

IMPACT 2014

# Through Extension programs across the nation, Family and Consumer Science Extension Educators provide a multitude of educational opportunities to meet the needs of diverse audiences.

**Financial Management**

While the economy is improving, there is still great demand for Extension programming in the areas of personal financial management, financial literacy, resource management, and general economic well-being.

**Workforce/Youth Financial Education**

Assisted by local business and non-profit organization volunteers, **Mississippi** Extension provided *Welcome to the* *Real World*, a budgeting simulation experience to 12,000 middle and high school students, first-generation college students, and Boys and Girls Club youth. Program participants were assigned occupations, marital status, ages of children, and salaries before visiting 17 stations to make spending choices about housing, transportation, childcare, telephone, and other regular expenses. Based upon evaluation data, the activity encouraged students to continue their education to increase potential future earnings, postpone having children, and focus on spending money wisely.

**South Dakota E**xtensionassisted 38 high school teachers in using a money management curriculum and the SD Saves Campaign partnered with local media to reach 21,000 college students. **Alabama** FCS educators reached 8,205 youth through Reality Check sessions and *Alabama Saves* programs.

**Estate Planning**

|  |  |  |
| --- | --- | --- |
| **NEAFCS National Office** | **20423 State Road 7, Suite F6-491** | **Boca Raton, FL 33498** |
| **(561) 477-8100** | **FAX (561) 910-0896** | [**www.neafcs.org**](http://www.neafcs.org/) |

  
**Missouri** provided 45 electric company employees and spouses with estate planning tips for transferring titled and untitled property, strategies for reducing conflict, health care directives, and durable power of attorney for health care. In **Georgia,** 500 citizens increased their estate planning knowledge and strategies, while in **Iowa,** 400 citizens attended investmenteducation workshops

resulting in 72% of participants indicating they would make retirement plans.

**Basic Money Management**

**Colorado’s** *Small Steps to Health and Wealth* program reached 431 with positive results: nearly 47% reported improved spending habits. Through "Managing in Tough Times," 10,161 **Kentucky** families set at least one specific savings or wealth-related goal. **Maine’s** *Money Sense* bi-monthly newsletter is for individuals and families wanting to save more and spend less; it reaches over 450 individuals. Post survey data indicated that 85% of **Maryland** Extension personal financial management program responders had set financial goals, started savings plans, and increased payment on credit cards.

**“I was ready to file for bankruptcy due to my medical expenses. Thanks to your guidance, I now understand my options when selecting Medicare Part D plans. I can't believe that I will pay less for coverage and my costs for drugs will decrease.” -- Kansas Senior Citizen**

**Michigan** partnered with Macomb County government to reach 1,309 residents with money management programs. The county treasurer's office reported 204 residents had been assisted with $1,203,512.42 in repaid delinquent property taxes. The county executive

recognized the impact the partnership with **Michigan** State University Extension had in keeping residents in their homes.

**Missouri’s** Women's Financial Education Series workshops are designed to promote self-reliance and have armed 10,584 attendees with knowledge and skills about money management, credit, insurance, estate, and retirement planning.

*America Saves Week* messages reached 304,572 **New Yorkers** through state and county proclamations, newsletters, social and electronic marketing, local media, and Head Start classes. **Alabama’s** financial programs improved 7,181 youth’s knowledge of budgeting, lifestyle choices, and career opportunities.

**Ohio** State University Extension conducted weekly programs on parenting, basic money management, nutrition and health, home management, and related topics to women sentenced to the Delaware County Jail Re-Entry program, Jobs program, and Habitat for Humanity. All 241 participants have indicated they gained new information and will change behavior.

**Oklahoma’s** financial programming reached 886 citizens. *Making Sense of Money Management* classes are offered in partnership with the District Attorney’s Bogus Check Division. Participants learned how to balance checking account statements and personal check records and are offered this class as an alternative to appearing in court. **OK**’s *Dollar Decisions* program partners with community banks to enable participants to create spending plans, savings accounts and track expenses.

**Tennessee’s** financial programs are conducted through bankruptcy education, homebuyer education, High School Financial Planning/teacher training, and financial education simulations for youth. Altogether they reached 174,634 individuals with an estimated program savings and debt reduction totaling $73,104,447.

**Health Insurance and Taxes**

**Delaware** FCS educators assisted 401 uninsured consumers about health insurance, Medicaid, CHIP, the Affordable Care Act, and the Marketplace. These consumers are then better equipped to choose a health insurance plan. This outreach includes child care provider training on managing money, credit, and savings as well as how to create a retirement paycheck for their small business.

**NEAFCS 2014**

**Kansas** Extension provided leadership for 10,207 tax return preparations. Kansas FCS educators taught 5254 senior citizens about Medicare Part D choices. As a result of their efforts, 1855 plans were changed which resulted in a savings of $1,700,000 for Kansas senior citizens.

In **Nebraska,** FCS educators train court-appointed guardians on financial management, report submission, and advocacy. Since 2005, through UNL-Extension and the Nebraska State Bar Association, 7,200 guardians have improved their skills to advocate for over 12,000 adults, including disabled or minor wards.

**Utah** Extensionprovided *Volunteer Income Tax Assistance* for 153 taxpayers who received $233,800 in federal and state refunds and saved more than $32,000 in preparation costs. About $130,000 of the refunds were in the form of earned income or child tax credits. Individual Development Account classes provided a matched savings opportunity to those completing the class and meeting the qualifications to help with education, first-time home ownership or starting a small business.

[](http://www.google.com/url?sa=i&rct=j&q=&esrc=s&source=images&cd=&cad=rja&uact=8&docid=sPYZSmDHXTKVSM&tbnid=HiKslDp2iAwBzM:&ved=0CAUQjRw&url=http://stock-clip.com/video-footage/speculation/2&ei=2Fg8U4KDLofRsQTKrIHgDQ&bvm=bv.63934634,d.dmQ&psig=AFQjCNEnole9JLBD0CWSy8ZGBBRxOU5mNw&ust=1396550222491871)University of **Missouri** Extension and its partners offered 145 health insurance education workshops that provided 1,740 participants with unbiased information on how the Affordable Care Act will impact them when it comes to their health and finances.

*This report was compiled by Diana Doggett, University of Kentucky Cooperative Extension, Public Affairs Advocacy Subcommittee chair; Cathy Martinez, University of Arizona Cooperative Extension, Public Affairs Education Subcommittee chair; and Theresa Mayhew, Cornell Cooperative Extension, Vice President – Public Affairs. For more information, email* [*tcm5@cornell.edu*](mailto:tcm5@cornell.edu)*.*