



Ohio 4-H Cloverbud Connections



Winter 2009 Issue

For 4-H Cloverbud Volunteers working with grades K-2

Teaching Money Concepts to Cloverbuds

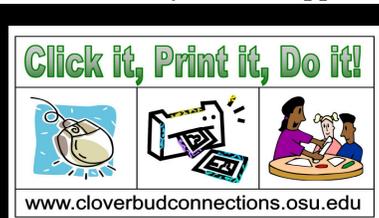
It seems that everyone is talking about money these days! Some of the worldwide financial problems today may be the result of lessons that we adults did not learn as children. As a Cloverbud volunteer, you have opportunities to teach money concepts to Cloverbuds. Teaching children good money habits will benefit them for years to come. In their newsletter titled Centsible Parenting, Donald, Sickels, and Sternweis, of Iowa State University Extension suggest the following concrete activities to teach money concepts:

- ☉ Play counting games with coins. This is how a child learns how many pennies it takes to make a dime.
- ☉ Pick out pictures of needs and wants in magazines and catalogs to help your child see he or she can't have everything.
- ☉ Give your child a certain amount of money and help the child shop for a school backpack. This can teach about money limits and making choices.
- ☉ Make a birthday card for a grandparent to teach how sometimes you can make something cheaper than buying it at the store.
- ☉ Play restaurant or grocery store to teach the concept of using money to buy things.

Visit this Iowa State University Extension web-site to access the Centsible Parenting newsletter: <http://www.extension.iastate.edu/Publications/HDFS60.pdf>. It has many activities that could be used during Cloverbud meetings.

In addition to the above resource, remember that the Ohio Cloverbud curriculum materials have ready-to-teach lessons on a variety of topics. Mall Mania and The Sharper Shopper and Be Smart with Money are great resources on this topic.

*Joyce Shriner, FCS Extension Educator, County Extension Director.
OSU Extension, Hocking County, Ohio.*



Are you looking for an activity to help your Cloverbuds learn about saving, giving and spending? Check out the resource provided in the Click it, Print it, Do it activity. Instructions are included for a "Spending, Giving and Saving" activity that you can do with your Cloverbuds at your next meeting.

Managing the **Green** for Your 4-H Cloverbud Club

Club finances are an important issue for 4-H Cloverbud clubs, regardless of the amount of money or its intended purpose. The establishment of checking accounts is a recommended practice for Cloverbud clubs that collect dues, receive monetary donations and pay bills. If a Cloverbud Club is part of a traditional 4-H Club, the 4-H Club may be willing and able to manage the Cloverbud finances through their established checking account. This could be accomplished by having one checking account and keeping a separate ledger for each group's money. Many club programs in Ohio have combined clubs with Cloverbud youth and a club with older youth that are at least age 8 and enrolled in 3rd grade. Cloverbuds begin their meeting with the older youth and then separate to focus on activity based learning while older members focus on project learning.

If a 4-H Cloverbud Club operates as a stand-alone club, collects dues, receives monetary donations or pays bills, then a checking account should be established in the Cloverbud Club's name, not in an individual's. The account should require two signatures to write a check. Each club opening a checking account is required to have its own Taxpayer Identification Number (TIN). The club must complete an SS-4 form available through the Internal Revenue Service. A sample SS-4 form is available on the Ohio 4-H website: www.ohio4h.org/policies/index.html This sample form includes a Federal Group Exemption Number of 2704 to be used by 4-H clubs on the SS-4 and any tax returns that are required. Any 4-H clubs using this number must be authorized and must meet local organizational guidelines and be recognized as an active club by the County Extension Office.

To assist the 4-H Cloverbud Volunteers in record keeping, a copy of the Ohio 4-H Treasurer's Record Book <http://www.ohio4h.org/publications/> can be used to track money received and payments made by the Cloverbud Club. The record book also includes a checkbook reconciliation form, treasurer's report worksheet, budget worksheet and yearend report form. Many county Extension offices require a year-end report for documentation and filing.

Regardless of how much or how little money your Cloverbud Club may have, the money should always be kept in a club checking account. Keeping 4-H money in an envelope, jar or tin box is not an acceptable way to manage your club's **GREEN**.

If you have questions about managing your Cloverbud Club's finances, contact your County Extension Office and talk with your 4-H Extension Educator. Your Extension Educator will be able to help you with specific questions and provide step-by-step instructions so you can properly manage the **GREEN** for your club!

What if my Cloverbud Club operates with physical donations?

If your club volunteers and parents donate craft supplies, refreshments, cups, napkins, plates, etc and you never collect dues, receive monetary donations or pay bills, then your Cloverbud Club does not need a checking account.

Bruce Zimmer

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Giving, Spending and Saving

Teaching children that money is not just to spend is an important life lesson, one that starts early. Learning to give to others is also an important early learning concept. Parents can serve as role models in helping teach the concepts of *giving*, *spending*, and *saving*.

There are rewards for incorporating these skills into a child's life. Giving helps them recognize the needs of others and the value of giving to those less fortunate. That giving might take the form of money but can also be of time, material items such as clothing or food, or a skill or talent. Saving will allow you to buy something in the future because you do not have the money to buy it now. Saving has value as money earns interest in a bank or credit union account. For a young child, that savings might be used to purchase a wanted toy or educational resource. Spending is using some of their financial resources to make a purchase or using resources (money) now to trade for things.

Young children are capable of learning simple spending concepts. Work with children to identify categories for spending plans and ways to save money.

Resources and tools:

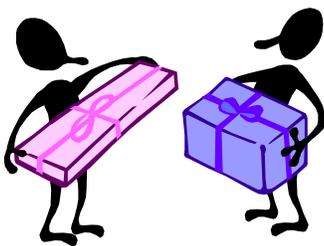
The Ant and The Grasshopper: <http://www.dltk-teach.com/fables/grasshopper/index.htm>

EconEd Link, a premier source of classroom tested, Internet-based economic lesson materials for K-12: <http://www.econedlink.org/>

Thrive By Five, Teaching Your Preschooler about Spending and Saving: http://www.creditunion.coop/pre_k/index.html; other Resources from Thrive By Five: http://www.creditunion.coop/pre_k/resources.html

17 Things a Five-Year-Old Should Know About Money: http://www.creditunion.coop/download/pre_k_12.pdf

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GIVING



SPENDING



SAVING

“Where, Oh Where...”

“Where Oh Where Has My Money Gone?” is a fun activity to do with your Cloverbuds to teach them about spending and saving for the important things you want.



Materials: play money

Give each child a small quantity of play money. Explain to the children that this money is their allowance for the month. Allow children to discuss what an allowance is given for and its possible uses (spending, saving, donating, sharing). Do a role play with the children about buying. What might they buy? Teach the children the following song. Between each verse, allow one or two children to share what they would buy with their allowance.

To the tune of “Where, oh where has my little dog gone?”

Where, oh where has my money gone?
Where, oh where could it be?
With (child's name here)'s wish list so long
And his/her allowance all spent,
Where, oh where could it be?



Application: Discuss with the children spending versus saving. Which is more difficult? Help children to understand that saving is difficult for children and grown-ups. Ask the children to think about items they might need to save for (college, roller blades, a stereo, a bike.)

Source: “Where, Oh Where Has My Money Gone?”
Activity; The 4-H Cloverbud Program: Series II
Curriculum Instructional Manual (4-H 711GPM).

Campus Connections

Hello Ohio 4-H Cloverbud volunteers! It feels good to make another 4-H Cloverbud Connection with you!

It is time for indoor fun. The 4-H Cloverbud program offers many opportunities to engage young children in stimulating and exciting indoor activities. Don't forget about using the 4-H Cloverbud Curriculum Series I or II for ideas. Check with your county office if you are not aware of this 4-H Cloverbud curriculum. Some suggestions from the Series II curriculum includes "The Wonder of Water" - which is relevant right now as water takes on many different forms (snow, rain, slush, sleet); "Democracy, Voting, and You" - great piece as we reflect on the most recent presidential election, and "Weaving and Dyeing" - tie-dye is back and great fun for children.

We can be assured of promoting healthy development in young children when we keep the 4-H Cloverbud Program:

- 1) fun
- 2) success oriented
- 3) leader directed
- 4) non-competitive
- 5) group-centered learning
- 6) activity based
- 7) positive



We want children to gain confidence by mastering 4-H Cloverbud activities. In doing so, they bolster their self-esteem and this outcome can snowball into future positive development (school success and absence of delinquency). Therefore it is important for Cloverbud children to understand and master learning experiences.

May your heart stay warm as the weather gets cold.

Thanks for all you do as a 4-H Cloverbud volunteer for improving the lives of children throughout Ohio!!

*Scott D. Scheer, Ph.D.
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Honey Milk Balls

Ingredients:

- 1/4 cup honey
- 1/4 cup peanut butter
- 1/2 cup dry milk, nonfat
- 1/2 cup crushed cereal

Instructions:

Have Cloverbuds wash their hands. Mix honey and peanut butter. Gradually add dry milk and mix well. Chill for easier handling. With greased hands, form into small balls. Roll in crushed cereal flakes and place on a plate or cookie sheet. Chill until firm. Refrigerate leftovers within 2 hours. Enjoy!

Note: Honey should not be given to children less than one year of age.

Source: http://recipefinder.nal.usda.gov/index.php?mode=display&rec_id=61 National Agricultural Library, Agricultural Research Service, U.S. Department of Agriculture.

Adapted from: *Pictorial Recipes*; Lynn Myers Steele, 2000. Oregon Family Nutrition Program. Oregon State Univ. Extension Service.



Cloverbud Connections is published four times annually by OSU Extension in Monroe and Hocking Counties, providing volunteers and teachers working with kindergarten through second grade access to unbiased, research-based information.

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