4-H Money and More Series
Exploring Your Money

Introduction
Throughout your life you will earn and spend money. Most of the money you earn will be from hard work at a job. You will want to spend some of your money to buy food, pay for a house and car, and treat yourself. It is also very important that you save lots of money so that you can enjoy retirement.

In this Exploring Your Money project, you will learn some interesting facts about money including the values of coins and bills and how they are made. You will also think about what things you really need to spend money on now and what you should be saving for later. You will visit a bank or credit union to learn about the many services they offer. You can use some of their services now and more of their services when you are an adult. Skill Builder 6 explores how much it costs to look after a family for one month. You will see if you can pay the bills for the entire month with the paper money you are given as earnings.

There is so much to learn about spending and saving money. You don't need to have a job to learn lots in this project!

Addy’s Links...
You can learn more about your money by visiting [http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/teachingChildren/Pages/Teaching](http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/teachingChildren/Pages/Teaching)

Meet Addy!
Addy has all the tips you will need to spend your money wisely and to save some for later. The Loose Change sections include some fun facts about money!

Learning is 3D!
To help you get the most out of your learning, each project meeting has the following parts:

Dream it! Plan for success
Do it! Hands on learning
Dig it! What did you learn?
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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<th>Skill Builder</th>
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<th>Activities</th>
<th>Page</th>
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<td>What is Money?</td>
<td>• Coin Value Match&lt;br&gt;• Special Edition Coins&lt;br&gt;• My Values</td>
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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<br>• My Portfolio | 19, 21 |
Dream it!

The Mint is the factory where coins are made. The Royal Canadian Mint has facilities in Winnipeg, Ottawa, and Vancouver. The Winnipeg plant makes Canadian coins and money for more than 75 different countries. 20 million coins can be produced daily at the Winnipeg Mint. Billions of coins are produced each year. You can go on a tour at the Royal Canadian Mint in Winnipeg.

Coin Value Match
Match the following coins to their value. What are the coins called? Fill in the blank.

Nickel  Dime  Quarter  Loonie  Toonie

$0.05  $0.10  $0.25  $1.00  $2.00

Addy Says....
Money doesn’t grow on trees. It doesn’t just pop out of banking machines either. Canadian coins and bills have different values and it is important you know how much each coin and bill is worth.

SKILLS CHECKLIST
- Identify Canadian coin values
- Explain the design of special coins
- Relate personal values to spending habits

Important Words
Watch for these important words throughout this Skill Builder:
Mint, Dollar Value, Personal Value

Addy’s Links...
Visit [http://www.mint.ca/store/template/home.jsp](http://www.mint.ca/store/template/home.jsp)

Loose Change!
A gift card or cash card is a plastic card that is worth an amount of money that has been prepaid. Some gift cards can only be used to pay for something at specific stores.
Do it!

**Special Edition Coins**

The Mint produces many specially designed circulation coins. Search through the coins in your wallet or piggy bank to find a special circulation coin. Draw the coin design below. Then, draw the design for a coin you would like the Mint to produce. Record why these coins are important.

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**My Values**

Values are things you consider worthwhile or important in life. Our values influence our decisions and how we spend money. Examples of values include achievements, independence, friendship, honesty, religion, privacy, health, and loyalty.

List some of your values.

How would you spend $1000?

Would your best friend spend $1000 the same way as you would? Why?

**Dig it!**

- Why is money important?
- How can you learn more about Canadian money?
- Will you think about your values before spending money?

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**Loose Change!**

Specially produced circulation coins can be used just like regular coins to buy things, too.

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**What’s next?**

The next Skill Builder will teach you the difference between needs and wants in your life.
Addy Says....
Goals are things you are aiming to be, to do, or to have in life. Goals can be short-term, intermediate, or long-term depending on how far into the future you would like to achieve them. Learn how to set goals and work towards making them happen.

Dream it!
Needs are items you must have for survival. Wants are items you would like to have. Wants are things that are not absolutely necessary, but would be a good thing to have. Needs and wants may vary from family to family and person to person. Needs and wants will be different for people in different countries around the world.

Sort the following terms into the categories of Needs and Wants.

Clothing  Cell Phones  Games  Shelter  Food  Movies  Water  Toys

Needs  

Wants

Addy’s Links...
Learn more about the needs and wants of youth by visiting http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/teachingChildren/Pages/Building-Renforce.aspx.
Do it!

My Needs and Wants

Search in magazines and online for pictures of your wants and needs. Sort the items into two categories: wants and needs. Paste these items on a piece of paper and add it to your project book. Think about the difference between your needs and wants and the needs and wants of others.

SMART Goal

A goal is something you are aiming to do in life. Set a goal involving an item on your list. Remember to use the SMART approach to goal setting.
Specific (Who, What, When, Where, Why)
Measurable (How much?)
Attainable (Within reach)
Realistic (willing and able, truly can be accomplished)
Timely (time frame)

I want to: _________________________________
I will achieve this by: _________________________________

My Purchases

Think of your most recent purchases no matter how large or small they may be. Although the individual costs are small, they add up quickly. Make a list of your last 5 purchases and their costs. Then mark a checkmark beside the most important purchase.
1. _____________________________
2. _____________________________
3. _____________________________
4. _____________________________
5. _____________________________

Dig it!

Why is goal setting important?

Other than for purchases, why do you set goals?

Will you think about your wants and needs when making purchases in the future? Why?

Loose Change!

Write your goal on paper. Goals are easier to meet when written down and divided into smaller parts. Use a goal thermometer to record each time you make a step toward reaching this goal!

Loose Change!

Buying a coffee or chocolate bar everyday will cost you a lot of money in one year. If you spend $3 everyday, that adds up to more than $1000 over an entire year!

What’s next?

You can earn money in many ways. In the next Skill Builder you will learn about income and expenses.
Skill Builder 3: Income and Expenses

Addy Says....
We work too hard for the money we earn to let it disappear carelessly. Looking after our money is a difficult and necessary part of a successful lifestyle.

SKILLS CHECKLIST
- Identify sources of income
- Explain where and why money is spent
- Define a profit

Important Words
Watch for these important words throughout this Skill Builder: Allowance, Profit, Sales Tax

Dream it!
You may earn money in a variety of ways such as allowances, jobs, and gifts. Income is the money you are receiving. Expenses are where you spend your money. Overall, you want to make a profit; a profit is achieved when your income is larger than your expenses.

My Earnings
Record the ways you earn money. How much do you normally receive from each source?

How do you spend the money you receive? How long does it take to save enough money to reach your purchase goal?

Interview
Ask your parents or a local business about their income and expenses. Think about and record some questions before the interview. Consider asking what they do with the money they earn and what things they pay for each month. Record what you learned below.
**Do it!**

**Supper Search**

Your leader will help you plan a family meal. Find a flyer for a grocery store in your neighbourhood. Search through the flyer to find the main ingredients you need to make a healthy supper to feed your family. Include foods from all four food groups. Record the food items and their prices below.

- Vegetables and Fruit
- Grain Products
- Milk and Alternatives
- Meat and Alternatives

I will be making: ____________________________ This meal costs: ________________

**Sales Tax**

Why do things almost always cost more at the cash register than the price amount on the shelf? We pay sales tax on almost everything we buy. Ask your leader what the federal (across Canada) and provincial (in Manitoba) sales tax rates are. Using those numbers, calculate how much each of these items will really cost you. The total for these items before tax is $184.

Men’s Running Shoes: $75 + tax = ________________________________
Ladies Shirt: $24 + tax = ________________________________
Toilet Paper: $12 + tax = ________________________________
Bedding: $70 + tax = ________________________________
2 Chocolate Bars: $3 + tax = ________________________________

How much did this shopping trip really cost?

How much sales tax did you pay?

Where does the money we give to sales tax go?

Think of something in your community that used funding from the government sales tax.

Loose Change!

Do you have enough food for leftovers for lunch tomorrow? If you do, that’s great! You will save money on lunch, too.

Addy’s Links...

In the next Skill Builder you will discover the difference between saving and spending money. Think about whether your prefer to save or spend your money.

Loose Change!
Make sure you are earning more than you are spending.

Dig it!
Are you currently earning a profit? Why or why not?

Why is earning a profit important?

How will your income and expenses and spending habits change as you get older?

What’s next?

In the next Skill Builder you will discover the difference between saving and spending money. Think about whether your prefer to save or spend your money.
Addy Says....
As a child, you do not have significant expenses to consider, so most of your earnings may be used as spending money. You may also consider donating some of your spending money to a charity or another organization.

Dream it!
David Chilton, author of The Wealthy Barber, recommends you follow the 10% Solution by saving at least 10% of your earnings. Aim to save 10% or 1/10 of your earnings each year as 10% will leave you very well off in your later years. This means, that for every $100 you receive, you should save $10. Slowly but surely, you save a little bit at a time, until finally you have enough for something special. If you save your money in a bank account or an RRSP, it will continually earn interest and you will become richer.

As an adult, you will need to spend money to purchase many things or to pay for a service. It is important that you are prepared for these expenses.

Think About Saving Your Money
Do you spend or save most of your income?

Use a calculator or the space below to answer the following. If you follow the 10% Solution, how much money should you save if you earn:

$100:
$250:
$500:

How long will it take to save $150 if you save $10 each month?
**Do it!**

**Saving on Activities**

In your group, list ways people save their money (ex. piggy bank). Where do people keep their savings?

List 3 ways you can save money on a regular basis. These may include changes to activities you currently enjoy. Take a picture or draw how you are saving money.

____________________________ _____________________

_________________________________________________

_________________________________________________

**RESP’s (Registered Education Savings Plan)**

An RESP is a Registered Education Savings Plan that helps you prepare for your future education at college or university. The money you invest in this account will also earn more money from the Canadian Education Savings Grant. Find a brochure or pamphlet on RESP’s at your local bank or credit union or online. Does your family have a RESP? ___________

**Addy’s Links...**

RRSP’s (Registered Retirement Savings Plan)

You probably are not thinking about retirement yet, but it is important for you to know about RRSP’s. As soon as you get your first full-time job you can consider investing some of your earnings in a RRSP. You will learn more about RRSPs in Skill Builder 5.

What Kind of Spender?

Think about what you do with the money you earn. Some children are ‘fun spenders’ and they choose to spend their money as it is received. Snacks and video games are fun, but they don’t last long. Others purchase long-term items or gifts such as sports equipment, electronics, or books. Supersavers save most of their money. They don’t have goals for their money other than saving it. What kind of spender are you? Why?

Money and Feelings

| How do you know you want to spend your money? | When do you spend most of your money? | How do you feel when you spend your money? | Do you feel differently if your money is spent on a gift or donated to charity? |

Dig it!

Why is saving money important to you now?

Why will saving money be important to you in the future?

Putting money into a savings account is one reason that people visit a bank or credit union. What are some other reasons?

What's next?

In the next Skill Builder you will locate and visit a bank to learn about the banking services that are available locally and online.
Skill Builder 5: Banking

Addy Says....

There are banks and credit unions across Canada. They are a great place to keep and save your money. Later, you may need a loan or mortgage from a financial institution.

Dream it!

A bank is an institution that offers a variety of financial services. When you are applying for a bank account you will need to provide your name, address, phone number, age, birth date, and signature. The bank will also ask for two pieces of identification such as your birth certificate, driver’s license, passport, immigration papers, or SIN (Social Insurance Number) card. Check with your financial institution for specific ID requirements.

Banking Term Match Up

Match the following banking words with their definition.

- Bank or Credit Union
- Exchange Rate
- Interest
- Deposit
- Withdrawal
- Savings
- Account Balance
- Personal Identification Number (PIN)
- Automated Teller Machine (ATM)

The relationship between currencies in different countries.

A machine that allows you to deposit and withdraw money from your account.

Taking money out of your bank account.

A place that looks after people’s money. You can save or borrow money here.

A secret password that you enter at the bank or banking machine to identify yourself.

Putting money in your bank account.

The amount of money the bank is holding for you.

The money the bank pays you for letting them look after your money. It serves as a reward for not spending the money.

An account for money to be kept safe until you need to spend it later.

Loose Change!

BMO is the oldest bank in Canada. It first opened in 1817 in Montreal, Quebec. Banks began as a source of grain loans for farmers.

Important Words

Watch for these important words throughout this Skill Builder:

Deposit, Withdraw, ATM, PIN, Financial Institution
Do it!

Find a Bank

List the financial institutions (banks or credit unions) near your home. Ask your leader to organize a tour of a financial institution.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Most financial institutions offer an online banking service. This is very convenient as you can deposit or transfer your money from anywhere.

The Banking Experience

Practice and record your signature in the box to the right. You will need to handwrite your name when you are signing client cards and important papers.

Ask or do the following:
- Talk to a teller and introduce yourself as a 4-H Member taking the Explore Your Money 4-H project.
- Ask what types of savings accounts they have for youth.
- Find the ATM.
- Find out if the financial institution has an app for smartphones.
- Ask to see a blank cheque.
- Ask if the financial institution offers RESPs and RRSPs.
- Ask about reasons people borrow money from financial institutions.

If you have an account, complete the following tasks throughout the year:
- Make a deposit with the bank teller.
- Make a withdrawal with the bank teller.
- Make a deposit at the ATM.
- Make a withdrawal at the ATM.
- Deposit a cheque.
- If online banking is available, consider using this service too. Record what actions you are able to perform online. __________________________________________________________________

Loose Change!

ATMs were first used in the 1960’s.
Mock Banking Activity

Act out the following scenarios by yourself or with a friend. There are blank transaction slips and cheque templates in the leader guide.

Scenario 1:
- You have $95 in your bank account.
- You mow lawns in your neighbourhood and earn $50 each week. Calculate how much money you should put in your savings account. Show how you will deposit this cash to your savings account.
- Your grandparents sent you a cheque for $25 for your birthday. Write out what this cheque looks like.
- Show how you will deposit this cheque and withdraw $20 to spend at a sporting event. What will the withdrawal slip say?
- You need to eTransfer $30 to your parents to pay for your cell phone.

How much do you have in your bank account now? _______

Scenario 2:
- You have $110 in your bank account.
- You deliver newspapers to homes in your neighbourhood and earn $60 each week. Calculate how much money you should put in your savings account. Show how you will deposit this cash in your savings account.
- You got a $50 cheque for Christmas. Write out what this cheque looks like.
- Show how you will deposit this cheque and withdraw $30 for spending money. What will the transaction slip look like?
- You need to eTransfer $15 to your friend to pay them back for the movie you went to last week.

How much do you have in your bank account now? _______

Now, think of your own example transactions.

Dig it!

Why do people use financial institutions?

What types of bank accounts are available?

What banking services will you use most often?

Loose Change!
The average person uses an ATM 7 times each month.

What’s next?
The next Skill Builder explains the cost of living. Homes, cars, and food all cost money.
Skill Builder 6: Cost of Living

Addy Says....
A good plan for your money is important. It will allow you to live comfortably with your income and you will be prepared for emergencies.

SKILLS CHECKLIST
- Explain the importance of a budget
- Use price comparisons to save money
- Construct a budget

Important Words
Watch for these important words throughout this Skill Builder:
Price Comparison, Budget, Coupons, Net Income

Dream it!
A budget is a record of how much you earn and spend each month. Consider your income and expenses. Did you make or lose money?

Do it!

Price Watch
Make a list before going to the store and stick to the list. Compare the prices between larger (bulk) and smaller packages. Use coupons and flyers to find the best price. Check flyers and local stores to see which places have the best prices for these items. Make sure you are comparing the same amount and type of each product so you know you are getting the best deal. Record the price and the store name beside each item.

1 Chocolate Bar ___________________________________________
1 Loaf of Bread ____________________________________________
1 kg. Ground Beef __________________________________________
1 Dozen Eggs ______________________________________________
4 L Milk __________________________________________________
1 L Gasoline _______________________________________________
Bicycle ___________________________________________________
Boots ____________________________________________________

Compare the prices of two more things:
________________________________________________________________________
________________________________________________________________________

Loose Change!
Look for deals when you are eating out and don’t pay for extras with your meal.
The Big Budget

Calculate your family budget
OR
According to Statistics Canada, the median total income, by family type, in Manitoba was $72,600. Pretend you are part of a family of 4 where both parents are working full-time jobs and the two children are attending school. On average, your household earns $6000 each month. After paying your income taxes, your family will earn $4500 monthly. Your leader will pay you your monthly salary. You are responsible for paying the bills this month.

<table>
<thead>
<tr>
<th>Savings (Calculate based on the 10% Solution)</th>
<th>??</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage and Property Tax</td>
<td>$1400</td>
</tr>
<tr>
<td>Insurance</td>
<td>$50</td>
</tr>
<tr>
<td>2 Cars (payments, registration, gas)</td>
<td>$1100</td>
</tr>
<tr>
<td>Water</td>
<td>$30</td>
</tr>
<tr>
<td>Hydro</td>
<td>$125</td>
</tr>
<tr>
<td>Phone, Internet, TV services</td>
<td>$175</td>
</tr>
<tr>
<td>Banking Services &amp; Fees</td>
<td>$10</td>
</tr>
<tr>
<td>Groceries</td>
<td>$550</td>
</tr>
<tr>
<td>Personal Care</td>
<td>$65</td>
</tr>
<tr>
<td>Clothing</td>
<td>$100</td>
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<tr>
<td>Extra-Curricular Activities</td>
<td>$85</td>
</tr>
<tr>
<td>Eating Out</td>
<td>$75</td>
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<tr>
<td>Gifts</td>
<td>$75</td>
</tr>
<tr>
<td>Medical Expenses Fund</td>
<td>$100</td>
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</tbody>
</table>

The family has $_________ remaining.
What should this money be used for?

Why should families save money for medical expenses?

Where could this family have saved money?

Addy's Links...

You can find templates for your own budget online at [http://www.fcac-acfc.gc.ca/eng/resources/publications/budgeting/Pages/MakingaB-Commentf.aspx#Worksheet](http://www.fcac-acfc.gc.ca/eng/resources/publications/budgeting/Pages/MakingaB-Commentf.aspx#Worksheet).
**Budget Record**

Keep a record of all the money you earn and spend for one month. Record your starting balance (this is how much money you have at home that you are allowed to spend). Record all of your income including allowance, money from parent or friends, (ex. Lunch money, snacks after practice).

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Income</th>
<th>Expenses</th>
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</table>

**Income – Expenses = Net Income or Net Loss**

A net income occurs when income is more than expenses. A net loss occurs when income is less than expenses. If you have a net loss, try to reduce the amount of money you are spending each month. **Circle Net Income or Net Loss to show which one you had this month.**

Where do you spend most of your money? Why?

**Dig it!**

Why is a budget important?

How will you continue to track your money in the future?

How will money affect your decisions in the future?

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**Loose Change!**

Keep track in detail of your expenses to see where your money slips through the cracks. Become a more efficient spender!

---

**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 Exploring Your 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.

**Showcase Challenge**

*Bringing it all together!*

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?)
Exploring 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>
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<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 Canadian coin values  
• Explain the design of special coins  
• Relate personal values to spending habits | |
| 2             | • Explain the difference between needs and wants  
• Identify personal needs and wants  
• Set money related goals | |
| 3             | • Identify sources of income  
• Explain where and why money is spent  
• Define a profit | |
| 4             | • Explain the 10% Solution  
• Understand the importance of a balance of saving and spending  
• Compare saving habits of youth and adults | |
| 5             | • Define financial institution  
• Identify nearby financial institutions  
• Use bank services | |
| 6             | • Explain the importance of a budget  
• Use price comparisons to save money  
• Construct a budget | |
| Showcase Challenge | • Explain success in using the skills listed above | |

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)

_____________________________________       _______________________________________
_____________________________________       _______________________________________
_____________________________________       _______________________________________
_____________________________________       _______________________________________
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
Fax: 204-726-6260

This manual is for educational use only and is not intended as professional advice.

To request this manual in alternate format, please contact Manitoba Agriculture.

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.

All project materials are available in alternate format upon request.

Manitoba 4-H project material is developed by Manitoba Agriculture