



MANAGING in Tough Times

*A Cooperative Extension System
Educational Initiative*



From
“Financial Crisis:
Call To Action”
to
“Managing in Tough Times”

The MiTTNet Story

Summer-Fall, 2008

- Recession/shrinking economy
- Collapsed investment banks
- Bank failures and government takeovers
- Mortgage defaults and foreclosures
- Declining stock prices and home values
- Increased costs for basics such as food and utilities
- Rising unemployment rates
- Credit crunch



Not Just Economics...

- 1 out of 2 families reporting stress about providing for basic needs
- 8 out of 10 families saying economy is a significant cause of stress
- Women reporting more stress than men



American Psychological Association, 2008 Annual Stress Survey

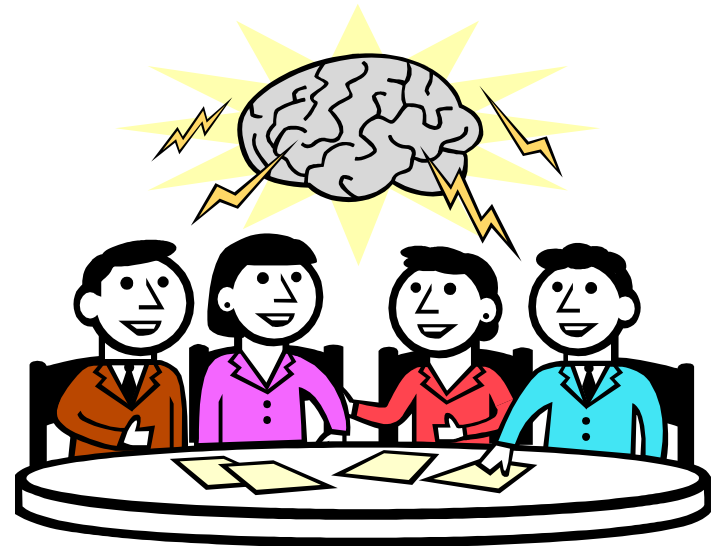
Fall, 2008

- ▶ eXtension Financial Security for All Community of Practice (CoP)
“Managing Money in Tough Times” series
- ▶ Other eXtension CoPs also include information about situation
- ▶ Idea for a coordinated national Extension effort from Dr. Ivory Lyles, University of Arkansas
- ▶ Discussions with others involved in economic/financial program areas to frame this response



January, 2009

- ▶ Call to Action Initiative gathers momentum
- ▶ Individuals join to brainstorm ideas for Initiative
- ▶ Financial Crisis: Extension Call to Action document drafted



February, 2009

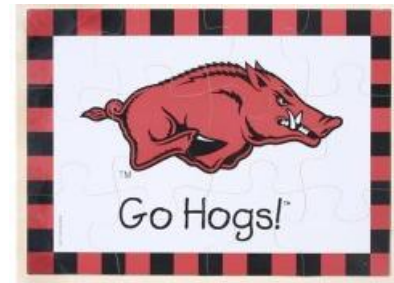
▶ Survey of Extension Directors and Administrators

- ▶ 95% responded that their state was experiencing an economic downturn
- ▶ Challenges for Extension programming included:
 - ▶ Limited FTE's and instructor capacity related to economic/financial education areas
 - ▶ Lack of access to timely training for educators in this area
 - ▶ Limited public awareness of Extension programs related to economic situation



February, 2009 (continued)

- ▶ Proposed Initiative presented at National Extension Directors/Administrators meeting
- ▶ ECOP approves Initiative to address financial situation through Extension System
- ▶ Financial Crisis: Extension Call to Action White Paper drafted
- ▶ Initial steps to create a leadership team and plan for Initiative begins at the University of Arkansas Cooperative Extension Service

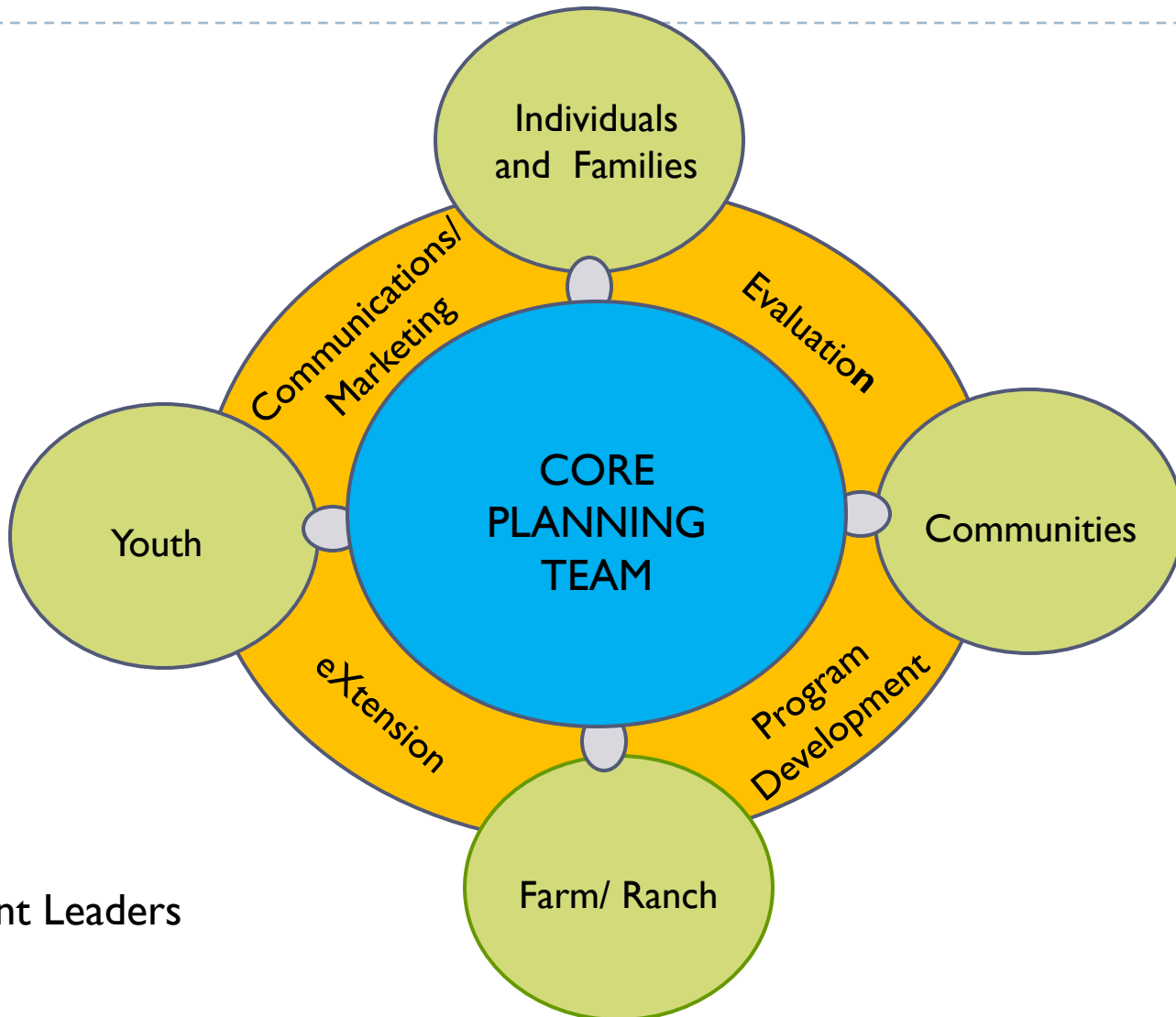


March-April, 2009

- ▶ Initiative Leadership Team formed
- ▶ Grant written and submitted by University of Arkansas to CSREES for Special Needs funds for Initiative planning meeting
- ▶ “Extension Call to Action” becomes “Managing in Tough Times (MiTT)”
- ▶ Work begins to design and organize interdisciplinary MiTT planning workshop
- ▶ Framework for MiTT is developed
- ▶ Target audience is Extension educators

Managing in Tough Times

Extension National Initiative Planning Team



“Managing in Tough Times” Objectives

- ▶ Develop & implement strategy to strengthen Extension’s capacity to address financial & economic information needs that:
- ▶ Create, adapt, deliver and evaluate effective resources using new technology & online methods
- ▶ Increase capacity of Extension educators to better help clientele deal with economic situations
- ▶ Effectively market Extension as a credible source of information & education
- ▶ Develop new materials & utilize existing materials
- ▶ Build on existing partnerships & create new ones

May 8-9, 2009



- ▶ MiTT Planning Workshop in Dallas
- ▶ 36 participants representing 24 Land-Grant universities CSREES and Extension-based organizations
- ▶ Developed MiTT strategies based on content team expertise and resources and MiTT program logic model
 - ▶ MiTT Team Leaders :
 - ▶ Nancy Porter, Clemson U. - Individuals and Families
 - ▶ Bo Beaulieu, SRDC - Communities
 - ▶ Bob Craven, U. of Minnesota - Farm and Ranch
 - ▶ Claudia Mincemoyer, Penn State – Youth
 - ▶ MiTT Program Logic Model

“MANAGING IN TOUGH TIMES” LOGIC MODEL WORKSHEET

SITUATION:

The national financial and economic crisis is reaching into all corners of our economy. Few are exempt from the stresses and losses of this crisis. Unemployment is rising; consumer purchases are down; consumer credit is tightening up; investment in new business is drying up; retirement and investment accounts are diminished and business failures are abundant. The personal, family, business and community stresses are at unprecedented levels. Many people are at a loss for appropriate responses. The global nature of the financial crisis will impact all Americans in one way or another. Addressing and dealing with this crisis is truly a special need of national significance.

PRIORITIES:

The Cooperative Extension System is positioned to provide research-based educational programs and resources that can help our clientele to address the financial crisis. As the educational outreach arm of the states' land-grant universities, Extension is positioned to deliver timely and unbiased information that is crucial in guiding the development and implementation of locally-driven, place-relevant solutions to our country's financial and economic crisis for individuals and families, farm and ranch businesses, communities and youth.

INPUTS	OUTPUTS		OUTCOMES		
	Activities	Participants	Short-term	Medium-term	Long-term
1. eXtension CoPs * 2. MiTT CoP & Wikis 3. CSREES resources * 4. MiTT members 5. Subject Matter Experts * 6. eXtension personnel 7. Content Developers/ Sources * 8. Existing content resource centers/ organizations * * The different MiTT teams will identify specific subject matter sources and SME's	1. Create and maintain eXtension MiTT directory 2. Develop MiTT Website (ala CYFERNet) 3. Identify MiTT content /issue areas 4. Identify Subject Matter Experts 5. Identify suitable resource content for MiTT 6. Identify gaps in content areas and evaluation tools 7. Develop content and evaluation tools to fill gaps	1. Extension Educators 2. Academic faculty with split appointments 3. Subject Matter Experts 4. MiTT Team Members	1. Ability of Extension educators, SME's to access and utilize MiTT resources 2. Increased subject matter knowledge of Extension educators 3. Increased knowledge of MiTT resources, services and tools	1. Implementation by Extension educators of MiTT resources in educational programs 2. Increase in MiTT resources for Extension educator use 3. Number of clientele utilizing MiTT services and tools. 4. Increase in the number of educational programs conducted in MiTT issue areas	1. Extension quickly responds to emerging and dynamic MiTT issues 2. The Cooperative Extension System public value is increased as a result of MiTT efforts

May-July, 2009

- ▶ MiTTNet is created
 - ▶ Based on CYFERNet Framework
 - ▶ Created with eXtension technical support
- ▶ MiTTNet teams and authors identify and enter MiTTNet resources
- ▶ Preparations by Leadership Team for national rollout of MiTTNet

July 30, 2009

- ▶ MiTTNet Rollout
- ▶ Presentation to ECOP Program Committee in Minneapolis
- ▶ National MiTTNet Webinar
 - ▶ 165 participants
 - ▶ Recording of rollout Webinar available online at:
<http://connect.extension.iastate.edu/p78987985/>

What Does MiTTNet Look Like?

MANAGING in Tough Times

*A Cooperative Extension System
Educational Initiative*



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Managing in Tough Times National Extension Initiative

Whether the target audience for your Extension educational programs is individuals/families, farm/ranch operators, communities, or youth, you likely are being asked to provide help to those affected by economic challenges. This national Extension initiative, Managing in Tough Times (MiTT), is designed to help educators provide relevant, community-based educational programs across the nation to complement what is already available at www.extension.org. MiTTNet is a searchable directory of existing Extension programs and materials relevant to managing in tough times. It is organized by critical issues facing target audiences.

eXtension links:

www.eXtension.org

[financial crisis
information on
eXtension.org](#)

[Login to enter resources](#) [Get your eXtension ID](#) 

You are in: » MiTTNet Home



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[Login to enter resources](#) [Get your eXtension ID](#) 

MiTTNet - Managing in Tough Times

MiTTNet - Managing in Tough Times

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MiTTNet Resource Editor

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There are no pending items for you at this time.

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MiTTNet – Managing in Tough Times


Resource Editor


Resource Entry/Edit

Logged in as: Richard Po

RESOURCE ENTRY

Submit a resource to the MiTTNet Database

Resource ID N/A
Date Entered Today
Date Last Modified Today
Date Expires  2012-08-19


Resource Title  Enter the full title of the resource. Capitalize the first letter of each word.

Authors Enter all the resource's authors. Enter the first name followed by the last name.

Email (primary author) Enter the email address of the resource's primary author.

Institution (primary author) Enter the institution of the resource's primary author.

URL Enter the URL of the resource. A green check mark will appear if the URL is valid. http://

Abstract  Enter a brief description (2-5 sentences) of the document. This short abstract will be displayed along with title and author whenever someone does a search that turns up this resource.

Review Level Select a review level, if known, otherwise leave blank. Unknown / Not Entered

Select the target area that best represents the resource. You may select all categories below.

Categories • Select as many categories as you want. Expand and collapse menus by clicking on the triangles until you get to the appropriate checkbox. Clicking on the check box will select/deselect categories.

Categories selected:
[Hide/Show Category List](#)

- ▶ Community
- ▶ Farm & Ranch
- ▶ Individuals & Families
- ▶ Youth

Resource Origin Select the appropriate setting for the resource being developed within the Cooperative Extension Service or Land-Grant System. Leave blank if unknown.

State Enter the state, territory, or province where the resource was published. Select "Outside the US and Canada" if document was published outside the US or Canada.

Publisher • Enter the name of the publisher.

Date Created Enter the date the resource was created. No format specification.

Copyright Information Enter any copyright information.

Special Ordering Information Enter any special ordering information.

URL for Ordering If there is a special web site for ordering, enter the URL here.

Language You may select more than one, by clicking "add a new language."

Media Format • Select media formats in which the resource is available. You may select more than one, by clicking "add a new media format."

MiTTNet – Managing in Tough Times

Resource Editor

Logged in as:

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Resource Editor

New Resources Report

New in the last

There were 423 new resources in the past 30 days.

ID	Title	Target Audience
827	Improving Board and Organizational Effectiveness: Nonprofit Organization Board and Staff Training for Nonprofit and Faith-Based Organizations	Communit
837	2007-2008 Building Communities Educational Series: Community and Economic Development	Communit
838	A Beginner's Guide to e-Commerce: Easy Tools for Profit	Communit
535	Community Data Tools	Communit
848	Community Development Toolbox	Communit
846	Community Economic Analysis: A How To Manual	Communit
851	Community Economic Development Preparedness	Communit
852	Community Supported Agriculture (CSA) Resource Guide for Farmers	Communit

	A	B	C	D	E	F
1	ID	Title	TargetAudience	EnteredBy	State	DateEntered
2	827	Improving Board and Organizational Effectiveness: Nonprofit Orga	Community	Bo Beaulieu	US	7/28/2009 15:55
3	837	2007-2008 Building Communities Educational Series: Community a	Community	Bo Beaulieu	WI	7/28/2009 16:51
4	838	A Beginner's Guide to e-Commerce: Easy Tools for Profit	Community	Bo Beaulieu	US	7/28/2009 16:58
5	535	Community Data Tools	Community	Bo Beaulieu	ID	7/27/2009 19:21
6	848	Community Development Toolbox	Community	Shannon Lane Turner	IL	7/28/2009 17:46
7	846	Community Economic Analysis: A How To Manual	Community	Shannon Lane Turner	IA	7/28/2009 17:29
8	851	Community Economic Development Preparedness	Community	Shannon Lane Turner	WI	7/28/2009 18:18
9	852	Community Supported Agriculture (CSA) Resource Guide for Farme	Community	Bo Beaulieu	NC	7/28/2009 18:39
10	825	Comprehensive Planning and Citizen Participation	Community	Bo Beaulieu	WI	7/28/2009 15:52
11	540	Connecting Citizens to Strengthen Communities: Understanding So	Community	Bo Beaulieu	ID	7/27/2009 20:02
12	839	Cultural Tourism for Rural Alaska	Community	Bo Beaulieu	AK	7/28/2009 17:05
13	904	Don't Spread Lead: A Do-It-Yourself Guide to Lead-Safe Painting, Re	Community	Joan Bothell	CT	8/12/2009 17:32
14	905	Don't Spread Lead: A Do-It-Yourselfer's Guide to Preventing Lead P	Community	Joan Bothell	CT	8/12/2009 17:38
15	841	e-Commerce as a Strategy for Improving Business Vitality: Lessons	Community	Bo Beaulieu	US	7/28/2009 17:17
16	835	Enhancing Community Entrepreneur Support Networks to Improve	Community	Bo Beaulieu	IA	7/28/2009 16:41
17	542	Enterprising Rural Families: Making It Work	Community	Bo Beaulieu	WY	7/27/2009 20:35
18	826	Entrepreneurship as an Economic Development Strategy	Community	Shannon Lane Turner	WI	7/28/2009 15:54
19	539	Ethnic Marketing: A Strategy for Marketing Programs to Diverse Au	Community	Bo Beaulieu	FL	7/27/2009 19:44
20	832	Finding Help in Tough Times: Managing the Challenges of the 2009	Community	Bo Beaulieu	OR	7/28/2009 16:18
21	853	From Farm to Fork	Community	Bo Beaulieu	NJ	7/28/2009 18:42
22	845	Helping Artisans Reach Global Markets	Community	Bo Beaulieu	US	7/28/2009 17:27
23	255	HUD en Nuevo Mexico (New Mexico)	Community	Fahzy Abdul-Rahman	NM	7/21/2009 19:11
24	843	Indiana's Food For The Hungry	Community	Elizabeth Kiss	IN	7/28/2009 17:22
25	840	Internet Strategies to Improve Farm Business Management	Community	Bo Beaulieu	US	7/28/2009 17:11
26	819	Managing Conflict in Family Business	Community	Bo Beaulieu	MN	7/28/2009 15:26

MiTTNet – Managing in Tough Times

Resource Editor

Viewable Resources by Target Audience

Download Report as CSV →

Target Audience	Count
Community	47
Farm & Ranch	235
Individuals & Families	445
Youth	68

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MITNet - Managing in Tough Times Resource Editor

Resources for State

Select state: Year of entry:

There are 105 total resources in the database from **LOUISIANA**. Currently, 105 of these resources can be found or

[Download Report as CSV →](#)

Title	URL
After a Disaster: A Lesson Plan for Youth Educators in T3 Format	http://www.lsuagcenter.com/en/family home/hazards and threats/publications/after+hurricane+

MANAGING in Tough Times

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Home

Community

Farm & Ranch

Individuals & Families

Youth

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Whether the target audience for your Extension educational programs is individuals/families, farm/r operators, communities, or youth, you likely are be

MANAGING in Tough Times

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You are in: » MITTNet Home » Community

Community

Tough times mean tough decisions for communities. Educational resources and materials focus on building strong, resilient communities aligned with 21st century realities and opportunities.



- + Expanding Civic Engagement
- + Helping Local Government Cope with Change
- + Improving Local Economies
- + Strengthening Community Organizations & Services
- + Understanding Your Community Today

eXtension link
www.eXtension.org
financial crisis information on eXtension.org

Educational Initiative

You are in: » MITTNet Home » Community

Community

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- + Expanding Civic Engagement**
- + Helping Local Government Cope with Change**
- Improving Local Economies**
 - Community-based Strategies
 - Creative Communities
 - Food Systems
 - Regional Innovations
 - Thinking Green
- + Strengthening Community Organizations & Services**
- + Understanding Your Community Today**

eXten
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You are in: » MiTTNet Home » Farm & Ranch

Farm & Ranch

Educational materials and resources focused on helping producers understand their financial situation and options, and to have them comfortable with the decisions they make to address their financial and family situation.



Financial Management

Mediation

Credit

+ Risk Management

+ Marketing

Legal Issues

Employees

Farm Programs

Tax Issues

Enterprise Analysis

Bankruptcy/Foreclosure

Individuals & Families

Many Americans feel stress and anxiety about their financial future and question how they will provide for themselves and their families during economic crises. Straightforward access to timely resources and educational materials help educators deliver programs that increase coping skills, financial stability, and financial success.



- + Bankruptcy
- + Budgeting and Spending
- + Communication
- + Consumer Protection
- + Credit
- + Employment
- + Health
- + Home
- + Relationships/Resiliency
- + Risk Management
- + Saving and Investment
- + Stress Management
- + Taxes

eXtension links:

www.eXtension.org

financial crisis
information on
eXtension.org

Youth

The economic downturn impacts everyone including children and youth. These times can be unsettling for young people as parenting abilities may be reduced and there is potential for family routines and communication to be disrupted. These resources will help educators deliver programs to youth to help them cope in uncertain times and be prepared for their financial futures.

[Basic Living Skills](#)[Communication in Tough Times](#)[Consumer Skills](#)[Entrepreneurship](#)[Ethics in Tough Times](#)[Financial Management](#)[Linking to Community Resources](#)[Problem-solving](#)[Resiliency/Positive Youth Development](#)[Safety \(personal\)](#)[Self-responsibility](#)[Service to Family and Community](#)[Stress Management](#)[Wise Use of Resources](#)[Workforce Skills](#)

eXtension links:

www.eXtension.org[financial crisis
information on
eXtension.org](#)

You are in: » MiTTNet Home » Farm & Ranch

Farm & Ranch

Educational materials and resources focused on helping producers understand their financial situation and options, and to have them comfortable with the decisions they make to address their financial and family

- Financial Management**
- Mediation
- Credit
- + Risk Management**
- + Marketing**
- Legal Issues

- More about "Analyzing Your Business: What do you need to

Assessing Financial & Risk Management Skills

Authors: Don Hofstrand

Description: Financial and risk management skills are a term success of your business. Firms that possess exceptional skills have a long-term focus and are more likely to take advantage of emerging opportunities. How do you assess financial and risk management skills? Use this factsheet to assess your financial and risk management skills.

Ag Decision Maker

File C6-65
March 2008

www.extension.iastate.edu/agdm

Assessing Financial & Risk Management Skills

Financial and risk management skills are essential for the long-term success of your business. Firms that possess human resources with exceptional skills have a long-term focus and are more likely to use their skills to take advantage of emerging opportunities.

How would you rate your financial and risk management skills? They help you focus on preparing financial information, interpreting financial performance, assessing risk exposure, and developing risk management strategies. Use the questions below to assess your financial and risk management skills.

	Unsatisfactory	Weak	Average	Good	Exceptional
1. Prepare and interpret basic financial statements (net worth, cash flow, and income) and use them in business decisions.	1	2	3	4	5
2. Prepare financial information for credit requests.	1	2	3	4	5
3. Monitor financial trends of the farm business.	1	2	3	4	5
4. Compare the financial performance of your business to other similar operations.	1	2	3	4	5
5. Evaluate the profitability and financial feasibility of investment decisions.	1	2	3	4	5
6. Seek ways of reducing the cost of capital.	1	2	3	4	5

Individuals & Families

Many Americans feel stress and anxiety about their financial future and question how they will provide for themselves and their families during economic crises.

Straightforward access to timely resources and educational materials help educators deliver programs that increase coping skills.

+ Bankruptcy

+ Budgeting and Spending

+ Communication

- Consumer Protection

- Consumer Rights
- Fraud
- Identity Theft
- Predatory Practices

- More about "Credit Management"

Current Issues: Warranty Cards, Privacy Notices -- Protecting Consumer Privacy

Authors: Pat Swanson

Description: Consumers can "opt out" of sharing personal information and important numbers while doing business. These guidelines and resources help you protect your personal, medical, and financial history.

- More about "Current Issues: Warranty Cards, Privacy Notices -- Protecting Consumer Privacy"

Cutting Credit Costs: Know Your Credit Rights



Current Issues

Warranty Cards

What's Necessary and
What Isn't?

- ✓ *It is important to return warranty cards to the manufacturer.*
- ✓ *It is only necessary to fill in your name, address, date of purchase, and the product's serial or model number.*
- ✓ *Remember to keep a copy of the cash register*

Privacy Notices

I received a notice in the mail last summer from my financial institution but I didn't understand it and threw it away. Now I find out I could have told them not to sell my name and other personal information. Is it too late to do this?

If you have not taken advantage of the opportunity to “opt out” of having your name and personal information sold by financial institutions, you are not alone. Only a small percentage of individuals notified their bank, credit union, brokerage firm, insurance company or credit card company that the sale of personal information was to be restricted. But it is not too late.

The law behind these privacy notices is the federal Gramm-Leach-Bliley Act of 1999 that requires your financial institution to give you notice of three things:

- 1) the kinds of information it collects about you and how it uses it;
- 2) your ability to prevent the sharing of your customer data with third parties; and

You are in: » [MiTTNet Home](#) » [Youth](#)

Youth

The economic downturn impacts everyone including children and youth. These times can be unsettling for young people as parenting abilities may be reduced and there is potential for family routines and communication to be disrupted. These resources

[Basic Living Skills](#)[Communication in Tough Times](#)[Consumer Skills](#)[Entrepreneurship](#)[Ethics in Tough Times](#)[Financial Management](#)[Linking to Community Resources](#)

EntrepreneurShip Investigation I: Discover the E-Scene

Authors: Diane Vigna, Patricia Fairchild, Charlotte N
Brittany Davidson, Gwen Davidson, Lois Deitsch, De
Shelly Mowinkel, Donna Strabala, Derry Trampe, De
Description: EntrepreneurShip Investigation (ESI) is
and comprehensive curriculum designed for youth,
variety of tools to help participants develop their en
their business niche. Through exciting activities, cas
technology, participants are transformed into buddi

ESI:

EntrepreneurShip Investigation

- [ESI: What is it?](#)
- [Project Partners](#)
 - Krieger Family Foundation
 - University of Nebraska - Lincoln
 - Hometown Competitiveness
 - NetForce
 - Former Congressman Tom Osborne
 - NE Department of Education
 - Other Contributors to ESI
- [No Place Like Home](#)
 - Cost of Living Calculator
- [Purchase ESI Curriculum](#)
- [Entrepreneur Success Stories](#)
- [Recent Events & News Releases](#)
- [ESI Summer Camps](#)
- [Sights & Sounds from the ESI Experience](#)
- [Cool Games & Websites](#)
- [Donate to the ESI Project](#)
- [Sign Up for Updates](#)
- [Additional ESI Resources](#)

About ESI

EntrepreneurShip Investigation (ESI) is an exciting, interactive, and comprehensive curriculum project designed for youth, ages 10-19. ESI uses a variety of tools to help participants develop their entrepreneurial skills and find their business niche. Through exciting activities, case studies and current technology, participants are transformed into budding entrepreneurs!

After completing all levels of the curriculum, youth will have the skills and tools to start their own business, as well as have a completed business and marketing plan – the “road map” to the entrepreneur’s success.

Finally, participants will learn that they can do all of these things without moving to a large city. The ESI curriculum provides an opportunity to reach young people; enabling them to explore opportunities they can create for themselves with the support of their community.



What makes ESI unique?

ESI is truly a pioneer in the field of youth entrepreneurship education for several reasons:

- Developed with four audiences in mind:
 - 4-H Clubs
 - Middle and high schools
 - Youth organizations
 - Community organizations
- Written in partnership with organizations representative of each of the target audiences
- Research-based
- Uses current technology through Web-based activities and interactive CD-Rom

Is accessible and affordable to anyone
 Provides instructions and direction for leaders and teachers through the leader’s guide
 Aligned to school standards for easy classroom use

Purchase ESI Units

[Unit 1](#) | [Unit 2](#) | [Unit 3](#) | [Leader's Guide](#)

Click on one of the following links to complete an evaluation and then download certificates of completion (PDF format):

[Unit 1](#) :: [Unit 2](#) :: [Unit 3](#)

[ESI Business Plan Template](#) (Microsoft Word)



.....
ALL UNITS AVAILABLE
 Click here for and to



.....
View the Slides
 2008 4-H Cam
 Download

Community

Tough times mean tough decisions for communities. Educational resources and materials focus on building strong, resilient communities aligned with 21st century realities and opportunities.



+ Expanding Civic Engagement

+ Helping Local Government Cope with

- Improving Local Economies

- Community-based Strategies
- Creative Communities
- Food Systems
- Regional Innovations

http://mittnet.extension.org/pagelist.php?c=1051

Favorites Managing in Tough Times ...

A Beginner's Guide to e-Commerce: Easy Tools for Profit

Authors: Kimball P. Marshall

Description: The objective of this training is to prepare begin small-scale Internet-based and e-commerce selling to enhance economic growth. Adequate preparation for commerce activities involves first stimulating belief and to use e-commerce to achieve personal goals and providing stories in which similar people have used basic e-commerce home-produced products. As clients recognize the value skills that can be used to produce value-added products

e-Commerce Curricula: Your Guide to Business Online

The National e-Commerce Extension Initiative



A Beginner's Guide to e-Commerce: Easy Tools for Profit

Developed by Kimball P. Marshall

Related SRDC e-Commerce Curricula



A Beginner's Guide to e-Commerce: Easy Tools for Profit

The objective of this training is to prepare and encourage people to begin small-scale Internet-based and e-commerce selling activities as a means to enhance economic growth. Adequate preparation for entering into e-commerce activities involves first stimulating belief and confidence in the ability to use e-commerce to achieve personal goals and provide examples of success stories in which similar people have used basic e-commerce activities to sell home-produced products. As clients recognize the value of their personal life skills that can be used to produce value-added products that could be sold through e-commerce they begin to see the possibility for opportunity. Starting with simple approaches to e-commerce, such as selling on online auction sites is an excellent starting point for the client seeking to generate "extra" money from personal skills.

For Learners

- Self-Paced Lesson

For Extension Educators (and Other Facilitators)

- General Overview
- Facilitation Tools

Newlyweds

Search Advanced Search

MANAGING
in Tough Times
System



Individuals & Families Youth Contact Us

Managing in Tough Times National Extension Initiative

Identify the target audience for your Extension

eXtension links:

www.eXtension.org

[financial crisis](#)

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Home Community Farm & Ranch Individuals & Families Youth Contact Us



Web Images Groups News Local **Appliance**

Newlyweds

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Search

Results 1 - 1 of about

Financial Smart Start for Newlyweds - Family Life

University of Arkansas Division of Agriculture Cooperative Extension Service Arkansas Families - Family Life - Financial Smart Start for Newlyweds. ...

www.umn.edu/google/goto.php?org=mnxt-tt&url=http%3A%2F%2Fwww.arfamilies.org%2Ffar



MANAGING in Tough Times

Financial Smart Start for Newlyweds
**Creating and Sticking
to a Budget**

James P. Marshall, Ph.D.
Assistant Professor -
Family Life

Laura Connerly
Instructor - Family
Resource Management

*The golden rule of budgeting
is to spend less than you earn
and save and invest the rest.*

– UNKNOWN

- **Flexible or variable** – those that vary each week or month like food, transportation and recreation.

Budget Versus Spending Plan

“Budget” is a word that can bring up negative feelings. It is sort of like the word “diet”; it can refer to depriving yourself of things you enjoy. Most financial experts use the term “spending plan,” which is much more indicative of what you are doing. You are planning how you are going to use your money more effectively (and not just recording where the money went).



Unknown Zone

MANAGING in Tough Times

*Cooperative Extension System
Educational Initiative*



- Community
- Farm & Ranch
- Individuals & Families
- Youth
- Contact Us

: » MiTTNet Home



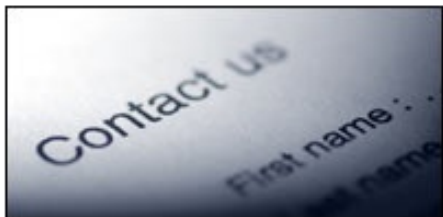
Managing in Tough Times National Extension Initiative

Whether the target audience for your Extension educational programs is individuals/families, farm/ranch operators, communities, or youth, you likely are being

Internet



Contact Us



For help in using the MITTnet web site, or entering resources into the database please contact:

Nick Broady - eXtension

Email: Nick.Broady@extension.org

Phone: 859-323-8461

For information about the Managing in Tough Times National Extension Initiative, please feel free to email any member of the Core Leadership Team listed below:

Audience Target Team Leaders:

Nancy Porter — Individuals/Families
Extension Family Resource Management Specialist
Clemson University Cooperative Extension Service
Email: nporter@clemson.edu

Bob Craven — Farm/Ranch
Director, Center for Farm Financial Management
Extension Economist
University of Minnesota
Email: rcraven@umn.edu

Bo Beaulieu — Communities

eXtension links:

www.eXtension.org

[financial crisis
information on
eXtension.org](#)

MiTTNet Usage

- ▶ 622 Distinct Resources
- ▶ Resources Identified by Subject Type:
 - ▶ Community - 46
 - ▶ Farm & Ranch - 217
 - ▶ Individuals & Families - 445
 - ▶ Youth - 68
- ▶ 4,630 Browsers
- ▶ 765 Different Users (based on IP address)



What's Next?

- ▶ **Additional MiTTNet Resources**
- ▶ **Professional Development Activities**
 - ▶ Webinar for Directors, Administrators, Program Leaders & Communications Leaders, September 15
 - ▶ MiTTNet Team Webinars
 - ▶ E-mails & Updates About MiTTNet Resources
- ▶ **Evaluation**
 - ▶ Process Evaluation
 - ▶ MiTTNet Usage
 - ▶ Impacts on Extension Educators
 - ▶ Impacts on Clientele



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QUESTIONS??

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