

News Article
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Roger C. Vines, County Extension Coordinator

The 4-H GRAD Club - Opportunity Knocks

High school students are at a stage of life when they begin making some very important decisions. Decisions about how they will spend the rest of their life after graduation. These are the years when a young person begins to think about what kind of career they hope to pursue. They begin to consider their options of going to college or going into a trade. If they go to college, where should they go and how much will it cost? How do they search out and apply for scholarships. The students also begin finding summer work or part time jobs to earn some money. What should they know about managing a checking account, starting a savings account and the hazards of credit card debt? These are some pretty important decisions and a little knowledge can make a big difference.

The 4-H GRAD club is a new 4-H Club for high school students. GRAD is an acronym for "Getting Ready for Adult Decisions" and that is the goal of the club. To arm these students with information that will help them make some of these important decisions. One of the specific goals of the club is to introduce its members to a wide variety of career choices. Different individuals will be invited to speak to the club about their own careers. Some of these speakers may include: accountants, policemen, electricians, engineers, marine biologist, farmer, forester, lawyer, political leaders and more. The club members will have a chance to ask questions about each of these careers from the people who work in them. There will also be programs on money management, savings, investing and how to plan for the future.

The club leaders are Gary Mitchell, Registered Investment Advisor and Roger Vines, County Extension Coordinator. The club is just getting started but we have already had a couple very good meetings. At the last meeting, Mr. Mitchell, discussed his career as an investment advisor and then gave a demonstration, showing how a simple one time investment of \$1000 could grow to over a million dollars in one lifetime. Learning these lessons at a young age could make a huge difference in the financial future of the students who take advantage of this opportunity

The 4-H GRAD Club will be meeting once per month at the new Coosa County 4-H Club House in Hanover, directly in front of Central Middle School. All the meetings will be held immediately after school from 3:00 till 4:30 p.m. The next meeting date has been set for Monday, December 11, 2006 but students must pre-register if they would like to be a part of this club. For more information, call Roger Vines at the Coosa County Extension Office in Rockford at 256-377-4713.

I once had a college professor who told me, "The world is not run by the greatest people, the world is run by people who SHOW UP". I believe the 4-H GRAD Club is a great opportunity for high school students who are "Getting Ready for Adult Decisions" and I hope parents will encourage their students to "show up".