

Passion for the Gulf Coast Chapter/Extension Project

by Jan Lukens, MBA, CFP, AFC

As we gathered around the flagpole at Ingalls ECU on September 14, 2001, I could feel the passion and commitment rising out of pain and tragedy in our country. Our Chapter/Extension planning group paused to join the rest of the country in prayer and remembrance of the September 11 victims. It was not an easy time to concentrate on future projects. But as we resumed planning for our project to deliver the NEFE High School Financial Planning Program® (HSFPP), there was no mistaking the commitment of our planning group.

This is a project of passion. "Teaching kids how to manage their money" is who we are and what we are all about.



Michelle Manley, membership development specialist for Keesler FCU in Biloxi, Miss., uses the NEFE High School Financial Planning Program in a family dynamics class at Long Beach (Miss.) High School.

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A Chapter/Extension project

It all started at a local chapter meeting of the Mississippi Gulf Coast Chapter of Credit Unions. Tom McWilliams of the Mississippi Credit Union System (MCUS) asked if I would help him present information on HSFPP. I shared the free HSFPP materials, the deplorable statistics on what high-school students know about money and challenged the group to a local financial literacy project. The project would involve distributing the HSFPP throughout South Mississippi. We ended the chapter meeting by listening to real students tell about their misfortunes in money management on videotape. Credit union employees stood in line to volunteer!

The chapter has moved forward with enthusiasm and momentum. The chapter executive committee discussed the initiative and assigned a special HSFPP project committee to lead the charge. I met with the committee to plan the project, which included:

- Target areas and schools,
- A survey of how much the

Extension and individual credit unions had already done in our area,

- A resolution to adopt one school district at a time,
- A commitment to provide a classroom speaker for each unit to every classroom the project adopts,
- Volunteer classroom speaker recruitment guidelines,
- Methods of identifying volunteers to teach certain units,
- A volunteer training plan, and
- A system for ordering HSFPP materials (an important detail for all to achieve proper credit and recognition).

A flexible action plan

Some credit unions in the Gulf Coast Chapter have used HSFPP materials and worked with the Extension before this project. Michelle Manley with the marketing department of Keesler FCU has her own version of unit two enhanced with an interactive check-book management activity. Kathy Scarborough, director of marketing for Ingalls ECU, speaks to numerous Extension audiences about financial planning for women.

Our plan allows for all chapter credit unions and all interested volunteers to participate, regardless of their resources and speaking experience. For example, one chapter member who isn't ready to handle high-school students is a great volunteer recruiter. One of our challenges is to expand our classroom speaker list. We're recruiting credit union employees, members, credit committee and board members, and retired teachers. Working within a chapter means that credit unions that are too small to commit to numerous speaking engagements can still participate.

The chapter planning committee now uses the new HSFPP materials, released in the summer of 2001. The hands-on experiential curriculum fits well with the “block” and “modified block” schedules used in most of Mississippi high schools. We’re now training our classroom volunteer speakers.

Training covers “multiple intelligence theory,” which addresses students’ different learning styles; the four-phase lesson plan design; and the HSFPP’s six units. Unit training involves small groups that actually prepare and present lessons out of the curriculum. Our goal is to have multiple volunteers trained to teach each unit and substitute volunteers in case someone gets sick on an assigned classroom day.

This chapter plan targets one school district at a time. As one

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school program is organized and running smoothly, we move on to reach out to new schools. In some cases, Extension or a credit union has already adopted a school. Most existing programs were absorbed into our new Chapter/Extension project.

Credit for cooperation

The Gulf Coast Chapter/Extension project is a new initiative, but partnerships between credit unions and the Extension are hardly new in Mississippi. MCUS president and

CEO Charles Elliott and Vice President Tom McWilliams have supported joint Extension efforts for decades. They serve on a Mis-

issippi State University Extension advisory board and feature an Extension exhibit at their annual MCUS conference each year. Chevron Pascagoula FCU (www.cpfcuonline.org), Ingalls ECU (www.ingallsecu.org), Keesler FCU (www.kfcu.org), Singing River FCU (www.srfcu.org), Gulf Coast Community FCU (www.gulfcoastcommunityfcu.com), and Gulfport CBC CU all have histories of working side-by-side with Extension agents. Examples include Extension-sponsored events, job fairs, rapid-response teams, and military counselor training.

To be true to its mission, the Extension must deliver unbiased information that meets the needs of local clientele. The HSFPP provides an objective educational curriculum. Credit union chapters and the state league, working with local Extension agents, represent the delivery team. A Chapter/Extension project is a “win-win” everywhere for all; chapters, credit unions, Extension, schools, teachers, students, and communities benefit.

My boss wasn’t referring to lending when he taught me very

The Cooperative Extension Service

The Cooperative Extension Service is an outreach from state universities bringing the results of academic research to the people where they live and work. The Cooperative State Research, Education, and Extension Service (CSREES) is a part of the U.S. Agriculture Department and the federal partner in the Extension System. CSREES provides national leadership to the university-based partners in the states.

A unique characteristic of the Extension System is that it works through university-based, federal, and citizen partners. Cooperation with community partners such as local chapters and credit unions enables Extension to deliver quality educational programs that meet local needs and use local resources. The service-oriented, community-centered approach of both Extension and credit unions makes for an ideal partnership.

early in my Extension career, “Credit is infinitely divisible.” All of us with the Gulf Coast Chapter/Extension HSFPP project can be proud of the collaborative credit our organizations receive by improving the lives of young people. *

Jan Lukens, MBA, CFP, AFC (janl@ext.msstate.edu), is consumer management specialist for Mississippi State University Coastal Research and Extension Center. She provides the Extension’s primary oversight for Chapter/Extension projects. Get information about the HSFPP online (www.cuna.org/data/cu/nefe/hsfpp.html) or via e-mail (pheckman@cuna.com).



Karen Root (left), vice president of administration for Members Exchange CU in Jackson, Miss., Pam Belk, advertising specialist for Keesler FCU in Biloxi, Miss., and Nikita Presley-Brown, senior manager for Quitman/Tri-County FCU in Marks, Miss., work with the state’s credit union league, Cooperative Extension Service, and Jumpstart Coalition to spread financial literacy among area schools.