

MONEY, MONEY, MONEY

Claiborne County 4-H
7th Grade Lessons
October

OBJECTIVE:

Students will be able to distinguish the difference between needs and wants and be able to relate those differences to making purchase decisions.

Money, Money, Money Overview

The handout that everyone has received is a guide to get you to the 4-H information that you may need this year.

Due to budget cuts, we are no longer able to print 1,800 copies of the 4-H yearbook. This amounts to about 36,000 pieces of paper and a bunch of ink cartridges (about \$500) in savings.

The 4-H yearbook is on our county 4-H website:
<http://utextension.tennessee.edu/claiborne/>

The yearbook has all contest rules as well as all of the things that we do out of school. Check it out!

Pass out the handout with the county, regional and state websites. Explain that we are not going to be printing the 4-H Yearbooks due to budget cuts. Stress that the 4-H yearbook and all contest rules can be found on the county Extension website.

Point out that for anyone who has a Facebook page, our county 4-H program also has one. Becoming a fan of 'Claiborne County 4-H' on Facebook will allow them to receive any announcements or special notices. It also has some great pictures of our 4-H members at events.

Money, Money, Money Overview

Next, we are going to elect club officers.

Please be serious in electing your officers. If your officers do not do their jobs' then your leaders And Agents will not be back.

4-H is a privilege, not a right!



Work for the people,
not the Party!



Tell the club that we will now elect club officers. Stress that must be serious in nominating and electing officers. If the officers do not do their jobs, they will be replaced. No questions asked, no excuses accepted.

Stress that 4-H is a privilege, not a right. Their 4-H privileges can be lost!

Money, Money, Money Overview

We will elect someone to the following positions:

- President
- Vice President
- Secretary
- Reporter (optional)
- Community Service (two people)

As we have stated, **BE SERIOUS!** If you are not you will lose your 4-H privileges.

Introduce the officer positions that we elect people to fill. Again, stress that everyone must be serious.

Money, Money, Money Overview

We will take 2 or 3 nominations for each office. You must be nominated by someone else. You may not nominate yourself.

The nominees will tell the class, briefly, why you should vote for them.

The nominees will step outside and the voting will be done according your Leaders' or Agent's instructions.

UNDERSTAND THIS: Anyone elected to an officer position...

Go over the process we will use for electing officers. For 5th grade, the kids are allowed to nominate themselves or someone else may nominate them.

Stress that officers elected must give a speech in the November contest. **NO EXCEPTIONS!**

Money, Money, Money Overview

President: The President will preside over the meetings, ensure that the other officers are prepared to do their jobs and remind the club about upcoming meetings and service projects. The President is to keep order during the opening of the meeting and assist the leaders or Agent to keep order during the entire meeting.

Nominate and elect your president at this time.

Money, Money, Money Overview

Vice President: The Vice President is appoint two people per meeting to lead the American Pledge and the 4-H pledge. The VP must prepare a Thought For The Day and select a club member to read it during the opening ceremony. The VP should encourage at least one member per meeting to give a serious demonstration. The VP should have list of all members participating the monthly contest(s) to give the leaders or agent. The VP also presides over the meeting in the absence of the President.

Nominate and elect your Vice President at this time.

Money, Money, Money Overview

Secretary: The Secretary is expected to record what happens at each meeting in the Secretary's Handbook. This means that the Secretary will record who competes in contests, who does demonstrations, what the lesson and/or community service project is, etc. The Secretary will also call roll. The Secretary must be able to write well and quickly and keep up with the Secretary's Handbook.

Nominate and elect your Secretary at this time.

Money, Money, Money Overview

Reporter: The Reporter will write a news article about what happens in the monthly meeting similar to the Secretary's minutes. The difference is that the Reporter's article will use proper English and grammar. The reporter will then get that article to the teacher in charge of the school newspaper. Also, the Reporter is encouraged to send the article to the Claiborne Progress, Daily News, etc.

Nominate and elect your Reporter at this time.

Money, Money, Money Overview

Community Service Chairpersons: The Community Service Chairpersons (CSC) will be responsible for coming up ideas for community service projects for the club to consider and vote on. Once a service project is selected, the CSC make arrangements with the classroom teacher to get thing accomplished such as getting a box to collect canned food. The CSC will also remind the club weekly about any ongoing service projects. The CSC will have a written report at the next 4-H meeting to present to the club of what has been done with the latest service project and then give the report to leaders or Agent.

Nominate and elect your 2 Community Service Chairpersons at this time.

For the above five slides, explain the requirements of the officer position, take nominations, have the nominees speak briefly about why they should be elected and then vote.

Remembers that the Reporter position is optional. If the school does not have school newspaper, you do not have to elect someone to this position.

NEEDS vs. WANTS



Raise your hand if you have all the money you can spend.

What? I don't see anybody's hand up.

OK, so we're all in the same boat.

Tell me some of the things you guys and girls use money for.

- Phone?
- Phone bill?
- Video games?
- Clothes?
- Savings account?



This is a short lesson just to introduce a concept that will be needed in the upcoming lessons. Your students need to be able to tell the difference between a need and a want.

This seems simple but many of your students have had no experience in managing money whatsoever.

Ask the class what they spend their money on. They will tell you different things than I have up here, I'm sure.

NEEDS vs. WANTS

Somebody tell me difference between NEEDS and WANTS.

Needs are things we have to have to live. Think of food, clothing, shelter, etc.

Wants are things that increase our quality of life. Think of going out with friends, designer clothes, cell phones, etc.

Our wants are fun and interesting but our lives wouldn't be over tomorrow if we didn't have them.

Now, there is **nothing** wrong with having 'wants', but for folks who don't have tons of money, 'needs' should be taken care of first.

After your students tell you what they think the difference between needs and wants are (be ready for some off-the-wall comments), the definitions will pop up.

This is a foreign concept to a lot of students because their parents have shielded them any need to manage their own money (read: spoiled!).

Feel free to give some of your own examples.

NEEDS vs. WANTS

When you get to high school or college and take a basic economics class, the first thing you learn about is...

Unlimited wants (we all have those)

Limited resources (unfortunately, we have these, too)

What all this means is that we have to make CHOICES. If I buy this, I have to do without that.

Life is full of choices and we want you to get the most out of yours. All of our lessons this year are about getting the most for your money.

However, we have to know the difference between needs and wants before we can even get started.

This slide introduces the economic terms of limited resources and unlimited wants. The point of this being to let your students know that when you do not have enough to buy everything you want, then you have to make choices about what you spend your (limited) money on.

How well we do in life depends largely on how well we make choices.

NEEDS vs. WANTS

Here is a list of needs, the basic things we have to have to live in this day and age. For every NEED on the list, I want you to give me a WANT, something that would be nice to have but is really not necessary.

NEEDS:

Food Eating in (learn to cook, its cheaper)
 Clothing think Wal Mart/K Mart (its all made in China anyway)
 Shelter keep it clean and neat (family means more than square footage)
 Transportation get something used and dependable (and drive it til the wheels fall off)

WANTS:

Eating out
 Designer clothes
 Huge house
 New car

Here your students need to tell you a want that will correspond to a basic need. Example: you need clothes but you want Hollister clothes. If you don't have lots of extra money, you should think about buying clothes at Wal-Mart!

The need will pop up, then the want will pop up. Get your students to tell you what they would 'want' in each category. Then a common sense alternative will pop up in between the need and the want.

NEEDS vs. WANTS

People define 'needs' and 'wants' differently depending on their own values. And that's OK.

Values are simply the beliefs and practices in your life that are very important to you. Lots of things influence your values such as your family, your friends, your teachers, your church or your work.

Here are some examples of values (good ones, too!)

- Earning good grades
- Being responsible with money
- Being on time for work or school
- Telling the truth
- Doing your best at any task

This slides ties together the fact that our needs and wants are determined by our values. It also defines, very simply, what values are. Please note that many of your students don't have a clue about what their own values really are.

We point out some good values that are very basic. You have your students come up with more. Be prepared for anything!

NEEDS vs. WANTS

This year we are going to learn more about managing our money so that we can reach the goals we have in life.

So remember...

Be smart with your money!



This is the wrap-up slide with a cute/funny picture that should make everyone go, 'awwwwww.'

Please explain the rules to poster and public speaking contests. Stress that your officers must give a speech but anyone can participate. First and second place speeches get to miss part of a day of school for the county contest.

November Contests: Public Speaking



THERE ARE FOUR BASIC STEPS TO A GOOD SPEECH

- PLAN:**
 - **DECIDE ON YOUR PURPOSE** (Do you want to get action, inform, or entertain?)
 - **SELECT A TOPIC THAT WILL INTEREST YOUR AUDIENCE** Deciding on a topic is often the hardest part of giving a speech. The subject should be suitable to both the speaker and the audience. It is strongly recommended that 4th - 8th grade topics be related to 4-H, but is not required. Other topics are Environment, Future Goals, A Book You Have Read, Animals, Sports, Famous People, Family Friends, Hobbies and many others. (Remember, for 9th - 12th grades your topic must relate to 4-H.)
 - **GATHER INFORMATION ON YOUR TOPIC**



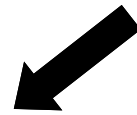
November Contests: Public Speaking

II. ORGANIZE: HAVE AN INTRODUCTION, BODY, AND CONCLUSION

- Introduction:** This is your chance to get the audience's attention. You will be stimulating their appetite by your first few words. Some ways to start are: using a famous quote, words or verses of a poem, a humorous story, or the definition of your title.
- Body:** This is the main part of your talk. This is the part where you bring out what you want your audience to know. You will hopefully include more than five or six points. Avoid statistics and wordy information.
- Conclusion:** This is the ending or summarizing part of your talk. Some ways to end a speech are: A brief summary of the main points of your speech. Closing with a high note like a poem, quotation, or surprise statement. Concluding with a statement of your views.

PRACTICE:
○ Practice until you know your speech and feel comfortable giving it to others.

DELIVER:
○ **Relax and be confident!** Stand straight, but not stiff. Keep your hands to your sides. **DO NOT READ YOUR SPEECH!** Speak loud and clear so that everyone can hear you. Do not give your name at the beginning or end of your speech. Do not use visuals.



November Contests: Public Speaking



Recommended lengths for speeches are:

Grade	Minutes	Grade	Minutes
4	1-2	7-8	4-6
5-6	2-4	9-12	5-7

Senior members must give an extemporaneous speech. We will have a County Public Speaking Contest in December. County winners in 9th - 12th grades will then compete in the Regional Public Speaking Contest that will be conducted in February. County winners in 4th - 8th grade will compete in the Multi County Public Speaking Contest that will be conducted in March. Work hard on your speech and remember to **Plan, Organize, Practice, and Deliver!**



November Contests: 4-H Posters

Display your artistic talents this month by entering the 4-H Art Poster at your 4-H meeting in November. The top club poster will be taken to county contest.

DO:

- Be NEAT
- Use cut out letters, glued on neatly. (Remember you should be able to read your poster from across the room.)
- If the 4-H Emblem is used on the poster, do not place text or other images over or on top of it. The 4-H Emblem should not appear screened under words or graphics. No photo, drawing, symbol, word or other figure or object may be placed on or obscure the 4-H Emblem.
- Use short headings.
- Use color.
- Make your message short and to the point.
- Include your name, address, hometown, school, grade, and county on the back of your poster.

4. Simple Message
3. Large Letters
2. Easy to read
1. Easy to understand

Can you understand the message driving by at 55 miles an hour?

Extension

RULES

1. Must be about 4'H
2. 14 X 22 inches in size
3. Posters must be hand-drawn
4. No wall mounted cartoon figures.
5. 20 subjects can't stick out more than 1/2 inch (includes sticking)

DON'T:

- Use loose glitter.
- Use photos or small magazine pictures that are too hard to see.
- Crowd your artwork and lettering.
- Make your letters too large or too small