Talking to Katie Adkins you get a sense that anything in life is possible. That with a little hard work and enthusiasm you can accomplish anything. And that’s exactly what she has done. Katie is the owner of Plymouth Meats in Terryville, CT, a full service USDA inspected facility from harvesting to packaging all done under one roof. Her bright smile and infectious laugh make it seem like being a wife, mother, 4-H club leader and business owner is all part of a day’s work.

The hard work ethic and drive to succeed came at a young age as Katie had to rise at 4:30/5:00 am to take care of the animals on her family’s farm. Her father jokes that when Katie was little they had 4-6 beef cows. But as Katie grew the herd grew as well to over 80 cows.

Katie grew up on Blue Moon Farm in Harwinton where her family raises Hereford beef cattle along with pigs, lambs, poultry, rabbits and goats. They process and sell meat from their own cattle. Plymouth Meats is the retail store for their farm products. They also do live animal sales. Both Katie and her parents are members of the New England Hereford Association. Her father is the President. As Hereford breeders, they also focus on genetics and perform embryo transfers as well. Katie joined the 4-H program at the age of 12 and was a member of the Litchfield County 4-H Beef Club, where she served in several officer positions, did public speaking and showed her cattle at the local fairs and the Big E. She is now in her fifth year as the leader of the same club. In taking over leadership of the club, she explains that they started out with only a few youth but have grown to 12 youth currently. She lost a lot of the older youth who aged out of the club. Their parents had beef cows and grew up on family farms. The current crop of youth are younger and only three of them have project animals. The rest are there because they also love the animals and want to come to the fair and help with the projects.

Katie has them come to her farm occasionally for meetings to get hands-on experience. Some of the kids who have multiple animals will share them come fair time so everyone in the club gets to have show experience.

Katie attended Wamogo High School and then went to Delaware Valley University in Pennsylvania where she majored in large animal science and Ag Business. She finished
According to a 2014 study conducted by the Connecticut JumpStart Coalition for Personal Financial Literacy, only 10% of Connecticut high school students participated in a personal finance class annually. Fewer than 20 high schools required students to take a personal finance course prior to graduation. According to the Report on the Economic Well-Being of U.S. Households in 2015 by the Federal Reserve System, “Forty-six percent of adults say they either could not cover an emergency expense costing $400, or would cover it by selling something or borrowing money.” Young people need opportunities to learn about money and practice those skills to prepare for their financial futures.

Every 4-Her has the opportunity to learn about finances through projects and activities. As a member of a local 4-H Club, they are likely to pay dues to cover the cost of their various activities. This fee (usually a dollar or two) may be used to pay for snacks, a club t-shirt, jacket, or supplies. Most clubs have officers including a treasurer who will record these funds under the supervision of an adult leader. In addition to learning about the financial aspects of their specific project such as animal husbandry, science and technology, leadership and community service, 4-H members can register for projects such as money management, consumer education, or financial literacy.

When 4-H members begin a project, they need to write down their project goal. This is great practice for managing their own finances as they will need to identify their personal financial goals and determine their priorities. 4-H members complete project record sheets for their major projects. If they spent money to complete their project, they document it. For example, when a 4-H member has a horse project, they need to consider all the costs involved in keeping that animal alive, healthy, and safe. They inventory their supplies and write down the financial value of those items. Expenses related to feeding and health such as veterinarian bills and costs related to participating in competitions are recorded. This practice reminds them that there are usually costs involved in almost any project they choose. A 4-H alumnus reports “We had to keep records of animals, breeding, litters, sales, [and] showing [events] as well as expenses such as grain, hay, feed and water bowls, carrying cages for showing, and entry fees... becoming responsible for keeping a written record for expenses and income.” In a consumer and family science project such as sewing or childcare, they record any expenses or financial values of items related to their projects such as patterns, fabric, and thread in sewing, or games, books, videos, or craft supplies to entertain young children.

4-H members have the opportunity to serve on county and state planning committees such as 4-H Citizenship Day and 4-H Advisory committees. They review the costs related to the event from the previous year to help in determining the budget for this year’s event. As a committee, they will discuss different ideas for the event and will learn that any changes they make in the program may also affect the final cost, learning financial decision-making and the need to balance.
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Making Every Penny Count: 4-H and Financial Education

Continued from Page 2
income and expenses. In addition, they can become involved in county fair boards where one responsibility of each officer role is financial management. One 4-Her shared “When I was treasurer, I learned more about the financial system in 4-H. I was required to count money during the fair weekend and compare the income to past years. As Coordinator of home arts, I was responsible for calling a vendor with a request for tables. I had to know the estimated amount needed and get the estimate for the fair meeting. For entertainment, I was responsible for filling out forms for performers to ensure they were paid.”

Throughout a youth’s time in the UConn 4-H program, there are many opportunities to learn and practice financial decision-making and responsibility.

Why Donors Should Fund National 4-H Leadership Conferences
By Maddy Hatt, New London County 4-H Member

“My experiences in 4-H surpass anything else I’ve done in high school or my other clubs because of the important life skills I’ve gained from these 4-H trips. I have been a part of various different clubs and sports throughout my youth, but the only thing I truly stuck with was 4-H because even at a young age I understood that in 4-H I was being taught important life skills that I would gain no where else. 4-H has taught me a lot about the importance of public speaking and being able to communicate effectively with others.

National 4-H conferences encourage kids to make new friends and connections and step outside of their comfort zone, possibly even for the first time. My experiences in 4-H are matched by nothing, and I truly thank the wonderful leaders and Extension educators I’ve come to know for that.”