present about money management skills at a club meeting
- Interested in a career as a financial manager, loan officer, stock broker, bank teller, Certified Public Accountant, or agricultural economist? Set up a visit at: [ufl.edu/admissions](http://ufl.edu/admissions)
- Begin your own small business and record each transaction in a record-book or record-keeping computer program
- Attend summer camp at one of the four Florida 4-H Camping Centers: [florida4h.org/camps/](http://florida4h.org/camps/)
- Attend Florida 4-H University and participate in workshops, listen to motivational speakers, and participate in a community service project: <http://florida4h.org/programsandevents/>

### Project Sharing Ideas

- Track your spending for a month and see where your money goes
- Do a presentation related to the cost of fraud (shoplifting, bad check, etc)
- Organize a prom dress re-sale or exchange program in your community or school.
- Write an article in a local or club newsletter outlining positive money management strategies
- Organize a consumer choices judging team in your club or county

## Resources

### 4-H Project Resources

Project materials to assist youth in learning may be available through your county 4-H office or you can order directly.

Available at National 4-H:  
[www.4-hmall.org](http://www.4-hmall.org)

- Financial Champions; Money FUN-damentals (grades 7-9)
- Financial Champions; Money Moves (grades 9-12)
- Reading Makes Cents
- Consumer Savvy; The Consumer In Me
- Consumer Savvy; Consumer Wise
- Consumer Savvy, Consumer Roadmap
- Be the "E": Entrepreneurship
- Build Your Future for Teens

### Connections and Events

Attending events and taking advantage of opportunities that will expand your project learning will help you become the best you can be.

Take part in:

- Consumer Choices Judging Contest
- Local Fashion Revue Contest
- Welcome to the Real World Day Camps

### Record Keeping

Learning to take good records of what you do and what you spend for your project is a 4-H life skill.

The following record keeping forms can help you keep a record of your activities.

Project Report Forms can be found at [florida4h.org](http://florida4h.org)

- Junior (ages 8-10)
- Intermediate (ages 11-13)
- Senior (ages 14-18)
- Financial Summary
- Building My 4-H Portfolio (ages 8-13)

### Awards and Recognition

Florida's Recognition Program involves feedback through:

- Participation
- Setting Goals
- Meeting Standards
- Peer Competition
- Cooperation

Certificates, pins, ribbons, trophies, trips and/or scholarships are awarded based on quality of performance at the county, district, state and national levels.

To learn more about current recognition opportunities visit the Florida 4-H website at [florida4h.org](http://florida4h.org) or contact your county 4-H agent.

Learn more at [florida4h.org](http://florida4h.org)  
or contact your local UF/IFAS Extension County Office

**4-H**  
GROWING TOGETHER