

#### FINANCIAL MANAGEMENT

Limited resources of time, money and energy for families creates struggles. Training and support in areas of financial literacy, education and personal financial management address these issues. Extension Family and Consumer Science educators create and deliver programs to address financially healthy homes.

### Youth Lifelong Money Management Skills

Youth explored career and money management skills for lifestyle and spending choices. They explored lifetime goals to create spending plans.

## Online Financial Skills

Tax assistance through VITA, saved rural taxpayers money.
Real life exercises taught youth personal finance, positive behaviors and monthly budgeting.

# **Basic Money Management**

Participants learned what to do when income drops, which enhanced their financial literacy. Personal finance directed toward immigrants provided lessons in building financial stability, such as creating a spending plan.

### Training Money Management Trainers

Human resource providers learned timely information involving financial education core competencies for limited resources audiences.

### **Housing Skills**

Housing skills education assisted participants in preventing foreclosure and addressed mortgage concerns and spending plans. Programs offering community grants to help with down payments resulted.



A homebuyers financial readiness course for first-time buyers to address issues to care for and maintain a healthy home.

Medicare classes and plan comparisions helped save participants money in securing their prescriptions and healthcare.

Educational presentations reviewed the legacy left behind in assets, including property titles and beneficiary designations.

