



Enroll in ZSuite Under this Project Name: CPF-READING MAKES CENTS

Approved for 2024-25 Project Year

Project Description: Reading Makes Cents is designed for 3rd through 5th grade youth in afterschool programs, although it may be used in all 4-H group settings. The program utilizes children's books available from your local library or bookstore.

REQUIRED YOUTH CURRICULUM

[Reading Makes Cents](#) (#08389DD), 2011

[ZSuite 4-H Involvement Report](#)

[ZSuite 4-H Project Record Book](#)

REQUIRED VOLUNTEER CLUB LEADER CURRICULUM

[Reading Makes Cents](#) (#08389DD), 2011

SUPPLEMENTAL RESOURCES

Reading Makes Cents is designed for 3rd through 5th grade youth in afterschool programs, although it may be used in all 4-H group settings.

It consists of seven sections: The History of Money, Managing Money, Earning Money, Spending Money, Saving and Investing Money, Sharing and Giving Money, and Borrowing and Lending Money. Each section has 5 - 8 activities. Each activity features a children's book that ties reading to financial literacy, plus Family Time Activities (in English and Spanish). The curriculum emphasizes that saving is not an option, but a necessary part of all budget practices.

The children's books are used multiple times in different activities. Most books may be easily borrowed from a local library. Additional resource books are listed at the end of each section.

The helper/adult Volunteer guides the youth through a minimum of two activities from each section for a total of 14 activities. Word Searches build vocabulary but are not considered an "activity." Youth record their activities in a Reading Makes Cents journal. We strongly recommend youth create their journals as one of the first activities of the project and add to them at the end of each meeting.



PROJECT COMPLETION CHECKLIST

STATE REQUIREMENTS	
	Record the Title, Author, and Chapter or Page Numbers (when appropriate) of the story you heard in your Reading Makes Cents Journal.
	Record all of the Activities completed in your Reading Makes Cents Journal on the same page as the story they went with.
	Complete the 4-H Project Record Book for this project in your ZSuite Member Account
	Fill out your 4-H Involvement Report in your ZSuite Member Account
	Give an oral presentation (speech, demonstration, or illustrated talk) to your 4-H peers on a topic related to this project. Recommended guidelines for length of oral presentations are: <ul style="list-style-type: none"> • Junior: 5-8 minutes • Intermediate: 8-10 minutes • Senior: 10-12 minutes

ADDITIONAL LOCAL REQUIREMENTS

FAIR EXHIBIT CHECKLIST	
	Completed Idaho 4-H Involvement Report (ZSuite)
	Completed Idaho 4-H Project Record Book for this project (ZSuite)
	Completed Reading Makes Cents Journal showing the books read and activities completed.

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