



IMPACT 2023

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

Extension Family and Consumer Sciences has a long history of helping consumers learn how to better manage resources and money to improve their quality of life.

"The help and education you gave me changed the course of my family and future family members."

Money Management

Tennessee offered a variety of financial programs reaching 37,375 participants. **Indiana** using the *Where Does Your Money Go?* workshop reached 661 individuals and **Virginia** used poverty simulations to reach 565 individuals. **South Dakota** used the *Your Money Your Goals Toolkit* by the CFPB to provide financial tools to 45 individuals. *Skill Up Tennessee* and *Saving Savvy* by **Kentucky** connected with 1,038 individuals respectively. **Wisconsin** and **Colorado** connected with 499 individuals covering multiple financial topics such as budgeting, setting goals and debt reduction. **Arizona** focused on financial security reaching 907 individuals. **Utah** offers an online debt reduction program called *PowerPay* that reached 5,961 users. The average user saved \$3,512 in interest and paid off \$21,329 in debt.

Inflation

New Mexico offered *Living Well with Inflation* reaching 240 individuals providing strategies and tools to deal with the impacts of inflation. **Pennsylvania's** *Your Money Matters* series provided 292 individuals with tools necessary to create a budget and set financial goals to establish a healthy financial outlook. The *Empowering Financial Wellness* program offered by **Utah** prepared 6,218 participants to handle unexpected expenses and increase financial well-being.

I learned so much and it even decreased my anxiety about my financial future.

Housing

Florida offered 49 homebuyer education sessions in English and Spanish reaching 3,103 individuals. Participants indicated an increase in knowledge to set housing goals, create a budget, calculate debt-to-income ratios, and type of mortgages. Housing education was provided to 459 individuals including a housing initiative that assisted in the distribution of down payment and closing cost totaling over \$10 million dollars. **Wisconsin** provided rental education programs to assist participants obtain and maintain stable housing. **Tennessee** offered homeownership education reaching 754 individuals providing an economic impact of over \$150 million dollars.



Estate Management

Montana offered 52 estate planning sessions reaching 3,108 individuals. **Kansas** provided health insurance education on Medicare to 3,838 individuals. **Wisconsin** offered estate planning classes reaching 92 individuals. **Indiana** increased awareness of identity theft and fraud to 264 participants through the *Staying Scam Safe* program.

"Thank you so much for making the extra effort and going the extra mile to help me get enrolled in a Medicare Prescription Drug Plan and reviewing the things with me. You gave me great peace of mind."

Youth

Ohio provided financial management bringing together both youth and adults reaching 359 individuals. **Oklahoma** and **Idaho** used games to reach 2,544 and 450 youth respectively. **Florida** provided financial education programs to 522 youth. **Kentucky** provided programs to youth on finance, nutrition, home environment, and basic life skills reaching 162 youth. **Indiana's** *Captain Cash* program reached 4,313 youth.

"We love the Captain Cash program for our students. The students gain a lot of real-life knowledge of money skills that they will be able to apply in the future."

Expanding Reach

Virginia trained 193 volunteers through the *Virginia Master Financial Education Program* who contributed 1,546 hours helping others. **Wisconsin** lead a statewide training for 149 professionals to build their financial knowledge to strengthen financial conversations with their clients. **Florida** offered financial counseling to agriculture producers and employees after the closing of a plant reaching 100 individuals and offered *Volunteer Income Tax Assistance (VITA)* to 175 individuals. **Maryland** hosted the 34th Annual Personal Finance Seminar for Professionals reaching 120 educators, military counselors, and financial professionals.

"The course reminded me that people are coming with different barriers and I have to keep that in mind when talking money with them."

Fraud and Scam

In **Kentucky**, *Protect Your Life from Scams and Frauds*, reached over 2,000 people with awareness information and how to reduce the likelihood of victimization and increase reporting of scams and predatory actions. As a result of the program, 1,855 feel prepared to protect their money from fraud, 1,574 implemented strategies to protect themselves and 597 reported potential scams.

This report was compiled by Jesse Ketterman, Jr., PhD, AFC, University of Maryland Extension, Public Affairs Education Committee members and Jennifer Bridge, University of Kentucky Cooperative Extension and NEAFCS Vice President Public Affairs. For more information, email Jennifer.Bridge@uky.edu.

Raising kids, Eating right, Spending smart



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