Promoting quality programming through a series of lessons that are educationally based while still being enjoyable. The target audience for this project is older school-agers grades 3-5. By following the curriculum adults will find many suggestions for involving children in the planning and implementation of the activities.

These materials are appropriate for older youth by combining them with some of the other 4-H curriculum.

Youth involved in 4-H know they are cared about and feel a sense of BELONGING; they exercise INDEPENDENCE by using decision-making and action to influence people and events; they develop a sense of MASTERY by learning skills needed in making positive career and life choices; and they experience GENEROSITY by helping others through community service. These elements support the Army Youth Development Components of Belonging, Success, Service and Independence.

The curriculum is designed for cross-age teaching or adult lead activities. Youth leaders will find pages ix at the beginning of the guide especially helpful. The Pocket Change component of each activity will also be very helpful.

Reading Makes Cents combines two important things that every child needs to learn - concepts of managing money and a love of reading. It’s not necessary to be an expert in financial matters to teach this project. All that’s necessary is an interest in the subject and a desire to help children succeed.
**Experiential Learning**

Experiential Learning engages children and youth while they learn, share, and grow through their 4-H experiences. With an adult as the coach, the first step is “doing” or exploring. Next, youth share what they did and discuss the experience with their peers. After they’ve identified the skills and knowledge gained, help them determine how to apply these to other situations in their lives. All the steps of the experiential learning process are included in Reading Makes Cents.

**Project Activity Guides and Target Age Groups**

There is only one guide for Reading Makes Cents. It is a single 200 page guide written for adult or teen leaders to use with children grades 3-5. Each activity begins with reading-aloud a specified children’s book or chapter of a book then a brief talk about a financial concept introduced in the book is followed by a related activity.

**Related 4-H Projects**

- Consumer Savvy for grades 3-12 covers some of the same concepts for a broader age range of youth.
- Financial Champions for grades 7-9 takes a more specific look at finances.
- Be the e – Entrepreneurship for grades 7-12 focuses on work, careers and business for the 21st century.
- Get in the Act! for grades 6-9 focuses on skills needed for workplace success.

**Life Skills**

“Skills that help an individual to be successful in living a productive and satisfying life” are identified as Life Skills (Hendricks, 1996). Life skills in this project include communication, decision-making, problem-solving, managing resources, and planning and organizing. Although each activity specifically targets only one life skill, youth have the opportunity to practice several.

**Character Connection**

A person of good character is a good person, someone to look up to and admire, knows the difference from right and wrong and always tries to do what is right, sets a good example for others and makes the world a better place. When it comes to finances a person of good character demonstrates Responsibility in handling money.

**Four Fun Activities**

1. An allowance! What child doesn’t want one? This activity will give children a chance to role play asking a parent for an allowance. There are lines and directions for being the parent or the child. The read aloud selection from Owen Foote, Money Man will help everyone prepare for the acting. See Allowance Improv pages 42-44.

2. There is a Baseball Hall of Fame, a Rock Roll Hall of Fame and the list goes on. Use the information in People Who Care Hall of Fame, pages 98-100, to create a new one. Use the true story, A Band of Angels, inspired by the Jubilee Singers to provide some ideas. Sources for biographies of philanthropists can be found on the web and more suggestions for hall of fame candidates are on page 99.

3. Children in grades 3-5 have probably seen an adult use an ATM machine and they might have a PIN number for a computer game they play. Secret Code, pages114-117, will help them understand more about how PINS work in the real world. This is a game with just the developmentally appropriate amount of competition and reward.

4. One of the goals of this curriculum is to encourage reading at home through Family Time Activity Pages, pages141-181. Most of the activities include reading a short book together out loud, discussing the story and doing an activity like cooking, playing a game or starting a project.

**Reading Makes Cents**

The goals of Reading Makes Cents are to introduce children to basic money management concepts including saving, sharing, spending, managing, earning, borrowing and lending and to use children’s literature to teach financial concepts makes the learning more fun and promoting the enjoyment of reading as a family, a youth group or an individual.

**Project Goals**

Reading Makes Cents

**Experiential Learning**

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