

Evidence-Based Educational Opportunities In Tough Economic Times

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The purpose of this session was to showcase effective educational programming in high demand during these tough economic times. Leading educators from the nationwide Cooperative Extension System focused on outcomes-based educational strategies in times of natural disasters, the home mortgage meltdown, and the global financial crisis.

Disaster Education: Patricia Olson

Minnesota's three-tiered approach to disaster education was outlined. These tiers are teaching by Accredited Financial Counselors, community outreach resource fairs, and research on the impact of these efforts. A summary also was provided of selected programs conducted by Extension colleagues throughout the country focusing on the family finance aspect of disaster response.

Homebuyer Education: Constance Costner

Michigan State University is involved in a variety of efforts to provide public outreach related to the devastation connected to Michigan's tough economic climate and high foreclosure rates. Strategic partnerships have been formed with local county treasurers, community organizations, the state housing authority (MSHDA), and the U.S. Department of Housing and Urban Development (HUD). Some topics covered are Home Equity Conversion Mortgage Counseling, Homebuyer Education Programs, Marketing and Outreach Initiatives, Money Debt Management, Mortgage Delinquency and Default Resolution Counseling, Post purchase Counseling and Renters' Education.

Financial Crisis Education: Megan O'Neil-Haight

University of Maryland Extension educators have begun to turn to online resources and especially eXtension's Managing Money in Tough Times resources found at www.extension.org to self-educate, to refer the public for information and assistance, and also as the basis for curriculum building for instructor-led education. Managing Money in Tough Times articles, frequently asked questions archives, and the Ask an Expert feature are readily available and equally relevant to urban and rural audiences. Beginner and intermediate learners alike find the information useful and understandable. Recent program evaluations support the notion that the materials available through eXtension.org are sought after, are relevant, are trusted, and will motivate positive change in people's financial habits.

More recently, Extension professionals from across the nation have begun to contribute their peer-reviewed educational materials to a professional resource directory called Managing in Tough Times accessible at <http://mittnet.extension.org>. MiTTNet is organized by critical issues facing target audiences; communities, farmers and ranchers, individuals and families, and youth. MiTTNet officially launched July 30, 2009. MiTTNet gives extension professionals a new and ever evolving one-stop-shop to share with one another the best teaching tools developed within the Land Grant University System so that we can help others overcome financial crisis.

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