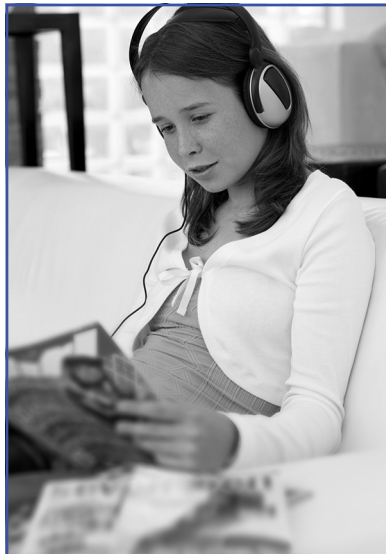
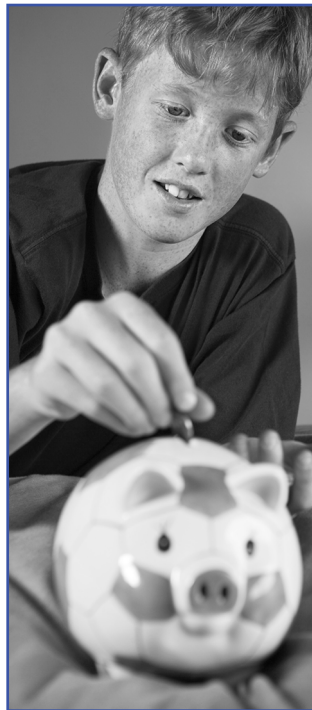


Small Steps to Health and Wealth™



Building a Healthy, Wealthy Future



YOUTH



BHWF

Small Steps to Health and Wealth™

Building a Healthy, Wealthy Future: Youth

Authors

Jennifer Hunter, PhD

Extension Specialist in Family Financial Management

Nichole Huff, MS

Certified Family Life Educator

University of Kentucky Cooperative Extension Service

Contributing Authors:

Katie Keith, MS, Extension Associate in Family Finance

Diana Drury, MS, Extension Associate in Nutrition Education

Jackie Walters, RD, MBA, Extension Specialist in Nutrition Education

With special thanks to Barbara O'Neill, PhD, CFP, and Karen Ensle, EdD, RD, FADA, of Rutgers University, for providing thoughtful comments and suggestions to improve the quality of this publication.

This publication is part of the *Small Steps to Health and Wealth*™ (SSHW) program.

Originally developed by Rutgers Cooperative Extension in New Jersey, SSHW is delivered by Cooperative Extension educators nationwide to encourage Americans to simultaneously improve their health and personal finances.



Building a Healthy, Wealthy Future: Youth

BHWF

Welcome to the *Building a Healthy, Wealthy Future: Youth* program. The youth component of the *Small Steps to Health and Wealth™* program is a new and innovative approach designed to help youth understand the relationship between personal behaviors and health and financial success. The youth program is designed for students in grades 6 through 8. It is modeled after the highly successful *Small Steps to Health and Wealth™* program and offers health and personal finance education and incorporates a variety of leadership and life skills.

The *Building a Healthy, Wealthy Future: Youth* program includes a variety of activities and learning lessons that may be used by those in the traditional classroom setting, an after-school program, 4-H youth development programs, home school programs, or by other groups interested in learning more about health and personal finance.

Information for Program Leader

The program is designed as a series of *Learning Lessons*. Each *Learning Lesson* offers a variety of activities. You can choose the activities that reflect your learning objectives, time requirements, or available materials. The *Building a Healthy, Wealthy Future: Youth* Program offers a mix of traditional and non-traditional *Learning Lessons* to appeal to different settings and styles of learning. To help students incorporate the *Learning Lessons* into their everyday lives, there is the follow-up *Take a Small Step* section. *Take a Small Step* is a series of snack, financial, and physical activity breaks. Each of the breaks will take approximately 10 to 15 minutes to complete.

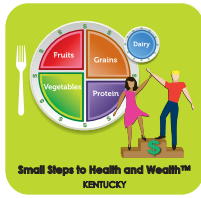
Lesson Content

- Introduction
- *Learning Lessons* and Activities
- Conclusion
- *Take a Small Step* Snack Breaks
- *Take a Small Step* Finance Breaks
- *Take a Small Step* Physical Activity Breaks
- Instructor Resources

Building a Healthy, Wealthy Future: Youth

Table of Contents

| | | | |
|---|----|--|-------|
| Introduction: Taking Your First Step | 3 | Take a Small Step: Snack Breaks | |
| Activity 1: Let’s Brainstorm!..... | 5 | Easy Chicken Salad | 56 |
| Activity 2: A Health & Wealth Timeline | 6 | Apple Salad | 56 |
| Learning Lessons | 8 | Vegetable Pizza..... | 57 |
| Lesson 1 - Establish Your Baseline | | Jicama Fruit Salad | 58 |
| Lesson 1: Objectives | 9 | Fruit and Yogurt Shake..... | 58 |
| Activity 1:1 What is My Starting Point? | 10 | Veggie Wraps..... | 59 |
| Activity 1:2 Let’s Get Moving | 15 | Yogurt Sundae | 59 |
| Activity 1:3 How Much Do I Cost?..... | 16 | Recipe Cards | 60-63 |
| Lesson 2 - Getting the Right Message | | Take a Small Step: Finance Breaks | |
| Lesson 2: Objectives..... | 18 | Add Up the Savings..... | 65 |
| Activity 2:1 Why Do I Do That? | 19 | Motivation Thermometer | 66 |
| Activity 2:2 What’s Really on TV Tonight?..... | 21 | Reading a Bill | 66 |
| Activity 2:3 What’s Really on TV Tonight | | Planning a Stay-cation..... | 67 |
| Follow-up..... | 24 | Needs vs. Wants | 67 |
| Lesson 3 - Making a Plan for the Future | | Coupons | 68 |
| Lesson 3: Objectives..... | 25 | Take a Small Step: Physical Activity Breaks | |
| Activity 3:1 Making Your Goals SMART..... | 26 | Word of the Day..... | 70 |
| Activity 3:2 Going for the Goal: Setting | | Bottle Workout..... | 70 |
| SMART Goals..... | 28 | 60-Second Challenge | 71 |
| Activity 3:3 Track Your Progress | 31 | Dance Party Workout..... | 71 |
| Lesson 4 - Getting the Most Out of Life | | Limbo | 72 |
| Lesson 4: Objectives..... | 38 | Balloon Fun | 72 |
| Activity 4:1 Super-Size Me!..... | 38 | Pedometer Power Walk..... | 73 |
| Activity 4:2 Bundle Me! | 40 | | |
| Activity 4:3 Count Your Beans..... | 43 | | |
| Lesson 5 - Be a Rebel | | | |
| Lesson 5: Objectives..... | 48 | | |
| Activity 5:1 Defying the Odds..... | 49 | | |
| Activity 5:2 Breaking the Mold | 51 | | |
| Activity 5:3 Get the Community Involved | 52 | | |
| Conclusion | 53 | | |



INTRODUCTION

Taking Your First Step

What was your New Year’s resolution? To eat healthier? To join a sports team? Get better grades? Save money for the latest game, new outfit, or cool concert? Did you know that many people choose unreasonable resolutions and end up quitting or not being able to reach their end goal?

Let’s take grades, for example. If you had a **D** in math class, could you submit one paper and bring your grade up to an **A**? Raising your **D** grade to an **A** would need to be accomplished over a period of time. You would have to complete all your remaining assignments correctly, turn them in on time, and maybe even do some extra-credit work.

Acquiring good health and wealth are very similar to bringing up a grade. It is not instant, but something that needs to be done over a period of time by completing small steps.

Taking Your First Step

Activity 1: Let’s Brainstorm!

Have class brainstorm ways to:

| Get Healthy | Improve Finances |
|-------------|------------------|
| | |

Write student ideas on a chalkboard, white board, or overhead projector screen. *Note: You may need to help the student define the word “finances.” You could also label this column, “Saving Money.”*

From the student ideas, pull out **general** goals/strategies that are reasonable for the students’ age group. Discuss each idea to see if it is something the

students can do right now, next year, or later in life. (Point out that all the ideas are good, but some take longer to reach/perform than others.)

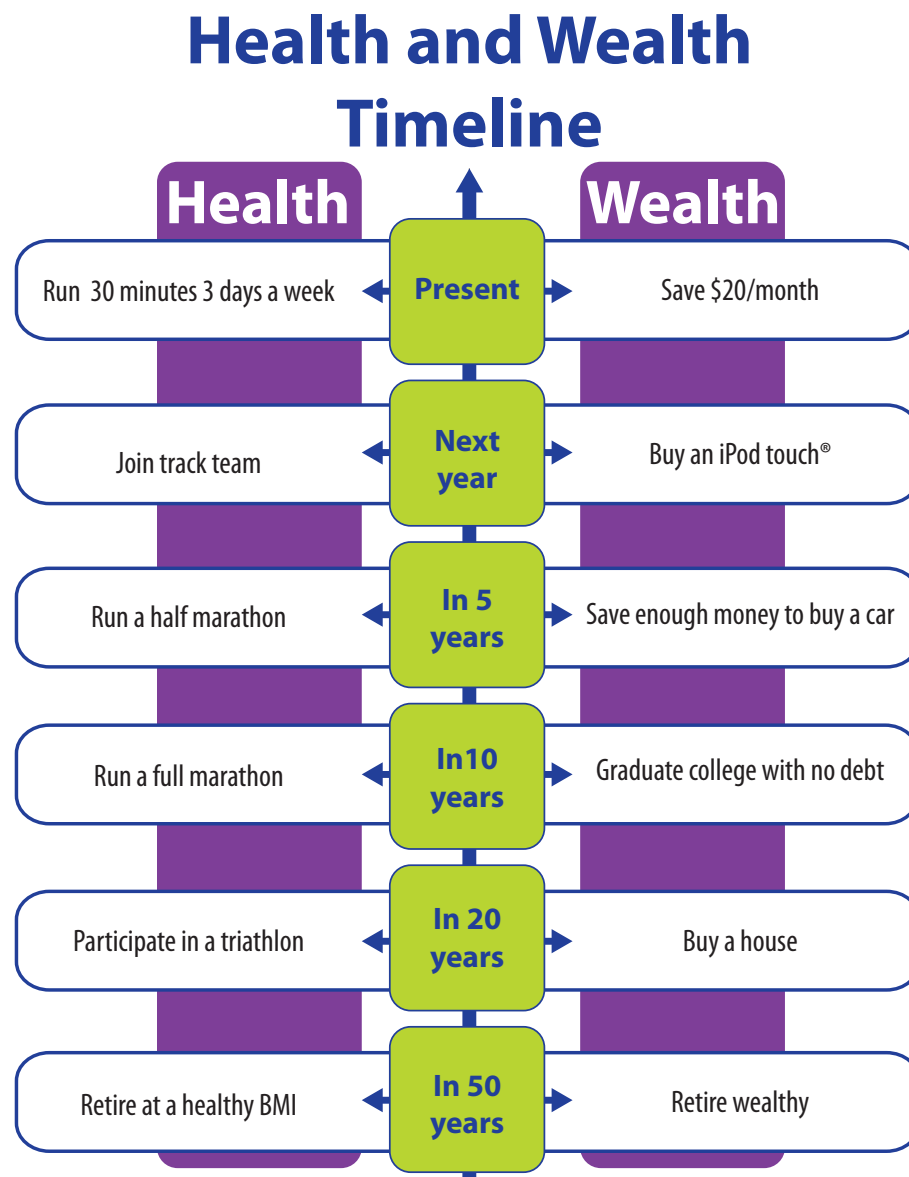
Now, have students list **personal** ways they can improve their own health and wealth (*by thinking about the future and what they plan to do throughout their lives*).

Taking Your First Step

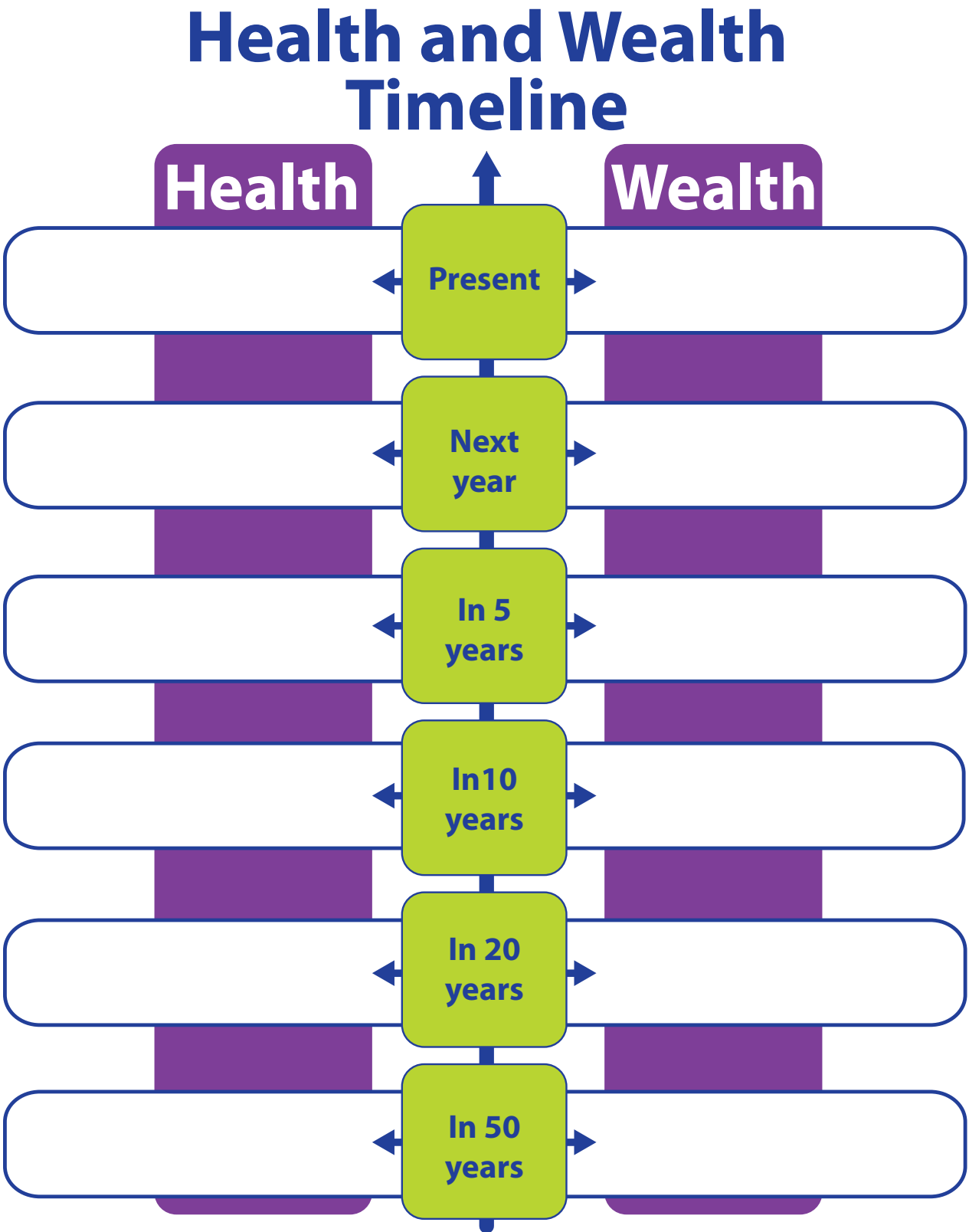
Activity 2: A Health & Wealth Timeline

Talking about a goal is one thing, but putting it down on paper is a **big step** towards making the goal a reality. Have students design an individual timeline of health and wealth goals using some of the personal goals they listed above. An example is provided below. *Note: Many students may not understand the examples provided, such as BMI (Body Mass Index). When using this curriculum, always seize “teachable moments” to educate the students to new concepts.*

For most students, the idea of goal setting is very difficult. Many students may be able to set realistic goals for the present and next year. A few students may plan farther into the future, such as saving for a car. However, many students may find it difficult to set goals for 20 to 50 years in the future, which is OK; the purpose of the timeline is to introduce the idea to students. The *Learning Lessons* will provide students with additional tools to assist them in setting realistic health and personal finance goals.



Directions: Complete the following *Health & Wealth Timeline* with your present and future health and financial goals.



COOPERATIVE
EXTENSION
SERVICE



Small Steps to Health and Wealth™



Building a Healthy, Wealthy Future

YOUTH

Learning Lessons

- Establish Your Baseline
- Getting the Right Message
- Making a plan for the future
- Getting the Most Out of Life
- Be a Rebel



LESSON 1

Establish Your Baseline

Good habits formed at youth make all the difference.

– Aristotle

To have a healthy body, youth will need to do more than “just exercise.” To be successful money managers, they will need to do more than “just save.” Although exercise and saving are both important behaviors to help youth work toward a healthy and wealthy future, there are many other behaviors for them to become aware of and begin to put into practice. Many of the habits they develop today will continue later in life. Therefore, it is important for youth to become aware of their health and personal finance behaviors now.

Lesson 1: Objectives

Participants will...

- Understand USDA nutritional recommendations
- Identify ways to increase physical activity
- Learn how to make healthy eating and exercise decisions
- Calculate lifestyle costs

Did You Know?

Aristotle was a Greek philosopher who studied under Plato and Socrates. His teachings greatly influenced Western thought—philosophy, science, ethics, logic, mathematics, and more!

Lesson 1: Establish Your Baseline



Activity 1:1

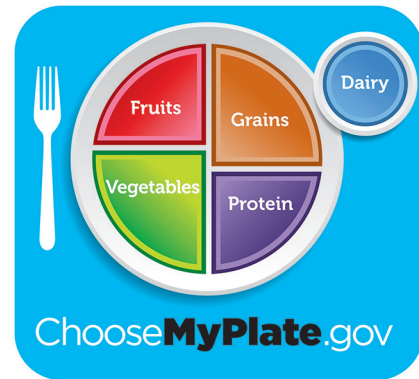
What is My Starting Point?



25 minutes

Materials Needed

- 24-hour Food Recall worksheets
- *What's on Your Plate?*
- Pens/pencils for each student
- Multi-colored highlighters (red, orange, green, purple, blue)



1. **Explain** to the students that all of us need to know where to start when it comes to improving our health and wealth. To find that starting place, we must first know where we are now. The first thing we need to do is determine what we already do in terms of health and wealth. Starting with health, let's begin by completing a 24-hour food recall, which will give us an idea of the types of foods we eat.
2. **Ask** each student to complete the *24-hour Food Recall* worksheet.
3. **Explain** that they are now going to look at the USDA *MyPlate* recommendations to compare their food choices and amounts of foods to those in *MyPlate*.
4. **Use** highlighters to help the students categorize their food choices on the *24-Hour Food Recall* worksheet into the *MyPlate* food groups (Example: red = fruits, green = vegetables, etc.).
5. **Ask** each student to complete the *What's on Your Plate?* worksheet.
6. **Discuss** some ideas about how students could make changes in their current diet based on the information they learned from the *MyPlate* worksheets.

Note: When conducting a food recall with students, it is important to explain to the student that they should not feel embarrassed about any foods, as there are no “good” or “bad” foods. Remind them that no one eats the right foods all the time. This exercise is just to help them learn more about healthy eating. Be sure not to express approval or disapproval of any foods the student mentions. Encourage students to think about everything they ate and drank, including soft drinks, candy, small “tastes” of things throughout the day, and sauces, salad dressings, oils, bread, etc.

Lesson 1: Establish Your Baseline - What is My Starting Point? - Activity 1:1

Directions: Using the chart below to the best of your ability, record everything you ate yesterday. Include quantities and descriptions if you can.

| 24-Hour Food Recall Worksheet | | | |
|-------------------------------|-----------|--------|-------|
| | FOOD ITEM | AMOUNT | NOTES |
| BREAKFAST | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| SNACK | | | |
| | | | |
| LUNCH | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| SNACK | | | |
| | | | |
| | | | |
| DINNER | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| SNACK | | | |
| | | | |

Source: Adapted from the U.S. Department of Agriculture’s National Institute of Food and Agriculture (NIFA), formerly the Cooperative State Research, Education, and Extension Service (CSREES), at <http://www.csrees.usda.gov/>.

Lesson 1: Establish Your Baseline - What is My Starting Point? - Activity 1:1

What's on Your Plate?

Material adapted from the University of Kentucky Cooperative Extension Service worksheet NEP-201C, by Jackie Walters, Extension Specialist for Nutrition Education Programs.

- Use the *MyPlate Food Intake Pattern Calorie Levels* chart to estimate your caloric needs:
 - Use the appropriate chart for your gender/sex.
 - Determine which column to use based on your activity level. (*Definitions for activity levels are listed beneath the chart.*)
 - Determine which row to use based on your age.

I should eat about _____ calories each day.

- Use the *MyPlate Daily Amount of Food from Each Food Group* chart to determine how much you should be eating from each food group. Fill in the “**Recommended Amount**” column of the chart below with these figures.
- Consult your 24-Hour Food Recall worksheet to see how much you ate from each food group on that day. Fill in the “**Amount Eaten**” column of the chart below with these figures.
- Compare the figures in the “Recommended Amount” column with those in the “Amount Eaten” column to calculate your “**Difference.**” How can you improve your diet?

Food Intake Record

| Food Group | Recommended Amount | Amount Eaten | Difference |
|----------------------|--------------------|--------------|------------|
| Fruits | | | |
| Vegetables | | | |
| Grains | | | |
| Protein | | | |
| Dairy | | | |
| Oils | | | |
| Empty Calories Limit | | | |

- Using the *Vegetable Subgroup Amounts per Week* chart, determine your weekly vegetable needs:

I need:

_____ cups of dark green vegetables each week.

_____ cups of dry beans and peas each week.

_____ cups of orange vegetables each week.

_____ cups of starchy vegetables each week.

Lesson 1: Establish Your Baseline - What is My Starting Point? - Activity 1:1

MyPlate Food Intake Pattern Calorie Levels*

| Age | Males | | | Age | Females | | |
|-------|------------------------|--------------------------|---------------------|-------|------------------------|--------------------------|---------------------|
| | Activity level | | | | Activity level | | |
| | Sedentary ¹ | Mod. active ² | Active ³ | | Sedentary ¹ | Mod. active ² | Active ³ |
| 9 | 1600 | 1800 | 2000 | 9 | 1600 | 1600 | 1800 |
| 10 | 1600 | 1800 | 2200 | 10 | 1600 | 1800 | 2000 |
| 11 | 1600 | 2000 | 2200 | 11 | 1600 | 1800 | 2000 |
| 12 | 1800 | 2200 | 2400 | 12 | 1600 | 2000 | 2200 |
| 13 | 2000 | 2200 | 2600 | 13 | 1600 | 2000 | 2200 |
| 14 | 2000 | 2400 | 2800 | 14 | 1800 | 2000 | 2400 |
| 15 | 2200 | 2600 | 3000 | 15 | 1800 | 2000 | 2400 |
| 16-18 | 2400 | 2800 | 3200 | 16-18 | 1800 | 2000 | 2400 |

* Calorie levels are based on the Estimated Energy Requirements (EER) and activity levels from the U.S. Department of Agriculture ChooseMyPlate.gov website at <http://www.choosemyplate.gov/supertracker-tools/daily-food-plans.html>. Accessed December 21, 2011.

¹ **Sedentary** = less than 30 minutes a day of moderate physical activity in addition to daily activities.

² **Mod. Activity** = 30 to 60 minutes a day of moderate physical activity in addition to daily activities.

³ **Active** = 60 or more minutes a day of moderate physical activity in addition to daily activities.

Vegetable Subgroup Amounts per Week

| Calorie Level | Orange vegetables | Dry beans and peas | Starchy vegetables | Other vegetables |
|---------------|-------------------|--------------------|--------------------|------------------|
| 1000 | 2.5 c*/wk | 0.5 c/wk | 2 c/wk | 1.5 c/wk |
| 1200 | 3 c/wk | 0.5 c/wk | 3.5 c/wk | 2.5 c/wk |
| 1400 | 3 c/wk | 0.5 c/wk | 3.5 c/wk | 2.5 c/wk |
| 1600 | 4 c/wk | 1 c/wk | 4 c/wk | 3.5 c/wk |
| 1800 | 5.5 c/wk | 1.5 c/wk | 5 c/wk | 4 c/wk |
| 2000 | 5.5 c/wk | 1.5 c/wk | 5 c/wk | 4 c/wk |
| 2200 | 6 c/wk | 2 c/wk | 6 c/wk | 5 c/wk |
| 2400 | 6 c/wk | 2 c/wk | 6 c/wk | 5 c/wk |
| 2600 | 7 c/wk | 2.5 c/wk | 7 c/wk | 5.5 c/wk |
| 2800 | 7 c/wk | 2.5 c/wk | 7 c/wk | 5.5 c/wk |
| 3000 | 7.5 c/wk | 3 c/wk | 8 c/wk | 7 c/wk |
| 3200 | 7.5 c/wk | 3 c/wk | 8 c/wk | 7 c/wk |

*c = cup.

Lesson 1: Establish Your Baseline - What is My Starting Point? - Activity 1:1

MyPlate Daily Amount of Food from Each Food Group

| Calorie Level | Fruits | Vegetables | Grains | Protein | Dairy | Oils | Empty Calories Limit |
|---------------|----------|------------|----------|-----------|----------|--------|----------------------|
| 1000 | 1 cup | 1 cup | 3 oz-eq | 2 oz-eq | 2 cups | 3 tsp | 140 |
| 1200 | 1 cup | 1.5 cups | 4 oz-eq | 3 oz-eq | 2.5 cups | 4 tsp | 120 |
| 1400 | 1.5 cups | 1.5 cups | 5 oz-eq | 4 oz-eq | 2.5 cups | 4 tsp | 120 |
| 1600 | 1.5 cups | 2 cups | 5 oz-eq | 5 oz-eq | 3 cups | 5 tsp | 120 |
| 1800 | 1.5 cups | 2.5 cups | 6 oz-eq | 5 oz-eq | 3 cups | 5 tsp | 160 |
| 2000 | 2 cups | 2.5 cups | 6 oz-eq | 5.5 oz-eq | 3 cups | 6 tsp | 260 |
| 2200 | 2 cups | 3 cups | 7 oz-eq | 6 oz-eq | 3 cups | 6 tsp | 270 |
| 2400 | 2 cups | 3 cups | 8 oz-eq | 6.5 oz-eq | 3 cups | 7 tsp | 330 |
| 2600 | 2 cups | 3.5 cups | 9 oz-eq | 6.5 oz-eq | 3 cups | 8 tsp | 360 |
| 2800 | 2.5 cups | 3.5 cups | 10 oz-eq | 7 oz-eq | 3 cups | 8 tsp | 400 |
| 3000 | 2.5 cups | 4 cups | 10 oz-eq | 7 oz-eq | 3 cups | 10 tsp | 460 |
| 3200 | 2.5 cups | 4 cups | 10 oz-eq | 7 oz-eq | 3 cups | 11 tsp | 600 |

Fruits: 1 cup fruit, or 100% fruit juice, or ½ cup dried fruit = 1 cup fruit.

Vegetables: 1 cup raw or cooked vegetables, or vegetable juice, or 2 cups of raw leafy greens = 1 cup vegetables.

Grains: 1 slice bread, 1 cup ready-to-eat cereal, or ½ cup cooked rice, pasta, or cooked cereal = 1 ounce grains.

At least half of all grains consumed should be whole grains.

Protein: 1 ounce lean meat, poultry, or fish, 1 egg, 1 Tbsp. peanut butter, ¼ cup cooked dry beans, or ½ ounce of nuts or seeds = 1 ounce meat and beans.

Dairy: 1 cup of milk or yogurt, 1.5 ounces of natural cheese, or 2 ounces of process cheese = 1 cup milk.

Empty Calories Limit: Calories from solid fats and added sugars should not be more than 5 to 15% of total calories.

MyPlate Food Intake Pattern Calorie Levels chart and *MyPlate Daily Amount of Food from Each Group* chart adapted from <http://www.choosemyplate.gov> for use in Kentucky.

Lesson 1: Establish Your Baseline



Activity 1:2

Let's Get Moving



25 minutes

Materials Needed

- Writing materials for each group (pens, paper, etc.)

1. **Tell** the students they also need to take a look at individual physical activity levels.
2. **Ask** the students: "Can anyone tell me what is the No. 1 thing adolescents do for activity?" *Give time for a few answers and then suggest what is called "screen time." This "screen time" includes video games, TV, computer time, texting, and video/movie time.*
3. **Tell** the students, "If this is the only 'so-called' activity an individual gets, then as a group, we need to stress the word *physical* in *physical activity*."
4. **Ask** the students to divide into groups. Each group should choose a reporter who will report back to the class with the group's ideas. The groups should brainstorm different after-school physical activities. The reporter should be prepared to describe five ideas to the class over a period of at least three minutes. Give the groups five minutes to choose the activities. To make it a little more interesting, have each group member act out the activity the reporter is describing. For example: jogging in place, walking, imaginary basketball shots and dribbles, etc.
5. **Poll** the class members on which sports or after-school physical activities they participate in or would like to participate in and why.



Lesson 1: Establish Your Baseline




Activity 1:3

How Much Do I Cost?



30 minutes

Materials Needed

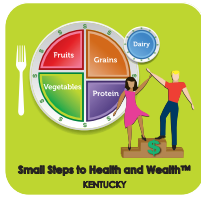
- Writing paper, pens/pencils, etc.
 - Chalkboard/white board/overhead projector and chalk/markers
 - *How Much Do I Cost?* worksheets
1. **Ask** the students: “Have you ever thought about how much it actually costs to support your lifestyle?”
 2. **Ask** each student to write down on a piece of paper a guess of how much money his/her parents spend on him/her per month. After each student has had the opportunity to write down a number, **ask** a few students to share their estimates.
 3. **Ask** the students what type of expenses they considered in the estimate.
 4. **Write** down the expense categories on the board. After the students have exhausted the list of expense categories, you may need to suggest some others. Expenses to include are groceries, non-food items (toilet paper, personal care items, etc.), clothing, cell phone bill, household bills (electric, water, cable, Internet, gas, etc.), health insurance, allowance, medical and dental payments, sport fees, school fees and supplies, rent or home mortgage, car expenses and insurance, entertainment, and “extras,” etc.
 5. **Provide** students with a copy of the *How Much Do I Cost?* worksheet
- 
6. **Explain** to students that some of these expenses are spread across all members of their household, such as rent or bills, but a portion of the expenses still goes to support their lifestyle. If a household item is one that they do not use (for example, if a student does not use the Internet or watch cable television) then that is a legitimate reason to omit it from the list.
 7. **Ask** the students to reconsider and refigure their original estimates using their *How Much Do I Cost?* worksheet.
 8. **Discuss** the students’ new responses for what they “cost.”
 9. **Challenge** the students to go home and have a conversation with their parents about the cost of living. Prompt them to ask their parents for realistic estimates of everyday household expenditures.

Lesson 1: Establish Your Baseline - How Much Do I Cost? - Activity 1:3

How Much Do I Cost? – Expense Categories

Directions: Based on the expense categories below, estimate your personal living expenses for one month. Remember, some expenses will be for your household, such as water or electricity, but since you most likely use the water and electricity in your house, a portion of these expenses support your lifestyle, too. To find your portion of the cost, simply divide the total cost by the number of individuals in your household. After you estimate your monthly expenses, take the worksheet home and ask your parents for help in finding out the actual costs.

| How Much Do I Really Cost? – Expense Worksheet | | |
|--|---------------------|------------------|
| Expense Category | Estimated Cost (\$) | Actual Cost (\$) |
| Housing | | |
| Electricity | | |
| Water | | |
| Gas | | |
| Cable Television | | |
| Cell Phone | | |
| Internet | | |
| Transportation | | |
| Health Insurance | | |
| Medical/Dental Payments | | |
| School Fees | | |
| School Supplies | | |
| Entertainment | | |
| Food | | |
| Personal Care Items | | |
| Clothing | | |
| Field Trips | | |
| Sports/Music Lessons | | |
| Savings | | |
| Other | | |
| Total | | |



LESSON 2

Getting the Right Message

Your net worth to the world is usually determined by what remains after your bad habits are subtracted from your good ones.

– Benjamin Franklin

The Importance of Health and Wealth Messages

For both adults and youth, the culture around us affects how we think about food, money, and health. Youth receive daily messages from family members, teachers, friends, media, and pop culture that affect the way they think and feel about health and financial choices.

Today's youth spend more time using different forms of media than they do anything else (with the exception of sleeping). Many advertising companies use different forms of media to target their marketing materials specifically towards adolescents. Companies hope to develop brand loyalty among young people so that they will continue to purchase their products as adults. Additionally, young consumers influence the buying decisions of their family. The messages youth receive from the media can affect them both now and in the future.

Lesson 2: Objectives

Participants will...

- Identify environmental factors (i.e., positive and negative messages) that influence how adolescents think, feel, and act.
- Recognize the difference between positive and negative health/financial messages
- Discover both positive and negative health and financial messages from television media

Did You Know?

Benjamin Franklin was one of the founding fathers of the United States as well as an inventor, scientist, and diplomat. Among his many achievements, Franklin discovered much about electricity, invented bifocals, and founded the first U.S. fire department and library!

Lesson 2: Getting the Right Message



Activity 2:1

Why Do I Do That?



30 minutes

Materials Needed

- Copies of various age-appropriate, popular magazines (one for each group)
 - *Magazine Messages* worksheets
 - Pens/pencils
 - Chalkboard/white board/overhead projector and chalk/markers
1. **Explain** to the students that our everyday environments influence the choices we make about everyday living. The way we dress, what we eat, and the music we listen to are all decisions that we make based on factors in our environment.
 2. **Divide** the students into groups.
 3. **Provide** each group with a copy of an age-appropriate popular magazine.
 4. **Ask** each group to select two advertisements.
 5. **Remind** the student that the advertisement can promote either a positive or negative message. For example, an advertisement for cereal would be considered a health-related advertisement; however, based on the actual type of cereal, the advertisement may be promoting either good or bad nutrition.
 6. **Ask** each group to prepare a two-minute presentation about its advertisements.
 7. **Provide** the students with a copy of the *Magazine Messages* worksheet to use as a guide in preparing their presentation.
 8. **Ask** students to identify other places that they receive health or financial messages. Who or what influences the way they think, feel, or act about health and financial issues?
 9. **Write** the student responses on the board. Typical responses may include parents, teachers, friends, media, religious organizations, community groups, and pop culture.



Lesson 2: Getting the Right Message - Why Do I Do That? - Activity 2:1

Magazine Messages

Directions: Working with the partners in your group, take a few minutes to look through the advertisements in the magazine. As a group, select two advertisements that are appealing to you. For each advertisement, answer the following questions. Based on the answers, prepare a two-minute presentation to share with the class about the advertisements that you selected.

The Details...

1. What is the title of your magazine? _____
2. Who is the target audience for your magazine? (i.e., teens, women, parents, etc.) _____

The Advertisements...

3. What type of product is the advertisement promoting? _____
4. Do you find the advertisement appealing? Why or why not? _____

5. If you used or purchased the advertised product, would it have a positive or negative health benefit to you? _____ What message is the product sending?

6. If you used or purchased the advertised product, would it have a positive or negative financial benefit to you? _____ What message is the product sending?

7. How likely are you to actually buy or use the product or service promoted by the advertisement? Why or why not? _____

Lesson 2: Getting the Right Message



Activity 2:2

What's Really on TV Tonight?



**5 minutes + 30-minute
at-home activity**

Materials Needed

- *What's Really On TV Tonight?* worksheets
- *Commercial Log* worksheets

1. **Talk** to the students about becoming more aware of the health and financial messages in their environments.
2. **Ask** the students to choose one of their favorite 30-minute television shows to watch as homework.
3. **Provide** students with copies of the *What's Really On TV Tonight?* and *Commercial Log* worksheets.
4. **Ask** the students to complete the worksheets and return them during your next class session.



Lesson 2: Getting the Right Message - What's Really on TV Tonight? - Activity 2:2

What's Really on TV Tonight?

Directions: Yes, it true! Your assignment is to watch TV. Pick any 30-minute television show that you watch on a regular basis. The average television show only lasts about 22 minutes, which means you are also watching eight minutes of advertising. While watching the show, complete the attached *Commercial Log* and then answer the following questions about each commercial break. Be certain to read the entire worksheet **before** the show starts so that you know what you are watching for.

The Details...

1. What television show did you watch? _____
2. What time was the show on? _____

The Commercials...

After completing the commercial log, answer the following questions:

3. How many commercials were in the program? _____
4. How many commercials had a positive health or financial message? _____
5. How many commercials had a negative health or financial message? _____
6. Which commercials made you want something new or to do something differently? _____

7. Did the commercials that made you want something new or to do something differently have anything in common? Were they funny? Were they targeted to your age group? _____

Lesson 2: Getting the Right Message - What's Really on TV Tonight? - Activity 2:2

What's Really on TV Tonight? Commercial Log

| Commercial | What is the commercial advertising? | Does the commercial have a health message? If so, what? | Does the commercial have a financial message? If so, what? | Is the message positive or negative? | Does the commercial encourage you to do something? |
|------------|-------------------------------------|--|---|--------------------------------------|--|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |

Lesson 2: Getting the Right Message



Activity 2:3

What's Really on TV Tonight Follow-up

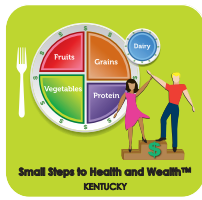


25 minutes

Materials Needed

- *What's Really On TV Tonight?* completed worksheets
- *Commercial Log* completed worksheets

1. **Ask** students to return their completed worksheets from the *What's Really on TV Tonight?* activity.
2. **Ask** two to four students to volunteer to share their findings.
3. **Lead** a discussion with the class about the commercials and the messages presented.
4. **Write** common message themes on the board as students discuss the assignment.
5. **Ask** the class to identify the five most common messages.
6. **Ask** the students to identify other sources through which they receive a similar message.
7. **Ask** students ways that they can become more aware of these messages in their everyday life.



LESSON 3

Making a Plan for the Future

*There's no such thing as coulda, shoulda, or woulda.
If you shoulda and coulda, you woulda done it.*

– Pat Riley

Most highly successful people can identify one or two individuals in their lives who encouraged them to work hard and achieve great things. Typically an athlete does not become an Olympic champion or NBA star by luck. Successful athletes, actors, and writers, for example, set goals and then work hard to achieve those goals. They look beyond their current situations in life and see what it is they want to accomplish in the future—a practice called *visualization*. The same is true for young people who are passionate about a specific career, such as knowing from an early age that they want to be political leaders, social workers, or teachers. If a young person can visualize a future career, then he/she is able to take classes or volunteer with organizations that aid in achieving these goals. Youth can also visualize health and financial goals in similar ways. The following activity will help an adolescent begin to plan for the future by setting health and financial goals that he/she can work towards now.

Lesson 3: Objectives

Participants will...

- Understand the importance of goal setting
- Compose SMART financial goals
- Compose SMART health goals
- Create action steps needed to accomplish a SMART goal

Did You Know?

Pat Riley is a former U.S. pro basketball player with more than seven personal championship titles! He has been a head coach in the NBA and is regarded as one of the 10 greatest coaches of all time.

Lesson 3: Making a Plan for the Future



Activity 3:1

Making Your Goals SMART



20 minutes

Materials Needed

- Computer with Internet access (if available)
- Writing materials (pens/pencils, paper)

Specific
Measurable
Attainable
Relevant
Timed

1. **Divide** students into groups of three or four.
2. **Ask** each group of students to identify one or two famous, successful people. Examples may include Olympic or professional athletes or public, political, or historical figures.
3. **Allow** each group to do a quick Internet search on the individual and that person's goals. Typically, you can type the person's first and last name followed by the word *goals* into an Internet search engine. *If you do not have Internet access, prior to meeting you can select several individuals whom you think may be of interest to the students. Make a list of the individuals and their goals to provide to the students. Examples of people of interest may include Shawn Johnson (Olympic gymnast), LeBron James (NBA athlete), Barack Obama (U.S. president) Tom Brady (NFL athlete), Michael Phelps (Olympic swimmer), Donald Trump (businessman), or Oprah Winfrey (TV personality). To find famous examples from Kentucky, visit http://www.kentuckytourism.com/explore/kyfacts/famous_kentuckians.aspx.*
4. **Ask** each group to write down the individual's goal and the steps taken to achieve his or her goals.
5. **Ask** each group to share the person it chose and that person's goals. Ask the students how each individual has worked toward obtaining his or her goals.
6. **Using** the goals identified by the students, **talk** to them about the importance of goal setting. Explain to the students "A goal is something that you can aim for; something that you can accomplish. By setting goals, you know what you are working toward."
7. **Tell** students that the individuals they researched may well have written down or recorded their goals at some point. Explain to students that by writing down their goals, they are better able to visualize how to accomplish those goals.
8. **Write** the letters S M A R T in a vertical line on the board. Explain to the students that a "good" goal is a SMART goal that has objectives. Objectives are steps that move you toward your goal.
9. **Write** out the following words: *specific, measurable, attainable, relevant, and timed* next to each letter.

Lesson 3: Making a Plan for the Future - Making Your Goals SMART - Activity 3:1

- 10. Explain** the components of a SMART goal using the example provided below.

A SMART goal is one that is **Specific, Measurable, Attainable, Relevant, and Timed**. (*Note: In the example described below there is one overall goal with five components.*)

Specific – A specific goal should include objectives that specify what and when something will be accomplished. Example: I will save \$5,000 to purchase a used car by my 16th birthday.

Measurable – A measurable goal is one with an end result that makes clear whether or not you achieved your goal. Using the car as an example, on your 16th birthday, do you have at least \$5,000 saved? If you do and can purchase a used car with your savings, then you have accomplished your goal. The end result was measurable.

Attainable – An attainable goal is one that you can actually achieve. For example, many people have the dream of winning the lottery. But since the chances of winning the lottery are often one in several million, it is just a dream and not an attainable goal. However, saving \$5,000 for a used car is attainable with reasonable steps, such as getting a part-time job.

Relevant – A relevant goal is one that is important to you personally. If a goal means something to you, you will have more motivation to achieve it.

Timed – A timed goal tells you how long you have to accomplish the goal. Using the used car as an example, you have until you are 16 years old to save \$5,000, or three years if you are 13 now.

- 11. Encourage** students to start thinking about their personal goals. Explain to students they should think about having short-term goals, which can be accomplished in less than one year; mid-term goals, which are generally accomplished within one to five years; and long-term goals, which normally take five to 10 years to accomplish.

- 12. Ask** students to pick one goal and consider objectives (action steps) they can begin this week that will help them work toward that goal.



Lesson 3: Making a Plan for the Future



Activity 3:2

Going for the Goal: Setting SMART Goals



30 minutes

Materials Needed

- *Going for the Goal* worksheet
- Pencils
- Various magazines
- Scissors
- Construction paper
- Glue

1. **Remind** students: “A goal is an achievable attainment. A goal is something that you can accomplish. By setting goals, you know what you are working toward.”
2. **Ask** each student to identify a minimum of three financial goals and three health goals.
3. **Explain** to the students that at least one goal should be a short-term goal or accomplished in less than one year, one goal should be a mid-term goal or accomplished in one to five years, and one goal should be long-term or accomplished within five to 10 years.
4. **Ask** students to complete the *Going for the Goal* worksheet for financial and health goals. Ask students to complete each box on the worksheets. Explain to students that the questions help ensure that they are setting SMART goals with clear objectives. Remember, a SMART goal is Specific, Measurable, Attainable, Relevant, and Timed.
5. **Ask** the students to sign and date the *Going for the Goal* worksheets after they have completed them.
6. **Provide** students with a magazine to look through. Ask students to cut out pictures that represent their goals. Ask students to make a collage of their pictures.
7. **Challenge** students to post their goal collage in their room at home, on their school locker, or some other place they will see every day. Tell students that the picture collage is a reminder about the goals they are working toward.



Lesson 3: Making a Plan for the Future - Going for the Goal: Setting SMART Goals - Activity 3:2

| Going for the Goal – SMART Financial Goals | | | | |
|--|-----------------------------|------------|---------------------------|---|
| Financial Goal | Why is this goal important? | Time Frame | Action Steps (Objectives) | How will I know I have reached my goal? |
| | | | | |
| | | | | |
| | | | | |

Signed: _____

Date: _____

Lesson 3: Making a Plan for the Future - Going for the Goal: Setting SMART Goals - Activity 3:2

| Going for the Goal – SMART Health Goals | | | | |
|---|-----------------------------|------------|---------------------------|---|
| Health Goal | Why is this goal important? | Time Frame | Action Steps (Objectives) | How will I know I have reached my goal? |
| | | | | |
| | | | | |
| | | | | |

Signed: _____

Date: _____



Lesson 3: Making a Plan for the Future



Activity 3:3

Track Your Progress



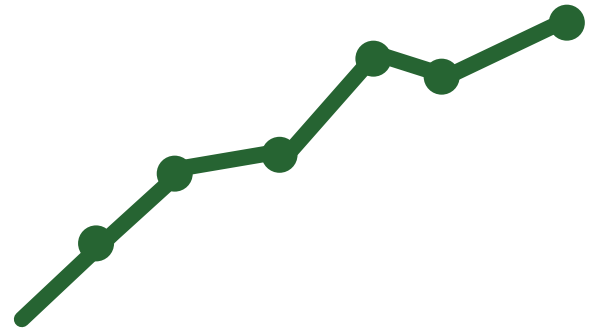
25 minutes

Materials Needed

- Copies of the example graph sheet for the iPod touch®
- Two sheets of graph paper per student
- Pencils

1. **Provide** each student with a copy of the *iPod touch® Graph Sheet* and two plain graphs.
2. **Read** the following example to the students:

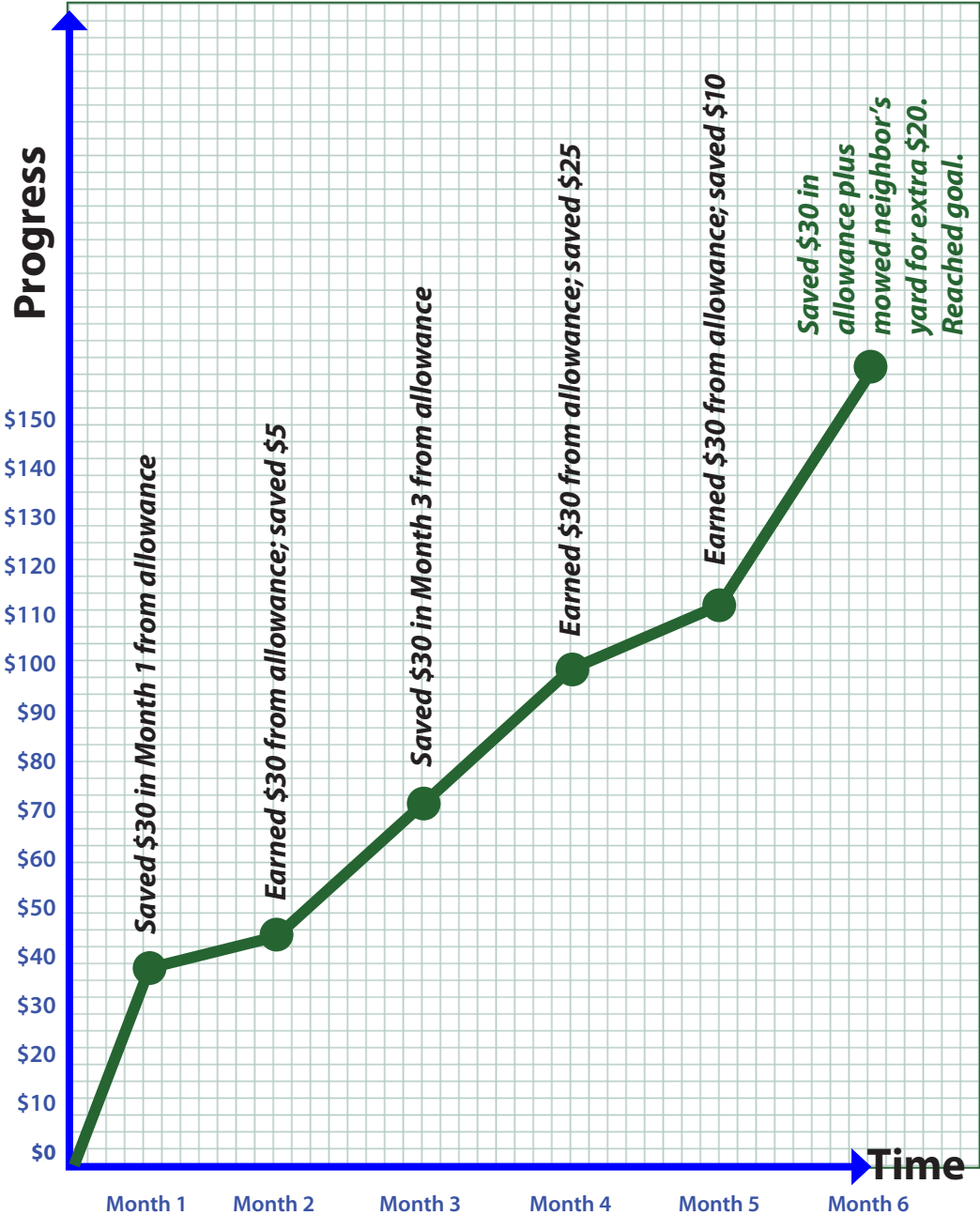
“Assume you want to save \$150 for an iPod Touch®. Based on your allowance and cash you expect to receive as birthday gifts, you hope to save \$150 in six months. Since you earn allowance every month, you decide to check your progress toward your goal every month as well. During Month 1, you save \$30 from your allowance. During Month 2, you earned an additional \$30 in allowance but only saved \$5, because you bought a new video game. You now have a total of \$35. During Month 3, you saved \$30 from allowance. During Month 4, you spent \$5 of your allowance but saved the other \$25. During Month 5, you earned \$30 in allowance, but spent \$20 going to the movies with your friends. During Month 6, in addition to your \$30 allowance, you also mowed your neighbor’s yard, earning an extra \$20. At the end of six months you have saved \$150. Congratulations! You can buy your new iPod Touch®!”



3. **Ask** each student to choose one short-term financial goal and one short-term health goal from Activity 2 and write one goal on the top of each sheet of graph paper. Explain to the students that *The horizontal axis on the graph represents time; The vertical axis represents progress toward their goal.*
4. **Ask** the students to estimate how long they think it will take to accomplish each goal and then to plot the end date on the graph.
5. **Challenge** the students to measure the progress they are making toward their goal by identifying “checkpoints” to plot on their graphs.
6. **Ask** each student to write one to two sentences about their progress at each checkpoint.
7. **Remind** the students that it is OK if they have a setback.
8. **Talk** to the students about how a minor setback can create a change in plans, but if they keep working towards their goal, it is still attainable.

Lesson 3: Making a Plan for the Future - Track Your Progress - Activity 3:3

Example Goal: To Save \$150 in 6 Months to Buy an iPod touch®



Lesson 3: Making a Plan for the Future - Track Your Progress - Activity 3:3

Financial Goal Tracker

1. From your list of goals, write down one SMART financial goal below. Remember, a SMART goal is one that is specific, measurable, attainable, relevant, and timely.

SMART Goal: _____

2. How long do you think it will take you to accomplish your goal?

3. Create a graph to monitor your progress. Use the example provided as a guide.
 - a. Mark your anticipated end date on the horizontal axis of the graph paper.
 - b. Identify a time interval (one week, two weeks, one month) to check your progress toward your goal. These intervals are known as checkpoints.
 - c. At each checkpoint, mark your progress on the graph and write one to two sentences about your progress. Remember, setbacks are OK when you are trying.

Checkpoint 1: _____

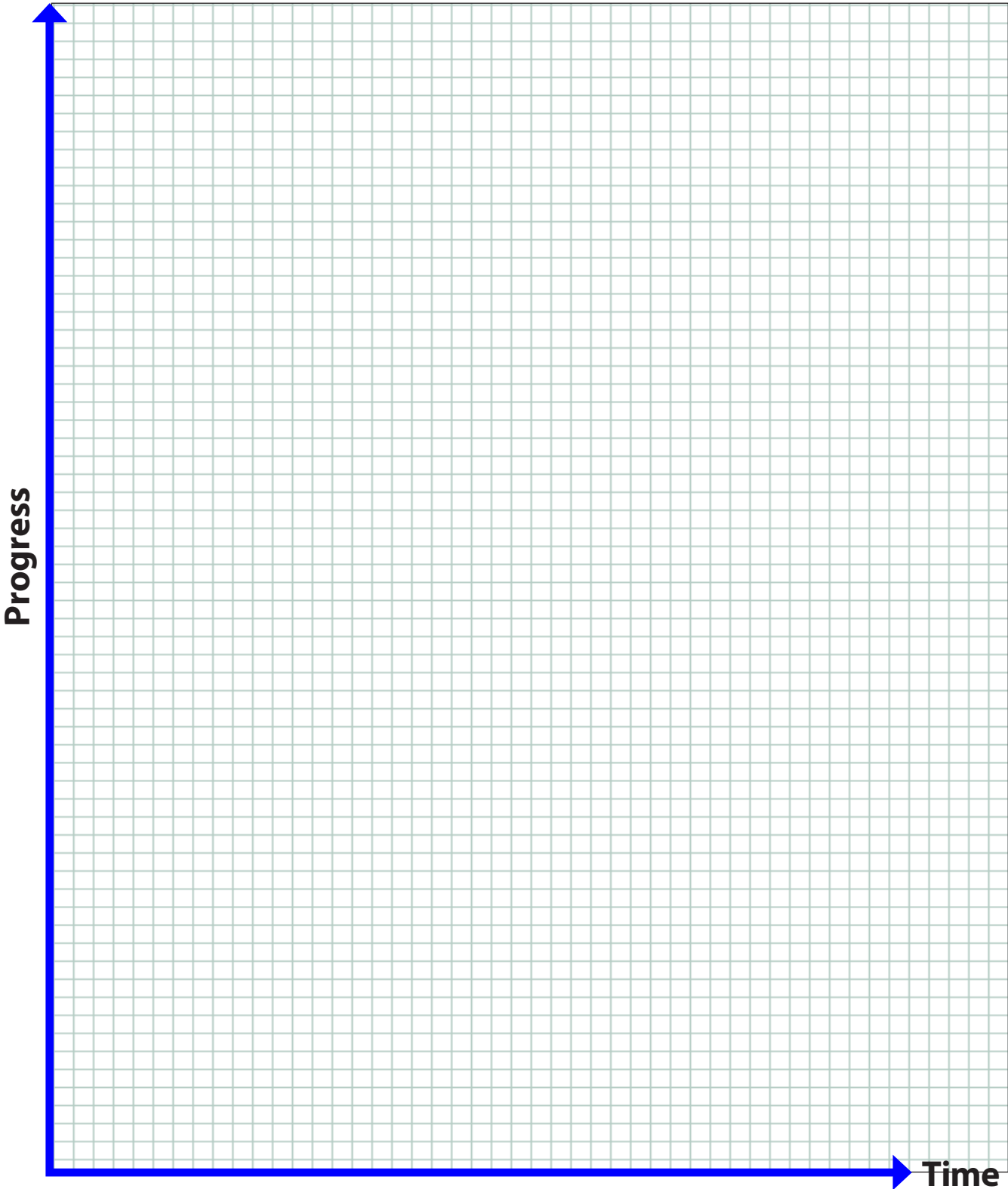
Checkpoint 2: _____

Checkpoint 3: _____

Checkpoint 4: _____

Lesson 3: Making a Plan for the Future - Track Your Progress - Activity 3:3

My Goal: _____



Lesson 3: Making a Plan for the Future - Track Your Progress - Activity 3:3

Health Goal Tracker

1. From your list of goals, write down one SMART health goal below. Remember, a SMART goal is one that is specific, measurable, attainable, relevant, and timely.

SMART Goal: _____

2. How long do you think it will take you to accomplish your goal?

3. Create a graph to monitor your progress. Use the example provided as a guide.
 - a. Mark your anticipated end date on the horizontal axis of the graph paper.
 - b. Identify a time interval (one week, two weeks, one month) to check your progress toward your goal. These intervals are known as checkpoints.
 - c. At each checkpoint, mark your progress on the graph and write one to two sentences about your progress. Remember, setbacks are OK when you are trying.

Checkpoint 1: _____

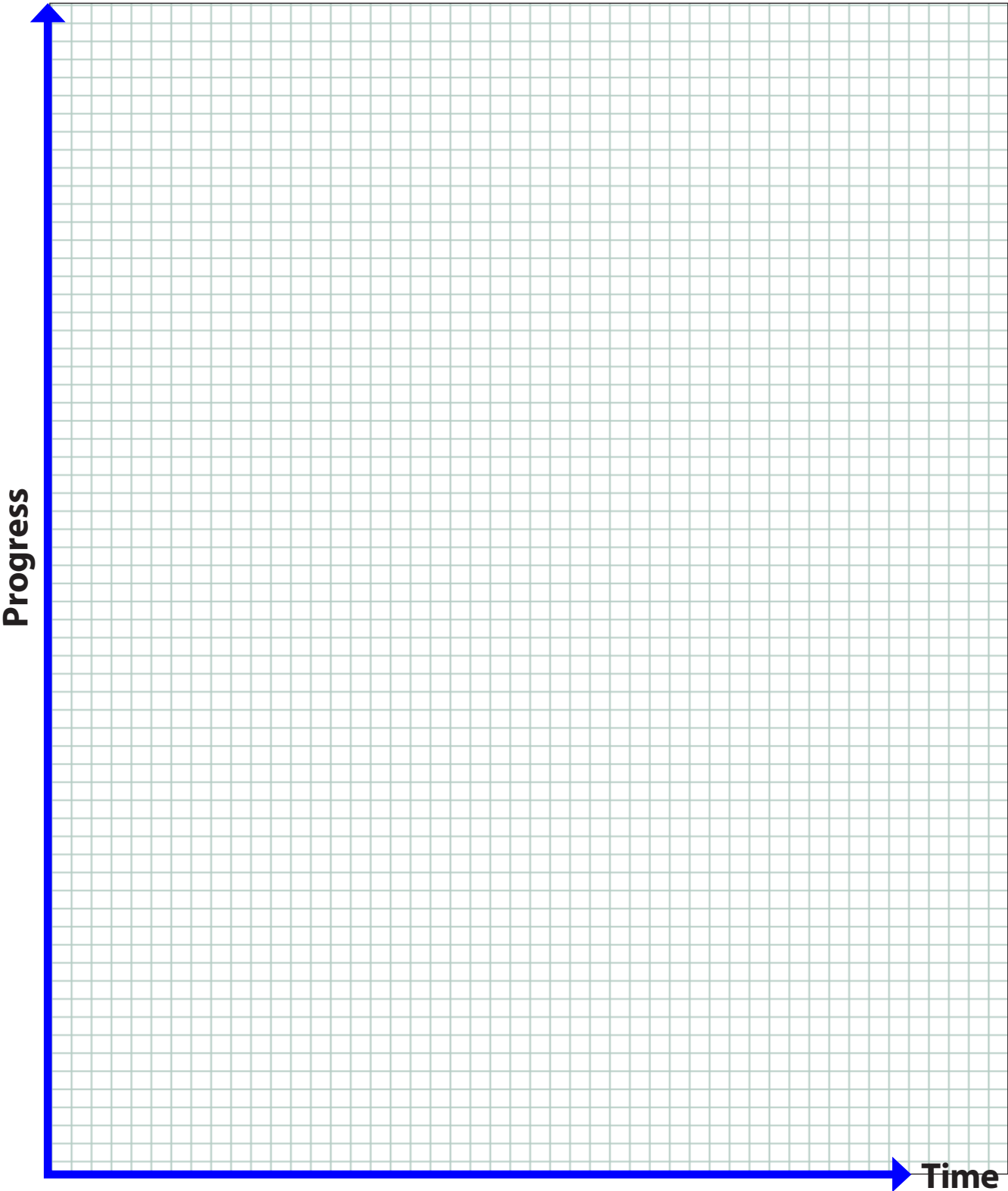
Checkpoint 2: _____

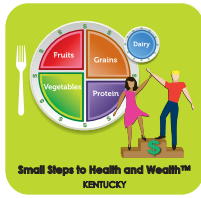
Checkpoint 3: _____

Checkpoint 4: _____

Lesson 3: Making a Plan for the Future - Track Your Progress - Activity 3:3

My Goal: _____





LESSON 4

Getting the Most Out of Life

Never go to excess, but let moderation be your guide.

– Marcus Tullius Cicero

Marketing, advertising techniques, and ease of access have made the idea of value-sizing a meal at a fast-food restaurant or upgrading to a premium cell phone or cable package more appealing. As consumers, we often feel that we are getting “more bang for our buck” when we get more “stuff,” but the extra calories and premium services can hurt both health and finances. The Division of Nutrition, Physical Activity, and Obesity at the Centers for Disease Control and Prevention (<http://www.cdc.gov/obesity/>) documents the significant increase in portion sizes in the United States as well as America’s growing obesity epidemic. Portion sizes have not only increased at fast-food restaurants—vending machine snacks and at-home convenience foods have also gotten bigger. Helping youth balance the risks and rewards of their food and drink choices can help them make wiser health and financial decisions in the future. This lesson will help youth begin to consider how “upgraded” packages are affecting their waistlines and wallets.

Lesson 4: Objectives

Participants will...

- Apply how to make healthy choices when eating out
- Compare food choices according to calories and fat
- Practice budgeting

Did You Know?

Marcus Tullius Cicero was a Roman philosopher who introduced Rome to the teachings of important Greek philosophers. He was also an influential humanitarian and politician in the days of Caesar.

Lesson 4: Getting the Most Out of Life



Activity 4:1

Super-Size Me!



20 minutes

Materials Needed

- Menus and nutrition information from popular fast-food restaurants

McDonald's: <http://nutrition.mcdonalds.com/nutritionexchange/nutritionfacts.pdf>

Wendy's: <http://www.wendys.com/food/pdf/us/nutrition.pdf>

Subway: <http://www.subway.com/applications/NutritionInfo/Files/NutritionValues.pdf>

- Copies of the *Super-Size Me* worksheet
 - Pencils/pens
 - Calculators
- 1. Explain** to the students that every day we make decisions about the type and quantity of food that we eat.
 - 2. Provide** each student with a copy of the *Super-Size Me* worksheet.
 - 3. Walk** through the questions on the worksheets with the students, allowing them adequate time to answer each question.
 - 4. Explain** to students that, as a group, they are now going to look at the nutrition information available from popular fast food restaurants. If a student has chosen a fast food restaurant for which you have not prepared the nutrition information, either allow the student to use a computer to look up the information or select an equivalent meal using the nutrition information you have available.
 - 5. Ask** the students to review their meal choices. Is there a healthier alternative that they would also find satisfying?
 - 6. Ask** the students if they are tempted to purchase more food because combo meals seem like a better deal.



Lesson 4: Getting the Most Out of Life - Super-Size Me! - Activity 4:1

Super-Size Me!

Directions: Answer the questions below based on a “normal” meal that you would purchase at a fast food restaurant.

How many times per week do you eat at a fast food restaurant? _____

If you were going to eat at a fast food restaurant today, where would you go? _____

What would you normally order? *Be certain to include the size and type of drink, entrée, side items, and any dessert that you normally order.* _____

Using the nutritional information provided, add up the total number of **calories and fat** in your meal.

Total Calories _____ **Total Amount of Fat** _____

Are you surprised by the nutritional content of the meal you have chosen? _____

Now, consider the number of times you eat out during a typical week. Multiply your calorie total above by the number of times you eat out each week. Multiply that number by 52 to see how many pounds you could gain in one year (3,500 calories equals 1 additional pound!).

Follow these three steps, using a calculator if needed:

1. (*total calories* _____) x (# *times you eat out weekly* _____) = (_____ *extra weekly calories*)
2. (_____ *extra weekly calories*) x (*52 weeks in a year*) = (_____ *extra yearly calories*)
3. (_____ *extra yearly calories*) / (*3,500 calories in a pound*) = (_____ *extra pounds gained!*)

Review the other items on the menu. Is there a healthier option? If so, identify healthier substitutions to your original meal. *Hint: You may want to consider just reducing portion sizes.*

Total Calories _____ **Total Amount of Fat** _____

Total Calories Saved _____ **Total Fat Grams Saved** _____

Lesson 4: Getting the Most Out of Life



Activity 4:2

Bundle Me!



20 minutes

Materials Needed

- Examples of communications bundling options, such as communication packages for cable, Internet, and phone. (*A sample sheet is included, but you may want to make a worksheet for your own geographic area.*)
 - Copies of the *Bundle Me!* worksheet
 - Pencils/pens
1. **Explain** to the students that we consume luxury goods every day by watching cable television or using a cell phone. Often these companies try to make larger, more expensive plans appear valuable to consumers.
 2. **Provide** each student with a copy of the *Bundle Me!* worksheet.
 3. **Walk** through the questions on the worksheets with the students, allowing them adequate time to answer each question.
 4. **Ask** the students to review their communication media choices. Is there a less expensive alternative that would be just as entertaining?
 5. **Ask** the students if they were tempted to purchase a bundle because the value pricing seemed like a better deal.



| Sample <i>Bundle Me!</i> Prices | |
|---|-------------|
| Bundles | |
| Triple play: Digital + broadband + phone <ul style="list-style-type: none"> • Digital: onscreen guide, digital music, and on demand • Broadband: speeds up to 10 megabytes/second (Mbps) and free PC security • Phone: unlimited long distance and local calls | \$106/month |
| Double Play: digital + broadband | \$81/month |
| Double Play: digital + phone | \$71/month |
| Double Play: broadband + phone | \$75/month |
| Phone | \$40/month |
| Broadband 10.0 | \$45/month |
| Cable modem purchase | \$50 |
| Cable modem rental | \$3/month |
| Digital Cable 225 channels | \$46/month |
| HD/DVR box | \$12 |
| HBO & Showtime (34 channels) | \$29/month |
| HBO (16 channels) | \$16/month |
| Showtime (18 channels) | \$15/month |
| Starz (12 channels) | \$13/month |
| Cinemax (13 channels) | \$12/month |

Lesson 4: Getting the Most Out of Life - Bundle Me! - Activity 4:2

Bundle Me! Worksheet

Directions: Answer the questions below based on either the communications package (cable, Internet, and phone) that is available in your community or based on the one that your family currently has at home. If you were making the decision about the type of cable, Internet, and phone services that your family purchased instead of your parents, what would you get?

1. How many hours per day do you spend using some form of communication (cable television, phone, Internet) ? _____
2. Using the sample bundle worksheet as a guide, which package would you purchase? Don't forget to add any extras, such as equipment rental, HDTV, or movie channels.
3. Using the sample pricing guide, add up the total cost for cable, phone, and Internet services per month.

Total cable _____

Total phone _____

Total Internet _____

Total communications package _____

4. Now, multiply your monthly cost by 12 to find out how much you would spend per year.

Total cost per month \$ _____ X 12 = \$ _____ /year

5. Are you surprised by how much the yearly bill would be? _____

Review your choices. Are there less expensive alternatives that you could choose?

6. Were you tempted to purchase a bundle? Why or why not? _____

Lesson 4: Getting the Most Out of Life



Activity 4:3

Count Your Beans



20-30 minutes

Materials Needed

- Enough dried beans (for example, pinto beans) to provide each group with 20 beans
- Copies of *The Bean Game* worksheet



1. **Divide** students into groups of three or four.
2. **Provide** each group with *The Bean Game* worksheets, including directions.
3. **Give** each group a 20-bean budget to spend.
4. **Ask** each student to read through all of the categories and become familiar with spending choices.
5. **Ask** each group to go through the board and use the beans to make their choices in each category. The boxes by each choice indicate how many beans that choice costs.
6. **Allow** the groups to change their minds about how many beans to spend in each category as they go through the choices.
7. **Remind** the groups all students in the group must agree on how the beans are spent.
8. **Allow** the students to add additional expenses under “other” in the *Extras* section of the game if they think a category is missing.
9. **Ask** one representative from each group to share how the group allocated its “money” and the group’s decision-making process after the groups have allocated their 20 beans.
10. **Explain** to the students that families can sometimes be forced to live on a smaller income, such as in the event of a job loss or medical illness. **Ask** each group to give you seven beans, leaving 13 beans, and have them repeat the exercise.
11. **Discuss** with the students how they decided which categories to reduce.
12. **Discuss** the reflection questions provided in Part 3, including the importance of saving.

Lesson 4: Getting the Most Out of Life - Count Your Beans - Activity 4:3

The Bean Game

(The Spending Game)

Practice budgeting without spending a dime—play *The Bean Game*.

Part 1

- Each person or group will receive a 20-bean budget to spend.
- Read through all the categories and become familiar with the spending choices.
- Go through the board and use the beans to mark your choices in each category. The boxes by each choice indicate how many beans that choice costs. In some categories, you may want to choose more than one option. For example, you may choose to have a home phone, cell phone, and Internet in the communications category.
- You may change your mind about how many beans to spend on a category as you go through the choices, but you and the others in your group must agree about how the beans are spent.
- You may want to add additional expenses under “other” in the *Extras* section of the game board.

Part 2

Now, play *The Bean Game* again—but this time you only have 13 beans. Good luck!

Part 3

After completing Parts 1 and 2, consider the following discussion/reflection questions:

- Which items were easier to give up? Which were the hardest? Why?
- Did you spend all of your beans before your basic needs had been met?
- How did you decide how to distribute your “money”? Was it difficult?
- How much money is “enough” to have in savings?
- What could be the financial consequences of some of your choices? For example, what would happen if you were in a car accident and you had selected *No Coverage*?
- What types of unexpected expenses could be paid out of emergency savings?
- What did you learn about yourself from this activity?
- What did you learn about decision-making and budgeting?
- How will you use what you learned to make better money management decisions?


(Material adapted by the University of Kentucky Cooperative Extension Service with permission from Iowa State University Extension.)


Lesson 4: Getting the Most Out of Life - Count Your Beans - Activity 4:3

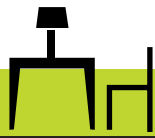
The Bean Game


Note: The shaded area represents the “cost” of each item in beans. An item may be free or cost 1, 2, or 3 beans.


Start here

| Housing  | |
|---|--------------------------------|
| Options | Cost in Beans (shaded area) |
| Live with family or in public housing | |
| Share apartment with friends | 1 |
| Rent a place of your own | 2 |
| Buy home | 3 |

| Utilities  | |
|--|--------------------------------|
| Options | Cost in Beans (shaded area) |
| Included in rent | |
| Cost shared by roommates | 1 |
| You pay total cost | 2 |


| Furnishings  | |
|---|--------------------------------|
| Options | Cost in Beans (shaded area) |
| Borrow from relatives or friends | |
| Buy at garage sale or thrift shop | 1 |
| Buy new furniture | 2 |

| Communication  | |
|---|--------------------------------|
| Options | Cost in Beans (shaded area) |
| No phone | |
| Home phone, basic package | 1 |
| Home phone (long distance, call waiting, caller ID, voice mail) | 2 |
| Cell phone | 1 |
| Internet | 1 |

| Food  | |
|---|--------------------------------|
| Options | Cost in Beans (shaded area) |
| Cook at home, pack lunches, eat out sparingly | 1 |
| Cook some, purchase from vending machines, grab fast food lunches, and eat some dinners out | 2 |
| Purchase all meals away from home | 3 |

 **continue to next page**


Lesson 4: Getting the Most Out of Life - Count Your Beans - Activity 4:3




| Transportation | | Cost in Beans <i>(shaded area)</i> | |
|---|--|---------------------------------------|--|
| Options | | | |
| Walk or ride bike | | | |
| Ride the bus or join car pool | | | |
| Buy used vehicle, plus fuel and maintenance | | | |
| Buy new vehicle, plus fuel and maintenance | | | |



| Grooming | | Cost in Beans <i>(shaded area)</i> | |
|---|--|---------------------------------------|--|
| Options | | | |
| Buy generic toiletries, style hair at home | | | |
| Buy moderate toiletries, discount haircut | | | |
| Tanning, manicure/pedicure, or massages | | | |
| Buy name-brand toiletries, professional haircut | | | |



| Insurance | | Cost in Beans <i>(shaded area)</i> | |
|--------------------------------|--|---------------------------------------|--|
| Options | | | |
| <i>Auto</i> | | | |
| No coverage | | | |
| Liability coverage | | | |
| Complete coverage | | | |
| <i>Home or Apartment</i> | | | |
| No coverage | | | |
| Pay for renter's policy | | | |
| Pay for homeowner's policy | | | |
| <i>Health and Disability</i> | | | |
| No coverage/public health care | | | |
| Purchased through school/job | | | |
| Individual policy | | | |




| Child Care | | Cost in Beans <i>(shaded area)</i> | |
|-------------------------------------|--|---------------------------------------|--|
| Options | | | |
| Provided by family member or friend | | | |
| Hire sitter, limited basis | | | |
| Pay for full-time day care | | | |




| Gifts | | Cost in Beans <i>(shaded area)</i> | |
|---|--|---------------------------------------|--|
| Options | | | |
| Make gifts | | | |
| Buy cards, small gifts on special occasions | | | |
| Buy frequent gifts for friends and family | | | |

Lesson 4: Getting the Most Out of Life - Count Your Beans - Activity 4:3



| Recreation | | | |
|---|---------------------------------------|--|--|
| Options | Cost in Beans <i>(shaded area)</i> | | |
| Walk, visit friends, go to library | | | |
| Watch TV, play sports, go to movies | | | |
| Concerts, vacations, spectator sports, gym membership | | | |




| Laundry | | | |
|---|---------------------------------------|--|--|
| Options | Cost in Beans <i>(shaded area)</i> | | |
| Do laundry at friend's or relative's house | | | |
| Use apartment or public housing facilities | | | |
| Use self-service laundry, some dry cleaning | | | |
| Rent or purchase washer and dryer | | | |



| Clothing | | | |
|---|---------------------------------------|--|--|
| Options | Cost in Beans <i>(shaded area)</i> | | |
| Wear clothes from your closet | | | |
| Buy at discount store, thrift shop, used clothing store | | | |
| Buy at department store | | | |
| Shop for designer clothes | | | |



| Extras | | | |
|---|---------------------------------------|--|--|
| Options | Cost in Beans <i>(shaded area)</i> | | |
| CDs, DVDs, or downloads | | | |
| Regular giving to charity or religious groups | | | |
| Magazine subscriptions, etc. | | | |
| Favorite hobby | | | |
| Pet | | | |
| Any other "extras" | | | |



| Savings | |
|--|---------------------------------------|
| Options | Cost in Beans <i>(shaded area)</i> |
| Keep in piggy bank | |
| Deposit percentage of income into savings account for rainy day fund, new car, college, etc. | |

Bean total _____

Graphics© 2012 Clipart.com



LESSON 5

Be a Rebel

You must be the change you wish to see in the world.

– Gandhi, leader of India's independence movement.

At the toddler age, most children are rebellious. Often younger children will do the opposite of what they are told or asked to do so that they can see for themselves what will happen. Simple acts of defiance or rebellion allow children to assert themselves. Over time, adults—parents, caregivers, and teachers, for example—help children learn what behaviors are appropriate and acceptable. Unfortunately, as children grow older, sometimes they continue to rebel. For example, adolescents may feel peer pressure because they want to fit in with their friends. They may even engage in risky behaviors to be a part of the in-crowd. This lesson will help youth understand that being defiant is not always a bad thing, especially if youth learn to defy bad behavior.

Lesson 5: Objectives

Participants will...

- Identify risky financial and health behaviors
- Predict consequences of those behaviors
- Describe ways to change/prevent those behaviors

Did You Know?

Gandhi was an influential political and civil leader of India during the first part of the 1900s. He promoted nonviolence and the ethical consideration and freedom of others. He lived a modest life promoting peace.

Lesson 5: Be a Rebel



Activity 5:1

Defying the Odds



20 minutes

Materials Needed

- *Statistics to Defy* worksheet
- Pencils

1. **Explain** that all of our actions have consequences. Some consequences are positive and other consequences are negative.
2. **Remind** students that many of the health and financial decisions they make today can affect them later in life.
3. **Share** with students the *Statistics to Defy* worksheet. Ask different students to read each statistic aloud.
4. **Engage** students in a conversation by asking the following questions: Which statistic did you find the most shocking? Do you believe the statistics are true? What are some of the long-term consequences of these behaviors?
5. **Ask** students to look at the list of statistics and circle at least one health and one wealth statistic they want to defy.
6. **Ask** students to identify and write down the behaviors they would need to practice to defy these statistics.



TIP: Visit <http://www.cdc.gov/HealthyYouth/yrbs/index.htm> and search results under “Kentucky” to see additional local statistics from the National Youth Risk Behavior Survey and School Health Policy Fact Sheets. Also included on this website are links for information on improving overall adolescent health.

Lesson 5: Be a Rebel- Defying the Odds - Activity 5:1

Statistics to Defy

Directions: Read the health and financial statistics below. Circle at least one statistic from each group that you would like to defy. Answer the questions below.

Health Statistics to Defy:

According to the 2009 National Youth Risk Behavior Survey (Available at <http://www.cdc.gov/healthyyouth/yrbs/>):

- 46.3% of students nationwide in grades 9-12 have tried smoking a cigarette, while 19.5% of students currently smoke cigarettes. 26% reported a form of tobacco use.
- 72.5% of students nationwide in grades 9 through 12 have tried at least one drink of alcohol, while 42% reported having had at least one drink in the 30 days prior to being surveyed. 24.2% reported at least one instance of binge drinking (five or more drinks in a row) in the 30 days prior to being surveyed.
- 27.7% of students nationwide in grade 9 to 12 described themselves as overweight. Based on Body Mass Index (BMI), 12% are obese and 16% are overweight.
- 32.8% of students nationwide in grade 9 to 12 indicated watching more than three hours of television on an average school night. 25% of students indicated playing three or more hours of computer or video games on an average school night.

Financial Statistics to Defy:

According to the 2003 Northwestern Mutual “Teaching Kids About Money” Parent Survey (Available at <http://www.money-101.com/50plusreasons/50-reasons-money-101-collection-personalfinance-statistics/>):

- 77% of parents say that teenagers feel they are financially entitled—that is, they expect to have money for whatever they want whenever they need it.
- Nearly 50% of parents surveyed admit they do not set the best example for their children when it comes to managing their own finances.
- 57% of parents said that as teens become adults, they do not understand the value of money.

1. What behaviors will you need to practice to defy the health behavior you have chosen?

2. What behaviors will you need to practice to defy the financial behavior you have chosen?

3. How will your life be different if you do not participate in these behaviors?

Lesson 5: Be a Rebel



Activity 5:2

Breaking the Mold



20 minutes

Materials Needed

- None

Instructor Note: Lesson 2 focused on “Getting the Right Message” from popular culture. This exercise focuses on behaviors we learn from our environment, parents, and extended families.

Explain to students that many habits, both good and bad, are learned from our parents, older siblings, and extended family. Learning more about our families can help us better understand the choices we make.

- Tell** the students which part of the country they live in (East Coast, West Coast, South, or Midwest). **Ask** students if there are certain stereotypes about people who live in this part of the country.
- Ask** students to discuss stereotypes about people who live in other parts of the country.
- Ask** students if the part of the country they live in influences their health or financial behaviors. If so, how? Is the influence positive or negative? If it is a negative behavior, ask the students to identify steps to change this behavior.
- Ask** students to describe their community. Do they live in a rural community, neighborhood, inner city, etc.? Ask students if there are certain stereotypes about the different types of communities. Ask students if their community influences their health or financial behaviors. If so, how? Is this influence positive or negative? If it is a negative behavior, ask the students to identify steps to change this behavior.
- Ask** students who are comfortable to share their racial, ethnic, and cultural backgrounds. Ask students if there are certain stereotypes about different racial, ethnic, and cultural groups in terms of financial and health behaviors. Do these stereotypes influence their financial and health behaviors? If so, how? Is this influence positive or negative? If it is a negative behavior, ask the students to identify steps to change this behavior.



Lesson 5: Be a Rebel



Activity 5:3

Get the Community Involved



Varies

Materials Needed

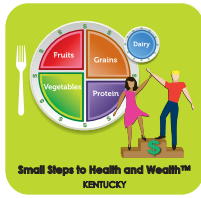
- None

Instructor Note: Guest speakers from the community can be an invaluable resource to help provide examples of the consequences that can result from risky financial and health behaviors. The list of temptations for adolescents to make poor financial or health choices is extensive. Alcohol, tobacco use, drug use, online gambling, and peer pressure for specific clothing, accessories, or electronics are a few examples of the temptations adolescents will experience.

1. **Identify** community leaders who have “real world” experience in dealing with those who experience the negative consequences of the temptations described above. Examples may include EMT workers, physicians, debt counselors, bankers, drug abuse counselors, and representatives from community organization such as MADD (Mothers Against Drunk Driving). You could also consider asking judges or attorneys to visit who deal with prosecuting drug, alcohol, bankruptcy, or theft charges.



2. **Invite** two to three individuals to class to share real-life experiences and consequences of adolescents who have engaged in risky health and financial behaviors.
3. **Allow** the students to ask questions.



Building a Healthy, Wealthy Future: Youth

Conclusion

Learning to manage both our health and finances is a lifelong process. It is important to remind students that setbacks will most likely occur from time to time. The important thing is to keep end goals in mind and to continue to work toward reaching goals in the future one step at a time. After students have completed the *Building a Healthy, Wealthy Future* program, ask them to revisit the Health & Wealth Timeline activity in the introduction. Because the students have now worked through the *Learning Lessons*, they may want to reconsider their short, mid-term, and long-term financial and health goals. Encourage your students to post the timeline in a visible location so they are reminded of their financial and health goals!

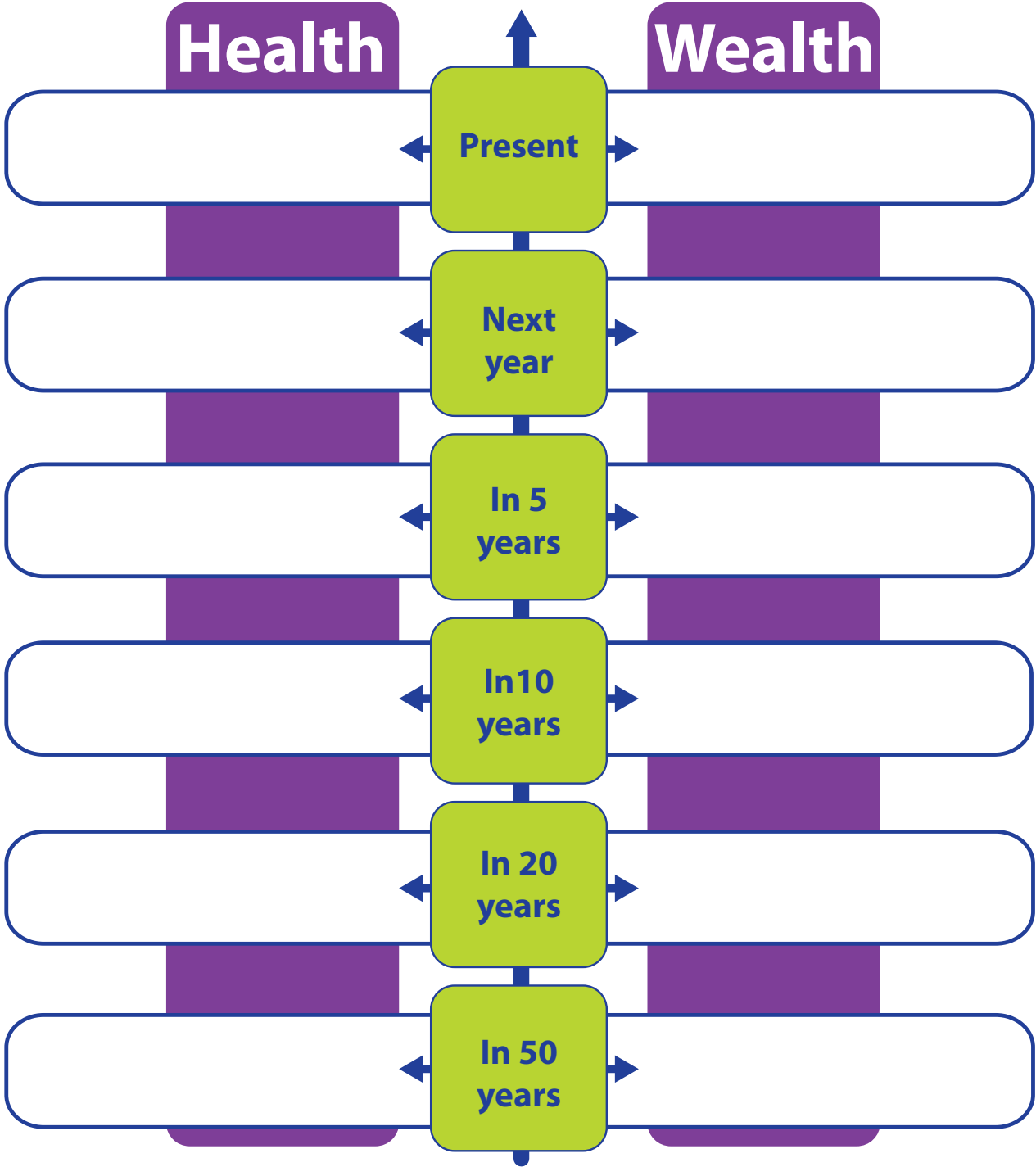
Activity: A Health & Wealth Timeline, Revisited

Talking about goals is one thing, but putting them down on paper is a **big step** towards making goals become realities. Have students design an individual timeline of health and wealth goals using some of the personal goals they have listed throughout the *Building a Healthy, Wealthy Future* program. For most students, the idea of goal setting is very difficult. Many students may be able to set realistic goals for the current and following years. A few students may even plan farther into the future, such as saving for a car. However, many students may find it difficult to set goals for 20 to 50 years in the future.

Directions: Complete the following *Health & Wealth Timeline* with your present and future health and financial goals. Consider the timeline you created at the beginning of the *Building a Healthy, Wealthy Future: Youth* program. Have your goals changed? How?

Conclusion - Activity: A Health & Wealth Timeline, Revisited

Health and Wealth Timeline



COOPERATIVE
EXTENSION
SERVICE



Small Steps to Health and Wealth™



Building a Healthy, Wealthy Future

YOUTH

Take a Small Step: Snack Breaks

- Apple Salad
- Veggie Wraps
- Vegetable Pizza
- Easy Chicken Salad
- Jicama Fruit Salad
- Fruit and Yogurt Shake
- Yogurt Sundae



Take a Small Step: Snack Breaks

Explain to the students that they will continue later in life many of the habits they develop today. Believe it or not, many times we snack or buy small items without realizing that these calories and expenses add up. Making healthy snacks can be fun and nutritious.

Note: Before serving any of the following recipes to your students, always check to see if there are any food allergies or sensitivities in the class. Recipes can be modified accordingly.

Snack Break: Easy Chicken Salad

What do you need? (per 8 students)

Serving Size = ½ cup.

Consider providing a sample size to stretch your portions.

Ingredients:

- 12 oz cooked chicken, diced
- ½ low-fat mayonnaise or salad dressing
- ½ cup seedless red grapes, halved
- ½ cup chopped pecans (or substitute celery)

Equipment: mixing bowl, spoons

Serving utensils: plates/napkins, cups/water

How is it put together?

1. **Mix** all ingredients together.
2. **Serve** with crackers, tomatoes, or bread.

Getting the Facts Out

- **Provide** the students with the *Easy Chicken Salad* recipe card, which contains serving size and nutrition/serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information of the two snacks.

Snack Break: Apple Salad

What do you need? (per 8 students)

Serving Size = ½ cup.

Ingredients:

- ¼ cup lemon juice
- 2 tbsp sugar
- 2 large firm red apples
- 2 large green apples
- ½ cup dried cranberries or raisins
- ½ cup reduced fat mayonnaise

Equipment: two knives and cutting boards, a spoon, one large mixing bowl, and measuring cups/spoons

Serving utensils: paper plates/bowls, spoons/forks, napkins, cups/water

How is it put together?

1. **Ask** the students to mix together lemon juice and sugar until sugar is dissolved.
2. **Help** the students wash and dice the apples into ½ inch cubes.
3. **Tell** the student to stir apples in sweetened lemon juice to coat. Then drain.
4. **Stir** in cranberries and mayonnaise.

Getting the Facts Out

- **Provide** the students with the *Apple Salad* recipe card, which contains serving size and nutrition/serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information for the two choices.

Take a Small Step: Snack Breaks

Snack Break: Vegetable Pizza

What do you need? (*per 8 students*)

Serving Size = $\frac{1}{8}$ pizza.

Consider providing a sample size to stretch your portions.

Ingredients:

- 1 (8-oz) can reduced-fat crescent rolls
- 8-oz fat-free cream cheese, softened
- $\frac{1}{3}$ cup reduced-fat mayonnaise
- $\frac{1}{2}$ package dry ranch-style dressing mix
- 5 cups finely chopped raw vegetables (broccoli, carrots, cauliflower, bell peppers, etc.)
- 1 cup shredded cheddar cheese

Equipment: cookie sheet/oven (if crust is not baked prior to class), spoon, mixing bowl

Serving utensils: plates/napkins, cups/water

How is it put together?

1. **Press** crescent rolls onto a cookie sheet, covering the entire sheet. Pinch the seams together to form one sheet. Bake at 375° F for 10 minutes or until golden brown. Let cool. (Crust can be baked before class.)
2. **Mix** mayonnaise, cream cheese, and dressing mix together and spread over crust.
3. **Arrange** vegetables over crust and sprinkle with cheese. Press down gently.

Getting the Facts Out

- **Provide** the students with the *Vegetable Pizza* recipe card, which contains serving size and nutrition/ serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information of the two snacks.



Take a Small Step: Snack Breaks

Snack Break: Jicama Fruit Salad

What do you need? (*per 7 students*)

Serving Size = $\frac{1}{2}$ cup.

Consider providing a sample size to stretch your portions.

Ingredients:

- 1 small jicama, peeled and julienned
- 2 cups watermelon cut into pieces
- 1 mango, peeled and sliced
- 1 small papaya, peeled and sliced
- 1 orange, peeled and sectioned
- 2 kiwis, peeled and sliced
- 1 tsp lime or orange juice
- $\frac{1}{4}$ tsp salt
- $\frac{1}{4}$ tsp chili powder

Equipment: 2 mixing bowls, spoons

Serving utensils: plates/bowls, forks, napkins, cups/water

How is it put together?

1. **Mix** fruit together in a large bowl.
2. **Sprinkle** the lime or orange juice over the fruit.
3. **Mix** the spices together in a separate bowl.
4. **Sprinkle** over fruit.
5. **Mix** the salad gently before serving.

Getting the Facts Out

- **Provide** the students with the *Jicama Fruit Salad* recipe card, which contains serving size and nutrition per serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information of the two snacks.



Did You Know?

Jicama is a root that grows primarily in South America. It is sweet and crispy and resembles a turnip.

Jicama is similar in texture to a potato or pear, and once peeled, it can be cooked or eaten raw.

Snack Break: Fruit and Yogurt Shake

What do you need? (*per 2 students*)

Serving Size = 1 cup.

Consider providing a sample size to stretch your portions.

Ingredients:

- 1 medium very ripe, peeled banana
- $\frac{3}{4}$ cup pineapple juice
- $\frac{1}{2}$ cup yogurt, low-fat vanilla
- $\frac{1}{2}$ cup strawberries, remove stems and rinse (or use frozen)

Equipment: blender, measuring cups

Serving utensils: cups, straws (optional), napkins

How is it put together?

1. **Blend** banana with pineapple juice, yogurt, and strawberries in a blender until smooth.
2. **Divide** shake between two glasses and serve immediately.

Getting the Facts Out

- **Provide** the students with the *Fruit and Yogurt Shake* recipe card, which contains serving size and nutrition/serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information of the two snacks.

Take a Small Step: Snack Breaks

Snack Break: Veggie Wraps

What do you need? (per 20 students)

Serving size = ½ tortilla. 1 tortilla halved provides 2 serving samples.

Ingredients:

- 10 (10-inch) fat-free flour tortillas
- 1 cucumber, peeled and thinly sliced
- 1 zucchini squash, thinly sliced
- 1 summer squash, thinly sliced
- 4 green onions, chopped
- 1 tomato, diced
- ½ cup reduced-fat cream cheese
- 1 cup salsa

Equipment: mixing bowl, spoons, measuring cups

Serving utensils: paper plates or napkins, measuring cups/teaspoons, cups/water

How is it put together?

1. **Ask** a student to volunteer to combine the vegetables in a bowl.
2. **Tell** the students to thinly spread on their tortilla 1 teaspoon of cream cheese, then 1 tablespoon of salsa.
3. **Ask** the students to spoon some vegetables into the center of their tortilla, then roll it tightly into a tube.

Getting the Facts Out

- **Provide** the students with the *Veggie Wraps* recipe card, which contains serving size and nutrition/serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information for the two snacks.



Snack Break: Yogurt Sundae

What do you need? (per 7 students)

Consider providing a sample size to stretch your portions.

Ingredients:

- ½ cup fat-free/low-fat vanilla yogurt
- ½ cup diced fruit such as grapes, berries, or sliced peaches
- ½ cup whole grain cereal

Equipment: measuring cups, spoons

Serving utensils: cups, spoons, napkins, cups/water

How is it put together?

1. **Place** yogurt into cups.
2. **Add** fruit and cereal.

Getting the Facts Out

- **Provide** the students with the *Yogurt Sundae* recipe card, which contains serving size and nutrition/serving information.
- **Ask** the students to reflect on a snack they ate the day before.
- **If** time allows, use the Internet to find nutrition information for snacks the students may have eaten the previous day.
- **Compare** the nutrition information of the two snacks.

Take a Small Step: Snack Breaks Recipe Cards

Apple Salad

Yield: 16 servings **Serving Size:** ½ cup **Nutrition per serving:** 60 calories - 1 g fat

Ingredients:

- ¼ cup lemon juice
- 2 tbsp sugar
- 2 large firm red apples
- 2 large green apples
- ½ cup dried cranberries or raisins
- ½ cup reduced fat mayonnaise

Procedure:

1. In a large salad bowl, mix together lemon juice and sugar until sugar is dissolved.
2. Wash apples and dice into ½-inch cubes.
3. Stir apples in sweetened lemon juice to coat. Drain.
4. Add cranberries and mayonnaise. Serve (or refrigerate).

Recipe adapted from Jackie Walters, Extension Specialist, University of Kentucky Cooperative Extension Service.

Yogurt Sundae

Yield: 7 servings **Serving Size:** ½ cup **Nutrition per serving:** 320 calories - 2.5 g fat

Ingredients:

- ½ cup fat-free/low-fat vanilla yogurt
- ½ cup diced fruit such as grapes, berries, or sliced peaches
- ⅓ cup whole grain cereal (for example, granola)

Procedure:

1. Place yogurt into cups.
2. Add fruit and cereal.

Adapted from Purdue University Expanded Food & Nutrition Education Program, Professor Popcorn.

Take a Small Step: Snack Breaks Recipe Cards

Veggie Wraps

Yield: 5 servings **Serving Size:** 2 tortillas **Nutrition per serving:** 320 calories - 8 g fat

Ingredients:

- 10 (10-inch) fat-free flour tortillas
- 1 cucumber, peeled and thinly sliced
- 1 zucchini squash, thinly sliced
- 1 summer squash, thinly sliced
- 4 green onions, chopped
- 1 tomato, diced
- ½ cup reduced-fat cream cheese
- 1 cup salsa

Procedure:

1. Combine vegetables in a bowl.
2. On each tortilla, thinly spread 1 teaspoon of cream cheese, then 1 tablespoon of salsa
3. Spoon some vegetables into the center of each tortilla, then roll the tortilla tightly into a tube.

Note: 1 cup of cooked chicken may be added to the vegetable mixture if desired.

Recipe adapted from The University of Kentucky Cooperative Extension Service program HEEL (Health Education through Extension Leadership).

Easy Chicken Salad

Yield: 8 servings **Serving Size:** ½ cup **Nutrition per serving:** 180 calories - 12 g fat

Ingredients:

- 12 oz cooked chicken, diced
- ½ low-fat mayonnaise or salad dressing
- ½ cup seedless red grapes, halved
- ½ cup chopped pecans (or substitute celery)

Procedure:

1. Mix all ingredients together.
2. Serve with crackers, tomatoes, or bread.

Recipe adapted from Velma Mullins, Laurel County Nutrition Education Program Assistant, University of Kentucky Cooperative Extension Service.

Take a Small Step: Snack Breaks Recipe Cards

Jicama Fruit Salad

Yield: 7 servings **Serving Size:** ½ cup **Nutrition per serving:** 80 calories - 0 g fat

Ingredients:

- 1 small jicama, peeled and julienned
- 2 cups watermelon cut into pieces
- 1 mango, peeled and sliced
- 1 small papaya, peeled and sliced
- 1 orange, peeled and sectioned
- 2 kiwis, peeled and sliced
- 1 tsp lime or orange juice
- ¼ tsp salt
- ¼ tsp chili powder

Procedure:

1. Arrange fruit on a large plate. Sprinkle the lime or orange juice over the fruit.
2. In a small bowl, mix the spices. Sprinkle over fruit and serve.

Recipe adapted from the USDA Recipe Finder.

Fruit and Yogurt Shake

Yield: 2 servings **Serving Size:** 1 cup **Nutrition per serving:** 160 calories - 1 g fat

Ingredients:

- 1 medium very ripe, peeled banana
- ¾ cup pineapple juice
- ½ cup yogurt, low-fat vanilla
- ½ cup strawberries, remove stems and rinse (or use frozen)

Procedure:

1. Blend banana with pineapple juice, yogurt, and strawberries in a blender until smooth.
2. Divide shake between 2 glasses and serve immediately.

Recipe adapted from the USDA Food Stamp Nutrition Connection Recipe Finder.

Take a Small Step: Snack Breaks Recipe Cards

Vegetable Pizza

Yield: 8 servings **Serving Size:** 1/8 pizza **Nutrition per serving:** 180 calories - 6 g fat

Ingredients:

- 1 (8-oz) can reduced-fat crescent rolls
- 8 oz fat-free cream cheese, softened
- 1/3 cup reduced-fat mayonnaise
- 1/2 package dry ranch-style dressing mix
- 5 cups finely chopped raw vegetables (broccoli, carrots, cauliflower, bell peppers, etc.)
- 1 cup shredded cheddar cheese

Procedure:

1. Press crescent rolls onto a cookie sheet, covering the entire sheet. Pinch the seams together to form one sheet. Bake at 375° F for 10 minutes or until golden brown. Let cool.
2. Mix mayonnaise, cream cheese, and dressing mix together and spread over crust.
3. Arrange vegetables over crust and sprinkle with cheese. Press down gently.

Recipe adapted from Donna Ridener, Laurel County Nutrition Education Program Assistant, University of Kentucky Cooperative Extension Service.

COOPERATIVE
EXTENSION
SERVICE



Small Steps to Health and Wealth™



Building a Healthy, Wealthy Future

YOUTH

Take a Small Step: Finance Breaks

- Add Up the Savings
- Planning a Grocery List
- Planning a Stay-cation
- Reading a Bill
- Motivation Thermometer
- Needs vs. Wants
- Coupons



Take a Small Step: Finance Breaks

Finance Break: Add Up the Savings

Materials Needed:

- Reusable water bottles (*if funding allows*)
 - Writing materials (pens/pencils, paper)
1. **Explain** to students that over time small expenses, just like calories, add up.
 2. **Provide** the students with a reusable water bottle if funding is available.
 3. **Tell** students they will be responsible for bringing their own drink for the snack break in the reusable water bottle.
 4. **Ask** students to calculate the savings of using a reusable drink container compared to purchasing a drink from a vending machine.
 5. **Provide** students with the following information:
 - a. Assume you purchase a drink from a vending machine every day after school.
 - b. A 20-ounce drink from a vending machine can cost between \$1 and \$2.
 - c. The typical school year has 180 days.
 6. **Ask** students how much they would spend if they purchased a drink for \$1 every day after school? (Answer: \$180: $\$1 \times 180 \text{ days} = \180)
 7. **Now**, ask the student how much they would spend if they purchased a drink for \$2 every day after school? (Answer: \$360: $\$2 \times 180 \text{ days} = \360)
 8. **Ask** students to brainstorm on how they could use an additional \$180 to \$360 per year.
 9. **Write** student responses on the board.
 10. **Ask** students to think about other small expenses they may have that add up over time.
 11. **Lead** a discussion with the students about additional ways to reduce expenses.



Take a Small Step: Finance Breaks

Finance Break: Motivation Thermometer

Materials Needed:

- Red marker
 - Black marker
 - White butcher or freezer paper
1. **Explain** to students that it is important to have a goal in mind when saving money. It is also important to keep motivation high when working toward that goal.
 2. **Explain** to students the value of saving money and that every penny adds up over time.
 3. **Ask** students to brainstorm ideas of how to save money.
 4. **Write** student responses on the board.
 5. **Draw** a thermometer on white butcher paper.
 6. **Label** the thermometer *Savings*.
 7. **Determine** a class goal of how much money the class will save in one month.
 8. **Challenge** the students to save money each week and record how much they saved.
 9. **Color** the Savings Thermometer with how much money the students saved at the end of each week.
 10. **Color** the Savings Thermometer each week for four weeks.
 11. **Ask** the students if the class met their savings goal at the end of four weeks. If goal was not reached, what could the students do differently? If the goal was reached, what did the students learn about motivation?



Finance Break: Reading a Bill

Materials Needed:

- Examples of bills (electric, gas, water, cable)
Mark out any identifying information.
 - Pens/pencils
1. **Show** and **explain** to students the different components of a bill (taxes, amount used, cost, due date, etc.).
 2. **Explain** to students that we need to know how much something costs each month as well as how much of something we are using. Also, explain that sometimes monthly bills such as electricity vary. Discuss the factors that may influence the variation (that is, seasonal temperatures can cause changes in the electricity bill or an increase or decrease in water consumption can cause changes in a monthly water bill).
 3. **Have** students estimate the cost of paying one bill for an entire year.
(Monthly bill amount x 12 months)
 4. **Ask** students to brainstorm ideas on how they might save for this bill each month.
 5. **Write** student responses on the board.

Take a Small Step: Finance Breaks

Finance Break: Planning a Stay-cation

Materials Needed:

- Computer lab
 - Writing materials (pens/pencils, paper)
1. **Explain** to students one way to save money is to plan a vacation at home, also known as a *stay-cation*. Money can be saved by doing fun things that are in your local community.
 2. **Have** students brainstorm ideas of different things they can do in their community.
 3. **Write** student responses on the board.
 4. **Have** students **create** a weeklong activity sheet of things they and their family can do during a stay-cation.
 5. **Have** students estimate the cost of a stay-cation.
 6. **Have** students research the cost of traveling somewhere for vacation. Include expenses such as gasoline, dining, lodging, and souvenirs.
 7. **Have** students compare the cost of a stay-cation with a traveling vacation.
 8. **Ask** students what they would do with the money they saved from having a stay-cation.
 9. **Write** student responses on the board.

Finance Break: Needs vs. Wants

Materials Needed:

- White board and markers
1. **Explain** to students the difference between a want and a need.
 2. **Have** students **brainstorm** ideas of personal needs.
 3. **Write** student responses on the board.
 4. **Have** students **brainstorm** ideas of personal wants.
 5. **Write** student responses on the board.
 6. **Explain** to students that we all have financial wants and needs.
 7. **Ask** students to identify some of their financial wants.
 8. **Write** student responses on the board.
 9. **Ask** students to identify some of their financial needs.
 10. **Write** student responses on the board.
 11. **Break** students into groups and have students prioritize the benefits and disadvantages of financial needs and wants.

Take a Small Step: Finance Breaks

Finance Break: Coupons

Materials Needed:

- Weekly grocery advertisements or coupon inserts
- Scissors
- Writing materials (pens/pencils, paper)
- White board and markers

1. **Explain** to students the advantages of shopping with coupons at the grocery store.
2. **Break** students into groups.
3. **Have** students clip coupons from weekly grocery advertisements for products they would likely purchase.
4. **Have** each group total up the savings from their clipped coupons.
5. **Have** students estimate the yearly savings from shopping with coupons (use the savings figure from this activity and multiply by 52).
6. **Ask** students to brainstorm ideas of what they would do with the money they saved from using coupons.
7. **Write** student responses on the board.
8. **Ask:** *Is the item purchased with the coupon a want or need?*



COOPERATIVE
EXTENSION
SERVICE



Small Steps to Health and Wealth™



Building a Healthy, Wealthy Future

YOUTH

Take a Small Step: Physical Activity Breaks

- Word of the Day
- Bottle Workout
- 60-Second Challenge
- Dance Party Workout
- Limbo
- Balloon Fun
- Pedometer Power Walk



Take a Small Step: Physical Activity Breaks

Explain to the students that they will continue later in life many of the habits they develop today. Learning how to integrate a few minutes of physical activity into your daily schedule can help promote physical fitness later in life.

Note: Before beginning any of the following physical activity breaks, always check with your students to see if there are any physical disabilities that may prevent a student from participating. If so, consider modifying the activities so that everyone can more fully participate.

Physical Activity Break: Word of the Day

Materials Needed:

- None
1. At the beginning of your session with the students, **provide** a *Word of the Day*, based on the lesson you have prepared for the day. Choose a word that will be mentioned several times during the *Learning Lessons*. *Health, money, or personal finance* would be good examples.
 2. **Tell** the students that every time you use the word during the day's discussion, they are to stand up and do five repetitions of an exercise that can easily be done at their seat, such as jumping jacks, toe touches, etc.
 3. **Keep** track of the number of repetitions the students do for the day.
 4. **Tell** the students at the end of the session how many repetitions they did.
 5. **If** you have additional time and resources, allow a student to do a website search to calculate the numbers of calories burned.

Physical Activity Break: Bottle Workout

Materials Needed:

- Empty milk, soda, or juice bottles with caps (enough so each person in the class can have a matching pair)
- Rice, pebbles, or sand to fill each bottle
- Scale (optional)
- Duct tape to seal bottles if there are missing caps.

1. **Provide** each student with a pair of empty bottles.
2. **Have** the students fill their bottles with equal amounts of rice, pebbles, or sand. (It is not necessary to fill each bottle entirely. Filling the bottle one-half to two-thirds full is fine.)
3. **Let** each student place his/her bottle set on the scale to see how much these "arm weights" weigh.
4. **Exercise** together as a class. Tell students to do the following exercises, with several repetitions of each one:
 5. **Lift** the bottles above your head one at a time, then together.
 6. **Hold** the bottles out at your sides and lift them up and down.
 7. **Try** to touch the bottles together behind your back.
 8. **Hold** one bottle over your head with both hands and bend your arm at the elbow.

Take a Small Step: Physical Activity Breaks

Physical Activity Break: 60-Second Challenge

Materials Needed:

- Stopwatch
- Paper and pencils

1. **Explain** to the students that they do not have to have large blocks of time to be physically active.
2. **Ask** the students to make three columns on a sheet of paper, then label one column *Activity*, one column *Estimate*, and one column *Actual*. An example is below.
3. **Ask** the students to estimate how many times they can clap their hands in 60 seconds.
4. **Ask** the students to estimate how many times they can stand up then sit back down in their chair in 60 seconds.
5. **Ask** the students to estimate how many times they can touch their toes in 60 seconds.
6. **Ask** the students to estimate how many times they can snap their fingers in 60 seconds.
7. After the students have recorded their estimates, explain that we are now going to find out actually how times they can perform each activity in 60 seconds.

| Activity | Estimate | Actual |
|-------------------|----------|--------|
| Clap Hands | | |
| Stand up/Sit down | | |
| Touch Toes | | |
| Finger Snaps | | |

8. Using the stopwatch, time the students for 60 seconds for each activity.
9. After each activity, have the students record the actual number of times they performed it.



Physical Activity Break: Dance Party Workout

Materials Needed:

- A 10-minute mix of age-appropriate dance music, preferably with varying beats
- Radio or CD/tape/MP3 player to play your mix for the class

1. **Tell** the students that exercise can be fun and dancing is a great way to stay in shape.
2. **Have** the students spread out across the room.
3. **Start** the music.
4. **Dance!** Instruct the students to dance as hard as they can until the music stops. They can spin, twirl, shake, or dance with a partner, whatever they can think of.
5. **Stop** the music every three minutes or so for the students to take a break and catch their breath.
6. **Discuss** how they feel at the end of 10 minutes of dancing. Do they feel as if they got a workout?

Take a Small Step: Physical Activity Breaks

Physical Activity Break: Limbo

Materials Needed:

- A limbo stick (a yard stick, broom handle, etc. Be creative!)
 - A radio or music mix to play while the students limbo (optional)
1. **Tell** the students that being physically fit includes flexibility.
 2. **Have** two students volunteer to hold the limbo stick. (Make sure the students take turns holding the stick so that everyone has a chance to limbo).
 3. **Start** the music.
 4. **Limbo!** Begin with the limbo stick at chest level. Have the students form a single-file line and one by one try to go underneath the stick without touching it or the floor.
 5. **Lower** the limbo stick after each student has a turn.
 6. **Continue** until the stick is as low as it can go and there is a “winner.”
 7. **Repeat** as time allows.



Physical Activity Break: Balloon Fun

Materials Needed:

- 10- to 12-inch balloons, enough for each student to have one
 - Permanent marker
 - Stopwatch or clock
1. **Have** each student blow up his/her balloon. Tie and knot the ends, and write his/her name on balloon.
 2. **Have** the students spread out across the room.
 3. **Grab** the knot of the balloon and bounce it for 60 seconds with one hand.
 4. **Switch** hands and bounce the balloon for 60 seconds on the other hand.
 5. **Instruct** the students to toss their balloons in the air and keep them from touching the ground for 60 seconds.
 6. **Make** a circle together as a class. (Have the students put their personal balloons aside during the following activity.)
 7. **Toss** one balloon into the circle and have the students work together to keep it from hitting the ground.
 8. **Gradually** add more balloons. This exercise will demonstrate teamwork, hand/eye coordination, and agility.

Take a Small Step: Physical Activity Breaks

Physical Activity Break: Pedometer Power Walk

Materials Needed:

- 1-5 pedometers
- Watch

1. **Distribute** the pedometers randomly throughout the class.
2. **Instruct** the students given a pedometer to securely attach it to an article of clothing, like a belt or waistband.
3. **Have** all the students **form** a double line.
4. **Walk** briskly through, around, or outside of your building for 10 minutes.
5. **Return** to the classroom.
6. **Ask** the students with pedometers to report the step counts.
7. **Compare/average** the different step counts.
8. **Calculate** the length of the 10-minute walk and the number of calories burned.
 - There are roughly 2,000 steps in 1 mile.
 - Approximately 100 calories are burned for every 1 mile walked.



This publication is part of the *Small Steps to Health and Wealth*[™] (SSHW) program originally developed by Rutgers Cooperative Extension in New Jersey, SSHW is delivered by Cooperative Extension educators nationwide to encourage Americans to simultaneously improve their health and personal finances.

Authors:

Jennifer Hunter, Extension Specialist in Family Financial Management, and
Nichole Huff, Certified Family Life Educator

Contributing Authors:

Katie Keith, Extension Associate in Family Finance
Diana Drury, Extension Associate in Nutrition Education
Jackie Walters, Extension Specialist in Nutrition Education
Family and Consumer Sciences
University of Kentucky Cooperative Extension Service

With special thanks to Barbara O'Neill, PhD, CFP, and Karen Ensle, EdD, RD, FADA, of Rutgers University, for providing thoughtful comments and suggestions to improve the quality of this publication.