Money Smart Week & Financial Literacy Month

Kid’s Cash: Three educators combined to provide 3 classroom experiences for each of six third grade classes at Lake Superior Elementary and Great Lakes Elementary. Wimme, DeNio, and Bruce introduced the students to financial education including the importance of saving, considering “opportunity costs” or trade-offs when purchasing, and considering wants versus needs.

Children and Money: As a prelude to the Big Read, DeNio provided workshops for parents on teaching children about money. DeNio developed tips for using the Big Read book selections with their children.

Money Smart Week Big Read: It was a packed house at the Superior Public Library Story Time on April 8th, as 24 children and 18 adults gathered to hear Adam Lorch of KBJR and Sue DeNio read the Big Read selections. Each family received a free copy of Curious George Saves His Pennies, and Bunny Money.
As you may already know, Wisconsin 4-H is celebrating its Centennial this year. On March 19th, nearly 900 4-H members, volunteers and supporters arrived in Madison for 4-H Day at the Capitol. The event included a celebration and training in the morning, a 4-H rally in the Capitol at Noon and visits to all legislators in the afternoon. It was literally a sea of green at the Capitol that day! Our Douglas County delegation consisted of: 4-H members: Sarah Wahliquist, Callie Lier, Nicole Greely and Hannah Lier; 4-H leaders: Katie Stenroos, Deanna Wahliquist, Patty Lier and Nola Stenroos. The picture below shows 4-H delegations from Douglas, Price, Iron, Barron, Sawyer and Rusk counties meeting with Senator Bob Jauch.

At the April County Board Meeting, a proclamation was presented to Douglas County 4-H by Doug Finn and Kay Johnson. Thirteen 4-H members, leaders and parents were in attendance. More local events are being planned for the upcoming year.

As part of 4-H YOUTH DEVELOPMENT, Joan Wimme, Wisconsin State 4-H Centennial 1914-2014:

Forth graders at Cooper, Northern Lights, Bryant and Lake Superior Schools just finished up with nutrition education in the classrooms. Nichols visited each classroom 5 times with a different topic being taught each time. Lessons revolved around MyPlate, physical activity, the importance of eating more fruits and vegetables and label reading. Forth grade is when Nichols begins to teach the students how to read food labels. Students used real food labels brought in and applied the 5/20 Rule in deciding if foods were “anytime” or “sometimes” foods. (When looking at a food label, 5% or lower in that nutrient and 20% or higher in that nutrient).

Food samples were also brought for tasting: red cabbage, rutabaga, spinach, zucchini, and mango. Mango was by far the favorite. Nutrition in third grade at the same schools are currently in session. Students have been busy learning about the five food groups and how eating each group helps nourish their bodies. They have been having fun learning about the digestive system and how nutrients enter our blood to “feed us”. They also have been learning about how some germs and bacteria make us sick and how to Fight Bac. (short for Bacteria).

Nichols also had the opportunity in April to teach one of the lessons at a visit to the 3rd grade classes out at Northwestern Elementary.

Students there also enjoyed learning and tasting mango and papaya.

Baked veggie sticks, low sodium pita crackers, tortilla chips, veggie and low fat bean dip were some of the healthy snacks seniors taste tested at a recent visit to Senior Connections. Viewing a power point on healthy snacks, seniors were reminded that a glass of fat free milk, a piece of fruit, string cheese, a hard boiled egg, and lean low-sodium meat wrapped around a wedge of fruit or vegetable are a healthy and easy way to prepare snack foods. Seniors practiced the 5/20 rule as it applies to reading food labels. We discussed how the enlarged calorie and serving size amounts on the newly revised nutrition label will assist consumers in making wise choices. We shared ways to lower sodium (salt) intake from 2,300 mg for the general population to 1,500 mg for persons 55 years and older and discussed how Americans get enough sodium without adding it to their foods.

Visit USDA’s Food Tracker @ https://www.supertracker.usda.gov/foodtracker.aspx to learn how you can improve your eating.

Nutrition Facts
8 servings per container Serving Size 1 cup (240g)

Amount per Serving 
Calories 230
% Daily Value

Calories 230

39% Total Fat (g)

8% Saturated Fat (g)

1% Cholesterol (mg)

1% Sodium (mg)

5% Total Carbs (g)

2% Dietary Fiber (g)

1% Sugars (g)

1% Protein (g)

1% Vitamin B1 (mg)

1% Calcium (mg)

1% Iron (mg)

1% Potassium (mg)

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Northwestern Middle School Reality Store 2014

In April, 110 eighth graders from Northwestern Middle School in Maple participated in the third annual Reality Store event held at the school. The Reality Store is a hands-on activity designed to help shed light on the financial realities of life after high school graduation. Students were randomly assigned occupations and salaries, marital status, and number of children in their household. After receiving their salaries and deducting taxes and social security, students visited over 20 booths staffed by community volunteers where they received deductions for monthly expenses such as housing, utilities, childcare, transportation, clothing, food, health insurance, and luck-of-the-draw “fate” cards. At the end of their Reality Store circuits, students were directed to a table staffed by Linda Bruce and Joan Wimme (4-H Youth Development) for assistance in budgeting to help find ways to make ends meet or wisely put aside any unspent funds. Additional classroom time was spent following the event for students to debrief. For many students this was the first time they had to think about how much it will cost them to move away from their parents and live on their own. Comments included “I’m never having kids. They’re too expensive.”, “I don’t have any money left in my budget for a car. How am I supposed to get to work?”, and “I need a better paying job! I’m going to have to study more.”