# **IMPACT 2021**

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

# **Financial Management**

### Youth

**Indiana's** *Captain Cash* provides students with an opportunity to learn how to earn, save, spend, and borrow; (in person 3,568/virtually 807 to respond during COVID).

*Where Does Your Money Go*? provided participants notable knowledge increases in finding spending leaks and setting goals.

**Idaho's** early childhood *Spend, Save, and Share Piggy Banks* grows financially successful adults rather than struggling consumers.

One girl said "I never thought something I could do would help me earn money for my toy!"

Ossie's Financial Scavenger Hunt to College Student Success: **Idaho's** interactive scavenger hunt allows college students to explore campus services while learning to be financially successful before and after graduation.

Over 8,000 **Florida** students have learned basic financial management skills.

Students discover the benefits of budgeting, planning ahead, and smart shopping in **Minnesota's** *PEER\$* a fast-paced simulation. 96% of students reported benefiting from the program and would highly recommend participation to their friends.

**Minnesota's** *Financial Fitness Network* educators help students and their families avoid overborrowing for college by showing them how to" find the right fit" before taking out loans. 100% agreed that this was the key to making a good investment.

In **Oklahoma**, 81% of youth in *Reality Check* now understand the importance of saving money.

"I plan to change my spending decisions, and this really shows me that college is very worth it. I also plan to save more money in a savings account." – **Ohio** Middle School student participant in Real Money Real World

# Housing

**Florida** partnering with Catholic Charities Diocese of St. Petersburg helped five families qualify for housing through improved credit worthiness and establishing planned savings.

"We were terrified of buying a house but taking the course and meeting with the financial counselor made us realize we were definitely ready. This made us feel confident about what we save and what we can safely spend." Online Home Buyer Education Course **Utah** 

Housing Education, financial capability and foreclosure prevention are covered in **Michigan** both virtual and in person, one on one counseling, and series.

"Useful program where I learned how to go through my expenses and find out how much I spend each month. Then using that information to budget with. Also learned how to increase my credit score and what to look for on a credit report that can be removed." My First **Florida** Home



Raising kids, Eating right, Spending smart NEAFCS 325 John Knox Rd., Suite L103 Tallahassee, FL 32303 P: 850-205-5638 | F: 850-222-3019 | www.neafcs.org



#### **Money Management Skill**

**Tennessee's** *Money Minute: Financial Education in the Time of COVID-19* information reached 6,895 people. In other Consumer Economics Programming **Tennessee** Extension reached 5,848,845. 80% of participants reporting increasing savings. As a result, the estimated economic impact of clienteles' savings for six months' totals \$2,897,183.

The Your Money, Your Goals: Financial Empowerment Toolkit, train-the-trainer webinars in **Michigan** help consumers with financial empowerment and literacy.

*Financial Education Empowers* 11,817 **Arkansans** to use reliable resources and empower individuals to build financial stability.

*Virtual Volunteer Income Tax Assistance (VITA)*, in **Georgia**, helped claim \$469,793 in tax refunds; \$188,800 preparation and filing fees saved; and \$873,279 in total economic impact.

*Got Your Back: Addressing Farm Stress* in **Delaware** used newsletters, webinars and social media to engage participants in understanding farm stressors and actions they can take to build resilience in their families and communities.

*Virtual Financial Management Programs through Utah Money Moms* had 32,183 participants.

Adult's in **Oklahoma's** *Check & Balance* gain valuable personal financial skills; 71% intend to practice responsible money management behaviors.

In **Illinois**, the *Family Financial Feuds* podcast had a 95% listen increase from 2019, reaching over 2000 people.

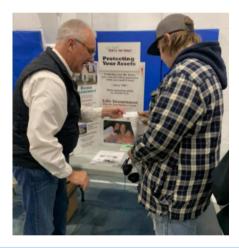
**Kentuckians** learned how to spend during the 2020 holiday season by completing activities designed to help them use less, spend wisely, and discover low-cost ways to connect with others.

"Keep track of what you spend because unless you do its crazy how much you can waste without realizing it." **Kentucky** Use Less Spend Wise

## **Estate Planning**

38% of the 4.473 participants in *Estate Planning* in **Montana** made an appointment with an attorney to execute a will, 69% added POD designations and 59% discussed estate planning with a spouse.

100% of participants in **Florida's** *Grandma's Yellow Pie Plate* reported knowledge gained on communicating with loved ones about personal property.



"I wish I had been able to take this when I was quite a bit younger. Gives me much more confidence to work towards financial freedom and I'm excited to share this with my kiddos so that they will have a greater advantage when starting out on their own." **Utah** PowerPay Master online course

This report was compiled by Mary Liz Wright, MS University of Illinois Extension Service, Vice President for Public Affairs. For more information, email <u>maryliz@illinois.edu</u>.

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