



2018 Impact:

Food & Families



Health & Wellness

Our Approach

We use existing assets to address current issues. South Dakota, known as “one large small town,” is built on closely-knit relationships and communities, resiliency, and hard work and we could not do our work without leveraging these assets. South Dakotans know how to build partnerships and relationships –we choose to follow their example in our work, and offer an array of diverse projects and programs to impact the health and wellness of South Dakotans:

Better Choices Better Health® SD (BCBH) offers evidenced-based, chronic disease self-management education (CDSME) workshops that are designed to help adults living with ongoing physical and/or mental health conditions and caregivers understand how healthier choices can improve their quality of life.

- Clinical data compiled from BCBH Diabetes workshop participants showed 88% improvement in LDL/HDL/cholesterol values, 70% improvements in Hgb A1C values, and 75% of those who attended showed weight loss. One workshop participant noted: *“I cannot put into words what BCBH did for me. I lost 24 pounds, my Hgb A1C improved enough that I am taking less meds for my diabetes.”*

South Dakota Team Nutrition (SD TN) offers sub-grant award opportunities and technical assistance to schools to implement a variety of evidenced-based activities to fit the school district’s needs.

- Provided six grant funded activities and trainings that engaged 136 school nutrition professionals, 10 activities and trainings that engaged 130 non-foodservice school staff, and 17 activities and trainings that engaged 2,131 students. Seven new schools enrolled as Team Nutrition Schools. Crow Creek Food Service Director, 2017-2018 recipient of the Smarter Lunchrooms sub-grant remarked: *“Since getting the new fruit-infuser water dispensers in our lunchroom, the kids drink more water –they love it!”*

Farm-to-School programs increase local foods served through child nutrition programs, teach children about food and agriculture through garden and classroom education, and develop schools’ and farmers’ capacities to participate.

- In collaboration with the SD Department of Education and Dakota Rural Action, a SD Farm to School Guidebook is slated for release in Spring 2019 to help increase farm-to-school participation in SD. A pre-conference session at the SD Local Foods Conference in November 2018 unveiled a draft of the guidebook, and a parent who attended stated *“I want to share this information with my school district to invest money into our local economy and to provide healthy foods in the schools.”*

Supplemental Nutrition Assistance Program - Education (SNAP-Ed) is an evidence-based program geared toward those using or eligible for SNAP benefits that educates how to live a healthier life. Participants gain skills in food resource management, food preparation, diet quality, food safety, food security, and physical activity.

- A total of 5,421 South Dakotans participated in SNAP-Ed programming from one of SDSU Extension's 194 offered programs.
- Direct education is provided to SNAP participants across South Dakota. *"I am now a very good cook."*-youth participant *"Oh, we love eating these bars at our house! Our kids just love it when you come here to teach."*-Parent of youth participant
- A major focus of SNAP-Ed is work on policy, systems, and environmental changes. One systems change was the availability for Nutrition education with a Registered Dietitian within a Health Department. Through this system, 77 patients were referred and participated in steps to improve their nutrition knowledge and habits.

Stock Healthy, Shop Healthy (SHSH) is a multi-disciplinary, community driven approach to increase access to healthy foods through engaging small food retailers and engaging community member feedback.

- Ten small food retailers within nine communities have implemented SHSH and have increased shelf space dedicated to healthy food by 47 feet-approximately half of a basketball court!

Farmer Health & Wellness: SDSU Extension works with farmers and ranchers to address multiple areas of wellness.

- A baseline survey was administered to over 106 farmers and ranchers to assess physical activity, depression, anxiety, and perceived stress. This data has been the catalyst for exploring and obtaining additional funding opportunities and partnerships to deliver interventions that specifically target agricultural producers in our state.

The **Extension Expanded Food and Nutrition Education Program (EFNEP)** provides a series of nutrition education relating to MyPlate, the Dietary Guidelines for Americans, and the Physical Activity Guidelines for Americans. Hands-on food preparation activities increase participants, skills and knowledge in food resource management.

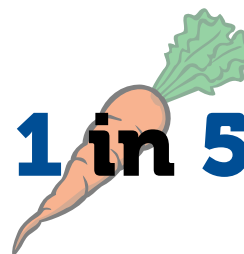
- Nutrition Assistants provided nutrition education to adults and youth in various settings in 13 regions across the state. Through programming efforts, 2,284 youth and 56 adults were reached. *"The best part is that I didn't like a lot of veggies before, but now if we make the salsa, it would be gone before we get it to the fridge."* – Youth Participant

The **1416 Centers for Disease Control & Prevention (CDC) High Obesity Program** worked the past four years to utilize community-based wellness coalitions to prevent and reduce obesity in six high obesity communities in SD. Considerable efforts were devoted to building partnerships within the communities to increase access to healthy food, and to provide opportunities for physical activity through policy, systems, and environmental approaches.

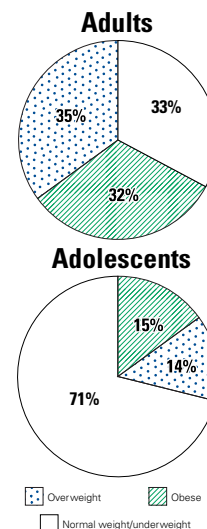
- The coalitions worked on implementing fitness zones, increasing school and community gardens, starting up weekend backpack programs that included food preparation lessons, training community members on Traditional Games and much more.



**South Dakotans
consume recommended
amounts of fruits**



**South Dakotans
consume recommended
amounts of vegetables**



The **Breastfeeding-Friendly Business Initiative**, a partnership with the SD Department of Health, aims to make breastfeeding in public a non-event and making pumping at work a non-event.

- Approximately 150 businesses pledged to be a Breastfeeding-Friendly Business in the Black Hills region as a result of canvassing. 580 businesses have taken the pledge statewide, increasing by 209 (36%) businesses from last year.

Voices for Food is a project that aims to enhance food security in rural, high poverty communities through the development of food councils and the transition to guided client choice (*MyChoice*) in local food pantries.

- Voices for Food has made an impact on South Dakota communities by connecting various sectors of the food system to work towards common goals, maintain open communication and serve the unique needs of each community. Communities have experienced impacts through the development of four local food councils, three community gardens and the procurement of one new pantry site equipped to follow the *MyChoice* model. In addition, four pantries have made positive changes in the organization and infrastructure of the pantry.



Well Connected Communities is an initiative and partnership between the Cooperative Extension System (CES) and the National 4-H Council, with support from the Robert Wood Johnson Foundation (RWJF), to cultivate wellness and create a Culture of Health in communities across the nation.

- SDSU Extension was chosen to be one of the 12 funded land-grant universities in the first “wave” of this initiative. This year, two of the three communities involved in the initiative merged with existing community groups to strengthen their wellness coalitions. Additionally, six youth have attended Well Connected Communities trainings and/or conferences.

Volunteer Impact

SDSU Extension Health & Wellness Programs engaged 346 volunteers from October 2017-September 2018. SDSU Extension values each and every one of their volunteers as just one person increases a programs capacity.



346 volunteers



3,378 hours



\$71,951.10
service to South Dakota
communities

Why It Matters – The Bottom Line:



Healthy people

=



Thriving Communities



Improving Physical Activity Access Across South Dakota

Public Value

Helping South Dakotans develop healthy habits through various physical activity opportunities is an important part of preventing overweight and obesity and minimizing chronic disease risk. With the variety of environments South Dakotans experience, physical activity opportunities need to be broad and easily accessible.

The Issue

According to the Center for Disease Control and Prevention (CDC), 65% of adults and 25% of youth in South Dakota were considered overweight or obese. In addition, 46% of adults and 72% of adolescents in South Dakota are inactive. Evidence shows that low levels of physical activity are a strong contributor to obesity, which can lead to several different chronic conditions that can have negative lifelong affects. Many South Dakota communities lack environments that support regular physical activity. Public health approaches can help make healthy options available, accessible and affordable.

What We've Done

SDSU Extension has aimed to address the scarcity of physical activity access through multiple avenues, these include the following:

- SDSU Extension has continued their efforts to spread opportunities Traditional Native American Games can offer. Three presentations took place at state and national conferences sharing the experience of certifying South Dakotans to teach the games and what community outreach has taken place. Some who were certified have integrated the games into their programs, resulting in further dissemination of the games.
- SDSU Extension has partnered with local entities to provide opportunities of Pop-up play events in Rapid City. Pop-up play consists of recurring events with a long-term goal for community engagement and increased physical activity through interactive stations. It serves as an opportunity for community members to enjoy physical activity in their own neighborhoods, free of charge.
- SDSU Extension worked in partnership with the South Dakota Department of Health to deliver the 5th year of the Steps to Wellness (STW) Physical Activity project in South Dakota worksites. The STW project provides worksites with training, funding and technical assistance to enhance or improve the physical activity environment of the worksite.
- SDSU Extension continued implementing the Park Prescription (Park Rx) project statewide through the healthcare sector. The Healthcare setting has a unique opportunity to encourage individuals to be active each day. Through partnerships with South Dakota Game, Fish and Parks and the South Dakota Department of Health, the Park Rx project was promoted to South Dakota healthcare providers across the state. The Park Rx project encourages healthcare providers to prescribe exercise in a state park for one day by providing the patient with a free one-day pass to use in any South Dakota State Park.

- SDSU Extension worked on a bikeability project with the Lower Brule Wellness Coalition. The showed an interest in increasing and promoting biking as form of physical activity and identified several barriers to biking in their community, including bike theft and limited access to working bicycles. The group held a Bike Repair Night to address these barriers and to increase access to biking.

Impact

- In partnership with International Traditional Games Society, 55 adults have been trained and certified to teach Traditional Games to others, increasing the total number of trained South Dakotans to 173. These individuals have taken the games back to their communities and have exposed Traditional Games to the games to over 1,200 South Dakotans this year alone.
- Three pop-up play events took place, reaching 223 youth and engaging 10 volunteers.
- Forty youth participated in a “Zanniya, Let’s Get Healthy” youth 5k event on the Standing Rock Reservation.
- A Soles & Shoes shoe drive is being implemented out of Rapid City for the Standing Rock & Cheyenne River Reservation.
- Since the start of the STW project, 39 worksites have received grant funding, training and technical assistance to enhance physical activity environments for employees.
- Thirty worksites have successfully implemented and adopted a physical activity or wellness policy to support healthy employees.
- During the implementation of the STW project, we have created a Worksite Physical Activity Model Policy to support implementation of physical activity policy for employers, created and distributed several resources, e-mails and updates to worksite wellness contacts during the project period, some of which include the developed Time for Physical Activity flyer and Get Movin’ Physical Activity Data Infographic, published success stories from worksites involved with the Steps to Wellness project on Good & Healthy and Healthy SD websites and published a Centers for Disease Control and Prevention success story: South Dakota Workplace Wellness Program Success Story.
- 81 healthcare providers participated in the Park Rx project, located in over 40 Healthcare Clinics and Locations across the state.
- 140 Prescription Pads (50 passes per pad) have been administered to Healthcare Providers
- 90% of healthcare providers provided verbal or written physical activity education to their patients when providing the Park Rx.
- During the Lower Brule Bike Repair Night, the Lower Brule Wellness Coalition registered 24 bicycles by matching the bikes’ serial number and picture to the bike owner’s contact information. All those who registered their bikes received a bike lock and various repair services on their bikes. So far, two bike registration forms have been used to reclaim lost bicycles, and coalition members have observed more biking in the community since this event.

Quotes by Participants

“So awesome! The knowledge and teaching by the presenters were fantastic. These games will be played and the traditions will be continued.” - Participant of a Traditional Games Event

“I just wanted to send you a huge THANK YOU! The kids absolutely loved today and everything that came with it. We all played with the jump ropes the rest of the day and they couldn’t stop talking about how much fun they had!” - Kellsie Johnson, Director of Knollwood Heights Discovery Center commenting on a Pop-up Play event

“Patients responded that they were able to go to the state parks and enjoy activities that they would not have been able to afford otherwise.” – Park Rx Participating Healthcare Provider



Improving Food Safety and Preservation Across South Dakota

Public Value

Food safety is vital to the food supply chain in South Dakota. Food safety is important and includes entrepreneurial home processors selling at a Farmer's Market, small manufacturers that sell to retail or wholesale, and the end users who prepare food at home. This interest continues to grow among consumers. The absence of proper food safety practice and knowledge can lead foodborne illnesses, allergic reactions, and more. The severity of improper application of food safety principles can range from mild nausea to death. There is an emergence of entrepreneurs desiring to sell products, a lack of knowledge in food safety, and the ever-changing landscape of food. Therefore, it is important to ensure that there are programs in place to prevent the occurrence of food safety related issues.

The Issue

Food safety is a subject that is not well understood by the general public. Many consumers follow unsafe food safety practices when it comes to food preservation. Additionally, there are small food processors that desire to sell products at Farmer's Markets and retail stores. Furthermore, there are small food processors in South Dakota that must comply with Food and Drug Administration (FDA) and Food Safety Modernization Act (FSMA) regulations. It is important that there is a food safety expert that can serve as a leader in delivering and strengthen consumer knowledge, evaluate products to ensure safety, assist small processors in being compliant with regulations, and answer other food safety questions.

What We've Done

Twelve food preservation workshops have taken place across the state of South Dakota. During these workshops, participants were provided with the education needed to be able to practice proper home food preservation techniques via hands-on experience of water bath and/or pressure canning fresh foods such as salsa, pickles, or carrots. At the end of the workshop, participants are able to take home a jar of the freshly preserved food they helped prepare! Education was based on the USDA Guidelines for Safe Home Food Processing.

SDSU Extension has acted as a 3rd party processing authority to review canned products for sale in SD. Extension also acts as an information service to evaluate whether a food is safe based on a hazard analysis for products that are sold to retail as well. Lastly, Extension acts as a 3rd party Preventive Control Qualified Individual (PCQI) to evaluate Food Safety Modernization Act (FSMA) Food Safety Plans. This helps ensure that very small businesses in South Dakota are compliant with the new FSMA/FDA regulations.

Impact

- In total, 138 South Dakotans participated in a food preservation workshop provided by SDSU Extension.

- Comparing confidence pre- and post-workshop, participants averaged a knowledge increase from somewhat confident to confident in the areas of safe food preservation practices, ability to follow safe home food preservation practices, and the ability to share safe food preservation methods with others.
- Comparing confidence pre- and post-workshop, participants averaged a knowledge increase from somewhat confident to very confident in the area of knowing where to go for safe, research-tested recipes for safe food preservation practices.
- Participants in workshops in tribal communities gained hands on knowledge in using traditional foods such as chokecherries and other small fruits as well as discussion on how game meats, squash and herbs can be preserved.
- Evaluated 21 canned products to allow Food Entrepreneurs to sell canned goods at Farmer's Markets
- Reviewed and wrote or assisted in writing 4 FSMA Food Safety Plans. This work allows the small food processors to be FSMA compliant according to the new regulations
- Assisted several processors in understanding state and federal regulations to ensure processor compliance to regulations.

Quotes by Participants

- *"Excellent program- I do plan to start canning for the first time!"*
- *"Great information, I love the hands-on approach."*
- *"I'm so excited to use our chokecherries and serve them in my community."*



Aging

Public Value

Gerontology is the scientific study of aging at the individual, family and community level. Applying this science in South Dakota has the following potential impacts: (1) Accurate knowledge about aging may enhance health and wellbeing outcomes. (2) South Dakotans with improved health and wellbeing outcomes may require less government resources (Medicaid, Medicare, etc.). (3) Healthy citizens are more likely to be engaged in their communities, and can provide human capital necessary to strengthen their communities. (4) State and local leaders with a modern understanding of aging and older adults will be equipped to make decisions to make South Dakota a leader in the 21st Century.

The Issue

The increase in the number of older people (65+) in South Dakota is arguably one of the most significant social changes of our time. This change will require innovative, collaborative efforts in communities and organizations across the state. Older people are commonly discussed as a uniform group with similar needs and wants. While similarities exist, the differences may be more important to decision makers and planners. South Dakotans of all ages need a more holistic understanding of older South Dakotans. Armed with this knowledge, South Dakota can lead the nation in building a state for the 21st Century. To learn more, please review [A Profile of Older South Dakotans](#) on the SDSU Extension website.

What We've Done

Gerontology Field Specialists worked diligently to raise awareness about the expertise that Extension brings to the field of aging and older adults in South Dakota. These efforts have led to a robust learning community interested in improving the quality of life of current and future older citizens. SDSU Extension identified the following four focus areas:

Fall Prevention

This is a brand new focus area. A 2018 report indicated that South Dakota is ranked 5th in the Nation for deaths from falls among older adults. SDSU Extension conducted a review of scientific research to increase knowledge about the economic impact of falls, cost to the individual, factors that increase fall risk, intervention strategies, and existing evidenced-based programs designed to reduce fall risk. After identifying evidence-based programs, searches were conducted to identify which programs are being used in South Dakota. Fall Prevention is multi-faceted. Therefore, next steps will be to recruit a multi-disciplinary team to develop a strategic plan to move Fall Prevention forward in South Dakota.

Aging Well

Aging well is a high priority for many adults. To achieve this goal, adults need to identify their specific goals and

priorities, identify what resources (services, home modifications, etc.) are needed, and develop and implement a plan.

Aging Gracefully Expo (AGE): Based on lessons learned during the 2017 statewide pilot, a Planning Guide for Remote Locations was developed. The guide is available on the SDSU Extension website (<https://extension.sdstate.edu/aging-gracefully-expo-planning-guide-remote-locations>). Three communities participated in the 2018 Aging Gracefully Expo.

Circles of Aging Report: A research study was conducted in North Dakota with members of the baby boom generation who do not use senior centers to gain a sense of their perception about senior centers, meals programs, and services available. It was determined by South Dakota State University Extension staff that the results of this study would also be helpful to stakeholders in South Dakota. North Dakota State University Extension staff were invited to present the results of the study to South Dakota stakeholders in Aberdeen (October 2017) and Sioux Falls (September 2018).

Lifetime Housing

Aging in place is a highly reported preference among adults age 65 and older. Unfortunately, the current stock of housing is not designed to meet the changing needs of occupants over a lifetime. To better understand the discrepancy between consumer preferences and housing options available in South Dakota, the Dakotas Aging in Place Study was conducted in 2018. The purpose of the Dakotas Aging in Place Study (DAPS) was to explore existing gaps in consumer knowledge, motivation, and barriers to the implementation of accessible and universal design housing options.

Technology Use

Pilot communities were recruited in Freeman, Lake Andes, Brookings, Philip, Britton, Sturgis, and Winner. TeachSD Toolkits were provided to stakeholders in each community. The role of SDSU Extension was to provide technical support to communities as they worked to implement intergenerational technology training programs in their communities.

Impact

Fall Prevention

An initial team has been identified to explore the topic of Fall Prevention. This team will determine appropriate role for SDSU Extension, identify additional partners, and help develop a plan to reduce the prevalence of falls in South Dakota.

Aging Well

Aging Gracefully Expo (AGE): 225 people participated in AGE in Rapid City as either vendors, attendees, or volunteers. Approximately 100 people participated remotely by viewing the webcast as either individuals or in coordinated community settings. Overall participant feedback was positive. Feedback received included:

- *"Would love to do more classes! Fantastic! Loved it."* - Program participant
- *"The key speaker was good. Made me think. Made me want to go for my next goal."* - Program Participant
- *"Events for the elderly are important. It's a great need in the community"* - Vendor

Lessons learned combined with target audiences feedback will be used to inform the refinement of AGE. Activities to inform future planning and development may include: 1) marketing of 2018 AGE videos during the holiday season, 2) social media campaign in conjunction with 2018 videos to encourage citizen participation, 3) focus group/survey work with target audiences (midlife), 4) exploration of a broadcast community application process, and 5) other planning/evaluation activities, as needed.

Twenty-five volunteers contributed approximately 240 hours to the SDSU Extension Aging Gracefully Expo from October 2017 to September 2018. This represents a value of \$5,112 in service to South Dakota communities.



25 volunteers



240 hours



\$5,112

service to South Dakota
communities

Circles of Aging Report: According to the Director of the Mitchell Senior Center membership was declining for the following reasons:

- Participants passing away
- Participants moving to assisted living, nursing care or congregate living facilities
- Participants working longer in life and not available during service hours
- Participants don't associate themselves at "Senior Citizens"

The following changes were implemented as a result of becoming familiar with the research discussed at the SDSU Extension Circles of Aging Report presentation in Aberdeen:

- Name changes from Mitchell Senior Citizens, Inc. to the James Valley Community Center
- Opened membership to adults age 18 or older
- Added and expanded programming/hours to help others to participate and interact
- Increased involvement of youth groups and college students
- Increased flexibility in the senior meals program (e.g., participants can receive meals at a local grocery store diners)
- Implemented Second Meals program (frozen meal that can be taken home)
- Opened Meal programs to people of all ages
- Relinquished federal Retired Senior Volunteer Program (RSVP) grant and moved to a community based volunteer program

Positive outcomes that resulted from changes implemented:

- Increase in partnerships with many local organizations and agencies (Veteran Services, Dakota Wesleyan University, Mitchell Technical Institute, Mitchell Area Networking Association, 4-H, daycares, youth groups, businesses, etc.)
- Increased participation of adults age 50 to 70
- Increased participation of working age people
- Provides a single point-of-entry for all volunteer opportunities for the Mitchell Community

Meals Program Participation Statistics

Below are the meal counts for the month of July over the past 3 years showing the inclusion of the Dining Card and Second Meals (frozen meals):

YEAR	2016	2017	2018
Congregate	3895	3565	3636
Dine Card	164	195	243
Second Meals	NA	732	762
TOTAL MEALS	4059	4492	4641

Lifetime Housing

Data was collected for the Dakotas Aging in Place Study from January-March, 2018. A total of 668 people completed the survey. Overall respondents seem supportive of the concept of lifetime housing, but say it is difficult to find housing that works well for both young families and older adults. Results will be compiled into a report with recommendations about how to increase the availability of lifetime housing in South Dakota. The upcoming year will be used to identify interested stakeholders and develop a plan to implement the results of the report.

Technology Use

The pilot of the TeachSD Toolkit was stalled for various reasons. However, important learning took place which will be implemented in the upcoming year. First, age is a poor predictor of technology use. Social economic status provides more information about whether or not an individual person has access to and uses technology. Therefore, strategies will be explored to bring technology training to low income people. A second important lesson is that technology concepts and tasks are much like learning a foreign language. The TeachSD Toolkit will be reviewed and updated to ensure the importance of how to teach concepts and tasks is better outlined (other content will be added as needed).





Early Childhood & Adolescents

Public Value

Intergenerational programming refers to bringing people from different generations together to share their talents and resources. Contact between generations has many benefits to individuals, families, and communities. First, negative views about aging and older people are reduced when younger people interact with older people (65+). Second, the health and wellbeing outcomes of older adults are enhanced through contact with younger people. Third, there may be increased interest in gerontology related fields among younger people. Fourth, contact between the generations increases ties to community among younger people. Fifth, cultural and tradition exchange is increased by connecting different generations.

The issue

How we interact today is drastically different than it was one hundred years ago. For much of human history, multi-generation homes were the norm, but now we often have little interaction with others outside our generation. The prevalence of technology is also changing how we interact, bank, shop, and play games – it can all be done with the touch of the button and requires no face to face interactions. There is a need for more social/emotional lessons and concepts to be taught to preschool-6th grade children to help bring more connection and support to classrooms and centers.

What we've done

Sanford Harmony: This social-emotional program for preschool-6th grade youth builds strong classroom relationships and supportive learning communities. It helps to identify practical strategies, stories, activities, and lessons for improving relationships, teaching empathy, increasing student confidence and reducing bullying. Harmony research has shown that participants have shown a strong increase in empathy, school enjoyment, and achievement and a decrease in bullying and aggression and stereotyping. Two hour Sanford Harmony trainings are offered to schools, childcare centers and providers at no cost, and they are given the curriculum, at no cost, to take back and utilize in their classrooms and centers.

TeachSD: The TeachSD Toolkit was developed with grant support in 2017, and a pilot was planned for 2018 in several North and South Dakota communities. Three sites were recruited in both states, and the pilot process was slowly starting to be implemented.

Impact

Sanford Harmony: SDSU Extension worked under the direction of Dr. Jennifer Kampmann to conduct training for 85 child care providers from 22 centers in the Sioux Falls and surrounding areas. One participant noted *“Excited about the tools provided in the Sanford Harmony kit and how they were further support for daily interactions with the children”* – Family Care Provider for SD. While another participant noted *“My students love Z! They know that*

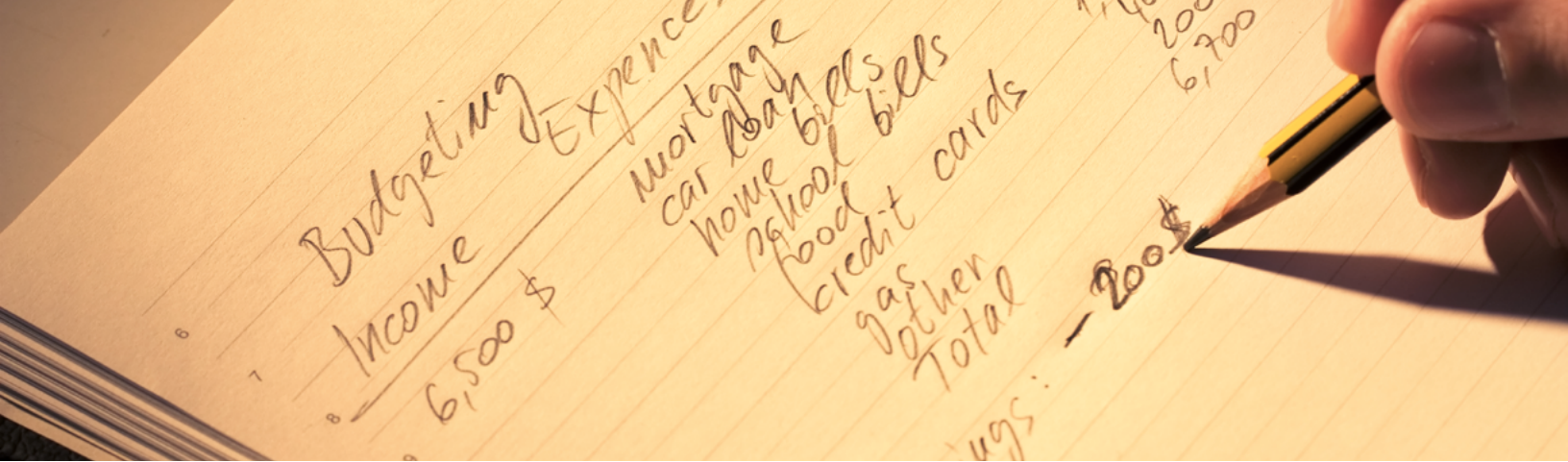
even though he is different, that he should be treated the same as everyone else. They also understand that it's a reflection of how they should treat each other!"—K-12 School Counselor, Castlewood, SD.

Plans for Harmony going forward include: working with tribal head starts and doing translation of storybooks to Lakota, nutrition/meal time behavior study with Extension using Quick Connection Cards, and implementation and research utilizing summer camps.

TeachSD: While progress in 2018 was delayed, partners in South Dakota were asked to provide feedback about their experiences. Partners indicated that recruitment of additional youth volunteers was difficult. Many indicated that younger people are involved in various activities and have little time for additional volunteer activities. Participation from older members of the community was also a challenge in some locations. Overall, partners indicated that the program was underutilized. Finally, partners indicated that schools in the community may be an important partnership as the intergenerational technology training model could be incorporated as an option for students to earn volunteer hours often needed to graduate.

Partners who are utilizing the toolkit for a second time noted that it was updated to be more user-friendly, made it easier to train the youth and to send them out to volunteer. For example, training could be conducted during a single class period, instead of a 3.5 hour block of time. Partners also indicated the youth had more empathy when working with clients, after participating in the training. Challenges they faced were linked to technology that clients would bring in for lessons might be out-of-date and create frustration for the youth trainer and client.

Perhaps the most important lesson learned during 2018 is that age is a poor predictor of technology skills. Social economic status is a better predictor of both access and skills. A second important lesson is that technology is a foreign language to non-users, with various concepts and symbols that must be understood to perform technology skills effectively and safely (e.g., online banking). As a result, the TeachSD Toolkit will be reviewed and updated to enhance the portion of the training that teaches volunteers to translate technology concept and symbols to achieve meaningful learning. In addition, alternate delivery strategies will be explored to identify and train non-users. For example, organizations that work with low income people will be consulted about their current efforts to provide technology training to the people they serve, with an emphasis on identifying how SDSU Extension can enhance current efforts.



Personal and Family Finance

Public Value

College students have new experiences regarding money management than high school students. They are responsible for making decisions about allocating income for expenses, managing earnings from work to meet their needs, and managing student loan debt. Financial knowledge is critical in making decisions about financial behavior that will have a positive impact on well-being (Hung, Parker, & Yoong 2009). In general, financial knowledge of college students were found to be low (Chen & Volpe, 1998; Avard, Manton, English, & Walker, 2005; Norvilitis et al., 2006).

The issue of student loan debt is also a national concern. About seven in ten students who graduate with a bachelor's degree leave college with student loan debt. In 2016, bachelor's degree graduates of public and nonprofit colleges across nine North Central Region states averaged \$30,128 in student loan debt. Approximately 64% of graduates completed their education owing private or federal student loans. Minnesota, at \$31,915, and South Dakota, at \$31,362, are among the top 10 high-debt states in the U.S. College-educated households graduating with student loan debt typically have a lower net worth and are more likely to have car loans and credit card debt than college-educated households with no student loan debt.

The Issue

College students' limited experience managing their finances independently coupled with low financial knowledge creates a long-term issue with financial well-being. Additionally, students leaving college do not fully understand their options regarding student loan repayment. Research has found that borrowers: are not well informed; are not provided with information necessary to make an informed decision; and lack accurate knowledge about student loans and their repayment.

What We've Done

To learn more about SDSU students' financial knowledge, during the fall of 2017, a personal finance survey was administered to 2,000 freshman. Two hundred and ten (210) participants completed the survey for a response rate of 10.5%. To address college student financial wellness, the free personal finance website, CashCourse, sponsored by the National Endowment for Financial Education, was used during the 2017-18 school year as a tool to teach college students about personal financial management. Twenty-nine (29) presentations were made to 678 students about developing budgeting, saving, and tracking spending skills. During the presentation, students registered on CashCourse, completed an activity and learned about the tools and resources available through the site. Students have access to this site while enrolled at SDSU.

Two media approaches were used to teach financial knowledge. Seven articles about financial topics were published in the weekly SDSU newspaper, the Collegian, through the academic year. Twitter and Instagram posts were published daily to connect financial content and resources to the students.

To increase knowledge of the student loan repayment process, the North Central Region Family Resource Management Extension Specialists implemented a texting intervention call Student Loan TIPS. Students from the land grant universities represented in the region participated in the intervention that involved agreeing to receive text messages that provided tools and resources to learn about the repayment process.

Impact

College Student Financial Wellness

- 406 students completed at least one CashCourse (financial knowledge) activity with 86% accuracy
- 89 (22%) students completed at least 2 CashCourse activities
- Tweets posts
 - o 113 tweets resulted in 10,273 impressions
- Freshman survey
 - o 67% reported knowing more about personal finance after taking a course in high school
 - o Objective financial knowledge mean score was 70.4%
 - o 76% indicated being interested in a campus course about personal finance
 - o Participants interested in a course indicated their preferred format
 - Free workshop – 57.6%
 - Course for credit – 44.3%
 - Free on-line program – 48.6%

Student Loan TIPS

- Baseline survey of 583 students indicated:
 - o 86% of the participants had federal loans
 - o 60.5% planned to seek full-time employment in related field
 - o 76.8% know there are options for student loan repayment
 - o 63.5% felt in control when thinking about their student loans
- From the texting intervention, we learned:
 - o 50% of participants had just federal loans, < 1% had just private loans, 34% had both private and federal loans
 - o 50% know their loan repayment amount
 - o 50% know when the 1st payment is due
 - o 71% know the consequences of missed payments
- From the post survey, we learned:
 - o 66% of the participants felt the text messages were helpful in understanding the student loan repayment process
- Quotes from participants: After participating in the TIPS texting intervention participants commented, *“the intervention provided useful information and resources about the payment process”* and *“now they know their student loan debt amount”*.

Success Story

- During class, presentation students were encouraged to meet with me if they had questions about their financial situation. Questions student had related to student loans, housing costs, and budgets. One student in particular was struggling with paying tuition for the semester. Because of the counseling, the student was able to secure financial aid to pay current overdue tuition bill and secure financial aid for the spring semester, and to develop a budget to save money for the next school year expenses.