

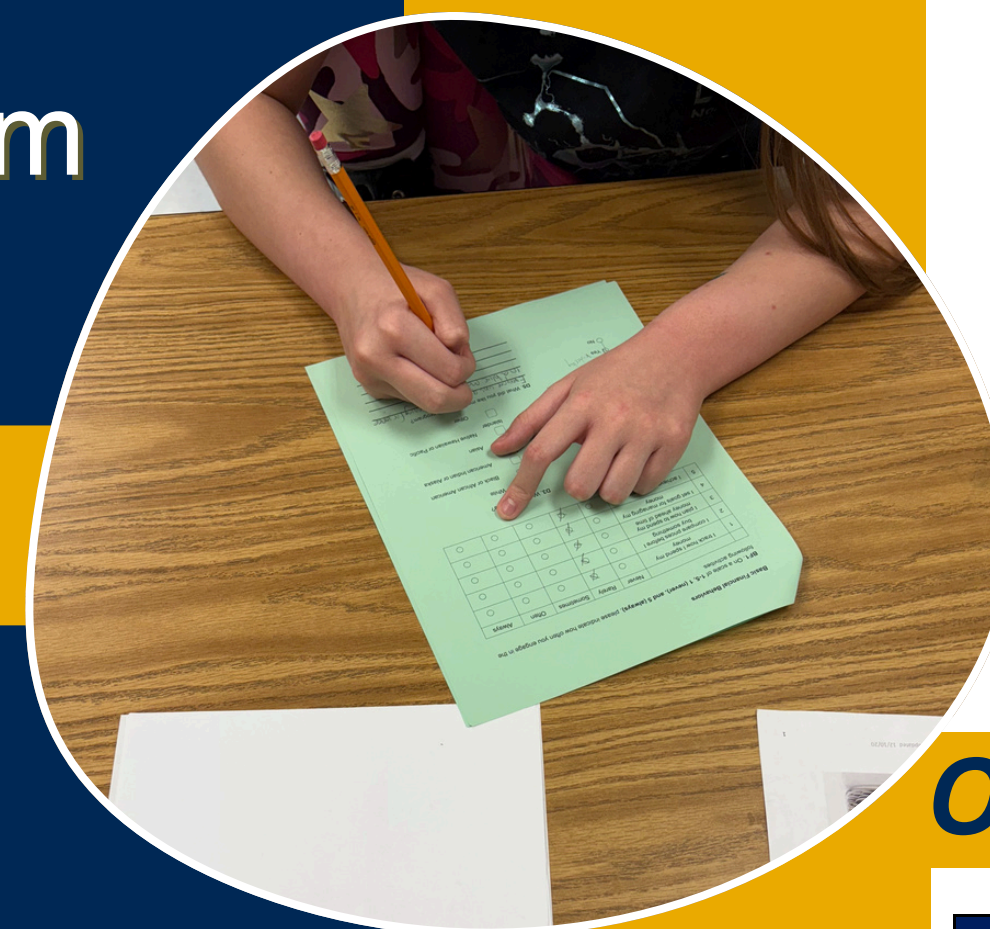


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"This model enables Extension educators the flexibility to adapt to the audience needs, while still achieving valid program impacts."
-Adeola Ogunade, WVU Extension Evaluation Specialist

Background

- West Virginia ranks 44th in financial literacy
- Educators provide programs for diverse audiences in a variety of learning environments
- Full, multi-session curriculum is not always practical



Financial Literacy Curriculum: Next Gen Personal Finance

- Research based, peer reviewed
- Flexible program delivery
- Free, modifiable, training resources
- Meets national standards for Personal Finance Education

Modules

- Saving & Investing
- Credit & Debt
- Basic Finance



One-Stop Tool Shop

Audience	Modules	Paper Surveys		Qualtrics Version
Middle School	All three Modules	Pretest	Posttest	Online survey
	-Savings and Investing	Pretest	Posttest	
	-Basic Finance	Pretest	Posttest	
	-Basic Finance -Credit and Debt	Pretest	Posttest	
	-Savings and investing	Pretest	Posttest	
	-Credit and Debt	Pretest	Posttest	
	-Savings and investing only	Pretest	Posttest	
	-Credit and Debt only	Pretest	Posttest	
	-Basic Finance Only	Pretest	Posttest	

Educator Toolkit Sample (Middle School)

Criteria for Evaluation Development

Establish a flexible evaluation process that allows educators to customize the program for unique circumstances without compromising the integrity of program outcome data.

Educators can customize evaluation tools based on 2 criteria:

- module presented
- audience type (youth vs adult)

Other Applications

- Gardening
- Food preservation
- Agribusiness programs
- Youth leadership experiences

Benefits

- Allows for measuring the same outcomes across audience types.
- Helps to identify outcome variations across audience types.
- Encourages multi-state program implementation and evaluation.
- Allows aggregation of data for a compelling impact statement.

Measurements

- Gauge financial behavior
- Determine financial confidence & knowledge
- Demographics

References

Gagnon & Pettigrew, 2018
Remund, 2010
NextGen Personal Finance, 2023
NGPF Curriculum Design & Development Philosophy