# Personal Development & Leadership

## ELEMENTARY

## FINANCIAL MANAGEMENT

**Reading Makes Cents**

**Youth Materials:**
- National 4-H Curriculum Reading Makes Cents (#08389DD)
- 4-H Involvement Report (#91910)
- 4-H Project Record Book (#91950)

**Volunteer Materials:**
- National 4-H Curriculum Reading Makes Cents (#08389DD)

**Note:** May be used multiple years.

**About the Project:**
- *Reading Makes Cents* is designed for 3rd through 5th grade youth in aferschool programs, although it may be used in all 4-H group settings.
- It consists of seven sections:
  1. The History of Money
  2. Managing Money
  3. Earning Money
  4. Spending Money
  5. Saving and Investing Money
  6. Sharing and Giving Money
- Each section has 5 - 8 activities. Each activity features a children’s book that ties reading to financial literacy. Plus, there are Family Time Activities (in English and Spanish). The curriculum emphasizes that saving is not an option, but a necessary part of all budget practices.
- The children’s books are used multiple times in different activities. Most books may be easily borrowed from a local library. Additional resource books are listed at the end of each section.
- The helper/adult Volunteer guides the youth through a minimum of two activities from each section for a total of 14 activities. *Word Searches* build vocabulary but are not considered an “activity.”
- It is recommended but not required that the first activity be the *Reading Makes Cents* Journal.

**Project Requirements:**
- Give an oral presentation (speech, demonstration or illustrated talk) related to this project.
- Display the Exhibit

**Complete the following:**
- 4-H Involvement Report (#91910)
- 4-H Project Record Book (#91950)

**County Requirements:**
Check with your County Extension office for more information.

**Support Materials:**
To order National 4-H Curriculum visit: [https://shop4-h.org/products/financial-literacy-curriculum-reading-makes-cents-digital-download](https://shop4-h.org/products/financial-literacy-curriculum-reading-makes-cents-digital-download)