



# EXTENSION

## Oklahoma Cooperative Extension Service Family & Consumer Sciences

### Finance & Job Readiness Education

#### Individual Outcomes

Family & Consumer Sciences educators are dedicated to helping Oklahomans increase their financial readiness for life events and working towards Oklahomans increasing personal and community life readiness for employment and economic opportunities.

#### Increase:

- Financial planning practices across the life cycle
- Skills to manage financial risk
- Readiness for employment opportunities
- Readiness for life changes such as job loss, divorce, retirement, or death in the family
- Life skills for personal competence such as work ethic, time management and communication skills

#### Decrease:

- Stress related to money issues, such as loan default, unpaid bills, credit card debt, and mortgage foreclosure

### Why is this an issue for Oklahoma?

Oklahoma is 43rd in the nation in unbanked and underbanked households, families without savings accounts, and consumers with sub-prime credit.

According to the 2017 CED Assets and Opportunity Scorecard, Oklahoma ranks 48th in the nation in number of high cost mortgage loans and 47th in the number of uninsured.

Oklahoma ranks as 39th in the nation in student loan default rates.

The Federal Trade Commission estimates that over 17 million people nationwide will be victims of identity theft each year.

Over half of adult Americans do not have a will. This percentage is higher in minority populations.

Irresponsible use of social media such as Facebook, YouTube, and Twitter can eliminate job applicants from consideration for employment. A lack of business etiquette and soft skills can cost not only job applicants but also employers, who can lose profits due to a decrease in business and eventual increase in employee turnover. The number of Oklahomans employed in low-wage jobs is 30%.

While the national unemployment rate in 2017 was 5.4% the unemployment rate for young veterans was reported to be 6.3%. Veterans may have lost their job during deployment due to company downsizing. Others may have difficulty finding jobs because companies do not want to hire someone who could deploy again or will be likely to miss work due to war-related health problems.

### Partners

- Local County Educators
- OSU Extension Specialists
- Program Advisory Committee
- Various partnering organizations



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### Finance & Job Readiness Programs Available

- Annie's Project - The target audience for Annie's Project is farm women with a passion for business and involvement. Topics include family and business management, communications, and legal issues.
- Building a Healthy, Wealthy Future (Youth) - Teaches the following: personal balance and health education, leadership and life skills; includes activities, recipe cards for snacks, and parent publications to encourage communication with child on health and finances.
- Building Wealth - An interactive curriculum produced by the Federal Reserve Bank of Dallas. This is a personal finance education resource that presents and overview of wealth-building strategies for students, teens and adults.
- Check & Balance - A series of 7 lessons on general money management skills for public or bogus check writers.
- Dollar Decisions - 2 lessons on general budgeting skills, tracking expenses and making ends meet.
- FDIC Money Smart - Teaches adults how to make informed decisions on rent and mortgages and paying for college & cars.
- Financial Education Kits - Tools for FCS Educators to teach Basic Money Management. With a grant, kits have been placed in each county office.
- Homebuyer Education - Provides first time and potential homebuyers with information about financial management and the home purchasing process as well as how to maintain the home to use it as a financial asset.
- It's Your Paycheck - Lessons for high school students on budgeting, saving, credit reports, interest, and rent-to-own with activities and games to make learning about finances fun.
- Job Readiness Skills - Offers lessons on why work, job interests, job skills, job plans, resumes, applications, interviews, work habits and more to prepare people for the workforce.
- Job Readiness (Interviewing Tips) - Provides education on what to expect when being interviewed for a job. The tips taught can lead to better interviewing skills to have better job interviews.
- Keys to Embrace Aging - Introduces and reinforces 12 healthy and safe lifestyle practices that influence optimal aging. This interactive program utilizes funding from centenarian studies to help you grow old gracefully, successfully, with increased longevity.
- Money Munchkins - A financial literacy program used to teach age appropriate lessons on saving, spending, planning, and borrowing money. This program can be used with children and adults living in safe houses.
- Oklahoma Money Matters (Your Money Your Way) - This web-site has sections for consumers, adults, educators, a free newsletter and sections on budgeting, credit, debt reduction, savings, retirement, and more to help educate the public on finances.
- Overcoming Obstacles - An on-line curriculum used to supplement other curriculum to spark learning and increase motivation.
- Pathways to Success - Basic life skills for low income earners, making successful life choices, interviewing skills, car care, budgeting and bill paying.
- Poverty Simulations - Interactive simulation game that helps communities learn what it is like to live in poverty and how to fight hunger in Oklahoma.
- PRIDE Program - Improving customer service to increase business and tourism.
- Reality Check - Interactive simulation game that help young people learn the difficulty of making choices to stay within a budget.
- Retirement Ready - Lessons and activities focus on nutrition, physical activity, engagement with life, saving for retirement, investing, and selecting a financial advisor.
- Small Steps to Health and Wealth - 25 behavior change strategies to motivate consumers to change behavior that will simultaneously improve health and finances.
- What to Keep and What to Throw Away - A lesson on household record keeping.

Contact your local Extension Educator to schedule a Finance and Job Readiness Program. To learn more, visit <https://humansciences.okstate.edu/fcs/>

