

MANAGEMENT & SAFETY

All educational chairmen are expected to work together to integrate their programs of work when possible. This educational focus deals with management of finances, time, etc. and financial planning for the future as well as safety in all aspects of our lives. The chairman should be aware of the following when planning the program of work.

- Promote Family Resource Management including time and money management, Consumer Protection and Rights, Health Care decisions and Community Development;
- Promote safety programs such as:
Home, farm, food, school, business, disaster preparedness, Home First Protection Programs

Materials on these issues are available from County Extension Offices;

- Promote and explore home-based business opportunities; and,
- Develop computer training programs for members.

Some programs available from Extension specialists and County Extension Offices include:

Money Management
Making Your Money Work
Investments
Estate Planning
Retirement Planning
Internet Fraud
Stand Up to Falling
Managing in Tough Times
Small Steps to Health and Wealth

KEHA Management and Safety Chairman – 2016-2019

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MANAGEMENT AND SAFETY PLAN OF WORK 2014-2017

Situation:

KEHA members need to have a better understanding of their finances. They should be knowledgeable about planning for their future as well as retirement needs. Good record-keeping is essential for managing in difficult financial times. Disaster planning, as well as how to replace valuable documents, is essential for everyone. Many changes are happening with health care laws and insurance and we all need to stay abreast of these issues.

Focus: Maximizing Your Dollars in Retirement

Goal: To define and examine practices that maximizes money for retirees

Objectives:

- Identify sources of retirement income.
- Understand fixed and flexible expenses and identify common strategies for tracking flexible expenses.
- Understand the benefits and risks associated with different retirement asset investment products.

Activities:

- Identifying sources of retirement income.
- “Where Did My Money Go” discussion.
- Review “Maximizing Your Dollars in Retirement” handout.
- Review “Financial Situation Scenarios”.
- Complete “Where Does Your Money Go? Spending-Savings Plan Worksheet.
- Publication-Finding Ways to Live on a Reduced Income (FSC5-441).

Lesson: Maximizing Your Dollars in Retirement (FCS5-45)

Focus: Managing Holiday Expenses: How to Reduce Spending to Decrease Financial Stress

Goal: To define and examine holiday budgeting and lower-cost holiday traditions

Objectives:

- To explain key steps in creating a holiday budget that includes clear expectations for travel, food, entertainment and gift-related expenses.
- To identify cost-saving strategies for holidays occurring throughout the year.
- To identify strategies for re-using and making holiday decorations.

Activities:

- Where Did My Money Go?
- The Holidays...Tis the Season to Be Creative
- Decorating on a Budget
- Publication-Managing Holiday Expenses: How to Reduce Spending to Decrease Financial Stress (FCS5-462)

Lesson: Managing Holiday Expenses: How to Reduce Spending to Decrease Financial Stress

Focus: Savvy Sellers and Bargain Hunters: Basic Guide to Yard Sales & Consignment Shops

Goal: To maximize profits and savings by becoming a successful seller and bargain hunter.

Objectives:

- To understand the difference between yard sales, consignment shops, and bargain hunter.
- To identify whether personal items can be sold and to determine which outlets would be the best fit in which to sell these personal items.
- To learn helpful steps in planning and hosting a yard sale.

Activities:

- What Do You Know?
- Do You Have Items to Sell?
- Planning A Yard Sale

Lesson: Savvy Sellers and Bargain Hunters: Basic Guide to Yard Sales & Consignment Shops

Focus: The Ins and Outs of Downsizing Your Home

Goal: To assist participants in understanding the process of downsizing to a smaller home.

Objectives:

- To understand the steps of the downsizing process.
- To identify strategies for preparing a home for downsizing.
- To identify strategies for preparing for the move into a new, smaller home.

Activities:

- Introductory Activity-Why downsize discussion
- Downsizing: What are My Housing Options?
- Learning to Let Go
- Moving Checklist

Lesson: The Ins and Outs of Downsizing Your Home

Focus: Evaluating Your Health Insurance Needs and Options

Goal: To evaluate your health insurance needs and investigate health insurance options.

Objectives:

- To identify health care wants and needs.
- To identify strategies for developing a planned buying process for a health insurance plan.
- To assist participants in understanding Medicare and Medicaid options.

Activities:

- Prioritizing Your Health Care Options
- Health Care Planed Buying Process
- Understanding Medicare Coverage Choices

Lesson: Evaluating Your Health Insurance Needs and Options