

IMPACT 2012

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

Workforce Development

University of **California** Extension teamed with the Workforce Development Board to train 31 agencies to strengthen their services to 14 to 24 year olds using the UC *Money Talks:* Should I be Working? curriculum.

In Mississippi Welcome to the Real World is used, in Alabama it's Reality Check, in Oklahoma it's called Teen Reality Check. In Texas the High School Financial Management Program is the curriculum. In Extension in all these states, teaching youth basic money management concepts is the goal. Evaluation comments by students show that they understand the challenge of money management.

Entrepreneurship

Utah families in rural areas have been helped by Extension to develop micro businesses to supplement income from seasonal tourism jobs and government assistance; *BOSS...Business Outreach Support Services* has helped 183 small businesses in one rural county alone. As professional development Extension FCS agents in **Delaware** participated in *Purses to Portfolios*, a Delaware Money School Initiative.

Basic Financial Education

"Take Charge of Your Money", a lesson from *Small Steps to Health and Wealth*, the Rutgers' Extension curriculum, was taught in **Utah** to 2,000 youth and adults.

Money Smart by FDIC was used in **Texas** to help adults with limited financial knowledge gain confidence and help them use banking services effectively. In **Delaware** remedial students at Del Tech Community College are taught a basic money management course. **Iowa** also offers a similar course.

Making Sense of Money Management is a cooperative effort between the District Attorney and **Oklahoma** Cooperative Extension to help those who have had bad check charges learn how to avoid that in the future.

Debtor Education is taught on a regular basis in **Delaware** to individuals going through bankruptcy. In **Iowa**, volunteers are trained through Extension to become financial coaches to provide unbiased information to help people gain control over their finances. **Wisconsin** also trains volunteers to counsel about budgeting and wise use of credit.

When Your Income Drops was developed at **UGA** Extension for recently unemployed workers. In **Wisconsin** 200 Head Start families are involved in a financial literacy pilot program. The project's aim is to support families as they set goals and access financial information and adopt more positive behaviors.

Home Ownership

The Way Home taught 315 people in **Utah** face-to-face about home owner responsibilities as part of a community development block grant down payment assistance program. This saved home owners statewide over \$1.5 million. **Oklahoma** provides financial management and home purchasing information through the Homebuyers Education Classes for first time homebuyers and prospective buyers.

Michigan has monthly Foreclosure Prevention Education Programs. In 2011, of the 731 homeowners referred to Extension Foreclosure Counselors following the program, 110 received loan modifications, 92 proceeded with foreclosure, and 385 continued with counseling until their cases were resolved.

Raising kids, Eating right, Spending smart



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FINANCIAL MANAGEMENT

Minnesota has created the *Recovery After Disaster* toolkit that is being used all over the United States to help disaster survivors make decisions that are best for their family as they move towards financial recovery. In Minnesota alone, this program has been used with 400 people recovering from flood damage.

Senior Adult Finance

Estate Planning –**Georgia** Extension had 752 go through their seminar in 6 counties. More than half the participants planned to create durable power of attorney for finance and for health care, and a will. A large number had already created those documents.

More than 60 % of those taking the Women's Money Management Course in **Alabama** were over age 55. Participants gained at least one major competency, like record-keeping, with most gaining four to five such as decision-making.

North Carolina FCS Extension agents assisted 96,905 Medicare recipients with Medicare Part D. A Call Center reported savings of \$10,829,962 in prescription costs.

eXtension.org continues to be a well utilized resource for all Extension educators on Nutrition, Health, and Fitness. Extension educators have contributed fact sheets, programs, and resources to this site covering child care; drinking water and human health; families, food and fitness; family care giving; food safety; parenting, and personal finance. New research-based resources are added continually for consumers and professionals.

NEAFCS is the 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:

- Food preparation, food safety, and nutrition
- Financial management
- Healthy lifestyles
- Home and work environment and safety
- Relationships and parenting skills

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