

**Title:**

Your Money, Your Future: Financial Literacy for Middle School Youth

**Type:**

Educational Resource Exchange

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**Key Words:**

financial literacy for youth; 4-H club programs; curriculum

**Target Audience**

Educators working with 4<sup>th</sup> – 8<sup>th</sup> grade students

**Objectives/Purpose**

Financial literacy has been identified as a high priority issue for 4-H/Youth Development programs in Georgia since 2005. Agents and program specialists learned about existing curricula such as the High School Financial Planning Program® from the National Endowment for Financial Education, Financial Fitness for Life from the National Council on Economic Education and other resources for youth programs.

In 2007, 4-H/Youth Development agents identified the need for a series of financial management lessons for use in school clubs. The 4-H/Youth Development program in Georgia reaches tens of thousands of young people every year through school clubs. School clubs meet once a month throughout the school year during school hours for a 30-minute lesson. Depending on the county, one or more grades (generally from 4<sup>th</sup> to 8<sup>th</sup> grade) will be targeted for school club programs. Every student in the targeted grade(s) in that county participates in the school club program

**Content/Description**

A development team consisting of the financial management specialist, 4-H/Youth Development Agents, and Family and Consumer Sciences Agents worked together for more than a year to develop Your Money, Your Future (YMYF). YMYF is a series of six lessons for students in 4th through 8th grades. Each lesson plan includes three or more fun activities that illustrate and re-enforce key concepts.

Participants in this session will learn about the Your Money, Your Future curriculum, the goals of the program, and the objectives for each of the six lesson plans. The presentation will also include one or more of the activities developed to teach 4th through 8th grade students basic financial management concepts.

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