

V(A). Planned Program (Summary)

Program # 2

1. Name of the Planned Program

Consumer and Family

Reporting on this Program

V(B). Program Knowledge Area(s)

1. Program Knowledge Areas and Percentage

KA Code	Knowledge Area	%1862 Extension	%1890 Extension	%1862 Research	%1890 Research
801	Individual and Family Resource Management	100%		0%	
	Total	100%		0%	

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2012	Extension		Research	
	1862	1890	1862	1890
Plan	12.0	0.0	0.0	0.0
Actual Paid Professional	4.8	0.0	0.0	0.0
Actual Volunteer	1.3	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
88372	0	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
88372	0	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
205712	0	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

The aim of the Financial Management Work Team is to provide financial education on basic money management and wealth building to Coloradoans who are seeking to increase their financial knowledge

and skills, prepare for the workforce, plan for retirement and achieve other goals such as debt reduction and increase financial security.

2. Brief description of the target audience

Colorado families, including diverse and difficult- to-reach populations.

3. How was eXtension used?

eXtension was not used in this program

V(E). Planned Program (Outputs)

1. Standard output measures

2012	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	7097	125539	724	0

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

Patent Applications Submitted

Year: 2012

Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

2012	Extension	Research	Total
Actual	7	0	0

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- AgrAbility workshops held.
Not reporting on this Output for this Annual Report

Output #2

Output Measure

- Trainings held in family financial management.

Year	Actual
2012	258

Output #3

Output Measure

- Number of newsletters/publications distributed.

Year	Actual
2012	36

Output #4

Output Measure

- Grant dollars (external) generated to support this program.
Not reporting on this Output for this Annual Report

Output #5

Output Measure

- Number of individuals trained in agrability issues (dealing with disabilities on the farm/ranch.)
Not reporting on this Output for this Annual Report

Output #6

Output Measure

- Number of individuals trained in family financial management, financial management in later life, teen financial management, and other family finance programs.

Year	Actual
2012	3427

Output #7

Output Measure

- Number of volunteers supporting this program

Year	Actual
2012	218

Output #8

Output Measure

- Numbers of partnering agencies supporting this program

Year	Actual
2012	72

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	Percent of participants demonstrating change in knowledge of financial management.
2	Percent of participants intending to change behavior and/or reporting change in attitudes regarding financial management.
3	Percent of participants in financial management training demonstrating change in behavior.
4	Percent of families indicating improvement in financial health due to changes based on skills learned in financial management trainings.
5	Percent of individuals demonstrating increase in knowledge regarding strategies for dealing with disabilities on the farm or ranch.
6	Percent of participants in AgrAbility workshops reporting change in behavior regarding coping with disabilities on the farm/ranch.
7	Percent of workshop alumni who report enhanced quality of life as the result of AgrAbility training.
8	Participants intend to increase and/or adopted at least one strategy for financial management.

Outcome #1

1. Outcome Measures

Percent of participants demonstrating change in knowledge of financial management.

Not Reporting on this Outcome Measure

Outcome #2

1. Outcome Measures

Percent of participants intending to change behavior and/or reporting change in attitudes regarding financial management.

Not Reporting on this Outcome Measure

Outcome #3

1. Outcome Measures

Percent of participants in financial management training demonstrating change in behavior.

Not Reporting on this Outcome Measure

Outcome #4

1. Outcome Measures

Percent of families indicating improvement in financial health due to changes based on skills learned in financial management trainings.

Not Reporting on this Outcome Measure

Outcome #5

1. Outcome Measures

Percent of individuals demonstrating increase in knowledge regarding strategies for dealing with disabilities on the farm or ranch.

Not Reporting on this Outcome Measure

Outcome #6

1. Outcome Measures

Percent of participants in AgrAbility workshops reporting change in behavior regarding coping with disabilities on the farm/ranch.

Not Reporting on this Outcome Measure

Outcome #7

1. Outcome Measures

Percent of workshop alumni who report enhanced quality of life as the result of AgrAbility training.

Not Reporting on this Outcome Measure

Outcome #8

1. Outcome Measures

Participants intend to increase and/or adopted at least one strategy for financial management.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual
2012	1629

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Small Steps to Health and Wellness (SSHW) is the first long-term Extension program developed to motivate Americans to simultaneously improve their health and personal finances by using the same personal behavior change strategies. The original SSHW program was developed upon a framework of 25 behavior change strategies for improved well-being by Cooperative Extension faculty at Rutgers University. In 2012 an updated version was created and is being delivered and evaluated in Colorado, funded for \$136,095 by a Rural Health and Safety Education Competitive Program of the USDA National Institute of Food and Agriculture (NIFA) grant number 2011-46100-31139. This project is providing timely, quality health education and health promoting

activities along with financial information and wealth promoting activities to diverse populations. The connection of wealth to health serves as a unique motivational factor to increase positive behavior change.

What has been done

Colorado workshops began in January, 2012 to maximize the teachable moment when people are often making New Year's Resolutions to improve their health and wealth. Workshops will continue to be conducted in a Phase Two and Phase Three format. The funding was extended until September, 2013.

Results

1243 participants intended to increase utilization of successful strategies for financial management; 376 participants reported they adopted at least one strategy. (SSHW financial indicators: setting financial goals; record keeping; creating and using a spending plan; credit management and debt reduction; fraud, exploitation, and risk management; housing decisions; saving; investing; and long term and retirement planning).

4. Associated Knowledge Areas

KA Code	Knowledge Area
801	Individual and Family Resource Management

V(H). Planned Program (External Factors)

External factors which affected outcomes

- Economy
- Appropriations changes
- Public Policy changes
- Competing Public priorities
- Competing Programmatic Challenges
- Populations changes (immigration, new cultural groupings, etc.)
- Other (new planning and reporting system)

Brief Explanation

Colorado's on-line planning and reporting system does not furnish data in percentages. Therefore, all previously planned%-age outcomes are not reported. Action outcomes are collapsed as strategies are the same for intended to adopt and adopted.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

In Phase One of the project, we received 164 Informed Consent Forms to participate in a follow-up evaluation which was conducted with 158 participants (due to incomplete contact information for some participants with signed consent forms) in August, 2012, between one and five months or more after attendance at a SSHW workshop. There were 67 follow-up surveys completed online via Survey Monkey or telephone and mail surveys. Participants resided in 12 counties in Colorado. Respondents were primarily women (68.7%), white (88.7%), and living with a spouse or partner (75.9%). Four in ten (43.1%) had children under age 18 living at home. Almost three in ten (27.6%) had other adults over age

18 living in the household. Data is still being analyzed and reports created, but 52.2% of the respondents rated the program as "Very positive and motivational" and 44.8% rated it "Somewhat positive and motivational." Only 3% rated the program "Not very positive or motivational." Respondents indicated that they had taken multiple small steps since attending the workshop with a majority indicating that they had set a health goal (52.3%) and had set a wealth goal (52.3%). Several positive changes were reported including improved eating habits (61.3%), saved money (45.2%), reduced debt (37.1%), improved health (35.5%), lost weight (30.6%), achieved a health goal (22.6%), and achieved a wealth goal (19.4).

Key Items of Evaluation