

Off To A Good Start

in 4-H HOME ECONOMICS

MEMBERS MANUAL



Agricultural Extension

University of California

Off To A Good Start

IN 4-H HOME ECONOMICS

MEMBERS MANUAL

INTRODUCTION

You can be off to a good start as a 4-H member by learning a little bit about each of the home economics projects.

WHAT IS A PROJECT ?

A project is made up of many things—information, first of all, about a special subject. For example in 4-H there are foods projects, clothing projects, home furnishing projects, and money management projects. In a project you make something—something you like to eat, like to wear, like to have in your room. You can have a good time with your friends in learning about these things, too. Your leader will help each of you to have a good project.

In this, your first year, as you take the “Off to a Good Start” project, you’ll discover several things you will want to learn more about in future projects. Next year you may want to have a clothing project for your full-time 4-H project; or you may decide you want to specialize in foods.

This year you’ll make at least ten different things at the project meetings. Some of these you’ll wear, some you’ll eat, and some you’ll use. You’ll probably want to make more of each of these at home.

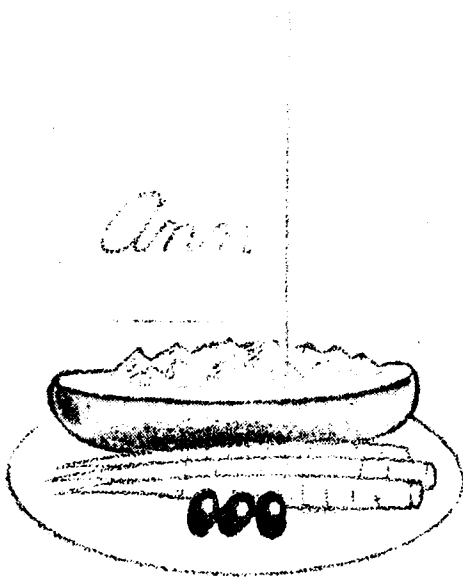
Now—off to a good start!

Have fun!!!

OFF TO A GOOD START...

and you learn about foods

How about a sandwich?



SAILOR'S DELIGHT SANDWICHES

By land or by sea, 4-H'ers can follow a course to good eating. Here's a sea route in a bun boat loaded with a zesty tuna salad.

Before you begin, be sure to have

- 4 unsliced hotdog buns
- 1 7-oz can chunk-style tuna
- 2 tablespoons mayonnaise
- 3 tablespoons pickle relish
- 3 tablespoons chopped celery
- 2 tablespoons horseradish
(not absolutely necessary but adds a special touch to the filling.)

Here's what you do —

Open the can of tuna and drain off the oil. Put tuna into a bowl. Break fish with a fork into smaller bits. Measure and add the other ingredients and mix well. Refrigerate while you prepare the buns.

Hollow out each of the buns, leaving enough bread on the crust so it is strong enough to hold the filling. Lightly butter the in-

side with softened butter or margarine. This keeps the filling from soaking into the bun, adds flavor, and a little extra food value to your sandwich. If you are going to eat the sandwiches soon, line the bun with lettuce if you like. If you are going to refrigerate the sandwiches don't add lettuce. The mayonnaise will wilt the lettuce, (make it lose crispness). Next, spoon the tuna filling into the bun, heaping it up a bit.

To make the sandwiches extra shipshape —

Cut a triangular sail from a piece of construction paper. Attach this to a wooden skewer with cellophane tape and stick it into one end of the sandwich. Before attaching the "sail" to the "mast" you might initial or print the person's name on the sail.

Did you know —

Tuna is a kind of meat (fish meat), that has some of the same body-building protein as animal meat.

Carrot sticks and ripe olives on the plate beside your boat give a fine color accent and a different taste and texture, too. (Carrots also have that protective vitamin A!)

If you carefully remove a little lid from each bun before you hollow it out, you can put the lid on over the filling (omit the lettuce), wrap the sandwiches in foil paper, and pop them in a 350 F oven for 10 minutes for hot tuna rolls.

How about a salad?

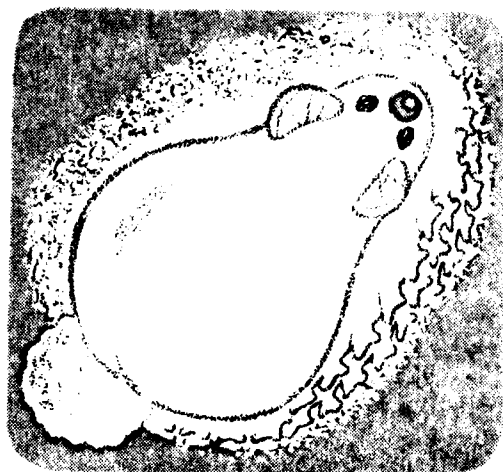
Can you make —

- ...a rabbit salad without a rabbit?
- ...a candle salad without a candle?
- ...a log salad that doesn't taste woody?

You can! All you need are some salad greens (not to feed the rabbit!), several

kinds of fruits and nuts, mayonnaise—and your imagination.

Here are three kinds of salad you can make. Then you may want to make up some of your own.



BRER RABBIT SALAD

You will need —

- lettuce, washed, patted dry in paper towels, and crisped in the vegetable crisper for several hours
- 1 #2 can of pear halves
- ½ pint cottage cheese
- maraschino cherries
- raisins
- orange sections

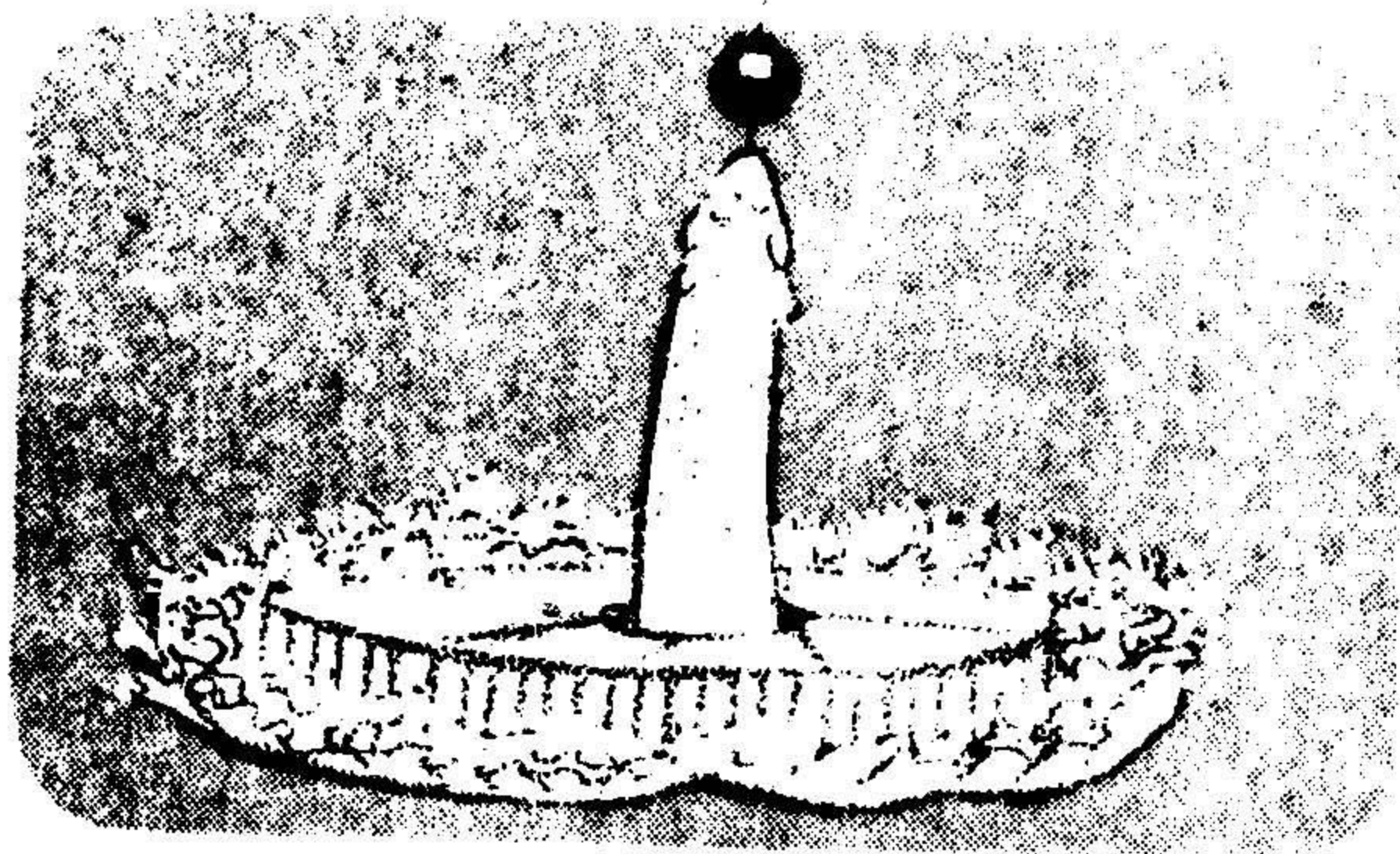
Here's what you do —

Open the can of pear halves and drain them. Save the juice. It's good to drink chilled; or a little can be added to mayonnaise for a dressing on another kind of salad.

On each salad plate arrange crisp lettuce leaves. Place one pear half, rounded side up on the lettuce bed. You might hide a little mound of cottage cheese in the hollow. Place a small, round mound of cottage

cheese at the middle of the broad end of the pear. (That's the cottontail.) Cut maraschino cherry in fourths and use two pieces to represent a nose on the narrow end of the pear. Use raisins for eyes and small orange sections for ears.

Some like to use marshmallows for ears and tail. What else could you use for the eyes or the nose or the ears?



CANDLE SALAD

You will need —

lettuce leaves, or other salad greens*
bananas
whole pineapple slices
almonds or maraschino cherries

Here's what you do —

On a crisp lettuce leaf, place one pineapple slice or two half-slices. Peel a banana and cut it in half across the middle.

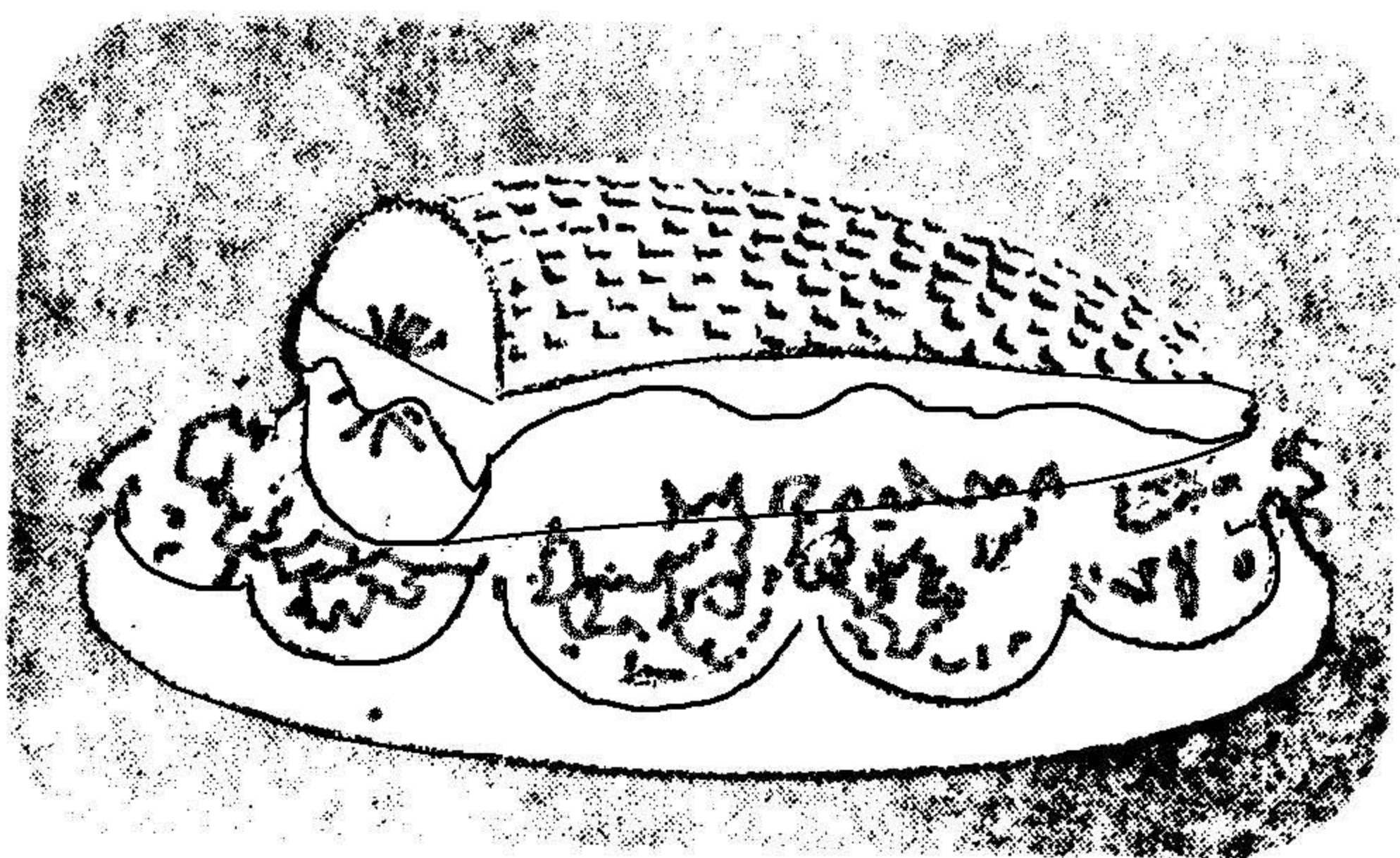
Stand one half of the banana on its cut end in the center of the pineapple. Stick an almond in the top to represent the flame; or

cut a cherry part way down in several places and stick it on the top with a toothpick. A little thinned mayonnaise (add a little pineapple juice to the mayonnaise) could be drizzled over the banana before adding the almond or cherry, to represent the dripping wax. Doesn't that sound good?

LOG SALAD

For this salad you will need —

salad greens*
bananas
peanut butter
grapefruit or orange sections
mayonnaise
coarsely chopped nuts



Here's what you do —

Cut the banana in half crosswise and then lengthwise. "Glue" two of the long halves together with a layer of peanut butter. Place this banana in the center of some salad greens on a salad plate. Spread the banana with mayonnaise and then thickly

coat with nuts. Arrange grapefruit or orange sections on each side of your "log." (Instead of the nuts you could use vanilla cookie crumbs.)

*See Brer Rabbit salad for how to prepare salad greens

As a new cook, you should know that —

Fruit contains vitamins that protect you and give you the sparkle and glow of good health.

A light-colored fruit, like the banana, darkens in the air. Dipping the fruit in lemon, orange, or grapefruit juice will prevent this.

Salads should make a picture. The plate is the frame and the greens are the background for the salad itself. Put your salad together to make a pretty picture!

Salads are best when the ingredients are chilled.

Use one of these salads, or make up your own, as a surprise for your dad next Sunday or for your sister on her birthday. Surprise your mother when you make your salad by cleaning up and putting everything away so that she doesn't have to do it for you.

How about dessert?

Ice cream cones are for eating, but the cones do not always have to hold ice cream!

Have you ever heard of a Cone Cake or Cake-in-a-Cone? It is exactly that—cake baked in an ice cream cone and frosted so it looks like a delicious chocolate ice cream dessert.

You can make these for a party or for family dessert, or to take on a picnic for they can be eaten by hand without a lot of sticky frosting getting on fingers.



CAKE-IN-A-CONE

To make **Cake-in-a-Cone**, you will need —

1 box cake mix — whatever flavor you like
flat-bottomed ice cream cones
muffin pans or cookie sheet

For the frostings you'll need —

confectioners' sugar
butter or margarine
chocolate or other flavorings

Here's what you do —

Read the directions on the box for mixing the cake. Open the box and pour the contents into a mixing bowl. Be sure the bowl is large enough. Carefully measure the milk or water and add to the dry ingredients in the bowl. The cake mix you use may also need eggs. Follow the directions exactly. Beat until the batter is very smooth—the directions on the box will tell you how long. Spoon into each cone just enough batter to make them half full. Now place the cones either in muffin pans or on a cookie sheet.

Now you are ready for the oven. The cakes bake at 400 F for about 18 minutes—your leader will help you by turning on the oven and placing the cakes in the oven. Set the timer or look at the clock so you'll know when the cakes should be done. Don't peek until the time is up.

While the cakes are baking, wash the bowls and spoons in warm, sudsy water and make everything neat and clean. Clear a space and get out a rack on which to cool the cakes when they are done.

For the chocolate frosting melt over low heat —

2 tablespoons of butter or margarine and
2 ounces or squares of chocolate

Watch carefully—don't let it burn! Measure
2 cups of powdered (confectioners') sugar

into a bowl. Add 2 tablespoons of milk. Beat until smooth. Add the melted butter and chocolate. Beat until smooth and thick. Spread on top of the cakes. Sprinkle with chopped nuts, coconut, a tiny marshmallow or two or three, or add nothing. You'll find these Cakes-in-a-Cone wonderful eating whether they are served fancy or plain!

There are other combinations of flavors for cake and frosting.

Match the cake and frosting you would like

Orange cake	Fluffy white frosting
Banana cake	Fudge frosting
Spice cake	Butter cream frosting
Chocolate cake	Peanut butter frosting
Marble cake	Carmel frosting

OFF TO A GOOD START...

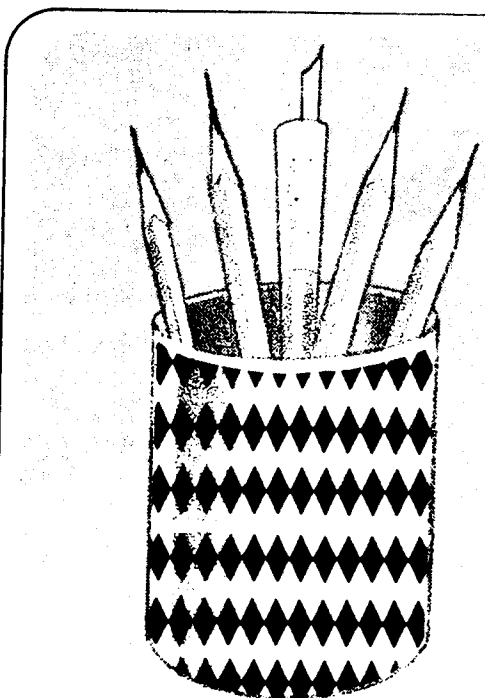
you add your touch to your home

COLORS AND DESIGNS

Every person has special likes in colors and designs. What are your favorite colors? Are they bright — are they soft? Do you like large, bold patterns or small dainty ones? You wear colors and patterns but you also use colors and patterns in the decorations you choose or that you make for your room.

Your mother and other members of your family also have their special likes. Mother and dad buy the big things—furniture, rugs, etc., but you can add to your home, too. For almost nothing you can make colorful things to be used on a desk or at the telephone. In this section are several to make for yourself or for someone in the family.

For containers or caddies for pencils, letters, paper clips, and for a tray you can use cans or boxes that have held soup, frozen juice, tomato paste, scouring powder, grated cheese, oatmeal, etc. Small containers are good for pencils and paper clips—larger ones for letters. A tomato paste can is especially good for paper clips—a cutdown oatmeal box for letters. Use a shallow box lid (maybe a shoe box) for a tray. Cover container with self-adhesive plastic, such as Con-tact.*



PENCIL CADDY

To make a pencil caddy you will need —

empty can or box—clean, smooth and with smooth edges, not dented

paper or Con-tact*—enough to cover the can or box

scratch paper from which to cut a pattern

pencil

ruler

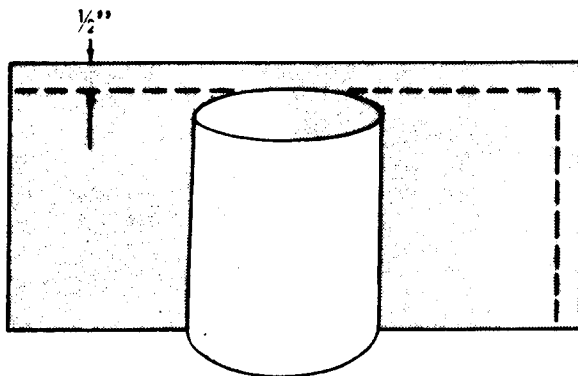
scissors

*Registered trademark.

Here is what you'll do —

1. Cut off the top of can or box. Be sure the edge is smooth.
2. Remove the label. Don't use a can that is printed on the sides...the print will show through.
3. Wrap the scratch paper around the can. Draw a line where the paper comes together. Add $\frac{1}{2}$ inch along this line for the seam.
4. Mark the height of the can on the paper. Add $\frac{1}{2}$ inch along this line. Draw the lines the length indicated. This is your pattern. Cut along the outer line.

If there are metal rims at the top and bottom, measure between them. This will be the height of your pattern.



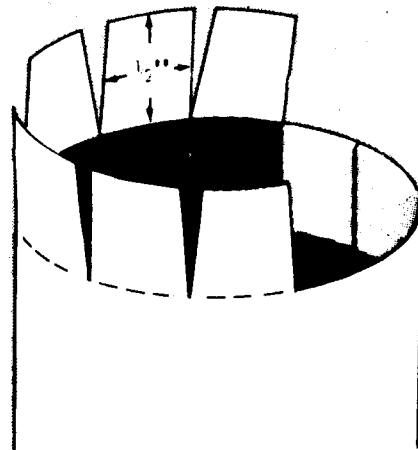
5. Draw around pattern on wrong side of cover paper. Use a ruler to make lines straight.

6. Cut cover on lines.

7. Peel off the paper back.

8. Starting along the bottom edge of the can, attach plastic to can. Don't cover metal rim. Smooth out bubbles and wrinkles as you go along.

9. Clip plastic at the top of the container every $\frac{1}{2}$ inch. Turn the clipped edge to the inside of the container. If you use a square box, clip paper at corners only.



Wasn't that easy? Now you have a neat and pretty place to keep your pencils. When you have a container like this, you'll always know where to look when you want a pencil in a hurry! Wouldn't this make a thoughtful gift for someone in your family? Why not make a paper clip box to match your pencil caddy?

You may have started your own book of addresses of friends, aunts, cousins, and grandparents you write to at least once a year (hopefully more often); and practically every home has a telephone book. Have you thought that these could be decorative items in your home? You might cover your address book to go with your desk set. The telephone book cover might carry out the color scheme of the room it is in. Not only will the book covers be pretty and decorative, but they will also keep the books in good condition.

BOOK COVER

To make a book cover you will need —

a book

material for cover—a piece the length of the book plus 2 inches, and 3 times the width plus thickness of the book plus 2 inches. (length — $6'' + 2'' = 8''$)
(width — $4'' + 1'' \times 3 + 2'' = 17''$)

choose a firm cotton fabric such as denim, kettle cloth, homespun, or sailcloth. You might use burlap or felt if they fit in with other materials in the room.

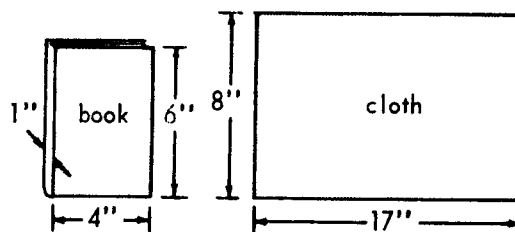
scissors

ruler

straight pins

pencil

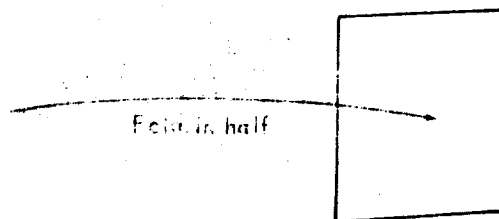
thumb tacks — 3



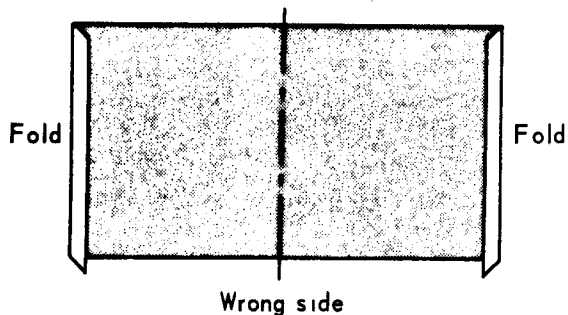
Here's what you'll do —

1. Mark the center on the back of your book at top and bottom.
2. Fold cloth in half, short ends together, and crease. On the wrong side mark the

crease with pencil and ruler. This line will go on the center back of your book.



- On each short end of cloth, fold under 1 inch, wrong sides together. Crease with fingers, or press.



- With cloth wrong side out, place center line on center of book back. Leave the same amount of cloth at top and bottom edges. Hold cloth to book back with thumb tacks.

- Turn one free end of the cloth under book cover. This will make a pocket to hold the cover. Be sure the 2 layers of cloth are even with each other at top and bottom.

- Begin at corners and pin edges of pocket together. Insert pins along edge of book cover. This will be your stitching line.

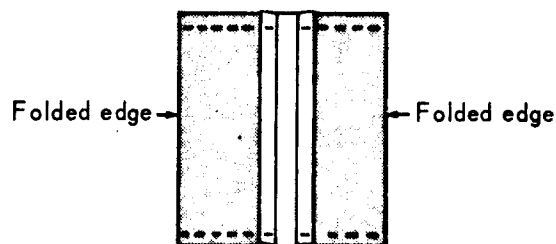
- Turn your book over and repeat steps 5 and 6. Keep the 2 layers of cloth even with each other at top and bottom. Remove cloth from book.

- On the back of your cloth, draw a straight line along the row of pins. With pencil and ruler, draw the line all the way across the top and bottom, on wrong side of cloth.

- Before you remove the pins on your seam line, insert 4 or 5 pins at right angles to

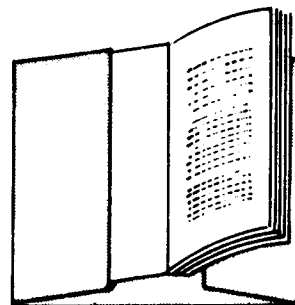
pencil lines. Now remove the pins on the seam line.

- Machine stitch on pencil lines. At beginning and end, backstitch or tie threads. Remove pins.



- Turn pockets to the right side. Pull out corners so they are square. Smooth the seams with your fingers.

- Put book cover into pockets, one at a time. Work carefully so you don't damage your book.



Note: With very thick phone books, you may need to attach a piece of cardboard to the front and back cover. Cardboards should be the same size as the paper cover. Attach one to each paper cover with glue or rubber bands.

Once you have made one of these book covers, you'll be making them in different colors and different fabrics to please every member of your family.

OFF TO A GOOD START...

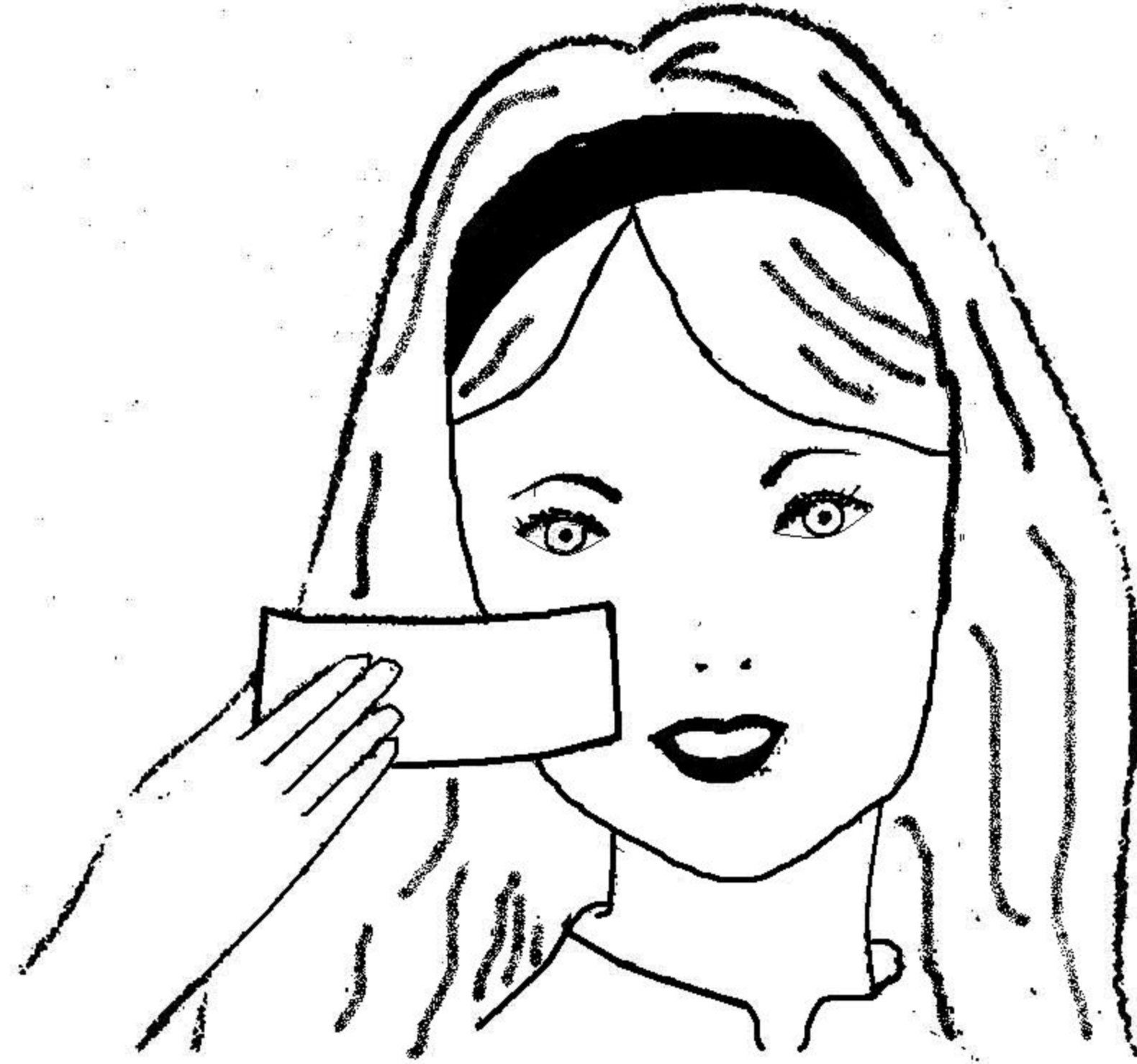
to learn about clothing

YOU FIND YOUR COLOR

What are your colors? Some of your own colors are in your eyes.

To find the colors that match your eyes, you will need —

small pieces of plain colors of fabric or paper cut from a magazine. Your 4-H leader may ask you to bring some scraps of color to the meeting.

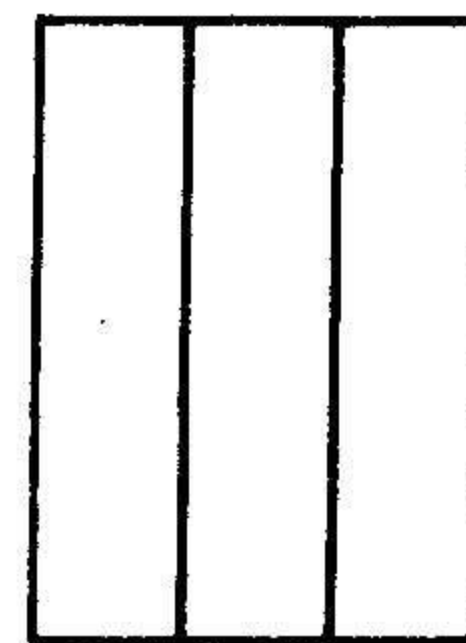


Here's what you do —

While you look in a mirror hold a color near one of your eyes. Other members and your leader will help you find the color that just matches a color in your eyes.

When you find a color that is "yours," put it aside. You may find two, three, four or more.

When you have found your eye colors, cut a $\frac{1}{4}$ inch strip of each color 1 inch in length.



Mount here.

ANSWER THESE QUESTIONS

How many colors do you have in your eyes? _____

Describe each color, such as gray, blue, gold, blue-green.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Can you think of something else of the same color that would help describe it?

Example: blue of the ocean (ocean blue); gold of wheat (wheat gold); gray storm clouds (cloudy gray).

1. _____ 4. _____

2. _____ 5. _____

3. _____ 6. _____

At home, you and your mother and sister can have fun finding the colors in each other's eyes.

For the next meeting you will need —

- A 24-inch length of 1-inch-wide grosgrain ribbon—that matches one of your eye colors and that you can wear with a dress or blouse that you have.
- 3 inches of elastic, $\frac{3}{8}$ -inch-wide.
- Look on page 14 to see what else you are to bring to the next meeting.

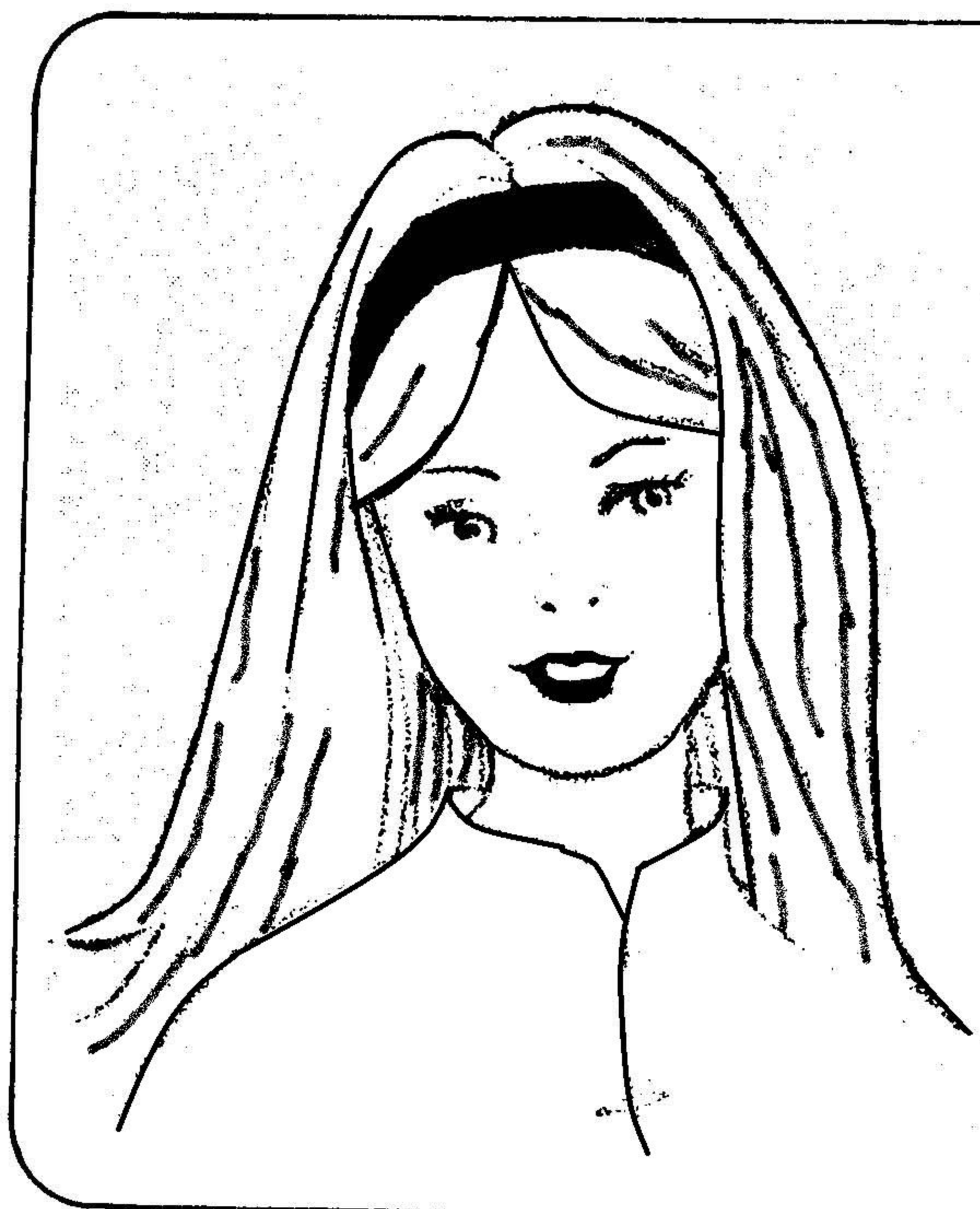
A RIBBON HAIRBAND

You probably already have some hairbands in your wardrobe. At today's meeting you're going to make a simple hairband from grosgrain ribbon. It will be a rather special hairband —

because it will match one of the colors in your eyes.

because it will match a dress or blouse you have.

because you chose the ribbon just for yourself.



To make a hairband you will need —

24 inches ($\frac{2}{3}$ yard) of 1-inch-wide grosgrain ribbon

3 inches of $\frac{3}{8}$ -inch-wide elastic

a needle

thread to match ribbon

thimble

scissors

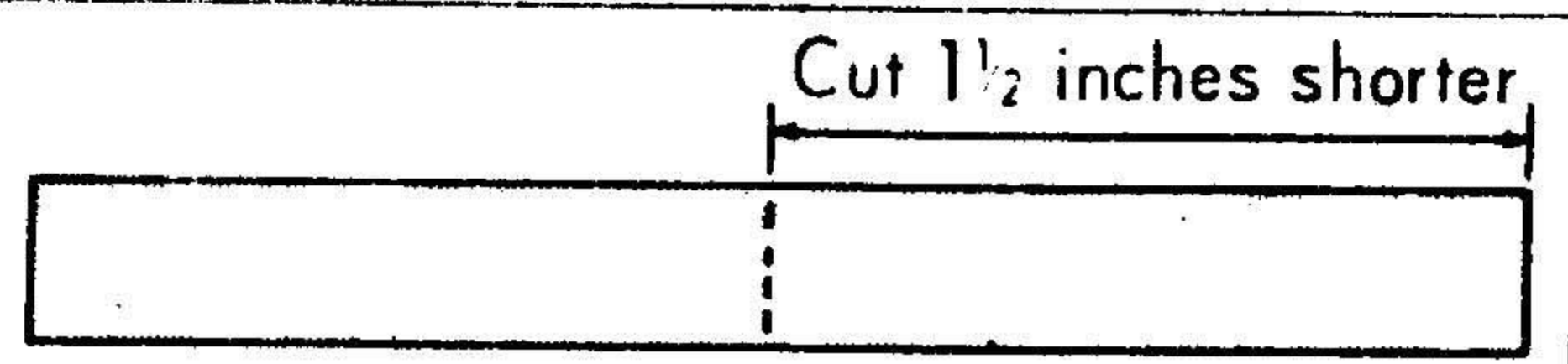
Bring or wear the dress or blouse with which you will wear your hairband.

Here's what you do —

Your leader will help you decide the length of your hairband and will show you how to measure.

My hairband should be _____ inches long.

Cut ribbon $1\frac{1}{2}$ inches shorter than the hairband is to be.



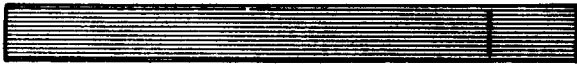
Turn under ends of ribbon $\frac{1}{4}$ inch. Finger press.



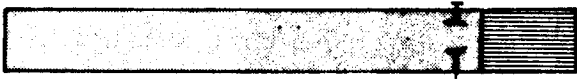
Fold ribbon lengthwise at each end. Finger press.



With pencil make a mark $\frac{1}{2}$ inch from each end of elastic.



Slip elastic inside mark at each end of ribbon until pencil mark is covered. Pin.



Cut a piece of thread about 6 inches longer than the length of your arm from the elbow to the hand. Thread the needle.

Use a double thread. Tie a smooth knot in the double thread.

Have you threaded a needle before? _____

Was it easy to do this time? _____

Did you know how to tie a knot? _____

Did your leader show you how to tie a knot? _____

Can you do it now by yourself? _____

Stitch ribbon and elastic together making an "X" with long stitches.



Try on hairband. _____

Does your hairband fit? _____

Do you like it with your dress or blouse? _____

Do you like it with your hair? _____

Where will you wear it? _____

Perhaps you'd like to make another hairband at home for yourself, for someone in your family, or for a friend.

OFF TO A GOOD START ...

in making something to wear

A BIKINI SCARF

A head scarf is fun to wear—and fun to make. In making your bikini scarf you will use a sewing machine.

Here's what you need —

a 15- or 16-inch square of printed fabric that matches a dress or skirt or plain fabric that goes with the dress or skirt.

thread to match

needle

scissors

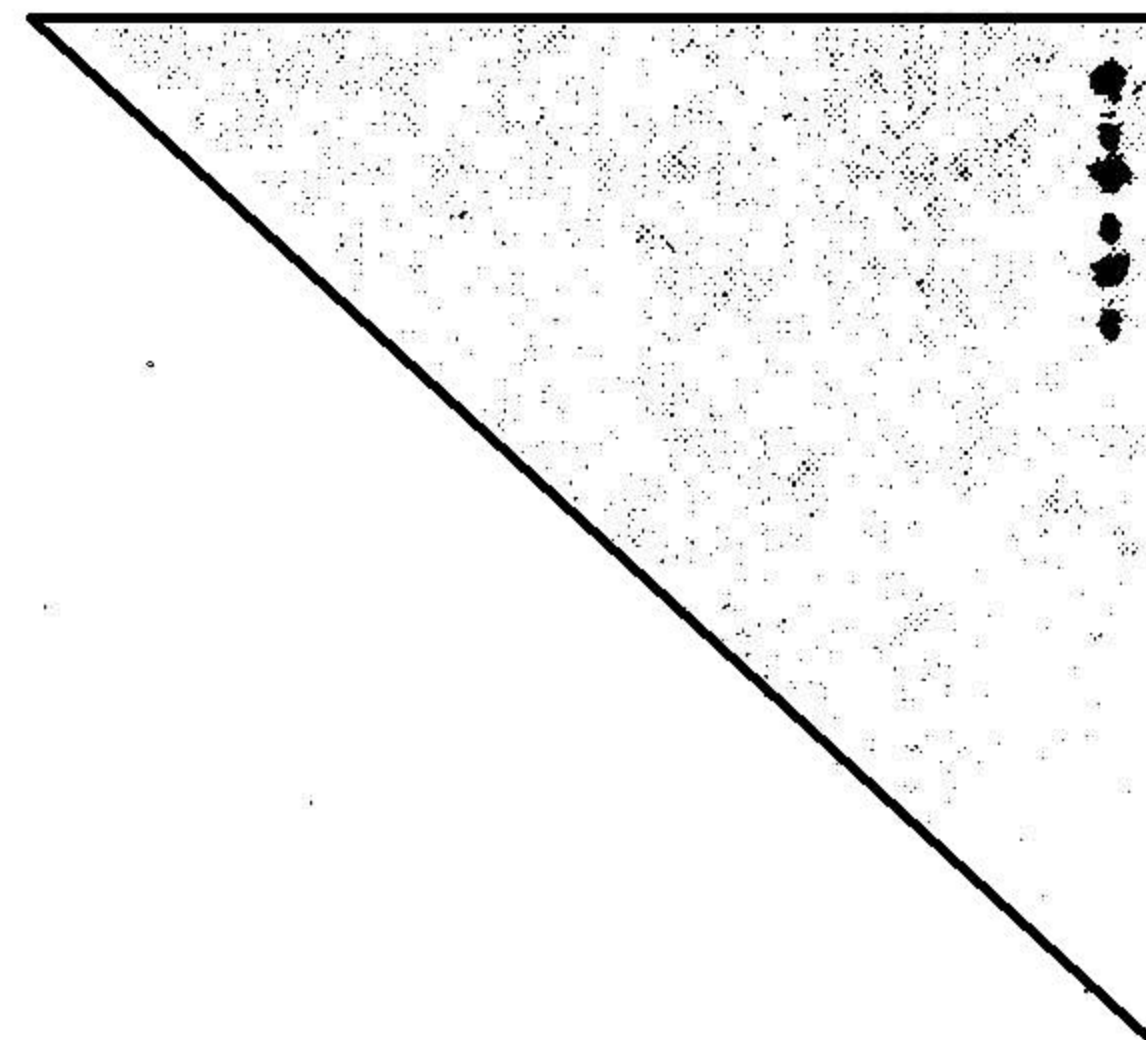
pins — 15 or 20 in a small box

$\frac{3}{8}$ yard $\frac{3}{8}$ -inch grosgrain ribbon for ties. Ribbon should match fabric.

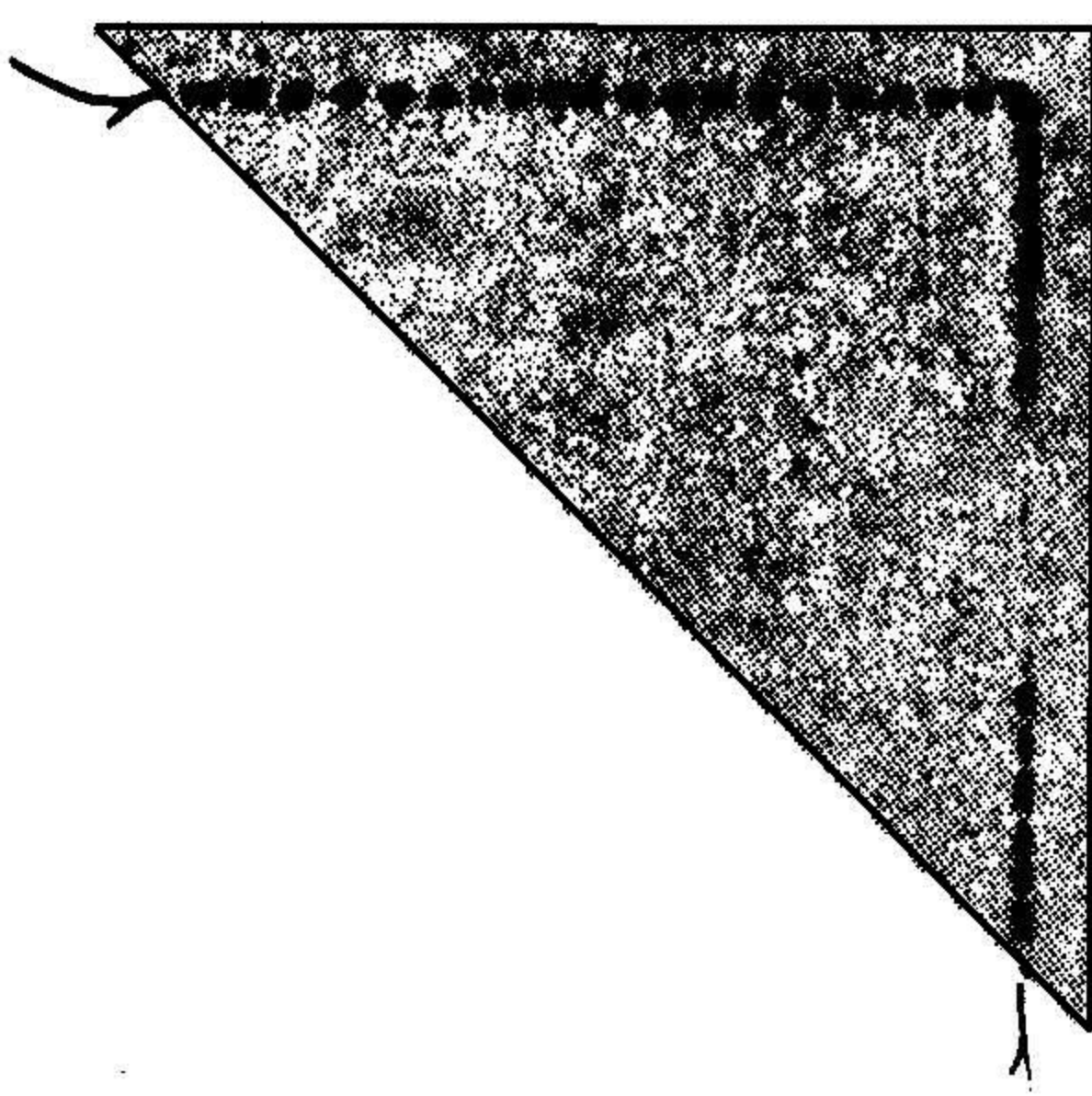
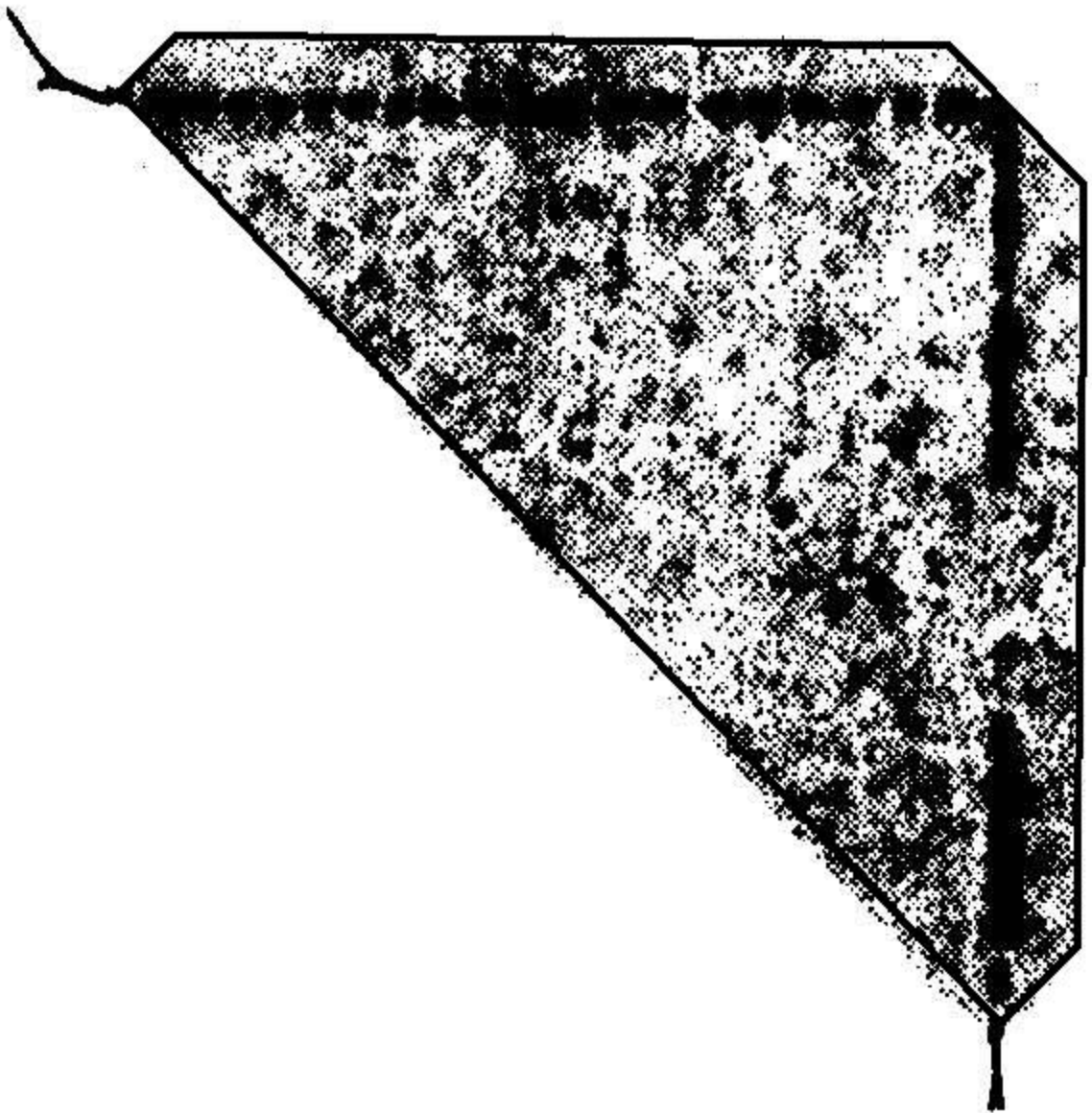
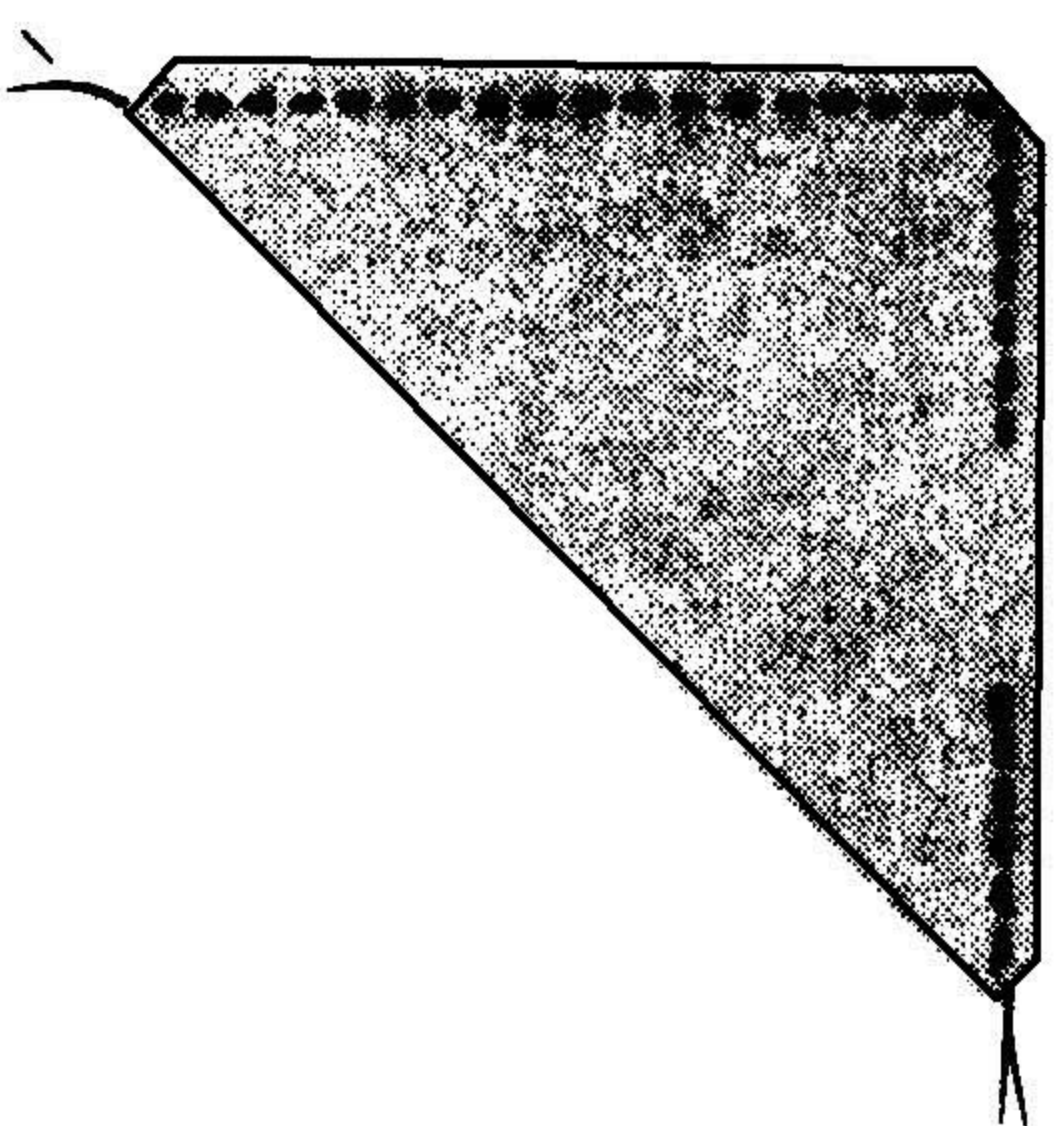
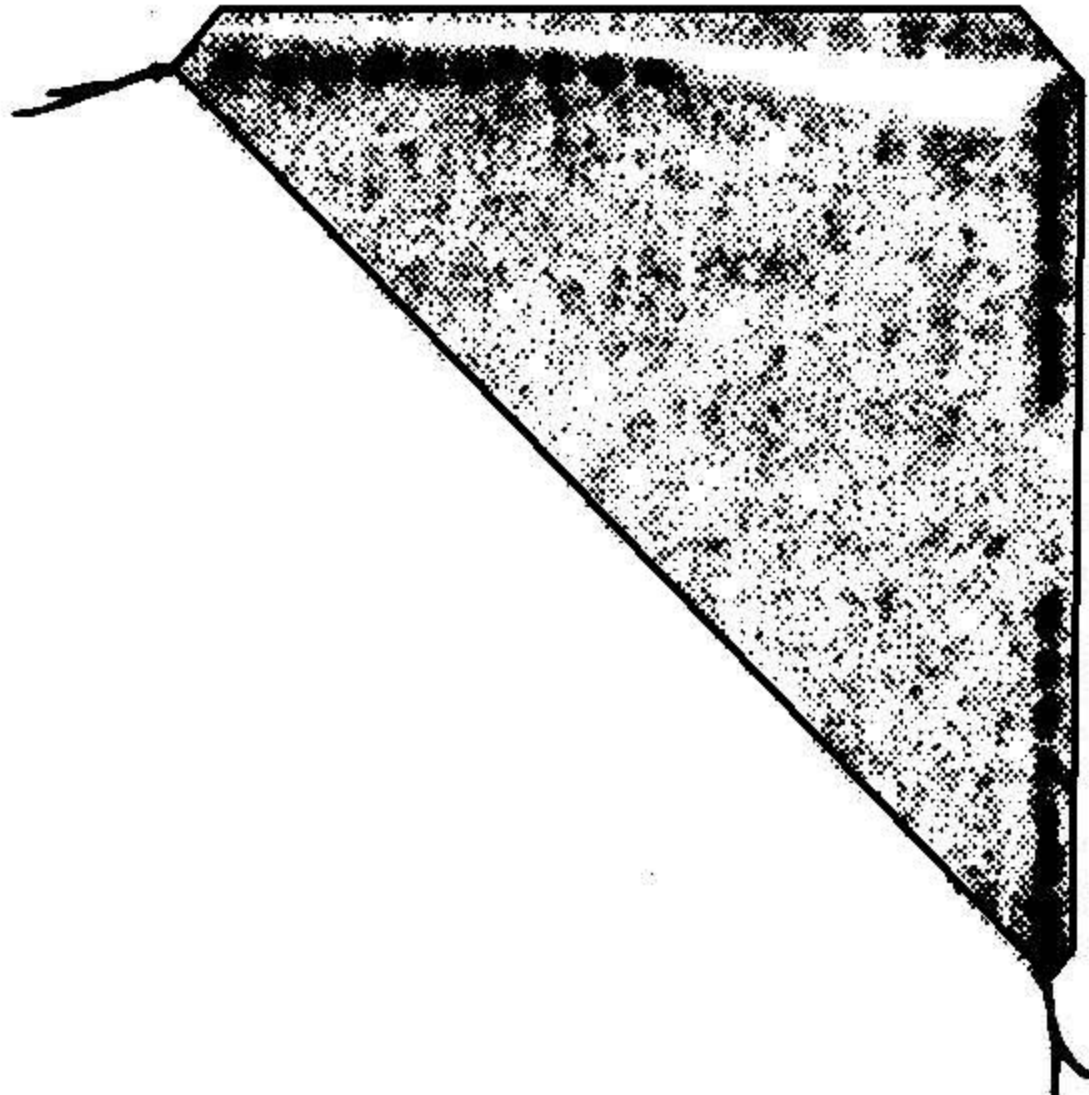
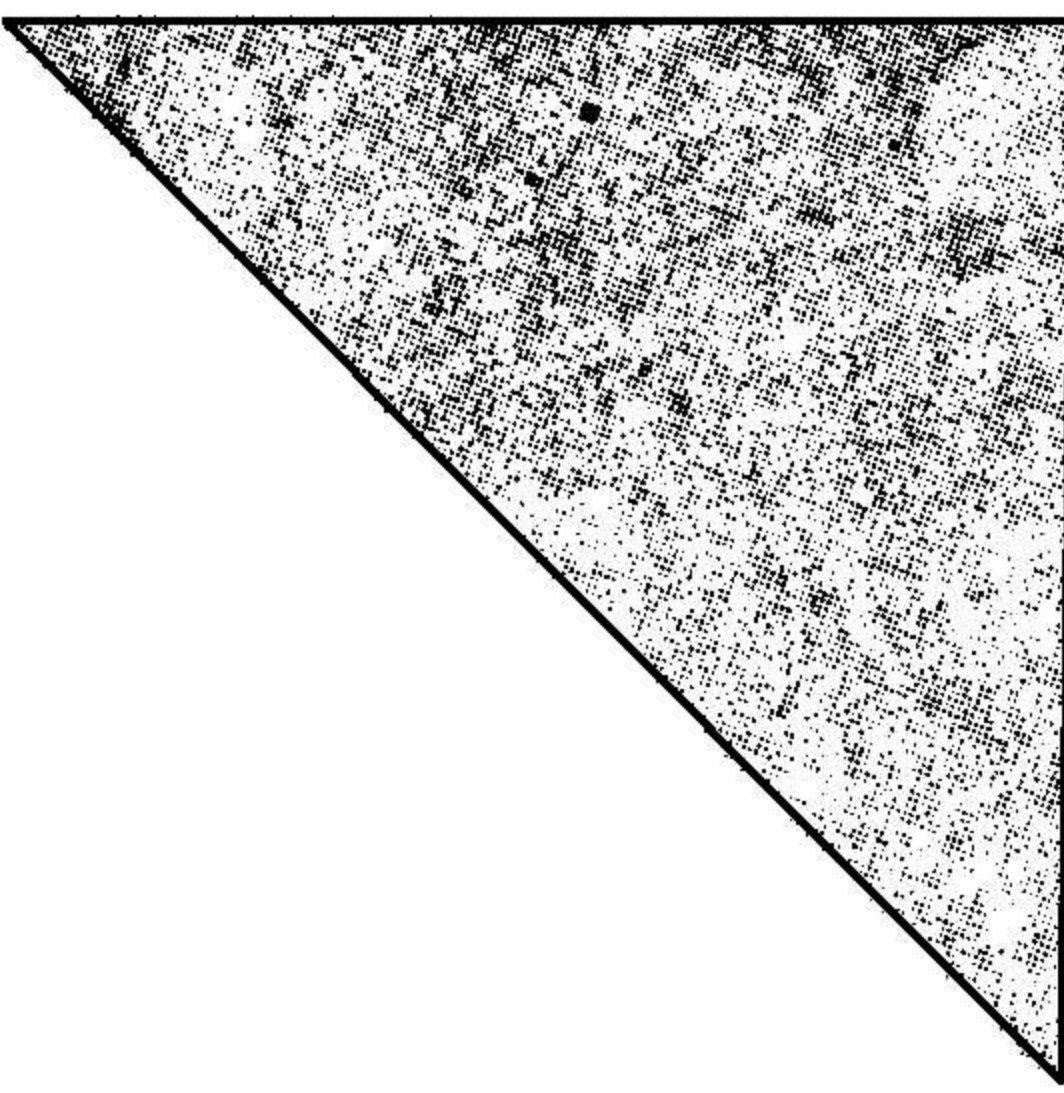


Here's what you do —

Fold fabric in a triangle with cut edges matching—right sides together. Pin edges together. Your leader will show you how to pin from the ends toward the center. Work with fabric flat on table.



Now you are ready to stitch the seams. Your leader will thread the sewing machine and show you how to sit at the machine and how to use it. She will help you guide the fabric under the presser foot and show you how to "machine-tie" the ends.

<p>1</p>  <p>Stitch seams $\frac{1}{2}$ inch from the edge as straight as you can. Leave an opening of 3 inches for turning the scarf.</p>	<p>2</p>  <p>Trim off the corners.</p>
<p>3</p>  <p>Trim seams to $\frac{1}{4}$-inch width.</p>	<p>4</p>  <p>Press seams open.</p>
<p>5</p>  <p>Turn scarf right side out. Ease out the corners. The eraser end of a pencil will help with the corners—or a piece of heavy cardboard cut to fit the angles of the corners may be used.</p>	

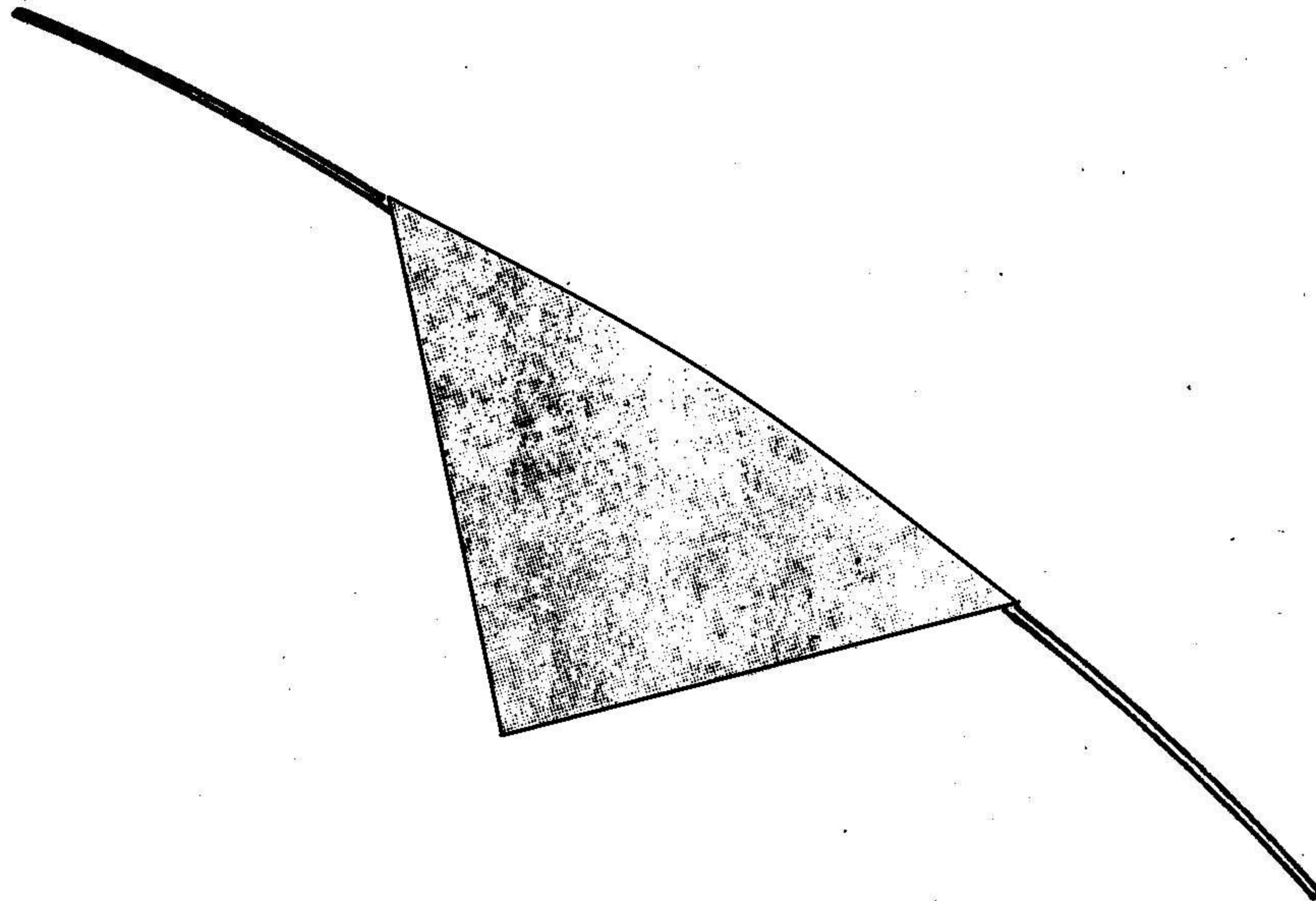
Press scarf along edges at seam lines.
Press opening closed.

Thread a needle. Use a single thread and tie a smooth knot. Your leader will show you how to "slip stitch" the opening closed.

Press scarf.

Attach ribbon at corners near the fold.
Stitch ribbon to scarf by making a big "X" made with a double thread.

Try on the scarf.



Answer these questions

I liked this about sewing _____

I found this easy to do _____

I found this hard to do _____

I'd like to make _____

For a gift, I'd like to make _____

OFF TO A GOOD START...

in making something to carry

A QUICKIE TOTE BAG

You'll be ready for the 4-H trail with a Quickie Tote Bag all of your own. Tuck in a book, a sandwich and an apple, your sewing box, or your swimming suit and towel (in a plastic bag of course), throw the tote bag over your shoulder or over the bicycle handlebars and off you go.

For your tote bag, you need —

denim, sailcloth, or burlap, 15 inches of 35/36-inch-wide fabric

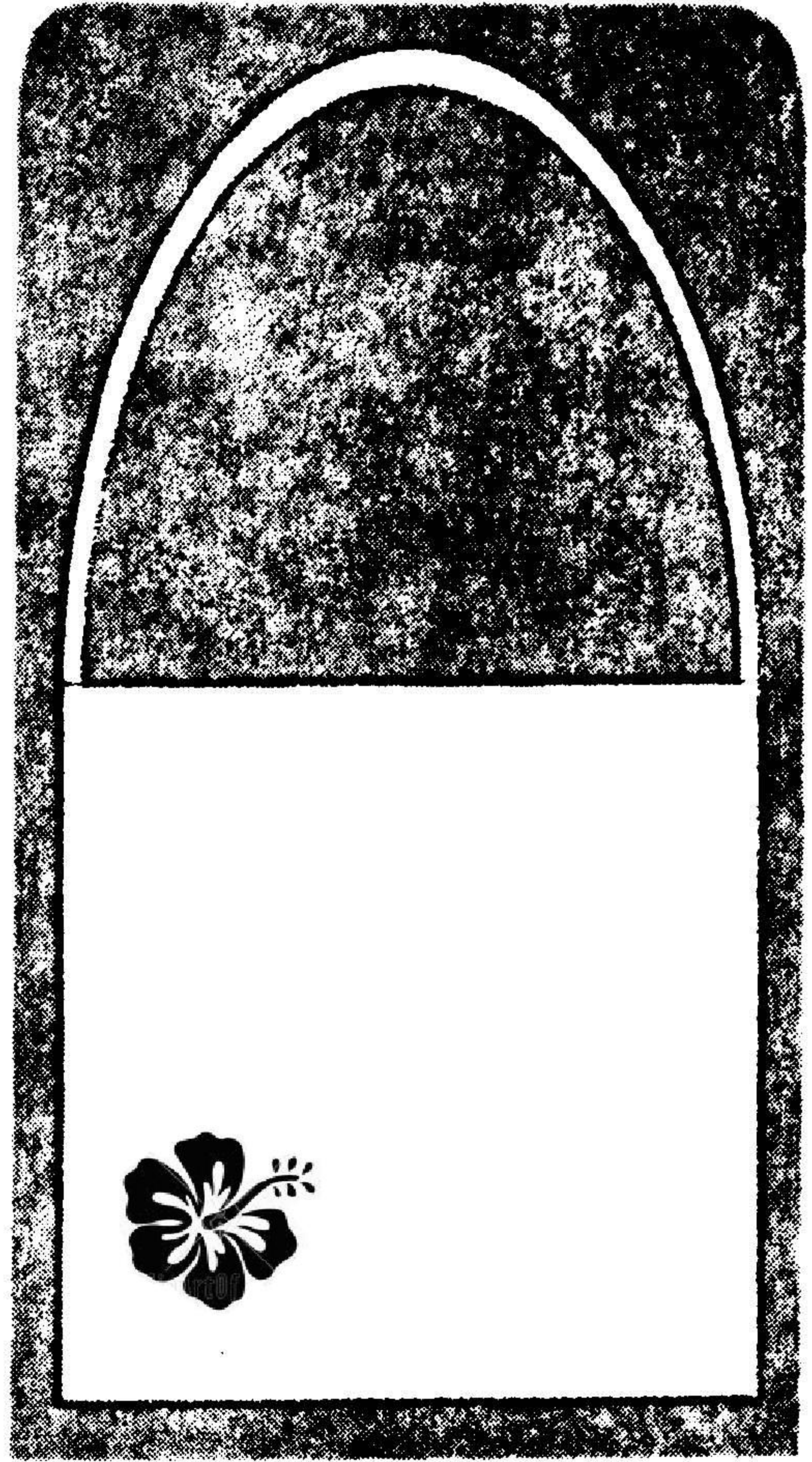
1 yard grosgrain ribbon to match fabric OR
1 yard cording

15 or 20 pins in a small box

thread to match fabric

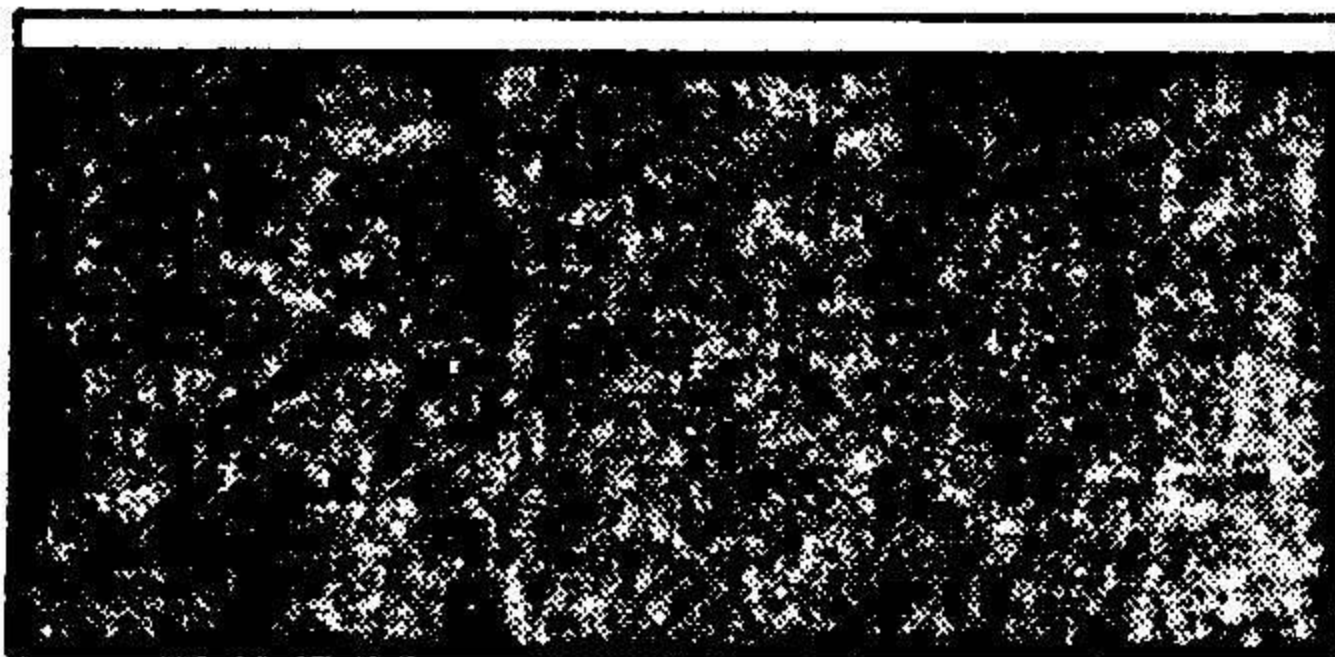
needle ruler scissors

"iron-on" for decoration

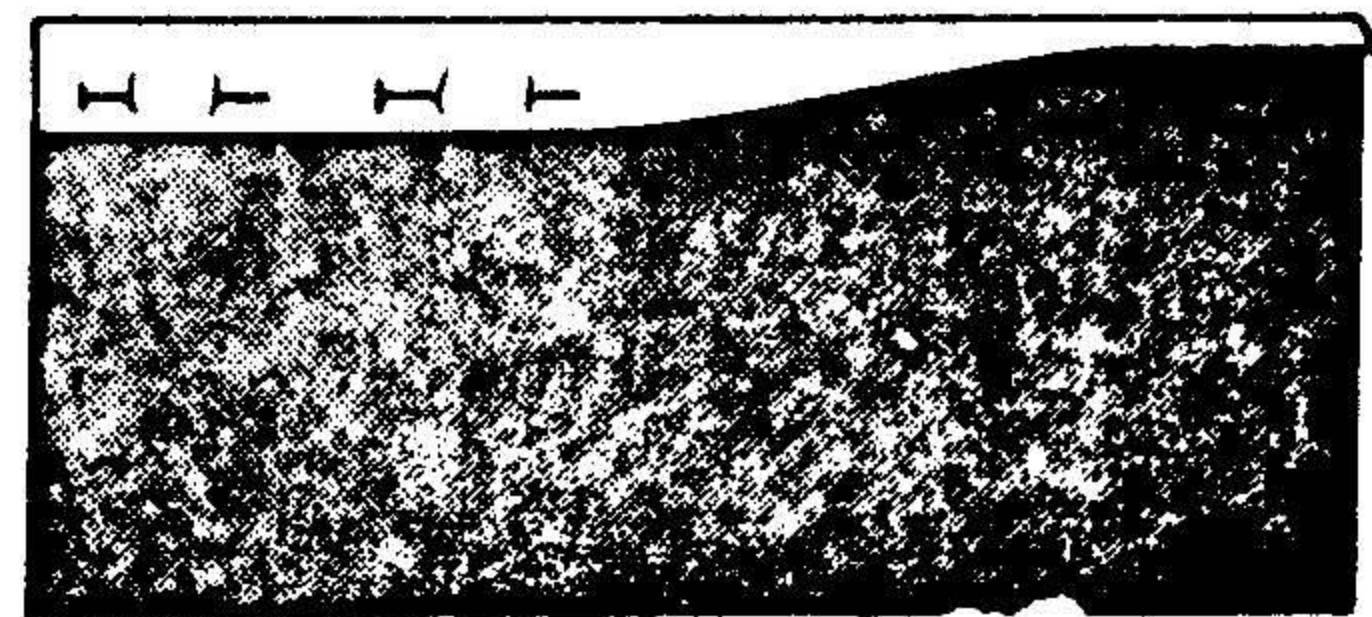


Here's what you do —

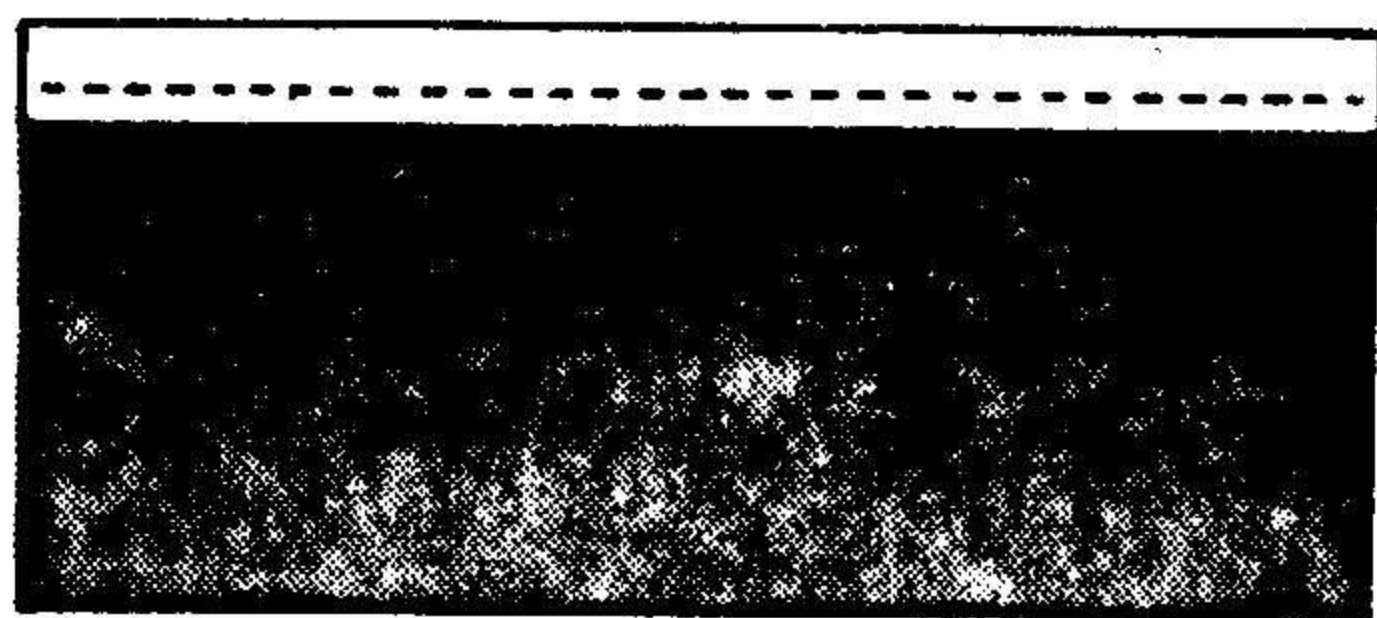
Watch your leader as she shows you how to press a ½-inch-deep fold across one long edge of the fabric. Work with fabric flat on table.



Now turn this same edge over 1 inch to make a hem. Press. Pin as you go, beginning at ends and working toward the center.



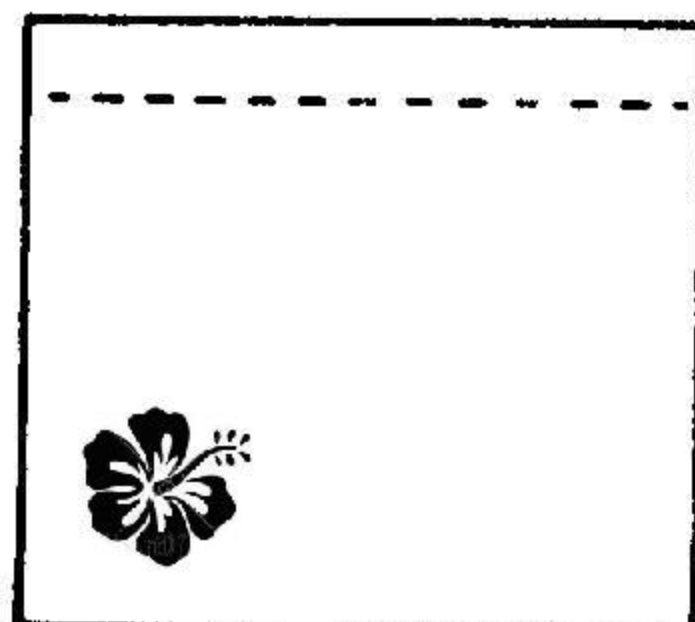
Now you are ready to stitch the hem. Your leader will thread the machine. She will help "machine-tie" ends, and show you how to guide the fabric under the presser foot. Stitch as straight as you can.



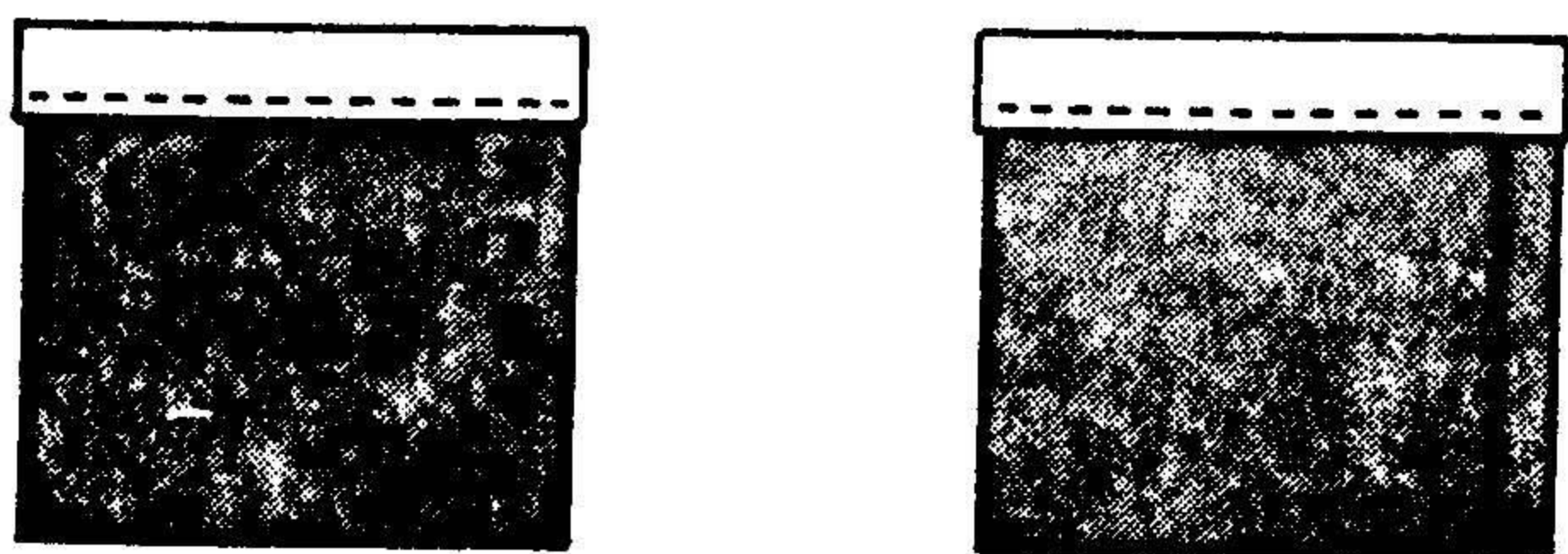
If you're going to decorate your bag, you'll need to make a pattern from paper. After the leader has approved it, cut it from the iron-on material.

Fold fabric crosswise so that it is in the shape the bag will be. Be sure you have right side of fabric up. Decide where you want the design.

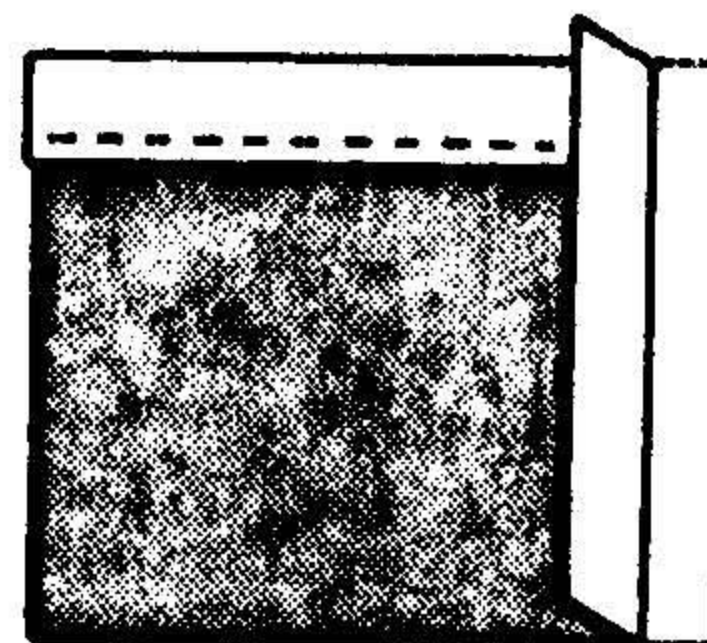
Press on with a warm iron.



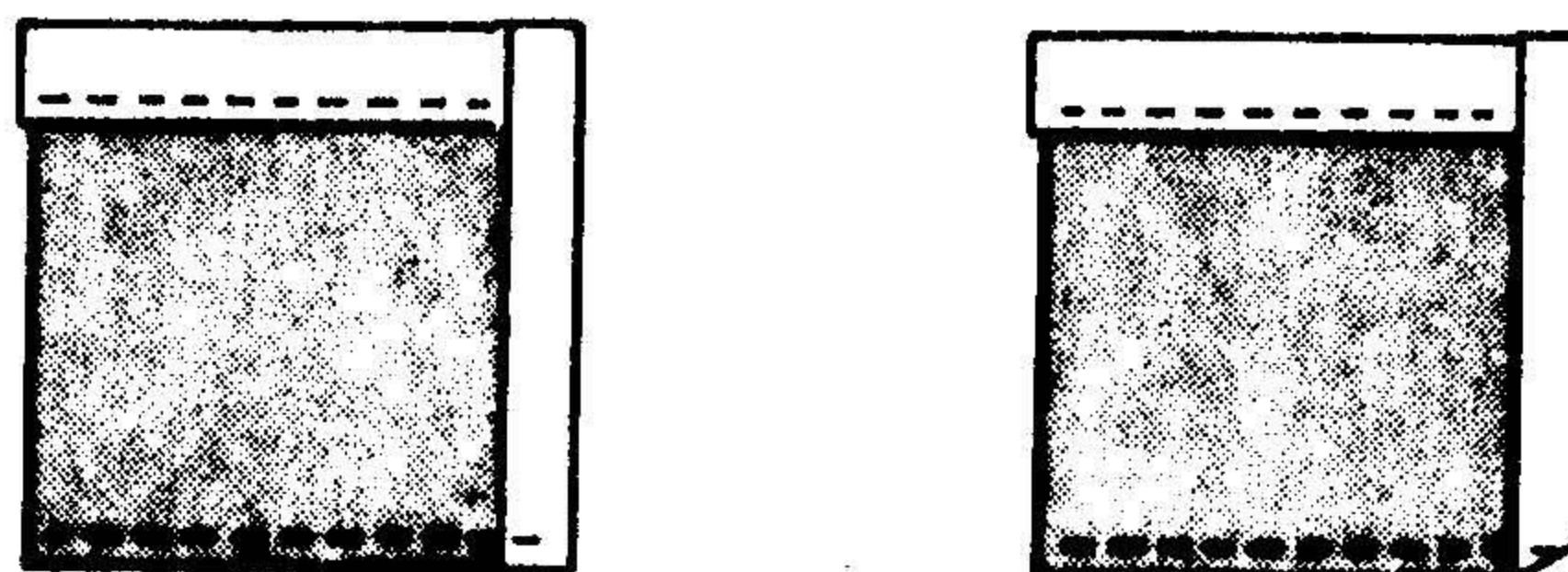
Now fold right sides of fabric toward each other. Pin short edges together. Beginning at top, where hem is, stitch a 1-inch seam. "Machine-tie" ends.



Press seam open.



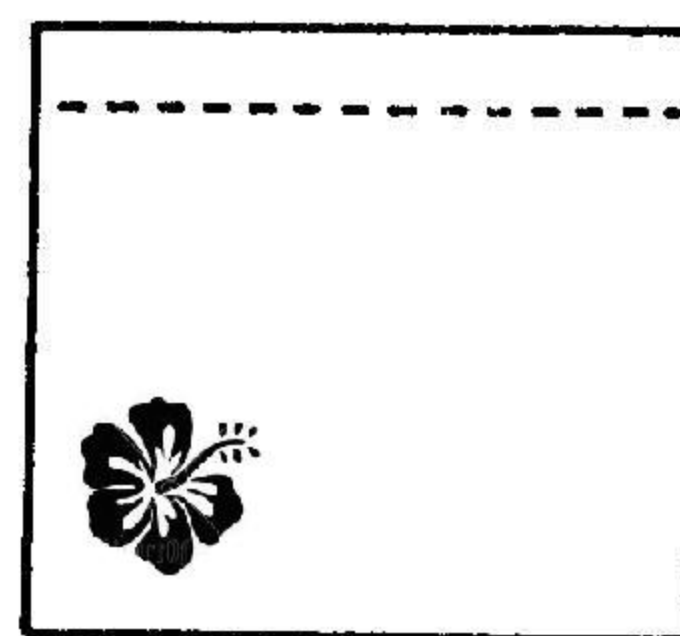
Pin bottom edge of bag. Make a 1/2-inch seam. Stitch toward fold. Have your leader trim the corners.



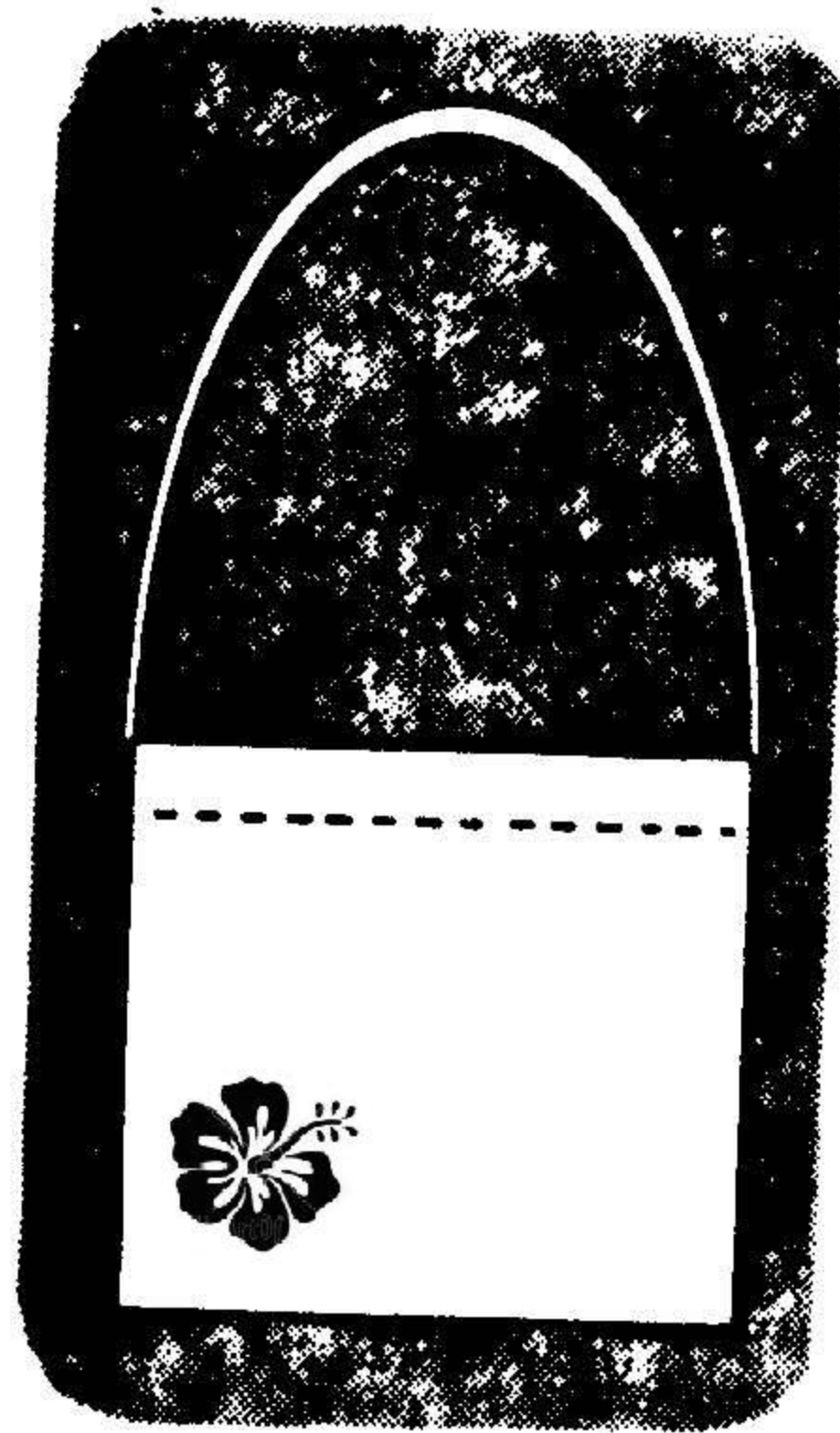
Thread a needle with single thread and knot. Loosely catch the 1-inch side seam edges to the inside of the bag.

Turn bag right side out. Using the eraser end of a pencil, push out corners until smooth.

Press.



Cut ribbon or cord into two equal lengths. Turn under ends of ribbon 1/2 inch and finger press (like you did for the hairband). Decide where to put the handles by pinning on. Fasten handles to bag with an "X" using a double thread.



Put your sewing material in your new tote bag to take home.

Answer these questions

I liked this about sewing _____

I found this easy to do _____

I found this hard to do _____

I'd like to make _____

For a gift, I'd like to make _____

OFF TO A GOOD START . . .

as a cool money manager

MANAGING MONEY

Have you ever wished that money grew on trees and that all you had to do was pick some?

Well, money does not grow on trees—your mother and dad work for the money they give you to spend. They manage the money so everyone in the family will have clothes, food, housing, recreation, a car, and money for school. You can learn to manage money too. In the following pages, you will learn what questions to ask yourself about spending and saving money, so that you will be a wise money manager.

Spending Money

I pledge my head to clearer thinking

....in making wise choices on how I spend my money.

We all make choices in how we spend our money. We spend our money for “needs” and “wants.”

Your “needs” may be a haircut, lunches, or school supplies. Your “wants” may be for such things as movies, funny books, toys or candy. Usually you and your parents decide on the everyday needs for which to spend your money. You can decide on the “wants” for which to spend your money.

Sometimes your “wants” cost more than the amount of money you have. Since you can’t get all the money you would like to have, you will decide which “wants” you will buy and which ones you will do without. Remember, the cost of the things you buy cannot be greater than the amount of money you have.

Questions to answer

What do I need? (Really) _____

What do I want? (Really) _____

Put a star in front of the ones you know you would still want next month.

How cool a calculator are you?

Look at items your leader has that you might like to have.

Pretend you are going to buy some of them.

I would like to buy:

Cost

1. _____ \$ _____

2. _____

3. _____

4. _____

5. _____

Total cost of what I would like \$ _____

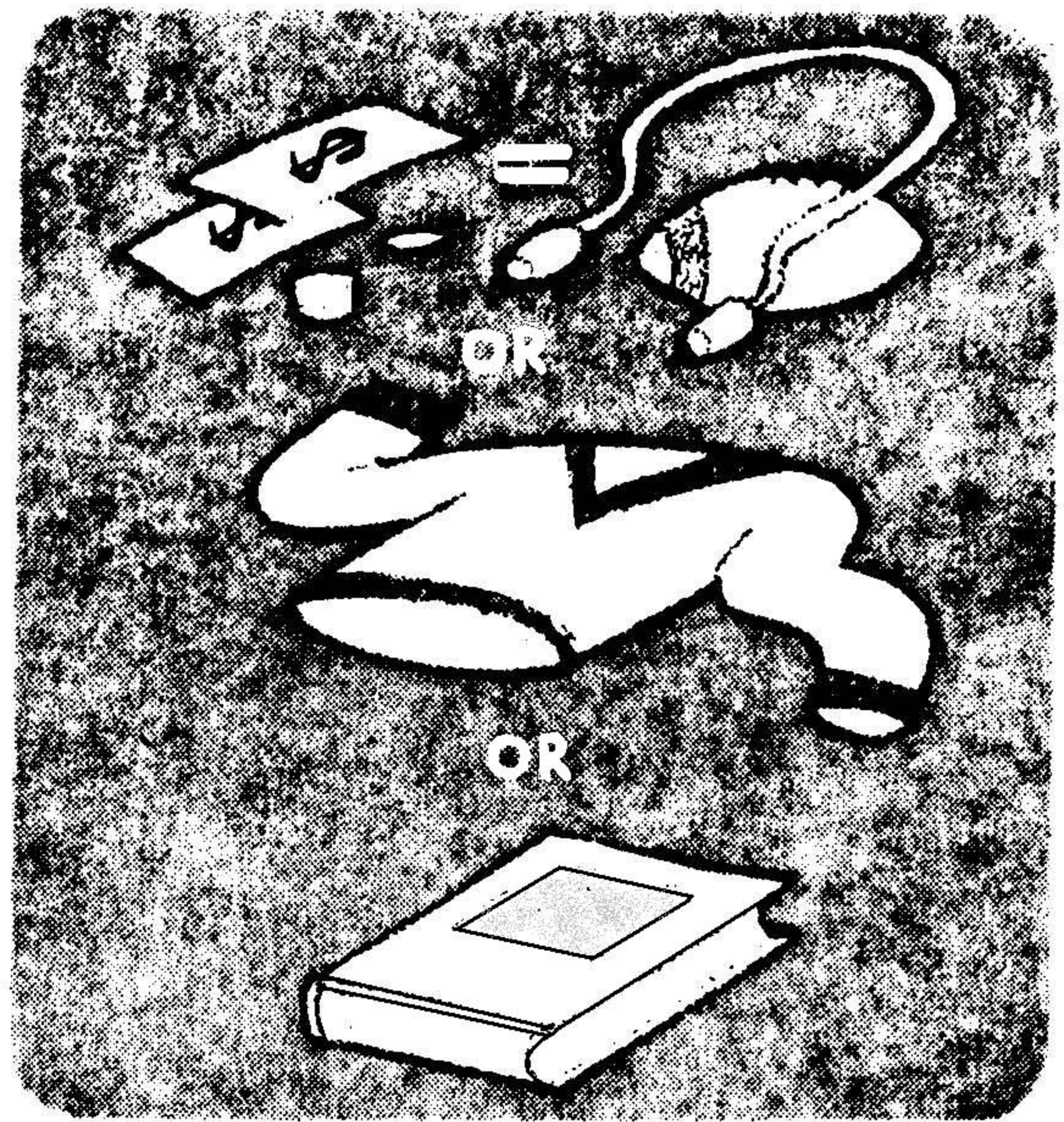
Your leader will have play money for you to use.

Now divide all your money into eight equal, or nearly equal, piles (You may have to ask your leader for change for some of your large bills.) Each pile represents the amount of money you would have to save each week to have enough to buy what you want at the end of 2 months without using any of the money you now have in your savings account. How much is in each pile?

Total amount I need for what I want \$ _____

Amount in each pile \$ _____

Amount left over, if any \$ _____



If your calculations are not so cool—erase them and see if you can keep a good balance.

Money Management and You

Playing this game gave you practice in managing money. Practice is important if you wish to become a skillful, successful MONEY MANAGER. To be a successful money manager, you must think about what you would like to buy. After you decide what you would like to have, you must add the amount of money you have. If you do not have enough money, you may: 1) find other ways to get more money or 2) change your mind about what you will buy. After you have made your purchase, you will need to say to yourself, "I cannot spend that same money a second time, but I have learned something pleasant (or unpleasant) by spending money for this thing. I must remember and use this information the next time I have money to spend."

Remember to do these things, and you will be on your way to becoming a cool calculator!

Money means different things to different people. To some it means an ice cream cone. To others it means a movie or a baseball. It may even mean a jump rope, a school book, or a sweater. Money is a responsibility to some people.

What is a responsibility? You may think of it as something for which you must answer to someone. For instance, you may have felt responsible to your parents for hanging up your clothes, washing dishes without breaking any, or cutting the grass. Have you ever felt responsible for spending money or even keeping it in a safe place? It may have been your own money or some that belonged to your parents or a club. If you felt you must answer to someone for it, it was a responsibility.

Question: How much money do you think you were responsible for during the past week?

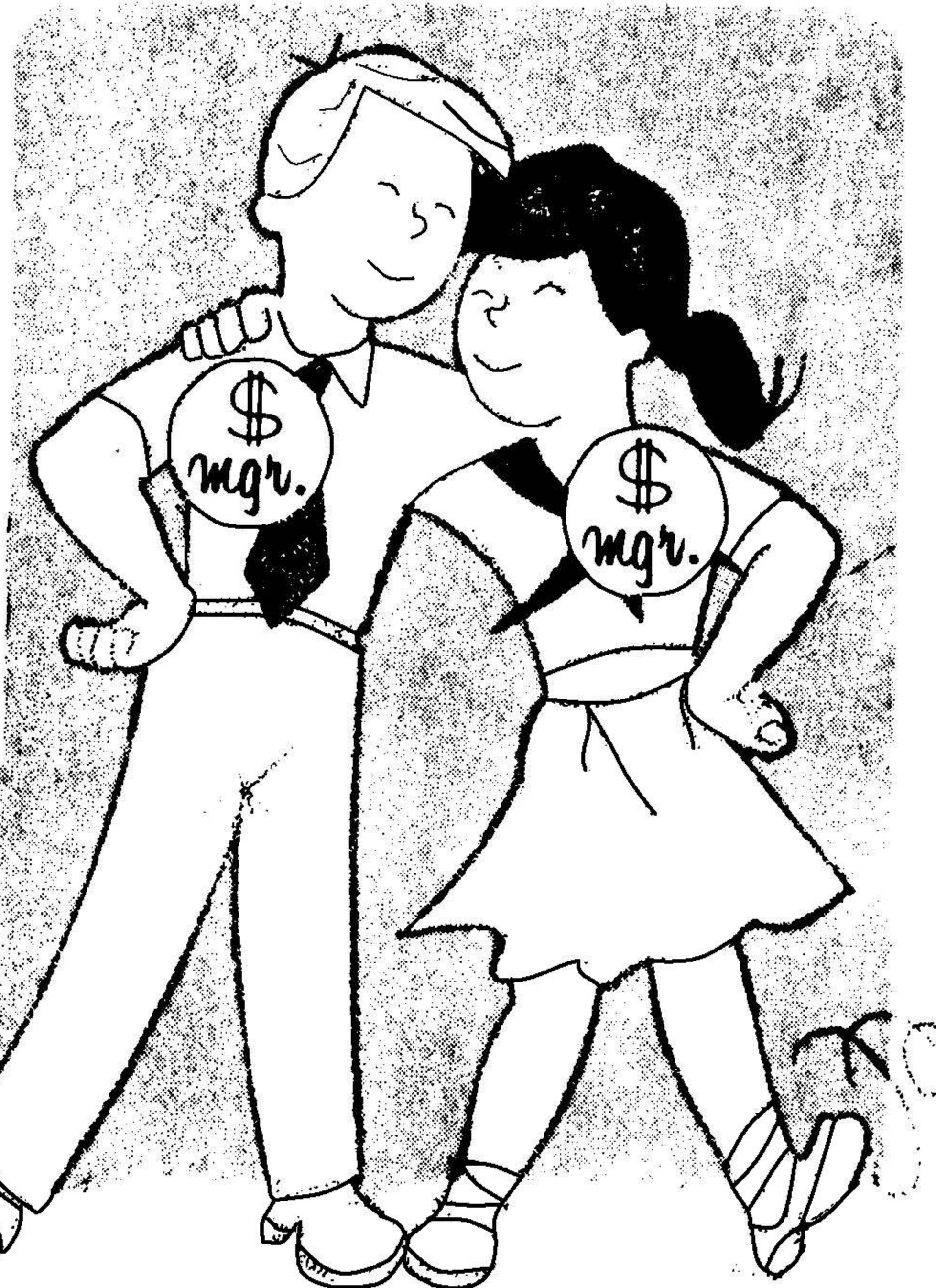
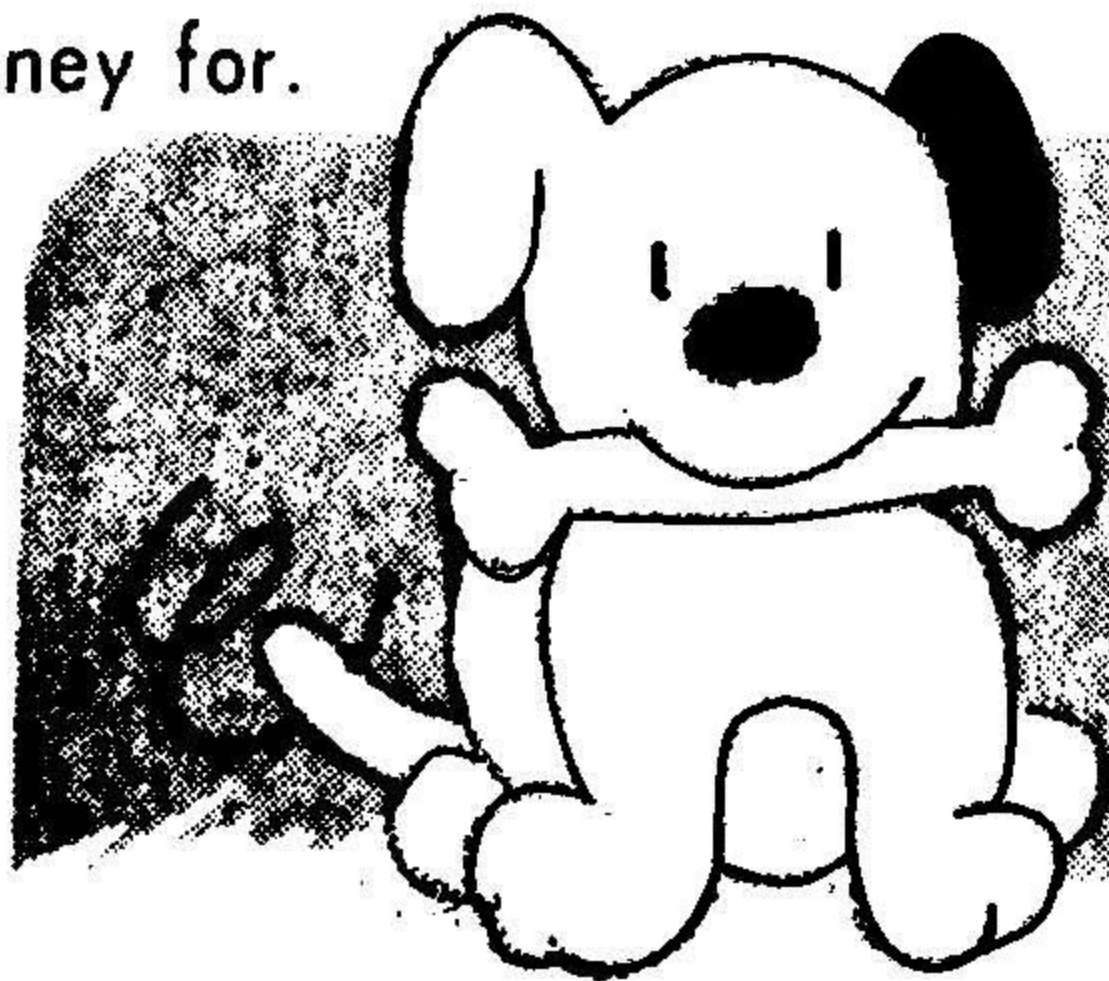
Answer: I was responsible for _____ dollars _____ cents.

Talk to your mother and dad and see how close to the right answer you are.

Your First Dollar!

Do you remember the very first dollar that was your very own to spend? Did it take you a long time to decide what you would do with it? Did you decide on a very special something? If you did, then you began to be a MONEY MANAGER.

To be a good money manager, you must first know how much money you have to spend. Then you must know what you want to use your money for.



Where do you get your money?

You may get the money you spend in several ways.

You ask mother and dad for it. This is not always the best way. You might ask for more than they can afford to give you. Or, you may dislike asking for money.

You may have an allowance.

You are given gifts.

You earn money.

This last month I received from:

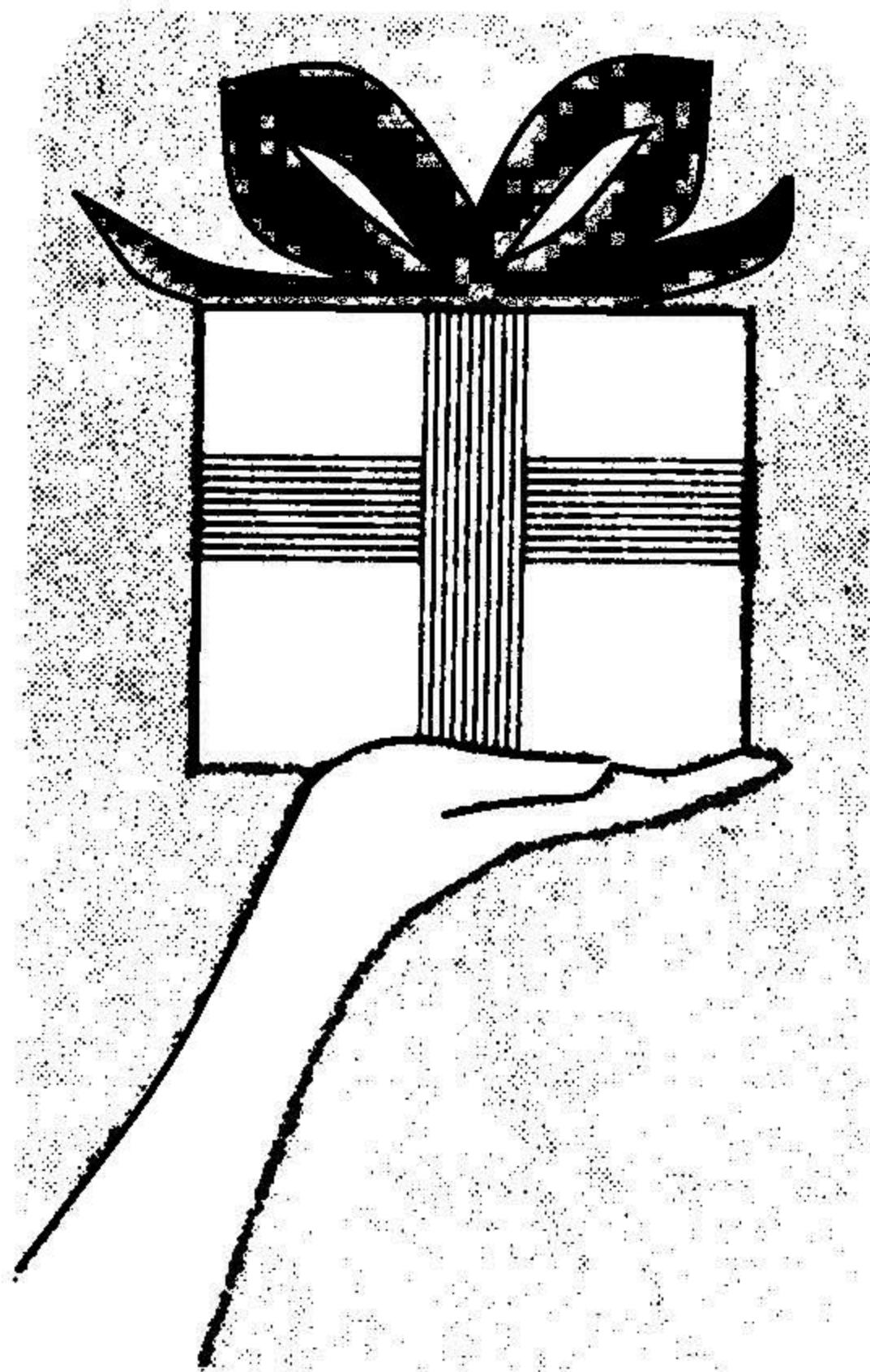
Handout	\$ _____
Allowance	\$ _____
Gifts	\$ _____
Earning	\$ _____
Other	\$ _____
Total	\$ _____

How Do You Manage Your Money?

Now that you have some idea of about how much money you have to use, you need to make some plans for how you want to use it. Usually you plan to

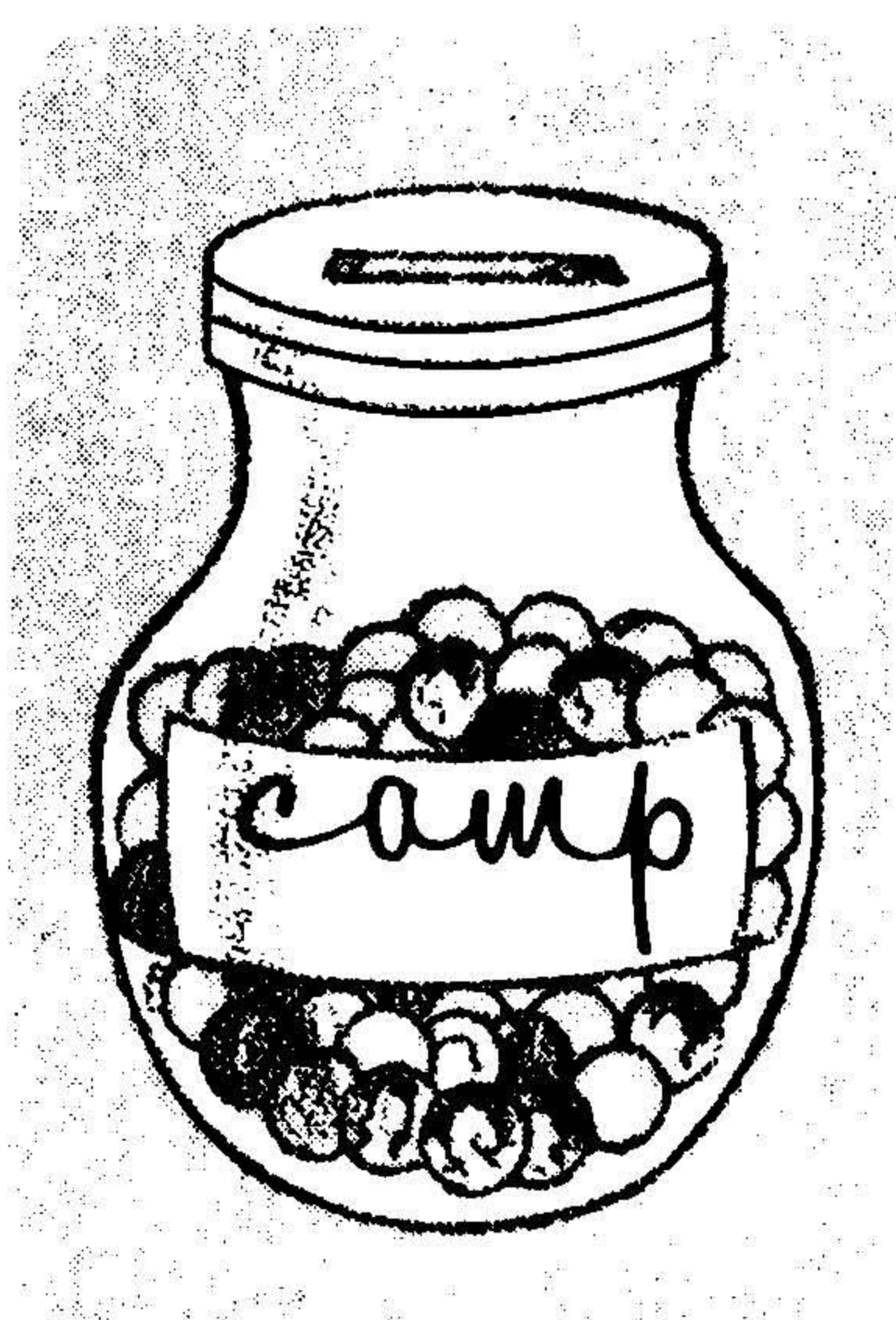
Share

means to give to church, gifts, or charity



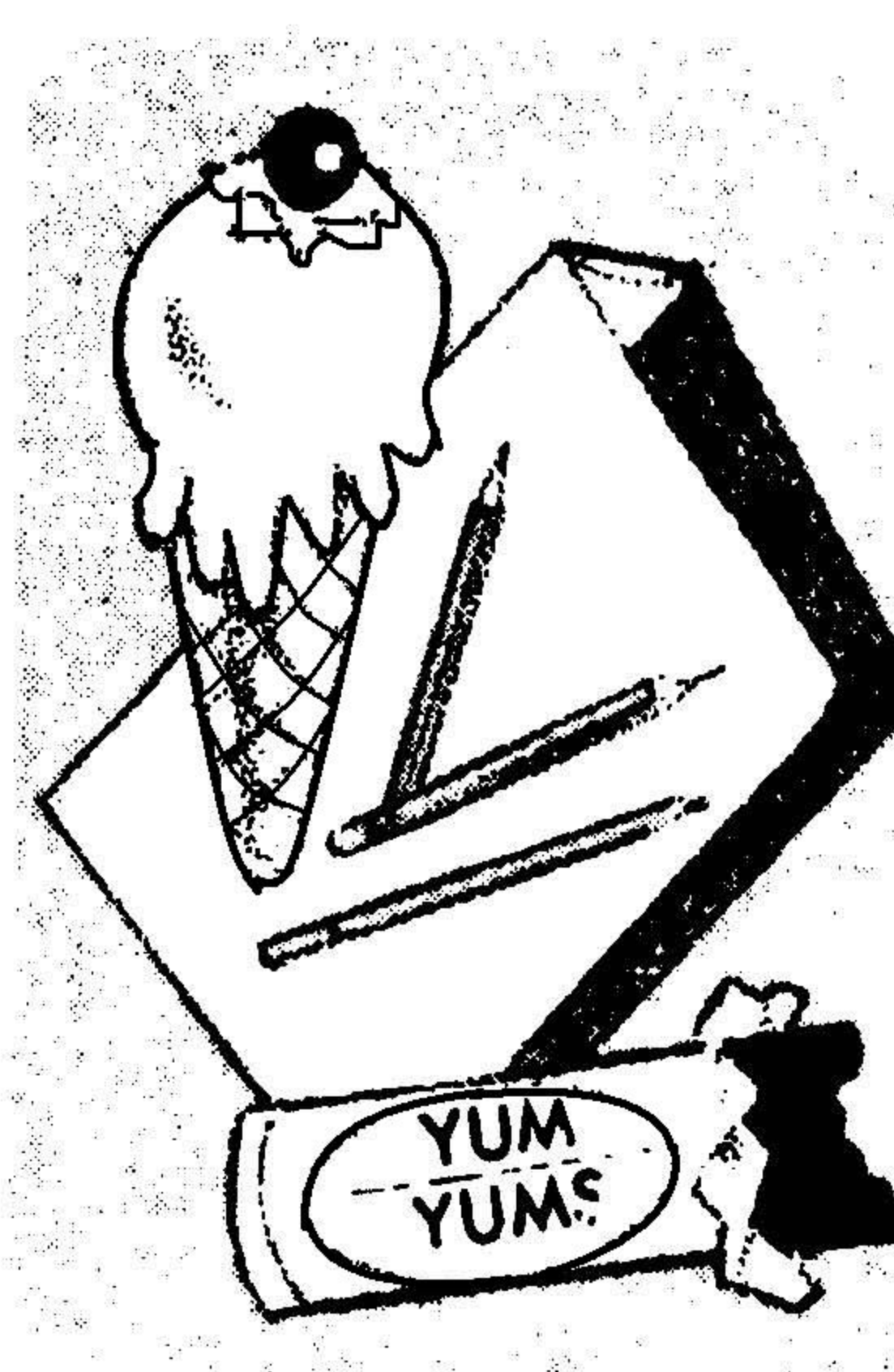
Save

means to set aside for something you want until you have enough to buy it



Spend

means to pay for needs (school supplies) or for wants (movie, candy, etc.)



Saving Money

I pledge my head to better thinking

... by planning ahead about the use of my money.

Where will you save your money? It will probably be easier to save if you have special banks for special goals for sharing, for saving, for spending. Your leader will help you make a bank. You can make the other two banks at home.

Paste pictures of the things you are planning to buy on the boxes or jars—as reminders of the goals when you are tempted not to follow your plan.

As you receive money, decide how it will be divided for everyday needs, for sharing with others and for savings. Then deposit the amounts in the proper banks. As you spend from and save in these containers, you will learn to plan with your money.

Sharing Money

Sharer's Pledge

I pledge my heart to greater loyalty—by sharing part of what I have.

I pledge my hands to larger service—by making something for someone that they might like.

It's fun to give Christmas and birthday gifts. Other ways of sharing may include collections for Sunday school and church and donations to those less fortunate than you through the Red Cross, United Fund, and other organizations. Sharing time, talents, and hobbies are other ways. Can you think of still other ways of sharing with others?



How do you share your:

Time with other people? _____

Money with other people? _____

Self with other people? _____

One 4-H'er liked to share and do things for other people. In her spending plan she allowed money for small Christmas gifts for her mother, father, and little sister. She would do something special for each on birthdays.

Besides sharing with her family, she always used some of her money for Sunday school and church and also allowed a small amount for the Crippled Children's Fund.

To be sure she had money for these gifts, she had to stick to her plan. Many times she was tempted to take "just a little bit" from her share bank, but she learned that if she did, she could not catch up later. She found that by planning ahead, she usually had money for the things she really needed.

You can learn this, too.

What are your sharing plans?

I will share _____ date _____ I would like to share _____ date _____
_____ date _____ _____ date _____
_____ date _____ _____ date _____

It is fun to make things for favorite people.

It helps to stretch your money and your thoughtfulness will be appreciated. You will need to think of that favorite person's special likes.

What are some things you could make?

What will you need to think of and find out to have it right?

_____	_____
_____	_____
_____	_____
_____	_____

I plan to share next?

What _____

For whom _____

When _____

Cost _____

Plans _____

Now that you have had a chance to try several 4-H projects, you may want to talk to your leader about choosing your 4-H project for next year. Do it now so you'll be "Off to a Good Start" with your second year in 4-H.

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