

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

*4-H "It's Your Reality"* 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"* 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 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"* 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"*, 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" for the youth of Kenton County.

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

We will need volunteers to work the following booths:

- |                     |                |
|---------------------|----------------|
| Uncle Sam           | Bank           |
| Housing             | Insurance      |
| Contributions       | Utilities      |
| Grocery             | Child Care     |
| Furniture           | SOS            |
| Chance Card         | Entertainment  |
| Communication       | Clothing       |
| Medical & Dental    | Property Taxes |
| Health & Beauty     | Transportation |
| Supplemental Income |                |

## 4-H "It's Your Reality"

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

TIME: \_\_\_\_\_

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:

School Contact Info Here

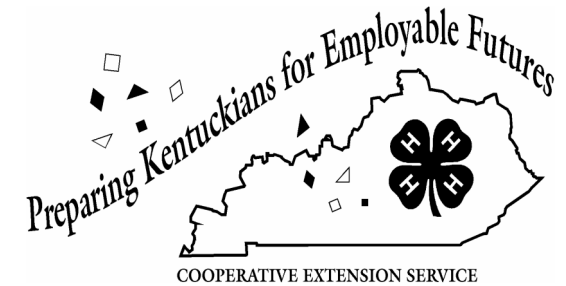
Or

Diane Kelley  
Kenton County Extension  
(859) 356-3155



# 4-H It's Your Reality

## Date



## EDUCATIONAL OPPORTUNITIES FOR YOUTH OF KENTON COUNTY

**VOLUNTEERS  
MAKE A  
DIFFERENCE**

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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.