

EXPLORE

FOOD AND NUTRITION PROJECT



FOOD AND NUTRITION
DOLLARS AND SENSE



texas4-h.tamu.edu

The members of Texas A&M AgriLife will provide equal opportunities in programs and activities, education, and employment to all persons regardless of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation or gender identity and will strive to achieve full and equal employment opportunity throughout Texas A&M AgriLife.



EXPLORE

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Description

The Texas 4-H Explore series allows 4-H volunteers, educators, members, and youth who may be interested in learning more about 4-H to try some fun and hands-on learning experiences in a particular project or activity area. Each guide features information about important aspects of the 4-H program, and its goal of teaching young people life skills through hands-on experiences. Additionally, each guide contains at least six learning experiences, which can be used as a project guide, or as activities for six different 4-H meetings.

Purpose

Texas 4-H is designed to develop the youth of our state into productive adult citizens. The 4-H Program uses a non-formal educational process of engaging youth in a “learning by doing” process. This includes hands-on opportunities, participation in workshops and clinics conducted by volunteer leaders or professionals, as well as competitive experiences which allow 4-H members to demonstrate the knowledge they have gained. Through this entire process, the youth are learning key life skills such as working with others, teamwork, cooperation, and goal setting. Through all experiences, youth get to interact with adult volunteers and county Extension agents.

What is 4-H?

4-H members across the nation are responding to challenges every day in their communities and their world.

As the youth development program of the Cooperative Extension System of land-grant universities, 4-H is the nation’s largest youth development organization, empowering six million young people throughout the United States. Cooperative Extension of 1862 and 1890 land-grant universities provide leadership to engage young people in 4-H in all 3,007 counties of the United States. The impact of the Cooperative Extension partnership is profound, bringing together National Institute of Food and Agriculture of USDA, land grant universities and county government to resource learning opportunities for youth.

Through America’s 110 land-grant universities and its Cooperative Extension System, 4-H reaches every corner of our nation—from urban neighborhoods to suburban schoolyards to rural farming communities.

With a network of more than 6 million youth, 600,000 volunteers, 3,500 professionals, and more than 25 million alumni, 4-H helps shape youth to move our country and the world forward in ways that no other youth organization can.

Texas 4-H

Texas 4-H is like a club for kids and teens ages 5-18, and it’s BIG! It’s the largest youth development program in Texas with more than 550,000 youth involved each year. No matter where you live or what you like to do, Texas 4-H has something that lets you be a better you!

You may think 4-H is only for your friends with animals, but it’s so much more! You can do activities like shooting sports, food science, healthy living, robotics, fashion, and photography.

Look for 4-H clubs at your school, an after-school program, a community center, or even on a military base or through the reserves for military families.

Texas 4-H is part of the Texas A&M AgriLife Extension Service and the Texas A&M System. Founded in 1908, 4-H is the largest youth development program in Texas, reaching more than 550,000 youth each year.

The 4-H Motto and Pledge

“To Make the Best Better!”

I pledge: My HEAD to clearer thinking, My HEART to greater loyalty, My HANDS to larger service and My HEALTH to better living, For my Club, my Community, my Country, and my world.

Participating in 4-H

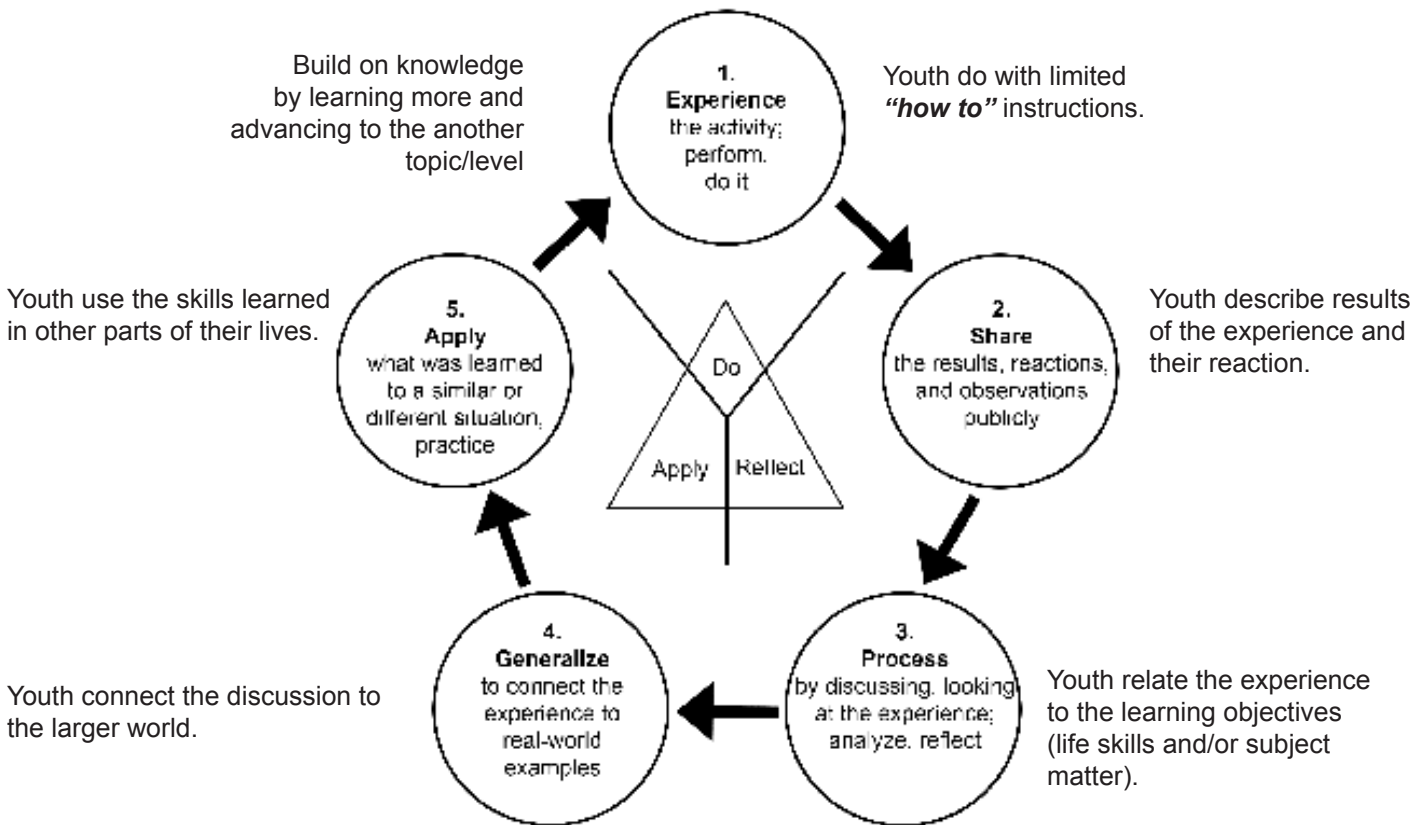
4-H is a great program because it provides options for young people to participate. From a 4-H club located in your community, a SPIN club that focuses on one particular project area, or participating in 4-H through your classroom at school, 4-H allows youth to learn in many different environments. If you are interested in joining 4-H, contact your County Extension Office and ask for a list of the 4-H clubs in your area. If you are a school teacher/educator and would like to use 4-H curriculum or these project guides in your classroom, contact your Extension Office as well for assistance.



4-H “Learning by Doing” Learning Approach

The Do, Reflect, Apply learning approach allows youth to experience the learning process with minimal guidance from adults. This allows for discovery by youth that may not take place with exact instructions.

EXPLORE THE CONTENT Introduction of the topic, overview and exploration of content, and review of objectives



4-H FOOD AND NUTRITION PROJECT *Lessons* 



Lesson 1
The Value of Money - Dollars and Sense2



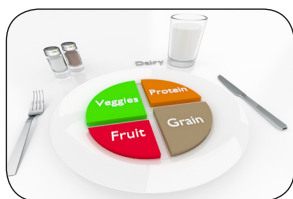
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EXPLORE
FOOD AND NUTRITION PROJECT

The Value of Money - Dollars and Sense

**TIME:**

35-40 minutes

MATERIALS NEEDED:

- Piggy Bank
- Play Money with tray
- Money Bags/Resealable Plastic Bags
- Calculators
- Pencils
- Tables/Area to set up items
- Pictures of Items commonly purchased on a daily, weekly, monthly, and yearly basis
- Price Tags for above items with \$ amounts

OBJECTIVES:

The 4-H member will:

- Know how money is earned
- Identify ways to save money
- Be able to identify a wise purchase

EXPLORE THE CONTENT:

Money, as defined by Webster's dictionary, is "something generally accepted as a medium of exchange, a measure of value, or a means of payment." Money is what we trade our physical labor for. In other words, by working, people earn paper money and then exchange that money for the material goods they need or want. Money can be more than an economic or purchasing power tool. It is also psychological currency that buys emotional satisfaction; in other words, money can make people feel emotionally satisfied. However, if money is not readily available or if people use "credit" for their purchases, this emotional satisfaction may harm one's ability to "make ends meet." As people grow older, money affects them in many ways. Most adults are unhappy with the money that they have and want more; however, this unhappiness that many adults feel is often due to poor to fair money management and not the amount of money they earn or have. Youth and adults should follow these basic "rules of commerce" to better understand money and money management.

Money doesn't Grow on Trees

- This means that money is something that must be earned and that it is not easy to acquire.
- It often means that you should be careful how much you spend, because money is not an infinite resource or always guaranteed to be present.
- Children should be taught the connection between the money it takes to buy things and the work which must be done to earn it.

Saving Your Money

- Saving money at an early age has great advantages. It can help to establish a lifelong habit of saving money which means that the earlier money is saved, the greater opportunity it has to earn interest and grow.
- Savings can be used to pay for educational expenses, to buy something special, or continue to save it into adulthood for a down payment on a car or a first home.
- Saving money is simple, but it usually isn't easy. You must take charge of your finances, resist the temptation to spend money, learn helpful saving techniques, and hold yourself accountable for your actions.

Spend your Money Wisely

- Consider your financial goals. What are the items that you want most and how much do they cost? How long will it take you to save that amount of money?

- Get a piggy bank of some type so that you can begin learning to “save” for the items that you are wanting to purchase.
- Learn your math skills early, so that you can easily count your money and keep a running record of your savings.
- Open a bank or savings account when your piggy bank gets too full, or you reach a goal that you set to transfer the money.

DO:

Activity: How Much Does It Cost?

Grade Level: 1st-3rd grade

Preparation: Collect play money and money trays. Copy the worksheet “How Much Does It Cost?” for each student. Find an area where the students can work individually or in small groups.

Instructions: Divide the students into desired groups, so that they each have an opportunity to handle the money. Tell the students that first, you want them to identify the money and put it into order from greatest value to least value. Then, as a team, they need to pull the money they will need for each item on the worksheet, count the value of the money and they write it in the blank beside each item. Once everyone is finished, have a group discussion about which item is the most expensive....all the way down to the least expensive.

Activity: Is the Price Right?

Grade Level: 4th-12th grade

Preparation: Set up 3 tables with items that would be purchased in the following categories: Food, Toiletries, Luxury items, such as game systems, cars and houses. You can use pictures of these items to help with travel. Collect play money and divide it up into equal “salary allowances” for your groups.

Instructions: Divide your students into 3 groups. Distribute the play money to each group, assigning one person in each group to be the “banker”. The banker will be the one responsible for holding the money and placing the dollar amount of the item in the front of items on the tables. For younger grades, give them price tags to place on the items that they think matches the cost of each item. Then have the banker count out the amount of money from their “salary bag” and place it in front of the price tag. The goal is to see how close they can get to the actual prices of the items. For older grades, give them a “salary bag”, and tell them that their goal is to buy as many items as possible, BUT THEY MUST leave 10% of their salary in the “bank” for savings. The goal is to determine which items become priorities.

REFLECT:

- How important is it that you know the value of money when purchasing items?
- How difficult was it to save 10% of your salary at the end of the game?
- Do you have a better understanding of why sometimes you have been told “NO” when you wanted something at the store?

APPLY:

- Name at least 2 ways to save money each week
- Name 3 grocery items you can buy for less than \$1.00
- Identify 1 wise purchase and 1 unwise purchase

REFERENCES:

- For pictorial resources for money management, <https://www.delawareonline.com/story/life/family/2014/10/20/ways-teach-kids-save-wisely-spend-money/17606461/>
- For money math worksheets, go to <https://www.education.com/worksheets/money-math/>
- For activity ideas refer to <https://www.pinterest.com/wendyrg/price-is-right-games/>

Wants Vs. Needs



TIME:

35 to 40 minutes

MATERIALS NEEDED:

- Felt Board
- Velcro
- Laminating film/Contact Paper
- Magazines
- Scissors
- Glue
- Poster Boards
- Markers

OBJECTIVES:

The 4-H member will be able to:

- Identify the difference between a want and a need
- Understand how wants and needs vary with situations

EXPLORE THE CONTENT:

In economics, survival is real! In other words, people would die without their needs being met. Basic needs include things like food, water, and shelter. These are necessary for life. Alternatively, a want, in economics, is above the order from needs. A want is simply something that people desire to have. A want is also something that a person may, or may not, be able to obtain. A want is not necessary for survival.

Definition of a Need

- A *need* is something you *must* have to survive.
- It is something you cannot do without.
- *A good example is food. If you don't eat, you won't survive for long. Many people have gone days without eating, but they eventually they have to eat to survive!*

Definition of a Want

- A *want* is something you would *like* to have.
- It is not absolutely necessary, but it would be a good thing to have.
- *A good example is music. Now, some people might argue that music is a need because they think they can't do without it. But you don't need music to survive.*

Learning the Difference

Needs include:

- Nutritious Food
- Water
- Shelter
- Basic Clothing (t-shirts and socks)
- Medical care
- Transportation
- Basic utilities such as electricity, heat, and running water
- Monetary savings for an emergency

Wants include:

- Electronics (e.g., cell phone, gaming devices, computers, etc.)
- Jewelry
- Designer clothing (designer sneakers, designer jeans, etc.)
- Books and magazines
- Movies
- Music
- Television
- Toys
- Candy

How Wants and Needs Vary, person to person

- Needs and wants can also vary from person to person, or family to family. Because needs and wants can vary, children can often get confused and have difficulty recognizing the difference between a need and a want.

Examples: A family with two adults and one child can get by with a small car, for example. The neighbor's family, however, might have two adults and six children. This family needs a larger, and possibly, more expensive, car just to fit everybody.

Houses are the same: a family with more children will need a larger home

DO:

Activity: Want Not/Need Not

Grade Level: 3rd-5th

Preparation: Cut out or download pictures of need versus want items. Laminate them and place hook and loop fastener such as VELCRO® brand fasteners on the back of each picture. Place pictures in envelopes. Take a large felt board and divide it into 3 sections: Needs, Wants and Both. You will need one board for each group. The number of groups is determined by the instructor. (Optional- use a white board or tri-fold presentation board; use tape or removable putty to secure photos).

Instructions: Distribute envelopes to students. Have the students remove pictures from envelope and then determine which group that the pictures belong to. (IF the students put a picture in the "Both" category, let them know they need to be ready to explain why they made that choice). After every group has completed the task, have each group present their boards and explain their decisions of need versus want.

Grade Level: 6th-8th

Preparation: Gather magazines, scissors, glue and poster board

Instructions: Explain to the students that they are to go through the magazines and find at least 5 pictures for each category: Wants, Needs and Both. The same picture or item cannot be used twice. They will divide their poster board into the 3 sections, and write the name of the category (Wants, Needs, Both) at the top of each section with a marker. After every group has completed the task, have each group present their boards, explaining why they chose to put each picture in each of the categories.

Grade Level: 9th-12th

Preparation: Gather magazines, scissors, glue and poster board, calculators

Instructions: Explain to the students that they are to go "SHOPPING" through the magazines and find at least 5 pictures for each category: Wants, Needs and Both. The same picture or item cannot be used twice. Each group will be given a "budget" to buy items with, remembering that they MUST also put 10% of their "budget" in savings at the end of the shopping spree. They will divide their poster board into the 3 sections and write the name of the following categories at the top of each section with a marker: Wants, Needs, Both, Savings. They will cut out desired purchases for each category and label them with an accurate price. (They may use phone apps to find these prices). At the bottom of each category, they must total their expenditures for each category, along with a total expense for all purchases from every category. They must also display how much money they put into savings. After every group has completed the task, have each group present their boards, explaining why they chose to put each picture in each of the categories.

REFLECT:

- What was the most difficult item to determine if it was a want or a need?
- How do you work your desire for wants into your budget?

**APPLY:**

- Name 3 wants and 3 needs
- Explain the difference between a want and a need
- Tell how a want for one, is a need for another

SOURCES:

- <https://www.investopedia.com/university/teaching-financial-literacy-kids/teaching-financial-literacy-kids-needs-and-wants.asp>
- <https://www.education.com/worksheets/wants%20and%20needs/>

Budgeting



EXPLORE THE CONTENT:

Teaching youth the importance of managing money is critical to not only their current financial success, but their future success as well. Adults who are willing to teach budgeting are molding responsible spenders! Teaching budgeting and money management is not an easy or one-time process. It is a multi-year, multi-lesson process that should begin as early as kindergarten and extend through adolescence. Youth should be taught the basics at an early age and then allowed to help develop a family budget in early adolescence, and provided guidance for independent financial freedom in high school.

What is budgeting?

- A budget is how much money you earn and how much money you spend over a period of time.
- A family budget is a statement which shows how family income is spent on various items of expenditures including needs such as basic food, clothing, and transportation, as well as wants such as entertainment and dining out.
- It shows how much of the family income is spent over these various items of expenditure.
- It should include a budget surplus, to place in savings. This surplus or savings, provides money for use at a future time, or a when there is a deficit in which expenses exceed income due to emergencies which have arose.

Why budget?

- Budgeting allows you to create a spending plan for your money.
- It ensures that you will always have enough money for the things you need and the things that are important to you.
- Following a budget or spending plan will also keep you out of debt or help you work your way out of debt if you are currently in debt.

Creating a Budget

Creating a budget should include these basic steps:

- Set Financial Goals - Realistic financial goals give you a head start to create your budget.
- Establish your Income/Salary - Track the amount of money you have coming in every month from jobs, work studies, scholarships, grants, student loans or money given to you.
- Separate Needs and Wants - Ask yourself: Do I want this, or do I need it? Will spending this money get me closer to my financial goals or further away? Can I live without it? Set clear priorities for yourself and the decisions become easier to

TIME:

35-40 minutes

MATERIALS NEEDED:

- worksheets (provided)
- pencils
- calculators

OBJECTIVES:

The 4-H member will:

- Understand the importance of setting a budget
- List at least 5 items that should be in your monthly budget



make.

- Design Your Budget - Make sure that you are not spending more than you make. Balance your budget to accommodate everything you need to pay for.
- Put Your Plan into Action - Match your spending to when you receive your income. Decide ahead of time what you'll use each pay cheque for. Ask yourself: Have I allocated money for my necessities (housing, food, utilities, transportation, etc.)? Have I put money aside for my debt payments, unexpected expenses, savings and the fun stuff?
- Stick to It - Stick to the budget that you have set. It will not be easy, especially when those unexpected "wants" come knocking at your door. Don't give in, stick to your guns, and keep yourself out of debt.

DO:

Activity: "Do I Have Enough?"

Grade Level: 3rd-5th

Preparation: Make copies of the Do I Have Enough Money for Stuff worksheets A-F. Make sure that the students understand the vocabulary, budget, income and expenses for the worksheets.

Instructions: Distribute all worksheets to each student for them to complete. (Optional: Distribute separate worksheets to students and have them discuss their spending/savings at the end of the activities)

1. Have the students determine the monthly total of their allowance.
2. Ask the students to add birthday money and other monetary gift totals together to get their spending total before making a savings deposit.
3. Examine the savings component and discuss the importance of saving 10-20 Percent for future goals and activities. For this activity, savings is 20 percent.
4. Have students determine what their savings amount would be based on 20 percent (for younger students, the instructor may want to pre-enter this amount). Then have students subtract their savings total from the subtotal above to learn the amount of money they have to spend during the activity. Students should put the final dollar amount on the Money to Spend line.
5. Based upon their needs and wants, students should circle items on the handout and total up the dollar amount spent. They cannot spend more than the dollar amount discussed above. Explain to students that the remaining spending money they have will rollover to the next month and be listed as "other money" in the budget. Discuss each students' sheets, the savings that would carry over each month if were frugal in their spending. Discuss other items not listed on sheet that would be normal purchases.

Activity: Build My Budget

Grade Level: 6th-12th

Preparation: Print a copy of the worksheet, "Building my Budget" for every group or individual. Create Personal Budget cards to help students fill in the blanks on their worksheets. These personal budget cards should include a job with monthly salary listed and monthly allowance (if applicable). For common salaries, instructors can visit the US Department of Labor website: https://www.bls.gov/oes/current/oes_nat.htm. Instructors may also opt to provide a monthly allowance to each participant; however, this is optional.

Instructions: Divide students into groups (or allow them to do this as an individual activity) and pass out materials which include the Building my Budget worksheet and budget cards. Give each group time to fill out the information and determine if they have enough money for their budget. After all are complete, discuss their outcomes and the critical thinking portion of the worksheet.

**REFLECT:**

- How did you feel when you had used all your allowance and had no money left over at the end of the month?
- What is the hardest thing to spend your budget money on?

REFLECT:

- Identify the most important information to know before making a budget
- Tell in your own words, why it is important to prepare and stick to a personal budget.

RESOURCES:

- https://www.wikihow.com/Teach-Your-Child-About-Budgeting#Budgeting_in_Elementary_School_sub
- <https://mygreatlakes.org/educate/knowledge-center/successful-budgeting.html>
- <https://www.connectionsacademy.com/resources/instructographics/budget-worksheet-for-kids>
- <https://www.connectionsacademy.com/Portals/4/ca/documents/pdfs/blog/build-my-budget-worksheet.pdf>
- https://www.scholastic.com/content/dam/teachers/sponsored-content/Actuarial/17-18/Actuarial_68_Budget_Basics.pdf
- http://moneyandstuff.info/wp-content/uploads/2016/12/2BBudgetingLesson_Allowance1.pdf



**Texas 4-H Explore Guide
Dollars and Sense**

Do I Have Enough Money for Stuff?

Worksheet A

INCOME

Allowance: \$5.00 a week x 4 weeks = _____ per month

Birthday Money:

\$40.00

Other Money:

\$12.50

Subtotal (add amounts above):

Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items circled below):

Do the math:

Money to Spend
(minus) - Total Expenses

TOTAL MONEY LEFT

Needs and Wants

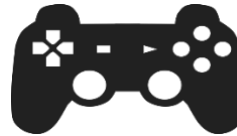
(Circle the items you would like to purchase. After selecting your items, determine the total cost of your purchases. Add this number to the Total Expenses line above.)



**Cell Phone Plan
\$25.00**



Bike - \$89.99



**Video Game
Game \$27.99
Controller \$39.99**



**Music Downloads
\$10.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



CANDY \$1.50



**Clothes
Jeans - \$49.99
Shirt - \$15.75**



Backpack - \$29.00



**Tablet Computer
\$299.00**



**Pizza
Large - \$13.49
Medium - \$11.34
Small - 8.00**



**Texas 4-H Explore Guide
Dollars and Sense**

Do I Have Enough Money for Stuff?

Worksheet B

INCOME

Allowance: \$6.75 a week x 4 weeks = _____ per month

Birthday Money:

\$30.00

Other Money:

\$7.50

Subtotal (add amounts above):

Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items circled below):

Do the math:

Money to Spend
(minus) - Total Expenses
TOTAL MONEY LEFT

Needs and Wants

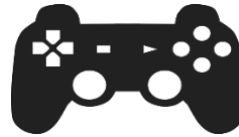
(Circle the items you would like to purchase. After selecting your items, determine the total cost of your purchases. Add this number to the Total Expenses line above.)



**Cell Phone Plan
\$25.00**



Bike - \$89.99



**Video Game
Game \$27.99
Controller \$39.99**



**Music Downloads
\$10.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



CANDY \$1.50



**Clothes
Jeans - \$49.99
Shirt - \$15.75**



Backpack - \$29.00



**Tablet Computer
\$299.00**



**Pizza
Large - \$13.49
Medium - \$11.34
Small - 8.00**



**Texas 4-H Explore Guide
Dollars and Sense**

Do I Have Enough Money for Stuff?

Worksheet C

INCOME

Allowance: \$7.50 a week x 4 weeks = _____ per month

Birthday Money:

\$20.00

Other Money:

\$5.00

Subtotal (add amounts above):

Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items circled below):

Do the math:

Money to Spend
(minus) - Total Expenses

TOTAL MONEY LEFT

Needs and Wants

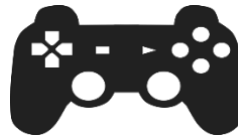
(Circle the items you would like to purchase. After selecting your items, determine the total cost of your purchases. Add this number to the Total Expenses line above.)



**Cell Phone Plan
\$25.00**



Bike - \$89.99



**Video Game
Game \$27.99
Controller \$39.99**



**Music Downloads
\$10.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



CANDY \$1.50



**Clothes
Jeans - \$49.99
Shirt - \$15.75**



Backpack - \$29.00



**Tablet Computer
\$299.00**



**Pizza
Large - \$13.49
Medium - \$11.34
Small - 8.00**



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Do I Have Enough Money for Stuff?

Worksheet D

INCOME

Allowance: \$10.00 a week x 4 weeks = _____ per month

Birthday Money:

\$20.00

Other Money:

\$4.50

Subtotal (add amounts above):

Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items circled below):

Do the math:

Money to Spend
(minus) - Total Expenses

TOTAL MONEY LEFT

Needs and Wants

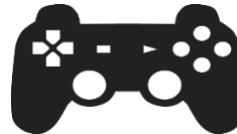
(Circle the items you would like to purchase. After selecting your items, determine the total cost of your purchases. Add this number to the Total Expenses line above.)



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\$25.00**



Bike - \$89.99



**Video Game
Game \$27.99
Controller \$39.99**



**Music Downloads
\$10.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



CANDY \$1.50



**Clothes
Jeans - \$49.99
Shirt - \$15.75**



Backpack - \$29.00



**Tablet Computer
\$299.00**



**Pizza
Large - \$13.49
Medium - \$11.34
Small - 8.00**



**Texas 4-H Explore Guide
Dollars and Sense**

Do I Have Enough Money for Stuff?

Worksheet E

INCOME

Allowance: \$14.50 a week x 4 weeks = _____ per month

Birthday Money:

\$25.00

Other Money:

\$7.50

Subtotal (add amounts above):

Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items circled below):

Do the math:

Money to Spend
(minus) - Total Expenses

TOTAL MONEY LEFT

Needs and Wants

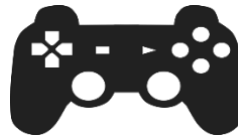
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Bike - \$89.99



**Video Game
Game \$27.99
Controller \$39.99**



**Music Downloads
\$10.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



CANDY \$1.50



**Clothes
Jeans - \$49.99
Shirt - \$15.75**



Backpack - \$29.00



**Tablet Computer
\$299.00**



**Pizza
Large - \$13.49
Medium - \$11.34
Small - 8.00**



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Dollars and Sense**

Do I Have Enough Money for Stuff?

Worksheet F

INCOME

Allowance: \$22.50 a week x 4 weeks = _____ per month

Birthday Money:

\$20.00

Other Money:

\$12.75

Subtotal (add amounts above):

Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items circled below):

Do the math:

Money to Spend
(minus) - Total Expenses

TOTAL MONEY LEFT

Needs and Wants

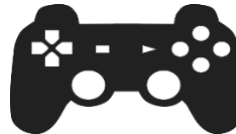
(Circle the items you would like to purchase. After selecting your items, determine the total cost of your purchases. Add this number to the Total Expenses line above.)



**Cell Phone Plan
\$25.00**



Bike - \$89.99



**Video Game
Game \$27.99
Controller \$39.99**



**Music Downloads
\$10.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



CANDY \$1.50



**Clothes
Jeans - \$49.99
Shirt - \$15.75**



Backpack - \$29.00



**Tablet Computer
\$299.00**



**Pizza
Large - \$13.49
Medium - \$11.34
Small - 8.00**



Building My Budget

This lesson will help you learn to create and balance a budget! You will be given a “salary” for a common job. You will also be given “expenses” from which you will have to determine needs and wants. The goal is to have money left over at the end of the money for savings, future expenses or emergencies.

CREATE YOUR BUDGET

**USING THE CHART BELOW, DETERMINE HOW MUCH MONEY YOU HAVE TO SPEND THIS MONTH.
 HOW WILL YOU SPEND YOUR MONEY WISELY?**

MONTHLY INCOME

Salary:

Allowance:

Birthday Money:

\$40.00

Other Money:

\$12.50

Subtotal (add amounts above):

*Place 20% in Savings:

Money to Spend:

TOTAL EXPENSES (from items selected):

Do the math:

Money to Spend
 (minus) - Total Expenses

TOTAL MONEY LEFT

****Saving money** is important! Having an emergency savings will help you when things come up that weren't expected. Ideally, you should try to set aside 20 percent of your total income for emergencies. Determine how much you need to save by multiplying your income by 0.2.*





Texas 4-H Explore Guide Dollars and Sense

Needs and Wants

Circle the items you need to or want to purchase.
After selecting your items, determine the total cost of your purchases.



**Cell Phone
Plan \$25.00**



Bike - \$89.99



**Music Downloads
\$10.99**



**Video Game
Game \$27.99
Controller
\$39.99**



**Movie Night
Movie Ticket - \$7.00
Popcorn & Drink - \$5.00**



Makeup \$12.99



**Clothes
Jeans -\$69.99
Shirt - \$19.75
Shoes - \$59.99**



**Eating Out
4xweekly (\$7.50
per meal)
\$120.00**



**Car Payment
\$450**



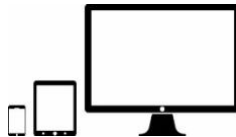
**Groceries
\$250**



Pets \$45.00



Rent \$650



**Tablet Computer
\$299.00**



Snacks \$25.00



Making the Best Decision

How much money do you have left over at the end of the month?

Why did/didn't you spend all the money?

Is there any way you could have saved money while still paying for necessities?

Building Your Budget

Create your own personal budget so you won't overspend in the future. Set savings goals and be realistic about your income and expenses. Decide if your budget will be a weekly or monthly budget. When finished, use this as a guide for your future spending.

Step 1 Weekly or Monthly Income		Step 2 Weekly or Monthly Expenses	
Description	Amount	Description	Amount
Allowance			
Salary			
Gifts			
Other			
Total Income		Total Expenses	

Goal Setting

Write down your top three goals related to money. What are three things you want to do or have in the future? How much will these goals cost? How much will you need to save each month to achieve these goals?

Goal	Cost	Savings Per Month	# of months to reach goal
		Goal Savings	

Cost Analysis

**TIME:**

25 minutes

MATERIALS NEEDED:

- 2 sets of 3x5 index cards (may need more sets depending on number of participants)
- 3 labeled containers (large bags can also work)
- Pencils

OBJECTIVES:

The 4-H member will:

- Learn to figure cost analysis.
- Learn how to determine cost per the amount of ingredient used.
- Learn how to figure the total cost of dish.
- Learn how to figure the cost per serving.

EXPLORE THE CONTENT:**What is cost analysis?**

Cost analysis helps us compare price based on the unit versus the whole item. Figuring the cost analysis helps us understand how much a serving or single item costs instead of the whole ingredient package.

Why is cost analysis used?

Cost analysis is used to determine the cost of each portion of the meal that you are cooking. It also helps you determine the total cost of dish as well as cost per serving. This is important so that you won't buy too many ingredients and let them go to waste. Cost analysis can also help you save money if you do it correctly.

How to figure cost analysis:

Cost analysis is simple. All you have to do is divide the total cost of the item by the number contained in the package. The nutrition facts label will display this information. Once you are done doing this, you know how much each item cost.

Cost Analysis Formula:

$$\text{Total Cost} / \# \text{ in package} = \text{Cost per serving/unit}$$
Examples of cost analysis:**Eggs:**

- A carton of eggs costs \$2.19. There are 12 eggs in each carton.
- To figure out the cost per egg, divide 2.19 by 12.
- $2.19/12 = .1825$
- The cost would be 18 cents per egg.
- If the recipe you are using calls for 3 eggs, then you multiply .18 by 3.
- $3 \times .18 = .54$
- The total cost of the three eggs to make your recipe is 54 cents.

Bread:

- A loaf of bread costs \$1.49.
- There are 22 slices in each loaf. Use the formula $1.49/22 = .07$ per slice
- If you used 6 slices of bread, then you multiply $.07 \times 6 = .42$ cents
- The total cost of the 6 slices of bread would be 42 cents.

DO:

Preparation: Prepare a set of cards for each team (two teams with 15 to 20 cards each). Each set of cards should be the same. Containers can be made for each team to place their cards into once they are done solving the problem (large brown bags work fine), or each team can just create a stack of completed cards.

Rules:

1. Divide youth into two (2) teams and clear the room to allow running a relay. Please note: you may need more teams depending on the number of participants.
2. Each student must start behind a line, pick up a card, talk to their team and solve the cost analysis problem together. Use the pencil that is provided, write down their answer on the card, and then run to place it in the container/bag.
3. They must return to tag the next person in line, and repeat step 2 until all cards are used.
4. The winning team (first to deposit all of their cards in the containers) receives 5 points for best speed; the second team will receive 3 points.
5. The instructor will go to the containers and remove the cards, checking with the groups for correct answers. This can be also be done by using an "honest system" and having each team indicate whether they figured the cost analysis correctly and keeping track of their points. The instructor should talk through each problem with the youth. Each correct answer is worth one (1) point.
6. The team with the highest point total wins.

Examples of index cards are on the following pages. Feel free to create some of your own!

REFLECT:

- When doing the relay, was figuring the cost analysis harder than you thought?
- What were some of the more difficult items to figure cost?
- Why is it important to figure cost analysis?

APPLY:

- Would you figure cost analysis when preparing a meal at home? Why or why not?
- If you compared costs, do you spend more money preparing food at home or by eating food prepared for you? Why or why not?
- When is a time you might choose to eat food prepared for you rather than prepare it at home? Why?

REFERENCES:

- Gilbert, G. G., Sawyer, R. G., & McNeill, B. (2011). *Methods of instruction/intervention*. Health Education: Creating Strategies for School and Community Health (3rd Ed) (pp. 127-128). Sudbury, Mass: Jones and Bartlett Publishers. Adapted by Abby Melendez (2015).
- McVety. (2009). *Determining portion costs and selling prices* (pp. 91-92). Kendall Hunt Publishing. Adapted by Abby Melendez (2015).

Example 1:

If the cost of Ritz crackers is \$3.27, what is the cost per serving?

Nutrition Facts

Serving Size 15 crackers (16g)
Servings Per Container About 28

Amount Per Serving

Calories 80 Calories from Fat 35

Answer: \$ _____**Example 2:**

If the cost of Domino Sugar is \$2.49, what is the cost per serving?

Nutrition Facts

Serving Size 1 Tsp (3g)
Servings Per Container About 132

Amount Per Serving

Calories 10

Answer: \$ _____**Example 3:**

If the cost of Nature's Own Whole Wheat Bread is \$2.89, what is the cost per serving?

Nutrition Facts

Serving Size 1 slice (28g)
Servings Per Container 20

Amount Per Serving

Calories 70 Calories from Fat 45

Answer: \$ _____**Example 4:**

If the cost of a carton of eggs is \$2.49, what is the cost per serving?

Nutrition Facts

Serving Size 1 egg (50g)
Servings Per Container 12

Amount Per Serving

Calories 70 Calories from Fat 45

Answer: \$ _____

Example 5:

If the cost of frozen Broccoli is \$1.47, what is the cost per serving?

Nutrition Facts

Serving Size 2 florets (85g)
Servings Per Container About 21

Amount Per Serving

Calories 30 Calories from Fat 0

Answer: \$ _____

Example 6:

If the cost of Barilla Tri-Color Rotini is \$1.69, what is the cost per serving?

Nutrition Facts

Serving Size 2 oz (56g - about 1/6 box)
Servings Per Container About 6

Amount Per Serving

Calories 200 Calories from Fat 10

Answer: \$ _____

Example 7:

If the cost of Hidden Valley Ranch Dressing is \$2.78, what is the cost per serving?

Nutrition Facts

Serving Size 2 Tbsp (30mL)
Servings Per Container 35

Amount Per Serving

Calories 80 Calories from Fat 70

Answer: \$ _____

Example 8:

If the cost of a bag of Fritos Original Corn Chips is \$3.98, what is the cost per serving?

Nutrition Facts

Serving Size 1 oz (28g/About 32 chips)
Servings Per Container About 11

Amount Per Serving

Calories 160 Calories from Fat 90

Answer: \$ _____

Example 9:

If the cost of a one pound package of ground beef is \$5.47, what is the cost per serving?

Nutrition Facts

Serving Size 4 oz (112g)
Servings Per Container 4

Amount Per Serving

Calories 170 Calories from Fat 70

Answer: \$ _____

Example 10:

If the cost of a half gallon of chocolate milk is \$1.92, what is the cost per serving?

Nutrition Facts

Serving Size 1 cup (249g)
Servings Per Container 8

Amount Per Serving

Calories 210 Calories from Fat 80

Answer: \$ _____

Example 11:

If the cost of a can of chicken noodle soup is \$1.58, what is the cost per serving?

Nutrition Facts

Serving Size 1 cup (240g)
Servings Per Container 2

Amount Per Serving

Calories 90 Calories from Fat 15

Answer: \$ _____

Example 12:

If the cost of a box of Fiber One granola bars is \$2.50, what is the cost per serving?

Nutrition Facts

Serving Size 1 bar (40g)
Servings Per Container 5

Amount Per Serving

Calories 140 Calories from Fat 30

Answer: \$ _____

Example 13:

If the cost of a jar of spaghetti sauce is \$3.93, what is the cost per serving?

Nutrition Facts

Serving Size 1/2 cup (120g)
Servings Per Container About 6

Amount Per Serving

Calories 70 Calories from Fat 25

Answer: \$ _____

Example 14:

If the cost of a carton of orange juice is \$3.38, what is the cost per serving?

Nutrition Facts

Serving Size 8 fl. oz. (240mL)
Servings Per Container 7

Amount Per Serving

Calories 110 Calories from Fat 0

Answer: \$ _____

Example 15:

If the cost of a box of cereal is \$3.22, what is the cost per serving?

Nutrition Facts

Serving Size 1/2 cup (55g)
Servings Per Container About 8

Amount Per Serving

Calories 240 Calories from Fat 60

Answer: \$ _____

Example 16:

If the cost of a rotisserie chicken is \$6.99, what is the cost per serving?

Nutrition Facts

Serving Size 3 oz (85g)
Servings Per Container About 8

Amount Per Serving

Calories 170 Calories from Fat 110

Answer: \$ _____

Example 17:

If the cost of a package of Oreo's is \$2.98, what is the cost per serving?

Nutrition Facts

Serving Size 2 cookies (29g)
Servings Per Container About 10

Amount Per Serving

Calories 140 Calories from Fat 60

Answer: \$ _____**Example 18:**

If the cost of a pint of Ben & Jerry's ice cream is \$3.97, what is the cost per serving?

Nutrition Facts

Serving Size 1/2 cup (101g)
Servings Per Container 4

Amount Per Serving

Calories 260 Calories from Fat 130

Answer: \$ _____**Example 19:**

If the cost of Gold Medal's All Purpose Flour is \$2.46, what is the cost per serving?

Nutrition Facts

Serving Size 1/4 cup (30g)
Servings Per Container About 75

Amount Per Serving

Calories 100

Answer: \$ _____**Example 20:**

If the cost of blueberry PopTarts is \$1.98, what is the cost per serving?

Nutrition Facts

Serving Size 1 Pastry (52g)
Servings Per Container 8

Amount Per Serving

Calories 200 Calories from Fat 50

Answer: \$ _____















NUTRITION COST PER SERVING ANSWERS

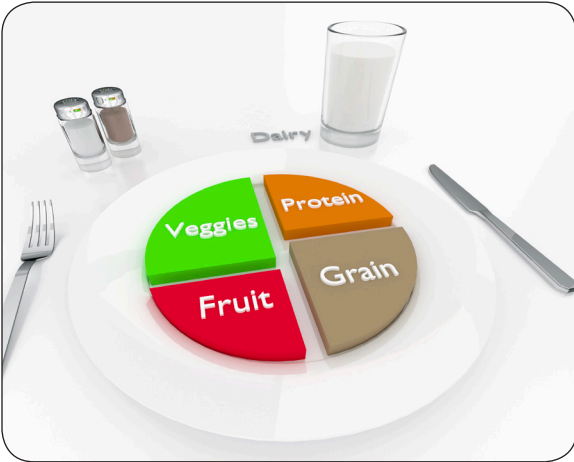
EXAMPLE 1	\$0.12	EXAMPLE 11	\$0.79
EXAMPLE 2	\$0.02	EXAMPLE 12	\$0.50
EXAMPLE 3	\$0.14	EXAMPLE 13	\$0.66
EXAMPLE 4	\$0.20	EXAMPLE 14	\$0.48
EXAMPLE 5	\$0.07	EXAMPLE 15	\$0.40
EXAMPLE 6	\$0.28	EXAMPLE 16	\$0.87
EXAMPLE 7	\$0.08	EXAMPLE 17	\$0.30
EXAMPLE 8	\$0.36	EXAMPLE 18	\$0.99
EXAMPLE 9	\$1.37	EXAMPLE 19	\$0.03
EXAMPLE 10	\$0.24	EXAMPLE 20	\$0.25



How Much Does IT Cost?

Can you decide how much each food item costs? Count the money to help you decide.

	\$ ____ . ____ ____	
	\$ ____ . ____ ____	
	\$ ____ . ____ ____	
	\$ ____ . ____ ____	
	\$ ____ . ____ ____	
	\$ ____ . ____ ____	



EXPLORE THE CONTENT:

What is MyPlate?

MyPlate was developed as part of an initiative to help consumers make better food choices. It is designed not only to change consumer behavior but to remind Americans to eat healthfully.

How to build a healthy plate with the 5 different food groups.

There are 5 different food groups according to MyPlate. This includes: Fruits, Vegetables, Grains, Protein Foods, and Dairy. For healthy meals, make half your plate fruits and vegetables, switch to fat free or low fat milk, make at least half your grains whole grains, and vary your protein food choices, being sure to keep meat and poultry choices small and lean.

TIME:

30 minutes

MATERIALS NEEDED:

- 3 sets of 3" x 5" index cards.
- 5 labeled containers (Large bags will also work.)

OBJECTIVES:

The 4-H member will:

- Learn the basics of MyPlate
- Be able to list the 5 different food groups.
- Learn the daily recommendations for each food group.
- Learn how to make a healthy plate.

Daily Recommendation of each food group

The daily recommendation of food that one should eat depends on your age, sex, and level of activity.

Food Group	Boys	Girls
Fruits	<ul style="list-style-type: none"> • Ages 9-13: 1.5 cups • Ages 14-18: 2 cups 	<ul style="list-style-type: none"> • Ages 9-18: 1.5 cups
Vegetables	<ul style="list-style-type: none"> • Ages 9-13: 2.5 cups • Ages 14-18: 3 cups 	<ul style="list-style-type: none"> • Ages 9-13: 2 cups • Ages 14-18: 2.5 cups
Grains	<ul style="list-style-type: none"> • Ages 9-13: 6 ounce equivalents • Ages 14-18: 6.5 ounce equivalents 	<ul style="list-style-type: none"> • Ages 9-13: 5 ounce equivalents • Ages 14-18: 6 ounce equivalents
Protein	<ul style="list-style-type: none"> • Ages 9-13: 5 ounce equivalents • Ages 14-18: 6.5 ounce equivalents 	<ul style="list-style-type: none"> • Ages 9-18: 5 ounce equivalents
Dairy	<ul style="list-style-type: none"> • Ages 9-13: 3 cups 	<ul style="list-style-type: none"> • Ages 9-13: 3 cups

What foods fall into each food group? (For more examples, go to choosemyplate.gov.)



Fruits	Vegetables	Grains	Protein	Dairy
Apples Grapes Lemons Papaya Watermelon Kiwi	Corn Broccoli Avocado Spinach Black beans Mushrooms	Brown rice Oatmeal Corn tortillas Spaghetti Popcorn Pretzels	Beef Chicken Eggs Almonds Fish Peanut butter	Milk Ice cream Cheese Yogurt Pudding

DO:

Preparation: Prepare a set of cards for each team (three teams will need 15 to 20 cards each). Each set of cards should be the same, but there must be a mark that distinguishes the different teams, or use three different colors of index cards. Each of the cards will have a food picture (for example: a carrot, an apple, a zucchini, etc), or a word instead of a picture. Containers must be made, and should be labeled with the 5 food groups that were discussed in the educational lesson. Large brown bags or large bowls will work fine for this activity as long as they are labeled.

Rules:

- 3 teams are selected, and the room is cleared to allow for running a relay.
- Each student must start behind a line, pick up a card, run and place it in the correct corresponding food group container or bag, and return to tag the next person in line. The next person repeats until all cards are used.
- The winning team (first to deposit all of their cards in the containers) receives 5 points for best speed; the second team will receive 3 points; and the last team will receive 1 point.
- The instructor will go to the containers and remove the cards, checking with the group for correct answers. Each correct answer is worth 1 point.
- The team with the highest point total is the winner.

REFLECT:


- Are there any foods you struggled with knowing in to which group it belongs?
- Which foods were the easiest and hardest to decide where to place?
- When you think of MyPlate, what about it makes it easy to remember?

APPLY:

- How will you use this information when eating at home?
- How will you apply this information when participating in the food challenge?
- How could you incorporate MyPlate information into your food challenge presentation?

REFERENCES:

- MyPlate. About Us. Retrieved on March 5, 2015, from <http://www.choosemyplate.gov/about.html>.
- United States Department of Agriculture (USDA) (n.d.). How Much Fruit Is Needed Daily? Retrieved on March 5, 2015, from <http://www.choosemyplate.gov/food-groups/fruits-amount.pdf>.
- USDA. How Many Vegetables Are Needed Daily or Weekly? Retrieved on March 5, 2015, from <http://www.choosemyplate.gov/food-groups/vegetables-amount.pdf>.
- USDA. How Many Grain Foods Are Needed Daily? Retrieved on March 5, 2015, from <http://www.choosemyplate.gov/food-groups/grains-amount.pdf>.
- USDA. How Much Food from the Protein Foods Group is Needed Daily? Retrieved on March 5, 2015, from <http://www.choosemyplate.gov/food-groups/protein-foods-amount.pdf>.
- USDA. How Much Food From the Dairy Group is needed Daily? Retrieved on March 5, 2015, from <http://www.choosemyplate.gov/food-groups/dairy.html>.
- Gilbert, G. G., Sawyer, R. G., & McNeill, B. (2011). Methods of instruction/intervention. Health Education: Creating Strategies for School and Community Health (3rd Ed) (pp. 127-128). Sudbury, Mass: Jones and Bartlett Publishers. Adapted by Abby Melendez (2015)

FOOD GROUP	GO Almost Anytime Foods	SLOW Sometimes Foods	WHOA Once In Awhile Foods
Fruits Girls 8-18: 1.5cups Boys 8-13: 1.5cups Boys 14-18: 2cups	Fresh , frozen, or canned fruit (in natural juice or water) 	100% fruit juice Canned fruit in light syrup Driedfruit 	Canned fruit in heavy syrup 
Vegetables Girls 8-13: 2cups Girls 14-18: 2.5cups Boys 8-13: 2.5cups Boys 14-18: 3cups	Fresh, frozen, or canned vegetables without added fat or sauces. 	All vegetables with added sauces, mashed potatoes, and avocado. 	French fries, hashbrowns, deep fried vegetables. 
Grains Girls 8-13: 5oz. Girls 14-18: 6oz. Boys 8-13: 6oz. Boys 14-18: 8oz.	All whole grains like brown rice, quinoa, tortillas, oatmeal. 	Refined flour: bread, rice, pasta, waffles, granola, cornbread, biscuits. 	Donuts, muffins, cookies, cakes, sweetened cereal, and cinnamon rolls. 
Protein Girls 8-18: 5oz. Boys 8-13: 5oz. Boys 14-18: 6.5oz.	Extra lean ground beef and turkey. Chicken, fish, tuna, beans. 	Lean ground beef, broiled hamburgers, peanut butter, nuts, eggs. 	Full fat ground beef and pork, fried hamburgers, bacon, fried chicken, fried fish, and sausage. 
Dairy Girls 8-18: 3cups Boys 8-18: 3cups	Fat free/low-fat: milk, yogurt, cheese 	Reduced fat 2% milk, cheesepread. 	Whole milk, full fat cheese, whole milk yogurt, ice cream. 
Drinks	Water, fat-free or 1% milk, unsweet icetea.	2% milk, 100% fruit juice, sports drinks, natural lemonade.	Soda, artificially flavored sweet tea and lemonade, fruit juice, whole milk.



apple



banana



orange



watermelon



broccoli



corn



carrot



cucumber



brown rice



whole wheat bread



popcorn



pasta



eggs



almonds



chicken



fish



milk



yogurt



cheese



ice cream

Healthy Meal Planning on a Budget



EXPLORE THE CONTENT:

A healthy child begins with balanced meals that include foods from all the food groups. Children need foods in the proper portions to provide them with the energy and nutrients to grow and have a healthy and strong body. A healthy meal plan consists of breakfast, lunch, dinner and one or two healthy snacks.

Making a healthy menu - When we plan and cook our own meals, we eat healthier. If we want to learn how to become healthier eaters, then we must teach our children how to plan. Set standards for what qualifies as a meal. Every meal must have a protein, a non-starchy vegetable, and a whole grain. Explore MyPlate for an overview of what a healthy plate should look like: <https://www.choosemyplate.gov/>

How to Make a Grocery List - Once menus are made, the next step is to create an organized grocery list. Making a copy of the recipes you will be using helps ensure that you have everything on hand when you are ready to cook. There are also online apps to help you get organized as well.

Know Your Grocery Store - (Time for a tour) Most grocery stores are large and may seem overwhelming. Grocery stores are organized with marketing strategies in mind. For instance, placing staple items at the back of the store is more about getting you to make an impulse purchase on your way to the bread aisle than it is about making shopping easier. However, within product categories and aisles, there is some organization. You'll typically find frosting in the baking aisle, and tomato sauce on the pasta aisle. Shoppers should also remember that perishable and frozen items are located on the exterior perimeter of the store since this is where electrical for refrigeration is available. For food safety reasons, shop the interior aisle first and then the exterior so that cold food stays cold and safe!

How to find what is On Sale - Using phone/store apps, or local newspaper sale ads are the best and fastest way to find the "weekly specials". These specials may make or break your food budget and can also determine new menu options for the week.

DO:

Activity: Family Menu Planning

TIME:

MATERIALS NEEDED:

- worksheets (provided)
- Pencils
- Calculators
- Cookbooks

OBJECTIVES:

The 4-H member will:

- Learn how to choose menu items within a budget
- Use a worksheet to plan your meals
- Understand how to organize a shopping list
- Create new "dishes" utilizing leftovers

Grade Level: 3rd-12th

Preparation: Collect cookbooks of healthy, budget friendly recipes, make copies of the “Create a Grocery Game Plan” and “Make a Grocery List” worksheets, to help students create a weekly menu.

Instructions: Have the students create a list of pantry items that people typically have on hand such as: salt, pepper, spices, milk, bread, etc. Have the students look at their weekly calendar, explain that they will use this to plan out their menus and keep things organized, so that they can then make a grocery list to purchase their budgeted items with. Have the students use the cookbooks to create a list of recipes to try or find new ideas for healthy and low-cost meals based on what your family enjoys eating. Remind the students to think about a time schedule when choosing meals. They might save more time-consuming meals for the weekends, when families are less rushed to get a meal on the table. Also, they might think of meals that could be prepared in advance to heat and serve on their busiest days. Lastly, remind them to plan to use their leftovers. This is a very cost-effective way to save money on healthy meals.

For the older grades, make them provide a cost analysis on at least one meal for breakfast, lunch, dinner and a snack. The instructor can also have older students research online apps that will help create menus, grocery lists, and cost analysis.

REFLECT:

- What is the most difficult thing about planning a meal menu?
- Is the price of a meal more expensive or less expensive than you thought it would be?
- Compared to “fast food” menus, why do you think that meals cooked at home are considered healthier options?
And more cost effective?

APPLY:

- Name one key factor in choosing menu items within your budget
- Explain how using an organized shopping list saves both time and money

RESOURCES:

- <https://www.teacherspayteachers.com/Product/Budget-Activity-Grocery-Shopping-464445>
- <http://www.nourishinteractive.com/nutrition-education-printables/category/72-kids-home-classroom-arts-crafts-nutrition-activities-games>
- <http://www.chooseMyPlate.gov>



CREATE A GROCERY GAME PLAN

WEEKLY CALENDAR

	SUN	MON	TUE	WED	THU	FRI	SAT
BREAKFAST							
LUNCH							
DINNER							
SNACKS							

NOTES:



CREATE A GROCERY GAME PLAN

GROCERY LIST

FRUITS

GRAINS

(BREADS, PASTAS, RICE, CEREALS)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

DAIRY

(MILK, YOGURT, CHEESE)

VEGETABLES

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

PROTEIN FOODS

(MEAT, SEAFOOD, BEANS & PEAS, NUTS, EGGS)

OTHER

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

NOTES:



MARKING INSTRUCTIONS

CORRECT: ● INCORRECT: ✗ ⊗ ⊖ ⊕

4-H Explore
Project Book Evaluation
Food & Nutrition #2 - Dollars and Sense

1. Please read the statement in the left column of the table below. Bubble in the circles that describe your level of understanding **BEFORE** attending this program. In the section on the far right, bubble in the circles that describe your level of understanding **AFTER** attending this program. You will have two bubbles per row.

LEVEL OF UNDERSTANDING: 1 = Poor, 2 = Average, 3 = Good, 4 = Excellent	BEFORE				AFTER			
	1	2	3	4	1	2	3	4
My understanding of the different ways to save money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My understanding of the difference between a want and a need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My understanding of how to figure cost analysis of a recipe.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My understanding the daily recommendations from MyPlate.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My understanding of how to plan meals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My understanding of how create a budget.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. For each statement below, fill in the bubble that best describes you.

INTENTIONS TO ADOPT: As a result of participating in the Food & Nutrition Project lessons and activities...	Yes	No	Unsure
I plan to practice saving money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I plan to prioritize my purchases based on wants versus needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I plan to create a spending budget.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will practice saving money when eating out.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I plan to make my plate healthier using the MyPlate method.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. For each statement below, fill in the bubble that best describes your level of agreement with the following statements.

BEHAVIOR CHANGES: As a result of participating in the Food & Nutrition Project lessons and activities...	Strongly Disagree	Disagree	Agree	Strongly Agree
I am more comfortable working in a team.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am more willing to listen to others.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am more comfortable speaking with others.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am more confident in my abilities as a leader.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



MARKING INSTRUCTIONS

CORRECT: ● INCORRECT: ✗ ⊗ ☐ ○

3. What is the most significant thing you learned in the Food & Nutrition project?

Please tell us about yourself.

Gender: Female Male

I consider myself to be: African American White
 Asian American Other
 Native American

I consider myself to be: Hispanic Non-Hispanic

Grade: 3rd 5th 7th 9th 11th
 4th 6th 8th 10th 12th

Most of the time, you live . . .

<input type="radio"/> Farm or ranch	<input type="radio"/> Suburb of city between 50,000
<input type="radio"/> Town less than 10,000	<input type="radio"/> Central city/urban center with more than 50,000
<input type="radio"/> City between 10,000 - 50,000	

Please provide any additional comments below.

