Family & Consumer Sciences educators are dedicated to helping Oklahomans increase their financial readiness for life events.

### Why is this an issue in Oklahoma?

Oklahoma is 43rd in the nation in unbanked and underbanked households, families without saving accounts, and consumers with subprime credit.

According to the 2017 CFED 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.

### Individual Outcomes:

1. Reduce stress related to money issues, such as loan default, unpaid bills, credit card debts, mortgage foreclose.
2. Increase financial planning practices across the life cycle.
3. Increase skills to manage financial risk.

### Societal Outcomes

As more Oklahomans establish savings plans, learn basic budgeting skills, reduce their debt, and plan for their financial futures, the asset-building process will accelerate and the state will see a decrease in the number of people requiring public assistance. The state as a whole will be better able to withstand the negative effects of a poor economy, fiscal budget constraints, commodity price increases, or any of the natural disasters we are challenged with each year.
Financial issues can affect anyone from any social class ranging from single parents, to ranchers, to veterans returning home.

Through the FCS financial programs offered, people can be better prepared to handle their finances or deal with sudden financial crisis.

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<th>Finance Programs Available</th>
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**Youth Activities**
- Money Munchkins
- Welcome to the Real World
- Reality Check
- Entrepreneurship
- Katrina’s Classroom

**Teacher Programs**
- High School Financial Planning Program
- Financial Education Tool Kits

**For Farmers/Ranchers**
- Annie’s Project
- Quicken for Farm and Ranch Records
- Women in Ag & Small Business Conferences
- Farm Transitions Workshops

**Adult Programs**
- Pathways to Success
- Check and Balance
- Dollar Decisions
- FDIC Money Smart
- What to Keep & What to Throw Away
- Family Financial Tool Kit for Disasters
- Homebuyer Education
- Retirement Ready
- Poverty Simulations
- Oklahoma Money Matters

Contact your local Extension Educator to schedule a Finance Program

To learn more, visit

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**Partners**

- Local County Educator
- OSU Extension Specialist
- Program Advisory Committee
- Various partnering organizations

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