



# PERSONAL FINANCE

## Military Families Learning Network

Getting to Know You:  
Introducing Personal Finance Managers  
and Cooperative Extension to Each Other

*Thanks for joining us! We will get started soon.  
While you're waiting you can get handouts etc. by following the link below:*

<https://learn.extension.org/events/3243>

U.S. DEPARTMENT  
OF DEFENSE





# MILITARY FAMILIES LEARNING NETWORK

Connecting military family service providers  
and Cooperative Extension professionals to research  
and to each other through engaging online learning opportunities

[militaryfamilies.extension.org](http://militaryfamilies.extension.org)



Sign up for webinar email notifications at [militaryfamilies.extension.org/webinars](http://militaryfamilies.extension.org/webinars)



# PERSONAL FINANCE

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U.S. DEPARTMENT  
OF DEFENSE



This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Military Family Readiness Policy, U.S. Department of Defense under Award Number 2015-48770-24368.



# Today's Presenters

- **Keith G. Tidball, PhD**, Assistant Director for Military Families and Veterans, Cornell Cooperative Extension

- **Keith G.**

**Tidball**

Cornell Cooperative Extension, Assistant Director for Military Families and Veterans,

- **Fred Davis**, AFC, CNIC PFM Program Analyst, US Navy
- **Randi**
- **Barbara O'Neill**, and **Beth Darius**, Airman and Financial Readiness Policy, Rutgers Cooperative Extension's Specialist in Financial United States Air Force
- **Robert Frank**, Financial Education Program Manager, Office of the Assistant

Chief of Staff for Installation Management, US Army



# Webinar Objective

- This webinar will focus on building community capacity among financial educators working with military service members.

resources that organizations and communities need to thrive in

- “Community Capacity” is the process of developing and strengthening the skills, instincts, abilities, processes and resources that organizations and communities need to thrive in the fast-changing world. men and women and their family members is awareness of and access to the Cooperative

- An important component of a community's capacity to enhance the resilience of service men and women and their family

# Management (PFM)



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# Management (PFM)

**Fred Davis**  
**PFM Program Analyst**

**UNCLASSIFIED**

# Navy PFM Program

- ✓ Financial Education/Counseling
- ✓ Engage with Community, On-base Financial Institutions
- ✓ Financial Education/Counseling
- ✓ Mentors to Command Financial Specialists
- ✓ Engage with Community, On-base Financial Institutions

# Million Dollar Sailor Class

- ✓ On-Demand Course
- ✓ On-Demand Course
- ✓ Standardized Curriculum
- ✓ Standardized Curriculum
- ✓ Family Member Participation



# Navy Financial Literacy App



# Navy Financial Literacy App

- Supports FY16 NDAA mandated financial literacy training
  - Available for download from iTunes and Google Play
  - Checklists, videos, compendium of in-app and online resources
  - As of October 2017, 4,620 total downloads
- Planned upgrades in FY18
  - Host the BRS New Accessions Course
  - Host OSD-developed Micro-Learning Videos
  - New “Family and Financial Management” module
    - Content provided from CFS course
  - Link to the new Million Dollar Servicemember (MDS) course
  - Links to TSP.gov and BRS Calculator

# Contact Information

**PFM Analyst**

**Fred Davis**

**[Fred.w.davis@navy.mil](mailto:Fred.w.davis@navy.mil)**

**202-450-0027**

# ***Headquarters U.S. Air Force***

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*Integrity - Service - Excellence*

## **Personal Financial Counseling**



**U.S. AIR FORCE**

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**Randi Ramcharan  
Beth Darius  
AF/A1SAA  
March 27, 2018**





**U.S. AIR FORCE**

# ***Airman & Family Readiness Center Capabilities***

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**Purpose:** Total Force Airman and Family Readiness Center capabilities assist commanders in identifying, assessing and preventing family readiness related challenges in order to build and maintain unit cohesion and operational readiness.

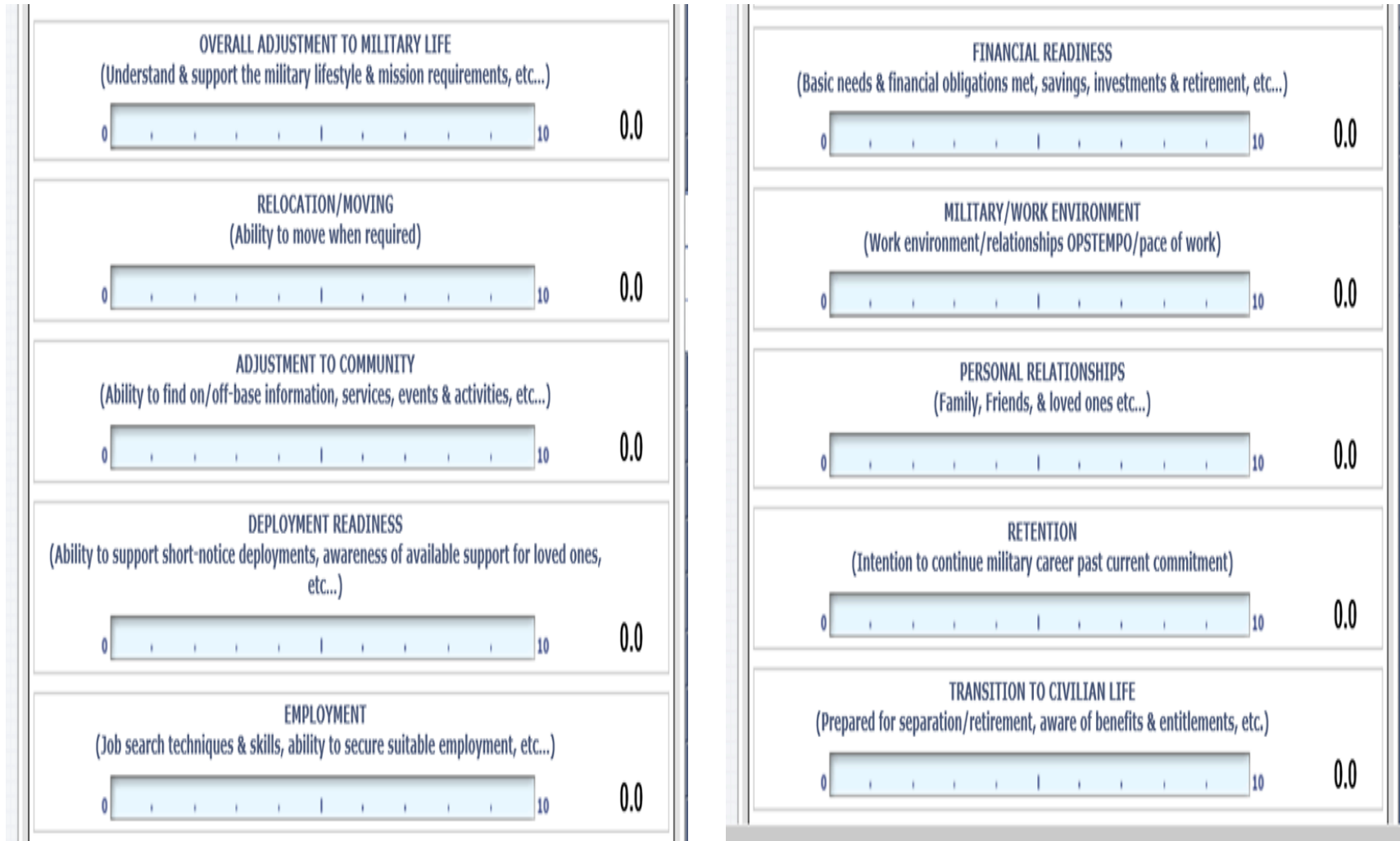
**Air Force Aid Society**  
**Air Force Families Forever**  
**Casualty Assistance**  
**Deployment Readiness**  
**Emergency Family Assistance**  
**Air Force Aid Society**  
**Exceptional Family Member**  
**Air Force Families Forever**  
**Casualty Assistance**

**Military Child Education**  
**Personal Financial Readiness**  
**Personal and Work Life**  
**Relocation Assistance**  
**Survivor Benefit Plan**  
**Military Child Education**  
**Volunteer Resource**  
**Personal Financial Readiness**  
**Personal and Work Life**



# Personal Readiness Inventory

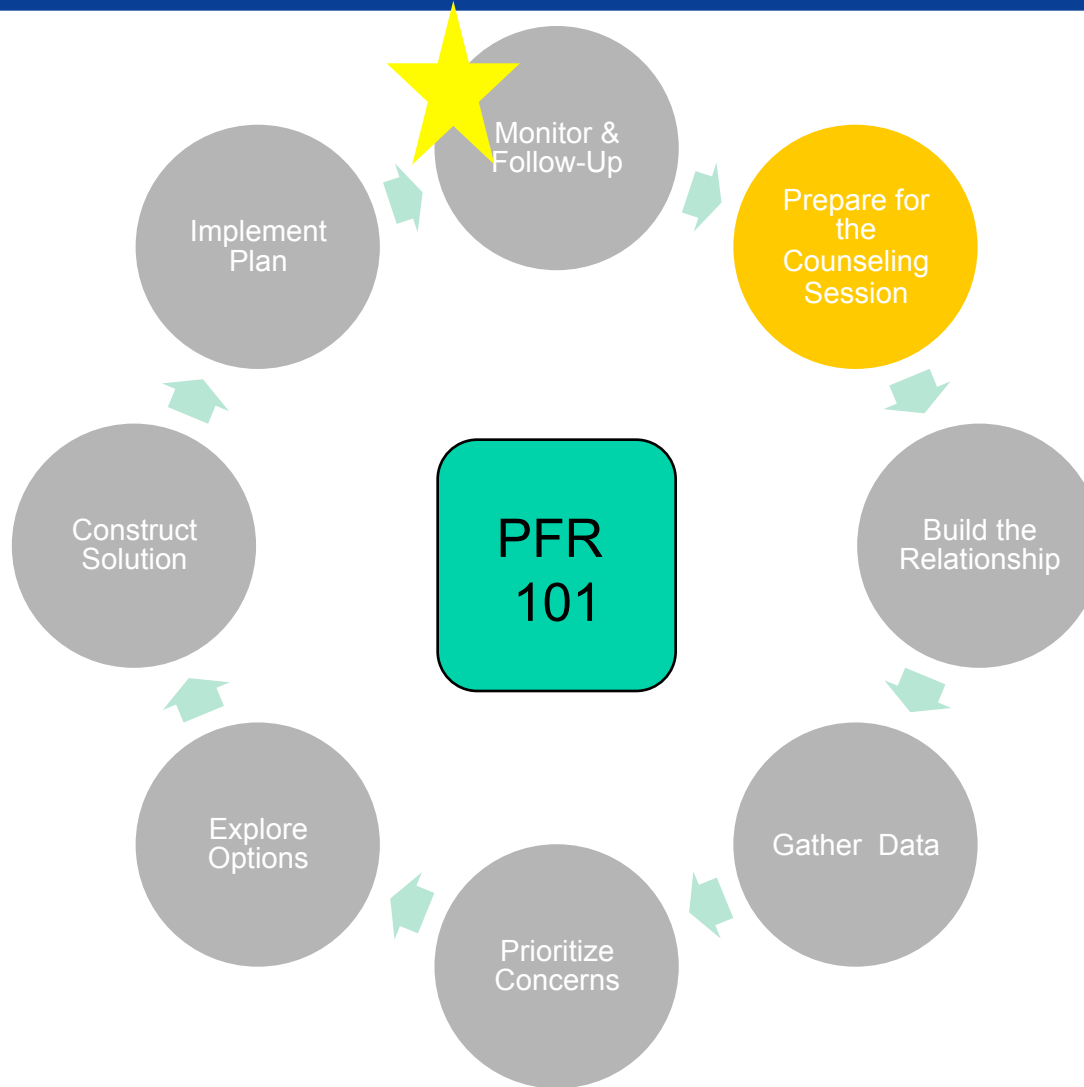
U.S. AIR FORCE





U.S. AIR FORCE

# Individual Counseling



*Integrity - Service - Excellence*





U.S. AIR FORCE

# *Unique Population*



[Photo by U.S. Department of Defense](#)

Assumptions:

Rank – Income

Rank – Years of Experience

AFSC Badge – Indication of Experiences

You **MUST** validate assumptions!



# ***Personal Financial Readiness Team***

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## **Operational Support & Guidance**

**Jeffrey Nelson**

**jeffrey.nelson.4@us.af.mil**

## **Policy Support & Guidance**

**Randi Ramcharan**

**randi.r.ramcharan.civ@mail.mil**

**Beth Darius**

**beth.a.darius.civ@mail.mil**



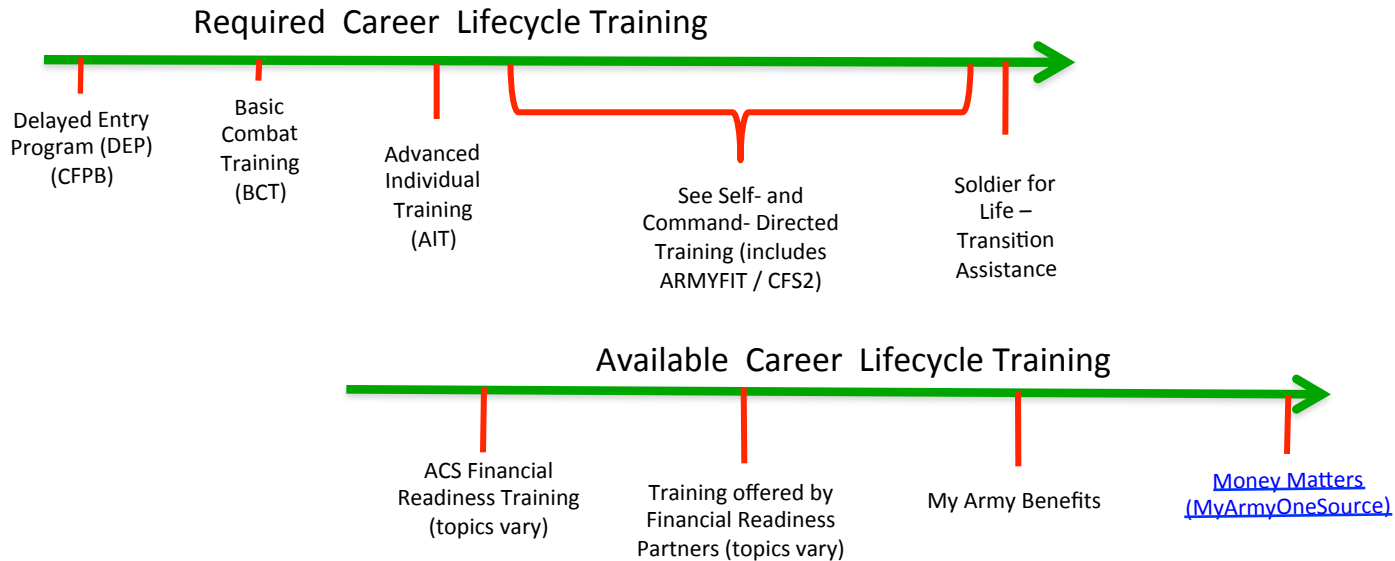
# Army Financial Literacy Training

Robert L. Frank

Financial Education Program Manager  
Office of the Assistant Chief of Staff for  
Installation Management



# Career Lifecycle-Based Financial Training



<b>TRAINING TOPICS</b>	1. Military Pay Issues	7. Consumer Awareness (incl predatory lending)	13. Savings and Investments (incl TSP)
	2. Banking & Financial Services	8. Insurance/Risk Management	14. The Basics of Retirement Planning
	3. Developing Your Spending Plan	9. Home Purchase/Housing	15. College Savings
4. Credit Management	10. Legal Issues	16. Retirement Resources	17. Emergency Assistance
5. Car Buying Strategies	11. Financial Planning for Deployment		
6. Intro to Saving & Investing	12. Money and the Move		

*Appropriate Lifecycle training topics are provided or available based on Soldier career /age/ Family situation (financial needs)*





## Financial Readiness Training Programs

Course	When	Where	Length	Topics	Policy	Purpose
Basic Financial Readiness	BCT / IET	All Army IET locations	2.5 hours	1 and 2	Title 10, Sec 992, DoDI 1342.22, AR-608-1	Provides foundation
First-Termers Financial Readiness	AIT	All Army AIT locations (16)	8 hours	All except 10 and 17	Title 10, Sec 992, DoDI 1342.22, AR-608-1	Provides re-enforcement training
Life-cycle-based training (SFL)	Throughout Army career	Units, ACS, AOS, ArmyFit/GAT (on-demand)	~1 hour each topic	All, except 17	Title 10, Sec 992, DoDI 1342.22, AR-608-1	Provides “just in time” training for Soldier/FM
Financial Readiness for Transitioners	During transition	SFL/ACAP and ACS Centers	6 hours	2, 3, 4 5, 6, 7, 13	VOW Act (PL 112-56)	Provides OSD required training
Money Matters	Self-Directed	Online via AOS	~1 hour each topic	2, 3, 4, 5, 8, 9, 10, 13	Title 10, Sec 992, DoDI 1342.22, AR-608-1	Offers generational targeted training
My Army Benefits	Self-Directed	Online via myarmybenefits.us.army.mil	~1 hour each topic	13, 14, 16	Title 10, Sec 992, DoDI 1342.22, AR-608-1	Provides benefit/retirement planning resources
Army Emergency Relief	On demand	Unit ACS TBD	~1 hour each topic	17	IMCOM – Jun 12 AER MOA, AR 930-4	Offers education, training and resources

### TRAINING TOPIC\$

1. Military Pay Issues
2. Banking & Financial Services
3. Developing Your Spending Plan
4. Credit Management
5. Car Buying Strategies
6. Intro to Saving & Investing
7. Consumer Awareness (incl predatory lending)
8. Insurance/Risk Management
9. Home Purchase/Housing
10. Legal Issues
11. Financial Planning for Deployment
12. Money and the Move
13. Savings and Investments (incl TSP)
14. The Basics of Retirement Planning
15. College Savings
16. Retirement Resources
17. Emergency Assistance



## Additional Financial Readiness Resources

Course	When	Where	Length	Topics	Policy	Purpose
Army Community Service Financial Readiness Program	Monthly and upon request of the unit commander	ACS Centers Worldwide	Varies	Varies	Title 10, Sec 992, DoDI 1342.22 AR-608-1	Educate and reinforce life-cycle readiness
ACS – Survivor Outreach Services Financial Coordinator	As needed	A/C- 51 locations NG -87 locations Res -19 locations	Varies	Varies	Title 10, Sec 992, DoDI 1342.22 AR-608-1	Assist <b>Survivors</b> in Estate and Planning, budgeting, debt mgmt., etc.
SFAC – Financial Readiness Support	As needed	24 SFAC Locations	Varies	Varies	Title 10, Sec 992, DoDI 1342.22, AR-608-1, OPORDS	Assists Wounded, Ill and medically Fragile Soldiers and their Families, TSGLI, SSA, 12 mo. budget
Unit Financial NCO Program	As needed	USAGs Sill, Hood, Bragg, Campbell	Varies	Basic Education: Debt mgt.	Title 10, Sec 992, DoDI 1342.22, AR-608-1, Local Policies and OPORDS	Augments ACS program at large FORSCOM garrisons
Credit Unions and Banks	Per contract	ACS Centers Worldwide	Varies	Varies	Title 10, Sec 992, DoDI 1342.22 AR-608-1	Augments ACS program where available
Retirement Support Officers	As Needed	CONUS/OCONUS IMCOM Garrisons, AR Reg. Supp Cmds	Varies	Varies		Pre-retirement Counseling, SBP/ RCSBP Counseling
MFLCs	On Demand	Online and Telephone (OSD)	Varies	Varies	Title 10, Sec 992, DoDI 1342.22 AR-608-1	OSD on-demand resources

# Questions?

Let's pause for a moment to address any questions about the programs and services described by each of the offices who have presented so far.



# PERSONAL FINANCE

Military Families Learning Network

## *Getting to Know You: Cooperative Extension Overview*

**—COOPERATIVE—  
EXTENSION**  
*Extending Knowledge, Changing Lives*

**Barbara O'Neill, Ph.D., CFP®  
Rutgers Cooperative Extension  
MFLN Personal Finance Team  
[boneill@njaes.rutgers.edu](mailto:boneill@njaes.rutgers.edu)  
@moneytalk1**

# Community Capacity Building

Community Capacity involves people who feel a sense of *shared responsibility* and apply their *collective strengths* to achieve desired results.

Having high capacity means that people are *working together* to better *their community*.





United States Department of Agriculture

National Institute of Food and Agriculture

# Federal Cooperative Extension Partner: NIFA-USDA



FOOD PRODUCTION AND SUSTAINABILITY

BIOENERGY, CLIMATE, AND ENVIRONMENT

YOUTH, FAMILY, AND COMMUNITY

FOOD SAFETY AND NUTRITION

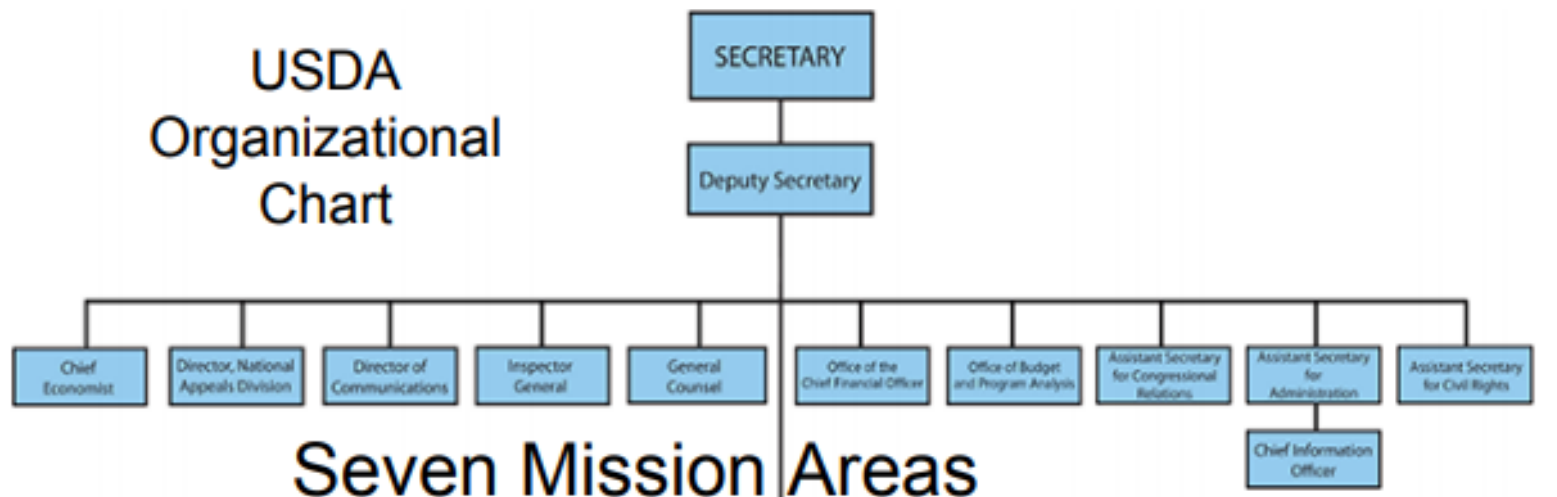
INTERNATIONAL PROGRAMS

# USDA NIFA

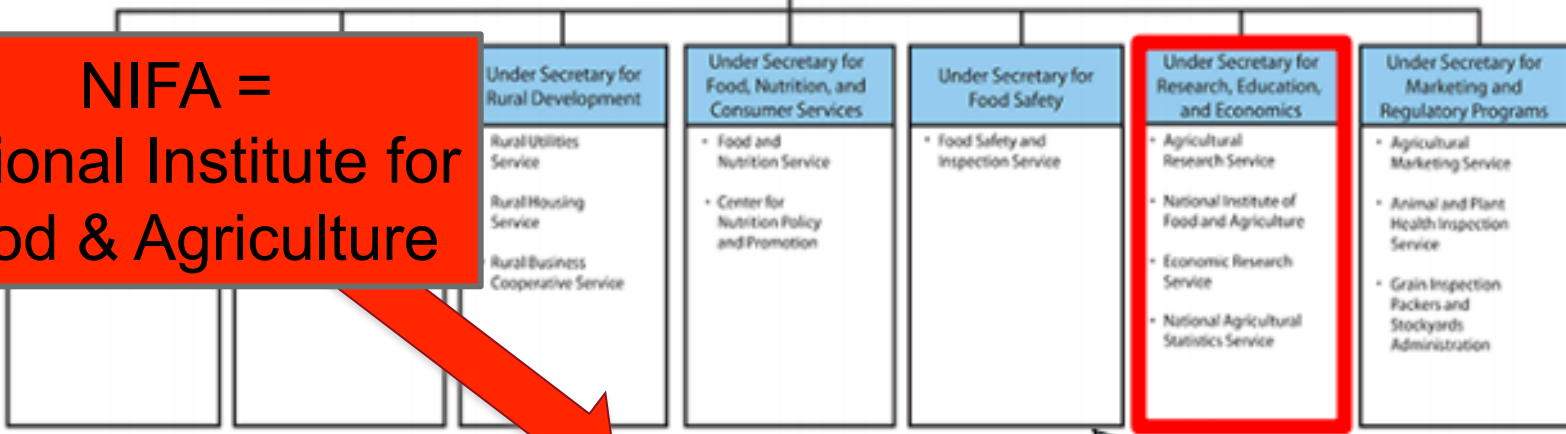
NATIONAL INSTITUTE OF FOOD AND AGRICULTURE



## USDA Organizational Chart



## Seven Mission Areas



**NIFA =  
National Institute for  
Food & Agriculture**

18 Agencies

REE  
ARS **NIFA**, ERS, NASS



United States  
Department of  
Agriculture

National Institute  
of Food  
and Agriculture

[www.nifa.usda.gov](http://www.nifa.usda.gov)  
@USDA\_NIFA

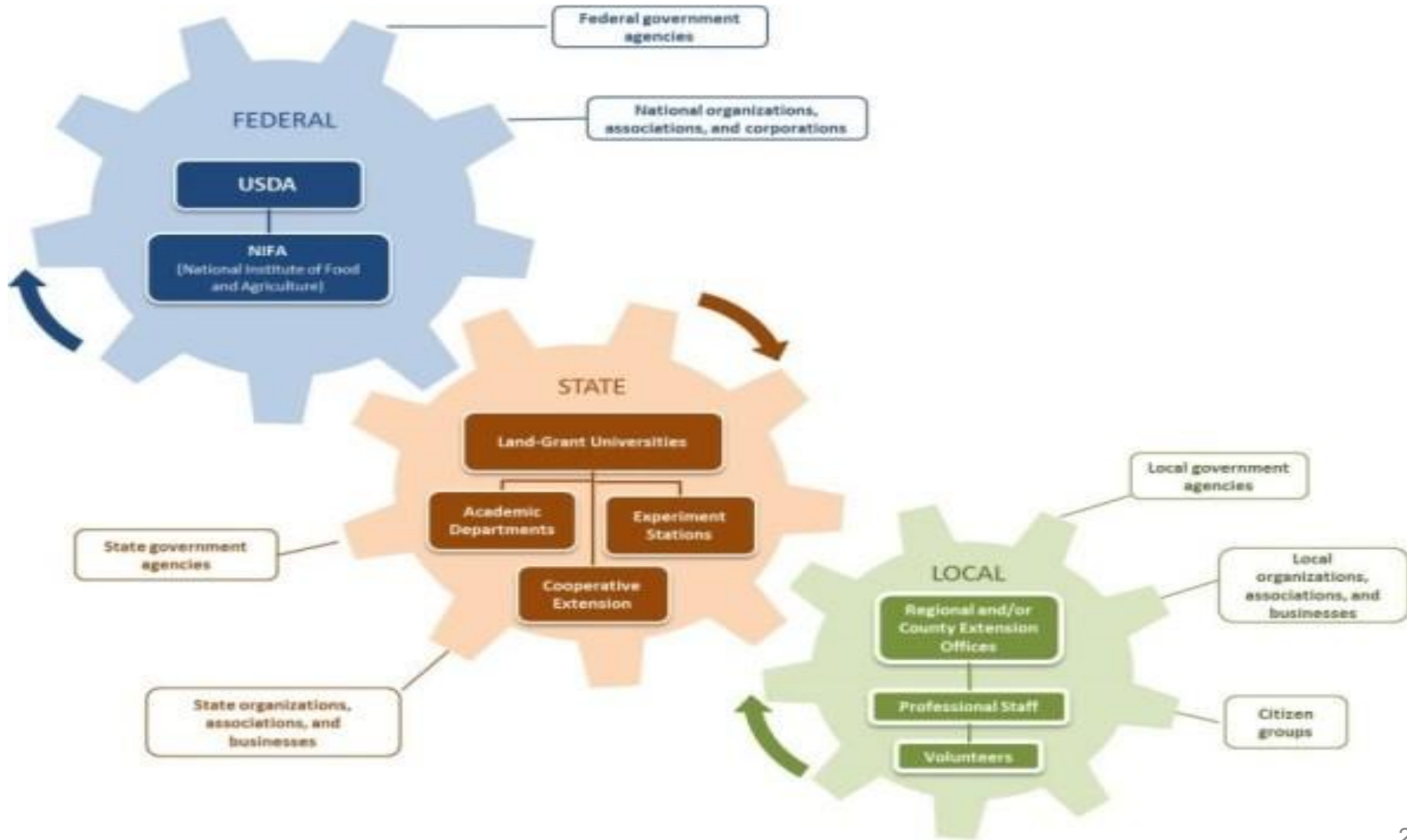
The logo for the National Institute of Food and Agriculture (NIFA), consisting of the letters "NIFA" in a large, white, sans-serif font. The background behind the text is a stylized landscape with rolling hills in shades of orange and yellow, and a dark silhouette of a mountain range in the distance.

# **National Institute of Food and Agriculture Mission Statement**

**Invest in and advance agricultural  
research, education and extension  
to solve societal challenges**



# Universities: Effective Partnerships



# Cooperative Extension System

- Provides non-formal education and learning activities for people throughout the country.
- Emphasizes taking knowledge gained through research and education and bringing it directly to the people to create positive changes.
- For example, Extension state specialists and county educators teach needed skills, such as personal finance and disaster recovery, to individuals and families in their own communities.

# Cooperative Extension

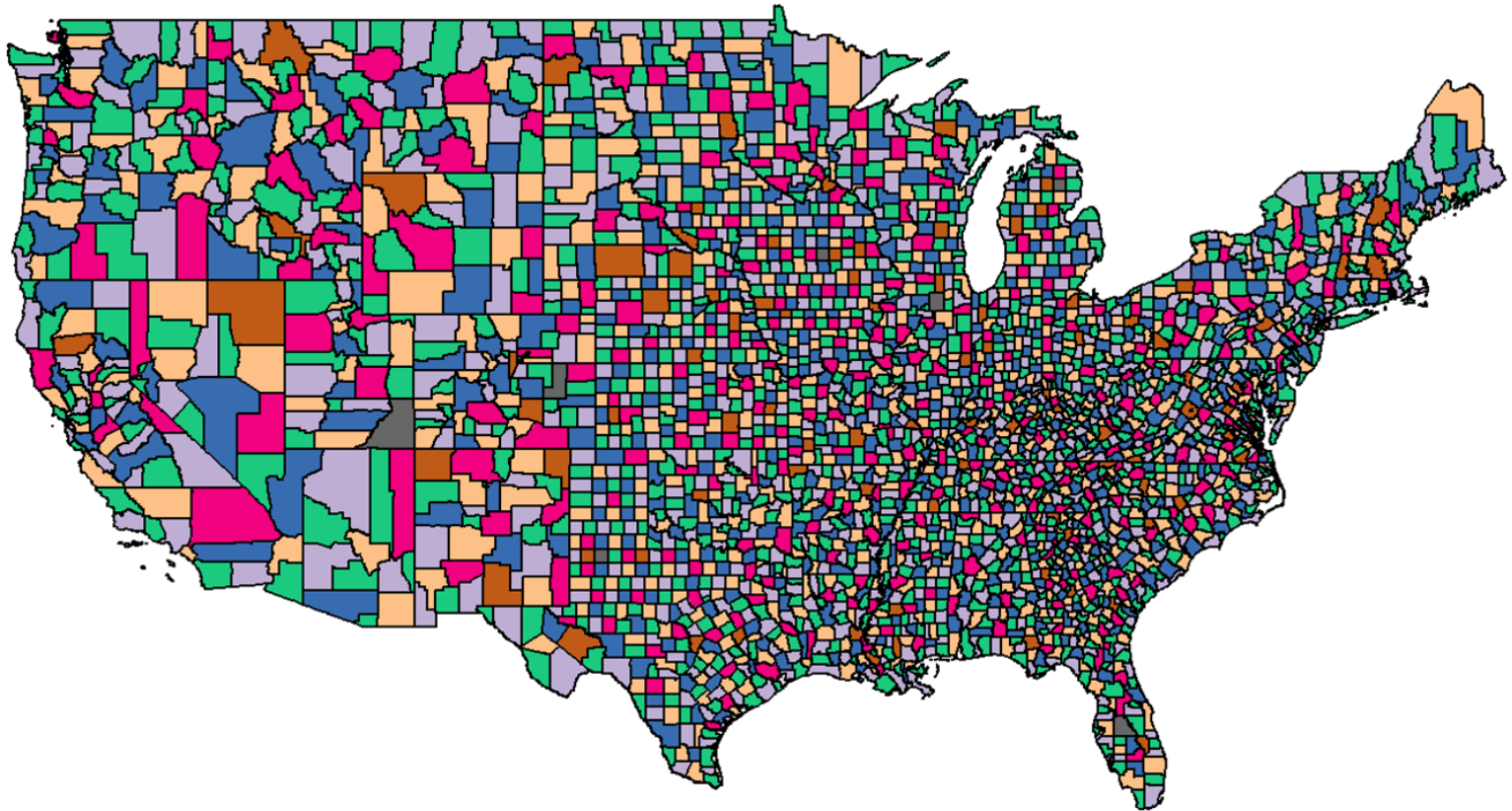


United States Department of Agriculture  
National Institute of Food and Agriculture



# Available in 3,143 U.S. Counties

## Cooperative Extension



# Cooperative Extension Program Areas

## CES is *Diverse*



Youth Development



Agriculture



Leadership Development



Natural Resources



Family & Consumer Sciences



Community & Economic Development



Celebrate 100 Years  
of Extending Knowledge  
and Changing Lives

visit: [www.Extension100Years.net](http://www.Extension100Years.net)

**1862**  
**Morrill Act**

- Land Grant College Act
- established at least one college in each state to teach agriculture & mechanic arts

**1890**  
**2<sup>nd</sup> Morrill Act**

- created 17 land-grant universities for black students

**1914**  
**Smith Lever Act**

- established cooperative extension service
- connected to land-grant colleges & USDA
- Focus: agriculture, home economics, leadership, youth development, economic development

**1994 - Elementary & Secondary Education Reauthorization Act**

- 29 tribal colleges & universities became land grant institutions, increasing to 36 institutions

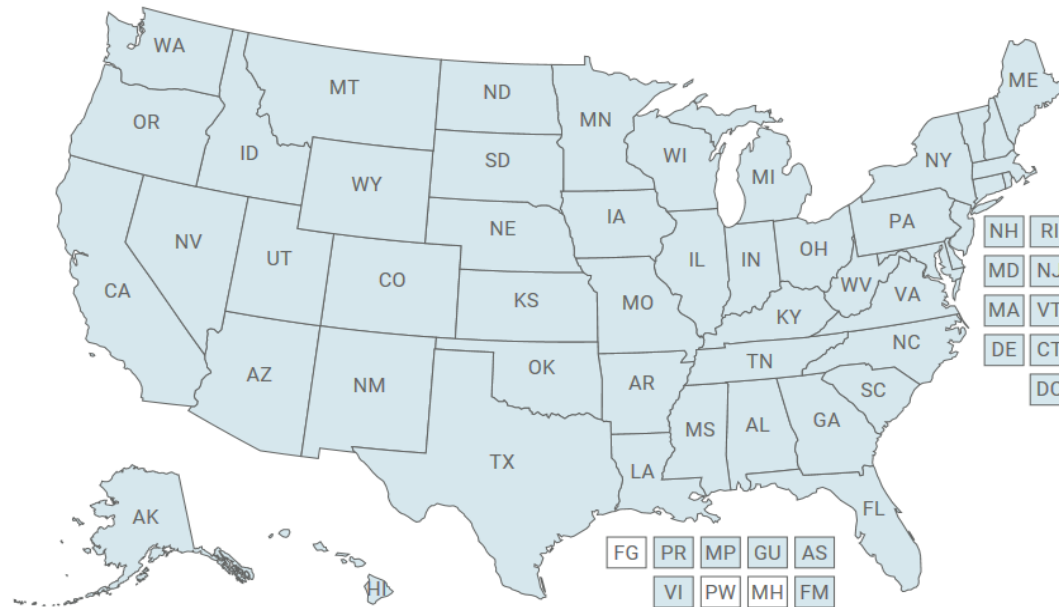




# Cooperative Extension System

To find your local Extension office and get assistance, visit:  
<https://nifa.usda.gov/land-grant-colleges-and-universities-partner-website-directory>

See the map detailing all the nation's land-grant universities.



State

- Any -



Type

- Any -



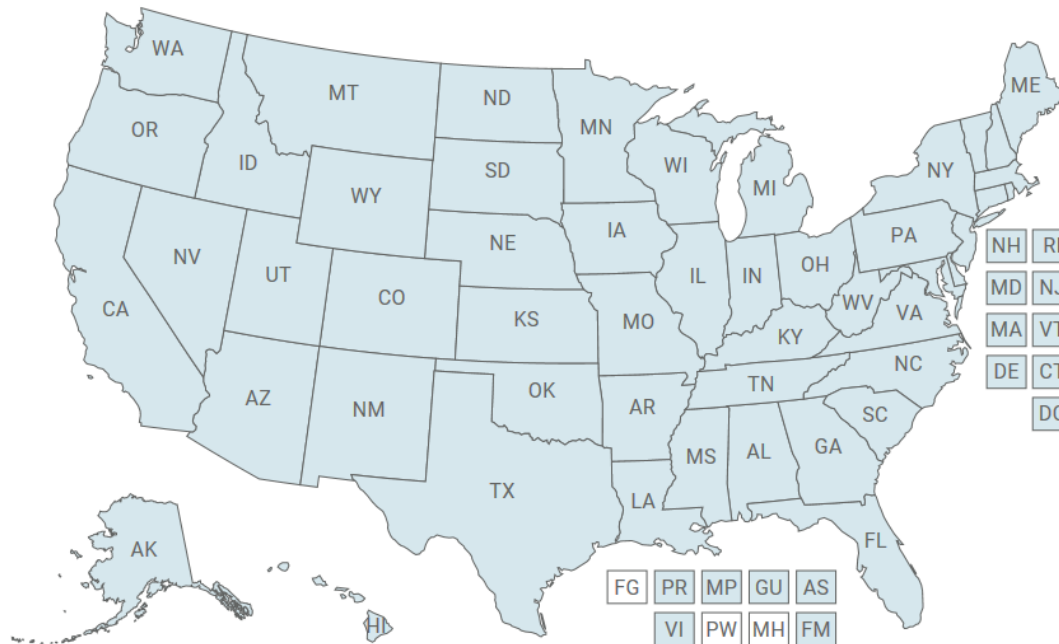
APPLY



# Cooperative Extension System

## Example - New Jersey, Extension

See the map detailing all the nation's land-grant universities.



State  Type

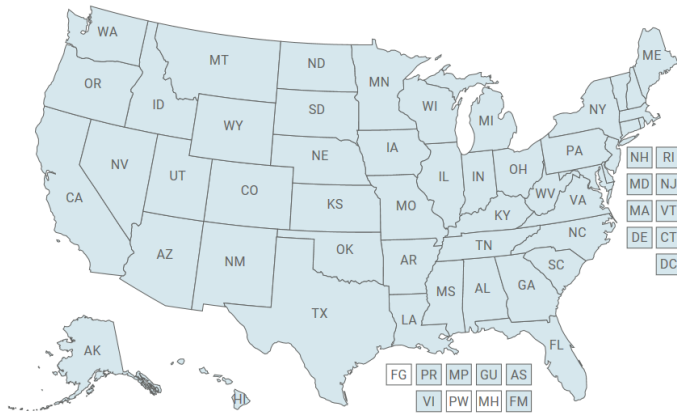
# Cooperative Extension System

## Example - New Jersey, Extension

State:  Type:

Title	States	Type
Rutgers, New Jersey Agricultural Experiment Station, Cooperative Extension	New Jersey	Extension

See the map detailing all the nation's land-grant universities.



State:  Type:

Rutgers | Executive Dean of Agriculture and Natural Resources | School of Environmental and Biological Sciences

## RUTGERS New Jersey Agricultural Experiment Station

Cooperative Extension | Research | Make a Gift | Contact Us

### Information about...

- Commercial Agriculture
- Environment & Natural Resources
- Fisheries & Aquaculture
- Food, Nutrition & Health
- Home, Lawn & Garden
- Youth, Community & Economic Development

### Serving New Jersey

Find your [Cooperative Extension county office](#), your first stop for information and assistance in NJ.



### Need More Help?

We have trained professionals in many different subject areas.

[« Back to: Rutgers NJAES](#)



## Cooperative Extension



[njaes.rutgers.edu/extension100years](http://njaes.rutgers.edu/extension100years)

In 2014, we celebrated the 100th anniversary of the signing of the Smith-Lever Act of 1914, which officially created the national Cooperative Extension System. This national celebration highlighted Extension's past and focused on the contemporary application of Extension's transformational, educational programming into the future.

### More Information:

- Administration
- Calendar
- County Offices
- Extension Specialists
- Web Content



United States  
Department of  
Agriculture

National Institute  
of Food  
and Agriculture

www.nifa.usda.gov  
@USDA\_NIFA

NIFA

# National Program Leader

**Toija Riggins, Ph.D.**

National Program Leader

Rural Sociology, Behavioral Economics & Impact Measurement

Division of Family and Consumer Sciences

USDA/National Institute of Food and Agriculture

[Toija.Riggins@nifa.usda.gov](mailto:Toija.Riggins@nifa.usda.gov)

# Cooperative Extension Financial Education Resources

- eXtension Personal Finance Community (FSA CoP)
- eXtension FSA CoP webinars and social media
- eXtension Military Families Learning Network- Personal Finance
- eXtension YouTube Channel
- *Starting Over After Foreclosure* program
- *Recovery After Disaster* program
- *Small Steps to Health and Wealth* program
- *Solid Finances* webinars
- University of Florida/IFAS webinars
- Outreach programs in states, cities, and counties across the U.S.



## State Contact List:

<https://nifa.usda.gov/land-grant-colleges-and-universities-partner-website-directory>

# eXtension Personal Finance Community (FSA CoP)

[http://articles.extension.org/personal\\_finance](http://articles.extension.org/personal_finance)

## More about this Resource Area

LEARN MORE

### Resources

#### Hot Topics:

- Data Breaches, Credit Freezes, and Vigilance
- Money Management in Times of Disaster
- Student Loans
- Military Money: Military Families Learning Network
- Small Steps to Health and Wealth

- Affordable Care Act
- Children and Money
- Consumer Credit
- Consumer Education
- Estate Planning
- Financial Planning Process
- Health Finance
- Health Insurance FAQs
- Home Ownership
- Insurance
- Legal Topics
- Lifestyle Transitions
- Managing Money in Tough Times
- Money Emotions
- Money Smart Week
- Paying for College
- Research on Family Economics
- Retirement Planning
- Saving and Investing
- Talking About Money

### Our People



#### Sara Croymans

Sara is committed to assisting individuals develop critical life skills in financial capability. She has taught individuals, educators and community agency...



### Trending Questions

Looking for grants

[view response »](#)

RMD Funding

[view response »](#)

Retiree Income Tax Question

### Upcoming Webinars

January 16, 2018

The Blended Retirement System Launch: Questions & Answers

February 13, 2018

Income Tax Tips for PFMs Working with Military Families

March 27, 2018

Getting to Know You: Introducing Personal Finance Managers and Cooperative Extension to Each Other

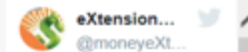
April 17, 2018

Entrepreneurial Opportunities for Military Families

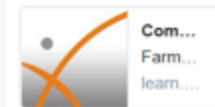
[SEE MORE](#)

### Latest Tweets

Tweets by @moneyeXtension



Save the Date!  
Communicating With Farmers Under Stress - Dec 11, 2017 - eXtension Learn:  
[learn.extension.org/events/3209#W...#ext4U](http://learn.extension.org/events/3209#W...#ext4U)



[Embed](#) [View on Twitter](#)



United States Department of Agriculture  
National Institute of Food and Agriculture



A Part of the Cooperative Extension System





# eXtension FSA CoP Webinars and Social Media

<http://articles.extension.org/pages/67907/personal-finance-webinars>

June 6, 2017	<a href="#">Data Knows Best: What Research Says About Your Client's Retirement Planning</a>	Kimberly Blanton
May 24, 2017	<a href="#">Overindulgence: How Much is Too Much?</a>	Jean Illsley Clarke, Becky Jokela, Kelly Kunkel, Ellie McCann, Lisa Krause
May 16, 2017	<a href="#">50 Interactive Personal Finance Learning Activities</a>	Barbara O'Neill
May 12, 2017	<a href="#">Money Apps: A Review</a>	Taylor Spangler
April 26, 2017	<a href="#">Family Resource Management and Positive Psychology</a>	Cynthia Crawford
April 25, 2017	<a href="#">Student Loans &amp; Service Members</a>	Carol Kando-Pineda, Patrick Campbell
March 22, 2017	<a href="#">Looking for Something New? Expand Your Outreach to New Audiences</a>	Kathy Sweedler
March 14, 2017	<a href="#">Military Blended Retirement System</a>	Andy Corso
February 22, 2017	<a href="#">Successful Saving Techniques: Insights from Behavioral Economics Research and Beyond</a>	Lauren Jones, Becky Smith, Cazilia Loibl, Khurram Imam
February 21, 2017	<a href="#">The Time Value of Money</a>	Barbara O'Neill
January 25, 2017	<a href="#">Promising Trends in Research: Compelling Talking Points for Educators, Practitioners and Academics</a>	Billy J. Hensley

The screenshot shows the Twitter profile for eXtension FSA CoP (@moneyeXtension). The profile bio reads: "A community of practice of Extension professionals interested in personal finance across the life span." It includes a link to extension.org/personal%20fin... and notes it was joined in August 2009. The profile has 1,554 tweets, 57 following, 612 followers, and 37 likes. Two tweets are visible: one about "Communicating With Farmers Under Stress" and another about "#CoopExt colleagues, has your org signed up for #ASW2018 yet?". Below the tweets is a banner for "AMERICA SAVES WEEK" from February 26 to March 3, 2018, with a list of daily saving tips.



A Part of the Cooperative Extension System



# eXtension MFLN Personal Finance

MFLN Personal Finance Team:

<https://militaryfamilies.extension.org/personal-finance/>



Martie Gillen ,  
PhD, MBA



Molly Herndon ,  
M.S.



Barbara O'Neill ,  
PhD



Jerry Buchko ,  
MA, AFC®



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**PERSONAL FINANCE**  
Military Families Learning Network

**COOPERATIVE  
EXTENSION**  
*Extending Knowledge, Changing Lives*

# History

- **One of eight MFLN Concentration Areas (CAs)**
  - **Began work in 2012**
  - **First webinar held 2/2/12**
- Child Care
  - Community Capacity Building
  - Family Development
  - Family Transitions
  - Military Caregiving
  - Network Literacy
  - Nutrition and Wellness
  - Personal Finance



**PERSONAL FINANCE**  
Military Families Learning Network



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# Target Audiences

- Military Personal Financial Management Program (PFMP) personnel
- Cooperative Extension educators who serve military families
- Others interested in personal finance topics and/or obtaining certification CEUs



**PERSONAL FINANCE**  
Military Families Learning Network

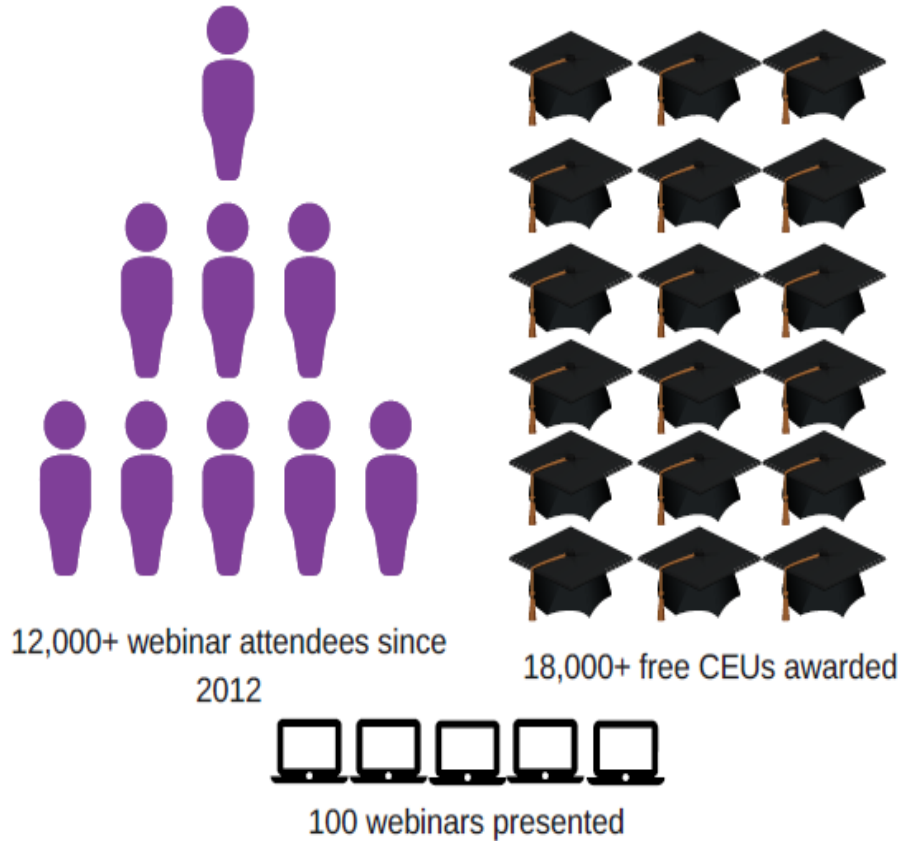


Issues • Innovation • Impact

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# Programming

- Live/Archived Webinars
- Blog Posts
- Podcasts
- Social Media Engagement



# Some Past MFLNPF Webinar Titles

- *Retire Ready: Financial Planning for Later Life*

[learn.extension.org/events/530](http://learn.extension.org/events/530)

- *Thrift Savings Plans: Retirement Planning for Military Families*

[learn.extension.org/events/563](http://learn.extension.org/events/563)

- *Income Tax Return Filing Issues for Members of the Armed Forces*

[learn.extension.org/events/588](http://learn.extension.org/events/588)

- *Basic Money Management*

[learn.extension.org/events/612](http://learn.extension.org/events/612)

- *Managing the Holiday Financial Frenzy*

[learn.extension.org/events/748](http://learn.extension.org/events/748)

- *Long Term Planning*

[learn.extension.org/events/749](http://learn.extension.org/events/749)

- *Financial Frauds & Scams*

[learn.extension.org/events/740](http://learn.extension.org/events/740)

- *Investing For Your Future 1: Basic Concepts & Investment Products*

- *Life Insurance: What PFMP Staff Need to Know*

[learn.extension.org/events/1304](http://learn.extension.org/events/1304)

- *Secrets of Smart Car Buying*

[learn.extension.org/events/1327](http://learn.extension.org/events/1327)

- *Using Twitter, Games & Videos in Personal Finance*

[learn.extension.org/events/1329](http://learn.extension.org/events/1329)

- *Savings Strategies for Non-Savers*

[learn.extension.org/events/1426](http://learn.extension.org/events/1426)

- *Common Consumer Frauds & How to Avoid Them*

[learn.extension.org/events/1500](http://learn.extension.org/events/1500)

- *Military Home Buying & Selling*

[learn.extension.org/events/1501](http://learn.extension.org/events/1501)

- *20 Steps to 7 Figures*

[learn.extension.org/events/1502](http://learn.extension.org/events/1502)

- *Mental Health & Financial Management*

[learn.extension.org/events/1557](http://learn.extension.org/events/1557)

- *Heuristics, Anchoring & Narrowing Choice*

[learn.extension.org/events/1555](http://learn.extension.org/events/1555)

- *The Culture of Personal Finance*

- *Entrepreneurship Essentials for Service Members & Military Spouses*

[learn.extension.org/events/2018](http://learn.extension.org/events/2018)

- *The Ins & Outs of Target Date Funds*

[learn.extension.org/events/2030](http://learn.extension.org/events/2030)

- *Motivating Clients to Develop Positive Behaviors*

[learn.extension.org/events/2011](http://learn.extension.org/events/2011)

- *Financial Therapy Insights for Financial Counseling & Education*

[learn.extension.org/events/2019](http://learn.extension.org/events/2019)

*Financial Coaching*

[learn.extension.org/events/2012](http://learn.extension.org/events/2012)

- *Predatory Lending Practices & How to Avoid Them*

[learn.extension.org/events/2113](http://learn.extension.org/events/2113)

- *Estate Planning Basics & Advanced Directives*

[learn.extension.org/events/2149](http://learn.extension.org/events/2149)

- *Military Family Financial Transitions: Handling Changes to Income, Benefits & Money Management*

# Sample Blog Posts and Podcasts

JUNE 27, 2017 BY MOLLY HERNDON

## What Financial Health Means to Me: NED

Like 26



By Dr. Barbara O'Neill

In 1999, I was diagnosed with breast cancer. After 10 months of treatment, my doctor described my *physical health* status as NED, which is doctor-speak for **No Evidence of Disease**. The same acronym can be applied to *financial health*: **No Evidence of Distress**. Financially healthy people *with financial well-being* are comfortable in the present (e.g., paying bills and freedom to make choices) and on track for a secure future (e.g., *resilience* to absorb "shocks" and savings for retirement and other goals).

Financial health gives people options, opportunity, and the capacity to bounce back from life's inevitable challenges. Like unemployment or disability or a car breakdown...or breast cancer.

### BLOG POSTS BY CATEGORY

- Network News
- Child Care
- Community Capacity Building
- Family Development
- Family Transitions
- Military Caregiving
- Network Literacy
- Nutrition and Wellness
- Personal Finance
- Uncategorized

### ARCHIVES

Select Month

### CONNECT AND LEARN



OCTOBER 31, 2017 POSTED BY MOLLY HERNDON

## Money Moment: Preparing Financially for a Baby

By Dr. Jennifer Hunter



Dr. Jennifer Hunter

Welcome back to Money Moment, with Dr. Jennifer Hunter.

If you are expecting a baby, congratulations are in order! Preparing for your little one's arrival is an exciting time that requires a lot of decision making. These decisions range from which baby gear to buy, to child-care arrangements. By now you have probably realized that each of these decisions comes with a price tag. To make the most of your pregnancy and the upcoming arrival of your

baby, it is a good idea to make financial preparations your top priority. In this episode, we discuss financial considerations that you should keep in mind while preparing for the baby's arrival.



**PERSONAL FINANCE**  
Military Families Learning Network



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# Social Media



**MFLN PersonalFinance**  
@MFLNPF Follows you

Strengthening and building financial management capability and education of Personal Financial Management Program Managers (PFMPs) who serve military families.

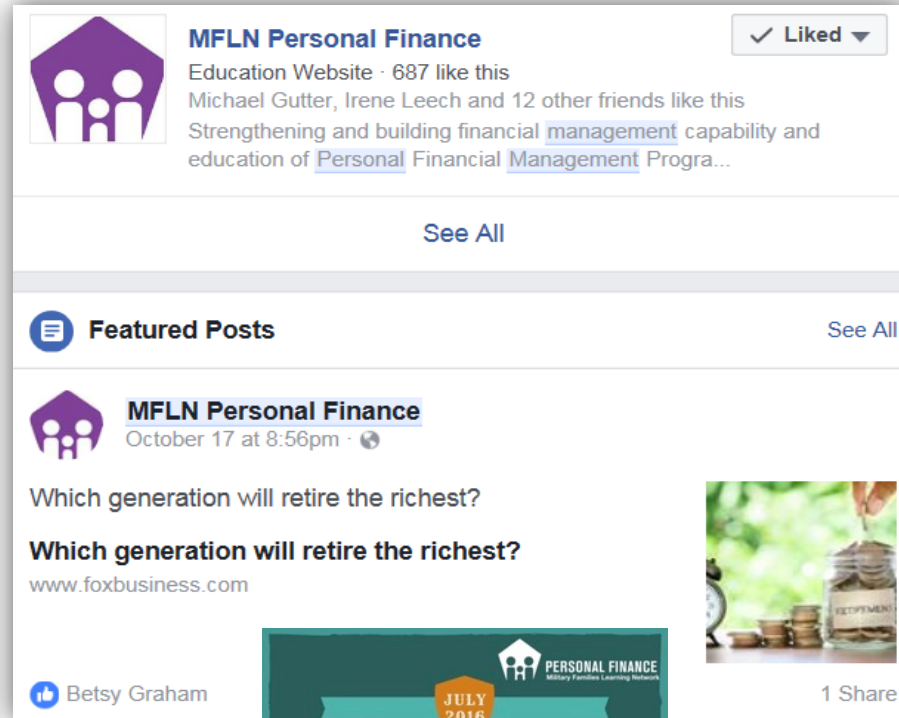
[militaryfamilies.extension.org](http://militaryfamilies.extension.org)  
Joined July 2011

Tweets: **5,194** | Following: 354 | Followers: 628 | Likes: 207 | Lists: 2

**Tweets** | Tweets & replies | Media

**MFLN PersonalFinance** @MFLNPF · 2h  
What's the price on convenience?  
[militaryfamilies.extension.org/podcast/money-...](http://militaryfamilies.extension.org/podcast/money-...) #MoneyMoment #MFLN

**MONEY MOMENT**  
Money Moment: The Price of Convenience  
Today's marketplace of goods and services recognizes the high value that individuals place on time, understanding that consumers will often pay more for



**MFLN Personal Finance** Education Website · 687 like this  
Michael Gutter, Irene Leech and 12 other friends like this  
Strengthening and building financial **management** capability and education of **Personal** Financial **Management** Progra...

See All

**Featured Posts** See All

**MFLN Personal Finance**  
October 17 at 8:56pm · 🌐

Which generation will retire the richest?  
Which generation will retire the richest?  
[www.foxbusiness.com](http://www.foxbusiness.com)

Betsy Graham

1 Share



**JULY 2016**

**30 DAYS OF SAVING**

\$ \$ \$

JOIN #MFLNPF IN JULY AND SAVE \$100 IN 1 MONTH  
SHARE YOUR SAVINGS GOAL @MFLNPF OR ON FACEBOOK AT MFLN PERSONAL FINANCE



**PERSONAL FINANCE**  
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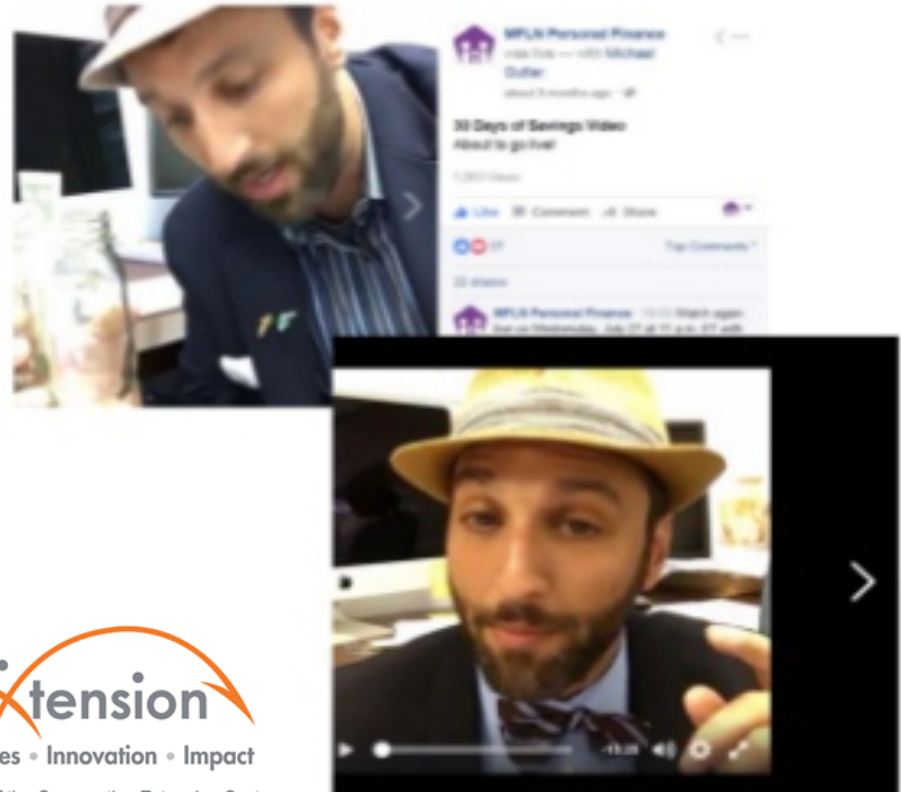


# Facebook Live



## Facebook Live

<https://www.facebook.com/search/top/?q=mfln%20personal%20finance>



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# eXtension YouTube Channel

Includes archived webinars and YouTube Live video chats:  
[https://www.youtube.com/channel/UCVU\\_O8Cq313tXCZ5RJBMyMw](https://www.youtube.com/channel/UCVU_O8Cq313tXCZ5RJBMyMw)

The screenshot displays the YouTube channel page for eXtension Personal Finance. At the top, there is a search bar and navigation tabs for Videos, Playlists, Channels, and About. The main content area features several video thumbnails:

- America Saves Week 2018** by Lindsay Ferguson, Outreach Manager. Duration: 49:26. 11 views, 3 weeks ago.
- Investing for Retirement: Plans and Pitfalls** by eXtension Personal Finance. 29 views, 3 months ago. Duration: 59:18.
- Financial Considerations for Disaster Planning, Response, and Recovery** by eXtension Personal Finance. 24 views, 4 months ago. Duration: 53:44.

Below these is a section titled "Personal Finance Webinar Recordings" with four thumbnails:

- America Saves Week 2018** (49:26)
- Using a Collaborative Framework To Develop a Successful ...** (54:16)
- Financial Considerations for Disaster Planning, Response, an...** (53:44)
- Principles for Effective Financial Education** (1:00:26)

At the bottom, there is a section for "Personal Finance YouTube Live Events and Twitter Chats" showing four live video thumbnails with durations ranging from 59:00 to 1:00:55.



# Starting Over After Foreclosure

Developed by Michigan State University Extension:  
<http://msue.anr.msu.edu/program/mimoneyhealth/startingover>

The screenshot shows the Michigan State University Extension website. The header includes the MSU logo and the word 'EXTENSION' in large green letters. A search bar is located in the top right corner. A left-hand navigation menu lists various topics under 'MI Money Health', including 'Contact Us', 'Online Learning', 'Financial Health Survey', 'Money Decisions', 'Spending Plans', 'Credit and Debt', 'Saving and Investing', 'Homeownership', 'Homeownership and Credit', 'Beware of Scams', and 'Foreclosure'. The main content area is titled 'Starting Over After Foreclosure' and features a video player with a play button and a green dollar sign icon. Below the video, there is a paragraph of text describing the 'Starting Over After Foreclosure Toolkit'. Three PDF resources are listed with red underlines and document icons: 'Getting a Fresh Start After Foreclosure (pdf)', 'Reimagining Your Future: What Direction Do You Want to Go? (pdf)', and 'Assessing Your Financial Situation (pdf)'. Each PDF link is followed by its page count and a brief description of its content.

MICHIGAN STATE UNIVERSITY  
**EXTENSION** Michigan State University Extension helps people improve their lives by bringing the vast knowledge resources of MSU directly to individuals, communities and businesses.

Search...

MI Money Health

- Contact Us
- Online Learning
- Financial Health Survey
- Money Decisions
- Spending Plans
- Credit and Debt
- Saving and Investing
- Homeownership
- Homeownership and Credit
- Beware of Scams
- Foreclosure

## Starting Over After Foreclosure

Starting Over After Foreclosure...

Getting Prepared, Getting Organized

Our university-backed, unbiased *Starting Over After Foreclosure Toolkit* offers research-based tools and resources to homeowners who have experienced foreclosure. Accessible and easy to read, this toolkit helps Michigan residents understand their situation both emotionally and financially and is offered online for free. You don't have to read them in order from start to finish (although you could)!

[Getting a Fresh Start After Foreclosure \(pdf\)](#)  
(11 pages)  
Learn how foreclosure affects your finances and what it takes to rebuild. Identify family strengths to get the job done.

[Reimagining Your Future: What Direction Do You Want to Go? \(pdf\)](#)  
(17 pages)  
Identify your family values, discover and create good coping skills, learn to communicate and problem-solve.

- Worksheets: Sources of Stress, Financial Dreams, SMART Goals
- Checklist: How Stress Affects You
- Handouts: Why Don't They Listen?, How to Fight Fairly

[Assessing Your Financial Situation \(pdf\)](#)



# Recovery After Disaster

- Developed by University of Minnesota Extension:  
[www.extension.umn.edu/family/disaster-recovery/moving-towards-recovery/recovery-after-disaster/](http://www.extension.umn.edu/family/disaster-recovery/moving-towards-recovery/recovery-after-disaster/)
- Recovery After Disaster Toolkit (PDF Document):  
[www.extension.umn.edu/family/disaster-recovery/moving-towards-recovery/docs/nss/financial-toolkit-nss.pdf](http://www.extension.umn.edu/family/disaster-recovery/moving-towards-recovery/docs/nss/financial-toolkit-nss.pdf)

The screenshot shows the University of Minnesota Extension website. The header includes the logo and the text 'UNIVERSITY OF MINNESOTA EXTENSION' with a search bar. A navigation bar lists categories: AGRICULTURE, COMMUNITY, ENVIRONMENT, FAMILY, FOOD, GARDEN, YOUTH, and ABOUT. The main content area is titled 'Disaster Recovery' and features a breadcrumb trail: 'Extension > Family > Disaster Recovery > Moving Towards Recovery > Recovery After Disaster: The Family Financial Toolkit'. There are links for 'Print', 'Email', and 'Share'. A sidebar on the left contains links for 'Disaster Recovery Home', 'Getting Help Today', 'Coping With Stress', 'Moving Towards Recovery', 'Recovery After Disaster' (highlighted), 'Helping Families Recover After Disaster', 'Financial Recovery After Disaster Videos', and 'Contact Disaster Recovery'. Below the sidebar is a search box for 'Disaster Recovery'. The main content area has a sub-header 'Moving Towards Recovery' and a large heading 'Recovery After Disaster: The Family Financial Toolkit'. Below the heading is a paragraph: 'Are you looking for resources to help the families you work with to recover financially after a disaster? If so, this resource is for you!'. This is followed by a paragraph: 'This Recovery After Disaster: The Family Financial Toolkit is a comprehensive resource that offers strategies and provides tools that can help you (or the families you work with) move along the road towards financial recovery. The tools provided in this toolkit will help you (or the families you work with) make decisions that are best for your family. Use the individual units or the entire toolkit as your situation requires.' To the right of this text is a graphic of four interlocking puzzle pieces in red, blue, green, and yellow, each with text: 'using key strategies', 'getting started', 'understanding finances', and 'securing housing'. Below the graphic is the text 'Putting your financial recovery puzzle together'. At the bottom of the main content area are links: 'Full Versions | Individual Toolkit Units | Additional Toolkit Resources | The Toolkit in Action | Related Video Series'.

# Small Steps to Health and Wealth™

- Developed by Rutgers Cooperative Extension (NJ)
- Integrates health and personal finance topics
- Focus on changing behavior
- Small Steps to Health and Wealth web site: <http://njaes.rutgers.edu/sshw/>

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Information about...  
Commercial Agriculture  
Environment & Natural Resources  
Fisheries & Aquaculture  
Food, Nutrition & Health  
Home, Lawn & Garden  
Youth, Community & Economic Development

**Serving New Jersey**  
Find your [Cooperative Extension county office](#), your first stop for information and assistance in NJ.

**Need More Help?**  
We have trained professionals in many different subject areas.  
[Send us your question!](#)

**Get Connected**  
f t y r +

« Back to: The Financial Aspects of Health

## Small Steps to Health and Wealth™

Rutgers New Jersey Agricultural Experiment Station (NJAES) Cooperative Extension's major health finance initiative is *Small Steps to Health and Wealth™*. This program is designed to motivate consumers to implement behavior change strategies that simultaneously improve their health and personal finances.

Small Steps to Health & Wealth™...a national Cooperative Extension Program

**Watch on YouTube**  
Flash-embedded videos are no longer supported, but you can still watch this video on YouTube.

[WATCH ON YOUTUBE](#)

**Monthly Messages**

- Monthly Finance Message: [Year-End Financial Self-Assessment Tools](#)
- Monthly Health Message: [Tips for Coping with Holiday Stress](#)

**Assessment Tools**

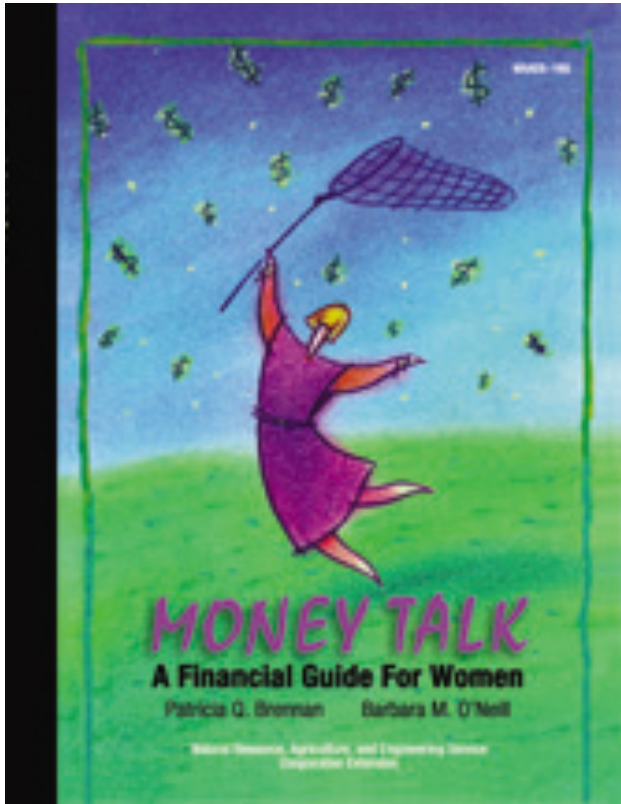
- [Personal Health and Finance Quiz](#)

**Book**

Small Steps to Health and Wealth™  
NEW JERSEY

Excellence in Financial Literacy Education  
**EIFLE**

# Money Talk: A Financial Guide for Women



Order Books: PALS Publishing (Cornell University):

[http://palspublishing.cals.cornell.edu/nra\\_order.taf?](http://palspublishing.cals.cornell.edu/nra_order.taf?)

[\\_function=detail&pr\\_id=204&\\_UserReference=D9E6BB3087FF19635AAA7D81](http://palspublishing.cals.cornell.edu/nra_order.taf?_function=detail&pr_id=204&_UserReference=D9E6BB3087FF19635AAA7D81)

Downloadable Chapters (Money Talk Blog):

<http://moneytalk1.blogspot.com/2018/02/4th-edition-of-money-talk-financial.html>

# Extension Support: National Programs

## America Saves Week



**February 26-March 3, 2018**  
[americasavesweek.org/sign-up](http://americasavesweek.org/sign-up)

Monday: **Save with a plan**  
Tuesday: **Save the easy way...automatically**  
Wednesday: **Save for rainy days**  
Thursday: **Save to retire**  
Friday: **Save the extra**  
Saturday: **Save as a family**

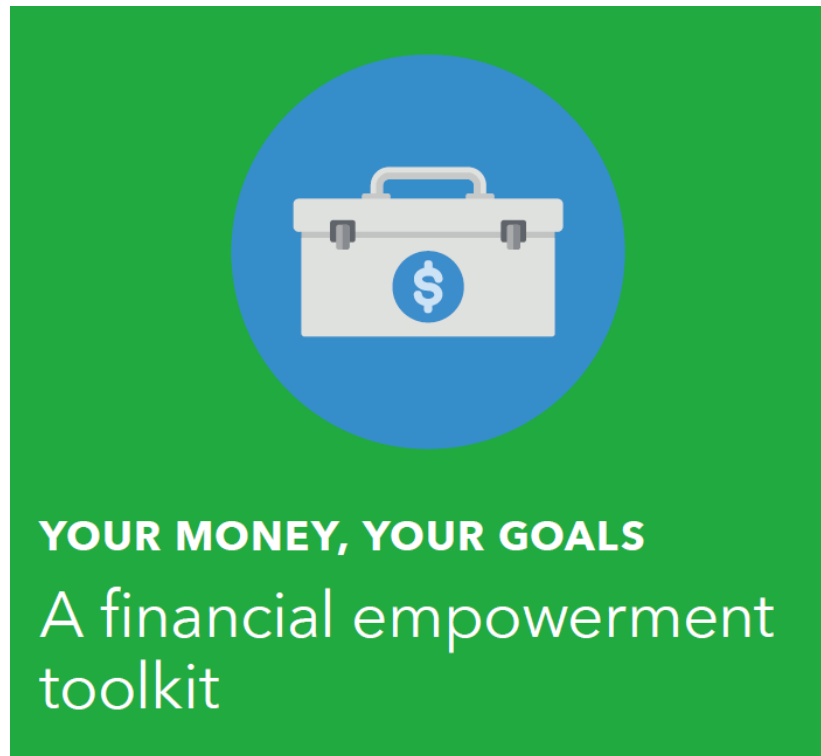
## Money Smart Week

**MONEY SMART WEEK®**  
**APRIL 21-28, 2018**



# Your Money, Your Goals

- CFPB program; 17 states participate in YMYG:  
CA, CT, DE, FL, IA, IN, KS, ND, NC, OH, MD, MI, MN, MO, MS, TX, VA
- Contact Person: Jennifer Abel: [jabel@vt.edu](mailto:jabel@vt.edu)



# Solid Finances Webinars

Montana State University and Partners:

<http://www.msuextension.org/solidfinances/pastrecordings.html>

The screenshot shows the 'Solid Finances' webpage. At the top left is the Montana State University logo with '125 YEARS' and a search bar. The main header features the 'Solid Finances' logo in large blue letters, with a stylized sun icon in the 'O'. Below the logo is a yellow horizontal line. The page is divided into three columns. The left column contains a navigation menu with links for 'Solid Finances Home', 'Organizers', 'Webinar Schedule', and 'Past Recordings and Resources'. Below this is an 'Organizers:' section listing 'Joel Schumacher' (Montana State University Extension, 406-994-6637) and 'Carrie Johnson' (North Dakota State University Extension, 701-231-8593). The middle column has a 'Welcome to Solid Finances!' section, followed by a paragraph explaining the program's purpose, a link to the full schedule, registration instructions, and a link to past recordings. The right column is titled 'Upcoming Webinars:' and lists two events: 'Jan 17 Asset Allocation' and 'Jan 24 Index Funds', both presented by Joel Schumacher.

**Solid Finances Home**  
Organizers  
Webinar Schedule  
Past Recordings and Resources

**Organizers:**  
**Joel Schumacher**  
Montana State University Extension  
406-994-6637  
Email Joel  
**Carrie Johnson**  
North Dakota State University Extension  
701-231-8593  
Email Carrie

MSU Extension / Solid Finances

# SOLID FINANCES

**Welcome to Solid Finances!**

Solid Finances is designed to give you the tools to help you achieve your financial goals. Solid Finances does this by offering free webinars on topics ranging from investments to money management to estate planning and everything in between. Solid Finances doesn't sell anything or promote any specific products or services.

The full schedule of this year's series is available [here](#).

To participate in the webinar series, you will need to register. If you have participated in Solid Finances in a past year, please register [here](#). If you are new to the series, please register [here](#).

Recordings of Solid Finances webinars from prior years are available for your viewing at any time by selecting "[Past Recordings and Resources](#)"

**Upcoming Webinars:**

**Jan 17** **Asset Allocation**  
*Presenter:* Joel Schumacher, Montana State University Extension

**Jan 24** **Index Funds**  
*Presenter:* Joel Schumacher, Montana State University Extension



# University of Florida/IFAS Webinars

Personal finance and health/nutrition topics:

<https://www.youtube.com/playlist?list=PLOHNu9vGpEFCtQFgVTQrLmeMrUIXHIDeX>

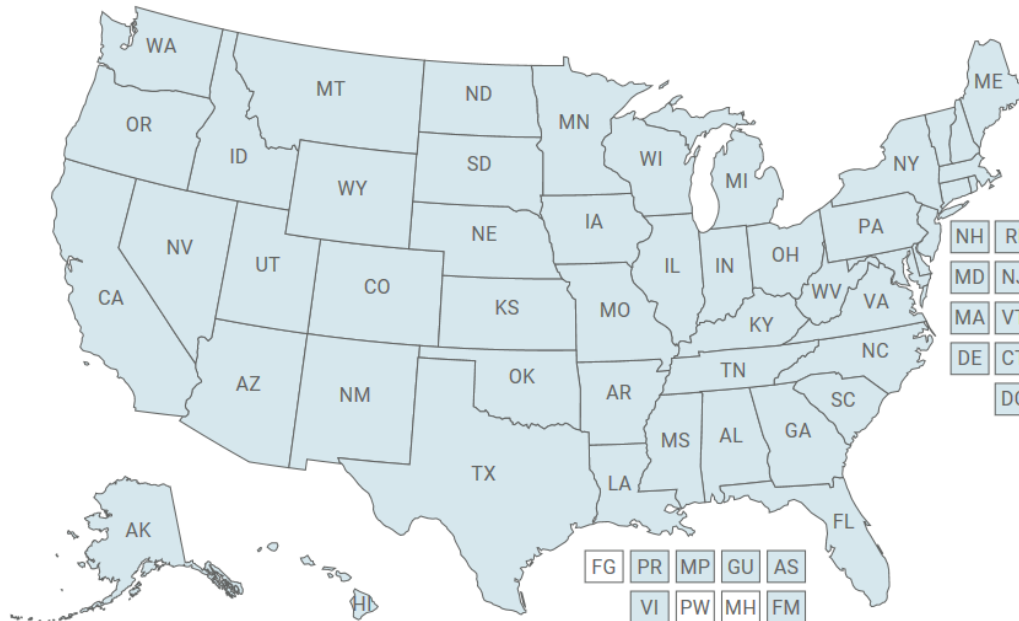
The image shows a screenshot of a YouTube channel page for 'UF/IFAS Extension Hillsborough County'. The channel banner features various icons related to education, health, and environment, along with the logos for the University of Florida and Hillsborough County. The channel name is 'UF/IFAS Extension Hillsborough County' and it has 34 subscribers. The 'Playlists' tab is selected, showing a playlist titled 'Personal Finance' with 21 videos and 282 views, last updated on August 8, 2017. The playlist includes three video thumbnails and titles:

- 1. Webinar: Talking to Children About Money (2011-11-03) by UF/IFAS Extension Hillsborough County (49:29)
- 2. Webinar: Personal Finance Questions, Realities Myths (2015-02-26) by UF/IFAS Extension Hillsborough County (1:07:48)
- 3. Webinar: Credit Myths Realities (2015-05-07) by UF/IFAS Extension Hillsborough County (1:02:43)

# Connect with Cooperative Extension Online or in Person

## State Contact List:

<https://nifa.usda.gov/land-grant-colleges-and-universities-partner-website-directory>



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**COOPERATIVE  
EXTENSION**

*Extending Knowledge, Changing Lives*

State

- Any -



Type

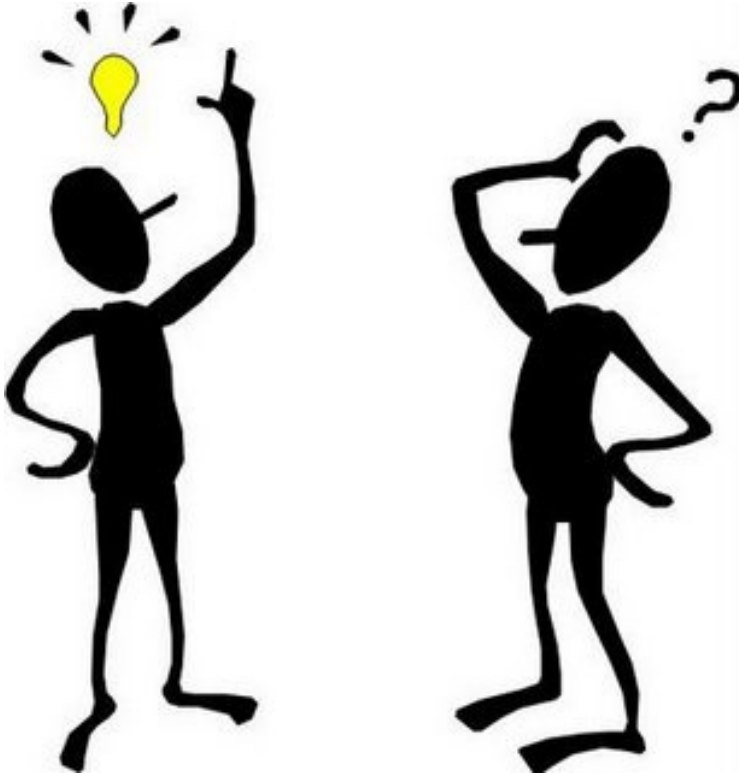
- Any -



APPLY



# Comments? Questions?



[oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

@moneytalk1 on Twitter

# Evaluation and Continuing Education Credits/Certificate

**MFLN Personal Finance is offering 1.5 credit hours for today's webinar.**

**Please complete the evaluation and post-test at:**

[https://vte.co1.qualtrics.com/jfe/form/SV\\_6MCdcyMkWv1uG0Z](https://vte.co1.qualtrics.com/jfe/form/SV_6MCdcyMkWv1uG0Z)

**Must pass post-test with an 80% or higher to receive certificate.**

# Personal Finance Upcoming Event

## Entrepreneurial Opportunities for Military Families

Date: **Tuesday, April 17, 2018**

Time: **11 a.m. ET**

Location: **[learn.extension.org/events/3265](http://learn.extension.org/events/3265)**

**For more information on MFLN Personal Finance go to:**  
**[militaryfamilies.extension.org/personal-finance](http://militaryfamilies.extension.org/personal-finance)**



# MILITARY FAMILIES LEARNING NETWORK

**Find all upcoming and recorded webinars covering:**

Personal Finance  
Military Caregiving  
Family Development  
Community Capacity Building  
Family Transitions  
Network Literacy  
Nutrition & Wellness

[militaryfamilies.extension.org/webinars](http://militaryfamilies.extension.org/webinars)

U.S. DEPARTMENT  
OF DEFENSE

