

### Financial Squirms

Your friend is always borrowing money from you to buy candy, sodas, etc. and he never pays you back or buys you anything in return. He is your best friend and you know his family is having financial problems.

How would you handle this situation?

-Sharla Sackman, Prairie County

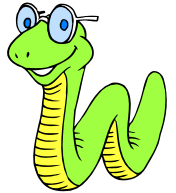


### Financial Squirms

You get to the check out at the clothing store and find you don't have your "money" with you.

What to you do?

-Kathy Hammer, Ravalli County



### Financial Squirms

You have saved enough money to go the movies on Friday night. An opportunity came up to go the basketball game with some friends. Its cost is more than what you saved.

What suggestions do you have to handle the situation?

-Betty McCoy, State 4-H Office



### Financial Squirms

My best friend took my mom's credit card and used it to buy clothes.

How would you handle this situation?

-Denise Arnold, Missoula County



### Financial Squirms

You give your brother \$10.00 to buy a baseball with, he finds one on sale for \$6.00 and keeps the \$4.00 difference.

What would you do?

-Dan Lucas, Granite County



### Financial Squirms

Your friends always have lots of money and get to buy candy and pop at activities. You only get a small amount to spend. Sometimes they buy things for you and its embarrassing.

How would you talk to your parents to increase the money you spend at activities?

-Judy Johnson, Richland County



### Financial Squirms

Your mom gives you \$3.00 for a gallon of milk and says “I expect some change back!”

You get to the store and a gallon of milk is \$3.29.

What do you do?

-Cameron Clark, Madison-Jefferson County

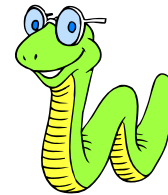


### Financial Squirms

You need to have a formal dress for a special occasion but find they cost \$85.00. Your friends decide you must buy it.

How do you earn the money?

-Virginia Kneer, Broadwater County



### Financial Squirms

You are a part of the 4-H interstate exchange. You need \$250 in your account for the trip. You have \$200 and were supposed to sell Christmas wreaths, but don't like to sell things.

What do you do?

-Karen Tyra, Stillwater County

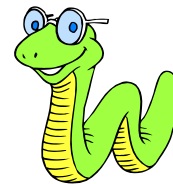


### Financial Squirms

Your father wants you to use \$90 of your \$100 you've saved to invest in mutual funds. You want to buy a new bike.

What do you do?

-Mary Rumph, Powder River County

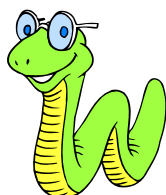


### Financial Squirms

It is Christmas and you want to buy yourself a new CD, but Mom, Dad, and your little sister's gifts have to be bought and you may not have enough money. But-it's the best CD in the world.

What do you do?

-Bobbie Roos, Daniels County



### Financial Squirms

You borrowed your sister's favorite shirt. While wearing it you stain it and can't get the stain out. You know your sister didn't want to lend it to you because it was her favorite and now you don't have all the money to buy a new one.

What do you do in this situation?

-Gina Snyder, Roosevelt County



### Financial Squirms

You have saved \$90 toward the purchase of a Sony Playstation. They normally cost \$200. This weekend, they are having a great sales and they are selling at \$140.

How to you convince your parents to loan you the extra money?

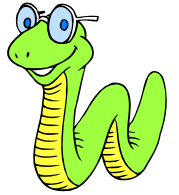
-Jane Worley, Teton County



### Financial Squirms

Your father's birthday is coming up and you only have \$15. Do you go to the movie with your friends and buy a cheaper gift or spend it all on him?

-Toni Miller, State 4-H & Youth Office



### Financial Squirms

You are participating in a fundraiser (selling candy) at school. Several times you ate the candy or gave it to friends without paying for it. Now the money is due and you are \$16 short.

How would you handle this situation?

-Kathy Revello, Missoula County

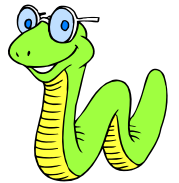


### Financial Squirms

You just borrowed a couple of bucks from a friend/classmate and thought you had enough money to pay him back, but you don't.

What will you do?

-Corinne Cramer, Lake County



### Financial Squirms

It is time to buy your market beef project for the new 4-H year. You don't have enough money to pay for the whole steer at this time.

What are some things you can do?

-Sheila Friedrich, Sheridan County



### Financial Squirms

You would like to earn more spending money, what are some ways you could do this?

-Sarah May, State 4-H & Youth Office



### Financial Squirms

You locked your keys in your car, but had to use your allowance for opening the car.

Should you ask for more money from parents or suffer consequences?

-Merrylee Vukonich, Carbon County

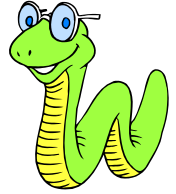


### Financial Squirms

You are waiting tables and keeping your tips in your bedroom in a jar. You believe you will be less likely to spend them by saving your money this way. But your Mom and Dad want you to put the tips in a savings account to earn interest.

What should you do?

-Denise Seilstad, Fergus County

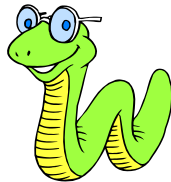


### Financial Squirms

You are shopping with friends and find yourself 50 cents short to buy something you want.

Do you wait until you have enough money to buy the item or do you ask one of your friends for a loan?

-Ken Nelson, McCone County



### Financial Squirms

You gave your friend a \$1 bill, you thought. But when you go to your wallet for your \$10, you see that \$10 is gone and there is only a \$1 bill. You must have given your friend the \$10 bill. You confront your friend on this, and he says that you only gave him a dollar.

What do you do?

-Jennifer Wells, Hill County



### Financial Squirms

From the 4-H sale you have \$50. Should you put the \$50 in a savings account or buy a savings bond?

-David Bertelsen, Wibaux County



### Financial Squirms

A customer you have for your lawn mowing business has not paid for the past two months. They have now asked you to shovel their driveway after snow storms in the winter.

What do you do?

-Mike Schuldt, Blaine County



### Financial Squirms

You only have \$25.00 left in your checking account. The month is July. You need to feed your steer through the fair, which is the end of August.

What suggestions do you have?

-Rae Lynn Bensen, Lincoln County



### Financial Squirms

You accidentally hit you 4-H cow with your new car. The cow is okay but the car is dented.

Do you fix the car or not?

-Bruce Smith, Dawson County



### Financial Squirms

You took a hog project as a 4-H project. You borrowed \$25 from the bank to purchase the winner pig and \$75 for feed. You sell your pig at the fair but find you do not have enough money earned to pay the loan back?

What do you do?

-Debbie Donovan, Valley County

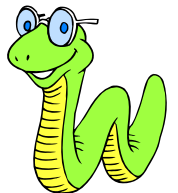


### Financial Squirms

You are only able to pay minimum balance on your credit card each month.

How can this be changed?

-Roni Baker, Yellowstone County



### Financial Squirms

You promised not to use your parent's credit card. But you discovered you left your checkbook at home, and there is a "super sale" at the department store.

What do you do?

-Peggy Lombard, Park County



### Financial Squirms

Your parents taught you how to balance your checkbook, but you received an overdraft and now your parents are threatening to close your checking account.

What do you do?

-Wes Gibbs, Judith Basin County



## Financial Squirms

You want an allowance but every time you get money you spend it on candy, pop, etc. Your parents say this shows you can't handle having an allowance.

What do you do?

-Ardis Oelkers, Roosevelt County



## Financial Squirms

You loaned \$20 to a friend during last year's 4-H Congress, and they still have not paid you back one year later.

What do you do?

-Dave Streufert, Powell County

