

### V(A). Planned Program (Summary)

#### Program # 11

##### 1. Name of the Planned Program

Consumer Science and Personal Financial Management

### V(B). Program Knowledge Area(s)

#### 1. Program Knowledge Areas and Percentage

KA Code	Knowledge Area	%1862 Extension	%1890 Extension	%1862 Research	%1890 Research
602	Business Management, Finance, and Taxation	15%	5%		
607	Consumer Economics	5%	5%		
801	Individual and Family Resource Management	80%	85%		
803	Sociological and Technological Change Affecting Individuals, Families, and Communities	0%	5%		
	<b>Total</b>	100%	100%		

### V(C). Planned Program (Inputs)

#### 1. Actual amount of FTE/SYs expended this Program

Year: 2011	Extension		Research	
	1862	1890	1862	1890
Plan	12.5	2.5	0.0	0.0
Actual Paid Professional	7.9	5.2	0.0	0.0
Actual Volunteer	0.0	11.0	0.0	0.0

#### 2. Actual dollars expended in this Program (includes Carryover Funds from previous years)

Extension		Research	
Smith-Lever 3b & 3c	1890 Extension	Hatch	Evans-Allen
114543	382999	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
206191	382999	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
598575	541836	0	0

## V(D). Planned Program (Activity)

### 1. Brief description of the Activity

The primary activities in this area are 3 statewide Extension Team Projects. These are:

ETP15A - Employment and Entrepreneurship- This project will help individuals move toward self-sufficiency and improve quality of life through employment and entrepreneurship activities. Youth and adults with limited resources and/or minimal work experience will be targeted. Entrepreneurship activities will focus on home-based and micro business start-up. Career development activities will promote career awareness and job preparation skills.

ETP15C - Family Financial Security and Consumer - This project will increase the level of financial knowledge and financial management skills of youth, adults and senior citizens statewide. Topics that will be taught include budgeting, heir property, retirement, estate planning, wise decision making related to credit, debt, savings, investments, retirement, and protection from fraud and identity theft.

ETP15D - Urban Family Financial Security and Consumer Education - U&NNTP

Each project includes a variety of educational activities. Detailed descriptions of the activities of these projects are available on the ACES intranet.

### 2. Brief description of the target audience

The primary target audience is the general public.

Urban Family Financial Security and Consumer Education (U&NNTP) programs including Consumers Scores, Promoting Readiness for Employment Possibilities and LifeSmarts targeted limited resource families, unemployed underemployed and pre-professionals, and youth grades 9-12.

The Trade Adjustment Assistance for Farmers program targeted seafood producers that were adversely impacted by the Gulf Oil Spill and economic downturn. Identity Theft and Fraud programs focused primarily on senior citizens.

### 3. How was eXtension used?

eXtension was not used in this program

## V(E). Planned Program (Outputs)

### 1. Standard output measures

2011	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
<b>Actual</b>	6929	591601	1325	147899

### 2. Number of Patent Applications Submitted (Standard Research Output)

#### Patent Applications Submitted

Year: 2011  
 Actual: 0

**Patents listed**

**3. Publications (Standard General Output Measure)**

**Number of Peer Reviewed Publications**

2011	Extension	Research	Total
Actual	4	0	0

**V(F). State Defined Outputs**

**Output Target**

**Output #1**

**Output Measure**

- This program area will include numerous output activities and methods as part of the Extension Team Projects (ETPs) which are described/explained in the prior "outcome activities and methods sections." The success of many of these outcomes will be formally evaluated/measured by using individual activity evaluation forms designed specifically for each activity, the success of other activities and methods will be measured by the level of participation in the activity. In the target boxes below for each year, we are indicating the number of individual activities within the ETPs for this program area that will be formally evaluated using an evaluation instrument designed specifically for that activity.

Year	Actual
2011	1

**V(G). State Defined Outcomes**

**V. State Defined Outcomes Table of Content**

O. No.	OUTCOME NAME
1	Total number of people completing financial management education programs who actually adopted one or more recommended practices to decrease consumer credit debt, or increase investing and savings, and plan for retirement within six months after completing one or more of these programs.
2	Each ACES employee is required to provide a success story on the program activity which they felt best demonstrates the impacts of their work. These success stories contain the following elements: Why: Explain the reason the program was done, or the situation or problem that the program addressed What: Specifically what was done and how it was done. When: If this was a one-time event, the date it occurred. If it is was a series of events, or an on-going program, when it began. Where: Specific location-- the county or counties involved. Who and how many: The "who" includes both who did the program and who were the clients of the program, as well as how many people were served. So what: This is the part that gives the real meaning to "success". The basic question to be answered in this part is "what difference did this program make". The difference may be measured in terms of dollars, or in changes in habits, lifestyles or attitudes. Whenever possible use numbers to show the effect of the program. If it is not possible to use numbers, provide a qualitative measurement like client comments or another type of testimonial about the program. Since this program area is very broad in scope and contains multiple Extension Team Projects which have different outcomes measures, the impacts for this program area are best measured in the number and quality of the success stories generated by the individuals who work on these projects. Therefore, one very significant outcome measure is the number of success stories generated.

## **Outcome #1**

### **1. Outcome Measures**

Total number of people completing financial management education programs who actually adopted one or more recommended practices to decrease consumer credit debt, or increase investing and savings, and plan for retirement within six months after completing one or more of these programs.

### **2. Associated Institution Types**

- 1862 Extension
- 1890 Extension

### **3a. Outcome Type:**

Change in Knowledge Outcome Measure

### **3b. Quantitative Outcome**

<b>Year</b>	<b>Actual</b>
2011	0

### **3c. Qualitative Outcome or Impact Statement**

**Issue (Who cares and Why)**

**What has been done**

**Results**

### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

## **Outcome #2**

### **1. Outcome Measures**

Each ACES employee is required to provide a success story on the program activity which they felt best demonstrates the impacts of their work. These success stories contain the following elements: Why: Explain the reason the program was done, or the situation or problem that the program addressed What: Specifically what was done and how it was done. When: If this was a one-time event, the date it occurred. If it is was a series of events, or an on-going program, when it began. Where: Specific location-- the county or counties involved. Who and how many: The "who" includes both who did the program and who were the clients of the program, as well as how many people were served. So what: This is the part that gives the real meaning to "success". The basic question to be answered in this part is "what difference did this program make". The difference may be measured in terms of dollars, or in changes in habits, lifestyles or attitudes. Whenever possible use numbers to show the effect of the program. If it is not possible to use numbers, provide a qualitative measurement like client comments or another type of testimonial about the program. Since this program area is very broad in scope and contains multiple Extension Team Projects which have different outcomes measures, the impacts for this program area are best measured in the number and quality of the success stories generated by the individuals who work on these projects. Therefore, one very significant outcome measure is the number of success stories generated.

### **2. Associated Institution Types**

- 1862 Extension
- 1890 Extension

### **3a. Outcome Type:**

Change in Knowledge Outcome Measure

### **3b. Quantitative Outcome**

<b>Year</b>	<b>Actual</b>
2011	0

### **3c. Qualitative Outcome or Impact Statement**

#### **Issue (Who cares and Why)**

Alabama citizens encountered unprecedented financial challenges in 2011 including issues related to an unstable economy, high unemployment, man-made and natural disasters and an upset housing market.

#### **What has been done**

Programs were designed to help consumers better manage their resources including banking, saving, investing and securing assets to improve their consumer score. And, supporting training toolkits were designed to advance job search skills for unemployed, under employed and pre-professionals.

#### **Results**

At the completion of ACES training, 54% of participants knew how to obtain information on their credit score, 44% understood the advantages and disadvantages of credit cards, 42% were putting in place a family spending plan, 66% learned to complete a job application correctly, and 26% learned how to participate in technology assisted interviews or job application processes.

#### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
602	Business Management, Finance, and Taxation
607	Consumer Economics
801	Individual and Family Resource Management
803	Sociological and Technological Change Affecting Individuals, Families, and Communities

#### **V(H). Planned Program (External Factors)**

##### **External factors which affected outcomes**

- Natural Disasters (drought, weather extremes, etc.)
- Economy
- Appropriations changes
- Public Policy changes
- Government Regulations
- Competing Public priorities
- Competing Programmatic Challenges
- Populations changes (immigration, new cultural groupings, etc.)

##### **Brief Explanation**

The nation's economic downturn, state unemployment statistics, natural disasters (tornadoes), and man-made disasters (Gulf oil spill) all impacted program outcomes.

#### **V(I). Planned Program (Evaluation Studies)**

##### **Evaluation Results**

Pre, post and delayed post measures were used to assess customer outcomes. At the completion of ACES training, 54% of participants knew how to obtain information on their credit score, 44% understood the advantages and disadvantages of credit cards, 42% were putting in place a family spending plan, 66% learned to complete a job application correctly, and 26% learned how to participate in technology assisted interviews or job application processes.

Post-evaluations of estate planning programs revealed a gain in knowledge: 100% indicated that their general knowledge of estate planning increased, 99% learned the difference between a will and a trust, 98% learned how a living will is used, 97% learned steps to take to create an estate plan.

##### **Key Items of Evaluation**

Limited resource, unemployed and pre-professionals developed skills and knowledge for job searches and job promotions for financial advancement. Individuals with limited

computer access learned skills to support computer assisted job searches and interviews, and learned how to access their consumer scores. Eleven unemployed clients found employment, and more than 40% improved their knowledge of best management practices for credit and resource management through planned spending, saving and investing .