

Discover 4-H!

In 4-H you can learn and do so many things! Find and circle the words on the right in the puzzle.



Ask your family to contact the MSU Extension office in your county and find a 4-H club to join. www.msue.msu.edu/4h



MSU is an affirmative-action, equal-opportunity employer. Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, gender, gender identity, religion, age, height, weight, disability, political beliefs, sexual orientation, marital status, family status or veteran status. Issued in furtherance of MSU Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Thomas G. Coon, Director, MSU Extension, East Lansing, MI 48824. This information is for educational purposes only. Reference to commercial products or trade names does not imply endorsement by MSU Extension or bias against those not mentioned.

forever

MICHIGAN STATE UNIVERSITY EXTENSION



Hand Washing Rap

Always wash your hands before you eat or handle food! Read the rap below out loud and clap your hands when you say the words in heavy type.

> You **gotta'** wash your **hands**, and you **gotta'** wash 'em **right**, **Don't** give in to **germs** With-**out** a **fight**.

0

O

 \bigotimes

Use **water** that's **warm** And **lots** of soapy **bubbles**, **These** are your **friends** For **preventing** germ **troubles**.

Don't **cut** your time **short** Your **fingers**–get **between**, It **takes** twenty **seconds** To make **sure** they're **clean**.

Gotta' **wash**... gotta' **wash** Gotta' **wash**-your-**hands**, Gotta-**wash**... gotta' **wash** Gotta'-**wash**-your-**hands**.



Adapted with permission from *Operation RISK: Reducing the Incidence of Sick Kids Through Safe Food Handling.* (1993). East Lansing: Michigan State University, MSU Extension, Home Economics.



Adapted with permission from Kaleidoscope: Just Outside the Door Member's Packet. (1989). East Lansing: Michigan State University, Cooperative Extension Service, 4-H Youth Programs.

front of your feet with a "whirr." (Grouse)

About Me

Draw in a face and hair to look like you. Color your strong muscles and bones and the foods that give them energy and help them grow.



Packet. (1989). East Lansing: Michigan State University, Cooperative Extension Service, 4-H Youth Programs.

666



Life's a Kick!

Go outdoors, be active, make friends, have fun and stay healthy! Color the frogs and write a positive message to share with a friend!



Adapted with permission from *Life's a Kick! Youth Tobacco Use Prevention Project.* (2002). East Lansing: Michigan State University, MSU Extension, 4-H Youth Development. Online at *http://web1.msue.msu.edu/cyf/youth/dst/Lifes-a-Kick.pdf*



bias against those not mentioned.

Save Money!

Use the SMART approach for developing your financial goals

It's fun to fantasize about winning the lottery! However, for most of us, it's a dream that simply won't come true!

What can come true (with some work, of course) is financial stability for you and your family. One critical component of a sound personal financial plan is a set of goals. They will help you focus on what you want to accomplish with your resources.

List and prioritize your dreams

Goal setting requires knowing what dreams and values are most important to you and your family and how to use them as the basis for your goals. Be sure to involve all family members with a stake in financial decisions in your discussion. As a group, talk about the things that are important to you, your needs, and your current financial situation, and then proceed to list and prioritize your dreams.

Use the SMART approach

Develop one to three SMART goals. Use your toppriority dreams as the basis for developing specific financial goals. Short-term goals are ones you hope to accomplish within the next year. Other goals may take longer and need to be planned over several years. Be selective. Financial planners tell us that it is almost impossible to work successfully on more than two or three goals at one time. The most effective financial goals are SMART:

Specific — They tell what will be done.

Measurable — They describe a dollar amount or action to be accomplished.

Agreeable — Members of your household know and have agreed upon the action.

Realistic — Resources are available to accomplish the goal.

Timed — A completion date is established.

SMART financial goals provide a framework for making decisions about what to do. Once accomplished, they can be a powerful source of satisfaction and pride. In a nutshell, SMART goals can help you turn your dreams into reality. Above all, keep in mind that the route to achieving your financial goals will be just like any other journey — it will have bumps and curves and detours. It will have supporters and naysayers. Know that it's okay to seek help when you need it. Mid-trip adjustments are often necessary, too. As Stephen Covey so appropriately states in the Seven Habits of Highly Effective People, "Begin with the end in mind." SMART goals will help you define the end financial results that you want to achieve.

Adapted with permission from *Money 2000, Personal Training for Financial Fitness*. (2000). East Lansing: Michigan State University, MSU Extension, Family and Consumer Sciences. Online at *http:// www.fcs.msue.msu.edu/fm/PDF/money200bs1.pdf*

Learn more!

For more resources on financial management, housing, lending, budgeting, saving, investing and more, visit the following MSU Extension web sites:

• Financial Matters

www.fcs.msue.msu.edu/fm/

Web resources for individuals and families on basic financial management- and housing-related topics. Information includes Extension curricula, budgeting basics, smart saving, investing for success, credit wise, insurance basics, retirement basics, tax information and bankruptcy education

Youth Entrepreneurship

web1.msue.msu.edu/4h/careers/entrepreneurship. html

Explore what it takes to become a successful entrepreneur. Take a look at what some Michigan 4-H youth are doing in this exciting area.

• College scholarship opportunities web1.msue.msu.edu/4h/scholar.html Michigan State University, Michigan 4-H Youth Development and the Michigan 4-H Foundation offer scholarships to help support after high school education for 4-H participants.

Be Healthy & Safe!



Adapted with permission from the **ERIB 2 for 4-H Curriculum** developed by Michigan State University Extension in cooperation with the Extension Service, USDA; Cooperative Agreement Number 12-05-300-633.

Learn more!

For more resources on healthy and safe living, visit the following web sites:

Don't Croak on Secondhand Smoke

www.fcs.msue.msu.edu/dontcroak/ Don't Croak is a research-based educational curriculum that is used to reduce children's exposure to environmental tobacco smoke.

• 4-H Health and Well-Being

web1.msue.msu.edu/cyf/youth/health.html 4-H links decision-making skill building to current health issues such as tobacco use prevention, stress management, nutrition and fitness, food safety, cancer prevention and safety belt use. Online learning materials on these topics for youth and volunteer youth leaders are available on this web site.

• Home Safe Kids

www.fcs.msue.msu.edu/homesafekids/ Home Safe Kids is designed to educate and inform parents about the dangers of household environmental hazards and to provide them with ways to protect their children.

Get Outdoors! Relax!

Why not try a new activity such as hiking, walking or bike riding to get more physical activity into your day? Regular physical activity helps reduce the risk of dying from heart disease and of developing colon cancer, diabetes and high blood pressure. It also helps control weight; keeps bones, muscles and joints healthy; reduces falls among older adults; relieves arthritis pain; and reduces symptoms of anxiety and depression (Centers for Disease Control and Prevention, 2005).

The 2005 Dietary Guidelines for Americans recommend that to reduce the risk of chronic disease, adults should be active for at least 30 minutes a day, most days of the week. To prevent weight gain, adults should be active for 60 minutes a day, most days of the week, and to lose weight adults should exercise for 60 to 90 minutes a day, most days of the week.

Fitting physical activity into your day is easier than you think:

Volunteer!

Help youth in your community!

There are five easy steps to becoming a 4-H volunteer:

- 1. Decide that you have the time and interest to help kids explore and chart positive futures.
- 2. Consider volunteering to lead a 4-H group in your community, your local school (before or after school), your church or any other location where there are kids who need positive, committed adult role models in their lives.
- **3.** Contact your county MSU Extension office to find out about local opportunities for 4-H involvement.
- 4. Complete Michigan State University Extension's Volunteer Selection Process.
- **5.** Share your skills, knowledge and talents while having fun with kids, and you're sure to make a difference in their lives.

Learn more!

For more resources on volunteering and mentoring, visit the following MSU Extension web sites:

• 4-H Volunteers

web1.msue.msu.edu/4h/volunteer.html Provides information on how to become a 4-H volunteer in Michigan.

• Michigan 4-H Mentoring Initiative

web1.msue.msu.edu/4h/mentor/

The 4-H Mentoring Initiative is a planned mentoring program for youth aged 5 to 19 that spotlights one-on-one, peer and small-group mentoring models.

- Walk the dog after dinner. Bring a water bottle with you and drink often.
- Visit a local playground with your kids. Swing, slide or hang from the monkey bars.
- Take a class that meets outdoors such as tennis or golf.
- Work in your garden.
- Find a physical fitness buddy and agree to meet every day. Take turns deciding on the activity of the day.
- Take a walk with co-workers during breaks.

Note: Talk with your physician before beginning a physical activity program.

Adapted with permission from the *Family* and Consumer Sciences Quarterly Media Packet. (July-September, 2005). East Lansing: Michigan State University, MSU Extension, Family and Consumer Sciences.

Learn more!

For more resources on outdoor activities and stress management, visit the following MSU Extension web sites:

• 4-H Plants, Soils & Gardening web1.msue.msu.edu/4h/plants. html

Help kids explore the basics of plants and plant science.

• Together We Can: Creating a **Healthy Future for Our Family** www.togetherwecan.fcs.msue. msu.edu

Explores positive co-parenting relationships, stress and conflict management strategies, ongoing involvement of both parents, money management/ child-support payment, and healthy decisions about romantic and couple relationships.



