



IMPACT 2026

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

Overview

With only 57% of Americans considered financially literate, financial education is critical for managing personal wealth, reducing economic inequality, and preventing financial crises (National Governors Association). 2025-2026 affiliate submissions show that Family and Consumer Science educators responded to these needs through programming that addressed getting out of debt, money management, estate planning, and home buying for adults and youth.

Program Reach and Participation

Consumer Science educators are in a key position to provide needed financial education to all ages. Based on submissions received from **Arkansas, Florida, Idaho, Illinois, Indiana, Kansas, Kentucky, Maryland, Michigan, North Carolina, Ohio, Oklahoma, South Dakota, Tennessee, Utah, Virginia, and Wisconsin**, 27 financial management programs were offered a total 9558 times, reaching 211,514 individuals face-to-face and over 398,000 virtually. These figures reflect both large-scale public outreach and targeted educational efforts. Arkansas reported widespread outreach through Financial Security for Arkansans, Kentucky and Tennessee Extension reported strengthening financial security for individuals and families, and North Carolina's programs assisted Medicare participants in saving money while improving financial stability. Tennessee, Virginia, Oklahoma, and Ohio reached youth through fun money management activities. Although the formats and audience sizes varied by state, each program emphasized financial security for all.

State-Specific Highlights

- **Arkansas:** *Financial Security for Arkansans* resulted in 1,257 individual programs that reached 20,997 direct contacts and 54,016 indirect contacts virtually.

Participants improved knowledge, skills and positive financial behaviors.

"I now understand how to balance a budget, track spending, and make informed decisions, which will help me achieve long-term financial stability for my family."

–Arkansas participant

- **Kentucky:** *Financial Management* – with the help of 398 community partners, 24,680 participants and 328,860 virtual contacts gained financial knowledge, and 5187 participants took steps to strengthen their financial security.
- **North Carolina:** *FCS Financial Education and Consumer Decision Making* – Over 8,000 face-to-face and more than 2,000 virtual contacts in collaboration with 25 community partners resulted in increased financial confidence and reduced costs
- **Tennessee:** *Empowering Tennessee with Financial Education* reached approximately 50,000 people delivering education on savings, credit, housing, and workforce skills.
- **Utah:** *Empowering Financial Wellness and PowerPay Debt Elimination Tool* (Web-based) – Combined program participation reached 4701 direct contacts and 12,512 virtually. The programs helped participants manage and reduce debt and supported overall financial well-being. In addition, Utah's *First Time Home Buyer Education* resulted in 636 participants qualifying for first time home loans.

"It has helped me reduce \$11,253 worth of interest a year."

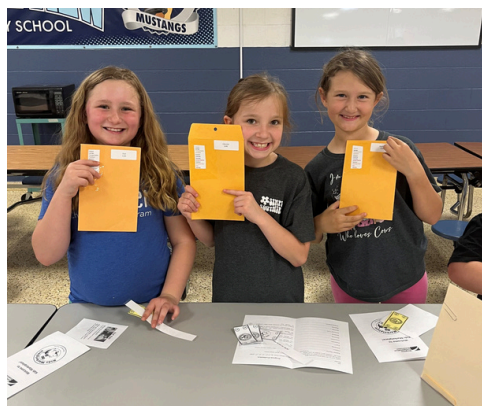
– Utah PowerPay participant

Other Highlights

- **Indiana's Captain Cash, Virginia's Kids Market Place, Oklahoma's Reality Money Check, and Ohio's Real Money, Real World** reached a total of 36,364 youth and was supported by 3258 community partners. All participants reported increased knowledge and a better understanding of money management.

"Wow I need to get my stuff together so I am not broke when I'm an adult."
-Ohio participant

- **Kansas: Senior Health Insurance Counseling for Kansas (SHICK)** resulted in assisting 6815 Medicare beneficiaries in 65 counties during open enrollment improving participant understanding of coverage options and financial assistance.
- **Utah's and Florida's bilingual programs: First Time Home Buyer Education** reached a combined 2246 participants. 31% of Florida participants purchased homes within the year and 57% were improving financial situations. 636 Utah residents qualified for first-time home loans.



Virginia's Kids Market Place

Participant Outcomes and Areas of Impact

Participant outcomes focused on increased knowledge, improved money management skills, and positive behaviors leading to improved financial security and financial stability. **Arkansas, Kentucky, and Utah** participants gained financial knowledge to support overall financial well-being, while 5187 Kentucky participants took steps to strengthen their financial security. **North Carolina's** program generated over \$2 million in

documented Medicare prescription savings. **Tennessee's** program resulted in 99% of participants gaining financial knowledge while 56% reported debt reduction resulting in \$112 million in economic impact.



Financial Security for Arkansans program

Community Collaboration and Future Direction

The combined efforts of Extension affiliates emphasize the importance of partnerships. Over 3,800 community partners (agencies, schools, and volunteers) were involved in supporting and assisting with the featured programs. This collaboration demonstrates that effective financial education depends on community involvement. Looking ahead, inflation and the lack of financial literacy emphasizes the need for continued financial education that empowers people to make informed and responsible financial decisions by understanding budgeting, saving, investing and debt management.

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Raising kids, Eating right, Spending smart



National Extension Association of Family and Consumer Sciences (NEAFCS) provides professional development for Extension professionals who improve the quality of life for individuals, families, and communities and provide education in the areas of: Childhood Obesity Prevention; Community Health and Wellness; Diabetes Prevention and Management; Financial Management; Food and Nutrition; Food Safety; Healthy Homes and the Environment; Improving Children's Lives; and Protecting our Resources – Family Life.