Welcome 4-H Leaders!

This guide provides you with project meeting plans (Skill Builders) that include, a skills list, background information, activity suggestions, and ways to determine if your members have learned the skills identified. In short, all the information and tools necessary to make this project a rewarding one for you and your members are included in this guide.

In this project, members will examine, by **learning to do by doing**, the importance of money in their daily lives. The Leader Guide is written with the expectation that the project leader(s) will have a working knowledge of the project topics. If not, you may need to do some pre-work / research on the activities, or recruit assistance for certain sections.

There are activities listed and instructions provided in the Leader Guide. You may substitute activities depending on member interest and availability of supplies. Be sure to try out activities, demonstrations, or hands-on work ahead of time to ensure you have an understanding of each Skill Builder - this also allows for any adjustments should an activity not work for you or if any equipment or supplies are unavailable.

**The 3D’s of Learning** - Each Skill Builder has three sections of learning called “Dream it!”, “Do it!” and “Dig it!”. Below is a description of each.

**Dream it! Plan for Success** - this gives members a chance to help plan their activities. A skills checklist, background information, important words, and activating questions are included in the Member Manual so they will be able to think about the topic and activity and decide how they will approach it. The Leader Guide contains in-depth background information on the topics, material lists, suggestions, time requirements for activities, and activating, acquiring, and applying questions to engage members’ thinking through each step of the learning process.

**Do it! Hands on learning** - this is where members are engaged in the activity planned / discussed in the Dream it! Section. Here members are doing the activities and leaders are observing, recording, and providing feedback on how well they are doing. Allow as much individual practice as required; you are assessing the progress and understanding of individual members.

**Dig it! What did you learn?** - this simply means that members and leaders need to ‘dig into their learning’. For the learning cycle to be completed, both need to reflect on how things went and how well they did. For members, this involves self-assessment, giving feedback, creating meaning from their experiences, and thinking about what they would do differently next time. Once this is done they will be in a good position to apply what they have learned to the next experience.

The sequence of project meetings and specific skills building outcomes for members in this project are on the chart on the following page.
### What Skills Will The Member Learn?

Each section or Skill Builder (or Builder) in this project has activities that will help your project group learn to do by doing while learning new skills and having fun!

To complete this project, members must:
- Complete the activities in each Skill Builder OR a similar activity that focuses on the same skills, as you and your leader may plan other activities.
- Plan and complete the Showcase Challenge.
- Complete the Portfolio Page.
- Participate in your club’s Achievement (See the inside back cover for more information about 4-H Achievements).

<table>
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<th>Skill Builder 1</th>
<th>Members will be able to...</th>
<th>Activities</th>
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<td></td>
<td>My Job Options</td>
<td>• Career Comparison</td>
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<td></td>
<td>• Identify personal goals and values</td>
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<td>• Name different job and career options</td>
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<td></td>
<td>• Explain the pay scales of different jobs</td>
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<tr>
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<td></td>
<td>• Search for and apply for jobs</td>
<td>• Narrowing It Down</td>
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<td></td>
<td>• Compile a resume</td>
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<td>• Participate confidently in an interview</td>
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<tr>
<th>Skill Builder 3</th>
<th>You’re Hired</th>
<th>Activities</th>
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<tbody>
<tr>
<td></td>
<td>• Demonstrate good etiquette as an employee</td>
<td>• Customer Service Search</td>
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<td>• Provide good customer service</td>
<td>• Table Setting Showdown</td>
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<tr>
<td></td>
<td>• Explain the importance of safety in the workplace</td>
<td>• Employee Etiquette</td>
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<td>18</td>
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<tr>
<th>Skill Builder 4</th>
<th>Understanding Your Pay</th>
<th>Activities</th>
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<tbody>
<tr>
<td></td>
<td>• Explain deductions and why they exist</td>
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<td>• Explain why income tax returns are filed</td>
<td>19</td>
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<td>19</td>
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<thead>
<tr>
<th>Skill Builder 5</th>
<th>What Do You Do With Your Money?</th>
<th>Activities</th>
<th>Page</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>• Identify costs associated with a job</td>
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<td></td>
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<tr>
<td></td>
<td>• Understand expenses associated with operating a business</td>
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<td>30</td>
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<thead>
<tr>
<th>Skill Builder 6</th>
<th>Spending &amp; Saving</th>
<th>Activities</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Explain the difference between spending and saving money habits</td>
<td>• Entrepreneurial Business Expenses</td>
<td></td>
</tr>
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<td></td>
<td>• Save for the future</td>
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<td></td>
</tr>
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<td></td>
<td>• Think about cost before making a purchase</td>
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<thead>
<tr>
<th>Skill Builder 7</th>
<th>Online Shopping</th>
<th>Activities</th>
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<tbody>
<tr>
<td></td>
<td>• Understand the importance of safety and privacy online</td>
<td>• Interesting Interest</td>
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<td></td>
<td>• Complete transactions online safely</td>
<td>• Saving for What?</td>
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<tr>
<td></td>
<td>• Recognize scams</td>
<td>• Spending Time</td>
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<table>
<thead>
<tr>
<th>Showcase &amp; Portfolio</th>
<th>• Explain success in using the skills listed above</th>
<th>Activities</th>
<th>Page</th>
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<tbody>
<tr>
<td></td>
<td>• Showcase Challenge</td>
<td>• My Portfolio</td>
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<td></td>
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<td>45</td>
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</tbody>
</table>

When you successfully complete your builders, you will showcase what you have learned.
Showcase Challenge and My Portfolio Page

At the end of the members’ section are the “Showcase Challenge” and “My Portfolio Page”. The Showcase Challenge page encourages members to think about their accomplishments and explain or demonstrate how they were successful. There is information to help them decide how they will best “showcase” their learning to family and friends.

Record keeping is an important part of every 4-H project. “My Portfolio Page” is used to keep track of members’ 4-H experiences. As each member learns skills they are recorded on the Portfolio Page. When the Portfolio Page has been completed and confirmed by the leader, then it becomes a record of the member’s completion of the project and participation in other 4-H activities beyond the project.

4-H leader assessment of members will occur throughout the project as you observe the progress and learning of each member. Record what you see and hear. Your feedback should be positive and specific (not just “well done”). Share feedback with members often so they can act on your suggestions. How you choose to observe and record is up to you. Remember that members may improve over the project year and that records should be updated to reflect when they showed their best learning. You are discussing how well members are meeting the skills checklists that are at the beginning of each of the project books, in each Builder and on the Portfolio Page.

Projects promote technical, communication, meeting management, and leadership skills, as well as community involvement and real-world experiences. In addition to the specific skills members are to learn in each Builder, these learning goals for members are important: Following instructions - Working with others - Using supplies safely - Using the key words - Improving with practice - Respecting timelines.

4-H Project Series Skill Development Levels

Each project topic series contains three levels of skill development: explore, discover, and master.

**Explore** - each project series has one manual outlining the basics. All members will be expected to complete the Explore level before moving into the Discover level. It introduces the basic skills and terms needed by members for other projects in that series.

**Discover** - each project series has several project options and members are encouraged to take as many as they would like. At this level, members practice specific techniques and gain related skills.

**Master** - project options encourage members to specialize. The Leader’s role is to look for opportunities for their members to have more in depth experiences.
4-H LEADER TIPS FOR SUCCESS!

- Pages 2 and 3 in each leader guide summarize what the member must do to complete the project.

- Depending on time available, group size, and member abilities, you may wish to break the Skill Builders into more than one project meeting.

- The internet has many interesting websites and educational activities. We do not endorse any website or any products they may sell. Information/products will be used at your own discretion.

- Safety is a number one priority. Care has been taken to create safe, age appropriate activities throughout this manual. As leaders, it is important for you to emphasize safety rules and adapt activities to safely match your members’ abilities. Ensure members have a good understanding of safe practices when using tools, that they use the right safety equipment when necessary, and that good supervision is provided. A quality experience needs to be a safe experience.

- The multiple intelligences theory teaches us that people learn in at least 8 different ways. All individuals will be stronger in some ways of “intelligences” and weaker in others. It follows that the more ways we teach, the more members we will reach. Throughout this project, you will find a mix of teaching and learning methods. Teaching projects using a broad blend will help increase the learning potential of all members.

- Projects are designed to teach many skills, but the 4-H member is always more important than the subject matter. Stress cooperation in the activities to develop teamwork and cooperation skills. These are valuable life skills. Ensure the work is completed in a manner that members feel good about themselves and their efforts. This can be done by assigning tasks based on member’s individual abilities. Modelling and expecting supportive behaviour (i.e. no “put-downs”) in the group also contributes to a positive experience.

- There will be opportunity for experimentation and applying skills that members have learned throughout this project. Experimenting can be frustrating, but learning through trial and error is an important life skill. Explain to members that it is alright to either go on to the next Builder or do the Builder again if they need the practice. Help the members work through their challenges until they are satisfied with the final results. Creating inventive 4-H members will be very rewarding.

- Celebrating success is an important but sometimes overlooked part of our lives. We encourage you to use the final section to empower the members by celebrating all they have learned in a fun manner. Anything that you do to add to the spirit of fun and the sense of accomplishment of each member will likely be remembered as the highlight of their 4-H year.

Have fun and thanks for your belief in young people!
Manitoba Employment Standards

The Manitoba government has established employment standards for all employees in the province. There are also specific employment standards that apply to young employees. The following information was obtained from the Manitoba Employment Standards for Young Employees fact sheet.

Children under the age of 16 must, by law, have a child employment permit before they start working. Employees under 18 years old cannot work in certain industries. Young persons in Manitoba have all the rights and responsibilities as adult employees. Minimum standards such as general holidays, vacations, minimum wage and termination apply to all employees regardless of age.

**What is minimum wage?**
Minimum wage is $11.00 per hour effective October 1, 2015.

**At what age can a child start working?**
All employees under the 16 years old must have a permit from Employment Standards before they can work. Children under 12 years old are only allowed to work for an employer in exceptional circumstances.

**Are there restrictions on where children and young people can work?**
Yes. Employees under 16 years old cannot work on a construction site, in industrial or manufacturing processes, drilling or servicing rigs, on scaffolds or swing stages, pruning, repairing, maintaining, or removing trees. Employees under 18 years old cannot work in the following industries: forestry, saw or pulp mills, confined spaces, underground in mines or on the face of open pit quarries, asbestos abatement and removal. Additional restrictions may be put on permits to ensure the work will not harm the safety or wellbeing of the child.

**Are there restrictions on when children can work?**
Yes. Employees under 16 years old cannot work at all between the hours of 11:00 p.m. and 6:00 a.m.

**Can children and young people work alone?**
Employees under 16 years old are not allowed to work alone without specific conditions placed on the permit. Employees under 18 years old cannot work alone between 11:00 p.m. and 6:00 a.m. All employees must have a safety plan for employees who are working alone. This is required under Workplace Safety and Health laws. Anyone with concerns about a child or young person working alone should contact Employment Standards or Workplace Safety and Health.

**How much are children allowed to work?**
During a week of school, employees under 16 years old can work up to 20 hours per week. Additional restrictions may be put on permits to ensure the work will not harm the safety or wellbeing of the child.

**Why do young people need an employment permit?**
No one wants a child to be hurt at work. The permit system gives Employment Standards the ability to investigate the work to make sure it is safe and will not harm the health or wellbeing of the child.

**Why do children and young people need to know their rights and obligations as employees?**
All employers and employees need to know their rights and obligations before they agree to an employment arrangement. Children and young people can be vulnerable, and knowing their rights helps protect them in the workplace.
Starting a job is like signing an agreement. Employers have certain responsibilities, but employment agreements also put responsibilities on employees. Coming to work when scheduled, following instructions and safety rules at work, and giving proper notice to end a job are all employee obligations.

Employment standards are updated frequently. For more information contact Employment Standards:
Toll Free in Canada: 1-800-821-4307
E-mail: employmentstandards@gov.mb.ca
Website: www.manitoba.ca/labour/standards
Skill Builder 1: My Job Options

Skills Checklist

- Identify personal goals and values
- Name different job and career options
- Explain the pay scales of different jobs

Dream It!

Background for Leaders

This project is designed for members preparing for or starting their first job. Every province has employment standards. Please refer to page 5 regarding employment standards specific to young employees in Manitoba. This project is directed at jobs that meet the criteria stated in the Manitoba Employment Standards fact sheet.

When searching for a job, it is important for people to have an awareness of their values, goals, and skills in relation to employment. Personal values are things you consider worthwhile or important in life such as ambition, integrity, responsibility, respect, etc. Goals are things you are aiming to be, do, or have in life. A goal can be set to be achieved in the short-term or the long-term. Skills and characteristics include punctuality, being a team player, effective communication, helping others, having good interpersonal skills, being a leader, having good numerical skills, thinking logically, handling stress well, and being good with technology. Personal skills are characteristics that will help you get along with others on the job. Technical skills are skills that will help you succeed at the job such as excellent computer skills.

As members are thinking about their future career options, encourage them to consider careers of family members or friends. They might even want to talk to these people about the things they like and dislike about their job.

Important Words

Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Job</th>
<th>Work that is completed for money without a long-term plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Career</td>
<td>Long-term work that involves education and experience including interests, skills, and talents. It can often pay more than a job.</td>
</tr>
<tr>
<td>Salary</td>
<td>The annual total of money that will be paid in monthly or biweekly portions.</td>
</tr>
<tr>
<td>Aptitude</td>
<td>A natural ability to do something; a talent.</td>
</tr>
</tbody>
</table>

Age Considerations

- 12+
Thinking Ahead

- What will you discuss with members? Gather observations and think of examples that will help support your decision.

Preparing for Success

- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies

To get members thinking about this topic, ask them the following questions:

- How many different jobs can you think of?
- What is the worst job in the world?
- What is the best job in the world?

Ask members to record their personal values and goals in the member manual. Then, record personal and technical skills. Lastly, ask each member to think of jobs or careers that relate to their own personal values, goals, and skills. Remember, each member is unique.

Do It!

Career Comparison

**Time Required:** 45 minutes

**Supplies:**
- Pencil
- Internet access or interview people with different careers.

**Directions:**
1. Brainstorm different careers.
2. Use a search engine or interview people with the selected careers to determine the features of each career including the years of school required, salary, demand, locations, opportunities for advancement, applicable skills, and any other interesting information.
3. Ask members to reflect on the career information. Members should identify which career aligns most closely with their personal values, goals, and skills. Each member will have a different opinion and it is interesting listening to member sharing and comparing.

Job Research

**Time Required:** 60 minutes

**Supplies:**
- Internet access, flyers, bulletin boards, other people, etc.

Part of this activity may be completed between meetings. Reflect on members’ choices at the next meeting.
Directions:
Ask members to search for job postings that interest them. Jobs are often posted on bulletin boards in public places, online on local classified sites or job search sites, at specific businesses or on their websites, etc. Often people hear about suitable job opportunities from friends and family members. Encourage members to keep copies of the job posting that are of interest. Job postings should include the following information: the name of the business, the employer, hours per week, wages, skills the employer is looking for, the application deadline, and the address receiving applications. If a member is really serious about getting a particular job, ensure that they apply by the deadline and provide a thorough and complete application form.

Dig it!

Brainstorm reasons why people change jobs so often. Discuss what job advertisement(s) connects most closely to a career that each member is interested in and why this would be a good job and career. Ask members to think about what needs to be done next to prepare for a job application.

What’s next?
The next Skill Builder will help members with job applications, resumes, and interviews.

Leader's Notes
In the Member Manual

Skill Builder 1: My Job Options

Addy Says....

Starting your first job can be a big step in growing up. Your schedule will change and you will have more money to spend. Taking the time to think about your job options is important so that you choose a job or career you will enjoy.

SKILLS CHECKLIST
• Identify personal goals and values
• Name different job and career options
• Explain the pay scales of different jobs

Important Words
Watch for these important words throughout this Skill Builder: Job, Career, Salary, Aptitude

Dream it!

Personal values are things you consider worthwhile or important in life. Goals are things you are aiming to be, do, or have in life. Record some of your personal values and goals in the space below. Are these short-term or long-term goals?

Next, record some of your skills. This list can include things you have learned or enjoyed at school, activities or interests, etc. Try to include some personal skills and some technical skills. You could ask a friend to name some skills they have noticed you demonstrating.

Name three jobs or careers that you think relate most closely to your personal values, goals, and skills. Your leader can help you by explaining the difference between jobs and careers.

Addy's Links...

There are specific employment standards for young employees in Manitoba. Please see page 5 of the Leader Guide or visit https://www.gov.mb.ca/labour/standards/doc.young-workers.factsheet.html to learn more.

Do it!

Career Comparison

Think of three careers that interest you. If you aren’t sure what you would like to do, try to choose three different careers for comparison. Research the three careers and complete the table.

<table>
<thead>
<tr>
<th>Career</th>
<th>1:</th>
<th>2:</th>
<th>3:</th>
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</thead>
<tbody>
<tr>
<td>Years of School</td>
<td></td>
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<td>Salary</td>
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<td>Demand</td>
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<tr>
<td>Locations</td>
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<tr>
<td>Opportunities for Advancements</td>
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<tr>
<td>Applicable Skills</td>
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<tr>
<td>Other</td>
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</tbody>
</table>

Job Research

Search for job postings that may interest you. You can look in newspapers, on local bulletin boards, online job posting sites, etc. You might even hear about a job from a friend. Keep and include a copy of these job postings including the name of the business, the employer, hours per week, wages, skills the employer is looking for, the application deadline, and the address receiving applications.

Dig it!

Why do people change jobs so often?

What job advertisement connects most closely to a career you are interested in? Why would this be a good job and career?

What do you need to do to prepare for your job application?

What’s next?

The next Skill Builder will help you prepare your application, resume and interview skills.
Dream It!

Background for Leaders

Resumes and interviews are an important part of getting a job. A well written resume will catch employers’ attention. Clarity and details related to the job are very important when writing a resume. 4-H and the specific skills associated with being a 4-H member are excellent items to include on a resume. Items in each category should be listed in order starting with the most recent item. It is handy to have a general resume on hand that can be tailored to the specific job postings. References may also be selected based on relevance to the job. Manitoba Youth Job Centers and Employment Skills Centers also offer assistance in resume writing.

Preparation for interviews helps build confidence. Presentation and practicing answering questions on their feet will help members earn their first job. A long list of possible interview questions is included in this Skill Builder to help with the practising process.

Note: If members are applying for a job that will require deduction on their pay cheque for tax purposes, they will need to provide their Social Insurance Number (SIN) to their employer. Applications for Social Insurance Numbers can be completed at Service Canada offices which are listed at [http://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp?lang=eng](http://www.servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp?lang=eng).

Important Words

Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Minimum Wage</th>
<th>The lowest payment permitted by law. Minimum wage in Manitoba is determined by the government.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>A person working for wages or salary.</td>
</tr>
<tr>
<td>Employer</td>
<td>A person or business that hires and pays other workers.</td>
</tr>
<tr>
<td>Resume</td>
<td>A document containing information about someone’s skills and job experience that is presented to a potential employer.</td>
</tr>
<tr>
<td>Interview</td>
<td>A meeting with an employer to ask questions and evaluate an applicant to decide whether they should be hired.</td>
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</tbody>
</table>

Age Considerations

- 12+
Thinking Ahead

- What will you discuss with members? Gather observations and think of examples that will help support your decision.

Preparing for Success

- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies

To get members thinking about this topic, ask them the following questions:

- How do you apply for a job?
- What do you need to do to prepare to apply for jobs?
- What should you do to prepare for an interview?

Narrowing It Down

Ask members to identify and record the titles of three job postings that interest them. Discuss minimum wage. How do the wages (if stated) in the job postings compare to one another and to the current minimum wage?

Do It!

Resume Writing

Time Required: 1 (+) hour

Supplies:
- Computer
- Printer

Directions:
Members will work to compile a resume. A general resume can be tailored to specific job postings as they arise. There are many resume formats available online. Manitoba Youth Job Centers and Employment Skills Centers also offer assistance in resume writing. Resumes should include the following:

- Contact information including your name, phone number, and email address. You want the employer to be able to contact you. Answer them promptly.
- Skills. Refer to the key words used in the job posting without copying directly from the advertisement.
- Achievements and Accomplishments. Focus on those that relate directly to the job.
- Previous Work and Volunteer Experiences. Include the type of work and the duration of the position. Encourage members to include all 4-H experiences as the 4-H program is highly regarded by employers.
- Education and Training that may apply to the job you are applying for.

(Continued on page 12)
Interview Practice

Time Required: 20 minutes

Supplies:
For this activity the leader will require the following:
- Pencil
- List of potential interview questions (may be tailored to specific job)

Directions:
Once members have thought about how they will prepare for an interview, ask them to participate in a mock interview. Members may be given time to prepare at home prior to their interview. If members have an interview scheduled for a specific job, try to ask questions specific to the job. The interview should begin with a confident handshake and a brief exchange of greetings.

Potential Interview Questions:
Select a few questions from this list. Take notes of members’ responses and debrief following the interview.
- Tell me about yourself.
- Why are you looking for a job?
- What interests you about this job?
- Why should I hire you?
- Why do you feel you are the best candidate for this job?
- Do you have any experience in this type of work?
- Why would you excel at this job? (skills)
- Tell me about your strengths.
- Tell me about your weaknesses.
- How has school prepared you for this job?
- What is most important to you in a new position?
- What do you know about our company so far?
- What are your future goals or dreams?
- What are your plans for five years from now?
- How would you describe your ability to work as a team member?
- What has been your most rewarding accomplishment?
- Tell us about something you did recently that made you proud.
- Have you ever had any difficulty with a supervisor or teacher?
- Tell me about a time when......you had to take initiative. (should include how they responded)
  - .......you had to deal with a difficult customer (and the outcome).
  - .......you had to solve a problem for a client.
- How would you handle working with someone you didn’t particularly like?
- Are you able to work on weekends?
- What wage are you looking for?
- Do you have your own transportation?
- What questions do you have for me? (Encourage members to ask at least one question. They may prepare their question ahead of time.)
Dig it!

Review the following questions with members:
- What is a resume?
- Why is a detailed resume important?
- What advice would you give to someone who is going to their first interview?

What’s next?
In the next Skill Builder we will discuss what you need to think about once you’re hired.

Leader’s Notes
In the Member Manual

Skill Builder 2: Getting a Job

Addy Says....

Getting a job isn't always easy. Sometimes businesses are looking for people with special skills. There can be many people just like you looking for a job at one time. This Skill Builder will prepare you for a successful job search.

SKILLS CHECKLIST

- Search for and apply for jobs
- Compile a resume
- Participate confidently in an interview

Important Words

Watch for these important words throughout this Skill Builder:
Minimum Wage, Employee, Employer, Resume, Interview

Dream It!

Narrowing It Down

Select a job that you would like to apply for from the list of job postings you compiled in Skill Builder 1. Record the name of the business, employer, job title, hours per week, wage, and skills listed in the job posting.

Record at least three businesses that are hiring that interest you. You may choose to print the job posting to include all of the details. If you are really interested, you may contact the business to ask about more details.

Three Jobs that Interest Me:


Some job postings will state how much employees will be paid per hour. Sometimes wages are based on previous experience in similar jobs. There is a set minimum wage (pay rate for each hour of work) for each province. The rate is updated regularly.

What is minimum wage in Manitoba now?

Addy’s Links....

You will need to provide your Social Insurance Number (SIN) when you get a job. You can apply for a Social Insurance number through your nearest Service Canada Office. Find a listing of the offices at http://www.servicecanada.gc.ca/sics-fscs/es-home-jsp?lang-eng.

Do It!

Resume Writing

Addy’s Links....

There are many resume formats online. Manitoba Youth Job Centres also offer assistance in resume writing. Find these centers at http://www.gov.mb.ca/ycyo/youth/services/myjc_locations.html.

Your resume is the document you will present to a potential employer. It should be specific to the job you are applying for and it should contain detailed information about you and why you will be a good employee. Include a copy of your resume in your project book.

In your resume, be sure to include the following information:
- Contact information including your name, phone number, and email address. You want the employer to be able to contact you. Answer them promptly.
- Skills. Refer to the key words used in the job posting without copying directly from the advertisement.
- Achievements and Accomplishments. Focus on those that relate directly to the job.
- Previous Work and Volunteer Experience. Include the type of work and the duration of the position.
- Education and Training that may apply to the job you are applying for.
- References. You can provide references with your resume or have a list of references ready at the time of your interview. References are people who know about your work habits and personality and will put forth a good word for you. Don’t choose family members and be sure to contact your references before offering their name so they are not surprised when they receive a phone call.
- Make it clear. Your resume should be short (2 pages or less) and well organized. Proofread it! And, ask someone else to proofread it.

Interview Practice

During an interview, employers will ask a variety of questions before making their hiring decision. As you prepare for an interview, think about the skills that were specifically listed in the job posting. Share the qualities and skills that will be valued in the position and relate to your previous experiences. Market yourself! Use eye contact, sit up straight, smile, use a clear voice. Thank the interviewer!

Your leader will help you prepare for an interview by asking you a number of questions. Some of the questions will likely be asked in your real interview.

Dig It!

What is a resume?

Why is a detailed resume important?

What advice would you give to someone who is going to their first interview?

What’s next?

You can earn money in many ways. The next Skill Builder discusses what good employees do.
Skill Builder 3: You’re Hired

Skills Checklist

- Demonstrate good etiquette as an employee
- Provide good customer service
- Explain the importance of safety in the workplace

Dream It!

Background for Leaders

Starting a job means a lot of responsibility. Members will need to establish good customer service skills if they are working with the public. Etiquette includes punctuality, respect for authority, proper clothing, and a positive attitude. Customer service skills and etiquette are very important in positions where gratuities or tips are given for good service.

A respectful workplace has become a top priority in many businesses. A respectful workplace refers to fair treatment of employees regardless of experience, gender, cultural background, etc. Canada is embracing diversity. Employees may need to weigh their personal values and the company’s values to ensure the workplace is respectful. Mutual respect between supervisors, co-workers, and customers is very important.

Lastly, workplace safety is essential. Every year hundreds of youth are injured or killed on the job. Many of these accidents can be prevented. Additional resources regarding workplace safety can be found on the Safe Workers of Tomorrow website at [http://workersoftomorrow.com/resources/](http://workersoftomorrow.com/resources/).

Additional workplace safety tips are presented later in this Skill Builder.

Important Words

Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Customer Service</th>
<th>Assistance or advice provided to people who buy or use a company’s products or services.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Etiquette</td>
<td>Behaviour that is considered polite in society.</td>
</tr>
<tr>
<td>Respectful</td>
<td>A workplace where employees are treated fairly, regardless of experience, gender, cultural background, etc. to promote positive relationships.</td>
</tr>
</tbody>
</table>

Age Considerations

- 12+

Thinking Ahead

- What will you discuss with members? Gather observations and think of examples that will help support your decision.
Preparing for Success

- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies

To get members thinking about this topic, ask them the following questions:
- What do good employees do?
- What safety hazards might you encounter in your (chosen) job?

As members are thinking about the characteristics of a good employee, they may produce a web similar to the image below.

![Image of a web diagram with categories such as Communication, Knowledge, Good Employees, Dealing with Conflict, etc.]

- Good Employees
  - Communication
    - Makes Eye Contact
    - Greets Customers
  - Knowledge
    - Explains Features
    - Can Locate Products
  - Dealing with Conflict
    - Is Fair
    - Remains Calm
  - Listens Closely
Do It!

Members may choose to complete a minimum of three of the following activities. Members should select activities that relate most closely to their chosen job.

Customer Service Search

Time Required: 1 hour

Supplies:
- Transportation to three businesses (car, bus, bicycle, foot, etc.)
- Pen or pencil

Directions:
Members will visit three different businesses to observe employees as they work. Members should take note of specific actions these employees display that affect the customer service that shoppers or visitors are offered. Members will observe how they greet customers, listen to the customer, answer the phone, deal with complaints, and whether they smile and are courteous. Ask members to identify which business demonstrated the best customer service and why.

Members may find this chart useful. Members can mark either a checkmark beside the skill when it is demonstrated or provide a grade (ex. A+, D, F).

<table>
<thead>
<tr>
<th>Customer Service Skill</th>
<th>Business 1</th>
<th>Business 2</th>
<th>Business 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greets customers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interacts comfortably with all customers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Displays good listening skills</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Makes eye contact</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smiles, acts pleasantly</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has a strong product knowledge</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remains calm during conflict</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table Setting Showdown

Time Required: 30 minutes

Supplies:
- Dinnerware including bread plate, salad plate, dinner plate, water glass, cup and saucer
- Dinner knife, dinner fork, salad fork, dessert fork, dessert spoon.
- Napkins

Directions:
Begin by explaining the proper setting of the table for dinner. Diagrams showing the proper setting are included on the following page. Each member will be setting the table three time based on three different menus. If members choose to race, you may choose to use plastic dinnerware if available. Members will set the table for two for the specified menu. Upon completion they will ask to have their setting checked. Then, they will clear the entire table and begin setting for the next menu.
The menus include:
- Menu 1: Salad, pizza, beverage
- Menu 2: Salad, bread, pasta, ice cream, water
- Menu 3: Salad, chicken and potatoes, cake, coffee, water

The exact setting of tables will vary from restaurant to restaurant. Members may be interested in learning about the specific placement of dinner utensils. Silverware is placed in the order it will be used. The items that are used first are placed on the outside. Dessert silverware goes above the plate. Members should make adjustments to the setting based on the meal that will be served.

http://www.elegantwoman.org/image-files/etiquette-proper-table-setting-formal.jpg

**Employee Etiquette**

**Time Required:** 15 minutes

**Supplies:**
- A rock (or some other simple ‘useless’ item)

**Directions:**
Discuss the importance of graciousness in your group. Explain that you are going to give someone a present. It is the recipient’s job to say something gracious about the gift and then they may pass it on to another member who must accept with grace. The gifting process continues until all members have received the present.

There are many things that members may say in response to receiving the gift such as ‘what a fabulous gift’, ‘I will use it to decorate _____’, etc.

Following this activity, ask members to think of a situation where it may be difficult for them to show grace. Also, discuss the idea of re-gifting. Re-gifting refers to taking a gift that has been received and giving it to someone else. When do members feel that re-gifting is or is not appropriate?
The Respectful Workplace

Time Required: 20 minutes

Supplies:
- Pen or pencil

Directions:
Discuss the different cultural groups that are present in your community. Employees need to show respect to everyone in their workplace including their supervisors, co-workers, and customers. An awareness of individual’s different values is important to avoid offending anyone in the workplace. Ask members how they demonstrate respect in their workplace and where they have seen disrespect in their workplace. A positive workplace is built through respect, creativity, encouragement, small acts of kindness, organization, positive attitudes, and fun!

Workplace Safety

Time Required: 30 minutes

Supplies:
- Paper
- Markers
- Catalog/magazines

OR:
- Computer
- Printer

Directions:
Members will produce a poster, slideshow, video, speech, etc. explaining the importance of workplace safety, what to do if they see something unsafe, what to do if someone becomes injured on the job, and some of the actions that can be taken to keep themselves and others safe at work. The following points may be helpful.

- Youth account for more than 15% of all workplace injuries in Manitoba.
- Youth are four times more likely to be injured in the first month of work than those who have been on the job longer than a year.
- Employees need proper training.
- Employees should ask questions and seek answers.
- The employer should:
  - Make sure employees know how to use tools, equipment, and other materials required to do the job.
  - Have a plan of action in case of injury or emergency.
  - Have a first aid kit and safety equipment available and show you how to use it.
- Injuries on the job include physical injuries, mental stress injuries, hazardous materials injuries, and injuries from other people.
- It is your right, as the employee, to refuse work that you think is unsafe without being punished for doing so.

Members may also visit websites such as [http://workersoftomorrow.com/resources/](http://workersoftomorrow.com/resources/) or [http://www.youth.gc.ca/eng/topics/jobs/safety.shtml](http://www.youth.gc.ca/eng/topics/jobs/safety.shtml) to learn more about workplace safety.
• If you become injured on the job:
  • Tell a supervisor right away (even if it is a small injury or it developed over a long time)
  • Seek medical attention if needed and tell the doctor the injury happened at work.
  • Contact the Workers’ Compensation Board. They will help you get paid and help with medical costs and rehabilitation.

Ask members to think of indicators that a workplace is safe such as warning signs, visible first aid kit, emergency shut off switches, protective clothing, etc. They may be able to include pictures of some of these items within their poster.

Dig it!

Review the following questions with members:
• What action do you think has the greatest influence on customers? Is it a good or bad influence?
• How can you make your workplace a more respectful and positive space?
• What is one thing all employees should be reminded of to stay safe at work?

What’s next?

A more in-depth look at how a paycheque and deductions are calculated is the focus of Skill Builder 4.
In the Member Manual

Skill Builder 3: You're Hired!

Addy Says...
Now that you've secured a job, you have a lot of work to do. Not only do you need to come to work, you will need to please customers, co-workers, and your boss. Think about what you need to do to be a great employee.

SKILLS CHECKLIST
- Demonstrate good etiquette as an employee
- Provide good customer service
- Explain the importance of safety in the workplace

Important Words
Watch for these important words throughout this Skill Builder:
Customer Service, Etiquette, Respectful Workplace

Dream it!
Once you have been hired, you will need to work hard to keep your job.

Make a web representing the characteristics of a good employee in your workplace. Think about their appearance, actions throughout the day, and reactions to situations.

Do it!
Complete at least 3 activities in this Skill Builder.

Customer Service Search
Visit three local businesses. You don't need to spend any money during this activity. Browse and observe the customer service that visitors are treated to. Note when employees acknowledge the presence of customers, offer to help, smile, etc. You may want to use a checklist to help you compare businesses. Which businesses appear to have the best customer service? Why?

Table Setting Showdown
This activity demonstrates the importance of efficiency in a busy work environment. In restaurants, you may set, serve, and clear several tables in one shift. As you successfully complete shifts, you may have the opportunity to move up to better jobs. Your leader has further instructions for you.

Loose Change!
If you show your employer you can excel at your position, you may get a promotion or a raise in pay.

http://www.aigartwoman.org/image-files/etiquette-proper-table-setting-formal.jpg
In the Member Manual

Employee Etiquette
How do you display good etiquette in your position? You may want to ask a boss or business owner what they consider good etiquette. What items and attitudes lead to good etiquette?

Workplace Safety
Health and safety awareness is important because:
- It could save your life.
- Proper training is vital for your safety and it can prevent injuries.
- You need to be aware of potential hazards in the workplace.
- You need to help others become aware of workplace hazards.

You have three fundamental rights as an employee:
- The right to know
- The right to participate
- The right to refuse unsafe work

What do schools do to keep their environment safe for students and staff?

What signs have you seen in schools or businesses relating to workplace safety and health?

Make a poster, slideshow, video, speech, etc. to explain the importance of workplace safety to co-workers, club members, friends, and family. Include what to do if they see something unsafe or are injured on the job. List some of the actions you will take to keep yourself and others safe at work.

Loose Change!
Remember the SAFE acronym:
S - Spot the Hazard
A - Assess the Risk
F - Find a Safer Way
E - Everyday

Addy's Links...
Learn more about workplace safety by visiting http://workersoftomorrow.com/resources or http://www.youth.gc.ca/emp/topics/jobs/safety.shtml

Dig it!
What action do you think has the greatest influence on customers? Is it a good or bad influence?

How can you make your workplace a more respectful and positive space?

What is one thing all employees should be reminded of to stay safe at work?

What's next?
In the next Skill Builder you will discover how your pay cheque is calculated. The amount that you are paid may be less than you are expecting.
Skill Builder 4: Understanding Your Pay

Skills Checklist

- Explain deductions and why they exist
- Identify deductions on personal pay statements
- Explain why income tax returns are filed

Dream It!

Background for Leaders

Gross pay includes all of someone’s income including commissions, bonuses, vacation pay, and overtime pay, if eligible. The net pay is the amount of money that you are paid after taxes and other payroll deductions. These deductions include contributions to income tax, CPP, EI, etc.

Income tax is sent directly to the federal and provincial government. The government uses this money to finance the country’s operating costs, health care, research, education, grants, defence, public safety, foreign assistance, etc. When you start a new job you will complete a TD1 form. This determines how much income tax is deducted from your pay. Each year you will receive a T4 from your business that gives a summary of your pay and deductions from the previous year. You will need your T4 to file for an income tax return. Sometimes your business sends the government too much or too little of your pay cheque. You file for an income tax return to determine how much you owe or how much you will be refunded.

CPP (Canada Pension Plan) is a federal retirement plan. Participation in this plan is mandatory for all employees and employers in Canada. Upon retirement, this money will serve as a basic pension. The amount of money you receive depends on the total amount contributed.

EI (Employment Insurance) is a federal program that offers temporary financial assistance to Canadians who have lost their jobs due to uncertain circumstances.

If you belong to a union, you may also have to pay union dues. Some employers offer pension or savings plans to their employees.

Important Words

Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Deduction</th>
<th>The amount of money that is subtracted from gross pay for income tax, CPP, EI, union dues, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Tax</td>
<td>A government fee that is subtracted from pay cheques. The amount that is deducted depends on the employee’s total earnings from all of their jobs that year.</td>
</tr>
<tr>
<td>CPP</td>
<td>Canada Pension Plan. A federal government retirement plan that all employees and employers must contribute to.</td>
</tr>
<tr>
<td>EI</td>
<td>A federal program that offers temporary financial assistance to Canadians who have lost their jobs.</td>
</tr>
</tbody>
</table>
Age Considerations
- 12+

Thinking Ahead
- What will you discuss with members? Gather observations and think of examples that will help support your decision.

Preparing for Success
- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies
To get members thinking about this topic, ask them the following questions:
- What is tax?
- Do employees get to keep all of the money they earn?

Deductions Guess

Time Required: 15 minutes

Supplies:
- Pencil
- Calculator

Directions:
The following values represent the approximate total deductions from pay cheques based on each of the following salaries. Income tax deductions are calculated based on the overall earnings of the individual or family. CPP (approximately $2500 annually) and EI (approximately $1000) are calculated based on gross income to a maximum income of approximately $55 000. For salaries greater than $55 000, CPP and EI contributions remain relatively constant values as stated above.
Ask members to look at the following gross salary amounts below and guess how much money these people will make after deductions (net pay). Members should record their guesses in the ‘Guess: Net Pay’ column. After guessing the net pay, share the actual net earnings. Then, ask members to calculate the actual total deductions by subtracting (Gross Salary - Actual Net Pay). Members may be surprised by how much money is deducted from pay cheques over an entire year.

<table>
<thead>
<tr>
<th>Gross Salary</th>
<th>Guess: Net Pay</th>
<th>Actual Net Pay</th>
<th>Actual Total Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15 000</td>
<td></td>
<td>$13 000</td>
<td>$2 000</td>
</tr>
<tr>
<td>$30 000</td>
<td></td>
<td>$23 500</td>
<td>$6 500</td>
</tr>
<tr>
<td>$54 000</td>
<td></td>
<td>$39 000</td>
<td>$15 000</td>
</tr>
<tr>
<td>$76 000</td>
<td></td>
<td>$53 000</td>
<td>$23 000</td>
</tr>
<tr>
<td>$100 000</td>
<td></td>
<td>$67 000</td>
<td>$33 000</td>
</tr>
<tr>
<td>$150 000</td>
<td></td>
<td>$95 000</td>
<td>$55 000</td>
</tr>
<tr>
<td>$200 000</td>
<td></td>
<td>$122 000</td>
<td>$78 000</td>
</tr>
</tbody>
</table>
Do It!

Your Pay Statement

Time Required: 20 minutes

Supplies:
- Pen/pencil
- Calculator
- Personal pay statement or sample (as shown below)

Directions:
Ask members to look at their pay statements. Identify their contributions to income tax, CPP, EI, etc. Calculate their total deductions. Discuss how they feel about the difference in their gross and net pay. To understand the importance of each of these deductions, explain what each deduction is used for. It may be helpful to identify something important in your community that is a result of federal and/or provincial funding.

A pay stub may appear as the following:

<table>
<thead>
<tr>
<th>Gross Pay:</th>
<th>Deductions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15.75/hour</td>
<td>Income Tax: $544.70</td>
</tr>
<tr>
<td></td>
<td>E.I. $48.25</td>
</tr>
<tr>
<td></td>
<td>C.P.P $113.91</td>
</tr>
<tr>
<td></td>
<td>Union Dues $18.93</td>
</tr>
<tr>
<td>$2520</td>
<td>Total: $725.79</td>
</tr>
</tbody>
</table>

Gross Income: $2520.00
Total Deductions: $725.79
Net Pay: $1794.21
**Income Tax Returns**

If you are earning money you must file an income tax return. This documentation ensures that the government receives the proper amount of tax based on your income. Your employer will send you a summary of how much money you have earned and how much you have paid in deductions. This form, called a T4, is very important.

Income tax applies to people who are self-employed, too. If you have overpaid, you may be eligible to receive some money in return from the government. If you have not paid enough income tax you will be required to pay the money to government by the deadline.

Additionally, there are some expenses that you can claim to reduce the amount of your pay that is taxable. As students, you can be credited for your tuition, books, moving expenses, child care, some transit costs, etc. If you have a job that involves earning tips or gratuities, there are various regulations regarding claims depending on how tips are controlled and distributed.

**Time Required:** 30 minutes

**Supplies:**
- Pencil
- Someone specializing in income tax returns such as an accountant.
- Any forms or statements relating to income tax returns.

**Directions:**
Help members identify people in the community who will help file income tax returns. Plan to visit someone knowledgeable in this area to learn more about income tax returns. Members should ask questions to learn about other expenses they can claim that will reduce their tax contributions such as education. How to claim tips earned at a restaurant is another important part of income tax returns for youth.

Learn about the documents that are required to file an income tax return. The most important document is the T4, a summary of income and deductions throughout the previous year at their job. Lastly, discuss the deadline to file income tax returns, April 30. Ensure that members understand the importance of deadlines.

**Dig it!**

Discuss the following questions:
- Where does the money you pay in deductions go?
- Do you agree with the financial system and deductions?
- Do you think you will get money back when you file your income tax return?
What’s next?
In Skill Builder 5, we will discuss all of the expenses that accompany a job.

Leader’s Notes
In the Member Manual

Skill Builder 4: Understanding Your Pay

Addy Says....

Is your pay cheque smaller than you were expecting? Every time you
are paid, a portion of your earnings is paid in deductions and
income tax to the federal and provincial governments.

SKILLS CHECKLIST

• Explain deductions and why
  they exist
• Identify deductions on
  personal pay statements
• Explain why income tax returns
  are filed

Important Words

Watch for these important words throughout this Skill Builder:
Deduction, Income Tax, CPP, EI

Dream it!

Everyone has to make payments toward income tax, Canada Pension Plan (CPP), and Employment
Insurance (EI) on their pay cheques. The amount that you pay depends on the total amount of money
you will make each year (gross earnings). The amount that you get after these deductions is called
your net pay.

Deductions Guess

Look at the following gross salary amounts below and guess how much money these people will make
after deductions (net pay). After you have guessed the net pay your leader will share the actual net
earnings. Then, you can calculate the actual total deductions. (Gross Salary — Actual Net Pay = Actual
Total Deductions)

<table>
<thead>
<tr>
<th>Gross Salary</th>
<th>Guess: Net Pay</th>
<th>Actual Net Pay</th>
<th>Actual Total Deductions</th>
</tr>
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<tbody>
<tr>
<td>$15,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$30,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$45,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$75,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$150,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you surprised by how much money is deducted from pay cheques?

Do it!

Your Pay Statement

Look at your pay statement. There is a sample pay statement included in the Leader
Guide.

• How much did you contribute to Income Tax? _______
• How much did you contribute to CPP? _______
• How much did you contribute to EI? _______
• Did you have any other deductions? _______
• What were your total deductions? _______

These deductions consume a large portion of your pay cheque. Why are
these deductions important?

Income Tax Returns

Find out where in your community you can visit an accountant to file
your return. Ask them about other ways you can save money on your income tax return.

What documents do you need to bring with you when you file for your first time?

What is the deadline to file your income tax return?

Addy’s Links...

There are tax calculators online that will give you an approximate amount
of how much you will have to pay in taxes or how much you might receive
as a return. You can view a calculator from the Canadian Revenue Agency

Dig it!

Where does the money you pay in deductions go?

Do you agree with the financial system and deductions?

Do you think you will get money back when you file your income tax return?

What’s next?

In the next Skill Builder you will consider all of the expenses that accompany a job.
Skill Builder 5: What Do You Do With Your Money?

Skills Checklist
- Identify costs associated with a job
- Understand expenses associated with operating a business

Dream It!

Background for Leaders
Each time you start a new job, you will encounter additional expenses relating to work. First, the job search can become expensive as it requires transportation, clothing, mailing applications, record checks, and taking time off at another job or being unemployed.

Once you are hired, there are work related expenses that add up quickly. The job may require a new wardrobe, a longer commute, more eating out at restaurants, or feeling you must donate to every charity or event at the office. Sometimes you have to pay for training to be qualified for a job. Be aware of the expenses you will encounter if you are expected to wear clothing from a specific store, even if you receive a discount. Discounted meals while serving at the restaurant also reduce your overall income.

Entrepreneurs, those who are self-employed, have a lot of expenses as part of their business. In addition to transportation and clothing, entrepreneurs may choose to cover expenses for their employees. Sometimes the employer will pay for their employees to attend a course or meeting. Businesses often offer discounts to their employees or their families. These additional expenses affect the profits of the business.

Important Words
Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Wardrobe</th>
<th>Clothing worn to work. These clothes may be specific to the job such as suits and ties or steel toed footwear.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation</td>
<td>A way of getting from place to place by walking, driving, riding the bus, ferry, or airplane, etc.</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>A person who owns and operates a business.</td>
</tr>
</tbody>
</table>

Age Considerations
- 12+

Thinking Ahead
- What will you discuss with members? Gather observations and think of examples that will help support your decision.
Preparing for Success

- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies

To get members thinking about this topic, ask them the following questions:
- How will having a job affect your other activities?
- Do you think you will spend more money because of work?

Job Search Expenses

Ask members to identify the expenses they encountered as they searched for their job. The following is an example of a web listing some of the expenses members may think of. Each members’ web will be unique.
Do It!

An Expensive Job

There are a lot of things to think about as you start your first job. In this activity, members will think about all of their work-related expenses.

Time Required: 15 minutes

Supplies:
- Pencil

Directions:
Ask members to think about all of their work-related expenses including the costs of transportation, wardrobe, food, etc. After brainstorming, ask members to list all of their expenses and estimate how much these expenses cost initially and monthly.

Entrepreneurial Business Expenses

Entrepreneurs experience additional expenses relating to their jobs. In addition to paying for transportation and clothing, entrepreneurs may cover some of their employees’ expenses.

Time Required: 15 minutes

Supplies:
- A local entrepreneur running a business with additional employees.
- Pencil

Directions:
Identify local entrepreneurs and plan to meet with a business owner. Members should prepare questions to ask prior to the visit. Questions may relate to the initial start-up costs of the business, the owner’s costs of running the business, and the costs relating to employees such as paid training, uniforms, discounts, and payroll expenses. Small businesses must submit taxes and pay accounting and banking fees. Ask members to record what they learned.

Dig it!

Discuss the following questions. Members may have different opinions that should be heard.
- What do you think employees should be responsible for paying for on the job?
- What do you think employers should be responsible for paying for on the job?
- How will you save money at work?
What’s next?
Skill Builder 6 offers suggestions for spending and saving your hard earned money.

Leader’s Notes
Skill Builder 5: What Do You Do With Your Money?

Addy Says....
Having a job can be expensive, too. It is important that you consider the items you will require for the job and the lifestyle changes you will make to accommodate your time at work.

SKILLS CHECKLIST
- Identify costs associated with a job
- Understand expenses associated with operating a business

Important Words
Watch for these important words throughout this Skill Builder: Entrepreneur, Wardrobe, Transportation

Dream it!
Job Search Expenses
Create a web to represent all of the expenses you experienced as you were searching for a job.

Do it!
An Expensive Job
There are many things to think about as you start your first job. Think about how you will get to work, how much this costs, what you will wear, and what you will eat while you are there. List all of your expenses and estimate how much these expenses will cost initially and then monthly.

<table>
<thead>
<tr>
<th>Expense</th>
<th>Initial Cost Estimate</th>
<th>Monthly Cost Estimate</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Think about how you can reduce some of these expenses to increase your profits.

Entrepreneurial Business Expenses
Ask a local entrepreneur about the expenses they encounter. Then, ask what expenses their employees are responsible for and what expenses the business covers. Prepare your questions in advance. Record your findings below.

Dig it!
What do you think employees should be responsible for paying for on the job?

What do you think employers should be responsible for paying for on the job?

How will you save money at work?

What’s next?
The next Skill Builder offers suggestions for spending and saving your hard earned money.
Skill Builder 6: Saving and Spending

Skills Checklist

- Explain the difference between spending and saving money habits
- Save for the future
- Think about cost before making a purchase

Dream It!

Background for Leaders

Saving and spending are important decisions and there are many more options when you are earning money through a job. Saving helps prepare for the future. A savings account will earn interest from the bank. Interest is money paid at a particular rate as an appreciation for you keeping your money at the bank. Interest rates vary between financial institutions and between different types of accounts. The rate of return can vary from near 0% to approximately 2%. Savings can be useful in paying for large purchases, emergencies, school tuition, and retirement. It is recommended that you save at least 10% of your income, but saving more than 10% never hurts. If keeping yourself from spending your entire pay cheque is a challenge, you may ask the bank to automatically transfer the savings portion to a safe place so you aren’t tempted to spend it.

It is likely that you will want to spend some of your new money, but spend it wisely. You may choose to make purchases using cash or a debit card. Keep your money safe. Don’t carry too much cash and keep your credit card and debit card PINs a secret so no one can steal your money. Take the time to think about your purchases before making a final decision. You don’t want to regret spending later.

As a fun addition to this Skill Builder, members may choose to play a popular board game involving careers or life and money choices to consider what they might do when making difficult life decisions. You may even have one at home. Do a web search for similar online games.

Important Words

Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Interest</th>
<th>The cost of borrowing money. The bank pays you to let them look after your money. Credit card companies charge people interest if they don’t pay for their purchases before the deadline.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Fund</td>
<td>Money that is set aside as insurance in case of an unexpected emergency such as job layoffs, natural disasters, necessary repairs, etc. that require urgent attention.</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number: a number used at an ATM to securely identify you as the cardholder.</td>
</tr>
<tr>
<td>Rate of Return</td>
<td>The percentage of income generated through investments and interest.</td>
</tr>
</tbody>
</table>
Age Considerations
- 12+

Thinking Ahead
- What will you discuss with members? Gather observations and think of examples that will help support your decision.

Preparing for Success
- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies
To get members thinking about this topic, ask them the following questions:
- At what financial institution do you have a bank account?
- How are your pay cheques deposited?
- Is your account balance growing?

Do It!

Interesting Interest

Time Required: 15 minutes

Supplies:
- Pencil
- Calculator

Directions:
Ask members to calculate the interest they will earn each month based on the following information. To calculate interest, multiply the amount of money in the account with the percent rate of return. Remember 3% can also be expressed as 0.03. (Interest can also be compounded. This means that each month’s interest is earned on the account balance including the previous interest amounts.)

You have a balance of $25 and earn 2% interest: 
Interest = $25 x 0.02 = $0.50

You have a balance of $150 and earn 3% interest: 
Interest = $150 x 0.03 = $4.50

You have a balance of $500 and earn 3% interest: 
Interest = $500 x 0.03 = $15.00

You have a balance of $2000 and earn 4% interest: 
Interest = $2000 x 0.04 = $80.00
Saving for What?

It is important for you to consider why you are saving your money.

Time Required: 15 minutes

Supplies:
- Pencil

Directions:
Ask members to brainstorm different reasons why saving their money is important. Reasons may include specific purchases, emergency funds, future education, a mortgage down payment, or retirement. Members should list their reasons for saving in order of priority.

Spending Time

Youth make most of their purchases using cash or debit cards. Remind members to think about the value of their purchases before spending their money. Everyone must be reminded of the importance of carrying cash safely and keeping PINs and passwords a secret. Also, remind members that service charges may apply to transactions at institutions other than their own financial institution. These additional expenses can add up quickly.

Time Required: 15 minutes

Supplies:
- Pencil
- Calculator

Directions:
Ask members to calculate how much time they would have to work to pay for the item in each situation. Then, discuss whether or not the purchase is worthwhile. Members’ decisions may vary depending on their values and interests.

You are working at a fast food restaurant and earn $12.00/hr. You would like to buy a new hockey stick that is worth $240 including tax. How many hours will you have to work to earn enough money to pay for the hockey stick? Is it worth it?

\[
\text{Hours of work} = \frac{240}{12} \text{ per hour} = 20 \text{ hours}
\]

You are working at a hotel in housekeeping. You earn $11.11/hr. You would like to go out for dinner and a movie tonight, but it will cost you $25. How many hours will you have to work to earn enough money to cover the costs? Is it worth it?

\[
\text{Hours of work} = \frac{25}{11.11} \text{ per hour} = 2.25 \text{ hours}
\]

You are working at a restaurant and earn an average of $15/hr including tips. You would like to buy a new sweater that costs $90 including tax. How many hours will you have to work to pay for the sweater? Is it worth it?

\[
\text{Hours of work} = \frac{90}{15} \text{ per hour} = 6 \text{ hours}
\]
Saving While You Spend

Everyone treats themselves once in a while. It is important that you spend wisely overall.

**Time Required:** over a period of a week or month

**Supplies:**
- Pencil
- Piggy bank or jar
- Decorations or craft materials

**Directions:**
Members will create an “I Saved” jar or use a piggy bank to collect the money they save on purchases or activities through discounts, coupons, sales, etc. Members should keep a record of their total savings and the time period over which they kept track. Eventually, members may choose to place their savings in a savings account at their financial institution to earn interest on their savings. Members may choose to decorate their piggy bank or jar with available craft materials.

**Dig it!**

Review the different options for saving money. Reflect on how members can make wise choices when they are spending money. Encourage members to think of tips they would share with someone who is struggling to balance their saving and spending habits.

**What’s next?**

In Skill Builder 7 we will discuss online shopping and some necessary precautions to consider when exchanging money online.

**Leader’s Notes**
**In the Member Manual**

**Skill Builder 6: Spending & Saving**

**Addy Says...**
Now that you are earning money you may think you can buy everything you want. It's fun to spend your money treating yourself, but remember to save for your future, too!

**SKILLS CHECKLIST**
- Explain the difference between spending and saving money habits
- Save for the future
- Think about cost before making a purchase

**Dream it!**
Where is your financial institution?
How do you deposit your pay cheque?
How often do you deposit (put in) or withdraw (take out) your money?
Is the account balance growing quickly now that you have a job?

**Do it!**

**Interesting Interest**
The bank appreciates your business and as a thank you for keeping your money at the bank, it will pay you. The amount of interest you earn depends on the type of account you have. Some investments earn more interest than others. Your bank can tell you the interest rate that applies to your account.
Calculate the interest that would be earned each month on the following amounts.
You have a balance of $25 and earn 2% interest.
You have a balance of $150 and earn 3% interest.
You have a balance of $500 and earn 3% interest.
You have a balance of $2000 and earn 4% interest.

**Loose Change!**
Some accounts earn compound interest. This means that interest is earned on the total account balance including the interest earned in previous periods.

**Important Words**
Watch for these important words throughout this Skill Builder:
- Interest
- Emergency Fund
- PIN
- Rate of Return

**Saving for What?**
Make a list of the things you are saving for. Write them in order of importance with the most important idea at the top.

**Spending Time**
Now that you have saved at least 10% of your income and you have identified the costs associated with your job, you can determine how much money you have for spending. This amount is your disposable income. What methods can you use to spend your money?

Be sure you are spending your money wisely. It may be helpful to consider how much ‘time’ you would have to work to pay for your purchase. Consider the following scenarios. What would you do?

You are working at a fast food restaurant and earn $12.00/hr. You would like to buy a new hockey stick that is worth $240 including tax. How many hours will you have to work to earn enough money to pay for the hockey stick? Is it worth it?

You are working at a hotel in housekeeping. You earn $11.11/hr. You would like to go out for dinner and a movie tonight, but it will cost you $25. How many hours will you have to work to earn enough money to cover the costs? Is it worth it?

You are working at a restaurant and earn an average of $15/hr including tips. You would like to buy a new sweater that costs $90 including tax. How many hours will you have to work to pay for the sweater? Is it worth it?

**Loose Change!**
Wait overnight before making a big purchase. Often, the urge to buy it will pass.

**Loose Change!**
If you pay for purchases using a debit card, keep your PIN a secret. You don’t want other people stealing your money!
In the Member Manual

Save While You Spend

Everyone spends money on treats sometimes. You can save money while also making purchases by waiting until items are on sale, looking for discounts, using promotional codes or coupons, etc. Whenever you save on a purchase, put the savings in a jar labeled "I Saved". See how much money you can save in a week, a month, or a year. You might want to reinvest this money in your savings account to earn interest on your savings. Record the amounts as you save on the piggy bank.

How much money did you save? __________
How long did it take to save this much? __________

Dig it!

Where can you keep the money you are saving?

How can you make wise choices when you are spending your money?

What would you tell others who are struggling to balance their saving and spending habits?

What's next?

Skill Builder 7 focuses on online shopping and the safety precautions that are required.
Skill Builder 7: Safety & Privacy

Skills Checklist
- Recognize scams
- Understand the importance of safety and privacy online
- Complete transactions online safely

Dream It!

Background for Leaders

Shopping online is very convenient as it offers great bargains, and wide selection, secure transactions, and fast shipping. There are many options for shopping online, including local classified listings, social media groups and posts, websites selling to people worldwide, and direct purchases from store websites. You can even track your packages as they are shipped to your door. Although it is a great option for purchases, shopping online requires an awareness of safety, too.

Many teenagers shop online regularly. As some sites require buyers to be over the age of 18, children should ask their parents’ approval before making a purchase, especially if they are using their parents’ credit card information and charging the purchase to their parents’ account. There are many types of online purchases. Sometimes we don’t receive a package in the mail following an online purchase. eBooks, tokens or upgrades for online games, and access to computer programs also cost money.

Before making an online purchase, it is wise to research the product and the website. Shipping and handling charges can make a good deal significantly more expensive. The currency of the sale also affects the price of the item and depends on the exchange rate. Buyers should also consider options for warranty and returns if they are not satisfied with the product. Many sites offer product reviews and ratings for the seller which help to ensure safety and security. If you are meeting locally in person with the seller, additional precautions should be taken. Don’t send money or personal information until you are meeting and receiving the item. Verify the quality of the item before exchanging money. Meet in a safe, visible area where other people are around. Similar warnings and precautions apply to selling things online. Don’t accept partial payment or payment at a later date. Safe exchange of money is important.

It is also important to mention that making purchases online can lead to large credit card payments. When money is exchanged electronically through credit cards, online transfers, or gift cards it may not feel like the items are costing money. It is important that everyone is aware of money leaving the account even when the cash is not physically exchanged.

Scams are dishonest schemes or fraud. Scams exist in many forms including identity theft, debit card scams, credit card scams, email fraud or phishing, charitable donations, telemarketing fraud, and counterfeit currency. You can avoid falling victim to these types of scams by using familiar websites, looking for the lock symbol or ‘https’ in a website name, never including your credit card number in an email, checking credit card statements, using strong passwords on your accounts, and identifying and knowing what’s ‘too good to be true.’ Additional information on scams can be found at http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm.
Important Words

Help members define the following words and listen for them using these words in their discussions. To increase the members’ understanding, try providing a synonym members know or provide examples. The more personalized the examples, the better.

<table>
<thead>
<tr>
<th>Prepaid Card</th>
<th>A card that you can load money onto and use as a credit card.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warranty</td>
<td>A written guarantee issued to a purchaser promising to repair or replace the purchase if necessary within a specified period of time.</td>
</tr>
<tr>
<td>Scam</td>
<td>A dishonest scheme or fraud.</td>
</tr>
</tbody>
</table>

Age Considerations

- 12+

Thinking Ahead

- What will you discuss with members? Gather observations and think of examples that will help support your decision.

Preparing for Success

- Linking back to the Skills Checklist, help members identify how they will know they have been successful in learning from this Skill Builder. Discuss what success in these activities might look like, sound like, or feel like.

Activating Strategies

To get members thinking about this topic, ask them the following questions:

- What things have you or your parents purchased online?
- Have you ever received a phone call or email telling you you’ve won something that seemed ‘too good to be true?’

Do It!

Online Shopping

Time Required: 60 minutes

Supplies:

- Computer with internet access
- Approximately $20
- Payment options (credit card, prepaid card, online account)

Directions

Ask members to identify an item they would like to research and purchase online. Remind members of age restrictions that apply to online purchases and be sure to supervise members as they are searching to ensure appropriate use of the internet. Sports equipment, electronic accessories, video games, music, books, and clothing are some popular items for youth to purchase online. Brainstorm some websites or search engines that would sell these items.
Remind members to consider the importance of new vs. used products, shipping and handling, currency of the price, product reviews, seller ratings, warranty, and return policies. Once members have identified the item they would like to purchase, complete the transaction and ask members to record why they chose this item and seller. When the package arrives, ask members to reflect on their experience and the quality of the product.

**Selling Online**

**Time Required:** 10 minutes

**Supplies:**
- Pen/pencil

**Directions**
Ask members to brainstorm different ways that they could post an item for sale. Posting classified advertisements online is becoming a popular way of selling used items or items that were ordered online and cannot be returned.
Also, discuss the importance of safety when making private sales. Ensure that members meet with the potential buyer in a safe, public place. Don’t offer the item to the buyer before receiving complete payment.

**Scams**

**Time Required:** 15 minutes

**Supplies:**
- Pen/pencil

**Directions**
Ask members to brainstorm scams that they have come in contact with. Discuss many ways that people can protect their identity and their money. Many suggestions were presented in the Background for Leaders section of this Skill Builder. Members should record at least three tips and share these tips with others to help protect their identity and their money.

**Dig it!**

Review how members can shop safely online. Discuss how members can find the best deal and whether the best deal is always online. Identify the actions members would take in the future to ensure they are purchasing a good quality product.

**What’s next?**

Congratulations! You have completed all of the Skill Builders in Discovering Earning Money. Members will now begin working on the Showcase Challenge. Have a great Achievement. The members could not have done it without you!
Skill Builder 7: Online Shopping

Addy Says....
Shopping online can be a convenient and fun way of shopping. It is important that you are aware of the dangers associated with making purchases online or through online networks.

Skills Checklist
- Understand the importance of safety and privacy online
- Complete transactions online safely
- Recognize scams

Important Words
Watch for these important words throughout this Skill Builder:
Prepaid Card, Warranty, Scam

Dream It!
Identify an online community portal that posts classified advertisements for buying, selling, or trading in your area.

Have you used these portals before?

What other websites sell items online?

Do It!

Online Shopping
Plan to spend a small amount of money in an online transaction. Money can be spent online using a credit card (you must be 18+ years old to hold a credit card or ask your parent for permission to use their credit card information), a prepaid card or gift card, or an online account linked to a bank account. Some sites require you to be of a certain age to make purchases. Be sure to have your parents’ permission before making online purchases.

Identify an item that you need that costs a limited amount. This may be sports equipment, electronic accessories, books, clothing, etc. Search multiple online sites to compare prices. Consider the importance of new vs used, shipping and handling, currency of the price, product reviews, seller ratings, warranty, and return policies.

Addy Says....
Don’t share your passwords, PIN, or credit card numbers.

Record your reasoning for choosing to make your purchase from your chosen seller. What areas of consideration were the most important to you as you made this purchase?

When your product arrives, reflect on the online shopping experience. Would you shop online again?

Was the product what you were expecting?

Selling Online
If you wanted to sell an item online, where would you post your advertisement?

What do you need to keep in mind when making a deal with someone you do not know to ensure you are safe?

Scams
It is likely that someone will try to trick you into giving them money or private information at some time. Phone calls and emails from scammers are constantly circulating. It is important that you can identify these cases. List 3 tips to protect your identity and money online.

Addy’s Links...

Dig It!
How can you shop online safely?

How can you find the best deal?

What would you do next time to ensure you are purchasing a good quality product?

What’s next?
Now that you have finished all the Skill Builders in this project, it is time to think about and plan for the Showcase Challenge. The Portfolio Page is for you to make sure your Discovering Earning Money Project Skills Chart is complete. There is a space for you to write down some thoughts and reflections on the project (what you liked and didn’t like, etc.).
In the Member Manual

Showcase Challenge
Bringing it all together!

Now that you have finished this project, it is time to think about how you will share your experiences and knowledge with others. You may put your new skills to work by helping at a community event or at your club Achievement or teaching others about your topic. The goal of the Showcase Challenge is to help highlight your new skills and help you understand how you can use them. It can be an opportunity to receive feedback from others on your project. So go back through your manual and find some highlights of your learning (what you are proud of) and think about how you will “showcase” it.

Dream It!

Here are some Showcase Challenge Suggestions:

- Demonstrate something you made or learned about
- Act out a play
- Create a game
- Use your new skills to help with the Club Achievement plans
- Make a poster or display
- Make a video or slideshow
- Compose a song
- Or come up with your own idea. It is up to you and your leader!

My Showcase Challenge Plan

My showcase idea: ____________________________

What materials and resources do I need? ____________________________

Who do I need to help me? ____________________________

When do I need to have things done by? ____________________________

Showcase Challenge
Have members use their Member Manual to help them organize what they have learned in this project. The form of the Showcase Challenge can vary according to the wishes of the leaders and the members' abilities. Information could be presented in many forms, some of which are: posters, pamphlets, written reports, speeches, computer presentations, displays, etc. Suggestions are listed on the Showcase Challenge page at the back of the Member Manual. The best results are almost always obtained when members are allowed to present their information in the style of their choice.
Do It!

Insert or attach your finished product or a photo of you sharing your skills in your Showcase Challenge.

Dig It!

Now that you have showcased your project skills:

- How did your Showcase Challenge go?

- What would you do differently next time?

- How will you use your new skills in the future? (in different situations?)
Once members have completed all the Builders they will have a lot of information recorded in their manuals. These are products of their learning. As a final exercise in the project, members and leaders will pull together all this learning in completing the Portfolio Page in the Member Manual. There is a skills chart that lists the skills members are expected to complete by the end of the project. Members and leaders must indicate how they know the member was successful at a particular skill. Leaders will find evidence if they think about what they have observed members doing, what discussions they have had with members, and what members have produced. If leaders think that members need to go back and improve on any skill, this chart helps them clarify what needs to be done.
**Above and Beyond!**

In addition to project skills, 4-H also increases skills in meeting management, communications, leadership, community involvement through participation in club, area, or provincial 4-H events or activities. List below any activities you participated in this year in 4-H.

(Some examples include Executive Positions Held, Workshops, Communication, Community Service, Rallies, Bonspiels, Conferences, Judging, Camp Trips, Awards, Representation to Area or Provincial Councils, etc)

<table>
<thead>
<tr>
<th>Activity 1</th>
<th>Activity 2</th>
<th>Activity 3</th>
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*Feel Free to add additional pages that include awards, certificates, new clippings, photos or other items that describe your 4-H involvement.*

---

**Member Point of Pride!**

What I learned...

What I need to improve on...

What I want others to notice...

Member’s Signature: ____________________________

---

**Point of Praise! Another’s perspective on your achievements in 4-H.**

(community professionals, 4-H club head leaders, friends of 4-H)

I am most impressed by...

I believe that you have learned...

In the future I encourage you to...

Signature: ____________________________
4-H Achievement

4-H Achievement is... a 4-H club celebration when members have completed their projects. Achievements are planned by the club to give recognition to members and leaders for their accomplishments in their 4-H projects and club activities.

A 4-H Achievement can take many different formats: from choosing a theme, to member project displays, to members using their new skills for the event (entertainment, food, decorating, photographer, etc.), to members presenting their project to the whole group, the options are endless and open to the creativity of the members and leaders in each club!

Clubs may also plan their Achievement to promote 4-H to the community or to recognize sponsors and others who have helped the club.

Members and leaders - be sure to check your project books for the project completion requirements, so you will be ready for your club’s Achievement celebration!

If you have any questions, comments or suggestions for this or other 4-H projects contact:

Manitoba 4-H Projects
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For more information about 4-H and the many 4-H opportunities available please visit

http://www.gov.mb.ca/agriculture/4-h/
What is 4-H?

4-H is an international youth organization involving more than 7 million members in 80 countries around the world.

In Canada, 4-H began in 1913 in Roland, Manitoba as a community-based organization dedicated to growth and development of rural youth. Today’s 4-H program reaches both farm and non-farm youth across Canada. The motto of “Learn To Do By Doing” is embodied in the program, as 4-H focuses on skill development as well as personal development of life skills such as communications, leadership and citizenship.

4-H Motto

“Learn To Do By Doing”

4-H Pledge

I pledge,
My HEAD to clearer thinking,
My HEART to greater loyalty,
My HANDS to larger service,
My HEALTH to better living,
For my club, my community, and my country.

4-H Quality Equation Principles

Quality People
• Promote responsibility, respect, trust, honesty, fairness, sportsmanship, citizenship, teamwork and caring.

Quality Experiences
• Provide members with personal development and skill development experiences.

Quality Projects
• Promote and value quality effort.
• Promote high quality, safe food production within industry standards.

Manitoba 4-H project material is developed by
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