



Extension Family and Consumer Sciences

**Issue Areas and Focus Topics
2009 – 2011**



Developing Your 2009 – 2011 Plan of Work

An effective Extension program gets the right information to appropriate clients in a way that they can understand and apply. In the program planning context, a program is a series of interrelated activities or events that is purposely designed to help people make progress or improvements in their lives. Extension programs are a purposely planned sequence of activities and events which address a significant issue of critical concern. These planned activities target the same people; build on what has been learned or presented before; provide opportunity to grow, adopt new practices and expand interests; and evaluate changes in behavior.

Once the issue has been identified, there are many factors to consider in developing your plan of work:

- What events and activities will be organized?
- What should each audience group experience to achieve the desired results?
- What combination of experiences will you use to reach specific audiences?
- How will the program be marketed?
- What evaluation tools will be used?

Outcomes must be the center of our program plan. Therefore, the plan of work must be outcome driven, rather than activity driven. One useful tool to help us plan an effective Extension program is the logic model, a planning tool which centers on evaluation and outcomes.

Often, multiple logic models are needed to clarify various levels of a broad single system. The logic models developed in 2007 describe the focus topic from the state Family and Consumer Sciences level. These county level models were built in reference to the state level model, but do not replace them. The new logic models add another dimension to our Family and Consumer Sciences Focus Topics describing programming from the community/county level with a focus on the ultimate outcomes.

There are minor revisions to the Issue Areas and Focus Topics. These revisions more accurately describe the current issues that are addressed through your county Family and Consumer Sciences programming efforts. These models provide additional information which is critical to program planning including the background information about the situation; the resources that support the issue; the suggested process to carry out the program; and the anticipated outcomes or impacts. The assumptions and external factors that influence the issue area for the county program remain the same as in the state models.

The 2009 - 2011 logic models will facilitate your planning and provide a focal point for documenting impact in your county and across the state. As you develop your plan of work, consider the outcomes and keep these points in mind:

- What do you need to do to produce these outcomes?
- Will the planned activities lead to the intended outcomes and impact?
- Are you planning for evaluation of short-term as well as long-term outcomes?
- What information do you need to document program performance?
- Are you using the standard evaluation tools to measure the outcomes?

Being busy, conducting many programs and having many people attend are important and necessary ingredients. However, our county stakeholders, state legislators, funders, participants and we ourselves want to know what difference we are making for individuals and communities around the state. In the end, we are held accountable for the results and the value of our programs. We must be able to answer the questions, "What difference did it make?" and "What is the value of the Extension educational program in the county and in Georgia?"

Guidelines for FACS County Plans of Work

1. Select (at least) one focus topic from each of the five major issues.
2. In-depth programming in two focus topics.
 - Plan, conduct and evaluate at least two state major programs or other lesson series. Conduct and evaluate one time presentations upon request. Media work and exhibits.
3. Intermediate programming in one focus topics.
 - Plan, conduct and evaluate at least one state major program or other lesson series. Conduct and evaluate one time presentations upon request. Media work and exhibits.
4. Base level in two focus topics.
 - Conduct one time presentations upon request. Media work and exhibits.

**FACS Program Planning
Issue Areas and Focus Topics
2009 – 2011**

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Healthy, Safe and Affordable Housing Environments: Renting, Buying and Maintaining a Home

Situation: The current housing and economic markets are extremely volatile. Homeowners with adjustable rate loans are faced with increased house payments along with other price increases. An increasing number of homeowners are losing their homes to foreclosure and renters are being displaced as houses and multi-family units are foreclosed. For individuals and families who would like to purchase or refinance a home obtaining a loan has become increasingly difficult. The need for housing and financial education is greater than ever. Rent and home prices have fallen; however, the average rent remains over \$600 which exceeds many social security and disability payments. As finances become tighter, homeowners may be inclined to ignore regular home maintenance and care. Ignoring small concerns can result in a much larger problem in a few years.

INPUTS	OUTPUTS		OUTCOMES – IMPACT		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
<p>Partners:</p> <ul style="list-style-type: none"> - State & local government; HUD; DCA; USDA; Financial Institutions; Home Inspectors; Real Estate professionals; Faith-based groups; Property managers; Service Providers <p>Materials (some in Spanish)</p> <p><i>Fact Sheets</i></p> <ul style="list-style-type: none"> - Steps on the Path to Home Ownership - Home maintenance checklist - Green Cleaning <p><i>Power Points & Curriculum</i></p> <ul style="list-style-type: none"> - Renting 101 - Housing & Credit - Avoiding Foreclosure - Disaster Preparation - Steps on the Path to Home Ownership - Home Maintenance <p><i>Exhibits</i></p> <ul style="list-style-type: none"> - Steps on Path to Home Ownership - Home Maintenance checklist 	<p>Plan, promote and conduct housing education programs:</p> <ul style="list-style-type: none"> - Steps on Path to Homeownership (power point; participant workbook; worksheets; fact sheet; exhibit; evaluation) - Housing & Credit (ppt) - Renting 101 (ppt) - Planning Ahead to Avoid Losing Your Home (ppt; dos & don'ts fact sheet) - Home maintenance programs (Chilly Days Ahead; Preparing for Hot Weather; Managing Mold; Cleaning) <p>Provide individual pre-purchase, mortgage delinquency & financial counseling</p> <ul style="list-style-type: none"> - HUD housing counseling worksheets <p>Plan, promote & conduct financial education programs that help people remain in their homes and bring their mortgage and/or utilities current</p> <ul style="list-style-type: none"> - Smart Budgeting Homeowners (ppt) - Financial management resources @ http://www.fcs.uga.edu/ext/econ/ <p>Evaluate programs</p> <p>Provide news articles, PSAs and other media contacts</p> <p>Respond to consumer requests for information</p>	<ul style="list-style-type: none"> • Home buyers • Homeowners • Renters • Home builders • Financial service providers • Real Estate professionals • Senior citizens • Community organizations • Civic groups • Faith-based groups 	<p>Participants will increase their awareness of Extension as a provider of housing education & counseling</p> <p>Participants will increase knowledge about:</p> <ul style="list-style-type: none"> - Home buying process - Down payment and low-interest loan programs (e.g. DCA, USDA) - Need for a home inspection before buying - Avoiding predatory lending practices - Maintaining their home - Conducting a walk-through prior to renting - Choosing renter's insurance - Avoiding foreclosure - Preparing for disasters 	<p>Participants will:</p> <ul style="list-style-type: none"> - Get a home inspection prior to buying a home - Purchase a home - Conduct a thorough walk through prior to renting - Establish a priority budget to bring mortgage current - Complete the home maintenance checklist in the fall and spring - Establish a home disaster plan and emergency kit 	<p>Increase the number of homeowners who attend a pre-purchase seminar or counseling prior to buying</p> <p>Improve the market value of the housing stock in the county through better home maintenance practices</p> <p>Increase the number of homeowners who do not lose their homes to foreclosure</p> <p>Increase the number of homeowners with emergency savings for home repairs</p> <p>Increase the number of families with a disaster plan and kit in place</p>

Healthy, Safe and Affordable Housing Environments: Improving Indoor Air Quality

Situation: According to the Environmental Protection Agency, people spend close to 90 percent of their time indoors. Over one’s lifetime, half of the air inhaled will come from inside your home. The quality of air inside one’s home can affect the health and well-being of their family. Indoor air contains many pollutants, including particulate matter from fuel burning devices, tobacco smoke, molds, formaldehyde from pressed wood products, radon, dust mites, and volatile organic compounds (VOCs) from household cleaning products. Any of these irritants can trigger asthma attacks or contribute to allergies, airway infections, hypersensitivity, and some cancers. Lead-based paint continues to be a hazard in pre-1978 homes.

INPUTS	OUTPUTS		OUTCOMES – IMPACT		
Tools Agents Need	Activities	Audience	Learning.	Action	Achievement
<p>Partners:</p> <ul style="list-style-type: none"> - State & local government; Health care providers; Community organizations; Child Care Providers; Schools; Faith-based groups <p>Materials (some in Spanish)</p> <p><i>Fact Sheets & Newsletters</i></p> <ul style="list-style-type: none"> - Mold (preventing; removing; quick facts) - Pest management series (ants, fleas, pesticides, flies, food insects, mosquitoes, roaches) - Checklists (allergy & asthma; home maintenance) - Green Cleaning recipes - Pesticides & Laundry - Radon in Georgia newsletter <p><i>Power Points & Curriculum</i></p> <ul style="list-style-type: none"> - http://www.healthyhomestraining.org (NCHH Lead safe work practices; Don’t spread lead; Essentials for Healthy Housing Practitioners course) - Home maintenance curriculum <p><i>Exhibits</i></p> <ul style="list-style-type: none"> - Lead in home; Protecting family from lead; Pest series; Asthma facts; IAQ tools for schools; Mercury; Mold Safety 	<p>Plan, promote, conduct and evaluate IAQ programs</p> <ul style="list-style-type: none"> - Basic & Healthy cleaning (ppt, checklist, evaluation) - Managing mold (ppt, evaluation) - Mold Quick Facts (ppt, fact sheet) - Controlling asthma triggers (ppt, checklist, handouts, exhibit) - Pesticides & Laundry (ppt, handouts, posters) - Don’t spread lead (ppt, handouts, exhibit) - Radon (ppt, evaluation, handouts, radon test kits) <p>Promote IAQ through providing publications, news articles & exhibits on controlling pests</p> <p>Plan activities for National Radon Awareness month in January & Radon Action week in October</p> <p>Plan activities for Asthma Awareness month in May</p> <p>Provide news articles, PSAs and other media contacts</p> <p>Respond to consumer requests for information</p>	<ul style="list-style-type: none"> • Low-income individuals & families • Senior citizens • Parents with young children • Healthcare providers • Environmental Health • Farm workers • Landscapers • Community & Civic groups • Real estate professionals • Building contractors • Property managers • Home contractors • Consumer do-it-yourselfers • Schools • Faith-based groups • Volunteer groups renovating & repairing homes 	<p>Participants will increase their knowledge about:</p> <ul style="list-style-type: none"> - Asthma triggers in the home - Dangers of radon - Ways to reduce risks from lead paint - Mercury and CFLs - Reducing pesticide contamination in clothing & the home <p>Participants will learn how to:</p> <ul style="list-style-type: none"> - Reduce asthma and allergy triggers through healthy cleaning practices - Safely remodel older homes to protect against lead hazards - Prevent and clean up mold - Reduce volatile organic compounds in their homes - Use integrated pest management (IPM) to control pests 	<p>Participants will:</p> <ul style="list-style-type: none"> - Clean more often to reduce potential asthma triggers in their home - Take action and test homes for radon and mitigate if needed - Adopt radon-resistant building practices for new construction - Test homes for radon prior to purchasing the house - Obtain a blood lead test for children at risk - Use lead safe practices when remodeling - Adopt IPM to control pests indoors 	<p>Reduce the number of children with elevated blood lead levels</p> <p>Decrease health care costs associated with asthma triggered by IAQ</p> <p>Reduce number of school days lost by children with asthma</p> <p>Increase the number of builders providing radon-resistant housing</p> <p>Increase number of communities adopting radon-resistant building codes for new construction</p>

Healthy, Safe and Affordable Housing Environments

Water, Energy & Waste Management

Situation: Our natural resources are limited and we need to be proactive in protecting them. Drought conditions in many parts of Georgia raised our awareness of the limited water supply. The shortfall resulted in more water use restrictions and higher water costs for residential users. About 70 percent of the water used comes from surface water which can easily be contaminated as water levels drop. Another source of contamination in rural communities, where over 90 percent of the water used comes from groundwater, is leaky septic systems. Another limited resource is energy. Energy prices have fluctuated greatly in recent years, placing additional financial strains on low-income consumers and those living on fixed incomes. While the need to conserve energy is widely known, consumers often do not have the knowledge to make informed decisions on reducing their energy consumption and selecting an energy provider. Space for disposing of trash is another limited resource. Landfills are quickly filling up resulting in an increased interest in reducing waste through reuse and recycling.

INPUTS	OUTPUTS		OUTCOMES – IMPACT		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
<p>Partners:</p> <ul style="list-style-type: none"> - State & local government; Health care providers; Community groups; Service providers; Colleges & Universities; Faith-based groups <p>Materials</p> <p><i>Fact Sheets</i></p> <ul style="list-style-type: none"> - Water Conservation - Water Quality series - GA Home*A*Syst - Saving Energy series - Natural Gas series <p><i>Power Points</i></p> <ul style="list-style-type: none"> - Every Drop Counts - Energy Conservation - Mercury & CFLs <p><i>Exhibits & Posters</i></p> <ul style="list-style-type: none"> - Water quality; Water conservation; Septic systems; Energy Star; Energy conservation posters 	<p>Plan, promote, conduct & evaluate programs:</p> <ul style="list-style-type: none"> - Every Drop Counts (ppt, fact sheet, activities, evaluation) - Energy conservation (ppt, fact sheets, posters, exhibits) <p>Promote water quality through distribution of publications, media & encouraging water testing at UGA lab</p> <p>Increase awareness of conserving natural resources through news articles, PSAs, participation in community events & fairs</p> <p>Work with local groups to link consumers to LIHEAP assistance</p> <p>Work with Energy Agents to provide programs, exhibits and news articles on selecting natural gas provider and understanding gas bills</p> <p>Respond to consumer requests for information</p>	<ul style="list-style-type: none"> • Low-income individuals & families • Senior citizens • Private well owners or users • Environmental Health • Water well contractors • Real estate professionals • Building contractors • Property managers • Home builders • Faith-based groups • Civic groups • Community groups 	<p>Participants will learn:</p> <ul style="list-style-type: none"> - How to select water saving devices - Low cost ways to reduce water use & save money - Why it is important to test well water - How to test water quality - How a septic system works and why it is important to check the system periodically - Ways to reduce waste - About selecting a natural gas provider - How to read home energy bills - Low cost ways to reduce energy costs - How to shop for an energy efficient product - How to safely dispose of CFL bulbs 	<p>Participants will:</p> <ul style="list-style-type: none"> - Increase use of water saving devices in homes - Reduce home water consumption - Test water quality of private wells - Increase use of water treatment systems to remove contaminants - Take action to pump septic tanks and improve waste disposal - Recycle products - Increase use of energy conservation practices such as adding insulation, caulking, turning off lights, lowering thermostat - Purchase Energy Star of other energy saving products 	<p>Household water bills will decrease reflecting a reduction in use</p> <p>An increased number of homeowners will test private well water</p> <p>More people will have septic system inspected regularly</p> <p>A reduction in the use of landfills reflecting the increase in recycling</p> <p>Reduced consumer utility expenditures</p> <p>Increase in consumer satisfaction as observed through reduced consumer complaints to utility service providers</p> <p>Reduced number of past-due or outstanding utility bills</p>

Healthy, Safe and Affordable Housing Environments: Radon Education

Situation: Radon is a colorless, odorless, and tasteless radioactive gas that occurs naturally; it is produced by the decay of uranium in soil, rock, and water. Once inside an enclosed building, radon can reach dangerous levels. Breathing air containing radon can lead to lung cancer. According to the U.S. Surgeon General, exposure to radon is the second leading cause of lung cancer in the U.S. More than 21,000 people die each year from radon-induced lung cancer—822 of those reside in Georgia. These deaths are preventable. Testing is the only means of detecting radon.

INPUTS	OUTPUTS		OUTCOMES - IMPACT		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
<p>Partners: Federal, State & Local Governments, Industry professionals, Radon mitigators, Schools & Teachers, Medical professionals, Hospitals, Extension Staff statewide, Business, Service providers, Colleges & Universities, Educators</p> <p>Educational Materials: Radon PowerPoints, Research base, National Radon Hotline, Radon test kits, Radon Fact Sheets, EPA Publications Programs with evaluation component UGA Radon website</p> <p>Financial Resources: EPA/DCA Funds and In-kind contributions</p>	<p>Radon Education face-to-face Programs, formal and informal.</p> <p>Media Outreach-TV, Radio, PSA's news articles, Exhibits & Events</p> <p>Respond to consumer inquiries, phone calls & office visits on testing, mitigation, radon resistant new construction.</p> <p>Distribute complimentary radon test kits.</p> <p>Promote Extension as a resource for radon information</p> <p>Promote National, State & local radon poster contest with awards ceremony.</p> <p>Plan activities for National Radon Month (January)</p> <p>Collaborate with Partners to raise awareness</p> <p>Utilize social marketing techniques</p>	<p>Homeowners, Consumers, Homebuilders, Contractors, Medical staff, students (who reach parents), local officials, community groups, Real Estate Professionals, Healthcare workers, Extension Educators & Staff, senior groups, Building Inspectors, 4-H groups/children Caregivers, professional organizations.</p> <p>People living in moderate to high-risk radon potential counties in Georgia.</p>	<p>Increase radon awareness.</p> <p>Program participants increase radon knowledge.</p> <p>Program participants will have the knowledge to test home with a radon test kit following a presentation and will have the knowledge to understand if the test result is elevated.</p> <p>Change attitudes and opinions towards radon in a favorable, positive way</p>	<p>Program participants test homes for radon; contacts UGA Radon Education Program for assistance; adopts radon resistant construction when building a new home.</p> <p>Program participants mitigate home if test result is elevated.</p> <p>Participants, when purchasing a new home, will have the home tested for radon.</p> <p>Professionals build radon-resistant new construction and radon tests are conducted for real estate transactions</p>	<p>Increase in number of radon mitigations and homes built with radon resistant features.</p> <p>Impact Home environments: Communities adopt RRNC building codes for new construction.</p> <p>Impact quality of life and public health: Decrease in radon induced lung cancer.</p> <p>Reduce Health Care costs due to reduction in lung cancer risk.</p>

Healthy, Safe and Affordable Housing Environments: Natural Gas Education

Situation: As fuel costs increase the need for public energy education rises especially in lower-income households and with seniors. Many homeowners are not educated on the simple steps that can be taken to conserve energy. Lack of bill literacy especially among seniors. Lack of Conservative Gas Energy Practices in homes nationwide. Safety issues especially in low-income and senior housing facilities. Confusion and changes within the natural gas industry.

INPUTS	OUTPUTS		OUTCOMES - IMPACT		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
<p>Partners: Public Service Commission; Atlanta Gas Light; natural gas marketers; non-profit agencies</p> <p>Materials: Natural Gas Website www.cs.uga.edu/naturalgas Educational Curriculum for 15/30/60+ minute sessions GASCounts Reporting system Evaluation Tools Publications Exhibits</p> <p>Funding: AGL/PSC Funding for travel, publications, mail, promotional items, refreshments, media and training</p>	<p>Educational Presentations to consumers, neighborhood, and civic groups</p> <p>Face-to-face Education: group and one-on-one</p> <p>Media Outreach: Press releases on radio, tv and paper</p> <p>Exhibits</p> <p>Volunteer and agent training</p> <p>Evaluate: pre/post</p> <p>Non-profit partnerships: LIHEAP intake.</p> <p>Referrals to PSC, marketers, AGL.</p>	<p>AGLC customers around the state:</p> <p>Low-income Individuals or Families</p> <p>Seniors</p> <p>Other households</p> <p>Youth (future consumers)</p> <p>Community members</p> <p>Nonprofit Leaders</p> <p>Nonprofit Volunteers</p> <p>University students</p> <p>AGL regional staff</p>	<p>Increased general knowledge about Natural Gas in Georgia</p> <p>Gas Bill literacy: understanding the bill and plans</p> <p>How to save money, conserve, and pay for gas energy</p> <p>About gas deregulation</p> <p>Understand the bill of rights: The right to choose a marketer, disconnections, etc</p>	<p>Choosing the right gas marketer for their needs</p> <p>Employ safe and smart energy management practices</p> <p>Negotiate a new per-therm rate, customer service charge and contract, if applicable</p> <p>Increase in consumers applying for and receiving an Atlanta Gas Light Senior Discount or other senior rates</p>	<p>Increased bill literacy for the entire AGLC service area</p> <p>Conservation of energy and reduced expenditures (%)</p> <p>Informed general public</p> <p>Increased satisfaction and reduced number of complaints to the GPSC</p> <p>Reduced number of outstanding bills</p>

Economic Well-Being of Individuals and Families: Inadequate Savers and Investors

Situation: The U.S. personal savings rate has declined over the past quarter century and now sits at a historically low level. According to the Bureau of Economic Analysis, the personal savings rate (savings as a percent of personal disposable income) was less than one percent in the 2nd and 3rd quarter of 2007. If Georgia's individuals and families are not saving, they are obviously not investing to achieve their future goals. Without saving and investing, the economic well-being of Georgia's individuals and families will not improve, and may decline. In order to achieve the goals of homeownership, paying for college, retirement or other future goals, individuals and families need to reverse the trend from current consumption to saving and investing. However, anecdotal evidence suggests that there are many individuals and families who do not clearly understand the difference between saving and investing or how to begin a successful investment program. The Cooperative Extension must educate Georgians on steps that should be taken before investing and various investment options to provide them with the tools necessary to achieve long-term financial stability. By providing clear, simple and motivational educational materials, we can raise awareness and foster a culture of short-term and long-term investing among individuals and families in Georgia.

INPUTS	OUTPUTS		OUTCOMES—IMPACT		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
<p>Materials</p> <p>Before You Invest</p> <ul style="list-style-type: none"> • PowerPoint with Notes • Fact Sheet Series • Learning Activities • Exhibit <p>Investment Basics</p> <ul style="list-style-type: none"> • PowerPoint with Notes • Learning Activities <p>Catch-Up Strategies for Late Savers (NEFE) (PowerPoint, Retirement Game, Publication, Evaluation and Publicity Information)</p> <p>Partners and Initiatives</p> <p>Financial services professionals, non-profits and other community service providers</p> <p>America Saves</p>	<p>Agents conduct educational programs using PowerPoint and learning activities</p> <p>(Can choose to work with local partners)</p> <p>Agents plan activities for events such as America Saves Week and National Savings Month</p> <p>(Can use publicity information created by America Saves)</p> <p>Agents distribute fact sheets</p>	<p>Young adults</p> <p>Newlywed couples</p> <p>New parents</p> <p>Single parents</p> <p>Older adults</p> <p>Teenagers</p> <p>Company employees</p> <p>Members of churches and other social groups</p>	<p>Consumers will learn:</p> <ul style="list-style-type: none"> • steps to take before investing (set financial goals, manage cash flow, examine financial situation, prepare for emergencies, eliminate debt, manage risks, buy adequate insurance, and learn investment terminology) • how different investments work • how to evaluate different investments • investing for different purposes (emergencies, education and retirement) 	<p>Consumers will:</p> <ul style="list-style-type: none"> • complete steps learned before investing • start saving • increase savings • talk to a financial professional about investing • start an investment program • increase investments • change in behaviors outlined in the Catch-Up Strategies evaluation 	<p>Increase in the number of consumers saving</p> <p>Increase in the number of consumers starting an investment program</p> <p>Increase the amount consumers save and invest</p>
<p>News Articles</p> <p>Radio Spots</p>	<p>Agents disseminate information from news articles and radio spots</p>	<p>General public</p>			
	<p>Evaluate outcomes to improve efforts and measure impact.</p>				

Economic Well-Being of Individuals and Families: Insurance Poor or Inadequately Insured Consumers

Situation: Public and private health insurance and the associated costs of health care are straining the budgets of Georgia individuals and families and contributing to their concerns about long-term economic well-being. Per capita health care costs are continuing to increase, and retired persons are trying desperately to find the health care coverage they need at an affordable price. In addition, insurance products are often seen as intimidating and complex, yet nearly all Georgians must navigate these markets to insure themselves and their property. However, deciding what kind and how much insurance an individual or family needs can be a daunting task—one that must be undertaken. Because of the complexity of the insurance market for all types of insurance, many Georgians may be spending money on insurance products they don't need and not purchasing the insurance products that are necessary for their individual or family situation. Paying premiums for insurance that is not necessary is a waste of money that can be saved or used to cover other necessary expenses. The UGA Cooperative Extension has the opportunity to provide Georgians with insurance education that can help them navigate the complex insurance markets. By providing clear and concise insurance information to the people of Georgia, we can help them protect their own, and their family's, assets and physical health without spending unnecessary money.

INPUTS	OUTPUTS		OUTCOMES – IMPACT		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
<p>Materials</p> <p>Insurance: Necessity or Nuisance</p> <ul style="list-style-type: none"> • PowerPoint with Notes • Fact Sheets Series • Learning Activities • Exhibit <p>Insurance Basics</p> <ul style="list-style-type: none"> • Insurance Game • PowerPoint with Notes • Learning Activities <p>Partners</p> <p>Financial services professionals, non-profits and other community service providers</p>	<p>Agents conduct educational programs using PowerPoint and learning activities</p> <p>Can choose to work with local partners</p> <p>Agents set up exhibits at events such as health fairs, etc.</p> <p>Agents distribute fact sheets</p>	<p>Young adults</p> <p>Newlywed couples</p> <p>New parents</p> <p>Single-parents</p> <p>Older adults</p> <p>Teenagers</p> <p>Company employees</p> <p>Members of churches and other social groups</p>	<p>Consumers will learn:</p> <ul style="list-style-type: none"> • risk management strategies • how different insurance products work • how to evaluate insurance products • how to manage insured's responsibilities (i.e., deductibles, coinsurance, etc) • appropriate products for different life stages and situations 	<p>Consumers will:</p> <ul style="list-style-type: none"> • make a written list of risks • decide how to handle each risk • talk to a financial professional about risk and insurance needs • review current coverage • compare insurance costs • purchase a needed policy • get rid of an unneeded policy 	<p>Reduce the number of over-insured consumers</p> <p>Reduce the number of under-insured consumers</p> <p>Increase the number of consumers being adequately insured</p>
<p>News Articles</p> <p>Radio Spots</p>	<p>Agents disseminate information from news articles and radio spots</p> <p>Evaluate outcomes to improve efforts and measure impact</p>	<p>General public</p>			

Economic Well-Being for Individuals & Families: Cash-Strapped Consumers Making Ends Meet

Situation: Times are hard for many Georgia families. Food and gasoline prices are at historic highs due to a variety of factors including increasing world demand. The drought has impacted farming, horticulture, industries that depend heavily upon water, tourism and recreation. Problems in the housing sector continue to impact the economy as foreclosure rates make headlines, home sales slow to a crawl, and new housing starts decline. Real estate offices, construction firms, mortgage brokers, home improvement stores, furniture stores and related businesses have all been hit, leading to loss of income for thousands of workers. Prices for basic necessities have increased more rapidly than wages. The price to fill up the car with gasoline has more than doubled in the last five years. The weak dollar means U.S. consumers pay a premium for imported goods, and that travel outside of the U.S. may be prohibitively expensive. Rising energy costs have impacted not only home fuel bills, but also the price of food, clothing and other goods. Shortages around the world due to disaster and drought are also driving food prices up. The cost of health care, college tuition, and gasoline continue to go up more rapidly than the overall rate of inflation, placing more consumers at risk for catastrophic medical expenses and the prospect of employment for less than a living wage. Even without these economic challenges, the majority of consumers lack the information they need to make informed decisions. The consequences impact economic well-being now and in the future. Dropping out of school, paying bills late, defaulting on financial obligations, and other bad choices have far-reaching consequences and long-term impacts on economic well-being. Making poor choices about whether to save or spend and when to use credit make it more difficult to reach long-term goals.

Inputs	Outputs		Outcomes – Impact		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
Financial Literacy for High School Teachers PPTs, NEFE High School Financial Planning Program, NCEE Financial Fitness materials	Conduct and evaluate train-the-trainer program to help others provide financial literacy education to youth (See below when delivering content directly to youth)	Teachers Community-based organization staff Volunteers Faith-based organization staff Junior Achievement	Participants learn: 1) about Georgia Performance Standards related to financial literacy, 2) money management content specific to the GPS appropriate for youth audiences, 3) strategies for engaging students in money management concepts 4) how to obtain free student workbooks from the National Endowment for Financial Education.	Participants: 1) address GPS related to financial literacy in high school social studies classes, 2) incorporate financial literacy content into lesson plans for classes other than social studies (i.e. CTAE units), 3) utilize activities presented at the workshop in the classroom, 4) order student workbooks from NEFE	Increase in quantity of financial literacy education received in the classroom in Georgia schools. Improved teaching of basic financial literacy skills and concepts in Georgia schools. Improved economic well-being for Georgians.
Paying Bills on Time PPT, How You Spend Makes a Difference PPT and Fact Sheet, Put Your Money to Work PPT, Avoiding Unpleasant Surprises PPT, Family Communications About Money Fact Sheet, worksheets, activities	Conduct and evaluate educational programs to improve consumer understanding of basic money management skills and concepts	High School Students Young Adults Newlyweds Head Start Parents Faith-based organizations Clients of other community-based organizations	Consumers learn: 1) how values influence spending decisions; 2) the importance of prioritizing wants and needs, 3) that a financial plan begins with goals, 4) about fixed, variable and occasional expenses and how to manage them, 5) to find out where there money goes to make sure spending is consistent with values, goals, and priorities, 6) the importance of a system for keeping up with when bills are due, 7) the need to save for unexpected expenses and emergencies, 8) steps to develop a basic family spending plan, 9) how to involve other family members in discussions about spending and saving, 10) the importance of teaching children basic skills and concepts.	Consumers will: 1) identify personal and family values, 2) prioritize wants and needs, 3) set SMART financial goals, 4) identify fixed, variable and occasional expenses 5) target one or more expenses to reduce spending, 6) implement system for paying bills on time, 7) establish an emergency savings fund, 8) plan spending to meet expenses and reach goals, 9) involve all family members in spending and saving decisions, and 10) teach children basic skills and concepts.	Improved economic well-being Less conflict in the household about money Increased satisfaction with family spending and saving decisions Reduced reliance upon credit Increase in family savings Improved coping skills
When Your Income Drops PowerPoint, Fact Sheets and activities & Surviving Tough Economic Times PowerPoint & activities	Conduct and evaluate educational programs to improve consumer understanding of basic money management skills and concepts needed when income drops and/or prices rise	Recently unemployed workers Laid-off workers Workers facing pay cuts General public during periods of high inflation			
News articles Radio Spots Exhibits	Publish news articles, radio spots and television interviews Exhibits	General Public			

Economic Well-Being for Individuals and Families: Identity Theft

Situation: More than 8,000 Georgians reported to the Federal Trade Commission that they had been victims of identity theft in 2007. More than one fifth (22%) were victims of credit card fraud, followed by phone or utilities fraud (17%), government documents or benefits fraud (16%) and bank fraud (15%). The largest report category, however, was “other”. According to a Better Business Bureau study, nearly all (90%) identity theft takes place through traditional channels rather than via the Internet (when the victim can identify the source of data compromise). When the victim can identify the source of data compromise, lost or stolen wallets, checkbooks or credit cards are the primary source of personal information theft. When the victim can identify a perpetrator, almost half of all identity theft is perpetrated by friends, neighbors, in-home employees, family members or relatives. The Better Business Bureau study found that the 65 and over age group has the smallest rate of identity theft, while the 35 to 44 age group has the highest average fraud amount. Consumers are paying attention. The incidence of identity theft is declining, from more than 10 million victims in 2003 to fewer than 9 million victims in 2006 according to a February 2007 Javelin Strategy & Research Survey. The average fraud amount per victim has also dropped from \$6,278 in 2006 to \$5,720 in 2007. The vast majority of identity theft victims (68% according to the Better Business Bureau) incur no out-of-pocket expenses. However, victims of identity theft spend a lot of time trying to resolve their case—40 hours in 2006. The mean resolution time was reduced in 2007 to 25 hours per victim, with the median resolution time holding steady each year at 5 hours per victim (Javelin Strategy & Research Survey, 2007).

Inputs	Outputs		Outcomes - Impact		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
News articles Radio Spots Exhibits Free Credit Report bookmarks	Publish news articles, radio spots and television interviews Exhibits	General Public	Consumers learn: 1) how personal information is used to open accounts; 2) how to obtain free copies of credit report; 3) strategies and safe practices for reducing the risk of identity theft	Consumers: 1) take steps to protect personal information; 2) request free copies of credit report to watch for fraudulent activity 3) take action to reduce the risk of identity theft.	Reduce incidence of ID theft by eliminating risk factors
Avoid ID Theft educator kit from the FTC (DVD, PPT, Brochure, How to Guide for Educators, CD-ROM) Activities	Conduct and evaluate educational programs alone and in partnership with financial institutions to help consumers deter and detect identity theft.	Senior citizens Civic groups Faith-based organizations High school students Parent groups			Early detection of possible fraudulent activity

Economic Well-Being for Individuals and Families: Low Credit Scores

Situation: Credit scores help potential lenders quickly measure an applicant's credit worthiness. Lenders review credit scores along with the additional applicant information to decide whether they want to extend credit. Typically, credit scores range from 330 to 830, with higher credit scores suggesting a lower credit risk. Individuals with higher credit scores (720 and above) are generally offered more favorable loan rates and terms. According to Experian's National Score Index, Georgia consumers have an average credit score of 676 (Experian.com). Consequently, most Georgians generally do not qualify for the best credit terms available. The credit score is based on information found in the individual's credit report and calculated using a statistical formula. Consumers obtain higher credit scores when they consistently have fewer late payments and past-due accounts, fewer accounts in collection, repossession, foreclosure and lower overall percentages of debt to income.

A Government Accountability Office report (GAO-05-223) found that many consumers did not know important facts about credit reports, such as how long items remain on their credit report or the impact their credit history could have on insurance rates or potential employment. Many consumers did not know that there is no cost to dispute inaccurate information contained on a credit report. A 2004 Consumer Federation of America study found that even when consumers think their knowledge of credit is good, most do not understand credit scores. In a study by Lyons, Rachlis, and Scherpf (2007), many consumers did not know that race, checking account balances, and income are not included on credit reports. They also found that while most consumers knew the definition of a credit score, less than a third (28.2%) could name a number within the possible credit score range. The same study found that many consumers were not aware that frequently applying for credit or using most of their available credit lowered credit scores. Lyons et al found that less educated, lower income, older, or Hispanic consumers tended to be less knowledgeable.

Inputs	Outputs		Outcomes – Impact		
Tools Agents Need	Activities	Audiences	Learning	Action	Achievement
Personal Financial Choices workbook, instructor's manual, video	Partner with local attorneys to reach clients Provide 2-hour Personal Financial Choices class	Individuals that have recently filed for Chapter 13 or Chapter 7 bankruptcy	Increase awareness of optimal financial management practices for rebuilding credit	Develop and implement strategies for rebuilding credit	Improved economic well-being Reduction in personal bankruptcy rate
Your Good Credit PPT, Fact sheet series (3), Free Credit Report Bookmarks, activities	Conduct and evaluate educational program to improve consumer understanding of credit reports, credit scores, and the wise use of credit	High School Students Young adults Newlyweds Head Start Parents Faith-based organizations	Consumers learn: 1) how to obtain free copies of credit reports, 2) what is and is not in a credit report, 3) how to correct inaccurate information found on the credit report, 4) how credit reports relate to credit scores, 5) how to improve credit scores 6) how to use credit wisely, 7) about systems for paying bills on time, 8) to assess their debt situation, and 9) approaches for how to get out of debt.	Consumers will: 1) obtain credit reports, 2) correct inaccurate information, 3) identify strategies to improve credit score, 4) identify negative information on credit report, 5) implement system for paying bills on time, 6) obtain PowerPay debt analysis, 7) implement debt repayment plan OR seek assistance from credit counselor.	Consumers raise credit scores. The average credit score for Georgia increases. Fewer consumers file for bankruptcy. Improved economic well-being
Paying Bills on Time PPT, How to Get Out of Debt PPT, How to Get Out of Debt fact sheet, PowerPay Software and entry form, activities	Conduct and evaluate follow-up (to Your Good Credit) programs/ consultations to help consumers develop strategies for paying bills on time and/or getting out of debt	Consumers seeking additional information about how to improve their credit score			
News articles Radio Spots Exhibits Free Credit Report bookmarks	Publish news articles, radio spots and television interviews Exhibits	General Public			