V(A). Planned Program (Summary)

Program # 2

1. Name of the Planned Program
Family and Consumer Science

2. Brief summary about Planned Program
Extension plans from two Work Teams (WTs) are in this section: Family Economic Security (FES) and Radon in the Home (RH).

- FES - Family Economic Stability programming affects positive change in the financial literacy and capability of Coloradans leading to increased financial stability across the life cycle.
- RH - With science based education provided by a neutral expert, community members can understand and embrace the ease of testing and relatively low expense of mitigating.

3. Program existence: Intermediate (One to five years)

4. Program duration: Long-Term (More than five years)

5. Expending formula funds or state-matching funds: Yes

6. Expending other than formula funds or state-matching funds: Yes

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>723</td>
<td>Hazards to Human Health and Safety</td>
<td>5%</td>
<td>0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>801</td>
<td>Individual and Family Resource Management</td>
<td>95%</td>
<td>0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100%</td>
<td>0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

V(C). Planned Program (Situation and Scope)

1. Situation and priorities

FES - The FINRA Investor Education Foundation's 2009 National Financial Capability Study (http://www.usfinancialcapability.org/geo.php?id=Colorado), study focused on four key components of the financial capability of adults in Colorado:

1. Making Ends Meet. 20% of Coloradans (compared to 20% nationwide) reported that over the past year, their household spent more than their income. Individuals who report spending more than their household income (not including the purchase of a new home, car, or other big investment) are not saving. In addition, individuals who spend about the same as their income are breaking even. Only those who spend less than their household income are able to save. Individuals who are not balancing monthly income and expenses may find themselves struggling to make ends meet.

2. Planning Ahead. 59% Coloradans (compared to 60% nationwide) lack a "rainy day" to cover expenses for three months, in case of emergencies such as sickness, job loss, or economic downturn. Individuals who have a "rainy day" fund demonstrate that they are planning ahead for their financial future. Individuals without this emergency savings lack a buffer against unexpected financial shocks, threatening their personal financial stability, as well as decreasing stability of the economy as a whole.

3. Managing Financial Products. 22% of Coloradans (compared to 24% nationwide) reported using one or more non-bank borrowing methods in the past five years. Numerous Americans have engaged in non-
bank borrowing within the past five years, such as taking out an auto title loan or a payday loan, getting an advance on a tax refund or using a pawn shop or rent-to-own store. Non-bank borrowing methods are likely to come with high interest rates, and often attract individuals with poor credit histories, lack of access to more traditional sources of credit, or both. Sound borrowing practices and management of financial products are crucial to financial capability.

4. Financial Knowledge and Decision-Making. On average, Coloradans answered 3.2 out of five financial literacy questions correctly. In addition, 61% of Coloradans said that, when obtaining their most recent credit card, they did not collect and compare information about cards from more than one company. Study participants were asked five questions covering concepts of economics and finance expressed in everyday life. Results were tabulated according to average number participants answered correctly, incorrectly, or "don't know." "Don't know" responses suggest limited financial literacy may impede participants’ ability to even attempt to answer quiz questions. In addition, most Americans do not comparison shop for credit cards, indicating a gap in the application of financial decision-making skills to real life situations. Individuals need at least a fundamental level of financial knowledge. This knowledge, paired with financial decision-making skills, can best ensure an individual's financial capability.

2011 U.S. Census Bureau data establishes Colorado as the 9th wealthiest out of the top 10 states where median income is the highest in the country and poverty rates are low. The data for Colorado include the following:
- Median income: $59,669
- Poverty rate: 11.9% (20th lowest)
- Without health insurance: 14.3% (23rd highest)
- Unemployment: 8.5% (22nd highest)

However, Colorado's unemployment rate of 8.5% is not ideal -- nor is its high number of people without health insurance. Most of Colorado consists of poor rural areas, like Costilla County, which has a median income of less than $25,000. However, the most populous areas, including Denver and Boulder, all have median incomes at or above the national level. Colorado's extremely affluent resort cities, including Vail, Telluride, Breckenridge, and Aspen, have pushed it to the top tier of wealthy states. Douglas County, which is located near Colorado Springs, is the seventh-wealthiest county in the United States. Source: America's Richest States - 24/7 Wall St. (http://247wallst.com/2011/09/15/the-wealthiest-states-in-america/#ixzz1Y93fASrr).

RH - Conservative estimates by EPA state that 16,000-21,000 deaths are attributed to radon annually and the leading cause of lung cancer deaths in non-smokers. The impact locally and nationally to the health care expenses for insurance, medical care providers and those who get lung cancer is substantial.

2. Scope of the Program

- In-State Extension
- Multistate Extension
- Integrated Research and Extension
- Multistate Integrated Research and Extension

V(D). Planned Program (Assumptions and Goals)

1. Assumptions made for the Program

   FES:

1. 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 as weathering financial difficulties and making progress toward their financial goals.
2. Financial management is a learned skill. Education and good role modeling contribute to the development of this life-long skill.
3. Financial management, including financial decision making, is a skill that must be practiced daily
throughout life.

4. Extension Family and Consumer Science professionals are trustworthy sources of financial education due to their training, experience, and objectivity.

5. There is public value in providing financial education.

**RH:** According to the CDPHE BRIEFFS survey of 2009, 73% of the state population stated they knew what radon is though overall only 34.5% had tested their home (23% in one of the counties in this POW) and of that only 36% knew the outcome of their radon test. Residents who are Hispanic or Black females, smoke and are under the age of 49 with a high school education and household income of less than $50,000 are identified as demographics least likely to know about radon in our state.

2. **Ultimate goal(s) of this Program**

**FES** - Coloradans across the lifecycle will have increased financial literacy, capability, and stability as a result of family economic stability education programs.

**RH** - Safe air quality in homes particularly redirection of air for removal of radon.

**V(E). Planned Program (Inputs)**

1. **Estimated Number of professional FTE/SYs to be budgeted for this Program**

<table>
<thead>
<tr>
<th>Year</th>
<th>Extension</th>
<th>Research</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1862</td>
<td>1890</td>
</tr>
<tr>
<td>2014</td>
<td>4.0</td>
<td>0.0</td>
</tr>
<tr>
<td>2015</td>
<td>4.0</td>
<td>0.0</td>
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<tr>
<td>2016</td>
<td>4.0</td>
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</tr>
<tr>
<td>2017</td>
<td>4.0</td>
<td>0.0</td>
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<tr>
<td>2018</td>
<td>0.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

**V(F). Planned Program (Activity)**

1. **Activity for the Program**

   Educational activities include:
   - Adoption of curriculum, training for agents and other service providers, educational programs on financial management for individuals and families.
   - Science based education (radon in homes) provided by a neutral expert.

2. **Type(s) of methods to be used to reach direct and indirect contacts**

<table>
<thead>
<tr>
<th>Extension</th>
<th>Indirect Methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Education Class</td>
<td>• Public Service Announcement</td>
</tr>
<tr>
<td>• Workshop</td>
<td>• Newsletters</td>
</tr>
<tr>
<td>• Group Discussion</td>
<td>• Web sites other than eXtension</td>
</tr>
<tr>
<td>• One-on-One Intervention</td>
<td></td>
</tr>
<tr>
<td>• Demonstrations</td>
<td></td>
</tr>
</tbody>
</table>
3. Description of targeted audience

Colorado families, including diverse and difficult-to-reach populations.

V(G). Planned Program (Outputs)

NIFA no longer requires you to report target numbers for standard output measures in the Plan of Work. However, all institutions will report actual numbers for standard output measures in the Annual Report of Accomplishments and Results. The standard outputs for which you must continue to collect data are:

- Number of contacts
  - Direct Adult Contacts
  - Indirect Adult Contacts
  - Direct Youth Contacts
  - Indirect Youth Contact
- Number of patents submitted
- Number of peer reviewed publications

☐ Clicking this box affirms you will continue to collect data on these items and report the data in the Annual Report of Accomplishments and Results.
V(H). State Defined Outputs

1. Output Measure

- FES 2) Trainings/Classes/Workshops, Field Days, Activity Days.
- FES 9) Newsletters (This is number of newsletters, not number distributed or number of Coloradans who received them).
- FES 13) Number of Volunteers (total) in Planned Program.
- FES 15) Agencies Partnering/Collaborating.
- FES 10) Websites (number of Websites).
- FES 11) Websites (number of hits).
- FES 3) Trainings for Volunteers.
- FES 4) Trainings for Extension Staff.
- FES 5) Community Meetings Convened [examples: Advisory Groups, Councils, Coalition Meetings, Boards].
- FES 6) Community Meetings Facilitated [examples: Focus Group, Citizen Forum, Round Table Dialogue, Strategic Planning Process].
- FES 7) Community Coalitions, Collaborations, Alliances Formed to Address a Specific Issue [list specific groups/issue].
- FES 8) Direct Communication/Education by telephone and/or e-mail.
- FES 12) Press/News Releases or Columns number submitted, not number distributed or read by Coloradans).
- RH 1) Trainings/Classes/Workshops, Field Days, Activity Days.
- RH 2) Trainings for stakeholders such as builders, mitigators, and Realtors.
- RH 3) Trainings for stakeholders such as builders, mitigators, and Realtors.
- RH 4) Direct Communication/Education by telephone.
- RH 5) Newsletters (This is number of newsletters, not number mailed or number of Coloradoans who received them.)
- RH 6) Press/News Release or Column (number submitted).
- RH 8) External Grant Dollars.
- RH 9) Screening Kits distributed.

☑ Clicking this box affirms you will continue to collect data on these items and report the data in the Annual Report of Accomplishments and Results.
### V(I). State Defined Outcome

<table>
<thead>
<tr>
<th>O. No</th>
<th>Outcome Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>FES 1.10:</strong> Coloradans intend to increase their utilization of successful strategies and/or adopt strategies for financial management. Small Steps to Health &amp; Wellness (SSHW) financial indicators include: setting financial goals; record keeping; creating and using a spending plan; credit management and debt reduction; fraud, exploitation, and risk management; housing decisions; saving; investing; and long term and retirement planning.</td>
</tr>
<tr>
<td>2</td>
<td><strong>RH 1.1)</strong> Safe air quality in homes particularly redirection of air for removal of radon.</td>
</tr>
<tr>
<td>3</td>
<td><strong>RH 1.2)</strong> Identify appropriate action for mitigation.</td>
</tr>
</tbody>
</table>
**Outcome # 1**

1. **Outcome Target**

FES 1.10: Coloradans intend to increase their utilization of successful strategies and/or adopt strategies for financial management. Small Steps to Health & Wellness (SSHW) financial indicators include: setting financial goals; record keeping; creating and using a spending plan; credit management and debt reduction; fraud, exploitation, and risk management; housing decisions; saving; investing; and long term and retirement planning.

2. **Outcome Type**: Change in Action Outcome Measure

3. **Associated Knowledge Area(s)**
   - 801 - Individual and Family Resource Management

4. **Associated Institute Type(s)**
   - 1862 Extension

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**Outcome # 2**

1. **Outcome Target**

RH 1.1) Safe air quality in homes particularly redirection of air for removal of radon.

2. **Outcome Type**: Change in Action Outcome Measure

3. **Associated Knowledge Area(s)**
   - 723 - Hazards to Human Health and Safety

4. **Associated Institute Type(s)**
   - 1862 Extension

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**Outcome # 3**

1. **Outcome Target**

RH 1.2) Identify appropriate action for mitigation.

2. **Outcome Type**: Change in Action Outcome Measure

3. **Associated Knowledge Area(s)**
   - 723 - Hazards to Human Health and Safety

4. **Associated Institute Type(s)**
   - 1862 Extension
V(J). Planned Program (External Factors)

1. External Factors which may affect Outcomes

- Economy
- Appropriations changes
- Public Policy changes
- Competing Public priorities
- Competing Programmatic Challenges
- Populations changes (immigration, new cultural groupings, etc.)

**Description**

All of the above external factors are unknown at this time, but may have an impact on ability to meet the goals of this plan of work.

V(K). Planned Program - Planned Evaluation Studies

**Description of Planned Evaluation Studies**

**FES:** Immediate (after only) or retrospective (post, then pre - - one assessment given at the end of a session) evaluations will be conducted for the majority of presentations and programs. With some curricula, a Before-After (pre-test and a post-test) evaluation model will be used. For educational programs that are done in a series format, "During" evaluations will be used. For a select program, such as Money Talk, a Time Series evaluation (immediately after and several weeks or months follow up) will be conducted. The primary evaluation strategies to be employed are surveys via mail, on-site, and online.

For **Radon (RH)** surveys will be done post program. The surveys will ask questions focused primarily on test results, and will help us measure the percentage of program participants who increased their knowledge of abatement of radon levels. The results of the surveys will be distributed to or will be used to document reduced levels of radon in home.