V(A). Planned Program (Summary)

Program # 13

1. Name of the Planned Program

Family & Financial Stability

☑ 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	65%		0%	
802	Human Development and Family Well-Being	35%		0%	
	Total	100%		0%	

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2014	Extension		Research	
	1862	1890	1862	1890
Plan	{NO DATA ENTERED}	{NO DATA ENTERED}	{NO DATA ENTERED}	{NO DATA ENTERED}
Actual Paid	5.3	0.0	0.0	0.0
Actual Volunteer	0.1	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**
68868	0	0	0
1862 Matching	**1890 Matching**	**1862 Matching**	**1890 Matching**
68868	0	0	0
1862 All Other	**1890 All Other**	**1862 All Other**	**1890 All Other**
225745	0	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

Financial, mental, physical, emotional and relational health are key components of well-being. Stable and successful individuals, families, and communities are important to the growth, development and health of our society. When people are in a state of financial and relational wellness, they are in control, confident and focused. They have greater balance and stability so they can concentrate on the most important tasks at hand such a weathering difficulties and making progress toward their goals. Family and financial stability education creates strong communities.

2. Brief description of the target audience

Target audiences include adults, children, teens, students, parents, grandparents and guardians, employees, volunteers, and partners.

3. How was eXtension used?

eXtension was not used in this program

V(E). Planned Program (Outputs)

1. Standard output measures

2014	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	169505	27810	1744	67175

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

Patent Applications Submitted

Year: 2014

Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

2014	Extension	Research	Total
Actual	4	0	0

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- Classes, trainings, workshops, demonstrations, field days, technical assistance, etc. conducted

Year	Actual
2014	332

Output #2

Output Measure

- One-on-one direct client contacts by site visit, office drop-in, e-mail, telephone, Ask an eXpert, etc.

Year	Actual
2014	1215

Output #3

Output Measure

- Meetings convened and /or facilitated

Year	Actual
2014	32

Output #4

Output Measure

- Kits or similar resources loaned or provided

Year	Actual
2014	0

Output #5

Output Measure

- Extension-related research and assessment projects

Year	Actual
2014	2

Output #6

Output Measure

- Web hits

Year	Actual
2014	49927

Output #7

Output Measure

- Indirect contacts through Media releases/appearances, newsletters, blog posts, or other non-peer reviewed publications

Year	Actual
2014	119574

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	FAFS 1.1a) Participants across the life cycle will apply financial best practices.
2	FAFS 1.2a) Participants will implement best practices of healthy development and relationships across the life cycle.
3	FAFS 1.1b) Participants will plan to apply financial best practices.
4	FAFS 1.2b) Participants will plan to implement best practices of healthy development and relationships across the life cycle.

Outcome #1

1. Outcome Measures

FAFS 1.1a) Participants across the life cycle will apply financial best practices.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	337

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)
When people are in a state of ?financial wellness,? they are in control. They are confident and focused. They have greater balance and stability so they can concentrate on the most important tasks at hand such a weathering financial difficulties and making progress toward their financial goals.

What has been done
One Example: CSU Extension developed effective relationships in the community to fulfill the role of providing trusted resources and education to the low-income and economically vulnerable population. Collaborating with the non-profit sector and other governmental agencies to increase the financial literacy and improve financial decision making of their clients was key. CSU Extension provided financial education strategies with partners such as Catholic Charities, Eagle County Economic Services, Habitat for Humanity, Early Head Start, Head Start, The Literacy Project and referred individuals.
Using the Dollar Works2 Curriculum from the University of Minnesota, Extension, ten lessons were provided to strengthen 60 participants? skills at managing their personal finances and taking control of their financial decision making. The curriculum was culturally adapted for Latino audiences which is necessary for the demographics of Eagle County. The use of individual units did not need to be used in consecutive order. Therefore, lessons were used dependent on the needs of the learners.

Results
From above example: The objective of Unit 2 in the Dollar Works2 curriculum helps learners identify money goals that reflect their values and develop skills in making decisions and talking about money.

?14 out of 27 participants said they would very likely or likely set money goals.
?14 out of 27 participants said they would very likely or likely use decision making steps to make money decisions.
?14 out of 27 participants said they would very likely or likely spend money on needs before wants.
?13 out of 27 participants said, ?Given what they had learned, they would put money in savings each month.
The objective of Unit 3 in the Dollar Works2 curriculum helps the learner make a plan for spending for one month.
?14 out of 18 participants said they would very likely or likely make a plan for spending set money goals.
?11 out of 18 participants said they would very likely or likely track their spending.
?14 out of 18 participants reported that they will likely or very likely put money in savings each month, given what they had learned in the class.
The objective of Unit 5 in the Dollar Works2 curriculum helps learners understand the importance of saving for emergencies and for future goals.
?6 out of 7 participants said they would very likely or likely start or keep an emergency fund.
?6 out of 7 participants said they would very likely or likely not use emergency savings for everyday expenses.
?7 out of 7 participants said they would very likely or likely put money in savings each month.
The objective of Unit 7 in the Dollar Works2 curriculum teaches learners how to keep track of their income and expenses by using a bank or credit union account.
?9 out 9 participants said that given what they had learned, they would likely or very likely manage a bank or credit account.

4. Associated Knowledge Areas

KA Code	Knowledge Area
801	Individual and Family Resource Management

Outcome #2

1. Outcome Measures

FAFS 1.2a) Participants will implement best practices of healthy development and relationships across the life cycle.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual

2014	403

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)
Stable and successful individuals, families, and communities are important to the growth, development and health of our society.

What has been done

Results
403 participants reported they will implement best practices of healthy development and relationships across the life cycle.

4. Associated Knowledge Areas

KA Code	Knowledge Area
802	Human Development and Family Well-Being

Outcome #3

1. Outcome Measures

FAFS 1.1b) Participants will plan to apply financial best practices.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	308

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)
Some counties have conducted formal needs assessments that show financial management education and work in healthy relationships and development are important and desired.

What has been done
"Take Charge of Your Money Matters" was one curriculum used.

Results
308 participants reported they intend to apply financial best practices. Some include watching for spending leaks, creating a spending plan, writing down goals, tracking spending, paying down debt, stepping down expenses, checking credit reports, and setting aside money for an emergency fund.

4. Associated Knowledge Areas

KA Code	Knowledge Area
801	Individual and Family Resource Management

Outcome #4

1. Outcome Measures

FAFS 1.2b) Participants will plan to implement best practices of healthy development and relationships across the life cycle.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

Year	Actual
2014	111

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)
Stable and successful individuals, families, and communities are important to the growth, development and health of our society; financial, mental, physical, emotional and relational health are key components of well-being.

What has been done
Extension Family and Consumer Science professionals are trustworthy sources of financial and human development and family studies education due to their training, experience, and objectivity.

Results
One example: In the Children in the Middle Class series in Pueblo County, 16 children of various

ages were impacted by the parents' changed behaviors. Most parents found that the communication tools that they learned were the most effective part of the class, followed by child development knowledge (expectations).

4. Associated Knowledge Areas

KA Code	Knowledge Area
802	Human Development and Family Well-Being

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

Public policies, local, county, state, and federal initiatives, economic conditions, profound advances in human development and family studies, and financial capability research, public perceptions, personal values and sentiments about public issues, Extension staff changes, availability of funding, changes with stakeholders and partners will affect outcomes. Most of the program efforts are multi-year activities and cumulative rather than episodic in nature.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

(Glenda Wentworth, Eagle County)
Smart Choice for Health Insurance is a comprehensive, research-based, unbiased curriculum designed by the University of Maryland Extension. Its purpose is to equip consumers with the tools they need to make the best possible decision when choosing health insurance plans for themselves and families. The 2-hour program helps a participant analyze their health care needs, compare insurance plans and apply knowledge learned to make a smart health insurance choice based on what they can afford. Participants received a consumer workbook and learned about tools to use that will help them feel empowered and more confident in making health insurance choices.
The University of Maryland continues to conduct research on the workshops. Twenty participants in the Northwest Region of Colorado participated in the training and eighteen people took part in the pre-post assessments. As a result of the workshop; participants are confident they understand health insurance terms and can find information to choose a health plan. They are also likely to determine which doctors and hospitals are covered and understand what they would have to pay for prescription drugs, emergency department

visits, and specialist visits.

Key Items of Evaluation

Colorado Works Professional Development Academy (Glenda Wentworth, Eagle County)
This workshop is designed for service providers to increase financial literacy behaviors with the individuals and families they are working with. The purpose of the workshop is to strengthen provider's skills at working with clients to help manage their personal finances and taking control of their financial decision making. Providers will acquire skills to help clients identify money goals that reflect their values, make a plan for spending for one month, and understand the importance of saving for emergencies and for future goals.
Sixty one people attended the workshop and 47 participants evaluated it. The response summary showed 100% of the responses remarked that at least one resource was given to them during the workshop. 87% stated that the presenter engaged them in a skill-building activity. The respondents were satisfied with the workshop content.