

Contribution Report Template
Family Economics Stability Work Team – Strong Families Healthy Homes CCA
Program Year 2008

Agent/Specialist submitting report: Laurel Kubin & Mary Small, Co-leaders
 Contact Number: 970-498-6004 (Laurel) _____

Agents who contributed to this report: Ann Zander, Barbara Martin-Worley, Donna Liess, Gisele Jefferson, Glenda Wentworth, Jacque Miller, Janet Benavente, Jean Justice, Karen Massey, Wendy Rice, Kaye Kasza, Laurel Kubin, Luann Boyer, Mary Snow, Sheila Gains, Holli Campbell

Program Outputs: In regards to this work team’s efforts, how many of the following outputs did your local effort result in:

- 264 Number of trainings / workshops/ field or activity days / camps or classes conducted.
- 5334 Number of adult participants in these trainings / workshops / classes / field or activity days / camps.
- 1224 Number of K-12 participants in these trainings / workshops/ classes / field or activity days / camps.
- >245701 Number of individuals receiving indirect education - online access to newsletters, educational materials
- \$27049 Amount of Grant Dollars generated to support this program. (\$19,000 was a supplement from a county’s general fund)
- >14 Number of Newsletters distributed in support of this plan of work.
- 2 Number of programs/curriculums developed and /or reviewed that support this plan of work.
- 26 Number of volunteers
- 1 Number of volunteer trainings conducted
- 11 Number of trainings conducted for Extension Staff

Program Outcomes: describe the outcomes/impacts that occurred as a result of these programming/educational efforts:

Immediate (learning) changes:

Number of program participants reporting Knowledge Gained in relation to:

Total # in Program	# reporting gain	
1013	973	Need for spending plan
2155	2132	Need for savings
742	742	Careful use of credit
652	652	Importance of & how to obtain personal credit reports
188	188	What important papers to keep & for how long
40	38	Importance of & how to teach children money habits
61	53	Elder fraud prevention
99	99	Budgeting for food
96	96	Estate planning
251	251	Working with older adults for financial stability
186	181	Importance of goal setting & prioritizing spending
584	226	General financial management

Number of program participants changing an attitude as a result of the program

Total # in Program	# reporting change	
589	523	Confident in setting up a spending plan
1150	868	Confident in creating a savings account &/or emergency fund
400	328	Confident in creating a financial notebook or system
96	96	Confident in starting an estate planning process
61	53	Confident that fraud prevention is possible
182	182	Confident in using general financial information

Attach information that supports individual/team effort as appropriate: evaluation summary, publication produced, photos, etc.

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Number of participants intending to change a behavior as a result of training

Total # in Program	# reporting intent	
1255	1152	Will increase savings
505	415	Will reduce debt / use of credit
505	497	Will use spending plan
829	686	Will create financial goals
719	682	Will obtain copy of credit reports
96	96	Will organize important documents
61	43	Will work to prevent fraud and identity theft
40	38	Will teach children wise money habits
47	47	Will use general financial information provided by Extension

Short/medium term (action) changes:

Number of program participants reporting behavior changes / use of skills in relation to:

Total # in Program	# reporting change	
123	20	Increased savings
188	72	Reduced debt / use of credit
123	60	Use spending plan
188	149	Created financial goals
28	28	Took action to prevent identity theft and fraud
30	17	Used new budgeting skills
123	123	Reviewed credit report

Long-term (conditions): - social, economic, civic, environmental.

Long term outcomes are economic and societal, and in some cases affect our built and natural environments. These include:

- Fewer people will depend on pay day loans, pawn shops, check cashing services for high cost credit.
- Individuals and families will start or increase the amount in their emergency savings account so that they are better prepared to face crises such as unemployment, under-employment, health issues, and unforeseen expenses that could otherwise cause them to request community and governmental financial assistance.
- Fewer families will experience bankruptcy and/or home foreclosure.
- Individuals and families know how and are more likely to live within their means.

Additional Inputs: Describe additional local inputs (your county or assigned area) that were engaged or invested in this program effort:

#_485_ different agencies you partnered with in this program effort. Please list these agencies:

PLEASE SEE ATTACHED DOCUMENT OF AUDIENCES/AGENCIES

(400 of these agencies are recipients of Extension's Family Matters newsletter.)

#_15_ volunteers engaged in this program effort

\$_1743_ User fees generated through this program effort

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Describe other inputs used if any:

In-kind donations and services included sponsorships for conferences, space for Extension classes and workshops, agencies that marketed Extension programs, donated savings bonds and other prizes or awards, and community member expertise when invited individuals served as guest speakers or on advisory/steering committees.

Describe successful efforts to reach new and/or underserved audiences locally in this POW area, if any:

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Provide a description of program accomplishments (bullets), a success story, or provide highlights of anecdotal or qualitative data that demonstrates the value or effectiveness of this program effort locally. Include a brief statement of the issue addressed locally; how the program addressed the issue; and the names of 1 or two contacts who could be contacted, through you, at a later date, for interview.

- A. The Larimer County success story for 2008 was holding a county-wide Financial Literacy Summit on December 8, 2008. The purpose of the Summit was two-fold: Bring representatives of non-profit agencies, governmental agencies, businesses, financial institutions, and educators (K-12, home school, community and four-year colleges) together to initiate the development of a strategy for increasing financial literacy in Larimer County, and to show participants quality low or no cost, easily accessed programs and materials they can use in their work to increase financial literacy. An addendum to the Summit was to work with the Poudre School District and the Thompson R2J School District to conduct a train-the-trainer session on the NEFE High School Financial Planning Program. This was conducted in September with 30 teachers attending.

128 people registered for the Summit and 109 participated. Two state legislators and one county commissioner participated all or part of the day. The Summit produced a committed and motivated group of people who are willing to continue the planning of the strategy and to be involved in the 2009 America Saves Week activities. A mini-grant proposal to the Consumer Federation of America has been submitted to support the America Saves Week activities that a subcommittee has planned.

The partnership between Larimer County Extension and Larimer County United Way was beneficial in the development and implementation of the Summit. Door prizes (valued at \$750) were donated by local financial institutions and exhibitors. A grant of \$19,000 was secured from the Larimer County Commissioners to support the Summit. A portion of the grant was used to pay for substitute teachers so that teachers could participate.

Evaluations of the Summit were very positive, with participants seeking additional information and showing their willingness to continue working toward increasing financial literacy. The need for this literacy is apparent by the number of bankruptcies, foreclosures, and staggering debt loads that families are carrying while having inadequate savings to meet emergency, goal-oriented, and retirement needs. The current down-swing in the American economic condition show the poor financial condition of many families who are facing unemployment, health concerns, and increased housing and energy costs.

Four Family Economic Stability Work Team members contributed to the success of the Summit: Laurel Kubin, lead, Mary Snow, Glenda Wentworth, and Gisele Jefferson. Other Extension Agents who assisted were Jacque Miller, Kathy Wolfe and Edie McSherry.

Partners who could be contacted for comment about this effort are: Mary Atchison and Suzanne Jarboe-Simpson.

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- B. In Denver County, Barbara Martin-Worley was asked to conduct a training specifically for the Association of Certified Fraud Investigators because this association does not typically focus on elder financial fraud. A surprising number of respondents expressed very little knowledge about the types and incidences of elder fraud. Consequently, many indicated increased awareness to protect clients, and also family members. Most responded to information gained on Power of Attorney from a financial institution perspective.
- C. Routt County Extension initiated and coordinated an all-day seminar for High School Juniors from the three school districts in Routt County. The Skills for Success Symposium utilized area professionals and Extension staff to teach personal finance, credit management, goal setting and more workplace skills. Over 200 students were in attendance. Karen Massey also taught a full week of personal finance classes at Hayden High School.
- D. Teaching Youth to Save was the name of the event where Gisele Jefferson taught K-6 graders the importance of saving money and using money wisely. With a variety of hands-on activities aimed at different age levels, students learned about spending, saving and sharing. In several innovative, well-structured activities, Jefferson taught students about wise use of money. Using youth as the pieces in a money monopoly game, third, fourth and fifth graders learned about the choices they would encounter in using money. They saved, spent, donated, and earned money. Second graders played a “money bingo” game which taught them about the different kinds of coins that are used and a little history of money. In a joint effort with High Plains Bank of Wiggins, Paula Fox shared with the students about saving money at the bank and how the money saved at the bank would earn interest.
- E. In Boulder County, Anne Zander records a ½ hour weekly radio program for the 80,000 visually impaired individuals in the state of Colorado via the Audio Information Network. The program is titled “Consumer Tips” and contains 10 minutes of Financial and Budgeting information. The program is aired 3 times a week in both English and Spanish.

6. As a result of program evaluation, implementation or community input; are there changes or suggestions you have for this work team, its plan of work or the contribution report?

We need to take the previous reporting form off of the Extension staff resources program page on the web. We also need to make a few format changes to the Spanish handouts in the Spend Some, Save Some, Share Some curriculum. Community input from throughout Colorado is telling us that this content area is one of the most important areas for Extension to work in now.

7. What is the work team’s **public value** statement?

When you support Extension’s Family Economic Stability education, participants start practicing sound money management practices such as living within their means, having an emergency savings fund, and using credit carefully, which leads to fewer individuals and families in financial distress. This benefits other community members by having fewer people on public assistance roles, filing for bankruptcy or home foreclosure. These individuals and families contribute more to their workplace and community through their productivity and ability to pay taxes, contribute to non-profit and volunteer entities, and train their children to manage money better.

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