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| County Emphasis |  |

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| [Concentration](https://extension.ca.uky.edu/2025-situation-statements)*(select up to 4 from list below or the linked website)* | Financial Security and Economic Well-Being |

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| [Situation](https://extension.ca.uky.edu/2025-situation-statements)*(situation statements can be found at the linked website)* | A disproportionate number of Kentuckians live in economically distressed communities (39% of Kentuckians, compared to 15% nationally). Further, most Kentucky households are concerned with financially sustaining a quality of life that allows them to survive and thrive in an economically challenged society. From housing to grocery expenses, the cost of living continues to rise, and households are ill-equipped to adjust. Securing financial stability is vital for the well-being of state constituents. The University of Kentucky Cooperative Extension Service (CES) is committed to improving the financial security and economic well-being of families across the Commonwealth. Related CES programming is designed to help Kentuckians become more economically resilient by promoting financial literacy education, comprehensive family resource management skills, and small business engagement and support.In a 2023 University of Kentucky Cooperative Extension Community Needs Assessment, with nearly 28,000 responses from across the state, Building Financial Literacy and/or Resource Management Skills was among the top 10 state-identified priority issues reported by Kentuckians, and Efforts that Support Local & Small businesses was among the top 10 Community & Economic Development needs in the state.Youth FocusIn Kentucky, economic uncertainty due to job market fluctuations and agricultural shifts impacts youth through unstable family environments and limited resources. Hospitality, retail, and tourism generated over $10 billion in 2023, with job growth in culinary arts, tourism, and hobby industries. The unemployment rate increased by 4.7% from July 2023 to July 2024. According to the Kentucky Cooperative Extension System Community Needs Assessment (2023), priorities include building financial literacy and resource management skills, youth life skill training (e.g., leadership and communication), strengthening youth workforce readiness (e.g., entrepreneurship, business development), and engaging diverse and non-traditional youth audiences. America’s future relies on a ready workforce and engaged communities to tackle major challenges. Kentucky 4-H develops youth potential for lifelong success through essential skills in communication, leadership, and civic engagement. 80% of 4-Hers reported that 4-H helped them explore career options and 95% reported 4-H helped them identify things they were good at, and 50% reported 4-H helped them with college decision-making. 4-H programs equip individuals with the knowledge, skills, and resources needed to thrive in their personal lives, family lives, and communities. |

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| County Situation |  |

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| Long-term Outcomes | Adult* Increased financial literacy skills
* Improved financial security and stability
* Improved financial and economic well-being

Youth* Youth will have increased economic security.
* Youth will make sound financial decisions.
* Youth will have an increased rate of savings.
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| Medium-termOutcomes | Adult* Increased sound financial decision making
* Implementation of financial literacy and resource management strategies/skills
* Increased savings (e.g., as a result of budgeting, saving, reducing debt, spending wisely, stretching resources)
* Increased access to community financial resources

Youth* Youth will practice responsible consumer and financial management decision-making such as budgeting, actions on needs verses wants.
* Youth will practice habits and skills that contribute toward sound economic and financial well-being.
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| Short-term Outcomes | AdultStrengthening financial literacy and well-being, including but not limited to, budgeting, spending wisely, saving, using credit responsibly, reducing debt, estate planning, fraud reduction, etc.* Improved financial literacy knowledge
* Improved employability and interpersonal skills
* Increased confidence to implement employability strategies
* Developed strategies for maintaining a health work-life balance

Youth* Youth will increase knowledge in understanding personal financial management.
* Youth will aspire to make SMART (specific, measurable, attainable, relevant, and time-bound) economic and financial well-being decisions.
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Learning Opportunities

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| Audience | Individuals, Families, Employees |
| Project or Activity | Development of Financial Literacy Skills |
| Content or Curriculum | *Use Less. Spend Less. Stress Less.* curriculum; publications; *MONEYWI$E* newsletter and podcasts; *PROFIT*; *Recovering Your Finances* curriculum; *OneOp*; *Big Blue Book Club*; *In the Face of Disaster*; Leader Lessons; Money Habitudes; etc.  |
| Inputs | Programmatic materials, paid staff, volunteers, community partners, non-profit organizations, schools, financial entities and organizations, businesses, etc.  |
| Date(s) | Ongoing |

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| Audience | Individuals, Families, Employees |
| Project or Activity | Development of Family Resource Management Skills |
| Content or Curriculum | *Use Less. Spend Less. Stress Less.* curriculum; publications; *MONEYWI$E* newsletter and podcasts; *PROFIT*; *Recovering Your Finances* curriculum; *OneOp*; Leader Lessons; etc.  |
| Inputs | Programmatic materials, paid staff, volunteers, community partners, non-profit organizations, schools, Court system, community centers, etc.  |
| Date(s) | Ongoing |

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| Audience | Individuals, Families, Employees |
| Project or Activity | Estate Planning |
| Content or Curriculum | *Estate Planning* publication series; *Transferring Cherished Possessions* curriculum; *MONEYWI$E* newsletter and podcasts; *OneOp*; Leader Lessons; farm succession and legacy building programs; etc. |
| Inputs | Programmatic materials, paid staff, volunteers, community partners, non-profit organizations, schools, farms, community centers, etc. |
| Date(s) | Ongoing |

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| Audience | Communities |
| Project or Activity | Local & Small Business Support |
| Content or Curriculum | Small Business Roadmap, SBDC publications, Growing Our Own, Economic Development Collaborative resources, Economic Subject Matter resources CEDIK Vibrant Economies toolkit, Creative Economy Program, KFMN, Market Ready Producer Training |
| Inputs | Programmatic materials, paid staff, small businesses, volunteers, community partners, non-project organizations, schools, farms, community centers, etc.  |
| Date(s) | Ongoing |

Youth

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| Audience | Youth   |
| Project or Activity | Consumer and Financial Education  |
| Content or Curriculum | Consumer Savvy |
| Inputs | * 4-H Family and Consumer Sciences programs in which youth experience a sense of belonging, and developmental relationships, explore their spark, and actively engage in meaningful opportunities.
* Accredited and certified volunteers in 4-H FCS projects.
* Kentucky Extension Homemakers Association
* Clothing Volunteers
* Four residential camping facilities.
* Cooperative Extension Educational facilities.
* Utilization of approved research-based curriculum.
* Outreach of the Cooperative Extension Land-Grant System.
* Funding from the Kentucky 4-H Foundation, Inc.
* Funding from local, state, and federal sources.
* Engagement of youth and volunteers in program delivery.
* Engaging communities in identifying and implementing programming based on local needs.
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| Date(s) | September 1 – August 30  |

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| Audience | Youth   |
| Project or Activity | Building a Healthy, Wealthy Future  |
| Content or Curriculum | Building a Healthy, Wealthy Future |
| Inputs | * 4-H Family and Consumer Sciences programs in which youth experience a sense of belonging, and developmental relationships, explore their spark, and actively engage in meaningful opportunities.
* Accredited and certified volunteers in 4-H FCS projects.
* Kentucky Extension Homemakers Association
* Clothing Volunteers
* Four residential camping facilities.
* Cooperative Extension Educational facilities.
* Utilization of approved research-based curriculum.
* Outreach of the Cooperative Extension Land-Grant System.
* Funding from the Kentucky 4-H Foundation, Inc.
* Funding from local, state, and federal sources.
* Engagement of youth and volunteers in program delivery.
* Engaging communities in identifying and implementing programming based on local needs.
 |
| Date(s) | September 1 – August 30  |

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| Audience | Youth   |
| Project or Activity | Reality Store |
| Content or Curriculum | It’s Your Reality  |
| Inputs | * 4-H Family and Consumer Sciences programs in which youth experience a sense of belonging, and developmental relationships, explore their spark, and actively engage in meaningful opportunities.
* Accredited and certified volunteers in 4-H FCS projects.
* Kentucky Extension Homemakers Association
* Clothing Volunteers
* Four residential camping facilities.
* Cooperative Extension Educational facilities.
* Utilization of approved research-based curriculum.
* Outreach of the Cooperative Extension Land-Grant System.
* Funding from the Kentucky 4-H Foundation, Inc.
* Funding from local, state, and federal sources.
* Engagement of youth and volunteers in program delivery.
* Engaging communities in identifying and implementing programming based on local needs.
 |
| Date(s) | September 1 – August 30  |

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| Audience | Youth   |
| Project or Activity | Entrepreneurship   |
| Content or Curriculum | Be the E: Entrepreneurship, Level 1: Love It Be the E: Entrepreneurship, Level 2: Plan It Be the E: Entrepreneurship, Level 3: Do It |
| Inputs | * 4-H Family and Consumer Sciences programs in which youth experience a sense of belonging, and developmental relationships, explore their spark, and actively engage in meaningful opportunities.
* Accredited and certified volunteers in 4-H FCS projects.
* Kentucky Extension Homemakers Association
* Clothing Volunteers
* Four residential camping facilities.
* Cooperative Extension Educational facilities.
* Utilization of approved research-based curriculum.
* Outreach of the Cooperative Extension Land-Grant System.
* Funding from the Kentucky 4-H Foundation, Inc.
* Funding from local, state, and federal sources.
* Engagement of youth and volunteers in program delivery.
* Engaging communities in identifying and implementing programming based on local needs.
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| Date(s) | September 1 – August 30 |

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| Audience | Youth   |
| Project or Activity | Piggy Bank Contest |
| Content or Curriculum | Money Habitudes  Building a Healthy Wealthy Future  Jump$tart: Reality Check  Money Smart  Building Your Financial Future  Kentucky Saves Week  |
| Inputs | * 4-H Family and Consumer Sciences programs in which youth experience a sense of belonging, and developmental relationships, explore their spark, and actively engage in meaningful opportunities.
* Accredited and certified volunteers in 4-H FCS projects.
* Kentucky Extension Homemakers Association
* Clothing Volunteers
* Four residential camping facilities.
* Cooperative Extension Educational facilities.
* Utilization of approved research-based curriculum.
* Outreach of the Cooperative Extension Land-Grant System.
* Funding from the Kentucky 4-H Foundation, Inc.
* Funding from local, state, and federal sources.
* Engagement of youth and volunteers in program delivery.
* Engaging communities in identifying and implementing programming based on local needs.
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| Date(s) | September 1 – August 30  |

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| Audience | Youth   |
| Project or Activity | Kentucky 4-H Teen Conference |
| Content or Curriculum | 4-H Major Study of Emphasis  Money Habitudes  Building a Healthy Wealthy Future  Jump$tart: Reality Check  Money Smart  Building Your Financial Future  |
| Inputs | * 4-H Family and Consumer Sciences programs in which youth experience a sense of belonging, and developmental relationships, explore their spark, and actively engage in meaningful opportunities.
* Accredited and certified volunteers in 4-H FCS projects.
* Kentucky Extension Homemakers Association
* Clothing Volunteers
* Four residential camping facilities.
* Cooperative Extension Educational facilities.
* Utilization of approved research-based curriculum.
* Outreach of the Cooperative Extension Land-Grant System.
* Funding from the Kentucky 4-H Foundation, Inc.
* Funding from local, state, and federal sources.
* Engagement of youth and volunteers in program delivery.
* Engaging communities in identifying and implementing programming based on local needs.
 |
| Date(s) | September 1 – August 30 |

Evaluation

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| --- | --- |
| Outcome | Improved knowledge related to financial literacy concepts (initial) |
| Indicator | Number of individuals who reported increased knowledge of family finance and/or resource management concepts. |
| Method | Self-reported surveys |
| Timeline | Post-program/curricula survey administration |

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| Outcome | Improved financial and/or resource management skills (e.g., creating a budget, checking credit report, developing an estate plan, etc.) (initial) |
| Indicator | Number of individuals who reported developing skills related to family finance and/or resource management |
| Method | Self-reported surveys |
| Timeline | Post-program/curricula survey administration or follow-up evaluation  |

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| Outcome | Increased confidence to implement family finance and resource management skills (e.g., budgeting, spending wisely, saving, using credit responsibly, reducing debt, estate planning, reducing fraud, etc.) (initial) |
| Indicator | Number of individuals who reported improved confidence to implement to family finance and/or resource management skills. |
| Method | Self-reported surveys |
| Timeline | Post-program/curricula survey administration |

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| Outcome | Increased sound financial decision making (intermediate) |
| Indicator | Number of individuals who made a sound financial decision (e.g., regarding credit, budgeting, savings, debt, estate planning, fraud reduction, etc.). |
| Method | Self-reported surveys, documentation, or interviews |
| Timeline | Follow-up evaluations to capture action/behavior change over time. |

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| Outcome | Implementation of financial literacy and resource management strategies/skills (intermediate) |
| Indicator | Number of individuals who implemented at least one strategy to better manage their family finances and resources (e.g., considered wants/needs, avoided bank fees, reviewed tax forms, set savings goals, started estate plan, developed budget, increased fraud protection, etc.). |
| Method | Self-reported surveys, documentation, or interviews |
| Timeline | Follow-up evaluations to capture action/behavior change over time. |

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| Outcome | Increased savings (intermediate) |
| Indicator | Dollars reported saved as a result of participating in a financial education or family resource management program. |
| Method | Documentation (direct report, repeated survey) or interviews |
| Timeline | Ongoing/as changes are made and projects progress |

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| Outcome | Improved business development and operation skills (e.g. marketing, branding, customer outreach) |
| Indicator | Number of small businesses who report developing skills related to business marketing, expansion, or retention through participating in Extension programming. |
| Method | Self-reported surveys, documentation, direct report |
| Timeline | Post-program survey administration; follow-up evaluation |

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| Outcome | Improved knowledge of small business management and financial literacy concepts (initial) |
| Indicator | Number of small businesses who report increased knowledge of business financial management concepts (e.g. budgeting, pricing, taxes, financial planning) |
| Method | Self-reported surveys |
| Timeline | Post-program survey administration; follow-up evaluation |

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| Outcome | Increased access to community financial resources through Extension support (intermediate) |
| Indicator | Number of grants or tangible financial resources accessed by communities, nonprofits, or small businesses as a result of Extension-supported initiatives |
| Method | Tracked through self-reported surveys from community partners, nonprofits and small businesses, documentation from grant reports where Extension provided support |
| Timeline | Ongoing |

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| Outcome | Short term   |
| Indicator | * Number of youth who reported learning  the differences between purchases made for “needs” vs “wants” .
* Number of youth who reported that they learned about budgeting.
* Number of youth who reported that they learned about savings.
 |
| Method | Standard Evaluation Tool for 4-H Family Consumer Sciences: Survey |
| Timeline | Immediate Post Program |

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| Outcome | Medium Term  |
| Indicator | * Number of youth who reported that they have identified  one or more jobs that might be a good fit for them in Family Consumer Sciences.
* Number of youth who reported that have taken steps to pursue gaining knowledge for a job in Family Consumer Sciences.
* Number of youth who reported that they have practiced budging skills.
* Number of youth who reported that they have practiced needs versus wants knowledge when making purchases on a budget. .
* Number of youth who reported that they have included savings in their budget.
 |
| Method | Standard Evaluation Tool for 4-H Family Consumer Sciences: Survey |
| Timeline | End of program year |

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| Outcome | Long Term  |
| Indicator | Long-term evaluation will be conducted using the National 4-H Index Study.  |
| Method | Standard Evaluation Tool for 4-H Family Consumer Sciences: Survey  |
| Timeline | 1 or more years  |

Data Sources (select any/all that apply)

 Extension Community Needs Assessment – Data Dashboard

 Extension Community Needs Assessment – Respondent Comment Summaries

 Kentucky by the Numbers – Secondary Data for the Community Needs Assessment

 Kentucky by the Numbers Data Profiles

 CEDIK County Data Profiles

**Concentrations (select up to 4 – copy and paste your selection in the concentration section above)**

Animal Production and Management

Plant Production and Management

Sustainability, Natural Resources and Wildlife Management, and Environment

Financial Security and Economic Well-Being

Food Safety, Quality, and Access

Connected & Resilient Communities

Building Leadership Capacity

Work and Life Skill Development

Health and Wellbeing

Family and Youth Development

Small Farm Development

Substance Use Prevention and Recovery

Mental Health and Well-Being