

Local Financial Literacy Challenge

I have a challenge for credit unions throughout the nation. That is, to meet their local Cooperative Extension Service representative before year end. Then, I challenge you to commit to a 2003 joint credit union/Extension financial literacy project in your local area.

The first level of the challenge is easy. Log on to www.reeusda.gov. On the U.S. Department of Agriculture's Web site, click on State Partners and a U.S. map will appear. Click on your state and choose Cooperative Extension. At your state's Cooperative Extension Web page, click on County Offices and choose your county. You'll see a local Extension contact. If Web surfing daunts you, look for Cooperative Extension under the county government listings in your local phone directory.

You can design your own financial literacy project. Or, you can pat-

tern after one of several "working models" in other states. In Mississippi, a network of credit union employees, directors, and members partner with Extension agents to teach the National Endowment for Financial Education (NEFE) High School Financial Planning Program (HSFPP). Extension and experienced credit union volunteers train new volunteers, and a project coordinator matches high schools with volunteers for each unit in the HSFPP.

Give your local Extension representative a call and show him or her this article. Extension agents are "plugged in" to the educational community and adept at organizing local volunteer networks. Even before you organize a local project, there are ways to support Extension community education efforts. You might serve on an Extension advisory council, provide financial literacy ex-



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hibits at consumer awareness days, or teach an Extension class on banking, credit, or money management.

A community financial literacy project is an amazing opportunity to make a difference in the lives of young people. HSFPP classroom materials are free, and Extension educators can help get the ball rolling. Good luck! *