

Educational Program Resource Exchange Proposal: *Your Money, Your Future*

Kandi Edwards, University of Georgia - Whitfield County Extension

Abstract:

Financial Literacy among America's youth has been in recent years and continues to be an area of concern for youth development organizations. *Your Money, Your Future*, Georgia 4-H's financial literacy program, was designed to increase economic understanding and encourage successful money management habits among youth. Using the three basic uses of money, spending, sharing, and saving, this ten lesson curriculum provides a solid financial foundation that leads students to develop healthy and successful personal money management skills. The curriculum is primarily designed to be used with youth from 4th – 8th grade and correlates to the Common Core Georgia Performance Standards.

Purpose of the work:

Local youth development agencies, Dalton Public schools and Whitfield County schools in northwest Georgia share a diverse student populous that has provided an ideal audience for *Your Money, Your Future*. Additionally, the Dalton-Whitfield community has faced many economic hardships in the recent years. Educators and youth developmental workers had acknowledged the need for opportunities that would stimulate the awareness of successful financial practices among the Dalton-Whitfield youth. This recognition provided various venues for presenting *Your Money, Your Future* lessons to the Dalton-Whitfield youth. The desired goal of each lesson or lessons presented was the promotion of healthy financial practices among the participating students. *Your Money, Your Future* lessons and activities are easy to adapt to various grade levels or audiences while leading all participants to learning more about spending, saving, and sharing money and its importance in their future.

Overview of the work:

Making minor adaptations to *Your Money, Your Future* learning activities, the Whitfield County 4-H Agent targeted high school students that were under-performing in their classes, as well as middle school students. Lessons were presented in school classrooms and in afterschool settings. Small items of appreciation were given to the participants at the end of the scheduled lessons.

Impact/Results:

Georgia youth participants in *Your Money, Your Future* completed a pre-test and post-test for evaluation purposes in 2012. Significant positive areas of change were noted in the before and after program student responses in the values, knowledge and behaviors associated with money management/practices:

- searching for more information about money on your own
- giving money to charity
- saving money for goals
- buying things because you need them
- giving money where you worship

For evaluation purposes in the 2012-2013 school year, 87 of 108 Whitfield County 7th grade participants at Valley Point Middle School completed the *Your Money, Your Future* pre-test and post-test. This evaluation was designed to demonstrate what impact the *Your Money, Your Future* program had on these students and was intended to answer the following questions:

1. How did the program affect the knowledge and behaviors of the participants' in regard to money management?
2. To what extent has the program contributed to the participants' intention to go to college?
3. To what extent has the program contributed to the participants' behavior to share financial information with parents?

Positive areas of change were noted in the before and after program student responses in all three question areas. However, the area where responses indicated the most significant positive changes in respondents occurred in the values, knowledge and behavior related to money management/practices. Results showed that more respondents after the program than before reported increased frequency of recommended behaviors:

- saving money for goals
- giving to charity
- adding money to savings
- reading information before buying goods.

Feedback from faculty members was positive as well: "Ms. Edwards used several different teaching techniques in order to teach each lesson. She used games, photos, charts, reading materials, etc., in order to meet each student's learning abilities. This technique was great in capturing and maintaining student's attention." Teachers were appreciative of the experiential learning activities that kept students engaged in the lessons and focused on the successful money management practices presented.