

Human Sciences Extension and Outreach

REGIONS 11-12-20

JANUARY 2023 NEWSLETTER

MONEY SMART

PRIORITIZING BILLS, CREDIT, and DEBT

Rising living costs, unemployment, and other economic pressures impact financial security. When individuals and households struggle financially, they are more likely to experience stress, anxiety, and worry. According to the Consumer Financial Protection Bureau, to be financially empowered individuals need to be both informed and skilled. Knowing where to get help with financial challenges and accessing financial products and services to meet needs are key to building financial security.

“Money Smart” is a three-part series focused on the topics of prioritizing bills, protecting credit, and managing debt. The objective of this program is to improve the financial security of lowans who are facing financial struggles. It helps reduce stress by providing tools and strategies to help participants make decisions and get control of their current financial situation. Sessions include discussion, activities, videos, etc. to encourage participant involvement. Participants identify specific action steps they will take following each session. ISU Extension and Outreach in Scott County partners with One Eighty, a local organization that focuses on outreach to individuals who are in crisis, poverty, and addiction to deliver this series several times a year.

A total of 32 individuals participated in the spring series with a high percentage attending all three sessions. Survey results indicate participants (91-100%) strongly agreed that

- The program was relevant and timely.
- The knowledge and skills I learned will be useful to me.
- I would recommend the program to others.

Most participants indicated increased knowledge and plans for at least one or more actions related to bill management (91-100%), credit protection (93-100%), and debt management (100%).

Link to [Money Smart](#) for more information and contact Phyllis Zalenski if you would like to schedule a series in your county.

Participant Comments

“I am terrible spending money and will learn to spend smarter.”

“It covered basic things that I'm honestly surprised grown adults don't know.”

“It helped clarify misguided concepts I had from the past.”

PROMOTE PROGRAMS

Make promotion easy using the ready-made pieces in the [Human Sciences Marketing Materials](#) folder.

The Cybox folder houses materials for many statewide offerings, including flyers, news releases, and social media images.

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Your Human Sciences Specialist Team

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Learn about upcoming events and programs on the [Human Sciences Website](#).

Human Sciences Events

ServSafe® Certified Food Protection Manager

DeWitt, January 24

Bettendorf, January 30

Cedar Rapids, January 31

Vinton, February 6

Child Care Provider Trainings

Food Safety Escape Challenge

Dubuque, January 10

Cedar Rapids, January 18

Infant/Toddler Environmental Rating Scale Class

Virtual- January 5, 12, 19, and 26

Early Childhood Environmental Rating Scale Class

Virtual- January 12, 19, and 26

Question. Persuade. Refer.

Virtual- Ag Professionals and Producers, January 11 or January 31

Virtual- Youth Professionals, January 24

Powerful Tools for Caregivers

Virtual- Caregivers of Children with Special Health or Behavioral Needs- January 11, 18, 25, February 1, 8, 15

Virtual- Class Leaders, January 9 to 13

Virtual- Master Trainers, January 27

A Journey through Parkinson's Disease

Virtual, January 11, 18, and 25

Remote Work Certificate Course

Online- January 9

Mental Health First Aid

Virtual, January 20

Small Talk

Virtual- Benton and Tama counties, January 9 to March 13

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