



Texas 4-H Personal Finance Education

Project Description

4-H Personal Finance Education is designed to empower youth with the knowledge and skills needed to make informed and responsible financial decisions. It focuses on teaching essential financial concepts such as budgeting, saving, managing money, understanding credit and debt, and developing long-term financial planning strategies.

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Through hands-on activities and real-world applications, 4-H Personal Finance Education aims to foster financial literacy, promote economic independence, and prepare young individuals for a lifetime of financial well-being.

Basic

- Understand wants and needs
- Learn ways to use and save money
- Purpose of financial institutions
- Start financial record keeping
- Learn consumer decision making skills
- Set and reach a savings goal
- Identify sources of income

Intermediate

- Develop SMART goals
- Create a spending and savings plan
- Manage financial records
- Practice using consumer decision making skills
- Distinguish between good and bad uses of credit

Advanced

- Career Planning
- Solve real world financial problems
- Use information in financial records to make decisions
- Distinguish between good and bad uses of credit

TAKE PERSONAL FINANCE EDUCATION FURTHER

Project Learning Opportunities:

Workshops, tours, project meetings, contests, etc.

- Go on a comparison shopping trip
- Do online research prior to making a major purchase
- Visit a local financial institution
- Give a presentation to a group on a consumer topic
- Create a personal or college or event budget
- Track personal spending and savings
- **Consumer Decision Making**

This contest is based on the skills of consumer observation, comparison, and the ability to make a fact-based purchase. Each participant is expected to defend their purchases to a panel of judges. This contest is held at the district level and at 4-H Roundup.

- **It's Your Money! Financial Education for Young Adults**

It's Your Money is a combination of classroom learning followed up by an active, hands-on real-world experience where young people have the opportunity to make lifestyle and budget choices similar to those in the "real world".

Resources:

- [Consumer Decision Making Guide](#)
- [Explore Consumer Decision Making](#)
- [Explore Food and Nutrition Dollars and Sense](#)
- [My Financial Future](#)
- [Financial Champions](#)
- [Smart Cents](#)

Did you know?

4-H is a club for kids and teens to develop life skills and make friends. Youth can join 4-H in all 254 counties. Everybody ages 8-18 and in 3rd-12th grades can join 4-H. Kids in Kindergarten to 2nd grades can join as Clover Kids. There are 43 different project areas in five project categories: Agriculture & Livestock, Family & Community Health, Leadership & Citizenship, Natural Resources, and STEM.

Want to get started?

First...Contact your County Extension Agent!

- Contact information can be found at texas4-h.tamu.edu > contacts information at the bottom of the page > county offices

Explore more at texas4-h.tamu.edu