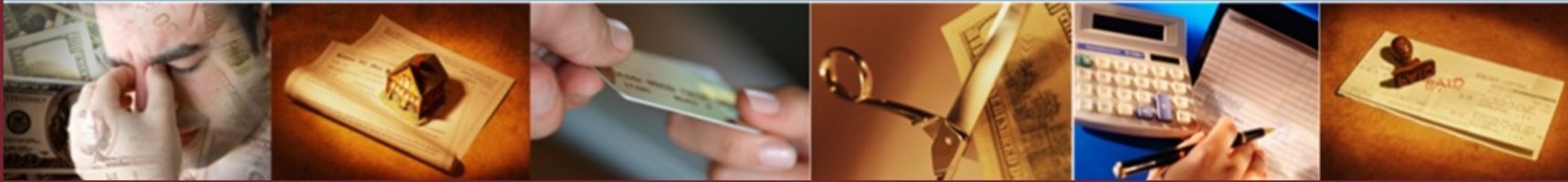


Northern Shenandoah Valley Financial Education Program



Engaging Limited-Resource Participants in Financial Education Through Activity-Based Lessons

Karen Lynn Poff, Senior Extension Agent, Family and Consumer Sciences

Jennifer Abel, Senior Extension Agent, Family and Consumer Sciences

L. Dawn Barnes, Senior Extension Agent, Family and Consumer Sciences

Elizabeth Gorimani-Mundoma, Extension Agent, Family and Consumer Sciences

Karen Munden, Senior Extension Agent, Family and Consumer Sciences

Victoria Neeley, Program Manager, Prince William County Financial Education Program

Cristin Sprenger, Senior Extension Agent, Family and Consumer Sciences



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Relevance



- Volunteers need tools to effectively lead financial education for limited resource audiences.
- Limited-resource audiences learn best through interactive, hands-on lessons.
- Limited-resource audiences relate better to and are more motivated by lessons specifically developed for their situations.

Response

- Consumer Financial Protection Bureau's Your Money, Your Goals Toolkit includes excellent resources for these audiences.
- CFPB's Toolkit does not include group lessons or "lesson plans."
- We developed interactive, hands-on lessons for volunteers to use with these audiences.



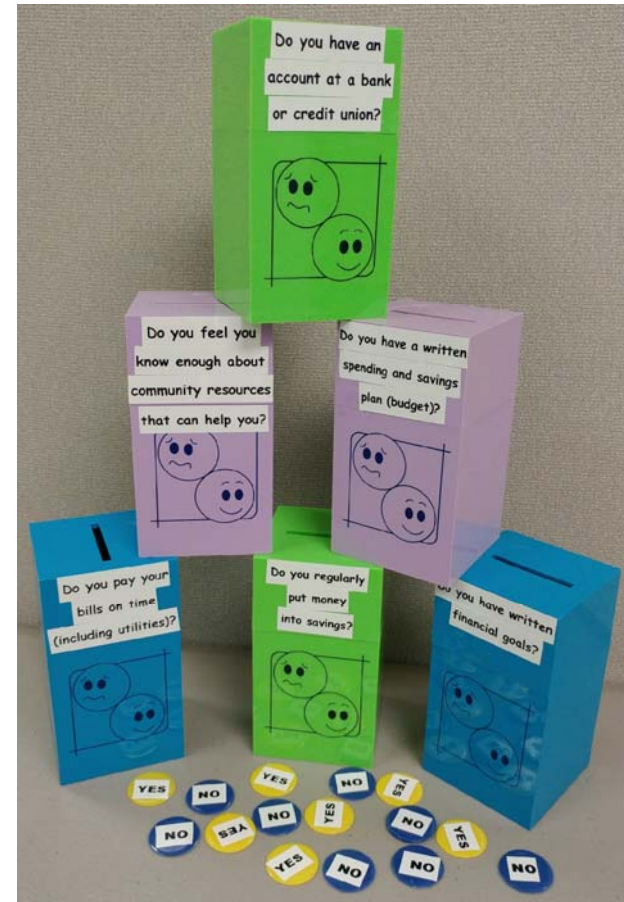
Response



- Svoboda Grant Received
- Needs Assessment Tool
- Lesson Planning Guide
- Eight Lessons
- End-of-Series Evaluation
- Additional Lessons to be Developed

Response – Experience It!

- Needs Assessment Demo
 - Cristin Sprenger
- Lesson Demonstrations
 - Jennifer Abel
 - L. Dawn Barnes
 - Elizabeth Gorimani-Mundoma
 - Karen Munden
 - Victoria Neeley
 - Karen Munden



Results for 2017



- Seventy-five of the 129 “graduating” participants completed the evaluation.
- Behavior changes reported during four weeks:
 - One or more – 28 people (37%)
 - Two or more – 6 people (19%)
 - Five or more – 2 people (3%)
- Seventy (93%) planned to make one or more behavior changes as a result of the program.



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Participant Comments:

“I will try my best to limit non-essential purchases and watch my budget carefully.”

“Have an emergency fund savings and it doesn't have to be high amounts.”

“Working on paying off debt a little at a time with a plan makes it possible.”

“Goals that are on paper are easier to accomplish.”

“[I learned] how to better plan for unexpected expenses, i.e. care repair or a heating bill surge.”

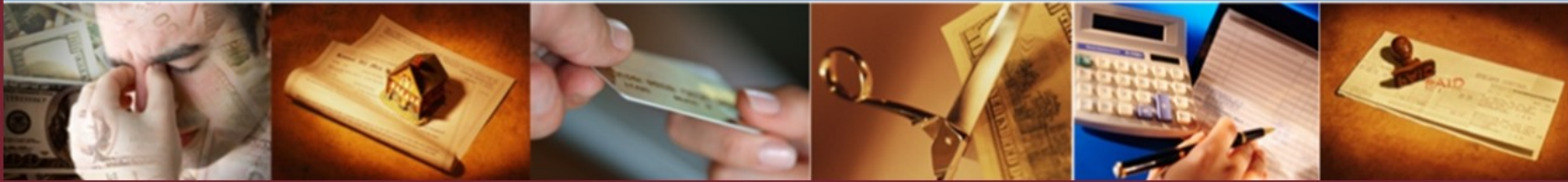


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For more information, contact:

Karen Lynn Poff, MPA, AFC®
Senior Extension Agent, Family and Consumer Sciences
kpoff@vt.edu

Virginia Cooperative Extension – Warren County Office
220 North Commerce Avenue, Suite 500
Front Royal, VA 22630
Phone: (540) 635-4549

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Financial Education Website – <http://warren.ext.vt.edu/programs/nsvfep.html>

Financial Education Facebook Page – <https://www.facebook.com/nsvfinancialeducation>

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