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4-H MONEY TEACHES LIFELONG FINANCIAL SKILLS

By Lacey Mann, CSU 4-H Extension Agent, Bent & Prowers Counties

Southeast Area— Personal finance skills are often not emphasized in a standard school curriculum. Youth taking the 4-H Financial Champions project will learn how to be good caretakers of their money and can apply what they learn to other areas of their lives. For instance, this project helps them understand the importance of goal setting. The activities also emphasize how to communicate about money, and by extension, how to discuss other topics.

The Financial Champions series encourages interaction with the community and learning how to learn by developing research skills. Each group activity begins with objectives that include a defined life skill and a personal finance skill.

In the first book, *Money Fun-damentals*, as an introduction to personal finance, youth will examine their own thoughts about money with a personality quiz. They'll discover money motivators in themselves and others. Activities include goal setting, recognizing the differences between wants and needs, communication skills and how to budget.

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Southeast Area *Extension*

County Extension Offices

Baca County

772 Colorado St.
Springfield, CO 81073
719-523-6971

Bent County

1499 Amb. Thompson Blvd.
Las Animas, CO 81054
719-456-0764

Cheyenne County

425 S. 7th W.
P. O. Box 395
Cheyenne Wells, CO 80810
719-767-5716

Crowley County

603 North Main St.
Courthouse Annex
Ordway, CO 81063
719-267-5243

Kiowa County

1305 Goff
P. O. Box 97
Eads, CO 81036
719-438-5321

Otero County

411 N. 10th
P. O. Box 190
Rocky Ford, CO 81067
719-254-7608

Prowers County

1001 S. Main
Lamar, CO 81052
719-336-7734

As teens complete the activities and participate in leadership experiences, they are learning how to make sound decisions and how to manage themselves in everyday situations.

Financial skills evolve in the second book, *Money Moves*. Teens will learn about financial institutions, the pros and cons of credit and how to select financial services. Other topics include check writing, an overview of advertising, comparison shopping and judging possible financial choices.

The life skills youth will practice most frequently throughout the second book are the ability to acquire and evaluate information. Learning how to obtain data, how to interpret what is found, predict outcomes and analyze information based on choices made are skills that allow youth to become informed and competent consumers.

The Financial Champions project is for 4-H members age 11-18. A companion project that strongly compliments the Financials Champions curriculum is the Consumer Saavy project.

If your child is interested in joining 4-H or you would like further information on the 4-H program, please contact your local CSU Extension Office; Baca County 719-523-6971, Bent County 719-456-0764, Cheyenne County 719-767-5716, Crowley County 719-267-5243, Kiowa County 719-438-5321, Otero County 719-254-7608, Prowers County 719-336-7734. 4-H is a cooperative effort between CSU Extension and the County.

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