

## MANAGEMENT AND SAFETY

All educational chairpeople 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 chairperson 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
- In the Face of Disaster: Disaster Readiness and Response
- Investments
- Estate Planning
- Retirement Planning
- Protect Your Life From Scams and Frauds
- Stand Up to Falling
- Transferring Cherished Possessions
- Time Well Spent: Productivity Skills for Success

### **KEHA Management and Safety Chairperson – 2025-2028**

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# MANAGEMENT AND SAFETY

## Program of Work 2023-2026

**Situation:** KEHA members need to be made aware of programs and reference materials made available to them in the areas of management and safety, as well as how the programs affect their daily lives, such understanding their credit score, saving for the future, and basic estate planning. It is also important that we know how to take steps in handling and transferring cherished possessions while still living. Everyone should understand the importance of carrying a written personal medication and medical history list on their person.

### Focus by Year:

**Year 1:** *Transferring Cherished Possessions and/or Emergency Health Information Cards*

- Transferring Cherished Possessions: Estate Planning Tips for Non-Titled Property (Nichole Huff, Ph.D.)
- Handy to Have: Emergency Health Information Cards (Katherine Jury, M.S.)

**Year 2:** *Estate Planning Basics* (Nichole Huff, Ph.D.)

- Getting Started: Part 1 (FCS5-422)
- Records and Personal Information: Part 2 (FCS5-423)

**Year 3:** *Stretching Your Dollar and/or Understanding Your Credit Score*

- Stretching Your Dollar: What to Do When the “Ends” Don’t Meet (Nichole Huff, Ph.D.)
- Understanding Your Credit Score (Kelly May, M.S.)

## 2023-2024 (Year One)

**Titles:** *Transferring Cherished Possessions* and/or *Emergency Health Information Cards*

### **Lesson 1. Transferring Cherished Possessions: Estate Planning Tips for Non-Titled Property**

**Written by:** Nichole Huff, Ph.D., Extension Specialist - Family Finance & Resource Management

**Description:** See full KEHA Leader Lesson for materials and program descriptions (*Moneywise Handout, Facilitator's Guide, Presentation, Activities, Evaluation*)

**Goal:** Establish the importance of estate planning for non-titled possessions.

**Objectives:**

- Understand what is in your estate.
- Discuss estate planning considerations.
- Document your wishes for your estate.

**Suggested Activities:**

1. Show and tell the story behind “your” personal possession.
2. Create an Asset Distribution Plan.
3. Write a Letter of Last Instructions.

**Note:** *This KEHA Leader Lesson is an abbreviated version of a larger 4-lesson curriculum. Contact your FCS Agent if your KEHA club is interested in experiencing the entire curriculum.*

### **Lesson 2. Handy to Have: Emergency Health Information Cards**

**Written by:** Katherine Jury, M.S., Extension Specialist - Family Health

**Lesson Description:** An Emergency Health Information (EHI) Card can be a helpful tool to have. If you are ever in an emergency where you need immediate medical treatment, but are not able to communicate with first responders, an EHI Card can tell medical providers important information about how to help you. This lesson focuses on who can benefit from carrying an EHI card, information that should, and should not be included on an EHI Card, and where to put copies of an EHI Card. Curriculum materials include EHI Card template, participant handout, facilitator's guide, PowerPoint slides and evaluation.

**Rationale:** The National Safety Council reports that over 5 million accidents occur in the United States each year, with 43% of those resulting in injuries. Many emergency calls would be made smoother if the injured or ill person was in possession of an Emergency Health Information Card. The content in this lesson promotes and encourages general health and medical self-advocacy through the means of a tool, emergency health information cards. This information is relevant to Homemakers and the adult population in general.

**Goal:** Increase use of Emergency Health Information Cards among adults, leading to better health outcomes in emergencies.

**Objectives:**

- Identify who can benefit from carrying an EHI card.
- Describe information that should and should not be included on an EHI Card.
- List where to put copies of an EHI Card.

**Lesson Materials Include:**

- Printable Emergency Health Information Cards
- Health Bulletin
- Facilitator Guide
- PowerPoint
- Evaluation
- Activities
- Two YouTube Videos

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**2024-2025 (Year Two)**

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**Title:** Estate Planning Basics

**Written by:** Nichole Huff, Ph.D., Extension Specialist - Family Finance & Resource Management

**Lesson Description:** If you're not sure where to get started drafting an estate plan, this lesson may help. Learn a few basics of estate planning, including how to establish goals for your estate and what information you need to gather as you begin the estate planning process. Materials include two Extension publications, facilitator's guide, optional PowerPoint slides, and evaluation.

**Goal:** Educate participants on a few basic principles of estate planning, including how to establish goals for your estate and what information you need to gather as you begin the planning process.

Provide basic estate planning resources based off of two existing Extension publications:

- Getting Started: Part 1 (FCS5-422)
- Records and Personal Information: Part 2 (FCS5-423)

**General Objectives:**

- Understanding estate planning basics and how to get started.
- Assets: Know what you have and where to find it.
- Establish goals for what you want to do with your property.

**Titles:** Stretching Your Dollar and/or Understanding Your Credit Score

**Lesson 1. Stretching Your Dollar: What to Do When the “Ends” Don’t Meet**

**Written by:** Nichole Huff, Ph.D., Extension Specialist - Family Finance & Resource Management

**Lesson Description:** “Making ends meet” is getting harder in today’s economy. This lesson will cover how to make your dollars and resources go farther. The lesson will provide tips for managing your money in financially tough times and offer strategies for saving on groceries, gas, utilities, clothing, and other household essentials. We will explore ways to manage fixed and variable household costs with tips on spending wisely, prioritizing finances, and saving when expenses are tight.

**Goal:** To provide tips for managing your money in financially tough times.

**General Objectives:**

- Managing Financial Stress when the “money gives out before the month does.”
- Learn tips for how to spend wisely, prioritize finances, and the importance of saving.

**Lesson 2. Understanding Your Credit Score**

**Written by:** Kelly May, M.S., Extension Associate – Family Finance & Resource Management

**Lesson Description:** Does one number define you? Find out about the meaning behind credit scores, what makes a good one, and how you can improve yours. Materials include an informational handout, podcast, facilitator’s guide, optional PowerPoint slides, evaluation, and marketing tools. Note that the podcast is optional but could be used during the presentation for group listening or as a listening option for a mail-out lesson. The facilitator’s guide will provide discussion topics and group questions as usual.

**Goal:** To raise awareness of the importance of credit scores and reports and inform participants about how to request and review their report.

**General Objectives:**

- Identify the three credit bureaus.
- Demonstrate how to request free credit reports.
- Identify the components of credit scores.
- Review credit history for possible score improvement areas.

## **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.

Lessons Currently Available:

### **Lesson: Time Well Spent: Organizing Tips for Increased Productivity**

Productivity allows us to make progress on and complete necessary tasks. However, many people are not as productive as they would like to be. Through this lesson, you will learn how clutter and disorganization can negatively affect your productivity. You also will gain ideas for better ways to organize your time and workspace. Curriculum materials include publication, facilitator guide, PowerPoint slides, participant activities, and evaluation.

### **Lesson: A Bad Deal in Disguise: Types of Scams**

Fraud can happen to anyone at any age. Learn how to avoid being a victim by recognizing common scams. Curriculum materials include publication, facilitator guide, PowerPoint slides, participant activities, marketing tools, and evaluation.

### **Lesson: Reducing the Risk of Identity Theft**

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 guide, PowerPoint slides, participant activities, marketing tools, and evaluation.

### **Lesson: Scam Red Flags and Avoiding Fraud**

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 guide, PowerPoint slides, participant activities, marketing tools, and evaluation.