

## **2008 PROGRAM WORK TEAM ANNUAL REPORT FORM**

1. Full name of your Program Work Team (PWT):

**Family Economics and Resource Management Program Work Team**

2. Names, affiliations and e-mail addresses of the PWT Co-Chairs: (With an asterisk [\*], please indicate the co-chair responsible for finalizing this report.)

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3. As a separate attachment, please provide a list of names, affiliations and email addresses only of **active** members of the PWT. We realize the organizational structure of the PWTs varies widely. We are interested in obtaining contact information about individuals in the core decision-making or planning group of the PWT, not in an exhaustive list of all participants in general meetings or activities.

4. Please identify your PWT's activities, accomplishments, and, most importantly, outcomes and impacts over the past year.

### **FERM PWT Priorities for 2007-08**

In October 2005 FERM PWT Members identified 3 key goals on which the PWT would focus to enhance CCE programming in Family Resource Management. Those are: fostering and offering professional development opportunities for CCE Educators working in this subject area; providing program support to ensure CCE Educators have access to the current, most reliable resources available throughout the national CE system to enhance their work; working to improve CCE Educators' skills in the area of evaluation; and fostering consistency in evaluation and reporting impacts. Four key field staff positions were identified, and Educators were tapped to provide leadership for each component of this work. Each year Educators are asked to apply to be considered for the 4 key stipend positions. Appointments are made for a one year period.

### **Funding to Support FERM PWT Efforts**

This completed the second year of Extension Designated Projects funding to support the efforts of the FERM PWT 2006-2009 in the areas of professional development, program resource support, and evaluation.

### **Accomplishments of the FERM PWT – 2007-08**

**FERM PWT sponsored two Inservices in 2008:** (1). \* Investment Scams, Evaluation Tools and More\* Inservice held April 1 was broadcast to five different sites from campus. Cornell Law School students from Professor William Jacobson's class presented information on investment scams and CCE Assistant Director Mike Duttweiler continued his ongoing discussion on developing evaluation tools that capture program impact. More than 20 CCE educators participated in the three and a half hour video-conference. (2). \*Hot Topics in Financial Management\* Inservice took place June 10-12 with 30 CCE educators taking part. Topics presented were Financial Fitness for Families, Generations in the Workplace, Habitat

for Humanity of New York State, FERM Program Evaluation, Super Insulation, One- on-One Budgeting Programs (panel), Child Health Plus, CURxED Medicare Part D, and Reverse Mortgages. An in-depth Credit Crisis presentation by Jeanne Hogarth, Program Manager, Division of Consumer and Community Affairs of the Federal Reserve Board, capped the three day event. Other speakers hailed from Cornell University, Cornell Cooperative Extension, Habitat for Humanity NYS, and the NYS Health Department.

**Evaluation Project:** In addition to the Inservcies featuring concentrated work on evaluation using the NEFE Evaluation online Tool Kit, Mike Duttweiler continued to work with a sub group of the PWT to select questions and rework them to most closely reflect what is taught in the workshops. After piloting the new instruments for the Making Ends Meet and the Exploring Credit/Debt Management Issues Workshops, a revised version was unveiled for implementation across the state at the September CCE/EmPower NY Inservice. Next steps are to generate impact statements from the data and to develop a similar evaluation tool for the Save Energy, Save Dollars Workshops next year.

**FERM Resource Management E-list:** This list is used exclusively by CCE Educators for sharing reliable information and resources to use for professional enhancement and programming. Currently 75 Educators are signed on who represent a cross section of CCE programs.

**FERM Website:** Website layout was restructured to promote navigational ease. This includes updated home page, side bars, links and the categorical grouping of other information. Older and incorrect handouts, tip sheets and workbooks were either updates, replaced or deleted if information was no longer relevant. A listing of book reviews, upcoming classes, curriculums and saved in-service videos were added to the "educational materials" page. The "reports and statistics" page was teased out to only include pertinent recent information that would be useful to Family Economics and Resource Management educators. A dedicated page to outside links was created and organized so consumers could easily find federal, state and/or personal finance links. Continued improvement steps will be taken.

**Empower New York<sup>SM</sup>** - CCE-TC continued to hold a subcontract with Honeywell, DMC to implement through the CCE System the educational component of NYSERDA's EmPower New York<sup>SM</sup> Program. Honeywell, DMS is the implementation contractor hired by NYSERDA to implement the EmPower New York<sup>SM</sup> Program which includes in-home energy services with a focus on electric energy reduction for qualifying households. More than 65 CCE Educators from across the state, including New York City, have received the curricula and training for implementing the 3 two-hour workshops on Energy Conservation and Money Management. During this reporting period a total of 1,064 workshops with 12,780 attendees were conducted in 42 counties plus NYC. This brought the totals since starting this project in 2004 to 2,354 workshops reaching 24,701 consumers.

Workshop attendees are asked to identify what they intend to do as a result of the information gained at the Workshop. The most common responses from those attending the Energy Workshop are that they will: Turn Down the Thermostat; Turn Off Computer When Not in Use; Install CFL's; Set Water Heater Temperature at 120° F. Financial Management Workshop attendees indicate they will: Identify Goals; Use a Spending Plan; Track Spending; Check Credit Report; Work to Pay Off Debt; Cancel Credit Monitoring Service. When asked what was the most valuable thing you learned the responses commonly include:

Small Changes Make a Difference; How to Get Credit Report; OPT OUT; Strategies for Paying Down Debt; That there is a way out; "I'm not the only one."

**Debtor Education** - The 2 money mgt workshops being implemented for EmPower New York<sup>SM</sup> were approved in May 2006 as a program option for persons needing to fulfill the educational component required by the new bankruptcy law. CCE also received approval for CCE Educators to offer any one of the previously approved Cooperative Extension curricula posted on the CSREES Financial Security Educator site to meet the educational requirement of bankruptcy filers. Participating CCE's are Chemung, Cortland, Dutchess, Erie, Fulton/Montgomery, Onondaga, Ontario, Orange, Schuyler, Steuben, Tompkins, Wayne, and Yates. The United States Trustee for Region 2 has approved the application of Cornell Cooperative Extension to provide a personal financial management instructional course in the following judicial districts: NY-Eastern, NY-Western, NY-Northern, and NY-Southern. This approval is for in-person instruction for the period of August 11, 2008 through August 10, 2009.

**Consumer Education for Residential Energy Efficiency (CEPREE)** - With Joe Laquatra's leadership NYSERDA funding continues to support an energy education effort targeting the general public through CCE in 32 counties. During the 2008 CEPREE Program year 11,370 New Yorkers learned about energy efficiency and New York Energy \$mart<sup>SM</sup> programs at 304 face-to-face presentations organized and executed by Cooperative Extension Educators in counties across New York State. Extension Educators set up 349 different public education displays at events attended by nearly 400,000 New Yorkers. Extension Educators also wrote 164 articles on general residential energy efficiency issues and placed them in Extension Association and community-based newsletters. These newsletter articles reached a total of 614,193 households.

**National Endowment for Financial Education (NEFE)** - Barb Henza serves as our CCE representative to this national effort, which encourages implementation of the NEFE High School Financial Planning Program in secondary schools. Barb and Credit Union Foundation rep continued to present teacher-training sessions across the state in the summer of 2008. Over 400 schools are currently implementing the curriculum with over 54,000 student guides in use in NYS. Based on the success of their efforts New York State was invited by NEFE to participate in a task force to improve teacher training and design a strategy to introduce the curriculum to states not currently active in this effort.

**VITA** - The role played by CCEs varies from serving as members of Coalitions, recruiting, training and supervising volunteer tax preparers, to providing support and making referrals to other agencies in their communities who are providing the direct service. In 2008 these efforts played a key role in assisting the elderly and the disabled in completing the forms to receive the Economic Stimulus Payment.