

4-H Money and More Series

Mastering Living On Your Own



Introduction

Moving away from home and living on your own is a very new feeling for many young people. You may feel too young to be leaving home or you might be looking forward to the new responsibilities and opportunities that will arise in the next few years as an adult. Whether you are moving on to post-secondary education or starting a full-time job, this project will help you prepare for your future lifestyle.

In Skill Builder 3, you will learn about what to look for when searching for a new home and how to begin searching for a roommate that may lead to a lasting friendship. Safety is of great importance in a new home.

As you begin living on your own you will be met with many responsibilities such as housecleaning, chores, laundry, making meals, grocery shopping, transportation, and financial planning. This project will help you manage your time and stay healthy.

With lots of expenses and limited income, you will need to think deeply about your spending to identify which areas are top priorities. Throughout this project you will put all of your information together in an organized, manageable financial plan so you will feel comfortable and confident while living on your own.

Table of Contents	
Introduction	1
Project Summary	2
Skill Builder 1: Your Future Outlook	4
Skill Builder 2: Build a Financial Plan	6
Skill Builder 3: Housing	8
Skill Builder 4: Food & Nutrition	12
Skill Builder 5 : Priorities	16
Skill Builder 6: Cost of Transportation	18
Skill Builder 7: Debt, Loans, and Savings	21
Skill Builder 8: Time Management	23
Skill Builder 9: Reflect	27
Showcase Challenge	29
Portfolio Page	31

- Draft 2016 -
Learning is 3D!

Meet Addy!

Addy will share some tips to help you plan and prepare for living on your own. Watch for some fun facts, *Loose Change*, too!



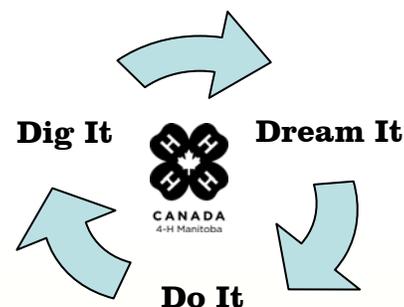
Addy's Links...

You can learn more about planning for your financial future at <http://youngandthrifty.ca/blog/>.



To help you get the most out of your learning, each project meeting has the following parts:

- Dream it!** Plan for success
- Do it!** Hands on learning
- Dig it!** What did you learn?



What Skills Will You Learn?



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

To complete this project, you must:

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

	Members will be able to...	Activities	Page
Skill Builder 1	Your Future Outlook		4
	<ul style="list-style-type: none"> • Identify future lifestyle choices • Explain future plans • Set realistic goals for the future 	<ul style="list-style-type: none"> • My Lifestyle • Look At Me! • My Priorities 	5
			5
Skill Builder 2	Build a Financial Plan <ul style="list-style-type: none"> • Identify sources of income and expenses in the future • Estimate future income and/or school costs • Prepare a financial plan template 	<ul style="list-style-type: none"> • Build a Financial Plan 	7
Skill Builder 3	Housing		8
	<ul style="list-style-type: none"> • Research housing options • Understand housing costs • Find good roommates 	<ul style="list-style-type: none"> • Home Hunting • Landlords and Leases • Roommates • Decorating for Less • Emergency Preparedness 	9
			9
			10
			11
Skill Builder 4	Food & Nutrition		12
	<ul style="list-style-type: none"> • Plan and shop for meals • Make a healthy meal • Explain the costs of groceries 	<ul style="list-style-type: none"> • Blind Taste Test • My Meal Plan • The Cost of Convenience 	13
			15
Skill Builder 5	Priorities		16
	<ul style="list-style-type: none"> • Identify personal priorities • Explain the costs of priorities • Place priorities in a financial plan 	<ul style="list-style-type: none"> • My Life Priorities • The Great Debate 	17
Skill Builder 6	Cost of Transportation		18
	<ul style="list-style-type: none"> • Understand the process and costs of purchasing a vehicle • Identify additional costs associated with owning a vehicle • Explain alternative modes of transportation 	<ul style="list-style-type: none"> • Visit a Dealership • An Emergency • Cost Comparison • Save on Transportation 	19
			20
			20
			20

	Members will be able to...	Activities	Page
Skill Builder 7	Debt, Loans, and Savings <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Credit and Loans Investments 	21 22
Skill Builder 8	Time Management <ul style="list-style-type: none"> Identify time consuming things in life Plan to use time efficiently Suggest ways to cope with stress effectively 	<ul style="list-style-type: none"> Fill Your Jar Wellness Social Connections My Schedule 	23 24 25 25
Skill Builder 9	Reflect <ul style="list-style-type: none"> Balance a financial plan Explain a financial plan Make wise decisions 	<ul style="list-style-type: none"> Magic Jars The Plan What Would You Do? 	27 27 28
When you successfully complete your Builders, you will showcase what you have learned.			
Showcase & Portfolio	<ul style="list-style-type: none"> Explain success in using the skills listed above 	<ul style="list-style-type: none"> Showcase Challenge My Portfolio 	29 31

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...

In ____ years I would like to...

In ____ years I would like to...

Loose Change!

Revisit your goals to make sure you are on track.

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

WANT TO DO



Dig it!

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

Why are these goals important?

Will you consider your priorities when setting future goals?

Keep your priorities straight. Which things are more important to your life overall?

What's next?

The next Skill Builder will teach you about financial planning for your future.

Skill Builder 2: Build a Financial Plan

MASTER

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.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/payingPostSecEd/Pages/StudentB-Grillepo.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.

Income	Amount
Jobs	\$2000
Gifts	\$75
Total Income	\$2075
Expenses	Amount
Rent/Mortgage	\$800
Utilities	\$50
Total Expenses	\$850
Total Income - Total Expenses	\$1225

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



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...

View more information about leases and rental properties at http://www.cmhc-schl.gc.ca/en/co/reho/yogureho/fash/fash_003.cfm.



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://och.cc.umanitoba.ca/roommates/>



Loose Change!

Discuss problems as they arise. Work toward solutions so your relationship remains healthy.



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!



Make a photo collage!

<http://www.shapecollage.com/blog/wp-content/uploads/2010/12/Tamis-Collage1.jpg>



Create a design using paint samples.

<http://stylecaster.com/dorm-room-diy-projects/>



Start an indoor garden.

http://hgtvhome.sndimg.com/content/dam/images/hgtv/fullset/2013/5/9/0/Original_Chelsea-Costa-Potted-Succulents-Beauty1_h.jpg.rend.hgtvco

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, let 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 [@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!



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.

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: _____

Brand		
Price		
Rating (out of 10)		

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.



Day	Meals
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

Addy's Links...

Refer to Canada's Food Guide <http://hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php> as you are building your balanced meal plan.



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.



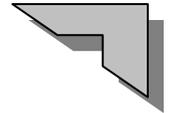
My Groceries for One Week Cost:

Loose Change!

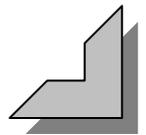
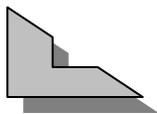
When you are calculating the cost of groceries, make sure you are comparing the prices of products. Watch for items that do not contain the same amount of product!



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.



CANADA
4-H Manitoba



Loose Change!

About one-third of all food produced worldwide is lost or wasted in food production and consumption.



Addy Says...

Start collecting your favourite recipes now. It is very helpful knowing where to find your recipes and that they are proven to turn out.



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



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.'



Based on your list on the previous page, consider the consequences that would arise if one of these things were eliminated from your life. Also, consider how soon or how frequently you would need money for your priorities and make a basic financial plan to save for these things.

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.



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.

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?

Loose Change!

Your priorities may be different at different times of the year. The Christmas season can be expensive. Make sure you identify your priorities and plan in advance.



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



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/lrc/intro_2.asp?Lang=0



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...

Visit <https://www.getprepared.gc.ca/index-en.aspx> to learn more about emergency preparedness.



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.

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!

Would you consider using these transportation options?

Loose Change!

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



Save on Transportation

Identify three ways that you will reduce your transportation costs.

- 1.
- 2.
- 3.

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?

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?

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!



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

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 Says...



You must be 18 years of age to hold a credit card or to get a loan from a financial institution. Make sure you make your payments on time to earn a good credit score.

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/msa/>.



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.

Investment Name			
Type of Investment			
Avg. Rate of Return			
Value of \$5000 after 5 years			
Age Restrictions			

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 TFSA's, 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

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.

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.



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



<https://zestnzen.files.wordpress.com/2013/01/rock-pebbles-sand.jpg>

Do it!



Wellness

Wellness can refer to your physical, mental, or emotional condition. Consider some of the following activities to identify the actions that make you feel the healthiest (feel the best). Research and state one thing you can do to improve well-ness when you are living on your own. Make sure you know how you will access the activity or service and when it is available.

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, care homes)
- Assist a youth organization
- Clean up and beautify the community

To Improve My Wellness I Will: _____

Loose Change!

Avoid unhealthy behaviours such as alcohol abuse and drugs.



Social Connections

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. How do you usually meet new people?



Make an effort to meet someone new and try to remain or get in touch with an old friend or family member.

My Schedule

There are only 24 hours in a day. You will see if it is possible for you to do everything you need to do and stay healthy in a single day. In this activity you will divide a piece of paper into 24 sections, each representing one hour of the day. Some of these pieces may be further divided into 15 minute intervals. Complete this activity for two different scenarios: a school or work day and a weekend. Record the events for the day on the 24 sections. Some of your 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 over schedule yourself. If your schedule is becoming too full, practise saying 'No' to additional commitments. Record one sample schedule in the space below.

Loose Change!

Technology today makes communication over a long distance easier than ever!



Date: School/Work Day			
12:00 a.m.		12:00 p.m.	
1:00 a.m.		1:00 p.m.	
2:00 a.m.		2:00 p.m.	
3:00 a.m.		3:00 p.m.	
4:00 a.m.		4:00 p.m.	
5:00 a.m.		5:00 p.m.	
6:00 a.m.		6:00 p.m.	
7:00 a.m.		7:00 p.m.	
8:00 a.m.		8:00 p.m.	
9:00 a.m.		9:00 p.m.	
10:00 a.m.		10:00 p.m.	
11:00 a.m.		11:00 p.m.	

Addy's Links...

http://http-server.carleton.ca/~tpychyl/prg/self_help/strategies.html# has more tips and strategies for reducing procrastination.



Date: Weekend			
12:00 a.m.		12:00 p.m.	
1:00 a.m.		1:00 p.m.	
2:00 a.m.		2:00 p.m.	
3:00 a.m.		3:00 p.m.	
4:00 a.m.		4:00 p.m.	
5:00 a.m.		5:00 p.m.	
6:00 a.m.		6:00 p.m.	
7:00 a.m.		7:00 p.m.	
8:00 a.m.		8:00 p.m.	
9:00 a.m.		9:00 p.m.	
10:00 a.m.		10:00 p.m.	
11:00 a.m.		11:00 p.m.	



Addy Says...

Practice saying 'No.' If you agree to help with everything you will need more than 24 hours in a day!

Loose Change!

Fill your day with the most important things first!
Don't procrastinate, get started right away!





Dig it!

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 includes a hands-on summary of the previous Skill Builders. Members will put their financial plan in action and test their decision making skills in different situations.

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?

Do it!

Addy's Links...

You can get more money tips from Gail Vaz-Oxlade by visiting <http://www.gailvazoxlade.com/>.



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.

Loose Change!



Live within your means.

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.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Initial Account Balance: \$1750		1 Pay Rent: \$550 If you are attending school, pay \$500 tuition.	2 Gym Membership: \$40 Laundry: \$10	3 Lunch Date? \$15 Students need to buy a textbook: \$130	4 Do you have a car? Gas + Parking: \$55 + \$50 OR Ride the Bus: \$70 Bus Pass	5 Night Out? This costs you \$35.
6 Groceries cost: \$110.	7 Buy new clothes: \$55.	8 Night Out? \$35 You won \$25 tonight!	9 Broken cabinet: \$45 to repair	10 Phone bill: \$65 Internet: \$45	11 PAY DAY Students earn \$210 Workers earn	12 Concert? Tickets cost \$130.
13 Eat Out? \$25 Get your nails done? \$90	14 Students purchase lab coat for \$25 Workers pay \$200 for work boots.	15 Students, receive a student loan worth \$500 to be repaid upon completion of school.	16 Go to the mall? \$90. OR Volunteer locally.	17 Laundry: \$10 You need new mitts: \$20	18 Pay for hydro: \$50 Laundry: \$10 Fast Food? \$12	19 Night Out? \$35
20 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.	21 Groceries cost \$130. Students, you received a scholarship worth \$500.	22 If you own a car, your payment and registration are due. Pay \$350.	23 Haircut: \$25 If you own a car, buying more gas will cost \$50.	24 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.	25 PAY DAY Students earn \$210. Full Time Workers earn \$780.	26 What will you do tonight? Babysit: earn \$50 Movie with Friends: spend \$25 Nothing
27 Donate to Charity? \$10	28 Purchase miscellaneous items: \$7 Buy a new video game? \$80	29 Your parents give you \$50	30 Lost keys. Buy new locks for \$50.	31 Night Out? \$35		

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.).

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? _____

MASTER

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?*)





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.

Skill Builder	Members will be able to... Each Skill Builder had a Skills Checklist which identified the skill you will learn.	We know this because... Identify activities completed and record observations and information from discussions about activities.
1	<ul style="list-style-type: none"> Identify future lifestyle choices Explain future plans Set realistic goals for the future 	
2	<ul style="list-style-type: none"> Identify sources of income and expenses in the future Estimate future income and/or school costs Prepare a financial plan template 	
3	<ul style="list-style-type: none"> Research housing options Understand housing costs Find good roommates 	
4	<ul style="list-style-type: none"> Plan and shop for meals Make a healthy meal Explain the costs of groceries 	
5	<ul style="list-style-type: none"> Identify personal priorities Explain the costs of priorities Place priorities in a financial plan 	
6	<ul style="list-style-type: none"> Understand the process and costs of purchasing a vehicle Identify additional costs associated with owning a vehicle Explain alternative modes of transportation 	
7	<ul style="list-style-type: none"> 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 	

Mastering Living On Your Own

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

Skill Builder	Members will be able to... Each Skill Builder had a Skills Checklist which identified the skill you will learn.	We know this because... Identify activities completed and record observations and information from discussions about activities.
8	<ul style="list-style-type: none"> • Identify time consuming things in life • Plan to use time efficiently • Suggest ways to cope with stress effectively 	
9	Reflect <ul style="list-style-type: none"> • Balance a financial plan • Explain a financial plan • Make wise decisions 	
Showcase Challenge	<ul style="list-style-type: none"> • Explain success in using the skills listed above 	

Additional Comments/Activities:

Leader Point of Praise!

I am most impressed by...

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

Leader's Signature: _____



Above and Beyond!

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

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

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Feel Free to add additional pages that include awards, certificates, new clippings, photos or other items that describe your 4-H involvement.

Member Point of Pride!

What I learned...

What I need to improve on...

What I want others to notice...

Member's Signature: _____



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

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

I am most impressed by...

I believe that you have learned...

In the future I encourage you to...

Signature: _____





4-H Achievement

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

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

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

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

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

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

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.



CANADA
4-H Manitoba

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.

This document is available in alternate format upon request.

Manitoba 4-H project material is developed by
Manitoba Agriculture