

STRENGTHENING FAMILIES

The Ultimate Money Quest – Shelley Tidemann

How do you get the attention of children who live in a high-speed, high-tech consumer society? How can financial literacy be taught and practiced by our youth?

On June 12th, 27 middle school age youth gathered for the 2nd annual Ultimate Money Quest, at the UW-FDL Campus. Their mission began at 9:00 a.m. and concluded at 3:30 p.m. Seventy percent of the youth came from the City of Fond du Lac, but outside of the city the following areas were represented: Campbellsport, Van Dyne, Brownsville, Horicon, Waupun, Brandon, Rosendale, and Eden. Fifty-two percent of the participants were girls and 48% were boys. As far as what ages attended: 7% of the youth were 5th graders, 34% were 6th graders, 52% were 7th graders and 7% were 8th graders.

What were these youth in pursuit of, you might ask? Well, their search focused on understanding the value of money and how they use it. Youth found the Ultimate Money Quest stretching their financial literacy knowledge in regards to understanding money concepts so they make better decisions on spending, saving and taking care of their money now and into the future. The Ultimate Money Quest had middle school age youth participating in interactive, fun and energizing hands on sessions. The keynote address was on "It isn't easy being Green!" which had youth thinking about the actual "cost" for goods and services. How long do you have to work for that item being purchased? In addition, all youth attended the following sessions: What Change? - learning how to count change; Deal or No Deal - using a checkbook register and balancing a register; The Price is Right - what influences our choices; Money Matters for Young Adults - overview of the different services financial institutions offer; Stock Market - learning the difference about Bulls and Bears and how the stock market works; and Credit Card Smarts - knowing the use of credit and credit cards. The day included an opportunity to participate in a reality store simulation, which involved setting up a virtual savings account, purchasing a virtual piece of clothing, giving to charities and decision making in the reality store. On top of all that, they enjoyed healthy snacks and a great noon meal.



Some of the comments gathered from the participant evaluations were:

Q. What did you learn? **A:** How to count change (8 replies); We should save our money now; I learned when you use a credit card, you end up paying more, called interest on an item than if you used cash; Look for store brand food to save; How to write a check (8 replies); I learned that if you don't have the money, don't write a check for it; I learned the stock market rises when the company does well.

Q. Suggestions for next year? **A:** Social Security, more about checks and identity theft, sports dealing with math, running a business, what jobs are included with working with money, stock market, how a bank works.

The Ultimate Money Quest is a collaborative effort between UW-Extension Fond du Lac County, St. Agnes Hospital Foundation and the following financial institutions: Citizens First Credit Union, Fox Valley Savings, Guaranty Bank, Marine Credit Union, M&I Bank, US Bank and Associated Bank and Wisconsin Women for Agriculture.

The mission to teach money skills to youth can be complex. It makes sense to add to a youth's knowledge and skills base in the area of financial literacy, as learning to manage money wisely and well is a lifelong endeavor.

Self Esteem Grows at Summer 4-H Camp - Denise Retzleff

Children, teens and adults gather around a campfire, roast marshmallows and sing songs. Daytime activities include swimming, crafts, nature hikes, volleyball, and talent shows. This might seem like all fun and games but look deeper and we'll see young people growing in confidence and ability. It all happens at 4-H summer camp.

Let's take a closer look at the experience of "Jill", a first time camper. This was also the first time she had been away from home over night. Here she was at a facility 60 miles from home for four days and three nights with nary a friend in sight. Jill was nervous, so much so that she felt sick to her stomach. An experienced 4-H counselor spent extra time with her, helping Jill to become comfortable and feel included. By day two Jill was feeling a bit better, but when it was time to canoe, the uncertainty set in again. She watched others give it a try, hesitating to get in. With a bit of encouragement and assurance that she could paddle with one of the best canoers, just a short distance, she stepped into the boat. Jill was apprehensive as the canoe glided gently from shore, took a short trip and

returned. Together we celebrated Jill's new adventure. Day three brought the biggest surprise. Jill and one of the counselors had been practicing a simple line dance. They performed it in front of 70 campers and counselors at the talent show. Jill beamed, we applauded! Day four brought the end of camp with Jill expressing her enthusiasm to return next year. What a thrill to see a shy young child, with the help of skilled 4-H camp counselors, experience what camp has to offer and to grow in confidence.

AGRICULTURAL PROFITABILITY

The Ag Extension Newsletter – Paul Dyk

For many years, the Fond du Lac County UW-Extension newsletter for agriculture has been delivered to those involved in agriculture through mail. One month the focus of the newsletter has been crops and soils (Mike Rankin's "Bales and Bushels") and the next month the newsletter focuses on dairy production. The new dairy production edition titled "Dairy Frontiers" is put together by Paul Dyk, Dairy and Livestock Agent. The newsletter focuses on current research, timely production tips and local meeting announcements for the Fond du Lac County dairy industry. The newsletter is an unbiased source of information for the dairy industry that transfers research from universities to the agriculture industry. In a recent survey, over 98% of the dairy producers preferred to receive their newsletter by mail versus email or web postings. This is likely due to the lack of high speed internet on farms, the portability of the newsletter and the traditional familiarity of the newsletter.

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