OBJECTIVE:

Students will be able to distinguish the difference between needs and wants and be able to relate those differences to making purchase decisions.

---

Money, Money, Money Overview

The handout that everyone has received is a guide to get you to the 4-H information that you may need this year.

Due to budget cuts, we are no longer able to print 1,800 copies of the 4-H yearbook. This amounts to about 30,000 pieces of paper and a bunch of ink cartridges (about $500) in savings.

The 4-H yearbook is on our county 4-H website: http://utextension.tennessee.edu/claiborne/

The yearbook has all contest rules as well as all of the things that we do out of school. Check it out!

---

Money, Money, Money Overview

Next, we are going to elect club officers.

Please be serious in electing your officers. If your officers do not do their jobs then your leaders and agents will not be back.

4-H is a privilege, not a right!

---

Money, Money, Money Overview

We will elect someone to the following positions:

- President
- Vice President
- Secretary
- Reporter (optional)
- Community Service (two people)

As we have stated, BE SERIOUS! If you are not you will lose your 4-H privileges.
Go over the process we will use for electing officers. For 5th grade, the kids are allowed to nominate themselves or someone else may nominate them.

Stress that officers elected must give a speech in the November contest. NO EXCEPTIONS!

Money, Money, Money Overview

We will take 2 or 3 nominations for each office. You must be nominated by someone else. You may not nominate yourself.

The nominees will tell the class, briefly, why you should vote for them.

The nominees will step outside and the voting will be done according your leaders’ or Agent’s instructions.

UNDERSTAND THIS: Anyone elected to an officer position...

Money, Money, Money Overview

President: The President will preside over the meetings, ensure that the other officers are prepared to do their jobs and remind the club about upcoming meetings and service projects. The President is to keep order during the opening of the meeting and assist the leaders or Agent to keep order during the entire meeting.

Nominate and elect your president at this time.

Money, Money, Money Overview

Vice President: The Vice President is appoint two people per meeting to lead the American Pledge and the 4-H pledge. The VP must prepare a Thought For The Day and select a club member to read it during the opening ceremony. The VP should encourage at least one member per meeting to give a serious demonstration. The VP should have list of all members participating the monthly contest(s) to give the leader or agent. The VP also presides over the meeting in the absence of the President.

Nominate and elect your Vice President at this time.

Money, Money, Money Overview

Secretary: The Secretary is expected to record what happens at each meeting in the Secretary’s Handbook. This means that the Secretary will record who competes in contests, who does demonstrations, what the lesson and/or community service project is, etc. The Secretary will also call roll. The Secretary must be able to write well and quickly and keep up with the Secretary’s Handbook.

Nominate and elect your Secretary at this time.

Money, Money, Money Overview

Reporter: The Reporter will write a news article about what happens in the monthly meeting similar to the Secretary’s minutes. The difference is that the Reporter’s article will use proper English and grammar. The reporter will then get that article to the teacher in charge of the school newspaper. Also, the Reporter is encouraged to send the article to the Claiborne Progress, Daily News, etc.

Nominate and elect your Reporter at this time.

Money, Money, Money Overview

Community Service Chairpersons: The Community Service Chairpersons (CSC) will be responsible for coming up ideas for community service projects for the club to consider and vote on. Once a service project is selected, the CSC make arrangements with the classroom teacher to get thing accomplished such as getting a box to collect canned food. The CSC will also remind the club weekly about any ongoing service projects. The CSC will have a written report at the next 4-H meeting to present to the club of what has been done with the latest service project and then give the report to leaders or Agent.

Nominate and elect your 2 Community Service Chairpersons at this time.

For the above five slides, explain the requirements of the officer position, take nominations, have the nominees speak briefly about why they should be elected and then vote.

Remembers that the Reporter position is optional. If the school does not have school newspaper, you do not have to elect someone to this position.
This is a short lesson just to introduce a concept that will be needed in the upcoming lessons. Your students needs to be able to tell the difference between a need and a want.

This seems simple but many of your students have had no experience in managing money whatsoever.

Ask the class what they spend their money on. They will tell you different things than I have up here, I’m sure.

After your students tell you what they think the difference between needs and wants are (be ready for some off-the-wall comments), the definitions will pop up.

This is a foreign concept to a lot of students because their parents have shielded them any need to manage their own money (read: spoiled!).

Feel free to give some of your own examples.

This slide introduces the economic terms of limited resources and unlimited wants. The point of this being to let your students know that when you do not have enough to buy everything you want, then you have to make choices about what you spend your (limited) money on.

How well we do in life depends largely on how well we make choices.

Here your students need to tell you a want that will correspond to a basic need. Example: you need clothes but you want Hollister clothes. If you don’t have lots of extra money, you should think about buying clothes at Wal-Mart!

The need will pop up, then the want will pop up. Get your students to tell you what they would ‘want’ in each category. Then a common sense alternative will pop up in between the need and the want.
This slides ties together the fact that our needs and wants are determined by our values. It also defines, very simply, what values are. Please note that many of your students don’t have a clue about what their own values really are.

We point out some good values that are very basic. You have your students come up with more. Be prepared for anything!

This is the wrap-up slide with a cute/funny picture that should make everyone go, ‘awwwwww.’

Please explain the rules to poster and public speaking contests. Stress that your officers must give a speech but anyone can participate. First and second place speeches get to miss part of a day of school for the county contest.

**November Contests: Public Speaking**

- **November Contests:**
  - **Public Speaking**
  - **November Contests:**
  - **4-H Posters**
  - **Create Your Own Billboard**
  - **Tips**
  - **Rules**

- **Recommended lengths for speeches are:**
  - **Grade:**
  - **Minute:**
    - 4—6: 1-2
  - 6—8: 3-5

- **Senior members must give an impromptu speech.**
  - **We will have a County Public Speaking Contest in December.**
  - **County winners in 4th-12th grade will join county finals in the Regional Public Speaking Contest that will be conducted in February.**
  - **County winners in 4th-8th grade will compete in the 4-H County Public Speaking Contest that will be conducted in March.**
  - **Work hard on your speech and remember to Plan, Organize, Practice, and Deliver!**