

V(A). Planned Program (Summary)

Program # 6

1. Name of the Planned Program

Strengthening Virginia Families

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
602	Business Management, Finance, and Taxation	0%	5%	0%	0%
607	Consumer Economics	0%	10%	0%	0%
724	Healthy Lifestyle	0%	30%	0%	0%
801	Individual and Family Resource Management	55%	25%	0%	0%
802	Human Development and Family Well-Being	40%	30%	0%	0%
804	Human Environmental Issues Concerning Apparel, Textiles, and Residential and Commercial Structures	5%	0%	0%	0%
Total		100%	100%	0%	0%

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2013	Extension		Research	
	1862	1890	1862	1890
Plan	12.6	1.0	14.1	0.0
Actual Paid Professional	39.5	1.0	0.0	0.0
Actual Volunteer	1191.0	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
490503	380869	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
513669	287353	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
1247724	0	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

To address the Strengthening Virginia Families planned program, we:

1. Conducted workshops in human development, parenting education, child care provider training, housing, and individual and family resource management
2. Delivered services in individual and family resource management
3. Developed print and electronic resources in human development, housing, and individual and family resource management
4. Provided and distributed available resources, including eXtension, in human development, housing, and individual and family resource management
5. Provided professional and volunteer development training in child care, parenting, and individual and family financial management
6. Provided counseling in financial management
7. Partnered with local, regional and state agencies, organizations, faith-based groups, etc.
8. Facilitated meetings of task forces, coalitions, committees, addressing human development, housing, and/or individual and family financial management needs

2. Brief description of the target audience

Parents, grandparents, adult home caregivers, child care providers and early childhood educators, providers of after-school care, community organizations, community partners, community leaders and government officials, youth, donors, K-12 educators, homeowners, limited-resource individuals and families, and volunteers.

3. How was eXtension used?

The resources available through eXtension sources were used to both enhance community-based education and alleviate time spent on requests for assistance that were of a basic, and purely informational, nature. eXtension is referenced as a source for information in our classes and publications (where applicable) and Ask-the-Expert functionality is supported on our web pages. There is also an Ask-the-Expert link on our publications page. In addition the eXtension CoP framework was used to develop and host webinars, FAQ, and other published materials to increase the reach and audience of each program listed:

1. Parenting
2. Child Care
3. Family Caregiving
4. Individual and Family Financial Management
5. Youth Financial Education
6. Healthy Home Environments

V(E). Planned Program (Outputs)

1. Standard output measures

2013	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	32902	62908	16161	1012

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

Patent Applications Submitted

Year: 2013
 Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

2013	Extension	Research	Total
Actual	1	41	42

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- Number of trainings, educational workshops, and on-line education sessions for VCE's targeted audiences.

Year	Actual
2013	1400

Output #2

Output Measure

- Number of fact sheets, publications, newspaper articles, and curricula on families and communities.

Year	Actual
2013	214

Output #3

Output Measure

- Number of adults engaged in community-based leadership development education.
Not reporting on this Output for this Annual Report

Output #4

Output Measure

- Number of communities partnering with Virginia Cooperative Extension faculty to address emerging issues (i.e. land use, agritourism, bioenergy, youth gangs, and others).
Not reporting on this Output for this Annual Report

Output #5

Output Measure

- Number of workshops, activities, or programs offered to address emerging issues.
Not reporting on this Output for this Annual Report

Output #6

Output Measure

- Number of adults engaged in facilitation skills training.
Not reporting on this Output for this Annual Report

Output #7

Output Measure

- The number of volunteers completing training to become Master Financial Education Volunteers.

Year	Actual
2013	163

Output #8

Output Measure

- Number of individuals and families completing basic financial management strategies such as budgeting, setting financial goals, establishing a saving/investing program, and implementing practices to reduce the chance for identity theft after receiving instruction.

Year	Actual
2013	3294

Output #9

Output Measure

- Number of youth attending educational programs conducted on basic financial management strategies such as budgeting, setting financial goals, establishing a saving/investing.

Year	Actual
2013	7681

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	Parenting Education - Increase the percentage of parenting education participants that indicate increased knowledge of effective parenting practices, such as nurturing and guiding children, understanding basic child development, reducing family conflict and managing stress, and knowing how to access available community resources to meet family needs.
2	Parenting Education - Increase the percentage of parenting education participants that adopt developmentally appropriate, effective parenting practices, such as nurturing and guiding children, and actively seeking to manage stress and reduce family conflicts.
3	Child Care Provider/Early Childhood Training - Increase the percentage of early childhood professional development participants that indicate increased knowledge of core competency areas, such as basic child development, appropriate child observation and assessment, effective interaction strategies, and effective learning environments.
4	Child Care Provider/Early Childhood Training - Increase the percentage of early childhood professional development participants that improve their early childhood learning environment by making practice changes, such as implementing developmentally-appropriate learning practices, interaction practices and observation assessment strategies.
5	Facilitation Skills Training - Increase the percentage of trained volunteers and citizens participating in facilitation skills training that indicate improved knowledge and skills as a result of participation.
6	Leadership Development Education - Increase the percentage of adult citizens participating in leadership development education programs that indicate improved knowledge and skills as a result of participation.
7	Youth Financial Education - Increase the number of youth learning the basic financial management strategies such as budgeting, setting financial goals, establishing a saving/investing program after receiving financial instruction.
8	Adult Financial Education - Increase the number of individuals completing basic financial management strategies including budgeting, setting financial goals, establishing a saving/investing program.
9	Master Financial Volunteers - The number of programs and one-on-one counseling sessions offered by Master Financial Education Volunteers.

Outcome #1

1. Outcome Measures

Parenting Education - Increase the percentage of parenting education participants that indicate increased knowledge of effective parenting practices, such as nurturing and guiding children, understanding basic child development, reducing family conflict and managing stress, and knowing how to access available community resources to meet family needs.

Not Reporting on this Outcome Measure

Outcome #2

1. Outcome Measures

Parenting Education - Increase the percentage of parenting education participants that adopt developmentally appropriate, effective parenting practices, such as nurturing and guiding children, and actively seeking to manage stress and reduce family conflicts.

Not Reporting on this Outcome Measure

Outcome #3

1. Outcome Measures

Child Care Provider/Early Childhood Training - Increase the percentage of early childhood professional development participants that indicate increased knowledge of core competency areas, such as basic child development, appropriate child observation and assessment, effective interaction strategies, and effective learning environments.

Not Reporting on this Outcome Measure

Outcome #4

1. Outcome Measures

Child Care Provider/Early Childhood Training - Increase the percentage of early childhood professional development participants that improve their early childhood learning environment by making practice changes, such as implementing developmentally-appropriate learning practices, interaction practices and observation assessment strategies.

Not Reporting on this Outcome Measure

Outcome #5

1. Outcome Measures

Facilitation Skills Training - Increase the percentage of trained volunteers and citizens participating in facilitation skills training that indicate improved knowledge and skills as a result of participation.

Not Reporting on this Outcome Measure

Outcome #6

1. Outcome Measures

Leadership Development Education - Increase the percentage of adult citizens participating in leadership development education programs that indicate improved knowledge and skills as a result of participation.

Not Reporting on this Outcome Measure

Outcome #7

1. Outcome Measures

Youth Financial Education - Increase the number of youth learning the basic financial management strategies such as budgeting, setting financial goals, establishing a saving/investing program after receiving financial instruction.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2013	7681

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

According to Jump \$tart Coalition's bi-annual survey of high schoolers, financial literacy among teens has fallen to its lowest level with a score of 48 percent. American college graduates scored slightly higher with a score of 65 percent. Only 25 percent of young adults are graduating from college. This means that 75 percent of adults are likely to lack skills to make educated financial

decisions. Virginia has responded by requiring students to take economics and personal finance to graduate with a standard or advanced studies diploma.

What has been done

VCE used several approaches to educate students about sound money management skills and the financial planning process and to help them begin developing positive behaviors necessary to attain financial maturity and achieve a secure future. VCE offered Reality Store simulations, Kids Marketplace simulations, NEFE High School Financial Planning programs, Real Money Real World and Camp Millionaire. Each of these programs offers hands-on learning in an environment that correlates to Standards of Learning and educational mandates.

Results

About 7,681 youth attended financial education programming, and 654 volunteers contributed 2,725 hours worth \$62,403. Reality Store evaluations revealed: 93% increased awareness of making smart financial decisions, and 97% understood that insurance and a savings account can help with emergency plans. Real Money, Real World programs participants in middle school said they learned a lot about how every spending decision affects other spending decisions (79%) and 80% learned a lot about what type of education it takes to get the job they want. Four agents conducted Kids Marketplace programs where 87% learned to choose what they need not want, 91% learned that different jobs have different salaries and 87% gained new ideas on how to handle money. A participant commented: "Now I understand why my parents have to say no sometimes."

4. Associated Knowledge Areas

KA Code	Knowledge Area
801	Individual and Family Resource Management

Outcome #8

1. Outcome Measures

Adult Financial Education - Increase the number of individuals completing basic financial management strategies including budgeting, setting financial goals, establishing a saving/investing program.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2013	788

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

The well-being of Virginians depends on individual and family financial capacity. Evidence shows that education on financial topics is an important issue in Virginia. In 2011, the number of non-business bankruptcy filings was 33,076. Virginia ranks 26th in bankruptcy filings nationwide. As of November 2012, 1 in every 1,345 households in Virginia received a foreclosure filing with Fairfax and Virginia Beach having the highest rates. One in every 9 Virginians lives at or below the poverty level.

What has been done

Fourteen VCE educators and 163 volunteers provided financial education programs to 3,294 low and moderate income individuals and families, incarcerated individuals, recent immigrants, and homeowners facing foreclosure. Financial mentoring was also provided. Financial volunteers contributed 6,526 hours worth \$147,487.60. VCE also collaborated with many state, local, faith-based and non-profit organizations, public housing developments, colleges and financial institutions.

Results

The number of evaluation responses for the end-of session evaluations varied from 143 for the question on reading insurance policies to 788 for the question on reviewing credit reports annually. Participants indicated changes they planned to make as a result of the programs, including the following: 40% had written short term goals before the program, 88% planned to do so afterwards; 26% had paid themselves first for savings before the program, 84% planned to do so afterwards; 31% had read and understood their insurance policies before the program, 93% planned to do so afterwards; 17% had calculated the percentage of their income going to debt repayment before the program, 91% planned to do so afterwards; 36% had a plan for paying down debt before the program, 87% planned to do so afterwards.

4. Associated Knowledge Areas

KA Code	Knowledge Area
801	Individual and Family Resource Management

Outcome #9

1. Outcome Measures

Master Financial Volunteers - The number of programs and one-on-one counseling sessions offered by Master Financial Education Volunteers.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2013	6929

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

There is an urgent need to increase economic challenges facing Virginia families. Financial literacy is one promising strategy. High school students average a failing grade of 48 percent on a Jump\$tart Coalition financial literacy exam. In 2011, there were 33,076 non-business bankruptcy filings in Virginia. One-tenth of Virginians reported using high cost, short term loans to make ends meet. In 3rd quarter 2013, there was a 36 percent increase in real estate bank repossessions, and one of every 2126 households received a foreclosure filing.

What has been done

In 2011, state specialist Celia Hayhoe and the Family Financial Management Leadership Team revamped the Master Financial Education Volunteer Program to standardize training across the state. Volunteers receive a minimum of 20 hours of classroom training and in return give back a minimum of 40 hours. Since that time, the pool of Master Financial Education Volunteers has steadily grown. FCS agents trained 163 in 2013 compared to 75 in the year prior.

Results

In 2013, existing and new volunteers gave back 6526 hours by conducting one-on-one financial counseling sessions, assisting at Reality Store, Kids Marketplace, and poverty simulations, teaching youth money management workshops, leading financial classes for adults on topics such as budgeting, getting out of debt, preventing identity theft, saving strategies, insurance, investing, and retirement planning, and teaching Money Talk: a financial course for women. Further, the addition of new volunteers prompted many FCS agents to expand their program to include volunteer coordinators, newsletters, and annual in-service training thus maximizing program delivery. Overall, volunteers helped over 6929 individuals to improve their financial skills. For outstanding achievement of VCE's financial volunteer program, one agent and her team won the coveted National Dean Don Felker Financial Management Award.

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
- Government Regulations
- Competing Public priorities
- Populations changes (immigration, new cultural groupings, etc.)

Brief Explanation

In 2013, local government budgets were strained once again. After several years of having a very limited staff available to serve in this planned program area, positions that had been vacant were able to be filled. Coupled with the growth of a master financial volunteer program, this allowed for outcomes in some knowledge areas, such as individual and family resource management and youth financial education, to be realized. In the knowledge area of human development and family well-being, some competing public priorities may limit the number of programs provided, as the same staff assigned to deliver these programs are asked to address financial management and food, nutrition and health issues.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

Fourteen VCE educators and 163 volunteers provided financial education programs to 3,294 low and moderate income individuals and families, incarcerated individuals, recent immigrants, and homeowners facing foreclosure. Financial mentoring was also provided. Financial volunteers contributed 6,526 hours worth \$147,487.60. VCE also collaborated with many state, local, faith-based and non-profit organizations, public housing developments, colleges and financial institutions.

The number of evaluation responses for the end-of session evaluations varied from 143 for the question on reading insurance policies to 788 for the question on reviewing credit reports annually. Participants indicated changes they planned to make as a result of the programs, including the following: 40% had written short term goals before the program, 88% planned to do so afterwards; 26% had paid themselves first for savings before the program, 84% planned to do so afterwards; 31% had read and understood their insurance policies before the program, 93% planned to do so afterwards; 17% had calculated the percentage of their income going to debt repayment before the program, 91% planned to do so afterwards; 36% had a plan for paying down debt before the program, 87% planned to do so afterwards.

VCE also used several approaches to educate youth about sound money management skills and the financial planning process and to help them begin developing positive behaviors necessary to attain financial maturity and achieve a secure future. VCE offered Reality Store simulations, Kids Marketplace simulations, NEFE High School Financial Planning programs, Real Money Real World and Camp Millionaire. Each of these programs offers hands-on learning in an environment that correlates to Standards of Learning and

educational mandates.

About 7,681 youth attended financial education programming, and 654 volunteers contributed 2,725 hours worth \$62,403. Reality Store evaluations revealed: 93% increased awareness of making smart financial decisions, and 97% understood that insurance and a savings account can help with emergency plans. Real Money, Real World programs participants in middle school said they learned a lot about how every spending decision affects other spending decisions (79%) and 80% learned a lot about what type of education it takes to get the job they want. Four agents conducted Kids Marketplace programs where 87% learned to choose what they need not want, 91% learned that different jobs have different salaries and 87% gained new ideas on how to handle money. A participant commented: "Now I understand why my parents have to say no sometimes."

Key Items of Evaluation

Adults participating in financial management programs indicated changes they planned to make as a result of the programs, including the following: 40% had written short term goals before the program, 88% planned to do so afterwards; 26% had paid themselves first for savings before the program, 84% planned to do so afterwards; 31% had read and understood their insurance policies before the program, 93% planned to do so afterwards; 17% had calculated the percentage of their income going to debt repayment before the program, 91% planned to do so afterwards; 36% had a plan for paying down debt before the program, 87% planned to do so afterwards.

Financial management programs were delivered to 7,681 youth in various formats. Reality Store evaluations revealed: 93% increased awareness of making smart financial decisions, and 97% understood that insurance and a savings account can help with emergency plans. Real Money, Real World programs participants in middle school said they learned a lot about how every spending decision affects other spending decisions (79%) and 80% learned a lot about what type of education it takes to get the job they want. Four agents conducted Kids Marketplace programs where 87% learned to choose what they need not want, 91% learned that different jobs have different salaries and 87% gained new ideas on how to handle money. A participant commented: "Now I understand why my parents have to say no sometimes."