

Virginia Cooperative Extension

A partnership of Virginia Tech and Virginia State University

 **VirginiaTech**
College of Agriculture
and Life Sciences



School of Agriculture
Virginia State University

600 North Main Street, Suite 100
Woodstock, Virginia 22664-1855
<http://www.ext.vt.edu/offices>

Family and Consumer Sciences

Karen Lynn Poff, Senior Extension Agent, Family and Consumer Sciences
Management, Housing, and Consumer Education



To Schedule a Program for Your Group:

Workshops are available as
our schedule permits. To
arrange one of these programs
for your group or community
organization, contact:

Karen Lynn Poff
Senior Extension Agent, FCS
600 North Main Street,
Suite 100
Woodstock, VA 22664-1855
Phone: (540) 459-6140
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E-mail: kpoff@vt.edu

Or call your local office of
Virginia Cooperative Extension to
leave a message:

Clarke—955-5164
Frederick—665-5699
Page—778-5794
Shenandoah—459-6140
Warren—635-4549

If you are a person with a disability and
desire any assistive devices, services, or
other accommodations to participate,
contact Karen Poff by calling your local
office of Virginia Cooperative Extension
or (540) 459-6140 no later than five days
prior to the event.

Workshop Topics and Descriptions

Short Programs

Be a Have, Not a Have Not: This presentation for young adults
(late high school and college age) is a practical introduction to
money management which briefly discusses saving, spending,
credit, insurance, and other financial topics. (30 to 45 minutes)

Consumer “Top 10”: This presentation offers an overview of 10
commonly-asked questions related to consumer issues. Includes
topics such as how to get a free credit report, opt out of pre-
approved credit offers, reduce telemarketing calls, get free
consumer information, and more. (30 to 45 minutes)

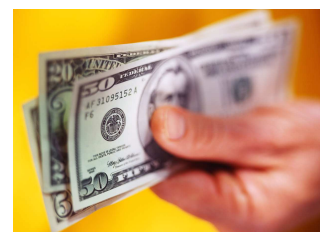
Frauds, Scams, and Slams: These programs help participants,
especially senior citizens, learn how to protect themselves from
various types of consumer frauds and scams. Choose from the
following topics: **Credit Card and ATM Fraud, Health Care
Quackery, Internet Fraud, Investment Fraud, or
Telemarketing and Prize Offer Fraud.** (30 to 45 minutes)

Helping Kids Learn About Money:
This program gives parents and other
adults practical tips and strategies to
teach children and youth about money.
(30 to 45 minutes)

Money Traps: This presentation covers
common money traps, such as payday
lending, car title loans, credit rip-offs,
and other schemes that take advantage
of consumers. (45 minutes)

Radon: What You Should Know: This presentation explains
the health risks of radon gas in the home, the implications for
buying or selling a home, how to test, and the basics of
remediation. (45 minutes)

Virginia Cooperative Extension Overview: This talk outlines
family and consumer sciences programs people can participate in
throughout the Northern Shenandoah Valley. (20 to 30 minutes)



**Family Financial Education
programs help families
improve their financial health.**

www.ext.vt.edu

Extension is a joint program of Virginia Tech, Virginia State University, the U.S. Department of Agriculture, and state and local governments.
Virginia Cooperative Extension programs and employment are open to all, regardless of race, color, national origin, sex, religion, age, disability,
political beliefs, sexual orientation, or marital or family status. An equal opportunity/affirmative action employer.

Medium-Length Programs

Critical Conversations About Financing Long Term Care: Participants in this program will learn about the importance of planning for changing health and independence in later life, including strategies for coping with future long term care needs. (1 to 1 1/2 hours)

Getting Out of Debt: Participants in this program will learn how to develop a spending plan and a debt repayment plan, ways they can work with creditors effectively, and strategies they can use to reduce debt and improve financial health. (1 1/2 hours)



Home and Housing Education programs help families keep their home environments healthy.

Home Indoor Air Quality Overview: Participants will learn the sources and health effects of common residential indoor air pollutants, understand general aspects of residential indoor air quality, and recognize the appropriate roles of pollutant testing and source control for residential indoor air pollutants. (1 hour)

How to Make Your Money Go Further: Participants will learn how to make the most of their finances by setting goals, developing a spending plan, balancing income with expenses, and tracking spending to manage money more effectively. (1 1/2 hours)

Identity Theft: When Bad Things Happen to Your Good Name: Participants in this program will learn how identity thieves get information, what to do to minimize the risk, and steps they should take if they become a victim of identity theft. (1 to 1 1/2 hours)

Who Gets Grandmother's Yellow Pie Plate: Transferring non-titled personal property can be a difficult issue for families. Participants will discover the meaning of objects, determine what is fair when deciding who gets what, and learn about the many distribution options that are available. (1 to 1 1/2 hours)



Consumer Education programs help individuals and families prevent and cope with identity theft, frauds, and scams.

Take the Road to Financial Security in Later Life: Do you know where you are on your road to financial security? Participants will learn about how to evaluate their preparation for later life financial security and steps everyone can take now to prepare for the years ahead. (1 1/2 hours)

When Your Income Drops: Losing your job, being laid off, or having your family income decrease can be traumatic. Participants will explore strategies for individuals and families to minimize the hardship and take stock of family and community resources to make the best of this difficult situation. (1 1/2 hours)

Your Family Disaster Plan: Emergency preparedness is on everyone's mind these days. This interactive workshop will show you how to prepare a family disaster plan, what to include in a disaster supplies kit, how to plan for family communication, and steps to take in the event of a disaster. (1 1/2 hours)



Homebased and Microbusiness Education programs help individuals and families profit from home and small businesses.

Multi-Session Programs

Family Child Care Taxes and Recordkeeping: This seminar gives people who care for children in their homes information about recordkeeping and key business deductions to help them reduce their taxes and increase profit. (One day or two evenings—6 hours total)

Money Wise: These seminars developed by Consumer Action offer an in-depth look at a variety of financial management topics. Each of the topics is presented in two sessions of two hours each (4 hours total).

Choose from the following topics: **Banking Basics, Good Credit,**

Tracking Your Money, Personal Bankruptcy, Rebuilding Good Credit, Saving to Build Wealth, Talking to Teens About Money, and Micro Business Basics.