



4-H Youth Development Chairman Training – Year Three



Skill/Grade Level

- The intention of this lesson is to be utilized with 4-H Youth Development Chairman of The Kentucky Extension Homemakers Association.

Time Needed

- 1 hour (time may vary depending on group size)

Materials Needed

- 4-H Financial Management: Creating a Budget.
- 4-H Financial Management: Needs versus Wants.
- 4-H Financial Management: How Much Do I Cost?
- 4-H Financial Management: Setting SMART Financial Goals
- 4-H Financial Management: Credit Cards
- Curriculum – Building a Healthy Wealthy Future (Youth) FCS5-451
- Publication, How Finance Charges are Calculated on Credit Card Accounts, H.E.5-111.

Overview

It takes volunteers, Extension Homemakers, and senior 4-H members (ages 14-18) to teach life skills to younger 4-Hers (Cloverbuds, ages 5-8 and Junior 4-Hers, ages 9-13). Therefore, sharing the Extension Homemaker 4-H Chairperson Volunteer position description and Extension Homemaker 4-H Plan of Work will educate and clarify the duties of the county, area, and club Kentucky Extension Homemaker 4-H Chair. These duties include:

- Share the newly revised Volunteer Interest Survey with local 4-H and FCS Agents, homemaker clubs, and councils.
- Get involved with 4-H camp.
- Volunteer and lead a cooking/culinary club to teach proper techniques for reading recipes, food safety and preparation. The approved 4-H cooking curriculum is Cooking 101, Cooking 201, Cooking 301, and Cooking 401. Ask your local 4-H Youth Development Agent for a copy or request for a copy to be purchased from National 4-H. (Request Cooking 101 first, as each book builds on the curriculum prior.)

Goals and Objectives

- To provide training information and materials to Kentucky Cooperative Extension Agents and Extension Homemakers.
- To have increased involvement in 4-H Youth Development programs by Extension Homemakers.
- For youth to be “beyond ready” for tomorrow with the life skills developed in CES programs.

Year Three – 4-H FCS and Financial Management

Kentucky Extension Homemakers will partner with 4-H Youth Development programs to deliver essential financial literacy education. This initiative will equip youth with practical skills and knowledge to manage personal finances effectively, including understanding savings and checking accounts, utilizing direct deposit, navigating home and mobile banking, and distinguishing between credit and debit cards. All instruction will be based upon approved Kentucky Cooperative Extension Service curriculum.

Kentucky Extension Homemakers support the 4-H Family Consumer Science Financial Management programs utilizing the following approved 4-H approved curriculum and lessons:

- 4-H Financial Management: Needs versus Wants
- 4-H Financial Management: How Much Do I Cost?

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Lexington, KY 40506



Disabilities
accommodated
with prior notification.



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Year Three – 4-H FCS and Financial Management Continued...

- 4-H Financial Management: Creating a Budget.
- 4-H Financial Management: Setting SMART Financial Goals
- 4-H Financial Management: Credit Cards
- Curriculum – Building a Healthy Wealthy Future (Youth) FCS5-451
- Publication, How Finance Charges are Calculated on Credit Card Accounts, H.E.5-111.
- Kentucky Extension Homemakers support the 4-H Family Consumer Science Financial Management programs by assisting with the 4-H: It's Your Reality Program, which encompasses Dollars and Sense and Reality Store Culminating Events.
- Kentucky Extension Homemakers support the 4-H Family Consumer Science Financial Management programs by assisting with the America Saves Piggy Bank Contest.

Activity 1: Needs It or Want It? (15 min)

Using the "Needs Versus Wants Guide" conduct the activity found on page 1. Bring with you several items that can be considered a need such as clothing, or a want such as a designer purse. Step 2: Attach the signs "Need" and "Want" to opposite sides of the room where they are easily visible. Ask the group to define, a need, want, and what value means to them? Step 3: Have the group stand in the middle of the room. Step 4: Explain that you will show/read items out loud, and each person will need to move to which side of the room, they feel it belongs on. Step 5: After each item, ask a person why they made their decision. Continue until all items have been called.

Optional Activity Format: Watch the video conduct the activity at <https://youtu.be/bFO1EkctEbs>

Reflect (5 min)

Facilitate group discussion by asking the following questions:

- Process: How did you determine if an item was a need or a want?
- Generalize: How do our values affect how we decide whether something is a need or a want?
- Apply: How do your personal needs and wants affect how you spend or manage your money?

Dollars and Sense Overview (10 min)

The 4-H Dollars & Sense program introduces 4th–6th grade students to basic budgeting and economic concepts in a fun, hands-on way. Adapted from Kentucky's popular 4-H Reality Store, this program was first developed in 1999 to make financial education age-appropriate for younger students. Students receive a monthly allowance and visit interactive booths, either in-person or virtually, where they make spending decisions on items such as room décor, personal belongings, and pet care. Each student assumes their current age and learns to manage their allowance responsibly. Program goals include: understanding that budgeting can be challenging, recognizing the difference between needs and wants, learning that wise financial choices help stay within a budget, and reflecting on what they have to show for their spending.





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Activity 2: Dollars and Sense Virtual Program (15 min)

The group will complete the Dollars and Sense culminating activity together. Click on the link below and follow the prompts.

https://docs.google.com/presentation/d/1Ru4tVvpOgrLzq1a8S0IVKulUwgBkE5MiKCbdhX3H8LE/edit?slide=id.gbffd758296_0_22#slide=id.gbffd758296_0_22

Reflect (5 min)

Facilitate group discussion by asking the following questions:

Share: What choices were made when spending your allowance?

Process: How did having a pet affect spending choices?

Generalize: How is this experience similar to how families manage money?

Apply: How could you use this experience back in your community as a KEHA member?

It's Your Reality Overview (5 min)

"It's Your Reality" is an interactive financial literacy simulation designed to help youth experience real-world budgeting and decision-making. The program takes place after participants complete at least five hours of financial education. It provides a hands-on opportunity for students to understand the connection between career choices, income, and lifestyle expenses. Participants assume they are 25 years old and living independently. Each student randomly draws a family scenario, which may include being single or married and having 0–5 children. They are the sole income provider for their household. Students choose an occupation based on their educational plans. Using their assigned income, participants visit various booths representing real-life expenses such as housing, transportation, childcare, groceries, insurance, entertainment, and savings. They must make choices that fit within their budget while meeting family needs. Students may also encounter additional responsibilities like credit card debt and student loans, making the experience more realistic.

Healthy Wealthy Future Overview (5 min)

The Building a Healthy, Wealthy Future: Youth Program is an innovative extension of the Small Steps to Health and Wealth™ initiative, designed to help young people understand the critical link between personal behaviors, health, and financial success. Targeted to students in grades 6–8, this program combines health education with personal finance concepts while fostering leadership and essential life skills. The youth-focused curriculum offers engaging lessons and interactive activities that encourage informed decision-making and goal setting. It emphasizes practical strategies for building healthy habits and sound financial practices early in life. The program is highly adaptable and can be implemented in a variety of ways from a traditional classroom to after-school 4-H youth development programs. By integrating health and financial literacy, Building a Healthy, Wealthy Future equips youth with the knowledge and skills to make choices that positively impact their well-being and long-term success.





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KEHA 4-H Youth Development Contests

- A. Most innovative 4-H & Extension Homemaker partnership project to promote 4-H Youth Development
- B. Volunteer Hours for 4-H (Hours can only be submitted in ONE category.)
 - 1. Club with the most 4-H volunteer hours
 - 2. County with the most 4-H volunteer hours
 - 3. Area with the most 4-H volunteer hours
- C. 4-H Camp Scholarships
 - 1. Club with the largest dollar amount donated for 4-H camp scholarships
 - 2. County with the largest dollar amount donated for 4-H camp scholarships
 - 3. Area with the largest dollar amount donated for 4-H camp scholarships

Resources

Kentucky 4-H Cooking 101, 201, 301, and 401.

<https://shop4-h.org/products/copy-of-4-h-cooking-curriculum-101>

Kentucky Extension Homemakers 4-H Youth Development

<https://keha.mgcafe.uky.edu/content/4-h-youth-development>

Kentucky Extension Homemakers 4-H Interest Survey

https://keha.mgcafe.uky.edu/sites/keha.ca.uky.edu/files/4-H_Interests%20Questionnaire%202025.pdf

Rentfrow, G. and Surendranath, S. (2014). How to make a country ham. University of Kentucky. Cooperative Extension Service. <https://publications.mgcafe.uky.edu/sites/publications.ca.uky.edu/files/ASC213.pdf>

Tackett, J. University of Kentucky, Cooperative Extension Service. 4-H Speeches. 4KA-04PO

Kentucky 4-H Communications Program. <https://scott.mgcafe.uky.edu/sites/scott.ca.uky.edu/files/4-H%20Speech%20Publication.pdf>.

University of Kentucky, Cooperative Extension Service. Speak Up! Kentucky 4-H Talk Meet. 4KA-01PB Kentucky 4-H Communications Program. <https://publications.mgcafe.uky.edu/files/4ka01pb.pdf>

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