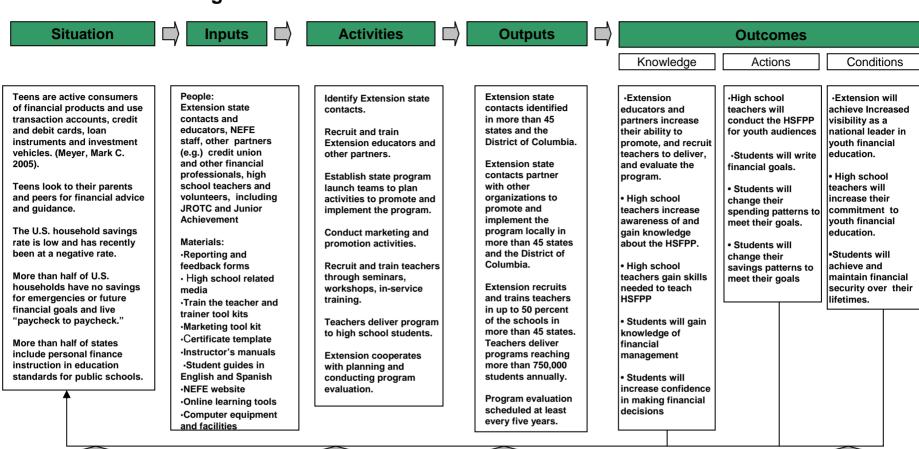
Logic Model of Extension's Work with the NEFE® HSFPP®



ASSUMPTIONS – Financial attitudes and habits develop in youth and impact an individual's financial stability and security over the life cycle. Completing a personal finance course is critical to improving teens' financial knowledge, behavior, and confidence. Partner organizations will continue their strong emphasis on youth financial education.

EXTERNAL FACTORS – Decreased funding; changing institutional commitments and priorities; availability of volunteer and nonprofit participation; changing economic conditions; ability to collaborate with government entities and non-profit partners; societal attitudes;

Prepared by Elizabeth Kiss, Purdue University and Laura Connerly, University of Arkansas, in consultation with Erica Tobe, Michigan State University, November 2007. For more information, visit www.csrees.usda.gov/financialsecurity and www.extension.org/personal finance. Or contact Jane Schuchardt, National Program Leader, ischuchardt@csrees.usda.gov.

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The National Endowment for Financial Education® (NEFE®) launched the 2007 NEFE High School Financial Planning Program® (HSFPP) in early March (see http://hsfpp.nefe.org). The program was delivered to a national network of representatives, including CSREES, who work to ensure the financial well-being of America's youth. Other partners include participating land-grant university cooperative extension services, and the Credit Union National Association (CUNA) and America's Credit Unions. Campus- and county-based Cooperative Extension staff across the country have collaborated with NEFE for nearly twenty years to increase the financial literacy of high school students.

The High School Financial Planning Program, which has reached nearly five million students in all 50 states since its inception in 1984, is a 7-unit curriculum that teaches the basics of money management to young people at a time when they are developing habits and attitudes about money that will influence them for the rest of their lives. This practical and non-commercial program is available at no cost to all high schools throughout the country.

The new HSFPP takes knowledge beyond the classroom by engaging families and financial professionals to help students move from classroom lessons to action in the real world. For example, rather than a student merely knowing what a checking account is, the student and parent might go to a financial institution and set up a checking account for the teen.

The HSFPP offers educators a flexible turnkey program that has been classroom-tested and evaluated regularly. Online resources are updated frequently and information can be integrated easily into additional coursework.

NEFE is an independent, nonprofit foundation committed to educating Americans about personal finance and empowering them to make positive and sound decisions to reach financial goals. To learn more about NEFE, visit www.nefe.org.

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