Our introduction slide gets your students to thinking about making informed choices about what to do with money. Remember that a lot of your students have never given much, if any, thought to this subject.

As the questions pop up, throw some alternatives for saving, for spending, etc. Ask your students how they save or spend.

Stress that having limited resources means we have to make choices and that means, to get the most from our money, we have to THINK!

In this slide, try to get your students to think about things they might want to do in the future with their money, time, etc. Stress that if we only think of the present, we will never get anywhere in life.

As the questions pop up, let your students tell you what they want and then discuss, briefly, how they might get there.

At the end a couple of different types of cars will pop up. The students will like one more than the other. Point out that our values influence things like car purchases.

Now we introduce goals to your students. Point out that goal is something we can’t have immediately. We have to plan out how to achieve or reach a goal.

Stress that the best way to get the things in life we want is to clearly define our goals. This applies to material things like cars and houses as well things like education, jobs, friends, etc.

Also point out that that the most successful people are very good at setting goals and following the steps to achieve them. It takes planning and, therefore, thinking!
This slide introduces the acronym, SMART, as a means of helping people set goals. This is pretty self explanatory, not rocket science at all. The thing that should be stressed is that in writing this down on paper and applying it to a goal means that you are thinking about specific things.

You can have your students name another goal and then walk them through SMART. Let them do most of the talking (if they are doing most of the thinking!).

This slide and the following four slides, just go over each of the parts of SMART.

Again, get your students to think of a goal and then make them come up with an example for each of the SMART components.

Here is an activity you can have your students do if you have time.

After they have had time to think and write, ask for a volunteer to share their goal and how they will accomplish it.

Please explain the rules for the Christmas Craft contest for next month.
Please explain the Rules to the Christmas Craft Contest to your class. Members can enter as many of five categories as they want. The categories are listed above.

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recycled Christmas Craft</td>
<td>Any Christmas decoration made from recycled items.</td>
</tr>
<tr>
<td>Door or Wall Decoration</td>
<td>Wreath, Stockings, Bells</td>
</tr>
<tr>
<td>Table Decoration</td>
<td>Snowman, Holly Ring, Candle</td>
</tr>
<tr>
<td>Tree Decoration or Ornament</td>
<td>Clothes Pin Reindeer, Tin Punch Ornament</td>
</tr>
<tr>
<td>Other</td>
<td>Holiday Bags, Stenciled Paper, Christmas T-Shirt or Sweat Shirt, Jewelry, Edible Decoration</td>
</tr>
</tbody>
</table>

All crafts must be made by the 4-H member who enters them.