Introduction

Every teenager enjoys having spending money. A part-time job can be a great way of generating income while attending school and participating in other activities. The job search involving applications, resumes, and interviews can be time consuming and scary. This project will help you prepare for searching for your first job.

Once you are hired, you will need to think about your behaviours on the job as you represent a business. Make good impressions with supervisors, coworkers, and customers. It is important for you to think about the added costs that come with a job, too.

There are many expenses that arise when you get your first job. Some of your wages will be spent before you even go to work. And, once you are earning money for your hard work you will want to spend it wisely and safely. Don’t forget to save some money for later.

Addy’s Links...

You can learn more about your money by visiting http://www.mbsecurities.ca/get-informed/programs/make-it-count.html.

Meet Addy!

Addy will share some tips to help you as you start your first job. Watch for some fun facts, known as “Loose Change”, too!
What Skills Will You Learn?

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

To complete this project, you 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).

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When you successfully complete your Builders, you will showcase what you have learned.

| Showcase & Portfolio | Explain success in using the skills listed above | Showcase Challenge | 20 |
|                     | | My Portfolio | 22 |
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.

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 be, try to choose three very different careers for comparison. Research the three careers and complete the table.

<table>
<thead>
<tr>
<th>Career</th>
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<td>Salary</td>
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<td>Locations</td>
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<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>
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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?

Loose Change!

On average, people change jobs every three years. People often change careers 5 to 7 times in their lifetime. Consider looking or a job as a student that might relate to your future career interests.

Addy’s Links...

Consider a career in agriculture. Watch this Agriculture in the Classroom - Manitoba Your Life—Your Agriculture video: https://www.youtube.com/watch?v=rXmyFcqhD2c

What’s next?

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

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/tbsc-fsco/sc-hme.jsp?lang=eng.
Resume Writing

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 Experiences. 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 interviewers!

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!

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.

Loose Change!

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

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

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

In this activity, you will practice showing appreciation. Sometimes you will be given something that you don't like, can’t use, or don’t understand. Politeness and grace are important in these situations. Your leader will explain this game. Following the activity, discuss when it is appropriate to re-gift something you have received.

**The Respectful Workplace**

Our society is becoming very diverse. An awareness of the different cultures in your community and in your workplace is very important as you do not want to offend someone on the job. As an employee, you need to respect your supervisors, co-workers, and customers.

What can you do to keep your workplace respectful?

Where do you see issues of a disrespectful workplace arising?

Look around or think of a workplace that you are familiar with. What indications of a respectful workplace do you see? If you do not see anything indicating a respectful workplace, what could you do to create a respectful atmosphere?

**Loose Change!**

Work with customers and coworkers pleasantly even if you are having a bad day!
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/eng/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

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

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>
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<tbody>
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<td>$15 000</td>
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<td>$200 000</td>
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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 at [http://www.cra-arc.gc.ca/esrv-srvce/tx/ndvds/td1/menu-eng.html](http://www.cra-arc.gc.ca/esrv-srvce/tx/ndvds/td1/menu-eng.html)

**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?

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.

Loose Change!
The average worker spends $500 per month on work related expenses.
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.

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<thead>
<tr>
<th>Expense</th>
<th>Initial Cost Estimate</th>
<th>Monthly Cost Estimate</th>
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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: 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!

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.
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!
**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: 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.

Loose Change!
Sometimes we don't physically receive an item for our money online. You can buy tokens for games, eBooks, video games, music, and access to programs online.
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.

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**Loose Change!**

Remember, when you make a purchase online, it costs you money. It may not feel like you are spending a lot because you don’t physically feel the cash leaving your fingertips.

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**Addy’s Links...**


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**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.).
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?

_____________________________________________________________________________
_____________________________________________________________________________
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?)*
**Discovering Earning Your Money**

To be completed by the leader and the member based on observations and conversations throughout the project.

<table>
<thead>
<tr>
<th>Skill Builder</th>
<th>Members will be able to...</th>
<th>We know this because...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Each Skill Builder had a Skills Checklist which identified the skill you will learn.</td>
<td>Identify activities completed and record observations and information from discussions about activities.</td>
</tr>
</tbody>
</table>
| 1             | • Identify personal goals and values  
• Name different job and career options  
• Explain the pay scales of different jobs | |
| 2             | • Search for and apply for jobs  
• Compile a resume  
• Participate confidently in an interview | |
| 3             | • Demonstrate good etiquette as an employee  
• Provide good customer service  
• Explain the importance of safety in the workplace | |
| 4             | • Explain deductions and why they exist  
• Identify deductions on personal pay statements  
• Explain why income tax returns are filed | |
| 5             | • Identify costs associated with a job  
• Understand expenses associated with operating a business | |
| 6             | • Explain the difference between spending and saving money habits  
• Save for the future  
• Think about cost before making a purchase | |
| 7             | • Understand the importance of safety and privacy online  
• Complete transactions online safely  
• Recognize scams | |

**Additional Comments/Activities:**

**Leader Point of Praise!**

I am most impressed by...

I acknowledge that the member has completed the 4-H project requirements.

Leader’s Signature: ________________________________
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, Rally, Bonspiels, Conferences, Judging, Camps, Trips, Awards, Representation to Area or Provincial Councils, etc)

_____________________________________       _______________________________________
_____________________________________       _______________________________________
_____________________________________       _______________________________________
_____________________________________       _______________________________________
_____________________________________       _______________________________________**

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.

(comments 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
Manitoba Agriculture
1129 Queens Avenue
Brandon, MB R7A 1L9

Email: 4h@gov.mb.ca
Phone: 204-726-6613
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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
Manitoba Agriculture