

V(A). Planned Program (Summary)

Program # 3

1. Name of the Planned Program

Enhancing Citizens Capacity to Transform Communities

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		25%		
608	Community Resource Planning and Development		50%		
805	Community Institutions, Health, and Social Services		25%		
	Total		100%		

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2011	Extension		Research	
	1862	1890	1862	1890
Plan	0.0	4.4	0.0	0.0
Actual Paid Professional	0.0	4.4	0.0	0.0
Actual Volunteer	0.0	0.0	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
0	277047	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
0	258265	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
0	168251	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

Extension activities included business and leadership development skills workshops, resource development and proposal writing, business and personal finance planning workshops, one-on-one technical assistance for loan applications, short-term skills training, county leadership development, home ownership, tax assistance and personal finance management in collaboration with other community agencies.

TUCEP assisted citizens in Wilcox and Lowndes counties to establish the Wil-Low Dollars for Scholars Community Foundation and has supported it over its 16 years of existence. The Foundation awarded 19 scholarships to graduating seniors from Central and Calhoun high schools for the year 2011. A total of two hundred eighty-nine (289) scholarships have been awarded over the past sixteen years.

Two hundred and forty seven (247) Adult Education students who were enrolled in 20 Workforce Development classes were presented with lessons in Visual, Oral, and written communication, Social Learning, Self-Esteem Building Blocks, and Parenting. Teachers responding to the communication and self-esteem program assessment indicated that, more than 90% of students increased their knowledge in each area of the communication, and 85% increased their knowledge in each area of self esteem, while 72% increased their skills level in both areas. More than 75% of students utilized or demonstrated the value of their self worth and expressed it through their communication skills learned in classroom activities.

TUCEP worked through a collaborative effort with the local USDA Rural Development office, to provide local families and individuals an eight (8) week educational training program in the areas of home management, household budgeting, dwelling maintenance, credit and debt management, long and short term goal setting skills, and credit repair and maintenance. As a result of the eight (8) week educational training, twenty-three (23) families were assisted with FEMA disaster assistance. Ten (10) families and individuals were able to establish saving plans and financial management plans, tracking and debt management into their daily activities. Three (3) families were able to qualify for a new structure or home through the local USDA-Rural Development office in the amount of \$125,000 per individual or family for a total of \$375,000. Three (3) families and individuals received assistance in the amount of \$20,000 plus \$7,500 were provided to all 3 families/individuals in grant funds.

The volunteer income tax assistance (VITA) site sponsored by Tuskegee University Cooperative Extension Program provides tax preparation and financial management assistance to low income tax payers in Macon County and neighboring towns. During the 2011 tax filing season, 86 households and individuals received about \$125,000 in income tax refunds and credits with an average of about \$1,400 per family. Of this amount, a total of about \$42,000 was received in earned income tax credits by 26 families boosting their refunds by an average of \$1,600. An additional 18 tax payers qualified for the child tax credit, and 12 tax payers qualified for educational credit with averages of \$800 and \$1,200 respectively. About 70% of the tax payers indicated they would either save a portion of their refund or use a portion to pay off their debts. This is positive indication that low income tax payers are beginning to appreciate the importance of saving and money management.

2. Brief description of the target audience

The target audiences were start-up entrepreneurs, existing business owners, low-income households, leadership from civic and social community organizations and leadership from faith-based organizations.

3. How was eXtension used?

eXtension was used to identify materials and resources as well as best practices indicated by other extension programs in related activities.

V(E). Planned Program (Outputs)

1. Standard output measures

2011	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	2000	3000	560	1000

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	0	0	0

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- Participants will be trained in leadership skills development, business planning and management, and how to access loans and other resources.

Year	Actual
2011	0

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	Seventy five will acquire business and leadership development skills. Thirty five will develop business plans, and 15 will have business loans approved.

Outcome #1

1. Outcome Measures

Seventy five will acquire business and leadership development skills. Thirty five will develop business plans, and 15 will have business loans approved.

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2011	0

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Most low income households in the Black Belt communities are faced with financial management issues such as poor credit, lack of savings, and poor management of household resources. Many fall victim to predatory lending practices and are drawn into a never ending cycle of debt.

What has been done

TUCEP worked through a collaborative effort with the local USDA Rural Development office, to provide local families and individuals an eight (8) week educational training program in the areas of home management, household budgeting, dwelling maintenance, credit and debt management, long and short term goal setting skills, and credit repair and maintenance.

Results

As a result of the eight (8) week educational training, twenty-three (23) families were assisted with FEMA disaster assistance. Ten (10) families and individuals were able to establish saving plans and financial management plans, tracking and debt management into their daily activities. Three (3) families were able to qualify for a new structure or home through the local USDA-Rural Development office in the amount of \$125,000 per individual or family for a total of \$375,000. Three (3) families and individuals received assistance in the amount of \$20,000 plus \$7,500 were provided to all 3 families/individuals in grant funds.

4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
608	Community Resource Planning and Development
805	Community Institutions, Health, and Social Services

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

Program activities were affected by factors such as weather conditions, economy appropriation changes and competing programmatic challenges.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

Teachers responding to the communication and self-esteem program assessment indicated that, more than 90% of students increased their knowledge in each area of the communication, and 85% increased their knowledge in each area of self esteem, while 72% increased their skills level in both areas.

Ten (10) families and individuals were able to establish saving plans and financial management plans, tracking and debt management into their daily activities. Three (3) families were able to qualify for a new structure or home through the local USDA-Rural Development office in the amount of \$125,000 per individual or family for a total of \$375,000. Three (3) families and individuals received assistance in the amount of \$20,000 plus \$7,500 were provided to all 3 families/individuals in grant funds.

During the 2011 tax filing season, 86 households and individuals who used TUCEP's free tax assistance site, received about \$125,000 in income tax refunds and credits with an average of about \$1,400 per family. Of this amount, a total of about \$42,000 was received in earned income tax credits by 26 families boosting their refunds by an average of \$1,600. An additional 18 tax payers qualified for the child tax credit, and 12 tax payers qualified for educational credit with averages of \$800 and \$1,200 respectively. About 70% of the tax payers indicated they would either save a portion of their refund or use a portion to pay off their debts. This is positive indication that low income tax payers are beginning to appreciate the importance of saving and money management.

Key Items of Evaluation

TUCEP has continued to strengthen its efforts in providing small business development and technical assistance programs as a way of promoting community economic development. As much as housing assistance, personal finance management, and job skills development remain key aspects of this program area, additional effort is being geared towards organizational finance and record keeping in order to assist community

based organizations to improve their financial record keeping practices to be able to attract outside funding and expand the services that they offer to the community. Our resource staff has designed and implemented an organizational finance course that follows a step-by-step approach to understanding organizational finance and cash flow systems. Participating organizations that have followed the recommended practices, have reported financial savings for their organization, and have become eligible recipients of grants based on the knowledge and skills provided by this training.