# WHAT IS 4-H "It's Your Reality"?

4-H "It's Your Reality" program is an active, hands-on, real-life simulation which gives young people the opportunity to explore career opportunities and make lifestyle and budget choices similar to those adults face on a daily basis.

Participants assume that they are 25 years old and have completed basic educational requirements for their specific occupation. They are independent with no financial support from family or others. Each student will also draw to find out if they have any dependents.

After investigating potential careers, the participants receive a monthly salary for their chosen career and then proceed through the "4-H It's Your Reality" activity, deducting taxes, determining a savings amount and spending their monthly "salary" on the necessary and luxury items that reflect the career and lifestyle they have chosen.



## **PURPOSE**

The goals of 4-H "It's Your Reality" program are:

- ~To give students a glimpse of their future in fun and exciting ways.
- ~To help all students become aware of basic skills in financial planning, goal setting, decision making and career direction.
- ~To clarify the need for young women and men to examine their attitudes about their futures and their career expectations.
- ~To motivate students to stay in school, stay away from drugs and avoid teenage pregnancy.

## **FACTS**

- ~Young men and women with specific goals for their future significantly improve their chances for success in the adult work world more so than teens without career plans.
- ~For every 3 students entering college, only 1 will graduate within 5 years.
- ~About 70% of all those in first grade graduate from high school in Kentucky.

## **NEEDS**

~Between the ages of 14 and 20, young women and men make critical decisions that affect the course of their whole lives; decisions about educational paths, career options, lifetime mates and family living. They should make these critical decisions with the knowledge and a sophisticated attitude about the realities of and options for their futures.

### How Does It Work?

Using sample savings and checking account registers and deposit slips, participants learn how to record and manage their accounts.

After making their deposits, participants then proceed through the "4-H It's Your Reality" activity by making spending choices from the following categories:

\*Housing \*Groceries

\*Transportation \*Clothing

\*Insurance \*Entertainment

\*Utilities

They also choose a "chance" card which represents the unexpected expenses and incomes encountered in the real world.

After each choice, they make a deposit or write a check and balance their checkbook.

Representatives from the local community are needed at 4-H It's Your Reality program to assist students in determining how to successfully spend their monthly income in order to provide them with their desired lifestyle.

The goal of this experience is to help students realize whether their occupation will provide the type of lifestyle they desire.

After their trip through 4-H It's Your Reality store, students will have a greater knowledge of the type of career they wish to pursue after secondary education is completed. This will help them in goal setting and realistic future planning.

## WHY WE NEED YOU

Without the help of volunteers, we will not be able to put on 4-H It's Your Reality program for the youth of Kenton County.

Local community business people and leaders volunteer their time and resources for *4-H It's Your Reality program*. They provide information about Kenton County and also assist with the booth set-up.

Bank

SOS

Voting

Insurance

Child Care

Entertainment Clothing

Property Taxes

Transportation

Utilities

We will need volunteers to work the following booths:

Uncle Sam
Housing
Contributions
Grocery
Furniture
Chance Card
Communication
Medical & Dental

Health & Beauty

Law Enforcement Supplemental Income

## 4-H It's Your Reality

**DATE:** \_\_\_\_\_

TIME: 7:15 a.m. to 2:30 p.m.

More exact times closer to date

PLACE:

AUDIENCE: \_\_\_\_\_

4-H It's Your Reality is a cooperative effort between the Kenton County Cooperative Extension Service, Kenton County Schools, and community leaders of Kenton County.

FOR MORE INFORMATION
OR TO VOLUNTEER
CONTACT:

Or

Diane Kelley Kenton County Extension (859) 356-3155

## VOLUNTEERS MAKE A DIFFERENCE

#### Cooperative Extension Service

Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

#### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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# 4-H It's Your Reality Program

## Year Here



EDUCATIONAL
OPPORTUNITIES
FOR YOUTH
OF KENTON
COUNTY

Lexington, KY 40506