

Giving, Spending, Saving



Teaching Activity

- \$ Collect three matching containers for each child or ask them to bring them from home. These can be margarine tubs, coffee cans with plastic lids, small boxes, or something similar. Even a zip closing plastic bag will work.
- \$ Provide old magazines and scissors or use stickers, colorful markers, and crayons to decorate each container.
- \$ Help them label one container with “SAVE,” one with “SPEND” and one with “GIVE.”
- \$ Ask them to add their name to each container.
- \$ Allow them to take these containers home. Give each member a note for the parents to explain what you have been discussing.
- \$ Encourage them to talk with their parents about how they obtain money and how they will divide it to put some in each container.
- \$ After two months, ask members to report at your 4-H club meeting how they are using these containers.



Note for 4-H Cloverbud parents:

Dear 4-H Cloverbud parent:

As part of our 4-H meetings, we have been talking about money. We focused on the importance of “giving, spending, and saving.” The containers your Cloverbud has with them today were made so they could practice what we have discussed. I encourage you to talk with your child about what they learned and how they can put these principles into practice. We will ask them to tell us what they are doing at a future meeting. Seeing a parent practice these three principles is a great way for them to learn money management skills. If you have any questions, please let me know. Thanks, as always, for helping us extend our 4-H club lessons into daily life activities.

Helping Others

Work with your 4-H group to plan a field trip to a place where you can give of your time or money.

- * Think about possible places to visit. Ask an older 4-H member to list them on a paper for everyone to see, then agree on one.

Possibilities:

- ⇒ Ronald McDonald House
 - ⇒ A food pantry at a church or public building
 - ⇒ Goodwill or Salvation Army store
- * Talk about ways your group could earn money to share with this program. If raising money isn't possible, come up with other ways to help (such as collecting school supplies, food or clothing). Conduct your activity.
 - * If possible, actually visit the location to deliver the money or other items. Or invite someone from the facility to come talk with your 4-H group.



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4-H Cloverbuds
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