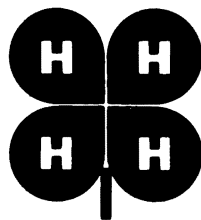


Leader's Guide

**Cash and Stuff
and
The Game of Cash and Stuff**

**Home Management Projects
Money Management
Unit I and II**



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Prepared

by

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Leader's Guide for
Money Management Projects Units I and II

I. The Project

A. Why teach these projects?

Money is a part of our daily living. The well-being of the family depends greatly on the distribution of income. Also, credit is playing an ever-increasing role in family financial management. Young people while being trained to earn a living, should also be trained to manage their money. Perhaps too much emphasis is put on increasing income and too little consideration given to using money effectively.

In 1950, 10% of the family income went for non-necessities. This percentage rose to 20% in 1960 and by 1980, 30% of the family income will go for luxuries. The decisions made as to how we use our money determines our standard of living.

Money management skills can be learned much the same as other skills through example and experience. Boys and girls learn to handle money more sensibly if they get a chance to use it and make their own mistakes.

B. What is included in these projects?

The objectives are to have boys and girls:

....learn to apply the steps in the management process.

....gain experience in planning.

....realize that individuals spend money differently because they have different values and goals.

C. Who can take these projects?

These projects are designed to teach young people from 11 to 15 to use money wisely.

Cash and Stuff Unit 1 is designed for ages 11 to 12; and The Game of Cash and Stuff Unit 2 is for ages 13 and 14. However, the age group need not be strictly adhered to. Interest and level of understanding are important things to consider in helping a 4-H'er determine which project to take.

II. Teaching the Project

A. Time required

Four or more meetings; approximately an hour long

B. Meeting place

Anywhere members can have writing facilities. (One meeting can be a trip to a bank.)

C. Supplies needed

1. Leader's Guide
2. Project Guide (for each member)

D. Getting ready to teach

1. Preparation required:

Read Planning Family Spending, Publication 199, and keep records of your spending. Read Family Account Book, R.B. 62. (These are available at your county Extension office.) While these are written for adults and families, money management is basically "making decisions about money" and applies to every age group.

2. Keep a record of your spending for a month and try to anticipate problems the 4-H member may encounter. You should use the adult record book, and keep family records to help you work with the 4-H'ers.

3. Study the ideas in the leader's guides so you can use them in your teaching.

4. Become familiar with 4-H Projects: Cash and Stuff Unit 1, and The Game of Cash and Stuff Unit II.

5. Find out which 4-H members are already interested in choosing a money project. One idea for creating interest is a puppet show. "The Money Trap" was written specifically for this purpose. The script and directions for making puppets can be found in the appendix.

Project leaders can work with the organizational leader in presenting this at a regular club meeting and the 4-H'ers can do the show and puppets themselves. "The Money Trap" can be used as a skit without puppets for older groups.

6. Get the parent's cooperation so that they may:

....teach at home.

....understand the project.

....understand how it can answer questions about money.

MHM:32, Parents Stake in 4-H Money Management Projects, has been prepared for parents, and can be found in the appendix. You may obtain additional copies at your county Extension office.

E. Preparation for meetings

1. Carefully plan each meeting or activity. You should know what you want to accomplish and how to do it. You may want to choose a committee of three members to help select activities (See section V). Give responsibilities for activities. Outlines are given in section IV but these are only suggestions. Use your own ideas and those of the 4-H'ers.

2. The number of meetings should suit your group, but there should be a minimum of 4.

The first 2 meetings may be planned a week apart, then skip 2 weeks and hold 2 more meetings. This allows the members to keep records of

spending for one week and then get help with problems that arise. They then keep records of spending for 2 more weeks and should be ready to learn how to use them the 5th week.

3. At each meeting, prepare your group for the next meeting. Prepare assignments to maintain interest and involvement.

4. Decide on how to present the information and then select equipment. Possibilities are: blackboard, chalk, newsprint pad, felt marker, crayon, etc. A large piece of cardboard with sheets of shelf paper or wrapping paper attached makes a good pad or substitute for a blackboard.

III. Meeting Outlines

Outlines are only suggestions to help you get started. You may want to change them to suit your group.

First meeting

Objective: Introduce members to the project

What To Do:

- A. Read or let members read the purposes which are listed in the beginning of the project book.
- B. Explain how the project is to be completed
- C. Ask members to read the project guides before the next meeting.

Those taking Cash and Stuff Unit 1 should read to middle of page 7, and those taking The Game of Cash and Stuff Unit 2 should read to page 5. They might put checks or write in questions where they don't understand. At the second meeting you can answer these questions.

Ask members to keep records of money received and expenditures between the first and second meeting. Use first week on page 8 of Cash and Stuff Unit 1 and page 6 of The Game of Cash and Stuff Unit 2.

D. For an educational activity use Lesson Outline #1 (page 6) or select one from Possible Activities for Club Meetings - (page 16).

E. Discuss ideas and activities (page 16) with members to be used for future meetings. This may include illustrated talks, demonstrations, exhibits, or other activities presented by members.

You might find it better to give lesson C first and then A, B, and D.

Second meeting

Objective: To increase the understanding of steps in completing the project.

What To Do:

A. Look over record books to see how well the members followed the directions. They may have questions about the record sheets.

B. Begin on page 11 of Unit 1. You can discuss: "how I shared", or "how we can share." Include sharing items other than money in the discussion.

You should discuss and explain how to plan using money for the next week or month or until the next meeting. Ask members to keep records using the forms for "plan to use money" and "how I used my money." Forms may need to be selected to fit time period between meetings.

C. Activity as planned in Lesson Outline 1-D.

D. Plan for the third meeting.

Third meeting

Use same outline as for #2, planning different activities.

Fourth meeting

A. Demonstrations or illustrated talks may be given by several club members.

B. Records may be turned in if this is the last meeting.

C. Plan something big as a "graduation."

Lesson Outline #1

This lesson outline should be put into your own words.

People who manage money well get more things they really want than do people who manage poorly.

Poor managers drift along, spending money on things that merely catch their eye. Then they have no money left when something they really want comes along.

Good managers look at things they would like to have and then decide which ones mean the most to them. This could be a gift, making a contribution, or something personal.

Money management is divided into 3 parts:

1. Acquiring money
2. Planning its use
3. Using it: sharing, saving, spending

We can compare money management to a basketball game. What we've done so far is get ready for the real challenge of money management. It's like the practice and pre-game "warm-up" that teams have before the game.

Now, we're ready for the whistle to blow and the game to begin...

Like a basketball game, this part of money management can be divided into 4 quarters.

Pre-Game "Pep Talk"

FIRST QUARTER: Balancing Income-Outgo

Planning To Score on Goals

SECOND QUARTER: Putting the Plan on Paper

THIRD QUARTER: Trying out the Plan

Keeping Score

FOURTH QUARTER: "Minding" our Own Business

A Place to Plan

Pre-Game "Pep Talk"

Why plan?

One 4-H girl said she hadn't filled in the "planned expense" column in her expense account book because, "I can't plan--I don't know what my expenses will be." If you know "what your expenses will be," planning would be unnecessary!

You can plan if you know:

---how much you spent last month. We keep track of how we used our money so we will know where we could improve.

---what your income is likely to be (another reason for your record).

---things that may happen.

---what goals you want to reach; things you want to do or buy.

Putting all these things together isn't easy, for you will have to make many choices.

The winning ball team doesn't get the trophy just by luck. They spend time working on spots where they are weakest.

Planning is one of the weak spots of money managing. With practice you'll be able to "make the shots" in planning your money matters.

The only time you can really manage money is BEFORE you see it because you can't do very much AFTER you've spent it.

FIRST QUARTER: BALANCING INCOME AND OUTGO

You've heard the old expression, "there's more than one way to skin a cat." Well, there's also more than one way to make a money plan. There's no ready-made plan to fit everyone because each person has to work out his own. The plan that will work for you must be based on your income, your wants and your needs.

Here's where your list of goals, your record of income, and your list of expenses are helpful. These are necessary when making a plan.

1. INCOME

Where do we get money? Discussion:

1. Allowances
2. Handouts
3. Earnings
4. Gifts

Is your income for this month likely to be different from last month's (week's)? (example: birthday gifts: more baby-sitting, etc.).

After we know approximately how much money we will have, we can begin planning how to use it.

2. FIXED EXPENSES

What are fixed expenses? A fixed expense is one which is the same each week or month. An example would be club dues.

3. FLEXIBLE EXPENSES

What are flexible expenses? Some of your flexible expenses may be unforeseeable necessities, such as buying new shoestrings, etc.

Flexible expenses are those expenses which are not fixed to any certain amount at any certain time.

In planning your flexible expenses, you have lots of decisions that you can make; you may skip or skimp, save or splurge.

Maybe the group can name some flexible expenses they have had within the last week.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX OFFICIAL "TIME OUT" XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Then add together the fixed and flexible expense estimates on the board.

You may want to set up some special savings. You might list these as "goals" or tag them with a specific name, such as a baseball glove; class picnic; or county fair fee. (Members see page 4 of Unit 1 and page 5 of Unit 2).

A CLOSER LOOK AT YOUR "SAVINGS-FOR-GOALS"

Suppose you do want a baseball glove for your 4-H Club ball game. How much will it cost? (You may have figured this out already on your goal list at \$6.50. How many months between now and then? There are 4 months before the game.) Leader should use chalkboard or cardboard.

Now divide the price of the glove by the number of months:

$$4\overline{)6.50} = 1.63$$

You'd need to save \$1.63, which is only 40¢ a week, every month to get the glove. Can you spare that much?

You might work out a plan like this for your goals. Probably you won't be able to set enough aside for all your goals--but pick out the most important. (Maybe you can get discussion about goals and how to meet them.)

SECOND QUARTER: MANAGEMENT THOUGHTS

In the second quarter we may be figuring out how the team operates. In money management we generally think about: Sharing--money, gifts; Saving--for large items that we can't buy out of one week's income; and Spending--for things we need or want now.

THIRD QUARTER: TRYING OUT YOUR PLAN AND KEEPING SCORE

Keep track of your daily income.

Record your expenses and savings every day. If you can't fill out the form every day, try to record the amount on a calendar so you won't forget anything.

At the end of the week (or month for later on) total all columns and add up total fixed expenses, total flexible expenses, and fill in total savings at the bottom of page.

You should do this until our next meeting. (Have members look at page 8 of Unit 1 and page 6 of Unit 2.)

FOURTH QUARTER: "MINDING" YOUR OWN BUSINESS!

Since you'll be handling money all your life, it's a good idea to start out in a businesslike way.

Maybe you can use some of these ideas for your family's finances as well as your own.

1. A place to plan: Set aside one place: a desk, table, or special shelf in your room as your center of operations.
2. Organize your equipment--the following may be helpful:
 - a. muffin tin, drawer dividers, egg carton, plastic silverware tray, or little boxes to use for dividing your money according to your plans and for keeping your desk organized
 - b. calendar large enough to jot down expenses daily if you don't record directly on forms
 - c. pencils, pens
 - d. pencil holders (maybe cover a small juice can)
 - e. folders, portfolios, special boxes, or large envelopes
 - (1) to keep receipts separate
 - (2) your money management folders
 - (3) list of goals
 - (4) tickets to plays, etc.

- (5) materials about money management that you might be collecting.
- (6) storage for important papers, such as records on 4-H livestock projects, etc.
- (7) you might like to start a filing system

Leader Guide For a Lesson
on Decision Making
Outline #2

In these 4-H projects you are attempting to give youth a better understanding of good management. "Good management" is the ability to make the most of your resources, such as: money, skills, knowledge, and energy.

Your club members are constantly "managing" since they are constantly deciding whether to do one thing or another. People often manage poorly by failing to make the right decision, but they cannot avoid being managers.

The process of making good or successful decisions is closely akin to using common sense. This process is also called the management or decision-making process which is an orderly process with definite steps. All of the activities are related to choice-making. This will help you plan and work with the club members.

This shows the steps in the decision-making process and how it is applied to a specific problem, such as: "How can I go to 4-H Camp."

Steps in the Decision-Making Process

Application of Steps

-
- | | |
|--|--|
| <p>1. What is your goal?
What is the situation?
(You then, on the board, write 4-H camp as the goal).</p> | <p>1. I would like to go to 4-H camp because I believe I can make new friends, get some new ideas, and have fun. I will need at least \$_____.</p> |
| <p>2. Take an inventory of your resources and consider alternatives. Resources include money, skills, knowledge, energy, facilities, credit, etc.
(Write "Resources" and list them as they are mentioned.)</p> | <p>2. (a) I can earn \$_____ and my parents will give me \$_____.
(b) I have most of the clothes I need but will have to buy a few smaller items.
(c) I can earn more than \$_____ if I don't get \$_____ from my parents.
(d) I could borrow money from my brother.
(e) Let 4-H'ers list other ideas they have.</p> |
| <p>3. Plan how to use your resources to achieve goals. Decide what to plan for.
(Write "Plan how to reach your goals.")</p> | <p>3. (a) I will save \$_____ each week.
(b) I can cut lawns or shovel snow to earn money.
(c) I can ask for a suitcase for Christmas or my birthday or borrow my sister's.
(d) Let club members list other means (resources) to help them get to 4-H camp.</p> |

4. Work your plan. Carry out your plan. This takes place during the year.

(Write "Work Your Plan.")

5. How well did I do? How can I use this in making future decisions?

(e) The whole club may raise enough money for every club member to go.

4. I will need the use of a lawn mower or a snow shovel. I will need lawns to mow and drives or walks to clear.

5. I earned \$_____ and saved \$_____ from my allowance. I went to camp and had a good time. I made new friends and this can't be measured in terms of money.

Perhaps this chart could help the members in applying this process to other activities.

Activities for Club Meetings

Select activities that meet the needs and interests of your group. You might get members to help in the selection.

Age 11-12

1. The puppet show "The Money Trap" may stimulate interest in money management. The script, MHM:30, and directions, MHM:31, are available from your Extension office. See appendix for sample copies.

The puppets may be made and operated by club members or the script may be used only as a skit.

2. Demonstrate how to cover and mark jars, boxes, and envelopes. See page 15 of "Mapping Your Money Trip." Members may make samples and exhibit them at the next meeting.

Members may enjoy making containers to divide their money into the categories: spending, saving and sharing. The leader or member, may give a demonstration on making or decorating containers.

Suitable containers are: baby food jars, small boxes, or soft drink cans. The problem is getting 3 identical containers. Care should be taken with soft drink cans because of sharp edges.

Boxes and cans may be covered with paper or self-sticking plastic. Jar tops and cans may be painted. Print the words "Share," "Save," or "Spend" on each of 3 containers. Some members may wish to use different categories for planning. A box (perhaps 4-1/2 by 3-1/2") can be decorated. Note paper, thank-you cards, etc., usually come in attractive boxes. A picture or design may be pasted over the printing so the entire box doesn't need to be covered.

Place the envelopes in the box for each planned category, such as: snacks, school supplies, gifts, contributions, etc. Used envelopes are good for this. Cut them to fit the depth of the box and label the categories. Each member chooses his own categories.

3. Let the members exhibit their boxes and jars.
4. Let two 4-H'ers demonstrate how each of us uses money differently and how we must make decisions in using our money.

Provide change and let members plan how to use it. If the group is too large, 2 or 3 members can do it before the group. Provide boxes and play money or cut-out cardboard "coins." If only 2 are to do this demonstration, real money could be used.

5. You may want to tour a bank.
6. The members can tell how they earn money. Select some jobs that are profitable for this group and teach them how to do them well.
7. Quiz. Copy contained in appendix.

Age 13-14

1. Use puppet script as a skit. Same as number 1, under Age 11-12.
2. Demonstration: Writing checks.
 - a. How to write a check.
 - b. How to fill out and balance the stub.
 - c. How to endorse a check.

Use a chart and fill in as demonstration progresses. Secure enough checks from the bank for each member to write a check.

3. Take a bank tour.
4. "Job Training," as suggested in #6, above: use jobs appropriate for this group. This might include window washing, car washing, etc.
5. Members may design and make exhibits for club and county-wide events.
6. Demonstrations by members. There are many suitable topics. Some are: the history of money; the cost of shoplifting to consumers; ideas for earning; comparison of returns on savings; etc.

7. Have a money party. Let each member pay a certain amount, and then the group can plan a party.

8. Set up a club project to help someone who needs it. This may not require money but it can teach members to share time and talents as well. Projects may be: writing letters for or reading to shut ins, the elderly, or the blind.

9. Use the game "Life," available at better toy counters. It is useable for a small group.

For age 14 and above the following activities may be of interest.

1. Demonstration on checks as outlined on page 17.
2. Take a bank tour.
3. "Job Training" as listed previously, but adapt to jobs that are applicable to this group. How can you qualify for earning money now? One 4-H'er learned to shampoo his mother's rug, then turned rug shampooing into a profitable "off job" business. How about window washing, waxing floors, etc.? How does a person approach the homemaker for one of these jobs?
4. Members may design and make exhibits for club and county-wide events.
5. There are many suitable demonstrations that can be used. Some are: shopping for credit; cost of a specific item bought with cash or on credit; college costs; ways to cut college expenses; cost of obtaining advanced training other than college; cost of car operation; cost of getting married; cost of living; investing in stocks; selecting a place to put savings.
6. Debate - Teenagers Use of Credit.
7. Set up a club project to help someone who needs it. Suggestions are discussed above.
8. Have a fashion show, incorporating credit into it. Use identical suits, coats, or an entire outfit to show the difference in cost if bought on credit or with cash.

Parent's Stake in the 4-H Money Management Projects

TO PARENTS

The 4-H Money Management Project has been designed to give boys and girls an opportunity to:

- learn to apply the steps of the decision-making process.
- gain experience in planning for the use of money.
- realize that individuals spend money differently because they have different values and goals.

Adults who manage their money wisely know that it takes experience and practice. The majority of parents want their children:

- to have a good attitude about money and to learn to use it wisely.
- to recognize that there is rarely enough money to buy everything a person wants.
- to learn that individuals have to decide which "wants" are necessities, which are luxuries, and which luxuries will bring the greatest satisfactions.
- to enjoy spending his money, but at the same time learn how to get as much satisfaction as possible.
- to plan for the future and to learn to save for goals he has set.
- to be generous but not extravagant, to share with family, friends, and those less fortunate.
- to learn how to keep a record of expenses and income and how to use these records.

We must remember that the way a child feels about money is influenced by his family, his friends, the family's friends, his school, and by the amount of money everyone has to spend. However, many authorities believe that parents can do more than anyone else to guide the child in forming the right attitudes about money.

Parents have an interest, too, in how young people get their spending money, how much they should have, and what they should be responsible for buying.

Young people will probably earn \$180,000 to \$500,000 in their lifetime. They need to be helped to get ready for this big business.

Using Money

Let them have some money to spend; encourage allowances.

Young people must have experience to develop a philosophy and pattern of spending. They must have money for necessities as well as for extras.

Choice-making is not learned in one effort.

Set some limits at first so that not enough money will be involved to make your children too unhappy when they make mistakes in judgement.

Don't expect them to appreciate the value of saving for some vague or distant goal.

Don't emphasize saving to the point that your child saves when he should spend. Let them know that there are some expenditures they should make and that they have obligations to themselves and to others.

Encourage them to share.

No one knows better than you that children differ greatly in management of money. However, the information below may help you better understand why they act as they do.

How youngsters are likely to behave:

Remember that stages can overlap.

11 years

They may be "money mad" or care very little.

Spending is becoming a thought-out process.

12 years

Not as intense in his money interest as before.

Becomes clever at saving from his allowance.

Generous in lending, but he sees that he gets it back.

Some are reckless squanderers. They need guidance so that it doesn't become a set pattern.

Most have an allowance, but some may earn.

13 years

They are more stable.

They need a larger allowance; some are earning.

Boys usually save for a specific purchase; girls are more apt to save for presents.

Even the quiet, thoughtful characteristics of the stage at this age doesn't resolve all of the financial difficulties. Their money "just goes"; they always need more. Others who don't lack funds may have difficulty in organizing their budget or their money.

Someone needs to help them organize a budget.

Allowances - Many families give their children an allowance and let them consider this as their share of what the family has to spend. It may be a small amount, but they will gradually learn how to use it to get some satisfaction. By the time a child is 4-H Club age, he has had considerable experience in

spending money. He may have developed some attitudes about allowances. As one child said, "I don't want an allowance because I can get the folks to give me more money by just asking them for it."

An allowance should entail a business agreement between parent and child such as, using the allowance to buy treats and school supplies, or maybe his allowance will cover his recreation costs. As he gets older, part of it might purchase some of his clothes. This gives some practice in choice-making and using money that would go to buy clothes for him anyway.

If a child is willing to forego ice cream cones and save dimes for something he wants more, he is learning management. Sometimes school supplies last much longer when bought with an allowance because he is saving for something he wants.

A child's allowance should be enough to cover the needs as agreed on by the family, a little to satisfy his personal satisfactions, a little to save, and a little to share.

An allowance doesn't have to be a big sum. The amount will depend on the age of the child, his experience with money, and the amount the family can afford. Some families have found it very enlightening to keep a record of "hand-outs" to the children which has resulted in giving an allowance.

Just one "don't" to parents--don't use the child's allowance as a club for discipline or for good grades. When parents do this, they lose sight of their true purpose in giving an allowance which is to teach the child how to manage money. Can you really put a price on discipline or grades?

Earnings - Parents should let children earn part of their money. This will depend on the child's age, abilities, and opportunities for jobs. Help him to build sound attitudes toward work. How adults talk about their jobs will influence the way a youngster feels about his own job.

Should parents pay children for work at home? Does a child have some responsibility as a member of the family? These are questions each family will have to consider. There may have to be a compromise. The parents and the child will decide which tasks are his responsibilities and which ones he will be paid for doing.

Gifts - Gifts of money are another source of income. Parents need to remember that it is the child's money so they should not tell him what he must do with it. This is true if the child is to develop an ability to manage his money for the most satisfaction. This is the time when development choice-making begins. The role of the parent is that of a counselor in suggesting and discussing alternatives.

Records - Keeping a record of expenses is never easy. This is a very important part of management. Records become a management "tool": (1) they give important information for use in planning activities; (2) they are needed to check plans to learn if they are realistic; (3) they provide facts which help in making financial statements.

Suggestions that may help you counsel with your children:

- Understand your own attitude about money.
- Recognize that boys and girls should have experience in managing money.
- Many of the things we do involve money and we have to make choices daily.
- Help children realize that happiness is not dependent on the amount one has to spend but that satisfaction comes when one plans and achieves those things one wants most. Casual spending rarely achieves those things one wants most. Casual spending rarely achieves goals.

Help them to understand that a plan is just a guide, and can be changed when necessary but know why changes are made.

For further readings:

Preteens Manage Money - Circular 970, Virginia Extension Service

Your Child and Money, Public Affairs Pamphlet No. 370, 25¢.

Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016.

If you are interested in pamphlets on Family Financial Management, visit or call your local Cooperative Extension Service. It is listed under your county or city.

Hilda Dailey/jb

MHM: 42

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MONEY QUIZ

TRUE
OR
FALSE

- (F) 1. It is not important to practice money management if your income is less than \$1.00 per week.
- (T) 2. Your budget of income and expenses should be in writing.
- (T) 3. Establishing goals is an important part of money management.
- (F) 4. Your list of goals should not include anything that cannot be paid for out of one week's income.
- (T) 5. Even if your only income is a weekly allowance, it is still important to practice money management.
- (T) 6. Saving part of our regular income is how we obtain our long-run goals.
- (F) 7. An allowance should only be spent on treats.
- (T) 8. Taking care of the things you have is part of money management.

Order MHM: 46 for club members use.

THE MONEY TRAP

(A puppet show for 4-H'ers - 11-12 year olds).

Written by Mrs. Shakeep Kassem, 4-H Leader, Montgomery County, Virginia

Scene opens in a living room where our two friends Puff and Stuff are dancing to the latest record.

Puff: Man, this is a real groovy record!

Stuff: Yea man, this really swings. (Could end music here)

Puff: You're lucky. You got the last one at the record shop. It's been one of the top ten for weeks.

Stuff: Couldn't have gotten it if my Aunt Laura hadn't sent me five dollars for my birthday.

Puff: Five dollars? Boy, she's a groovy aunt. (Record ends--they sit down or wipe brows) Whew!

Stuff: Me too! Yea, my Aunt Laura is really swell. Instead of sending me socks or hankies or something I didn't need, she sent something I'm always short of--money.

Puff: Speaking of being short of money, you owe me 50¢ from last week!

Stuff: Gee, I'm sorry, Puff. I meant to pay you back, but I just forgot.

Puff: That's okay. But if you have it now, I could sure use it.

Stuff: Sure. Here. (Dig in pocket and open pocketbook) Let me see ---
I think I have 50¢ left (counts) 10-15-25-35-40-45-50 and a dime to spare!

Puff: Is that all you have left out of five dollars?

Stuff: (Puzzles) I guess so. I don't know where it all went. I only got it day before yesterday.

Puff: Gee, I have to take your last bit of money.

Stuff: You'd better take it while I still have some. (Count out money to Puff)
There! Now we're even.

Puff: Thanks. I don't mind loaning money when people pay me back.

Stuff: You sure must get a big allowance, Puff. You always seem to have
lots of money.

Puff: I get a dollar a week and whatever I earn babysitting and junk.

Stuff: Hey, that's what I get too. (Scratches head in wonder. Then
brightens) You must do more odd jobs than me. That's it.

Puff: Maybe. . .(Doubtfully, shakes head) But I don't think so. I
can't count on more than 75¢ extra a week. How much can you count on?

Stuff: I don't know. I never stop to figure it up. I guess 75¢ is about
right. I always seem to need it right then, so I spend it.

Puff: My goodness! I could never get along that way.

Stuff: Oh, well -- 'Easy come - easy go' they say. Mine sure goes easy.
(Bell rings) Hey, there's the mailman! (Goes to door - comes back
with mail - sorts it) Yahoo! Here's one for me.

Puff: Open it, open it--(Peers over Stuff's shoulder)

Stuff: (Jerks away) I'm going to--just a sec!

Puff: (Offended) Don't be so snobby--I know what it is anyway!

Stuff: You don't!

Puff: Yes, I do. I got one this morning in the mail. It's. . .

Stuff: (Yelling) Don't tell me. . .I don't get much mail and I want to
read it myself.

Puff: (Happy again) Okay, Stuff. But hurry up--you'll just flip.

Stuff: Okay - (Rips open letter) It's an invitation!

Puff: Read it, read it.

Stuff: "You are invited to a Birthday Hop at Bunny Smiths -- The Turtles will provide the music - Friday at 7:00 p.m."

Puff: (Excitedly) Isn't that groovy? The Turtles! (Dances around) I really dig that group.

Stuff: (Dazed) Friday? This Friday? That's only two days away.

Puff: You bet! What are you going to wear? (Notices that Stuff has his head in hands). Hey, what gives? What's wrong, Stuff?

Stuff: Oh, Puff, I can't go! (Wails) I can't go!

Puff: Why? Why not?

Stuff: (Holds up empty purse) That's why! No money! No bread, as the Hippies say. And it's a birthday party.

Puff: That's right--Here you can borrow back the 50¢.

Stuff: Sixty cents won't buy a good gift. But, thanks Puff.

Puff: Borrow on next week's allowance.

Stuff: I already have. I've used up the whole month already!

Puff: Borrow from your Mom and Dad.

Stuff: No soap! Dad said no more money till allowance time. (Sobs) I just can't go.

Puff: Don't cry Stuff. We'll think of something. . .

Stuff: Money, money. It runs through my hands like water!

Puff: What you need is a money trap!

Stuff: A money trap? What's that.

Puff: Well, that's what I call it. Money use to run through my hands too, until I found a way to stop it. A money trap.

Stuff: Sounds goofy to me.

Puff: Well, it works.

Stuff: Sure seems to for you. Okay what is it?

Puff: It's just a plan of how you can use your money. Sort of a budget.

Stuff: A budget? Oh, one of those things -- How will that help?

Puff: (Thinking --) Well, maybe if you showed your parents that you were trying to figure out a way to manage your money better, they would advance you some money for the present.

Stuff: Yeah, that might work. Let me have your money trap.

Puff: I can't.

Stuff: Why not? You're just being selfish.

Puff: No, I'm not. No two people are alike. No two money traps are alike. You have to make your own.

Stuff: Oh, I see. I spend money for records, you collect posters. Will you help me?

Puff: Sure I will. (Puts arm around Stuff) I'm your best friend, aren't I?

Stuff: You sure are! Where do we start?

Puff: First, we have to build a trap. Our trap is made of paper. Get me a sheet of paper.

Stuff: (Goes & gets a piece of paper & pencil) A paper trap, huh?

Puff: Yep! In order to catch your money before it runs through your fingers, you have to see it and know where it goes.

Stuff: I see I think?

Puff: Okay, put down how much money you get every week.

Stuff: (Writing) \$1.00 allowance -- .25 for taking out Mrs. Jones' garbage and .50 for babysitting for Mrs. Lee That's \$1.75.

Puff: Right! Now --

Stuff: But sometimes I get more jobs and what about birthday money?

Puff: But you can't count on that! That's extra - this is what you have that's certain.

Stuff: Okay, now what?

Puff: Now you put down the things you have to buy with that money each week.

Stuff: Like what?

Puff: Well 4-H dues, Church offerings, movies and snacks.

Stuff: 4-H dues 25¢ a week, 15¢ for church, 50¢ for movies, about 50¢ for snacks. Let's see, that's \$1.40.

Puff: See, you have 35¢ left over. That's for the unexpected each week - you might spend more at the movies or snacks or you could save it and add it to something you want later. Dig?

Stuff: I dig! And any extra money I get I put in my savings account. Will it really work?

Puff: You might have to change a few things after you get started, but the important thing is to stick to it every week and keep a good record.

Stuff: Good! Let's go show Mom. (Throws arm around Puff and they exit singing - "We have built a money trap, a money trap, a money trap. Oh, we have built a money trap to trap our money in!" (To the tune of Muffin Man).

Hilda Dailey, Extension Specialist, Home Management -- MHM:30

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. W.E. Skelton, Dean, Extension Division, Cooperative Extension Service, Virginia Polytechnic Institute and State University, Blacksburg, Virginia 24061

ANIMAL PUPPETS

From Boxes

The boxes can be gelatin boxes, instant pudding boxes, or boxes similar to these.

Materials Needed:

- (1) 1 jello box (lower jaw)
- (2) 1 pie mix box (upper jaw)
- (3) construction paper - any color
- (4) brown bag
- (5) glue - tape
- (6) scraps of paper, felt, fabric, pipe cleaners, yarn

General Instructions

- (1) Cover both boxes with brown paper bag
- (2) Tape both large & small boxes together
- (3) Line inside with contrasting color construction paper, red for example
- (4) Decorate in a manner, for example
 - (a) pipe cleaner, glasses
 - (b) yarn, hair, mustache or beard
 - (c) Felt, fabric or construction paper for eyes, ears, mouth

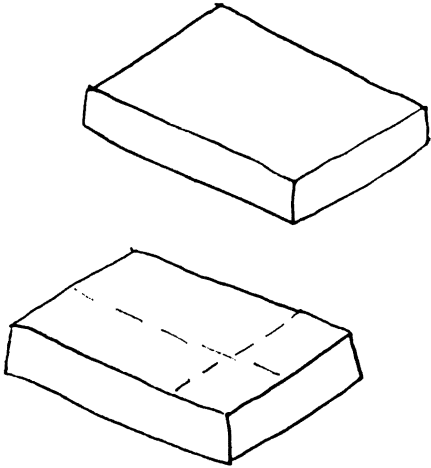
Animals

- (1) Zebra: Cover with white paper instead of brown, black ears & short mane. Glue on black strips & V-shapes
- (2) Lion: Yarn for mane, paper teeth in mouth
- (3) Elephant: Make cone out of construction paper & glue on, large ears out of felt. Tusks out of pipe cleaners.
- (4) Leopard: Glue on spots. Whiskers from old broom & stick in box
- (5) Walrus: Tusks cut from heavy paper. Mustache from black yarn or thread
- (6) Horned Owl: Use raisin boxes. Add black features

Hilda Dailey, Extension Specialist, Home Management
Extension Division Cooperative Extension Service
Virginia Polytechnic Institute and State University
MHM: 31

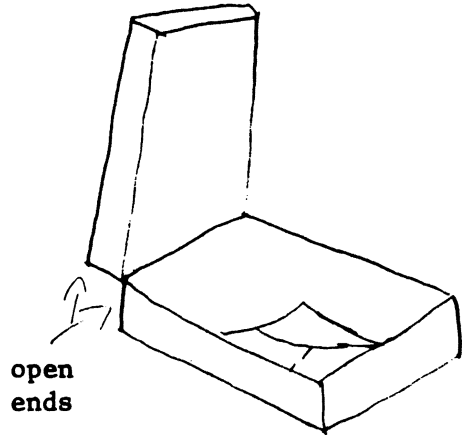
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STEP 1.



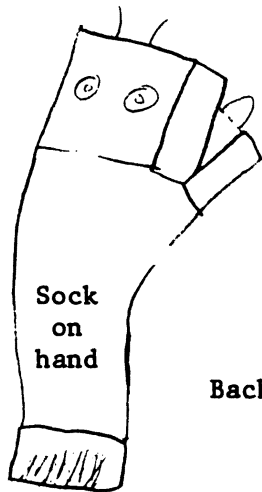
Cover both boxes. These will become the jaws.

STEP 2.



Hinge and Line with red paper.

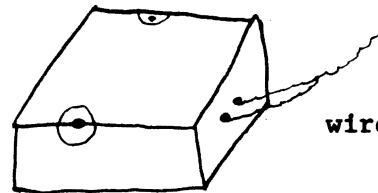
STEP 3.



Sock on hand

Back view

STEP 4.
Elephants Trunk



Attach wire, twist