

V(A). Planned Program (Summary)

Program # 21

1. Name of the Planned Program

Family Resource Management

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%	
802	Human Development and Family Well-Being	0%		50%	
803	Sociological and Technological Change Affecting Individuals, Families, and Communities	0%		20%	
805	Community Institutions, Health, and Social Services	0%		30%	
	Total	100%		100%	

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2012	Extension		Research	
	1862	1890	1862	1890
Plan	6.0	0.0	1.0	0.0
Actual Paid Professional	9.8	0.0	1.7	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
262827	0	904	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
262827	0	86	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
0	0	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

Extension programming will be conducted using the following methods: Workshops, group training; Information fairs; One-on-one consultations; Media-news, radio, TV; Publications, printed and web-based information; and Newsletters, in-print and email.

2. Brief description of the target audience

The target audience for this program includes almost all of the 2.8 million Mississippians.

3. How was eXtension used?

The resources provided through eXtension were used to supplement and enhance our public learning experiences provided by MSU Extension agents and specialists. eXtension was also used as a resource in state-based planning processes. Overall, 212 MSU employees are eXtension users, with 15 new registrations during this reporting period. Further, MSU Extension has 64 employees that serve on one or more of the 72 Communities of Practice (COPs); MSU Extension employees are member of 33 COPs. Twelve MSU Extension employees serve as a leader for a COP, leading 9 COPs. An MSU Extension specialist serves as a leader on the Financial Security for All COP.

V(E). Planned Program (Outputs)

1. Standard output measures

2012	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	50479	30858	0	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	6	0	0

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- Number of clientele attending seminars, workshops, and short courses.

Year	Actual
2012	13556

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	Number of clientele adopting new practices related to financial management.
2	Number of clientele reducing debt.
3	Number of clientele increasing wealth.

Outcome #1

1. Outcome Measures

Number of clientele adopting new practices related to financial management.

2. Associated Institution Types

- 1862 Extension
- 1862 Research

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2012	2711

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

According to the U.S. Census Bureau (2008), Mississippi is the poorest state in the nation, ranking first among states for individuals living in poverty, and 50th among states for per capita income (\$30,399). Although the poverty rate has increased nationwide as the U.S. recession intensified, the South experienced the biggest jump in poverty, and Mississippians with an average household income of just \$35,693 were hit especially hard.

What has been done

Family Resource Management Agents and trained Volunteer Money Mentors used a series of 12 publications and videos in MSU's "Healthy, Wealthy, and Wise Program" to teach unemployed women participating in Christian Women's Job Corp, and financial education courses provided by the United Way, public libraries, or other programs for low-income, underemployed, or under-banked consumers in Mississippi.

Results

More than 2,100 Mississippians learned to improve financial health and make wise consumer decisions by participating in the Healthy, Wealthy, and Wise Financial Education Program. Impacts reported by participants include: unbanked consumers opening an account, reviewing personal credit reports, avoiding high cost prepaid cards and loans, starting an emergency savings account, reducing debt, paying cash for large purchases, avoiding predatory loans, and addressing consumer complaints.

4. Associated Knowledge Areas

KA Code	Knowledge Area
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801 Individual and Family Resource Management

Outcome #2

1. Outcome Measures

Number of clientele reducing debt.

2. Associated Institution Types

- 1862 Extension
- 1862 Research

3a. Outcome Type:

Change in Condition Outcome Measure

3b. Quantitative Outcome

Year	Actual
2012	2169

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Reports of complaints about consumer fraud, especially identity theft, continue to grow. According to the Consumer Sentinel Report, Mississippians reported a losing a total of more than five million dollars (\$5,128,824) in 2011, in more than 6,167 complaints reported. On average, each victim of theft in MS lost \$1,187. In a ranking of nearly 400 U.S. metropolitan areas, Tupelo ranked 74th in reports of fraud and other complaints. In rankings for identity theft, Meridian ranked 27th, Jackson ranked 31st, and Gulfport ranked 145.

What has been done

Shred Day Events were held in six cities during National Consumer Protection Week by MSU Family Resource Management Extension Agents and members of a statewide consumer protection partnership founded several years ago to leverage local, state, and federal resources. State agencies and businesses participating included Offices of the Attorney General, Secretary of State, Department of Human Services, Leadership Council on Aging, BancorpSouth, Better Business Bureau, and CredAbility (Consumer Credit Counseling Services).

Results

A total of 1,369 consumers brought up to 5 boxes or trash bags full papers for shredding at six Shred Day sites, shredding a total of more than 50,000 pounds of sensitive documents. If each of these consumers avoided losing the average of \$1,187 paid by Mississippi victims of fraud, then the event had an impact of at least \$162,500,300 saved, as well as countless hours of stress avoided. The Shred-It Company provided services at no cost, although the value of actual services provided exceeded \$10,000 (\$240 per hour x 7 hr per day x 6 trucks for a total of \$10,080).

4. Associated Knowledge Areas

KA Code	Knowledge Area
801	Individual and Family Resource Management

Outcome #3

1. Outcome Measures

Number of clientele increasing wealth.

2. Associated Institution Types

- 1862 Extension
- 1862 Research

3a. Outcome Type:

Change in Condition Outcome Measure

3b. Quantitative Outcome

Year	Actual
2012	1084

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

A review of research shows that participation of potential homeowners in pre-purchase programs is associated with positive effects on timely loan repayment. First time homebuyers who wish to obtain a home loan from the Rural Housing division of USDA are required to complete a homebuyer education course from an approved provider. MSU Extension is an approved provider for the course. Many first time homebuyers also apply for grants to reduce the cost of their purchase. Organizations issuing the grants generally require homebuyer education as well.

What has been done

The homebuyer education course utilizes a curriculum developed by NeighborWorks America, a congressionally-chartered nonprofit organization dedicated to improving distressed communities and one of the country's preeminent leaders in affordable housing and community development. A minimum of four hours of instruction are required. Face to face instruction is provided for all individuals listed on the loan. In addition, each participant receives a textbook. Upon successful completion of the course, certificates are issued.

Results

Workshops, home buyer fairs, and one-on-one counseling sessions are provided to assist Mississippians in achieving the American dream of homeownership. Homebuyer education courses and seminars were administered to 54 people, compared to 41 consumers last year, for a 24% increase in the number of citizens we assisted in their efforts to become homebuyers. At an

average value of \$71,000, that represents a total impact of \$3,834,000 in the MS Delta region this year.

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
- Competing Programmatic Challenges

Brief Explanation

V(I). Planned Program (Evaluation Studies)

Evaluation Results

MSU Extension agents and specialists, as well as MAFES faculty, used a variety of recommended methods to gather needed information. Specific strategies will be initiated and utilized for collecting evaluation information to determine program outputs and outcomes (see impact statements for examples).

In FY 2012, MSU Extension agents and specialists were required to submit four quarterly reports (January, April, July, and September). This quarterly report collects information about the number of contacts, types of contacts, and number of programs conducted in each Priority Planning Area. In addition, two narrative Accomplishment Reports are required from each MSU Extension employee each year. Finally, a specific request for impact statements is also made. The evaluation results are a combination of this quantitative and qualitative data.

Key Items of Evaluation