

STRENGTHENING FAMILIES



Do You Have Dreams or Do You Have Goals? – Denise Retzleff

If you'd like to travel around the world someday, is that a dream or a goal? Dreams are things we imagine might happen. Goals clearly state what you want to happen and when and how it is to be accomplished. Dreams can be turned into goals if you make them SMART.

<u>S</u>pecific	Clear, precise, definite; not general, broad, or fuzzy
<u>M</u>easurable	Written down so progress can be measured
<u>A</u>chievable	Something that can be accomplished
<u>R</u>ealistic	Appropriate for the person, circumstances, and geographic area where you live
<u>T</u>ime Bound	Definite deadline



Twenty-three Fond du Lac County 4-H Teens recently put their goals in writing when they participated in Do-It-All With 4-H. This annual leadership training is planned and coordinated by 4-H Junior Leaders for other 4-H teens. During the program, members drew their life line and plotted out what they hoped to be doing in 5, 10 or 20 years. Then they got specific and began to outline how they can turn their hopes into realities. Youth discussed selecting between options when there are conflicting goals. They talked about accepting responsibility for the decisions they make. There were also activities to practice working together on group goals, and discussion on how group goals are for the betterment of all, not the individual. Following the training, participants were treated to pizza and entertainment at Do It All Sports Center.

Jeanna Zuelke, Joey Dabringer, Luke Rankin, Cole Tidemann, Jessica Ebert, Cody Waldschmidt and Blake Simon work together to develop a strategy to accomplish a team goal at Do-It-All With 4-H Leadership Training.



Financial Literacy in Fond du Lac County – Shelley Tidemann

What is financial literacy? The U.S. Financial Literacy and Education Commission defines financial literacy as “the ability to make informed judgments and to take effective actions regarding the current and future use and management of money. Financial literacy should include the ability to understand financial choices, plan for the future, spend wisely and manage and be ready for life events, such as job loss or saving for retirement.” (Basu, Somnath Dr. Associate Professor, Finance, California Lutheran University, **Financial Literacy and the Life Cycle**, White Paper, White House Conference on Aging, 2005)

Fond du Lac County UW-Extension Family Living programming is supporting the need for Financial Literacy education through educational programming currently targeted to youth. Two opportunities are: Reality Day at Fond du Lac High School and the Ultimate Money Quest.

Reality Day – Two hundred forty-nine students grades 10 – 12 participated in a Reality Day simulation sponsored by the Fond du Lac High School for its students with community member involvement. Reality Day simulation is the copulation of classroom instruction based upon personal finance concepts. Youth have researched a career of their interest and proceed through (continued on back page)

AGRICULTURAL PROFITABILITY



Parlor Peer Groups – Paul Dyk

In Fond du Lac County, over 60% of the cows are on dairy farms that have over 150 cows. On most of these dairy farms, employees are responsible for much of the labor involved in feeding, cleaning and caring of the dairy cattle. Most of these cows are milked in milking parlors. The milking parlors are a key component to labor and overhead costs. Over the last year, a parlor peer group has met to discuss increasing the efficiency of these parlors and improving the milk quality harvested from these parlors. Paul Dyk, Dairy and Livestock Educator in Fond du Lac County, and Dr. Doug Reinemann from the University of Madison have facilitated this group to encourage dialogue between parlor managers. Data was collected and collated between nine different dairies. Management changes were made on individual farms that resulted in improved labor efficiency and milk quality. In 2008, the group continues to grow and become an important source of information for all those involved.

Financial Literacy in Fond du Lac County – continued

the Reality Day simulation of real life expenses individuals incur. Community volunteers help staff and interact with students as they work through the different categories highlighted within the simulation. Reality Day at Fond du Lac High School is held two times a year, spring and fall. UW-Extension Family Living serves on the planning team, as well as developed a statewide evaluation tool to gather input from the students' change in knowledge.

Ultimate Money Quest – If you are a middle school age child or know someone this age, then the Ultimate Money Quest is an opportunity to check out this summer.

UW-Extension, St. Agnes Hospital Foundation, Marine Credit Union, Citizens First Credit Union, Guaranty Bank, Fox Valley Savings Bank, M&I Bank and US Bank are coordinating a day devoted to learning more about money and financial decisions for middle school age youth. This collaboration is in its third year offering this educational opportunity in the Fond du Lac area. The Ultimate Money Quest will be held on June 18th at UW-Fond du Lac. Youth attending will have an opportunity to increase their financial literacy skills in the areas of consumer decision making, what goes on at the Federal Reserve Bank, change please - making change, power of investing instead of spending, and ID theft prevention techniques, plus they will participate in a Reality Store Simulation.

Youth attending will be involved with interactive learning that will give them a reality check about financial decisions they will make in their lives now and in the future.

Financial Literacy education for youth has been identified as an area in which the Wisconsin Department of Public Instruction standards for teaching personal finance in High Schools in Wisconsin have been developed. Educating youth to become financially literate gives them skills and tools to help make better financial decisions throughout their lives.

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