

Partnerships

- UK College of Agriculture
- UK School of Human Environmental Sciences Advising Office
- Kentucky State University
- Community and Economic Development in Kentucky (CEDIK)
- UK Family Center
- Operation: Military Kids
- Veteran's Affairs
- University of Tennessee
- eXtension
- Kentucky Housing Authority
- Federal Deposit Insurance Corporation
- Extension Disaster Education Network
- KY Farm Start

Financial Management Education Outreach

- Cooperative Extension Service
- Community stakeholders
- College students
- UK Family Center
- KY Farm Start
- Small Steps to Health and Wealth clientele
- National Issues Forum participants
- Low income/low literacy clientele
- General public
- Information releases via radio and television

Managing in Tough Times Team Members:

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*"My husband and I have not redone our will since our children were in grade school, they are now 25 and 28. We **will be redoing our will!**"*

—Estate Planning Participant,
Webster County

Sources:

- 1) Survey, 2012, Family and Consumer Sciences in-service training
- 2) Hunter, CATPAWS data, 2011-2012 & Keith, CATPAWS data, 2011-2012
- 3) Hunter, CATPAWS data, 2011-2012
- 4) Hunter, CATPAWS data, 2011-2012
- 5) Hunter, CATPAWS data, 2011-2012
- 6) Survey, 2012, Family and Consumer Sciences in-service training
- 7) Kentucky Saves Database
- 8) Google Analytics
- 9) Hunter, CATPAWS data, 2011-2012
- 10) Keith, CATPAWS data, 2011-2012
- 11) Hunter, CATPAWS data, 2011-2012
- 12) Hunter, CATPAWS data, 2011-2012

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VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE

FAMILY FINANCIAL MANAGEMENT

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2011-2012 Annual Report

Dear Stakeholder,

According to news sources "Kentucky's recovery will be a slow climb" requiring continued support to ensure increased financial security for Kentucky families. Over the last two years, we have added curriculum, increased professional capacity, and built relationships. These efforts have expanded the scope and reach of our family financial management within the Managing in Tough Times Initiative. In addition, a series of financial-related disaster materials were assembled and localized to the state of Kentucky following the tornado outbreak in March 2012. Our strategic efforts are reflected in this annual report and represent highlights of the program from July 1, 2011 to June 30, 2012.

Sincerely,

Jennifer Hunter, Ph.D.
Jeanne Davis, M.S., M.A.
Katie Keith, B.S., M.S.

Source: <http://www.kentucky.com/2012/02/01/2050097/kentucky-economys-recovery-will.html>.

*"I helped with my mother's estate and I want it easier for my children. We talk about what we want but haven't done anything about it. Now **I feel better equipped to ask questions and get papers together.**"*

—Estate Planning Participant,
Hart County

*"Thank you for bringing us **information we can use.** It [Building Money Management Skills in-service training] was one of the best 'training' days I have experienced. I appreciate having **programs that are ready to go** that will meet the needs in our counties."*

—County Extension Agent for Family
& Consumer Sciences



Accomplishments

Media

- 83,300 Kentuckians receive the MoneyWi\$e newsletter each month.¹
- 12 television segments in major markets aired promoting timely financial topics.²
- 82 consumer segments broadcast on radio across Kentucky.³
- 17 information releases prepared for county newspaper articles and websites.⁴
- 6 newspaper special features written for county use.⁵

Social Media

- 673 average total weekly audiences reached through Facebook posts.⁶
- Over 400 financial posts on Facebook provided to county extension agents for use in daily programming.
- 10 YouTube video segments, which include:
 - Disaster Recover
 - Holiday Money Management
 - Financial Fitness
 - Planning a vacation on a budget

Kentucky Saves⁷

- Governor Steve Beshear signed a proclamation declaring the week of February 19-25, 2012 as Kentucky Saves Week.
- \$22,022 total monthly savings pledged by 219 savers between March 2011 and March 2012.
- 11,000 contacts made during the 2012 campaign by county extension agents.
- Youth component: Piggy bank design contest winners recognized and winning banks displayed in the Capitol Rotunda during February.



MoneyWi\$e Website

- www.uky.ag/moneywise
- 4,970 visits to the MoneyWi\$e website from 26 countries, 45 states, and 115 cities within Kentucky during the 2011-2012 programming year.⁸
- Over 100 financial resource links available on the revised and updated MoneyWi\$e website.
- Links to Facebook “quick tips” and weekly posts.

County-Level Programming⁹

- 175 people attended estate planning workshops.
- 60 people attended retirement and investment planning workshops.
- 105 women attended “What Women Should Know about Finances” workshop.

College Student Financial Education

- 615 students participated in face-to-face education programs.¹⁰
- 220 students attended Berea College Convocation.¹¹
- 30 students participated in Economics in Education, a graduate course.¹²

“This [MITT] is the most **organized** and **user friendly initiative** I have seen...”

—County Extension Agent for Family & Consumer Sciences

Content Development & Delivery

Building a Healthy, Wealthy Future

A new and innovative curriculum designed for students in grades 6 to 8, offering personal finance and health education, as well as incorporating a variety of leadership and life skills. The curriculum includes a variety of activities and learning lessons aimed at helping adolescents connect personal behaviors to financial and health success and understanding the reciprocal relationship between financial discipline and a healthy lifestyle.

Disaster Recovery Resources

A series of disaster-related materials was assembled and localized for the state of Kentucky following the tornado outbreak in March 2012. The disaster recovery materials are archived at <http://www2.ca.uky.edu/moneywise/disaster-recovery.htm>. Examples of materials included are newspaper articles, social media posts, radio scripts, and The Family Financial Toolkit (North Dakota/Minnesota Cooperative Extension Service). Unit 9 was (Disaster Recovery Resources for Families) adapted for the state of Kentucky.



‘Bits & Tips’

A series of prepackaged mini-programs was developed for use by county extension agents in all program areas, covering 15 topics. Each program package included newspaper articles, radioscripts, a series of Facebook posts, and mini-PowerPoint presentations for each topic. Designed to assist agents in integrating financial education into other extension programs. The “Bits and Tips” materials are archived on the MONEYWi\$E agent internal webpage at <http://www.uky.ag/moneywise/agents/login/login.asp>

Small Steps to Health and Wealth Online Challenge

To date, over 100 participants have competed in the Small Steps to Health and Wealth Online Challenge: a six-week program that allows participants to track the daily choices they make related to nutrition, physical activity, and personal finances. The challenge is part of the national Cooperative Extension’s Small Steps to Health and Wealth (SSHW) program, which is aimed at motivating Americans to take actions to simultaneously improve health and wealth. An online database developed by Rutgers University was licensed to the University of Kentucky in 2011.



Building Money Management Skills In-Service Training

One hundred county extension agents and paraprofessionals attended a six-hour training, representing all extension programming areas. Based upon agent feedback, the training was relevant to county needs (mean 4.59/5.00 scale). The objectives of the trainings were to provide county extension agents with the tools to assist clientele in understanding how their current money-management practices affect financial stability, increase knowledge of money management practices that lead to financial control, and establish financial management practices that promote financial stability. Two financial curricula were adapted for use in Kentucky: *Where Does Your Money Go?* and *Making Your Money Work*.

“So far, I seem to be keeping up with my goals. I’ve **lost 6 lbs** by **increasing my exercise and eating better**, and I’m **adding to our emergency fund and savings**. I’ve even started a 529 for both of my kids. I’m trying to walk the walk and talk the talk!”

—SSHW Online Challenge Participant, Anderson County