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 know 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 financial planning and preparing for living on their own. The Leader Guide is written with the expectation that the project leader(s) will have a working knowledge about the project topics and how they work. 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 charts on the following pages.

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- Draft 2016 -
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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<tr>
<th>Skill Builder</th>
<th>Members will be able to…</th>
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<td></td>
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<td></td>
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<td>Build a Financial Plan</td>
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<td></td>
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</tr>
<tr>
<td></td>
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<td>25</td>
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<td></td>
<td>• Explain the costs of groceries</td>
<td></td>
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</tr>
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</tr>
<tr>
<td></td>
<td>• Identify personal priorities</td>
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</tr>
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<td></td>
<td>• Explain the costs of priorities</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Place priorities in a financial plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
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<td>Members will be able to...</td>
<td>Activities</td>
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<td>---------------</td>
<td>--------------------------</td>
<td>------------</td>
<td>------</td>
</tr>
</tbody>
</table>
| **Debt, Loans, and Savings** | • Name and explain the different types of loans that are available  
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When you successfully complete your builders, you will showcase what you have learned.

<table>
<thead>
<tr>
<th>Showcase &amp; Portfolio</th>
<th>Members will be able to...</th>
<th>Activities</th>
<th>Page</th>
</tr>
</thead>
</table>
| • Explain success in using the skills listed above | • Showcase Challenge  
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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 gets 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 are encouraged 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 lots of 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 members’ 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!
Skill Builder 1: Your Future Outlook

Skills Checklist
- Identify future lifestyle choices
- Explain future plans
- Set realistic goals for the future

Dream It!

Background for Leaders
Moving out on your own is a big step. It is important for youth to think and plan ahead so they are not overwhelmed by the many opportunities they are presented upon graduation. Members should consider the lifestyle they are currently living and the changes they would like to make in the future when they are living on their own.

Everyone approaches life differently. Some people choose to live active, busy lives while others enjoy living quietly and peacefully. Each person’s lifestyle reflects their attitudes and values through social relations, consumption, entertainment, and dress. People can describe their lifestyle based on their income, consumption, politics, music, recreation, etc. People build their lifestyle around their personality and interests which may include goals, leadership roles, realistic outlooks, activities, creativity, being a team player, volunteering, valuing education, etc.

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>Word</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifestyle</td>
<td>The way in which a person lives.</td>
</tr>
<tr>
<td>Goal</td>
<td>The desired result of a person’s ambition or effort.</td>
</tr>
<tr>
<td>Priority</td>
<td>A thing that is regarded as more or less important than another.</td>
</tr>
</tbody>
</table>

Age Considerations
- 15 +

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 would you describe your lifestyle right now?
- What would you like to change in your lifestyle in the future?
- What do you see yourself doing in one year? Three years? Five years? Ten years?

My Lifestyle

Ask members to make a list of words that describe their current lifestyle. Then ask members to think of words that will describe their lifestyle in the future when they are living on their own. Members may be envisioning five or ten years into the future. Review the responses with the group once the members have completed the space in the Dream It section of their books. How similar or different were their responses?

Do It!

Look At Me!

Time Required: 30 minutes

Supplies:
- Pencil

Directions:
Ask members to picture themselves in a few years and think deeply about the implications of these goals or ideas. Discuss what they would like to achieve by that time. Members will think of three different goals they would like to achieve over the next few years of their lives. Goals may relate to housing, education, activities, family, savings, employment, or achieving something from their bucket list. Members should use the SMART approach to goal setting. This means, their goals should be specific, measurable, attainable, relevant, and time-related. Also, remind members of the importance of wise decision making as they work to achieve their goals. Members may choose to create a ‘Vision Board’ consisting of images, words, or quotes to remind them of their goals. Encourage members to take some action toward achieving their goals each day.

My Priorities

Time Required: 20 minutes

Supplies:
- Pencil
Directions:
Ask members to name some of the things they “Must” or “Want To” achieve, do, or get over the next few years. Members should recognize the difference between their needs and wants. Some members may be focused on educational priorities, while others may be thinking about getting a job, starting a family, and making purchases. Members should attempt to name at least five things in each category in order of importance.

Dig It!
Ask members to reflect on their responses to the activities in this Skill Builder by answering the following questions:

- Which of your values most strongly influenced the setting of your goals?
- Why are these goals important?

What’s next?
The next Skill Builder will help members understand the importance of financial planning for the future.
In the Member Manual

Skill Builder 1: Your Future Outlook

Addy Says...
Moving out and living on your own is a huge step that is part of becoming an adult. It is important that you think about what will be important to you in the years to come so that you can prepare for these events.

SKILLS CHECKLIST
• Identify future lifestyle choices
• Explain future plans
• Set realistic goals for the future

Important Words
Watch for these important words throughout this Skill Builder:
Lifestyle, Goal, Priority

Dream it!

My Lifestyle
Your lifestyle is the way you choose to live. It can include your attitudes, values, social relationships, consumption, entertainment, etc. Make a list of words to describe your current lifestyle.

Then think about words you would like to use to describe your lifestyle in the future when you are living on your own. Consider words that would apply to your lifestyle in five to ten years.

Addy Says...
People experience a variety of different lifestyles as they are growing up. Whether you grew up on a farm, in a quiet town, or in a busy city will affect your desired lifestyle.

Loose Change!
It can be scary thinking about the future and living on your own.

Do it!

Look At Me!
Think about how your life will change over the next few years. List some SMART goals. Be sure your goals are specific, measurable, attainable, relevant, and time-related. Try to set three different goals to be achieved at different times in the future. Consider creating a “Vision Board” of images or words to remind you of your goals.

In ___ years I would like to...

My Priorities
Based on the things that were discussed in the previous activity, make two lists: one list of things you ‘Must Do’ over the next five years and one list of things you ‘Want To Do’ over the next 5 years. List at least five things in each category. Order of importance:

MUST DO
[Box]

WANT TO DO
[Box]

Dig it!

Which of your values most strongly influenced the setting of your goals?

Why are these goals important?

Will you consider your priorities when setting future goals?

What’s next?
The next Skill Builder will teach you about financial planning for your future.
Skill Builder 2: Build a Financial Plan

Skills Checklist
- Identify sources of income and expenses in the future
- Estimate future income and/or school costs
- Prepare a financial plan template

Dream It!

Background for Leaders

There are many things to consider when you are going to be living on your own. Finances can be a worrisome and stressful aspect when you have a lot of initial and ongoing expenses. It is important that you plan ahead so that you are prepared for the many expenses that will present themselves.

In this Skill Builder, members will begin organizing a monthly financial plan. A financial is an estimate of income and expenses over a period of time with an overall financial goal. Members should consider whether they will be attending school or working or both. Saving and debt will also be important parts of the financial plan. Members should also think about the items that they currently own and the things they will need to purchase to survive on their own.

While building a financial plan, it is important to consider the impact of large, one-time expenses. If members are going to be attending a post-secondary school, they will have significant expenses paying tuition and buying textbooks. They need to balance these expenses with their income and save throughout the year. There are many options to help students finance their education. Many organizations, businesses, etc. offer scholarships or bursaries to deserving students.

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>Financial Plan</th>
<th>A road map to help manage finances over a longer term to reach a financial goal involving income, expenses, investments, savings, and debts.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scholarship</td>
<td>A grant or payment to support a student’s education. Scholarships are awarded based on academics or other achievement.</td>
</tr>
<tr>
<td>Bursary</td>
<td>A monetary award for a student in financial need.</td>
</tr>
</tbody>
</table>

Age Considerations
- 15 +

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 a financial plan?
- What things would you include in a financial plan?
- What expenses will consume the largest part of your financial plan?

Do It!

Build a Financial Plan

Time Required: 2 hours

Supplies:
- Pencil
- Calculator
- Spreadsheet

OR:
- Computer
- Spreadsheet
- Printer

Student Budget Worksheets can be found online.

Directions:
Ask members to build a projected financial plan for their future when they are living alone. Remind them to include income and expense sections. Members may require some assistance to ensure they have identified all of their potential income and expenses. Some of these areas should include jobs, gifts, scholarships, housing and associated expenses, transportation and associated expenses, food, clothing, health care, emergency fund contributions, and education related expenses.

Even if members do not plan to attend post-secondary education, they are encouraged to research the costs of a program that may interest them. University and college websites provide sample figures relating to tuition, housing, books, supplies, school applications, etc.

This Skill Builder will continue throughout the project as members become more familiar with the overall income and expenses they will encounter when they are living on their own. Members should add to or revise this financial plan as they learn about and consider income and expenses that they did not include originally. Members will display their final financial plan at achievement. A sample template is included on the following page.
<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
</tr>
<tr>
<td>Scholarships</td>
<td></td>
</tr>
<tr>
<td>(Other)</td>
<td></td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/Mortgage</td>
<td></td>
</tr>
<tr>
<td>Insurance (Home/Renters)</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>Cable</td>
<td></td>
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<tr>
<td>Telephone</td>
<td></td>
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<tr>
<td>Internet</td>
<td></td>
</tr>
<tr>
<td>Repairs and Maintenance</td>
<td></td>
</tr>
<tr>
<td>Public Transportation</td>
<td></td>
</tr>
<tr>
<td>Car Loan Payment</td>
<td></td>
</tr>
<tr>
<td>Car Repairs/Maintenance</td>
<td></td>
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<tr>
<td>Car Insurance/Registration</td>
<td></td>
</tr>
<tr>
<td>Parking</td>
<td></td>
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<tr>
<td>Travel</td>
<td></td>
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<tr>
<td>Groceries</td>
<td></td>
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<tr>
<td>Medical/Dental</td>
<td></td>
</tr>
<tr>
<td>Loan Payments</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Life/Disability/Medical Insurance</td>
<td></td>
</tr>
<tr>
<td>Emergency Fund</td>
<td></td>
</tr>
<tr>
<td>Restaurants and Entertainment</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
</tr>
<tr>
<td>Tuition</td>
<td></td>
</tr>
<tr>
<td>Books</td>
<td></td>
</tr>
<tr>
<td>Supplies</td>
<td></td>
</tr>
<tr>
<td>School Applications</td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td></td>
</tr>
</tbody>
</table>

Income—Expenses =
**Dig it!**

Members should complete the following Dig It questions at the end of the project when their financial plan has been completed and revised.

- Are you surprised by the many expenses associated with living on your own?
- Will the cost of education affect whether you decide to go on to post-secondary education?
- Will you need to make changes to your financial plan? Why or why not?

**What’s next?**

In the next Skill Builder we will discuss housing. There is a lot to think about when looking for a place, finding a roommate, and maintaining your space.

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

Skill Builder 2: Build a Financial Plan

Addy Says....
Planning for your financial future is essential. You may be surprised by how expensive your lifestyle is when you add up all of your expenses and compare them to your income.

SKILLS CHECKLIST
- Identify sources of income and expenses in the future
- Estimate future income and/or school costs
- Prepare a financial plan template

Important words
Watch for these important words throughout this Skill Builder: Financial Plan, Scholarship, Bursary

Dream it!
Answering the following questions will help you build a financial plan to manage your money while you are living on your own.

Will you be attending school?
If yes, what will you be studying?
Will you be working?
If yes, how many hours per week?
Have you saved a lot of money in preparation for living on your own?
Do you owe anyone money (friends, bank loans, credit card debt, etc.)?
Do you own a lot of possessions now or will you need to buy things?
Name a few areas that will represent your largest expenses when you are living on your own.

Loose Change!
There are many areas of your lifestyle that will require money when you are living on your own.

Addy’s Links...
Search online for Student Budget Worksheets.
Visit http://www.fecac-ncf-pc.ca/Eng/forConsumers/lifeEvents/payingPostSecEd/Pages/StudentB-Grille.aspx for an example.

Do it!

Build a Financial Plan
Build a projected monthly financial plan (on paper or using a computer program) to represent your anticipated income and expenses when you are living on your own. Also, consider the income and expenses you will encounter if you decide to continue on to a higher level of education. University or college websites often provide sample figures to help you prepare financially.

Part of this Skill Builder will continue throughout the project as you become more familiar with the overall income and expenses you will encounter when you are living on your own. Add to or revise this financial plan throughout the project as you learn about and consider income and expenses that you did not include originally. A brief sample financial plan is included below.

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs</td>
<td>$2000</td>
</tr>
<tr>
<td>Gifts</td>
<td>$75</td>
</tr>
<tr>
<td>Total Income</td>
<td>$2075</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/Mortgage</td>
<td>$900</td>
</tr>
<tr>
<td>Utilities</td>
<td>$50</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$850</td>
</tr>
<tr>
<td>Total Income - Total Expenses</td>
<td>$1225</td>
</tr>
</tbody>
</table>

Loose Change!
There are many scholarship and bursary opportunities to help finance your education. Visit http://www.scholarshipscanada.com to see which ones you can apply for.

Dig it!
Are you surprised by the many expenses associated with living on your own?

Will the cost of education affect whether you decide to go on to post-secondary education?

Will you need to make changes to your financial plan? Why or why not?

What’s next?
You can earn money in many ways. In the next Skill Builder you will learn about the expenses associated with housing.
Skill Builder 3: Housing

Skills Checklist

- Research housing options
- Understand housing costs
- Find good roommates

Dream It!

Background for Leaders

Housing options often include renting, buying, living at home, or living in university residence while attending school. There are many ways to find out about housing options such as bulletin boards, word of mouth, online advertisements, realtors, or by contacting a landlord or rental company. Take time to find a suitable roommate. Ask lots of questions and complete a roommate contract. Spend time together to ensure you will get along during difficult times.

If you are choosing to buy a place, you will need to ensure that your finances are in order. You can visit a financial institution to help determine how much you can afford to spend on a home. This may involve a mortgage and down payment. Remember, you will have to pay property taxes, too. Then, regular payments will be made to the bank based on the size of your mortgage. If you are purchasing a condo, you must also consider condo fees and rules or regulations set by the condo board.

If you are renting an apartment or house, there are many rules that will be included in the lease. Be sure that you read the lease carefully and understand what you are agreeing to. Some tenancy agreements are month-to-month while others require you to commit to a year. There may also be restrictions regarding pets and smoking. Some places have additional charges for parking and storage. Many landlords will require information about your income, and the number and names of roommates. They may also ask for references and a credit check.

If you are living at home, consider the agreement you will make with your parents. Some children pay room and board on a regular basis. There are many ways to show your appreciation.

Every home requires maintenance. It is important that it is clear who will perform maintenance when it is required and who will pay for the repairs. If you are renting, this should be established with the landlord.
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>Tenant</th>
<th>Someone who pays rent to occupy land, buildings, or property owned by someone else.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlord</td>
<td>A person who rents land, a building, or an apartment to a tenant.</td>
</tr>
<tr>
<td>Lease</td>
<td>A contract where someone provides land or property to someone else for a specified time in return for a periodic payment.</td>
</tr>
<tr>
<td>Maintenance</td>
<td>The process of looking after something.</td>
</tr>
</tbody>
</table>

Age Considerations

- 15 +

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 kind of home do you picture yourself living in when you are living on your own for the first time?
- Where will you find out about available homes?

Discuss the variety of places that available homes are posted including bulletin boards, online postings, realtors, and landlords. Sometimes people hear about available housing by word of mouth.

Do It!

Home Hunting

Time Required: 45 minutes

Supplies:

- Online postings, community bulletin boards, realtors, etc.
- Pen or pencil
Directions:
Ask members to select three different housing options for comparison. On each advertisement, members should include information regarding rent, utilities, laundry, safety, convenience, proximity to school or work, parking costs, storage, pets, smoking, and any other pros and cons. Upon comparing these features, members should attempt to identify the place that they believe is the best fit. Discuss with members whether or not the place is perfect and whether the missing pieces are crucial in their first home. Members may choose to use the chart below to compare their potential homes. They may record the costs of each, checkmarks if a feature is included, or a grade on the quality of the feature.

Note: Members should complete this process even if they do not plan on buying or renting their own place in the near future. It is important that all members have an awareness of the differences between housing options and understand which features are most important to them. Members should use the financial figures listed in these postings to update their financial plan with housing and associated expenses. If members are attending a post-secondary school, ask them to research the cost of living in residence. Often residence costs include a meal plan so students know they will have food prepared for them when they need it.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Home #1</th>
<th>Home #2</th>
<th>Home #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laundry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safety</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Convenience</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proximity to Work/School</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Storage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smoking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Landlords and Leases

Time Required: 30 minutes

Supplies:
- Pen or pencil
- A sample copy of a lease/tenancy agreement (if possible)
Directions:

Ask members to create a list of questions they would ask a landlord while viewing a property. Questions should include rent, costs of utilities, parking, and storage, pets, smoking, safety or security, transportation availability, etc. It is important that the tenant and the landlord agree on maintenance responsibilities. Ensure members are aware of the costs of security deposits, address any issues that are present before moving in, pay their rent on time, and respect their new home. You can learn more about tenancy agreements by visiting [http://www.cmhc-schl.gc.ca/en/co/reho/yogureho/fash/fash_003.cfm](http://www.cmhc-schl.gc.ca/en/co/reho/yogureho/fash/fash_003.cfm).

**Roommates**

**Time Required:** 30 minutes

**Supplies:**
- Pen or pencil

**Directions:**

Ask members to think about the type of roommate they would be. Consider areas such as Morning/Night Person, Sleep, Privacy/Sharing Space, Smoking, Drinking, Noise, Tidiness. Then, discuss and make a list of the characteristics they would look for in a prospective roommate. When looking for a roommate they should also discuss visitors, chores, work and school schedules, and how they will share expenses. When they have found the right roommate(s), consider completing a roommate agreement. Suggested discussion questions when building a roommate agreement can be found at [https://och.cc.umanitoba.ca/roommates/](https://och.cc.umanitoba.ca/roommates/).

Next, analyze the roommate scenarios and discuss as a group what each member would do if they were faced with each situation. Ask members to record which situation bothers them the most and how they would react. Then, ask members to identify the situation they feel can be resolved most easily. Discuss whether their potential roommate(s) would feel the same way in these situations.

**Decorating for Less**

**Time Required:** varies by project

**Supplies:**
- Internet access
- Additional supplies depending on project selected (may include photos, plants and pots, paint swatches, frames, etc.)

**Directions:**

Members should look for a decorative project they would like to complete to help decorate their place on a small budget. Pinterest has many ideas for simple DIY decorations. Check out the Manitoba 4-H Council Pinterest page ([https://www.pinterest.com/4hmanitoba/](https://www.pinterest.com/4hmanitoba/)) for more ideas. Encourage members to add colour to their homes. Some suggestions may include canvas or homemade art, mirrors, repurposing old furniture, woodworking, or decorating with photos. Example images are included on the following page. There are many creative storage ideas. Members may also search for great deals at garage sales or on local online classifieds. Furniture can also be a large expense initially. Encourage members to watch for good deals on the furniture items they will need, too.
Emergency Preparedness

Time Required: 30 minutes

Supplies:
- Water (2L per person per day)
- Food (canned foods, energy bars, and dry foods)
- Manual Can Opener
- Battery Operated or Windup Flashlight and Batteries
- Battery Powered or Windup Radio
- Extra Batteries
- Cash
- Medications
- Extra Keys (Car, House)
- First Aid Kit
- Important Personal Information
- Something to contain these materials

Directions:
Emergency preparedness is an essential part of organizing a new home. Members should consider the variety of emergencies or disasters they may be faced with while living in their new home including flooding, severe storms, tornadoes, power outages, or fires. Ask members to think about what they would do in these situations and where they would go. Members should practice responding to these situations by taking shelter or evacuating. Consider the route to the basement, staying away from windows, multiple evacuation routes, and the established meeting place.

Make a photo collage on the wall!

Create a design using paint samples.
1. Select a variety of coloured paint swatches from a home renovation store.
2. Cut the pieces into squares, rectangles, circles, or triangles.
3. Piece the shapes together in a unique design.
4. Attach the pieces to a sheet of paper using an adhesive.
5. Trim any overhanging pieces.
6. Place your work in a frame.
http://stylecaster.com/dorm-room-diy-projects/

Start an indoor garden. Succulents work well as they require limited care. Decorate the pot to match your style.
http://hgtvhome.sndimg.com/content/dam/images/hgtv/fullset/2013/5/9/0/Original_Chelsea_Costa-Potted-Succulents-
Next, ask members to prepare an emergency kit. The kit should contain enough supplies to be self-sufficient for 72 hours without power or water. Make sure the kit is organized and easy to find. The kit will need to contain the items listed above.

Members should be aware of news sources and organizations that may be contacted in the case of an emergency including https://www.getprepared.gc.ca/index-eng.aspx#section3 (Emergency Preparedness - Canada) and http://manitoba511.ca/en/ or @MBGovRoads on Twitter (Manitoba Department of Highways Road Report). In an emergency, refer to local radio stations and other news sources for updated information.

Dig it!

Discuss the following questions with members:
- What should others know about when looking for a new place to live?
- Would you choose one of your best friends as your roommate?
- Does your family have an emergency kit?

What’s next?

The next Skill Builder focuses on the importance of planning healthy, budget-friendly meals.

Leader’s Notes
In the Member Manual

Skill Builder 3: Housing

Addy Says...
Finding a reasonably priced place to live in a safe area can be a stressful task. Start searching early. Also, consider how many other people you would like to live with. It is nice to have the company of others, but too many roommates can lead to conflict.

Skills Checklist
- Research housing options
- Understand housing costs
- Find good roommates

Important Words
Watch for these important words throughout this Skill Builder:
Tenant, Landlord, Lease, Maintenance

Dream It!
1. What are your housing needs?
2. What can you afford?
3. Where can you find out about housing options in locations of interest?

Do It!
Home Hunting
From your many resources, select three different places to compare. Even if you aren’t interested in finding a place to live right now, complete this comparison activity. Use a separate piece of paper for each place. Record the following for each option: rent, utilities included, laundry availability, safety, convenience, proximity to school or work, parking costs, storage, pets, smoking or non-smoking, and any other pros or cons. Evaluate the costs of these potential homes so you can update your financial plan.

Does one place appear to be the best place for you? Why or why not?

Landlords and Leases
Landlords and leases apply to rental properties. It is important that you understand your rights and responsibilities when you are looking for a place to live and while you are living in a rental unit. Read the lease agreement very carefully and ask questions if you aren’t sure about something. Ask about pets, smoking, parking, storage, neighbourhood safety, transportation availability, etc. It is important that you and the landlord agree on who is responsible for costs and performing maintenance. When you are viewing a potential place, check to see if it is sound proof, has lots of natural light and good ventilation, etc. Create a list of questions you will ask when you are meeting with a landlord.

You may also be asked for a security deposit. Check the condition of the apartment over to make sure the landlord is aware of any issues that are present before you move in. Once you have moved in, pay your rent on time, keep it tidy, and respect your neighbours.

Addy’s Links...

Roommates
There are many things to consider when you are looking for a roommate. Think about how you would rate yourself in the following areas: Morning/Night Person, Sleep, Privacy/Sharing Space, Smoking, Drinking, Noise, Tidiness. Ask your prospective roommates about their tendencies in these areas, too. You should also discuss visitors, chores, work and school schedules, and how you will share expenses. When you have found the right roommate(s), consider completing a roommate agreement. Make a list of things you are looking for in a roommate.

Addy’s Links...
It is common to have all roommates sign a Roommate Agreement. Some questions for discussion are included in this document: https://schc.umanitoba.ca/roommates/

Loose Change!
Discuss problems as they arise. Work toward solutions so your relationship remains healthy.
In the Member Manual

Think about how you would react to the following situations involving roommates:
- Your roommate is a total slob and their stuff keeps reaching your side of the room.
- Your roommate hasn’t done dishes for more than a week.
- Your roommate really isn’t making many friends and wants to go everywhere with you.
- Items and money seem to be disappearing. You lock your apartment door everyday. You think it could be your roommate.
- You both have early morning classes and need the shower at the same time every morning.
- Your roommate’s girlfriend/boyfriend sleeps over every night.
- Your roommate stays up late every night making a lot of noise.

Which of these situations would bother you the most?

How would you react?

Which situation would be most easily resolved?

Decorating For Less

Think of ways you can decorate your place with minimal expense. Bring life into your home. Get plants, add colour to the walls or furniture. Create one of your ideas!

Create a design using paint samples.
http://stylecetera.com/dorm-rooms-diy-projects/

Start an indoor garden.
http://www.houseandgarden.com/content/gallery/11695
https://studio132.com/Original-Chelsea-Best-Potted-Succulents
Beauty_2.jpg?w=600

Make a photo collage!

Decorate with an item or project of your choice.

Addy’s Links...
View the Manitoba 4-H Council Pinterest page for ideas.
https://www.pinterest.com/4hmanitoba/

Emergency Preparedness

There are many different types of emergency situations you may experience while you are at home. It is important that you are prepared for every possible emergency situation. Be sure you know the address of your residence to communicate with emergency responders. In Manitoba, you may experience flooding, severe storms or tornadoes, power outages, or fires. Consider what you would do in each of these situations and practice your emergency plan so you will be familiar with the process if the situation arises. Can you go to the basement or move away from the windows if a summer storm is approaching? Identify the exits and establish a meeting place in the event of a fire. In all of these situations, do others know where you are once you are in a safe place.

Next, prepare an emergency kit. Your kit should contain enough supplies to allow you to be self-sufficient for 72 hours without power or water. Make sure your kit is organized and easy to find. Your kit will need to contain the following items:
- Water (2L per person per day)
- Food (canned foods, energy bars, and dry foods)
- Manual Can Opener
- Battery Operated or Windup Flashlight and Batteries
- Battery Powered or Windup Radio
- Extra Batteries
- Cash
- Medications
- Extra Keys (Car, House)
- First Aid Kit
- Important Personal Information

Addy’s Links...
Visit these links to learn more and to stay safe in an emergency:
https://www.getprepared.gc.ca/index-eng.aspx#section3
(Emergency Preparedness - Canada)
http://manitoba511.ca/en/ or @MB511Roads on Twitter
(Manitoba Department of Highways Road Report)
In an emergency, refer to local radio stations and other news sources for updated information.

Dig it!

What should others know about when looking for a new place to live?

Would you choose one of your best friends as your roommate?

Does your family have an emergency kit?

What’s next?

In the next Skill Builder you will discover the impact food has on your financial plan.
Skills Builder 4: Food & Nutrition

Skills Checklist

- Plan and shop for meals
- Make a healthy meal
- Explain the costs of groceries

Dream It!

Background for Leaders

Grocery bills can add up quickly. The overall food budget can be greatly reduced by following a few simple steps. Eating out can be convenient, but it also becomes costly very quickly. Prepared foods that are ready to eat are also expensive because you are paying the employee to prepare the food.

Planning all of your meals for a week can help reduce your grocery bill and ensures you are consuming a balanced diet, as recommended by Canada's Food Guide. Visiting the store once a week, reduces the number of extra items you pick up. Make a list of the foods you will need to purchase and stick to it. Also, shop on the outside of the store; this is where the produce, dairy, meat, and grain products are. This process reduces the amount of less nutritious, processed foods you purchase. Watch for sales and use coupons for further savings. Plan to have leftovers for lunch or supper the following day, but don't buy or make so much food that it goes bad before you can eat it. There are many convenient ways you can cook for yourself even if you don't have an oven including using a microwave or toaster oven.

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>Blind Taste Test</th>
<th>A tool often used by companies to compare their brand to another brand. In this test, participants do not know about the product they are testing.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price Comparison</td>
<td>Finding two or more prices for a product to determine the best deal.</td>
</tr>
<tr>
<td>Convenience</td>
<td>The quality of being suitable to someone's comfort, purposes, or needs such as saving time.</td>
</tr>
</tbody>
</table>

Considerations

- 15 +

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 often do you eat out now?
- Do you prepare most of your meals?
- Do you plan your meals in advance?

Blind Taste Test

Many similar products are produced by multiple manufacturers. The price of these products can vary significantly. Sometimes, brand name products can cost up to 50% more than generic brand products. This activity will help members identify the foods they prefer and may help them save money in the future.

Time Required: 20 minutes

Supplies:

- Pencil
- Foods to taste test (for example, pop, cookies, chips, salsa, juice, canned or frozen vegetables, soup, salad dressing, yogurt, granola bars, etc.) Purchase one generic brand and one brand name product for the item you have selected.

Directions:

Present the generic brand and brand name products in separate dishes. Do not let members know which is which, but make sure you can identify each. Ask members to sample and rate each product. Also, compare the prices to the quality of the product. When comparing prices, make sure you are comparing equal quantities of the product. Following the taste test, inform members of the identities of each food. Are they surprised by their selection? Members may wish to perform a taste test for more than one food item.

Do It!

My Meal Plan

Time Required: 1 hour + baking time

Supplies:

- Pencil
- A copy of Eating Well with Canada’s Food Guide (can be viewed online at http://hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php)
- Ingredients to make a meal
Directions:
Ask members to construct a meal plan containing all of the foods they will eat over a one week period. Members should work to include a variety of foods to meet the recommendations of Canada’s Food Guide. Remind members that a healthy breakfast is important and that leftovers will reduce the amount of time they spend preparing food each day.

Once members have completed their meal plan, they should visit a local grocery store to calculate the cost of their groceries for one week. For purposes of this activity, members may exclude the cost of regular household items that would already be in the fridge or pantry such as condiments, dressings, and spreads. Remind members to look for the best deal as the brand name product may not be the best choice for their budget. When looking to compare prices, remind members to ensure they are comparing the cost of equal quantities of an item.

Lastly, ask members to prepare one of the meals in their meal plan. They may prepare the meal for themselves or for their families or friends. It is a good idea for young people to collect their favourite recipes so they can make their favourite meals when they are away from home. Members should include the recipe they chose to produce in their project book.

The Cost of Convenience

Grabbing a coffee or lunch on the way to work or school can be very convenient, but the cost of this habit will add up quickly, too. This activity serves to show members how expensive regularly purchasing food or drinks for convenience can become.

Time Required: 20 minutes

Supplies:
- Pencil
- Calculator

Directions:
Ask members to identify a food or drink item they purchase multiple times throughout the month. Often these items come from convenience stores or fast-food restaurants. If members do not regularly purchase these convenience foods, ask them to identify a food or drink they have seen others purchasing and learn about the overall cost. Members will calculate the cost of their purchases over the span of one month. Members should multiply the cost of the item by the approximate number of days each month they make this purchase. Ask members whether they are surprised by the total cost. Then, ask members to calculate the cost of the item if it were prepared at home. Sometimes, getting up a little earlier to prepare this item could save a lot of money each month. Members should update the food and groceries section of their financial plan in Skill Builder 2 following these activities.

For example:
Buying a sandwich every work day: $5.65 X 20 days = $113 each month (that is $1356 per year on lunches).
Preparing a sandwich at home: $2 X 20 days = $40 each month (that is $480 per year).
That leads to a total savings of $876 per year.
Dig it!

Ask members to answer the following questions:
- Are more expensive foods always better?
- What three ways will you save money on groceries when you are living on your own?

What’s next?
Organizing a financial plan based on priorities will be discussed in Skill Builder 5.
In the Member Manual

Skill Builder 4: Food & Nutrition

Addy Says....
Food is a necessity of life; it helps fuel your body and your brain. When you are living on your own, it can be difficult to always eat a balanced diet and stick to your financial plan. Plan your meals ahead so you are less tempted to grab fast food or conveniently prepared foods.

SKILLS-CHECKLIST
- Plan and shop for meals
- Make a healthy meal
- Explain the costs of groceries

Important words
Watch for these important words throughout this Skill Builder: Blind Taste Test, Convenience, Price Comparison

Dream it!

Blind Taste Test
The price of a food doesn’t always indicate the quality of the taste of a food. Complete a blind taste test to determine whether brand name foods are always best. Also, check the nutrition facts table to decide which product is healthier. Perform a blind taste test to identify which products you prefer and record your findings below.

Food: __________________________

<table>
<thead>
<tr>
<th>Brand</th>
<th>Price</th>
<th>Rating (out of 10)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Additional Comments

Loose Change!
There are many coupon apps that will help you save money. Make sure you are buying things you need, not just making purchases because there is a coupon.

Do it!

My Meal Plan
1. Create a balanced meal plan to feed yourself for an entire week on a budget. Remember, leftovers are good because they save you preparation time. Don’t make so much of one food that you become tired of eating it or it goes bad before you finish it.

Food that you throw out is lost money.

<table>
<thead>
<tr>
<th>Day</th>
<th>Meals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td></td>
</tr>
<tr>
<td>Wednesday</td>
<td></td>
</tr>
<tr>
<td>Thursday</td>
<td></td>
</tr>
<tr>
<td>Friday</td>
<td></td>
</tr>
<tr>
<td>Saturday</td>
<td></td>
</tr>
<tr>
<td>Sunday</td>
<td></td>
</tr>
</tbody>
</table>

Addy’s Links...
In the Member Manual

2. Once you have completed your meal plan, calculate the cost of purchasing all of these groceries and make necessary adjustments to your financial plan in Skill Builder 2.

**Loose Change!**

My Groceries for One Week Cost:

3. Select one meal from your meal plan and make it. Include the recipe in your 4-H book. Take a picture of your meal.

**The Cost of Convenience**

Almost everyone has a food or drink product they purchase almost daily. These items may include bottled water, coffee, tea, sandwiches for lunch, or snacks. Identify something you purchase frequently and calculate the cost of these purchases over one month. If you spend $10 per day on these food items, that adds up to $300 in one month and $3600 in one year. Don’t forget to include your projection for this expense in your financial plan in Skill Builder 2.

Item: __________________________

Item Cost X Days of the Month Purchased

______ X ______ = ______

Calculate the cost of making this item at home. By how much could you reduce your expenses?

Is the food or drink more nutritious when it is prepared at home? Why or why not?

Will you think about the money you are spending on similar items the next time you go to make a purchase like this? Why or why not?

**Loose Change!**

In Canada, approximately 30% of the money we spend on food is at restaurants.

**Dig it!**

Are more expensive foods always better?

What three ways will you save money on groceries when you are living on your own?

**What’s next?**

In the next Skill Builder you will think about which expenses are more or less important parts of your lifestyle.
Skill Builder 5: Priorities

Skills Checklist

- Identify personal priorities
- Explain the cost of priorities
- Place priorities in a financial plan

Dream It!

Background for Leaders

Priorities are things that are more or less important than other things to an individual. Each person’s priorities will be slightly or significantly different. This Skill Builder focuses on priorities relating to non-essential things that people enjoy having but cost money. Some examples include hair cuts or hair dyes, manicures and pedicures, vehicle accessories, event tickets, games and electronics and technology, recreation and associated costs for equipment, designer clothing, travel, etc. Different people will value these things differently.

It is important to remember that achievement of these priorities should only occur after the more critical bills have been paid. Purchase essential items (food, housing) and make payments to savings accounts and emergency funds first.

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>Values</th>
<th>Things that are considered important in life. Values are variable from person to person.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essential</td>
<td>Absolutely necessary or extremely important.</td>
</tr>
<tr>
<td>Debate</td>
<td>A formal discussion where opposing arguments are brought forward.</td>
</tr>
</tbody>
</table>

Age Considerations

- 15 +

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:

- Are there nonessential things that you spend money on regularly but you could live without them?
- Can you afford to buy things you do not absolutely need to have?

Ask members to list the activities they participate in outside of school. Then, members should rank the activities in order of interest and the amount of time they spend on each activity. Ask members to reflect on any activities they wish they did not participate in or activities they wish they were able to do.

Do It!

My Life Priorities

This activity focuses on priorities that will be included in the financial plan.

Time Required: 20 minutes

Supplies:
- Pencil

Directions:
Ask members to identify some non-essential things in their lives that they enjoy or would enjoy having, but cost money. List these things and their costs in order of priority (or importance). Some suggestions are listed in the Background for Leaders section of this Skill Builder. Based on this list, ask members to consider the consequences that would arise if one or more of these things were eliminated from their lives. Also, ask members to make a financial plan indicating how soon or how frequently they will need money for their priorities. Members should be saving throughout the month or year for these things. Members should consider how many items from their priorities list can be included in their financial plan. Remind members that they should pay their rent, buy groceries, and contribute to their savings and emergency funds before determining how much money they may have available for their non-essential priorities.

The Great Debate

Time Required: 30 minutes

Supplies:
- Member Priorities Lists
Directions:
Members will prepare for a debate to defend their priorities lists. Pair members with very different priorities lists together. Ask members to prepare for the debate by thinking of specific reasons why they did or did not include something in their list of priorities. When members are ready, begin the debate. Offer feedback to members to improve their communication skills. One member may have a really great idea of a high priority item or a strong reason for reducing spending on some items. If members are having a difficult time identifying very different priorities, ask them to role play and defend another potential choice of priorities. For example, one member may be focused on saving money each month for their hair and nails, while another member may be focused on participating in a sport and attending a sporting event. Someone else may be saving for months in anticipation of an overseas vacation.

Dig it!

Discuss how the priorities of members differ.
Ask members whether their lists of priorities include more physical things or more experiences. Begin a conversation about how members’ lists of priorities will change as they grow older.

What’s next?
Skill Builder 6 explains the cost of transportation. Owning a car, repairs, or riding the bus all cost money.
**Skill Builder 5: Priorities**

**Addy Says...**
Everyone has different priorities and different beliefs regarding the best things to spend money on. Some people enjoy spending money on manicures and pedicures, while other people choose to buy concert tickets or travel around the world.

**SKILLS CHECKLIST**
- Identify personal priorities
- Explain the cost of priorities
- Place priorities in a financial plan

**Important words**
Watch for these important words throughout this Skill Builder:
- Values
- Essential
- Debate

**Dream it!**
List the activities you are involved in outside of school. Then, rank these activities based on how important they are to you and how much time you spend on them.

Is there anything on this list that you wish you did not do?

Is there anything that is not on the list that you wish you could do?

**Do it!**

**My Life Priorities**
Let's focus more on the financial plan. Identify some non-essential things in your life that you enjoy or would enjoy having, but cost money. List these things and their costs in order of priority (or importance). From this list, see what you can fit into your financial plan.

**Loose Change!**
Some people say, “You'll be happier if you spend money on experiences rather than stuff.” The best things in life aren’t always things.

**The Great Debate**
Everyone has different plans for their life and different priorities. Find another member who has a very different list of priorities and work to defend your list of priorities over theirs. Record the pros and cons of your list of priorities compared to someone else’s priorities.

**Loose Change!**
Pay yourself first so you have money in your savings and emergency funds, have purchased groceries, and paid your rent before you begin making these additional purchases.

**Addy says...**
Think about how much you will need to save each month so that you have saved for your purchase by your deadline.

**Is there anything you would reconsider or change in your list?**

**Dig it!**

**How did the priorities of members differ?**

Did your list of priorities include more physical items or did you focus more on experiences?

How will your list and ranking of priorities change as you grow older?

**What’s next?**
The next Skill Builder explains the variety of transportation options available in our world and the expenses that come with each choice.
Skill Builder 6: Cost of Transportation

Skills Checklist
- Understand the process and costs of purchasing a vehicle
- Identify additional costs associated with owning a vehicle
- Explain alternative modes of transportation

Dream It!

Background for Leaders

There are many transportation options available around the world. Depending on where you live, the transportation services that are available to you will vary. Some people only have access to a car or truck to get where they need to go. Other people can travel by car, walk, bike, take a taxi, or ride a bus, subway, train, ferry, or airplane to get to the places they need to visit daily.

Owning a car can be very convenient, but there are many additional expenses that are associated with owning a vehicle. In addition to car payments, registration or licensing and insurance can be costly. Additionally, vehicles require regular maintenance and larger repairs can be very costly. Gasoline prices also affect the overall expense of owning a vehicle.

This Skill Builder looks at the different expenses related to each mode of transportation. Members will consider their options and the expenses they need to record in their financial plan in the section relating to transportation.

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>Registration</th>
<th>Documentation of ownership with a government authority. Registration can be obtained through Manitoba Public Insurance.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fuel Efficiency</td>
<td>The proportion of energy that is converted into useful work. In vehicles, fuel efficiency is measured in miles per gallon (the number of miles a vehicle can travel using one gallon of fuel) or L/100km (the number of litres of fuel used to travel 100 km).</td>
</tr>
<tr>
<td>Carpool</td>
<td>An arrangement between people travelling to the same destination to travel together. Generally each person takes a turn driving.</td>
</tr>
<tr>
<td>Fare</td>
<td>The money a passenger has to pay for public transportation.</td>
</tr>
</tbody>
</table>

Age Considerations
- 15 +
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 much do you think it costs to own a car each month?
- What other transportation options do you have?

Do It!

Visit a Dealership

Time Required: at least 1 hour

Supplies:
- Pencil

Directions:
Plan to visit one or more local car dealerships. Members should understand that they are looking for a reasonably priced vehicle that would be suitable for someone of their age and meets their budget constraints. When looking for a vehicle, always keep the budget in mind. Members should have a rough idea of what amount they could afford to spend on a car. Salespeople will be able to answer questions about warranty and the costs of repairs and maintenance as well as the cost of fuel based on the car’s fuel efficiency. In this activity, members should compare three potential vehicles and record information about the make, model, mileage, price, fuel efficiency, and other additional features. Members should also ask about financing options so that they could make regular payments over a period of time to purchase the vehicle. Some dealerships offer leasing options, too. Keeping the budget in mind, a vehicle does not need to include all of the bells and whistles the industry offers.

Members should also research the costs of registration and insurance for a vehicle in Manitoba. If members anticipate having their own vehicle when they are living on their own, they should include these figures in their monthly financial plan in Skill Builder 2.
An Emergency

Time Required: 45 minutes

Supplies:
- Spare tire
- Canned or dry food
- Water bottles
- Blanket
- Extra clothing and shoes
- First aid kit with a seat belt cutter
- Small shovel
- Scraper
- Snowbrush
- Candle in a deep can
- Matches
- Wind up flashlight
- Whistle
- Road map
- Additionally: Sand or Salt, Antifreeze, Tow Rope, Jumper Cables, Fire Extinguisher, Warning Lights or Road Flares

Directions:
It is important that everyone is prepared for an emergency should they become injured or stranded while travelling. This activity prepares members for an emergency by practicing changing a tire and organizing an emergency kit to be carried in their vehicle at all times. First, ask members if they have ever experienced a flat tire and whether they were able to change it themselves. Then, practice changing a tire. Refer to the vehicle manual for instructions on how to change a tire safely on your vehicle.

Next, organize an emergency kit. An emergency kit is especially important in the winter when temperatures are very cold. Water can also be crucial in the heat of the summer. Various devices including a seatbelt cutter and window punch can be purchased for use in the event that a vehicle ends up in deep water. Remind members that they should always let someone know where they are going and when they are expected to arrive.

Cost Comparison

Time Required: 20 minutes

Supplies:
- Pencil
- Calculator
- Internet access

Directions:
- Ask members to consider two more modes of transportation (other than by car) and research the monthly cost of these transportation options. For example, bus passes are available in most cities with public transit. Riding a bicycle is beneficial to the environment. Remember there would still be a small expense to maintain the bike and it may not be an option in the winter.
Save on Transportation

Time Required: 10 minutes

Supplies:
• Pencil

Directions:
Ask members to identify three ways that they will reduce their transportation costs. Some examples include buying gasoline when it is on sale, carpooling, sharing rides home, making multiple stops in one trip or planning a route ahead, walking or biking, etc.

Dig it!

Relate the cost of living to the following questions:
• What mode of transportation will you use most frequently when you are living on your own?
• How much do you anticipate transportation costing you each month?
• What tips would you offer to someone else who is trying to reduce their transportation expense?

What’s next?

Skill Builder 7 looks at debt and loans to help balance the financial plan. Additional options for savings are also discussed.
In the Member Manual

Skill Builder 6: Cost of Transportation

Addy Says...
Having your own car can be very convenient and it allows you to travel to many places that public transit doesn't serve; however, a car, auto insurance, gas, and maintenance can make transportation very, very expensive.

SKILLS CHECKLIST
- Understand the process and costs of purchasing a vehicle
- Identify additional costs associated with owning a vehicle
- Explain alternative modes of transportation

Important words
Watch for these important words throughout this Skill Builder:
Registration, Fuel Efficiency, Carpool, Fare

Dream it!

Think about where you will be living when you have finished high school and you are living on your own. List the transportation options that will be available to you in this location.

Do it!

Visit a Car Dealership

Whether you are interested in buying a car in the near future or not, it is a good idea to visit a car dealership to learn about the makes and models of cars, the cost of the original purchase, and maintenance costs. Some areas to consider are: monthly payments, rebate opportunities, warranty, fuel efficiency, mileage, cost of registration and cost of insurance. The salespeople at the dealership will be able to answer all of your questions. When you are purchasing a vehicle, they will also look at your credit history. On the following page, compare three potential vehicles.

Addy Says...
You can view the selection of vehicles offered by a dealership online before visiting the lot. Identify a few features that are important to you in a new vehicle.

Loose Change!
Remember, your first vehicle does not need to have all of the bells and whistles that are available. Choose a vehicle that you can afford to own.

Vehicle 1 | Vehicle 2 | Vehicle 3
--- | --- | ---
Make |  |  
Model |  |  
Mileage |  |  
Price |  |  
Fuel Efficiency |  |  
Additional Features |  |  

Which vehicle would you select?
Why?

Addy's Links...
Manitoba Public Insurance offers an insurance rate calculator at [http://apps.mpi.mb.ca/frs/intro_2.asp?Lang=6](http://apps.mpi.mb.ca/frs/intro_2.asp?Lang=6)

An Emergency

You never know when you may be faced with an emergency on the road. Begin this activity by becoming familiar with how to change a tire. Try it for yourself! List the steps below.

Addy's Links...

Then prepare an emergency kit to carry in your vehicle at all times. Many of the items in the kit will be very useful in the cold of winter, while water will be critical on a hot summer day, too. Your kit should include the following: food, water, blanket, extra clothing and shoes, a first aid kit with a seatbelt cutter, small shovel, scraper, snowbrush, candle in a deep can, matches, windup flashlight, whistle, roadmaps of the areas you often travel, etc. You may also want to include sand or salt, antifreeze, a tow rope, jumper cables, a fire extinguisher, and warning lights or road flares. There are many devices available that include a seatbelt cutter and a window punch in case your vehicle becomes stranded in deep water.
In the Member Manual

Cost Comparison

Calculate the costs of two other modes of transportation that are available near where you will be living. If you've never ridden a city bus, try it!

Loose Change!

Walking, biking, carpooling or taking the bus are all environmentally friendly ways of travelling.

Would you consider using these transportation options?

Save on Transportation

Identify three ways that you will reduce your transportation costs.

Addy Says...

How can you save money on transportation if you are moving to another town or city but would like to visit at home?

Dig it!

What mode of transportation will you use most frequently when you are living on your own?

Loose Change!

Try keeping track of your personal gas bill or the amount of gas your parents use while driving you around. It really adds up!

How much do you anticipate transportation costing you each month?

What tips would you offer to someone else who is trying to reduce their transportation expense?

What's next?

In the next Skill Builder we will discuss how you can finance your financial plan if your expenses exceed your income. We will also look at where you can save your additional funds if your income is greater than your expenses.
Skill Builder 7: Debt, Loans, and Savings

Skills Checklist

- Name and explain the different types of loans that are available
- Explain the advantages and disadvantages of using a line of credit
- Understand the value of investing

Dream It!

Background for Leaders

The entire financial plan for someone living on their own can become very large. Members may have realized that paying all of their bills is going to be difficult. This Skill Builder focuses on the options available to those whose income is not large enough to fulfill the bill payments. Members who plan to attend post-secondary education will have limited income in relation to their expenses.

Many people borrow money from a financial institution throughout their lives. This borrowing may take the form of a credit card, line of credit, loan, mortgage, etc. A credit card is a card issued by a bank that allows the cardholder to purchase goods on credit. Credit cards must be paid off regularly and their interest rates can be quite high if a payment is missed. A line of credit is a specified amount of money offered by a financial institution to a client. It must be paid back, too, but the interest on a line of credit is usually less than that of a credit card. A loan is an amount of money that is borrowed and is expected to be paid back with interest. Members may need a loan to pay for the purchase of their car. A mortgage is money that is lent for the purposes of purchasing property such as a new home. Mortgages are usually large sums of money that are paid back over as much as 30 years. Before a bank will give money to a client, the banker will perform a credit check. He or she will check the client’s debt history to determine whether lending money to this client is wise. The credit check will identify any late or missed payments on other debts and it will determine a credit score. This is why making payments on credit cards, rent, loans, etc. is so important. In many cases, a financial institution will not lend money to people under the age of 18. If members are under the age of 18 and need to borrow money they will need their parents or another adult to co-sign to guarantee the funds.

Students can help fund their education in a variety of ways. Scholarships and bursaries are available to deserving students. Many organizations, including 4-H, offer scholarships to members based on academics, community involvement, or financial need. Make sure graduating members take the time to complete these applications as the scholarship values can be very large for the amount of time the application takes. Manitoba Student Aid also offers Manitoba Student Loans and Canada Student Loans to students pursuing post-secondary education. More information about Manitoba Student Aid can be found at http://www.edu.gov.mb.ca/msa/. Students may need to work part-time to fund their education. Sometimes parents will also make contributions to their children’s financial needs at the time of post secondary education. Parents can also make frequent contributions to an RESP (Registered Education Savings Plan) as their children are growing up. Money in this plan also receives governmental contributions based on the size of parental contributions. Planning ahead is an important part of funding post-secondary education. Students are also eligible for a line of credit which is like a loan but payments at a reasonable interest rate begin following completion of education.
If members have a surplus in their financial plan, they should consider investing it to earn even more money. Many financial institutions offer competitive rates on investments. Investments available to members under the age of 18 include GICs (Guaranteed Investment Certificates) and RRSPs (Registered Retirement Savings Plans). GICs are investments that are locked in for a specified period of time. The interest earned on the investment depends on the market activity over that time, but there is a guaranteed minimum rate of return. RRSPs are investments that are designed to grow in value leading up to retirement. If members file a tax return, they are eligible to invest up to a specified amount in RRSPs. If members are 18 years or older, they are also eligible to invest in a TFSA (Tax Free Savings Account), mutual funds, or stocks. A TFSA is an account where earnings can be invested without paying taxes on the funds. The government sets an annual limit on the amount of investing that can be done under TSFAs. Mutual funds are pools of stocks and bonds. Mutual funds are purchased as units or shares in a portfolio of stocks or bonds. Shares in specific stocks can also be purchased. When investing, it is important that the client is aware of the risk they are willing to take in uncertain markets. Some investments offer guaranteed returns while others may result in losses. Over past decades, the market has shown a general upward trend. The time that money is invested in the market is important. Long term investments often show large growth.

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>Credit</th>
<th>Obtaining something (goods, services, money, etc) before payment based on the trust that payment will be made in the future.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Score</td>
<td>A number assigned to someone indicating their capacity to repay a loan. Businesses use credit scores to avoid lending money to people who may not repay them.</td>
</tr>
<tr>
<td>Student Loan</td>
<td>Money lent at a reasonable interest rate to students who will repay the money when they have completed their education.</td>
</tr>
<tr>
<td>Investment</td>
<td>Money that is placed in an account, stock, or property with the expectation of making a profit.</td>
</tr>
</tbody>
</table>

Age Considerations

- 15 +

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:

- Have you ever owed someone money?
- Do you have a positive or negative balance in your financial plan as of now?
- If you were in need of money, where could you get additional funds to balance your financial plan?

Do It!

Credit and Loans

Time Required: 20 minutes

Supplies:
- Pen or pencil
- Transportation to a nearby financial institution

Directions:
With members, plan to visit a bank to learn about their options should they need money to balance their budget. The financial institution can inform them of their options for receiving money through loans or a line of credit. Ask members to prepare questions in advance and record what they have learned. Members should ask about the advantages and disadvantages of different types of credit, loans, etc. Members may be interested in special opportunities for students, differences in interest rates, or getting a loan for a big purchase. Other members may be interested in getting a credit card, but they should also ask questions about fees, rates, etc.

Note: The following activity can also be completed at a financial institution

Investments

Time Required: 20 minutes

Supplies:
- Pencil
- Calculator
- Transportation to a nearby financial institution

Directions:
While at the bank, members should look into investment opportunities, too. Ask members to learn about and record three different investment opportunities in the chart below. Include the name of the investment, the type of investment, the average rate of return over the past 5 years, the value of a $5000 investment after 5 years, and any age restrictions relating to each investment. Remind members that when they are investing money, they must consider whether they will need the money in the short term and how much risk they are willing to take in unstable markets.

The value of the $5000 investment after 5 years can be calculated by multiplying $5000 \times 5\text{ years} \times \text{Annual Rate of Return.}
Ask members to reflect on what they learned about debt, loans, and savings by answering the following questions:

- If you are in need of money, how will you balance your financial plan?
- Why are regular, timely payments on debt important?
- Does your financial plan in Skill Builder 2 balance (or have a surplus)?

What’s next?

In Skill Builder 8, the focus of the activities shifts from financial planning to time management.
In the Member Manual

Skill Builder 7: Debt, Loans, and Savings

Addy Says...
What if you can’t seem to balance your financial plan??? Starting living on your own can be expensive. We will look into some options that will help you survive until you can balance your financial plan.

Skills Checklist
- Name and explain the different types of loans that are available
- Explain the advantages and disadvantages of using a line of credit.
- Understand the value of investing.

Important Words
Watch for these important words throughout this Skill Builder:
Credit, Credit Score, Student Loan, Investment

Dream it!
At this point in the project, your financial plan should be nearly complete. Return to Skill Builder 2 and review your financial plan to calculate your current balance. Do you have a positive or negative balance?

If you are in need of money, where could you get the additional funds to balance your financial plan?

Do it!
Credit and Loans
Visit a bank to learn about your options should you need money to make your financial plan balance. The bank can inform you of your options for receiving money through loans or a line of credit. Prepare your questions in advance and record what you learn. Ask about the advantage and disadvantages of each option.

Addy’s Links...
If you are in need of money because of education costs, you may be eligible to receive money from Manitoba Student Aid. The amount of money you receive will depend on your financial need. Upon completion of your education, you will be expected to repay the money just like a loan from a financial institution. You can learn more about Manitoba Student Aid at http://www.edu.gov.mb.ca/mesa/.

Investments
While at the bank, look into investment opportunities. Record three different investment opportunities in the chart below. Include the name of the investment, the type of investment, the average rate of return over the past 5 years, the value of a $5000 investment after 5 years, and any age restrictions relating to each investment. When you are investing your money, you must consider whether you will need the money in the short term and how much risk you are willing to take in unstable markets.

<table>
<thead>
<tr>
<th>Investment Name</th>
<th>Type of Investment</th>
<th>Avg. Rate of Return</th>
<th>Value of $5000 after 5 years</th>
<th>Age Restrictions</th>
</tr>
</thead>
</table>

Which investment would you choose?

Why?

Loose Change!
Making purchases on credit allows you to enjoy things now, but you will have to pay for them later – often at a higher rate.

Addy Says...
Investing your money is a great way to earn more money. Some investments such as GICs and RRSPs are available to youth, while TFSAs, mutual funds, and stocks are only available to adults over the age of 18.

Dig it!
If you are in need of money, how will you balance your financial plan?

Why are regular, timely payments on debt important?

Does your financial plan in Skill Builder 2 balance (or have a surplus)?

What’s next?
Skill Builder 8 transitions from budgeting money to time management in a busy lifestyle.
Skill Builder 8: Time Management

Skills Checklist

- Identify time consuming things in life
- Plan to use time efficiently
- Suggest ways to cope with stress effectively

Dream It!

Background for Leaders

Learning to manage time effectively can be very difficult in new situations. With living on your own comes a variety of new daily responsibilities. Managing time can be very stressful, especially for students. It is important that a lifetime is organized by fulfilling our many large priorities first. Then, find time for enjoyable things. Other things we have to do and the many things that clutter our lives and get in the way will follow. Focus on the big priorities and the other pieces will fall into place. Time management is a skill that takes time to develop as people often underestimate the amount of time a task will take. Procrastination, postponing tasks, leads to increased stress, more mistakes, and tasks taking longer overall. Plan ahead and once you get started on a task, you are naturally motivated to continue. The keys to time management are decisions, discipline, and determination for productive, efficient, effective use of time.

Wellness is a crucial part of time management. Many people are so busy running here and there, they forget to take care of themselves. Eating healthy and staying active leads to feeling better physically. Make sure you include time in your day for these activities. Feelings of happiness are indications that life is going in the right direction. Some stress is good as it helps keep you alert and motivates you. Don’t let stress become overwhelming as that increases flu susceptibility and fatigue. Activities such as yoga, meditation, and spending time outdoors are good for mental and emotional wellbeing. Getting enough sleep also keeps you healthy. Young adults need approximately 8 hours of sleep each night. If you are getting enough sleep, you should be alert and energetic from the time you get up to the time you go to bed. Signs of sleep deprivation include fatigue, moodiness, increased immune susceptibility, weight gain, etc. Your circadian rhythm is your body’s sense of a 24 hour clock. It senses darkness and you feel tired. It senses morning and you feel ready to wake up. Your circadian rhythm is disrupted when you travel across time zones or when you miss out on hours of sleep at night. Volunteering can also improve wellbeing. Giving back feels good. Young people can volunteer to help people in need, work with youth, or clean up their community. Volunteer commitments can also become overwhelming. Remind members to consider the amount of time they are able to commit to volunteering, the opportunities that are available, and their past experiences.

Social obligations also hold a place in time management. Some people are social butterflies and their schedule is filled with social outings. Everyone needs to make some social connections with others. When living on your own, it is important that you maintain connections with family, friends, classmates, and your home community. Also, look to make new friends in classes, at work, at the gym, or through volunteer activities. Networking is the process of building relationships with others and this can often lead to sharing information, advice, or references. These networks are beneficial now and in the future as many people find jobs through contact with others.
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>Word</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellness</td>
<td>A state of being in good physical and mental health.</td>
</tr>
<tr>
<td>Circadian Rhythm</td>
<td>A daily activity cycle based on 24 hour intervals.</td>
</tr>
<tr>
<td>Networking</td>
<td>A supportive system of sharing information between people.</td>
</tr>
<tr>
<td>Procrastination</td>
<td>The action of delaying or postponing something to another time.</td>
</tr>
</tbody>
</table>

Age Considerations

- 15 +

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 busy is your life right now?
- Do you do your homework in advance or leave it until the last minute?
- Are you good at staying organized?

Fill Your Jar

Time Required: 15 minutes

Supplies:

- Timer
- Jar (ex. Pickle Jar)
- Rocks
- Pebbles
- Sand
- Water
Directions:
Begin this activity by asking all members to close their eyes. Tell member to open their eyes when they feel 30 seconds have passed. Discuss how accurate the members’ timing was.

The Fill Up Your Jar activity is meant to represent how quickly our days can be filled with activities. The following steps explain how to fill the jar.

1. Members place as many rocks into the jar as it will hold.
2. In the same jar, add as many pebbles as possible.
3. Then, add as much sand as possible,
4. Fill the remaining spaces with water.

Ask members to identify what the rocks, pebbles, sand, and water represent and give examples of something in each category in their own lives. (The rocks represent large priorities. The pebbles represent the things we enjoy doing. The sand shows the other things we have to do. The water represents things that clutter our lives.

Then, remove the contents of the jar. Begin filling the jar with water. Then, add sand, pebbles, and rocks. Discuss whether this works well. Members will realize that it is better to tackle the large priorities first. You can read more about this activity by visiting http://alistapart.com/article/pickle.

Do It!

Wellness

Time Required: 30 minutes to 2 hours

Supplies: vary by activity.

Directions:
Wellness can refer to physical, mental, or emotional wellbeing. In this activity, members will experience a variety of activities to improve or maintain their wellbeing. Encourage members to use these activities in the future to improve fitness or mental wellness. To complete this activity, encourage members to think about ways they will improve their wellness when living on their own. This activity may involve locating a facility in the new community (recreational facility, library, soup kitchen, educational or emotional supports, workshops to improve skills), trying a new activity or finding out where activities are offered, finding a healthy recipe, etc. Members should state their plan for improved wellness while they are living on their own. Depending on the location of these activities members may choose to participate in the activity or visit the facility at a convenient time.

To improve physical wellness try the following:

- Join a recreational club
- Try a new sport
- Learn about the fitness options at a local community center or gym
- Try some fitness activities that you can do at home
- Walk around the neighbourhood
- Eat healthy food. It provides more energy.
Try some of these activities to improve mental and emotional wellness:

- Yoga
- Meditation
- Breathe Deeply
- Spend time with nature
- Garden
- Listen to or make music
- Read a good book
- Start a craft or work on a hobby
- Step away from the screen
- Get enough sleep. Your circadian rhythm is set to a 24 hour clock. Variable sleep patterns throw this rhythm off.

Volunteering is also part of wellness. It feels good to give back. Volunteering is a great way to meet new people. Look into the volunteer opportunities in your community. Here are some suggestions:

- Help people in need (soup kitchens, care homes)
- Assist a youth organization
- Clean up and beautify the community

**Social Connections**

**Time Required:** ongoing

**Supplies:**
- Method of communication

**Directions:**
Social connections through spending time with or communicating with others are very important in our lives. Keeping in touch with family, friends, classmates, and your community are an important piece of living on your own. Networking refers to building relationships with others. Often, these people can provide information, advice, or referrals. Many people find jobs through contact with others. Networking is beneficial now and in the future. Ask members how they usually meet new people. Encourage members to make an effort to meet someone new and try to remain or get in touch with an old friend or family member.

**My Schedule**

**Time Required:** 30 minutes

**Supplies:**
- Paper (3 pages per member)
- Pen or pencil
Directions:
Divide a piece of paper into 24 sections, each representing one hour of the day. Members will record their projected daily activities and the time each activity takes over a 24 hour period. In some cases, members may choose to divide a 1 hour section into four 15-minute intervals. Ask members to complete this activity for two different scenarios: a school or work day and a weekend. Remind members that some of their time may be consumed by things such as sleep, studying, classes or work, travel time, meals and grocery shopping, chores such as laundry, dishes, and cleaning, or other commitments such as volunteering or recreational activities. Don’t let them over schedule themselves. If their schedule is becoming too full, practise saying ‘No’ to additional commitments. There is space to record one sample day in the member manual. An example is included on the following page.

If members have a difficult time organizing their schedule and remembering dates, encourage them to use a calendar or set reminders in their phones.

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>1:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>2:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>3:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>4:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>5:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>6:00 a.m.</td>
<td>Sleep</td>
</tr>
<tr>
<td>7:00 a.m.</td>
<td>Wake up, Shower, Breakfast</td>
</tr>
<tr>
<td>8:00 a.m.</td>
<td>Go to school</td>
</tr>
<tr>
<td>9:00 a.m.</td>
<td>Class</td>
</tr>
<tr>
<td>10:00 a.m.</td>
<td>Class</td>
</tr>
<tr>
<td>11:00 a.m.</td>
<td>Study, Lunch</td>
</tr>
<tr>
<td>12:00 p.m.</td>
<td>Class</td>
</tr>
<tr>
<td>1:00 p.m.</td>
<td>Class</td>
</tr>
<tr>
<td>2:00 p.m.</td>
<td>Gym</td>
</tr>
<tr>
<td>3:00 p.m.</td>
<td>Grocery Shopping, Go Home</td>
</tr>
<tr>
<td>4:00 p.m.</td>
<td>Relax</td>
</tr>
<tr>
<td>5:00 p.m.</td>
<td>Make Supper</td>
</tr>
<tr>
<td>6:00 p.m.</td>
<td>Eat, Dishes</td>
</tr>
<tr>
<td>7:00 p.m.</td>
<td>Study</td>
</tr>
<tr>
<td>8:00 p.m.</td>
<td>Study</td>
</tr>
<tr>
<td>9:00 p.m.</td>
<td>Movie</td>
</tr>
<tr>
<td>10:00 p.m.</td>
<td>Movie</td>
</tr>
<tr>
<td>11:00 p.m.</td>
<td>Sleep</td>
</tr>
</tbody>
</table>

Dig it!

Relate time management to the following questions:
• What part of your life consumes the largest percentage of time in your day?
• What three tips would you offer to others who are struggling to manage their time?

What's next?
Skill Builder 9 summarizes the Mastering Living On Your Own project by reflecting on the financial plan and practising living on a budget and making important decisions.
In the Member Manual

Skill Builder 8: Time Management

Addy Says...
Living on your own and managing your schedule can be stressful. It is important for all young people to be involved in their communities and to take time to relax.

SKILLS CHECKLIST
- Identify time consuming things in life
- Plan to use time efficiently
- Suggest ways to cope with stress effectively

Important words
Watch for these important words throughout this Skill Builder:
Wellness, Circadian Rhythm, Networking, Procrastination

Dream it!

When you are busy, the 24 hour days are often too short to accomplish everything that needs to be done. Learning to manage your time is a very important part of living on your own. Time can fly by.

Fill Your Jar
Instructions for this activity are included in the Leader Guide. Following the activity, answer these questions:

Does time pass more quickly than you think?

What do each of the rocks, pebbles, sand, and water represent? Give an example of something in each category in your own life.

Can you organize your life beginning with the little things like the water?

Loose Change!
People often underestimate the amount of time a task will take. Using lists to organize your day or week leads to a sense of control over time.

To improve physical wellness you can:
- Join a recreational club
- Try a new sport
- Learn about the fitness options at a local community center or gym
- Try some fitness activities that you can do at home
- Walk around the neighbourhood
- Eat healthy food. It will give you more energy.

Happiness indicates that your life is going in the direction you want it to go. Try some of these activities to improve mental and emotional wellness:
- Yoga
- Meditation
- Breathe Deeply
- Spend time with nature
- Garden
- Listen to or make music
- Start a craft or work on a hobby
- Step away from the screen
- Get enough sleep. Your circadian rhythm is set to a 24 hour clock. Variable sleep patterns throw this rhythm off.

Volunteering is also good for wellness. It feels good to give back. Volunteering is a great way to meet new people. Look into the volunteer opportunities in your community. Here are some suggestions:
- Help people in need (soup kitchens, food banks)
- Assist a youth organization
- Clean up and beautify the community

To Improve My Wellness I Will:
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
Dream It!

Background for Leaders

In this Skill Builder, members will complete their projected financial plans. Then, they will reflect on the financial plan making process and make any changes they feel are necessary after more in-depth learning about housing, food, transportation, and other costs. It is important that members realize that this budget and financial plan is not necessarily final. Their future plans may change; the cost of some things may rise, while others may fall. Some areas where money was allocated may grow or decrease in need or priority. A financial plan will change as life situations change.

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>Gail Vaz-Oxlade</th>
<th>A financial writer and host of the Canadian TV series <em>Til Debt Do Us Part.</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>Magic Jars</td>
<td>Part of Gail Vaz-Oxlade’s budgeting plan that requires families place their funds for one week or month into specified jars and make all purchases using only cash (no credit).</td>
</tr>
<tr>
<td>Variable Expenses</td>
<td>Costs that change from period to period. Examples include household maintenance, clothing, groceries, fuel, etc.</td>
</tr>
<tr>
<td>Account Balance</td>
<td>The amount of money in an account (savings, credit card, etc) based on the amounts of debits and credits. This value may be greater than or less than zero.</td>
</tr>
</tbody>
</table>

Age Considerations

- 15 +

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 parts of making a financial plan did you enjoy or not enjoy?
- Are there any other changes you need to make now?
- Do you think you could live on your financial plan now?

Do It!

Magic Jars

Time Required: 30 minutes and one week of spending

Supplies:
- 6 Jars or Envelopes
- Money (cash) equal to the amounts of money budgeted for one week in the following categories: Food, Transportation, Entertainment, Clothing & Gifts, and Other.

Directions:
Gail Vaz-Oxlade, host of *Til Debt Do Us Part*, helps families get out of debt and working toward a better financial future. She recommends “Magic” Money Jars to manage spending. This activity assumes that fixed expenses such as rent and car payments have already been paid for. It is important that all purchases are made using cash during this activity.

Members should decorate jars or envelopes for Food, Transportation, Entertainment, Clothing & Gifts, and Other expenses. Then, ask members to calculate how much they can spend each week in these categories based on their financial plans. Members should place these amounts of cash in their jars or envelopes. Encourage members to try to live on this money alone for the next week. Then, ask members to report on their experiences. Often, this conscious effort leads to money left in some jars or envelopes. Discuss what the remaining money could be used for. Some possible ideas may include an emergency fund, savings, gifts or treats, donations, etc. Money that remains in one area may be reallocated to another area for future weeks. These changes should be recorded in the members’ financial plans. If members do not have enough money for an entire week, changes should be made to the financial plan and the member should try using the Magic Jars again with the new figures.

An example of Magic Jar cash values includes:
- Food: $100
- Transportation: $65
- Entertainment: $25
- Clothing & Gifts: $12.50
- Other: $18

Values will vary depending on members’ future plans.

The Plan

Time Required: 30 minutes—1 hour

Supplies:
- Various material depending on members’ choices of representation methods
Directions:
Ask members to visually represent their financial plan in a creative and organized way. Some suggestions include a collage, list, booklet, PowerPoint, or formal financial plan.

**What Would You Do?**

**Time Required:** 30 minutes

**Supplies:**
- Pencil
- Calculator

Directions:
A one month calendar of possible activities that impact finances is included in the Member Manual. This calendar represents one month of living. Members will begin with $1750 in their bank accounts. As members move from day to day, they will encounter a variety of income and expenses. Members should keep track of their account balances throughout the month to see if they gain or lose money based on their decisions. Prior to this activity, members should identify whether they would like to attend school or be working full-time and whether they will own a vehicle or use public transportation. Throughout the month some activities are mandatory such as laundry, gym memberships, haircuts, rent, utilities, phone and internet bills while other activities are optional (as indicated by a question mark in the statement). Members may choose to participate in these activities to earn or spend money. There are some expenses that apply specifically to students or specifically to workers.

<table>
<thead>
<tr>
<th>Sun</th>
<th>Mon</th>
<th>Tue</th>
<th>Wed</th>
<th>Thu</th>
<th>Fri</th>
<th>Sat</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initial Account Balance:</strong> $1750</td>
<td><strong>1</strong> Pay Rent: $550 If you are attending school, pay $500 tuition.</td>
<td><strong>2</strong> Gym Membership: $40 Laundry: $10</td>
<td><strong>3</strong> Lunch Date? $15 Students need to buy a textbook: $130</td>
<td><strong>4</strong> Do you have a car or ride the bus? Gas: $55 Parking: $50 OR Bus Pass: $70</td>
<td><strong>5</strong> Night Out? This costs you $35.</td>
<td><strong>6</strong> Groceries cost: $110.</td>
</tr>
<tr>
<td><strong>7</strong> Eat Out? $25 Get your nails done? $90</td>
<td><strong>8</strong> Night Out? $35 You won $25 tonight!</td>
<td><strong>9</strong> Broken cabinet: $45 to repair</td>
<td><strong>10</strong> Phone bill: $65 Internet: $45</td>
<td><strong>11</strong> PAY DAY Students earn $210 Workers earn</td>
<td><strong>12</strong> Concert? Tickets cost $130.</td>
<td><strong>13</strong> Students purchase lab coat for $25 Workers pay $200 for work boots.</td>
</tr>
<tr>
<td><strong>14</strong> Work on your hobby. If you are doing a craft pay $30. If you are playing a sport pay $20 fee plus $15 for new equipment.</td>
<td><strong>15</strong> Students, receive a student loan worth $500. To be repaid upon completion of school.</td>
<td><strong>16</strong> Go to the mall? $90. OR Volunteer locally.</td>
<td><strong>17</strong> Laundry: $10 You need new mitts: $20</td>
<td><strong>18</strong> PAY DAY Students earn $210 Workers earn</td>
<td><strong>19</strong> Night Out? $35</td>
<td></td>
</tr>
<tr>
<td><strong>20</strong> Donate to Charity? $10</td>
<td><strong>21</strong> Groceries cost $130. Students, you received a scholarship worth $500.</td>
<td><strong>22</strong> If you own a car, your payment and registration are due. Pay $350.</td>
<td><strong>23</strong> Haircut: $25 If you own a car, buying more gas will cost $50.</td>
<td><strong>24</strong> You need a gift for a family member. You can buy a gift for $25 or make a gift for $10 and 5 hours of your time.</td>
<td><strong>25</strong> PAY DAY Students earn $210. Full Time Workers earn $780.</td>
<td><strong>26</strong> What will you do tonight? Babysit: earn $50 Movie with Friends: spend $25 Nothing</td>
</tr>
<tr>
<td><strong>27</strong> Purchase miscellaneous items: $7 Buy a new video game? $80</td>
<td><strong>28</strong> Your parents give you $50</td>
<td><strong>29</strong> Lost keys. Buy new locks for $50.</td>
<td><strong>30</strong> Night Out? $35</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Members may choose to work through the calendar multiple times to see how their decisions affect their bank accounts.

**Dig it!**

In conclusion, ask members to reflect on the overall project by answering the following questions:
- What was the hardest part of building your financial plan?
- What was the easiest part of building your financial plan?
- What was the most interesting thing you learned or did in this project?
- Did you make any changes to your financial plan throughout the project?

**What’s next?**

Congratulations! You have completed all of the Skill Builders in Mastering Living On Your Own. Members will now begin working on the Showcase Challenge. Have a great Achievement. The members could not have done it without you.

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

Skill Builder 9: Reflect

Addy Says...
Now that you have learned about all of the new things you will face as you begin living on your own, it is important that you reflect on these experiences and thoughts. You may need to make a few changes to your financial plan. You will make more changes to it as you experience new expenses while living on your own.

SKILLS CHECKLIST
• Balance a financial plan
• Explain a financial plan
• Make wise decisions

Important words
Watch for these important words throughout this Skill Builder:
Gail Vaz-Oxlade, Magic Jars, Variable Expenses, Account Balance

Dream it!
Return to your financial plan in Skill Builder 2. Did you miss any income or expense values? Should you revise any of your projected figures?

Addy’s Links...
You can get more money tips from Gail Vaz-Oxlade by visiting http://www.gailvaoxlade.com/.

Do it!
Magic Jars
Test your financial plan. Gail Vaz-Oxlade, host of Til Debt Do Us Part, suggests you divide your money for variable costs for the week or month into ‘magic’ money jars. Prepare jars or envelopes for your main expenses such as food, transportation, entertainment, clothing & gifts, and other. Try to live on the money in the jars for one week. Spend cash only; no purchases should be made on credit. Hopefully you have money left at the end of the week. What could you do with the remaining money?

What adjustments would you suggest for future weeks or months? You may need to make adjustments to your financial plan, too. At this point, your financial plan should balance. If it does not balance, you will need to make difficult decisions about which areas are really important to you.

The Plan
Visually represent your plan. You may choose to create a collage, list, booklet, PowerPoint, or formal financial plan. Be Creative!

What Would You Do?
The following is a calendar containing many of the possible places young people may spend money. Some of these expenses are essential for survival, while others are choices you may have to make when you are living on your own. Calculate your income and expenses as you move throughout the month to determine whether your choices are too expensive. Remember, having fun is important but an overloaded schedule can become unbearable.

<table>
<thead>
<tr>
<th>Sun</th>
<th>Mon</th>
<th>Tue</th>
<th>Wed</th>
<th>Thu</th>
<th>Fri</th>
<th>Sat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Account Balance: $1750</td>
<td>Pay Rent: $550 if you are at home, $750 if you are living away</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Groceries cost: $10</td>
<td>Buy new clothes: $55</td>
<td>11:00 PM: $65</td>
<td></td>
<td>11:00 PM: $65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>14</td>
<td>15</td>
<td>16</td>
<td>17</td>
<td>18</td>
<td>19</td>
</tr>
<tr>
<td>Eat Out: $25</td>
<td>Students purchase tool for $25</td>
<td>Students receive a scholarship worth $500</td>
<td>Go to the mall?</td>
<td>Pay hydro: $50</td>
<td>12:00 PM: $15</td>
<td>11:00 PM: $10</td>
</tr>
<tr>
<td>20</td>
<td>21</td>
<td>22</td>
<td>23</td>
<td>24</td>
<td>25</td>
<td>26</td>
</tr>
<tr>
<td>Work on your hobby if you are doing a craft pay $30, if you are playing a sport pay $20 for extra equipment</td>
<td>Tuition: $35</td>
<td>If you own a car, your payment and registration were paid. Pay $35</td>
<td>Pay $35</td>
<td>Ferry: $5</td>
<td>$5,000</td>
<td>12:00 PM: $15</td>
</tr>
<tr>
<td>27</td>
<td>28</td>
<td>29</td>
<td>30</td>
<td>31</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donate to Charity: $20</td>
<td>Purchase miscellaneous items: $7</td>
<td>Buy a new video game: $30</td>
<td>Cut your parents give you $50</td>
<td>Cut your parents give you $50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dig it!
What was the hardest part of building your financial plan?
What was the easiest part of building your financial plan?
What was the most interesting thing you learned or did in this project?
Did you make any changes to your financial plan throughout the project?

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 where you can make sure your Mastering Living On Your Own Project Skills Chart is complete. There will also be 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? __________________________
In the Member Manual

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?)
### In the Member Manual

#### My 4-H Portfolio Page

**Name:**

**Date:**

**Year in 4-H:**

**Club:**

**Hours Spent on 4-H:**

(Project and Other 4-H Activities)

---

**Mastering Living On Your Own**

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>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>
<td></td>
</tr>
</tbody>
</table>
| 1 | Identify future lifestyle choices  
* Explain future plans  
* Set realistic goals for the future | |
| 2 | Identify sources of income and expenses in the future  
* Estimate future income and/or school costs  
* Prepare a financial plan template | |
| 3 | Research housing options  
* Understand housing costs  
* Find good roommates | |
| 4 | Plan and shop for meals  
* Make a healthy meal  
* Explain the costs of groceries | |
| 5 | Identify personal priorities  
* Explain the costs of priorities  
* Place priorities in a financial plan | |
| 6 | Understand the process and costs of purchasing a vehicle  
* Identify additional costs associated with owning a vehicle  
* Explain alternative modes of transportation | |
| 7 | Name and explain the different types of loans that are available  
* Explain the advantages and disadvantages of using a line of credit  
* Understand the value of investing | |

---

Once members complete 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.
## Mastering Living On Your Own

<table>
<thead>
<tr>
<th>Skill Builder</th>
<th>Members will be able to...</th>
<th>We know this because...</th>
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</table>

- Identify time consuming things in life
- Plan to use time efficiently
- Suggest ways to cope with stress effectively

- Reflect
  - Balance a financial plan
  - Explain a financial plan
  - Make wise decisions

**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: __________________________

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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:

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

This document is available in alternate format upon request.

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.

Manitoba 4-H project material is developed by
Manitoba Agriculture