1. **Full Name of Program Work Team:**
Family Economics and Resource Management Program Work Team (FERM PWT)

2. **Names and Affiliations of PWT Co-Chairs:**
Joseph Laquatra, Ph.D., Professor and Department Extension Leader
Department of Design & Environmental Analysis, Cornell University, jl27@cornell.edu

Barbara Henza, Cornell Cooperative Extension Cortland County, bmh13@cornell.edu

Theresa Mayhew, MA, Cornell Cooperative Extension Columbia & Greene Counties, tcm5@cornell.edu

3. **Activities, accomplishments, outcomes, and impacts (2015-16)**

**Progress Summary:**
The Family Economic Resource Management Program Work Team (FERM PWT) provides support, encouragement, and professional development opportunities for CCE educators working in the areas of consumer education, money management, and energy conservation education. In addition, the PWT fosters professional connections with Cornell faculty and experts at other land grants, as well as with national initiatives such as America Saves, Smart Choice Health Insurance, and the National Endowment for Financial Education High School Financial Planning Program. The PWT identified four key goals to enhance CCE programming in Family Resource Management. These were: 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 most current and reliable resources available throughout the National Extension System to enhance their work; working to improve CCE educators’ skills in the area of evaluation; and fostering consistency in evaluation and reporting impacts. Work was carried out through webinars for CCE educators, an e-list for sharing resources and materials, and the FERM PWT web site. PWT members participated in national conferences where they built or fortified connections with NIFA and gathered resources from Cooperative Extension specialists in the areas of Family and Consumer Sciences and Energy Use Management from NY and other states. Connections have also been maintained with eXtension and NIFA’s national family economics list serv. Accomplishments, outcomes, and impacts for 2015-16 are reported below.

**Accomplishments:**

**Conference Participation**
Members of the FERM PWT attended the National Consumer Empowerment Conference presented by Consumer Action in November 2015. The conference featured speakers from the National Consumer Law Center, Credit Builders Alliance, FICO, Center for Democracy and Technology’s Consumer Privacy Project, Consumer Federation of America, National Consumers League, and the Consumer Financial Protection Bureau. Information presented at the conference was shared with educators across the state to assist them in local programming. The University of Maryland’s annual Personal Finance for Professionals Conference was held as one day, web-based seminar in 2016, allowing educators to take part from their home offices. Dates for all future conferences will continue to be shared with educators around the state via the resource management e-list maintained by the PWT and also posted on the FERM PWT website.
FERM PWT members regularly attend the National Extension Association of Family and Consumer Sciences conferences and serve in leadership roles in the organization, both on the state and national level. In September, Theresa Mayhew, PWT Co-Chair, was inducted as the National President of this organization.

FERM Resource Management E-list
This list is used exclusively by CCE educators for sharing reliable information, program resources and updates on national issues/legislation to use for professional enhancement and programming. Members represent a cross section of CCE Family & Consumer Sciences (FCS) and Energy Use Management program areas. Currently, the e-list is sent out to 65 registered educators.

FERM Website
Mark Pierce, Extension Associate, Department of Design & Environmental Analysis, has been managing the FERM PWT website and regularly updating the site. Additional links that will provide professional development opportunities for educators are reviewed and added to the site regularly. The site is available to CCE educators across the state for accessing up to date research based information and program resources concerning family economics and resource management. The website is also available to the general public.

Outcomes & Impacts:

CEPREE/Empower New York℠
The CEPREE/EmPower NY contract was awarded to Cornell in October 2012 under the supervision of Joe Laquatra, Professor, Department of Design & Environmental Analysis. Working with Dr. Laquatra to manage the statewide program are Mark Pierce, Extension Associate, Department of Design & Environmental Analysis, and Barb Henza, CCE Cortland County Financial Educator. The program provides information and education on using energy wisely through energy conservation workshops, displays at community events and newsletter articles. Energy conservation education workshops are available in all counties in New York State. As of September 30, 2016, 1,131 workshops had been completed with 13,361 participants. From October 2012 through September 2016 workshops participants around the state received 37,405 compact fluorescent light bulbs to be used in their homes to help hold their cost of electricity down. In September, NYSERDA entered into contracts directly with county associations to continue to provide energy workshops originally through the end of 2016. On December 12, we were notified that NYSERDA was extending these contracts through February 17, 2017.

Financial Capability Education
Cornell Cooperative Extension county educators around the state provide workshops and programs in the areas of energy conservation, basic budgeting, credit and debt management, long term planning, identity theft prevention, emergency preparedness, aging in place and landlord/tenant rights. CCE county associations partner with a number of community based organizations to reach underserved and at risk audiences. Local CCE educators report partnering with school districts, community colleges, Workforce Development agencies, BOCES, county Aging agencies and Senior Centers, Department of Social Services, Mental Health, Libraries, Catholic Charities, Department of Social Services, ProAction, Community Action agencies, Head Start, Early Head Start, PathStone Inc., Wheels to Work, Housing Councils, Community Centers, and Addiction Recovery Centers. CCE county educators are a trusted resource in their counties for information county residents can use to make sound decisions.
Youth Financial Literacy Education
In addition to their work with adult audiences, Cornell Cooperative Extension educators also provide life skills workshops and classes to youth around the state. Some examples of youth financial literacy education currently being offered around the state: Independent Living Skills for Youth Aging Out of Foster Care, workshops providing education, tools, tips regarding money, earned income, and budgeting to youth taking part in a summer youth employment program, personal finance for college students, financial fitness for teens, credit card smarts for teens, Junior Achievement “Economics for Success”, Money FUNdamentals afterschool programs, and healthy money habits for kids and their parents too.

FERM PWT member Rochelle Runge, CCE-Jefferson County, reported on Mad City Money, a hands-on simulation that teaches budgeting by giving middle and high school students a taste of the real world—complete with occupation, salary, debt, and medical insurance payments teens get an instant family and move through various stations to purchase housing, transportation, food, clothing, and other household necessities. The Mad City Money curriculum was delivered in 5 Jefferson County Schools reaching more than 200 students with financial literacy education during the 2015-2016 school year.

FERM PWT Meeting June 28
On June 28th, FERM PWT members traveled to Ithaca for a PWT meeting focused on the future direction of the FERM PWT and how we might best report the impacts of program efforts in the annual federal reporting. Joining us at this meeting were Joe Laquatra, Design & Environmental Analysis, current campus co-chair of the FERM PWT, Thomas Hirschl, Department of Development Sociology, and Celeste Carmichael, Program Development and Accountability Specialist. Celeste reviewed the statewide CCE plan of work and helped identify areas that were the best fit for reporting our current program areas.

A discussion was held with Joe Laquatra and Thomas Hirschl as to the FERM PWT’s connection to campus as Joe Laquatra is retiring at the end of December. Based on this discussion, common areas of interest were identified between the FERM PWT and the Poverty and Economic Hardship PWT co-chaired by Thomas Hirschl. As a result, FERM PWT members have begun participating in the Poverty and Economic Hardship PWT monthly meetings to identify opportunities to collaborate on joint programs, research or events. In addition, Tom Hirschel has agreed to act as the campus co-chair for the FERM PWT beginning in January 2017.

FERM PWT Sponsored Webinars
The FERM PWT was contacted by the Cornell Law School Securities Law Clinic to co-sponsor a WebEx on “Avoiding Becoming a Victim of Investment Fraud.” Cornell Law School students presented information on scams and investment fraud that have affected people in upstate NY, particularly senior citizens during a one hour WebEx held on March 17th, 2016. Among the issues that were discussed: how to investigate financial advisors and products, warning signs and what to do once the investor has a problem. This is the third the Cornell Law School Securities Law Clinic has partnered with the FERM PWT to present this information.

Money Matters and More Summit
The Money Matters and More Summit, sponsored by the FERM PWT and held on campus on June 29, 2019, provided an opportunity for county based CCE educators to interact with Cornell
University professors and specialists. The focus for the day was on learning about the speakers work and research and how it can benefit the consumers we work with on a daily basis.

Presenters at the Money Matters and More Summit:


Tom Hirschl, Department of Development Sociology, and Joseph VerValin, CCE-Chemung County – “Educational Programming in the Context of Poverty and Economic Vulnerability”

Mark Pierce, Department of Design & Environmental Analysis – “Improving Indoor Air Quality”

Mildred Warner, Department of City & Regional Planning – “A Discussion About Building Communities for All Generations”

The Balance Sheet
FERM PWT members developed “The Balance Sheet” a quarterly financial newsletter that can be posted on CCE websites or offered in hard copy format to consumers. Hard copies of the newsletter were produced and provided to members to use at community programs and with decision makers in their counties. The newsletter is sent electronically to educators to be customized with local information and distributed or posted on websites. Theresa Mayhew, Columbia & Greene Counties, serves as newsletter editor with FERM PWT members Maria DeLucia-Evans, Albany County; Rochelle Runge, Jefferson County; Jackie Spencer, Tioga County; Nancy Reigelsperger, Steuben County; Linda Law Saunders, Washington County; Kenneth McLaurin Jr., Tompkins County; Barbara Henza, Cortland County; and Joe Laquatra, Cornell University contributing articles throughout the year.

Review of Curriculum and Resources
The review and update of two financial management curriculums, “Making Ends Meet”, and “Exploring Credit and Debt Management Issues”, is underway. As part of this process, resources that would enhance the curriculums were also reviewed. As a result of this process a number of a Paycheck Booster slide calculators were purchased and distributed to educators around the state who are currently programming in the areas of budgeting and credit use.

Multi-State Activities
America Saves NY Saves Coo
Jackie Spencer, CCE Tioga County, will be taking on the role of NY Saves coordinator from Linda Law-Saunders, CCE Washington County. NY Saves is part of the national America Saves campaign. Several CCE educators throughout New York provide financial education specifically during America Saves Week in February. The transition in coordinators for this program will allow county extension educators to continue to have access to resources that can be used during the annual America Saves week in February 2017.

National Endowment for Financial Education (NEFE) - Barb Henza, CCE Cortland County, serves as the Cooperative Extension Representative to this national program. In this capacity, she serves as the contact person for anyone who works with youth who are interested in implementing the National Endowment for Financial Education’s High School Financial Planning Program in their programs. As part of this effort, connections have been made and are maintained with the New York State Credit Union Foundation. No trainings were held in 2016, a
proposal has been submitted for two trainings in 2017 in cooperation with the New York State Credit Union Foundation.