

by Erica A. Tobe

Successful State Collaborations

Credit union/Cooperative Extension partnerships make sense. Not only are both organizations' missions and goals similar, but partnerships create opportunities for growth and excellence in youth financial education and other educational programs. Emerging partnerships between credit unions and Cooperative Extension offices in sever-

al states can serve as national models. Here are a few examples.

California's collaboration

The University of California Cooperative Extension has worked with the California Credit Union League for several years. One of the statewide projects—Money Talks,

Should I Be Listening?—is an interactive curriculum geared to teaching teenagers important money management skills. The curriculum, which is partially funded through the Richard Myles Johnson Foundation, includes student newsletters, leader's guides, videos, and an interactive Web site (www.moneytalks.ucr.edu). Topics covered currently include: money personality, savings, shopping,

and car costs. In development are newsletters and corresponding materials about food shopping, banking, and credit. The program was a finalist for the Richard Myles Johnson Foundation's Beacon Award.

Local credit unions have also joined with county Cooperative Extension offices to apply for funding from the Richard Myles Johnson Foundation. The foundation, which serves credit unions and their communities in California and Nevada to help build financially sound consumers, has funded financial education programs for military and civilian audiences. Some programs are ongoing.

In addition, Extension and the league jointly conducted train-the-trainer workshops for teachers and credit union staff to implement NEFE's High School Financial Planning Program® (HSFPP).

South Carolina's success

For years, Clemson University Cooperative Extension and the South Carolina Credit Union League have worked together to promote personal financial literacy. Both recognize the proactive, long-term effect that formal and informal education programs



The Virginia Credit Union League, Virginia Cooperative Extension, and the Virginia Council on Economic Education held a training session where volunteers brainstormed ways to prepare for a classroom presentation.



High school educators packed the room at a South Carolina Credit Union League-sponsored workshop to learn about state-mandated personal finance instruction from Nancy Porter of Clemson University Cooperative Extension.



Connie Costello of the University of California Cooperative Extension taught teachers and credit union volunteers how to use the NEFE High School Financial Planning Program.

can have on consumer well-being. The relationship has evolved from its focus on yearly educator workshops on the NEFE High School Financial Planning Program. The organizations share contacts, create alliances with new partners, and explore opportunities.

In 2003, the league and Clemson Extension welcomed the state bar association's participation in its annual educator workshop. This event addressed legal issues behind financial services. Expectations for

Similar missions and goals make credit union/Extension partnerships especially fruitful.

continued teamwork are high, as educators look for ways to meet the state's mandate for personal finance instruction in high schools.

Likewise, the league and Extension helped form the South Carolina Jumpstart Coalition. Both organizations played leadership roles, and their existing relationship strengthened their abilities to meet the statewide financial literacy goals.

Virginia's partnership

A three-way partnership among the Virginia Cooperative Extension, Virginia Credit Union League, and the Virginia Council on Economic Education has effectively introduced the NEFE High School Financial Planning Program throughout the state and recruited volunteers and teachers to teach the curriculum. According to Dawn Lindley, financial literacy

specialist for the Virginia league, "The partnership is pure synergy, as each organization brings the perfect skills to the table. The beautiful part about the partnership: It doesn't feel like any one organization has to shoulder all the responsibility."

Other efforts for partnership include the formation of a state Jumpstart Coalition and the co-promotion of each other's organizations and materials at speaking engagements. According to Lindley, "It's exciting to see a lot of doors opening that will serve our Commonwealth's future generations."

As you can tell, each credit union/Extension partnership is different, based on needs and resources, but all make sense. Partnerships like these can exist in your state as well. If you are interested in learning more, contact Erica Tobe at Michigan State University Extension or Philip Heckman at CUNA. ■

Erica A Tobe, MSW (tobee@msu.edu) is program leader for financial literacy at Michigan State University Extension. Philip Heckman (pheckman@cuna.coop) is CUNA's director of youth programs.



Ismael Munoz of First Financial Credit Union in West Covina, Calif., became familiar with the NEFE program as a result of the efforts of the University of California Cooperative Extension and the California Credit Union League.



Jan Baker, Virginia Cooperative Extension agent for Amherst County, explained a personal finance lesson plan to Ken Lane of American Express and other classroom volunteers.



Sandra Williams (left), manager of Lynchburg Postal Employees FCU, and Katherine Cooper, financial aids counselor at Randolph Macon Womens College, discuss how to involve students in personal finance through role-playing.