

MANAGEMENT AND 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 Protections 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 Habitudes
- Positive Employability
- Recovering Your Finances
- 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 – 2022-2025

Peggy Tracy

241 Bethlehem Road

Paris, KY 40361-2404

Phone: 859-749-1755

Email: peggytracy@att.net

MANAGEMENT AND SAFETY

Program of Work 2020-2023

Situation: KEHA members need to have a better understanding of their finances, including how to safeguard their funds and identity. In addition to learning fraud prevention information, members should be knowledgeable about managing expenses and planning for their financial future.

Theme: Protect Your Life from Scams and Frauds

2020-2021 (Year One)

Title: Scam Red Flags and Avoiding Fraud

Summary: Americans lose billions of dollars each year to fraud. Anyone could become a victim. Stay safe by learning to recognize red flags of a scam, and take steps to protect yourself from fraud. Curriculum materials include publication, facilitator's guide, PowerPoint slides, participant activities, marketing tools, and evaluation.

Goal: To raise scam and fraud awareness in order to reduce the likelihood that participants will fall victim in the future

Objectives:

- Understand the tricks and tactics a con artist might use
- Name at least two "red flag" promises
- Know two ways to protect yourself from fraud
- Name at least one organization where you can report potential fraud

Lesson: Scam Red Flags and Avoiding Fraud

Suggested Activities:

- Red flags of fraud worksheet
- Shield of prevention worksheet
- Invite the group to bring in offers they've received at home (mail, email, phone) that may be fraudulent; compare the offers to the lesson's tricks and red flags to determine if they are scams
- Host a breakfast or brunch and title the workshop "Scam and Eggs"
- If you host around Halloween time, include spooky décor and title the workshop "Scary Scams"

2021-2022 (Year Two)

Title: Reducing the Risk of Identity Theft

Summary:

Identity theft is the most reported type of fraud complaint received by the Federal Trade Commission. Learn what identity theft is and how to reduce the risk, as well as what to do if it does happen to you. Curriculum materials include publication, facilitator’s guide, PowerPoint slides, participant activities, marketing tools, and evaluation.

Goal: To raise scam and fraud awareness in order to reduce the likelihood that participants will fall victim in the future

Objectives:

- Understand identity theft
- Know three ways to protect yourself from identity theft
- List steps to resolving identity theft if it happens

Lesson: Reducing the Risk of Identity Theft

Suggested Activities:

- Lesson Activity worksheet(s)
- Contact the Kentucky Attorney General’s Office to see if free materials might be available for your group.
- Ask your county FCS agent to order free publications from the Federal Trade Commission at <https://www.bulkorder.ftc.gov/>, such as “Identity Theft – What to Know, What to Do” and identity theft bookmarks. Bulk copies may be available free for your entire group.

2022-2023 (Year Three)

Title: A Bad Deal in Disguise: Types of Scams

Summary:

Fraud can happen to anyone at any age. The Federal Trade Commission received 2.8 million fraud reports in 2021. Of those reports, about a quarter of them resulted in a loss, equaling a total of \$5.9 billion. Learn how to avoid being a victim by recognizing common scams. Curriculum materials include publication, facilitator’s guide, PowerPoint slides, participant activities, marketing tools, and evaluation.

Goal: To raise scam and fraud awareness in order to reduce the likelihood that participants will fall victim in the future.

Objectives:

- Identify at least three types of imposter scams
- Identify at least two types of advance fee scams
- Name at least one organization to which you can report potential fraud

Lesson: A Bad Deal in Disguise: Types of Scams

Suggested Activities:

- Play SCAM-O
- Play the Scam Detectives game
- Invite a guest speaker from a local agency that collects reports/complaints, such as the city police, county sheriff, state police, etc.
- Ask your county FCS agent to order free publications from the Consumer Financial Protection Bureau at <https://pueblo.gpo.gov/CFBPubs/CFBPubs.php?CatID=39>. An example might be the placemats with topics such as grandparent scams, romance scams, or fraud word games. Bulk copies may be available free for your entire group.

Additional Management and Safety Lessons Available

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. There are many ways to manage expenses such as savvy shopping, reducing holiday spending, and evaluating health insurance needs. Those who have online accounts for email, banking, and social activities may want to consider a digital estate plan.

Lessons Currently Available:

Focus: Saving Savvy with Apps for Coupons and Grocery Lists

Goal: To maximize savings and time by understanding how to successfully use apps for grocery shopping lists and coupons

Objectives:

- Recognize the different types of grocery shopping list and coupon apps and how they work.
- Examine factors to consider prior to using an app and conduct research to determine if the app is appropriate for the user.
- Identify ways to save time and money and become more organized using a mobile device and apps.

Activities:

- App Checklist
- App Research Jigsaw
- Stacking Offers Scenario
- Publication – Saving Savvy with Apps for Coupons and Grocery Lists
- Create a grocery savings display – bring some sample grocery items with a savings story to share (money or time). Make it an icebreaker activity by asking each person to bring one grocery item and share how they saved money on it.
- Bring sale fliers and/or paper coupons to display or share.

Lesson: Saving Savvy with Apps for Coupons and Grocery Lists

Focus: Planning Your Digital Estate

Goal: To ensure the safety and security of one’s own digital information by creating a digital estate plan

Objectives:

- To understand the difference between traditional estate planning and digital estate planning.
- To take inventory of digital assets.
- To write a digital estate plan.

Activities:

- Traditional Estate Planning vs. Digital Estate Planning
- Inventory of Digital Assets
- Writing a Digital Estate Plan
- Publication – Planning Your Digital Estate (FCS5-465)
- Give the lesson a snappy title, such as “Who Gets my Facebook When I’m Gone?”

Lesson: Planning Your Digital Estate

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)
- Pair the lesson with a craft, such as re-using or making a holiday decoration as discussed in Objective 3 Option 1.
- Pair the lesson with a homemade gift craft/activity, such as discussed in Objective 3 Option 2.

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

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 Planned Buying Process
- Understanding Medicare Coverage Choices
- Publication – Evaluating Your Health Insurance Needs (FCS5-461)
- Publication – Investigating Your Health Insurance Options (FCS5-463)

Lesson: Evaluating Your Health Insurance Needs and Options