

In January and February 2020, a total of 83 Extension professionals from across Kansas worked together in a cross-disciplinary effort to deliver a farm financial series which addressed the grand challenges of global food systems, health, and community vitality. The series focused on ways to improve farm finances and how each farm produces food that reaches the global food system. Farm success is important to the state's rural economy and ultimately local community's vitality. The focus on mental health, along with creating a local network in which participants could discuss sensitive topics, was an important focus.

Extensive marketing through newspapers, email listservs, newsletters, websites / social media, radio and even flyers was done. In all, there were 32 host sites for the program which had a total of 685 participants! The series consisted of four sessions (one night a week for four weeks). Topics included Farm Recordkeeping, Balance Sheets, Income Statement, Cash Flow, and Goal Setting. While the program was titled *Farm Financial Skills for Kansas Women in Agriculture* to target as USDA defined underserved demographic, the series was open to anyone and did attract several male participants.

Funded as part of a \$50,000 North Central Extension Risk Management Education grant, the series was set apart from traditional programs by a mixture of statewide and local presenters and the collaboration with a large number of agents across the state. The financial concepts were taught from the main Manhattan campus and broadcast to each location via Zoom Conference and Microsoft Teams. Then the host agents acted as facilitators to assist participants in networking and completing hands-on activities to reinforce the financial concepts presented.

At the end of the series, participants received a farm financial book which reinforced the topics that were taught through the series. A farm calendar was also given to participants. The calendar was meant to be a tool to help farm families organize their financial responsibilities throughout the year and highlighted important dates, such as FSA and crop insurance deadlines and USDA report dates.

Along with the financial information, specialists in the area of Family and Consumer Sciences developed presentations on Mental Health and Family Living Expenses which were given by local experts at the individual locations. These presentations led participants to have group interaction time and a way to network around common struggles in their everyday life.

The series was approved by Kansas Farm Service Agency (FSA) and, as a result, 70 people satisfied the financial education requirement for FSA loans. The material was developed by campus experts with input from an Advisory Committee across Kansas. Many on the Advisory Committee then hosted locations, facilitated the activities locally, presented the local material, and led discussions on these sensitive topics. Several agents reported that their groups bonded and have become local support groups for each other.

The written post survey (n = 520) done on-site at the end of the last session showed that over 95% of participants in the 4-part series ranked the material as "Valuable" or "Very Valuable". All

participants showed an increase in their level of knowledge for keeping quality farm records and putting together and assessing balance sheets, income statements, and cash flow statements. Over 87% of participants stated they plan to develop a balance sheet for their farm business every year, over 75% stated they would develop an income statement and cash flow statement every year, and 63% plan to make a family living budget.

The 6-month follow up email survey (n = 193) revealed that 75% of the respondents had accomplished one to three items from the Personal Action Plan they developed during the program. Another 19% implemented four or more action items.

Some of the participant's comments included:

- I've stayed on top of our finances since the class and it no longer stresses me out to the degree it used to.
- I would say that my relationship with my husband improved in some areas. He doesn't feel that he is in it alone and that he can have open discussions with me about finances and crop production in general.
- I have done financial statements, etc. for bankers for many years. However, this program instilled in me the importance of understanding and studying my information more.
- Participation in the series has bolstered my confidence in the most important aspects of running a business of any kind.
- The information I learned in this series of classes really helped me not make a total mess of our record keeping this year and helped with cost projections so much!

The key that made this program overwhelmingly successful was the model of high-level relevant material and activities put together for the locations. The host sites worked together to promote the series to their surrounding communities, helped participants sign up, organized and, in some cases, prepared meals for participants, and made them feel comfortable attending and willing to discuss topics at their locations.

The agents involved at the local level were highly valuable to the success of this program, but we would be remiss if we didn't mention that the local office professionals also played a large role. Originally, the goal was for 200 people to attend with the material to be sent from campus, but, when nearly 700 people signed up, the material printing was shifted to the locations. The local offices took this in stride in support of the beneficial programming. They printed the material weekly and made sure participants had everything needed for each night of the series. This truly was teamwork in action.

Reaching 32 host sites required some creativity with technology in the delivery of the program. Many used Microsoft Teams to house program information and communicate with attendees. Zoom was used to broadcast to each of the host locations. Facilitators were able to chat back to campus with any immediate feedback or questions. A tile counter was used to communicate with locations to know when to transition to different activities throughout each night's

session. The technologies, along with facilitator communication, made for a program that was easily implemented at each location with minimal difficulties.

Reaching nearly 700 participants through the series required innovation and creativity. The success of the series was co-dependent between the material, program, and series being developed on campus and the execution by the local host sites. This was a productive and efficient way to offer wide-scale programming.

Participants liked the model so well that many were asking for similar type programming to be done again next year. The execution of this program would not have been nearly as successful if any one person on this team would not have been involved.

Farm Financial Skills for Kansas Women in Agriculture was a unique program that had significant demand. In part, the demand spoke to the difficult economic climate in the farming communities as they were very receptive to the information in this program. Meeting this need of Kansas farmers and ranchers would not have happened without this entire team's excellent work on this program. The excellence, leadership, and attention to detail made this a truly useful program with material that has been implemented at the farm level.