



Youth, Families, Community

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Extension builds financial resilience for community prosperity

Extension professionals at land-grant universities across the United States are helping communities build financial resilience by providing access to education and resources that foster financial literacy and money management.

Here are a few examples of that work:

- Twenty-one percent of **Oklahoma** children live below the poverty level. An Extension program called Reality Check helped youths learn money management practices and job skills through hands-on activities. Evaluation data revealed increases in the number of participants who are likely to practice money-saving habits, including being more careful with their money and having bank accounts. *Oklahoma Cooperative Extension Service; State Appropriations, County Funding. See [full statement](#).*
- Financial instability affects health, well-being and access to essential resources. The 4 Laws of Financial Prosperity program in **New Mexico** empowers individuals and families to take control of their financial futures, reducing stress and promoting stability. By addressing financial challenges, the program contributes to healthier communities, improved quality of life and reduced health care costs. *New Mexico State University Cooperative Extension Service. See [full statement](#).*
- In **North Carolina**, the Dollar and Sense program equips youths with financial literacy skills to address poverty and low earning potential. The program promotes long-term economic security for individuals and communities by fostering financial awareness and responsible decision-making. *North Carolina A&T Cooperative Extension Program; 1890 Extension. See [full statement](#).*

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The National Land-grant Impacts Database (NIDB) documents the individual and collective impacts of the national Land-grant University System of joint research, education and Extension. Much of this work is supported by capacity and competitive funds through the USDA's National Institute of Food and Agriculture.

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- An Extension Get Real personal finance simulation was delivered to 3,224 students in **Arkansas**. During the interactive event, high school students experience real-life household financial management situations. The percentage of students reporting feeling very capable at financial management tasks more than doubled. These students feel better able to follow tips to protect finances when using financial apps and websites, balance a bank account register and read and interpret a credit card statement. *University of Arkansas Cooperative Extension Service; Smith-Lever (3b&c), State Appropriations*. See [full statement](#).
- Since 2016, an Extension team in **Washington** has advanced and promoted a network of residents whose mission is to create a resilient and prosperous local economy by investing in their small businesses. These efforts have yielded 154 new community investors who provide greater than 294 investments to local entrepreneurs and small community businesses in Washington. *Washington State University Extension; Smith-Lever (3b&c)*. See [full statement](#).
- Rural communities throughout **Illinois** will benefit from a toolkit for connecting with the tourism industry. Early results in one pilot community include an updated streetscape plan and a \$500,000 tourism award to develop a new tourist attraction. The project also increased local capacity for grant writing and planning for sustainable development. *University of Illinois Extension; Smith-Lever (3b&c)*. See [full statement](#).
- A **Tennessee** Extension program is helping youths learn effective money management skills. Community leaders and industry professionals contributed 622 volunteer hours to the program. Data revealed that 98% of students learned how to use a spend, save, share bank to manage money, and 92% increased their financial literacy. *University of Tennessee Extension; Other USDA Capacity – Extension*. See [full statement](#).
- Extension professionals in **Wisconsin** are linking low-income residents with local programs that support access to financial services. Through several initiatives in 2024, Extension served 2,340 people. In one initiative, 117 participants identified family financial goals, and 101 felt more empowered in tackling financial challenges independently. These efforts saved participants around \$35,850. Participants in a financial coaching program reported paying off debt totaling \$43,560. *University of Wisconsin Extension; State Appropriations, Smith-Lever (3b&c)*. See [full statement](#).