V(A). Planned Program (Summary)

Program # 15

1. Name of the Planned Program

Financial Security for All

V(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>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Individual and Family Resource Mgmt.</td>
<td>100%</td>
<td></td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100%</td>
<td></td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

V(C). Planned Program (Inputs)

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

<table>
<thead>
<tr>
<th>Year: 2009</th>
<th>Extension</th>
<th>Research</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1862</td>
<td>1890</td>
</tr>
<tr>
<td>Plan</td>
<td>3.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Actual</td>
<td>3.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

2. Actual dollars expended in this Program (includes Carryover Funds from previous years)

<table>
<thead>
<tr>
<th></th>
<th>Extension</th>
<th>Research</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1890</td>
<td></td>
</tr>
<tr>
<td>Smith-Lever 3b &amp; 3c</td>
<td>93600</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1862 Matching</td>
<td>140400</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1862 All Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

V(D). Planned Program (Activity)

1. Brief description of the Activity

- Promote Interactive learning modules
- Packaged programs
- Media work
- Collaborative projects
- NDSU Extension Service Family Economics Web site
- Targeted audiences - Baby Boomers, women, couples, farm/ranch

2. Brief description of the target audience

- Extension educators
- Specialists
- General public
- Youth
- Financially vulnerable
- Families - older adults
- Collaborators

V(E). Planned Program (Outputs)

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

Patent Applications Submitted

Year: 2009  
Plan: 0  
Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

<table>
<thead>
<tr>
<th>2009</th>
<th>Extension</th>
<th>Research</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Actual</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
</tbody>
</table>

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

● {No Data Entered}
### V(G). State Defined Outcomes

#### V. State Defined Outcomes Table of Content

<table>
<thead>
<tr>
<th>O. No.</th>
<th>OUTCOME NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Number of educational programs and activities conducted</td>
</tr>
<tr>
<td>2</td>
<td>Number of people completing educational programs</td>
</tr>
<tr>
<td>3</td>
<td>Number of people reporting increased knowledge from the number completing educational programs</td>
</tr>
<tr>
<td>4</td>
<td>Number of people who plan to adopt practices from the number of people who increased knowledge</td>
</tr>
<tr>
<td>5</td>
<td>Number of people adopting practices from the number of people who increased knowledge</td>
</tr>
<tr>
<td>6</td>
<td>Number of people receiving information through non-program contacts such as telephone, office and farm visits</td>
</tr>
<tr>
<td>7</td>
<td>Number of people who participate in programs to cope with financial impacts of reduced income</td>
</tr>
<tr>
<td>8</td>
<td>Decreased numbers of personal bankruptcy filings in state of North Dakota</td>
</tr>
<tr>
<td>9</td>
<td>Number of Extension agents taking advanced coursework and test for the AFCPE Certified Financial counselor designation, thereby increasing the capability of the NDSU Extension Service to deliver financial education.</td>
</tr>
</tbody>
</table>
Outcome #1

1. Outcome Measures

Number of educational programs and activities conducted

Not Reporting on this Outcome Measure

Outcome #2

1. Outcome Measures

Number of people completing educational programs

Not Reporting on this Outcome Measure

Outcome #3

1. Outcome Measures

Number of people reporting increased knowledge from the number completing educational programs

Not Reporting on this Outcome Measure

Outcome #4

1. Outcome Measures

Number of people who plan to adopt practices from the number of people who increased knowledge

Not Reporting on this Outcome Measure

Outcome #5

1. Outcome Measures

Number of people adopting practices from the number of people who increased knowledge

Not Reporting on this Outcome Measure

Outcome #6

1. Outcome Measures

Number of people receiving information through non-program contacts such as telephone, office and farm visits

Not Reporting on this Outcome Measure

Outcome #7

1. Outcome Measures

Number of people who participate in programs to cope with financial impacts of reduced income

Not Reporting on this Outcome Measure
Outcome #8

1. Outcome Measures

Decreased numbers of personal bankruptcy filings in state of North Dakota

Not Reporting on this Outcome Measure

Outcome #9

1. Outcome Measures

Number of Extension agents taking advanced coursework and test for the AFCPE Certified Financial counselor designation, thereby increasing the capability of the NDSU Extension Service to deliver financial education.

2. Associated Institution Types

- 1862 Extension

3a. Outcome Type:

Change in Action Outcome Measure

3b. Quantitative Outcome

<table>
<thead>
<tr>
<th>Year</th>
<th>Quantitative Target</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>(No Data Entered)</td>
<td>8</td>
</tr>
</tbody>
</table>

3c. Qualitative Outcome or Impact Statement

**Issue (Who cares and Why)**

Personal finance education is an area of Extension programming that needs additional FTEs, along with training and resources to better serve the citizens of North Dakota. Agents with confidence and competence in personal finance can better address current and emerging issues in the state, such as disaster preparation and recovery, managing limited resources, and dealing with fluctuating income.

**What has been done**

Seven NDSU Extension agents have chosen the emphasis area of Family Economics. Four of these agents and four additional agents have been chosen to participate in the Certified Financial Counselor training program. They participate in regular study sessions and the first two agents will test for the certification in the spring of 2010. Remaining agents plan to complete the course and become certified by the fall of 2010. This group of 10 agents are being trained in DollarWorks, the HSFPP, and other relevant curriculum as well. Marketing materials are being developed to promote Family Economics issues in local communities.

**Results**

An increased number of NDSU Extension agents are more confident and competent in the area of personal finance. The number and quality of personal finance educational programs will increase in future years, enabling state wide collection of outcome data from participants.

4. Associated Knowledge Areas

<table>
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<th>Knowledge Area</th>
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<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
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V(H). Planned Program (External Factors)

External factors which affected outcomes

- Natural Disasters (drought, weather extremes, etc.)
- Economy
- Public Policy changes
- Competing Programmatic Challenges

Brief Explanation

North Dakotans are financially recovering from the flood of 2009. The North Dakota legislature enacted a requirement for high school students graduation in 2011 and beyond to have completed personal finance training.

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

1. Evaluation Studies Planned

Evaluation Results

Key Items of Evaluation