Family Economics

(A). Planned Program (Summary)

1. Name of the Planned Program

Family Economics

(B). Program Knowledge Area(s)

1. Program Knowledge Areas and Percentage

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
<th>%1862 Extension</th>
<th>%1890 Extension</th>
<th>%1862 Research</th>
<th>%1890 Research</th>
</tr>
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<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
<td>100%</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100%</td>
<td>100%</td>
<td>0%</td>
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</tbody>
</table>

(C). Planned Program (Inputs)

1. Actual amount of professional FTE/SYs expended this Program

<table>
<thead>
<tr>
<th>Year:</th>
<th>Extension</th>
<th>Research</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2007</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1862</td>
<td>1890</td>
</tr>
<tr>
<td>Plan</td>
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<td>3.4</td>
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<tr>
<td>Actual</td>
<td>28.0</td>
<td>1.1</td>
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2. Actual dollars expended in this Program (includes Carryover Funds from previous years)

<table>
<thead>
<tr>
<th></th>
<th>Extension</th>
<th>Research</th>
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<tbody>
<tr>
<td>Smith-Lever 3b &amp; 3c</td>
<td>379512</td>
<td>99584</td>
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<tr>
<td>1862 Matching</td>
<td>1221814</td>
<td>49792</td>
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<tr>
<td>1862 All Other</td>
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<td>1890 Extension</td>
<td>1890 Matching</td>
<td>1862 Matching</td>
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<td>Hatch</td>
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<td>0</td>
</tr>
<tr>
<td>Evans-Allen</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1890 All Other</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

(D). Planned Program (Activity)

1. Brief description of the Activity

At least 10 regional and local social marketing campaigns (organized by UT and TSU Extension) were conducted by coalitions of volunteers across Tennessee. The Tennessee toolkit for savings lesson plans and activities for teaching financial and savings education was used in schools, workplaces, community centers and other locations to teach youth and adults. Extension maintained a partnership with national Extension "Finanicial Security in Later Life" initiative and with the "America Saves" national organization and other national and state partners with the TN Jumpstart Coalition. Extension hosted a bi-annual partnership training conferences to strengthen the capacity of educators to teach financial and savings education. Extension deployed its On My Own curriculum and youth TN Saves in over 100 financial education simulations throughout the state to reach 30,000 youth with savings and financial education. Additional classes, newsletters, news releases and community events were conducted for adult audiences.

2. Brief description of the target audience

Report Date 12/03/2009
Family Economics

Youth and adults were targeted for this program. UT Extension maintained its national leadership for creating, testing and validating family economics programs for reaching different target audiences, such as youth ages 9-18, young adults, coalition members and consumers.

V(E). Planned Program (Outputs)

1. Standard output measures

Target for the number of persons (contacts) reached through direct and indirect contact methods

<table>
<thead>
<tr>
<th>Year</th>
<th>Direct Contacts Adults</th>
<th>Indirect Contacts Adults</th>
<th>Direct Contacts Youth</th>
<th>Indirect Contacts Youth</th>
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<td>50000</td>
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<td>50000</td>
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<td>480000</td>
<td>43736</td>
<td>480000</td>
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</table>

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

Patent Applications Submitted

<table>
<thead>
<tr>
<th>Year</th>
<th>Target</th>
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<tbody>
<tr>
<td>Plan</td>
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<tr>
<td>2007</td>
<td>0</td>
</tr>
</tbody>
</table>

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

<table>
<thead>
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<th>Year</th>
<th>Extension</th>
<th>Research</th>
<th>Total</th>
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<tbody>
<tr>
<td>Plan</td>
<td>2007</td>
<td>0</td>
<td>0</td>
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</table>

V(F). State Defined Outputs

Output Target

Output #1

Output Measure
- Number of exhibits displayed to promote program awareness and participation.

<table>
<thead>
<tr>
<th>Year</th>
<th>Target</th>
<th>Actual</th>
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</thead>
<tbody>
<tr>
<td>2007</td>
<td>10</td>
<td>51</td>
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</table>

Output #2

Output Measure
- Number of research-based publications distributed as part of this program.

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<thead>
<tr>
<th>Year</th>
<th>Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>10000</td>
<td>15965</td>
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</table>
### V(G). State Defined Outcomes

<table>
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<tr>
<th>O No.</th>
<th>Outcome Name</th>
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<tbody>
<tr>
<td>1</td>
<td>TN Saves: Number of participants who analyzed their readiness for home ownership.</td>
</tr>
<tr>
<td>2</td>
<td>TN Saves: Number of participants who determined their net worth.</td>
</tr>
<tr>
<td>3</td>
<td>TN Saves: Number of participants who estimated their retirement income needs.</td>
</tr>
<tr>
<td>4</td>
<td>TN Saves: Number of participants who gained a better understanding of their options for financing health care.</td>
</tr>
<tr>
<td>5</td>
<td>TN Saves: Number of participants who identified more effective strategies for dealing with reductions or gaps in income.</td>
</tr>
<tr>
<td>6</td>
<td>TN Saves: Number of participants who identified ways to avoid being victimized by predatory practices or fraud.</td>
</tr>
<tr>
<td>7</td>
<td>TN Saves: Number of participants identified ways to increase savings.</td>
</tr>
<tr>
<td>8</td>
<td>TN Saves: Number of participants identified ways to reduce debt.</td>
</tr>
<tr>
<td>9</td>
<td>TN Saves: Number of participants who increased their financial management skills.</td>
</tr>
<tr>
<td>10</td>
<td>TN Saves: Number of participants who set financial or retirement goals.</td>
</tr>
<tr>
<td>11</td>
<td>TN Saves: Number of participants who felt more confident that they could build wealth.</td>
</tr>
<tr>
<td>12</td>
<td>Youth Financial Education Simulation: Number of participants who better understood their parent's concerns about money.</td>
</tr>
<tr>
<td>13</td>
<td>Youth Financial Education Simulation: Number of participants who felt more strongly that they needed to get a good education.</td>
</tr>
<tr>
<td>14</td>
<td>Youth Financial Education Simulation: Number of participants who learned better how to plan their spending.</td>
</tr>
<tr>
<td>15</td>
<td>Youth Financial Education Simulation: Number of participants who learned how education will affect the kind of job they can get.</td>
</tr>
<tr>
<td>16</td>
<td>Youth Financial Education Simulation: Number of participants who learned how having a family can affect their lifestyle.</td>
</tr>
<tr>
<td>17</td>
<td>Youth Financial Education Simulation: Number of participants who learned how much money it takes to get by.</td>
</tr>
<tr>
<td>18</td>
<td>Youth Financial Education Simulation: Number of participants who learned how occupation and income will affect their lifestyle.</td>
</tr>
<tr>
<td>19</td>
<td>Youth Financial Education Simulation: Number of participants who learned how payroll deductions are taken from gross pay.</td>
</tr>
<tr>
<td>20</td>
<td>Youth Financial Education Simulation: Number of participants who learned how to keep a checkbook register.</td>
</tr>
<tr>
<td>21</td>
<td>Youth Financial Education Simulation: Number of participants who learned how to write a check.</td>
</tr>
<tr>
<td>22</td>
<td>Youth Financial Education Simulation: Number of participants who planned to change their career goals.</td>
</tr>
<tr>
<td>23</td>
<td>TN Saves: Number of participants who followed a spending plan.</td>
</tr>
<tr>
<td>24</td>
<td>Youth Financial Education Simulation: Number of participants who planned to get more education after high school.</td>
</tr>
<tr>
<td>25</td>
<td>TN Saves: Number of participants who initiated or increased savings.</td>
</tr>
<tr>
<td>26</td>
<td>Youth Financial Education Simulation: Participants began or increased savings an average of $___ per month.</td>
</tr>
<tr>
<td>27</td>
<td>TN Saves: Participants initiated or increased savings an average of $___ per month.</td>
</tr>
<tr>
<td>28</td>
<td>Youth Financial Education Simulation: Number of participants who made a change in career plans.</td>
</tr>
<tr>
<td>29</td>
<td>TN Saves: Number of participants who kept a record of spending.</td>
</tr>
<tr>
<td>30</td>
<td>Youth Financial Education Simulation: Number of participants who made a change in financial behavior.</td>
</tr>
<tr>
<td>31</td>
<td>TN Saves: Number of participants who made a change in a financial practice to avoid being a victim of fraud or predatory practices.</td>
</tr>
<tr>
<td>32</td>
<td>Youth Financial Education Simulation: Number of participants who made a spending plan.</td>
</tr>
<tr>
<td>33</td>
<td>TN Saves: Number of participants who reduced debt.</td>
</tr>
<tr>
<td>34</td>
<td>Youth Financial Education Simulation: Number of participants who talked over the simulation with their parents.</td>
</tr>
<tr>
<td>35</td>
<td>TN Saves: Participants reduced debt an average of $___ per month.</td>
</tr>
</tbody>
</table>
Outcome #1

1. Outcome Measures
   TN Saves: Number of participants who analyzed their readiness for home ownership.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>10000</td>
<td>2718</td>
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</tbody>
</table>

3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

   KA Code   Knowledge Area
   801       Individual and Family Resource Management

Outcome #2

1. Outcome Measures
   TN Saves: Number of participants who determined their net worth.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>10000</td>
<td>26940</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

   KA Code   Knowledge Area

Report Date    12/03/2009
Outcome #3

1. Outcome Measures
   TN Saves: Number of participants who estimated their retirement income needs.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
    Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

Outcome #4

1. Outcome Measures
   TN Saves: Number of participants who gained a better understanding of their options for financing health care.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
    Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

What has been done

Results
Family Economics

4. Associated Knowledge Areas

<table>
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<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Manag</td>
</tr>
</tbody>
</table>

Outcome #5

1. Outcome Measures
   TN Saves: Number of participants who identified more effective strategies for dealing with reductions or gaps in income.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Manag</td>
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</tbody>
</table>

Outcome #6

1. Outcome Measures
   TN Saves: Number of participants who identified ways to avoid being victimized by predatory practices or fraud.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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<th>Actual</th>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done
Results

4. Associated Knowledge Areas

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<th>KA Code</th>
<th>Knowledge Area</th>
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<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
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</tbody>
</table>

Outcome #7

1. Outcome Measures
   TN Saves: Number of participants identified ways to increase savings.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
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3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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<th>KA Code</th>
<th>Knowledge Area</th>
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<tbody>
<tr>
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<td>Individual and Family Resource Management</td>
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</tbody>
</table>

Outcome #8

1. Outcome Measures
   TN Saves: Number of participants identified ways to reduce debt.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
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<tbody>
<tr>
<td>2007</td>
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3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)
What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
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</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

Outcome #9

1. Outcome Measures
   TN Saves: Number of participants who increased their financial management skills.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
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<tbody>
<tr>
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</table>

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
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<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
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Outcome #10

1. Outcome Measures
   TN Saves: Number of participants who set financial or retirement goals.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
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</thead>
<tbody>
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</tbody>
</table>

3c. Qualitative Outcome or Impact Statement
Outcome #11

1. Outcome Measures
   TN Saves: Number of participants who felt more confident that they could build wealth.

2. Associated Institution Types
   • 1862 Extension

3a. Outcome Type:
   Change in Action Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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<th>KA Code</th>
<th>Knowledge Area</th>
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<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
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</table>

Outcome #12

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who better understood their parent's concerns about money.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension
Family Economics

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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<th>Knowledge Area</th>
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<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
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</tbody>
</table>

Outcome #13

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who felt more strongly that they needed to get a good education.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
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<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
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<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

Outcome #14

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who learned better how to plan their spending.
2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:
Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
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</thead>
<tbody>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
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<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

Outcome #15

1. Outcome Measures
Youth Financial Education Simulation: Number of participants who learned how education will affect the kind of job they can get.

2. Associated Institution Types

- 1862 Extension
- 1890 Extension

3a. Outcome Type:
Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
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</thead>
<tbody>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>
Outcome #16

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who learned how having a family can affect their lifestyle.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

   KA Code   Knowledge Area
   801       Individual and Family Resource Management

Outcome #17

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who learned how much money it takes to get by.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

   Results
4. Associated Knowledge Areas

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<tbody>
<tr>
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Outcome #18

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who learned how occupation and income will affect their lifestyle.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
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3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)

   What has been done

   Results

4. Associated Knowledge Areas

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Outcome #19

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who learned how payroll deductions are taken from gross pay.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
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3c. Qualitative Outcome or Impact Statement
   Issue (Who cares and Why)
What has been done

Results

4. Associated Knowledge Areas

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</thead>
<tbody>
<tr>
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</table>

**Outcome #20**

1. **Outcome Measures**
   Youth Financial Education Simulation: Number of participants who learned how to keep a checkbook register.

2. **Associated Institution Types**
   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
   Change in Knowledge Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
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3c. **Qualitative Outcome or Impact Statement**

   Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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</table>

**Outcome #21**

1. **Outcome Measures**
   Youth Financial Education Simulation: Number of participants who learned how to write a check.

2. **Associated Institution Types**
   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
   Change in Knowledge Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
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3c. **Qualitative Outcome or Impact Statement**
Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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Outcome #22

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who planned to change their career goals.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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Outcome #23

1. Outcome Measures
   TN Saves: Number of participants who followed a spending plan.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension
3a. Outcome Type:
   Change in Action Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
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<th>Actual</th>
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<tbody>
<tr>
<td>2007</td>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

Results

4. Associated Knowledge Areas

<table>
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<tr>
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</table>

Outcome #24

1. Outcome Measures
   Youth Financial Education Simulation: Number of participants who planned to get more education after high school.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Knowledge Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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<th>Actual</th>
</tr>
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<tbody>
<tr>
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3c. Qualitative Outcome or Impact Statement

   Issue (Who cares and Why)

   What has been done

Results

4. Associated Knowledge Areas

<table>
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<tbody>
<tr>
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<td>Individual and Family Resource Management</td>
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</tbody>
</table>

Outcome #25

1. Outcome Measures
   TN Saves: Number of participants who initiated or increased savings.
2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Action Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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<th>Actual</th>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

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<th>Knowledge Area</th>
</tr>
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<tbody>
<tr>
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</table>

Outcome #26

1. Outcome Measures
   Youth Financial Education Simulation: Participants began or increased savings an average of $ ____ per month.

2. Associated Institution Types
   • 1862 Extension
   • 1890 Extension

3a. Outcome Type:
   Change in Action Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
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3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

What has been done

Results

4. Associated Knowledge Areas

<table>
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<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
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</thead>
<tbody>
<tr>
<td>801</td>
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</tr>
</tbody>
</table>
1. **Outcome Measures**
   
   TN Saves: Participants initiated or increased savings an average of $___ per month.

2. **Associated Institution Types**
   
   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
   
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
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3c. **Qualitative Outcome or Impact Statement**

   **Issue (Who cares and Why)**
   
   Personal debt continues to rise, especially among young consumers.

   **What has been done**
   
   The UT Extension Tennessee Saves program is making a difference in the state.

   **Results**
   
   5,423 participants initiated or increased savings or investment an average of $273 per month.

4. ** Associated Knowledge Areas**

<table>
<thead>
<tr>
<th>KA Code</th>
<th>Knowledge Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
</tr>
</tbody>
</table>

---

**Outcome #28**

1. **Outcome Measures**

   Youth Financial Education Simulation: Number of participants who made a change in career plans.

2. **Associated Institution Types**

   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**

   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
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<tr>
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3c. **Qualitative Outcome or Impact Statement**

   **Issue (Who cares and Why)**

   What has been done

   **Results**
4. Associated Knowledge Areas

<table>
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</tr>
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<tbody>
<tr>
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</table>

**Outcome #29**

1. **Outcome Measures**
   TN Saves: Number of participants who kept a record of spending.

2. **Associated Institution Types**
   - 1862 Extension
   - 1890 Extension

3a. **Outcome Type:**
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
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3c. **Qualitative Outcome or Impact Statement**

   **Issue (Who cares and Why)**

   What has been done

Results

4. Associated Knowledge Areas

<table>
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<tbody>
<tr>
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</table>

**Outcome #30**

1. **Outcome Measures**
   Youth Financial Education Simulation: Number of participants who made a change in financial behavior.

2. **Associated Institution Types**
   - 1862 Extension
   - 1890 Extension

3a. **Outcome Type:**
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
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3c. **Qualitative Outcome or Impact Statement**

   **Issue (Who cares and Why)**

   What has been done
Results

4. Associated Knowledge Areas

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**Outcome #31**

1. **Outcome Measures**
   TN Saves: Number of participants who made a change in a financial practice to avoid being a victim of fraud or predatory practices.

2. **Associated Institution Types**
   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
<th>Year</th>
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3c. **Qualitative Outcome or Impact Statement**

   Issue (Who cares and Why)

   What has been done

4. Associated Knowledge Areas

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**Outcome #32**

1. **Outcome Measures**
   Youth Financial Education Simulation: Number of participants who made a spending plan.

2. **Associated Institution Types**
   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
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3c. **Qualitative Outcome or Impact Statement**
**Issue (Who cares and Why)**

What has been done

**Results**

4. Associated Knowledge Areas

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**Outcome #33**

1. **Outcome Measures**
   
   TN Saves: Number of participants who reduced debt.

2. **Associated Institution Types**
   
   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
   
   Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
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3c. **Qualitative Outcome or Impact Statement**

**Issue (Who cares and Why)**

What has been done

**Results**

4. Associated Knowledge Areas

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**Outcome #34**

1. **Outcome Measures**
   
   Youth Financial Education Simulation: Number of participants who talked over the simulation with their parents.

2. **Associated Institution Types**
   
   • 1862 Extension
   • 1890 Extension
3a. **Outcome Type:**
Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
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3c. **Qualitative Outcome or Impact Statement**

**Issue (Who cares and Why)**

What has been done

**Results**

4. **Associated Knowledge Areas**

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**Outcome #35**

1. **Outcome Measures**

   TN Saves: Participants reduced debt an average of $___ per month.

2. **Associated Institution Types**

   • 1862 Extension
   • 1890 Extension

3a. **Outcome Type:**
Change in Action Outcome Measure

3b. **Quantitative Outcome**

<table>
<thead>
<tr>
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3c. **Qualitative Outcome or Impact Statement**

**Issue (Who cares and Why)**

What has been done

**Results**

13,176 participants reduced debt an average of $82 per month.

4. **Associated Knowledge Areas**

<table>
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<td>Individual and Family Resource Management</td>
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V(H). **Planned Program (External Factors)**

**External factors which affected outcomes**

- Competing Public priorities
Brief Explanation

V(I). Planned Program (Evaluation Studies and Data Collection)

1. Evaluation Studies Planned
   - After Only (post program)
   - Before-After (before and after program)

Evaluation Results

In 25 Tennessee counties, post-test only and pre- and post-test evaluation questionnaires were used during program implementation for the Tennessee Saves and Youth Financial Education Simulation programs. Results were tracked using the Extension System for University Planning, Evaluation and Reporting (SUPER) software. The results from those counties were extrapolated for the outcome totals based on statewide participation. The evaluation results indicate that the Extension family economics program is successfully:
   • helping consumers, especially young consumers, to reduce debt;  
   • increasing savings and investing; and  
   • helping consumers plan financial needs in retirement.

Key Items of Evaluation

The UT Extension family economics program teaches personal savings and financial management. In the Tennessee Saves program alone, which reached about 40,000 face-to-face contacts, over 50% of participants increased their savings or investment, generating an annual estimated savings/investment of $6.1 million. In addition, 59% reduced debt. Reductions averaged $66.36 per month, for a total estimated debt reduction generated as the result of program participation across the state of more than $9.6 million annually. The family economics program was delivered for $1.8 million from federal, state and county governments. What is the return on investment? For every one dollar invested in Extension family economics programs, $7.72 is returned to the people of Tennessee from the Tennessee Saves program alone.