Portfolio 2.2 – Facilitate Informed Decisions Affecting Individual, Family, and Community Quality of Life through Science-Based Technology, Products and Information: Logic Model KA 801 Individual and Family Resource Management **KA 607 Consumer Economics** Situation Inputs Outputs Outcomes Short Activities Medium Target Audience Lona Learners gain Many Americans Learners have earners make Financial knowledge and work diligently to better consumer adopted one or Resources: earn a living. Yet, skills to make more practices choices. Research Activities: poor marketplace informed Hatch and multi-state projects: to positively increase CSREES. decisions, low collaborative partnerships; consumer affect purchase savings rates. Policy makers, federal and decisions, set decrease savings, too much program evaluation. intentions; to federal agencies, state agencies, debt, and lack of financial goals, outstanding reduce debt and non-profit& foundations. and plan action planning for increase consumer debt foundation partners, In-kind and dired steps to reach potential major life and the risk of savings; extension educators, contributions those goals. events leaves bankruptcy, and and to develop community. from partners. them financially increase family plans to achieve practitioners. Rural vulnerable. At the fin an cial fin an cial businesses Research · Proposals same time, small security. security. Education: know to pay and plans businesses in Graduate & attention to of work Public policies rural America not Existing and undergraduate consumer are adopted submitted. catering to emerging students. Integrati preferences. en couraging eviewed, and accepted consumer policies are household asset National leadership preferences do Research analyzed and Extension Extension: accumulation; developed Education not survive. questions studies are Low-wealth research Multi-state and multirelevant to Human conducted to households, small Research is findings are disciplinary consumer learn what helps Resources: rural businesses, needed to applied to teams launched policy, business change farm families, youth, understand how increase family •Work efficacy, and CSREES NPLs. behavior. and consumers. consumer choice financial successfully family welladministrative drives markets completed. security and to being are Distance support, such as food. improve the Education Activities: Extension Activities outlined. education faculty. viability of rural health care, and Undergraduate and Program development strategies researchers. Emerging financial services: small graduate degree marketing, delivery, developed to Extension the effects of societal needs businesses. Expanded programs offered evaluation, and reach more educators. public policy on for human More students knowledge base; through distance professional teachers. students. family financial capital are Integrated Activities complete new extension volunteers. strategies. development well-being; and Formative and evaluative identified. degree and and education external the efficacy of research leads quality certificate strategies. partners, and programs; Extension and Extension programs. industry trade education. education link theoretical Rural areas Associations. and applied research to Financial services experience a practice. professionals. higher level of consumer human, social, researchers, and and economic community capital. educators are Feedback needed External Factors - Decreased funding; changing institutional commitments and priorities; availability of volunteer and nonprofit Assumptions - Evidence-based education can help people make wise consumer participation; changing economic conditions including employment and effects of natural disasters; ability to collaborate with decisions and achieve financial security. Americans can earn a living wage. Public government entities and non-profit partners; societal attitudes; marketplace complexities, including global influences. policies encourage household asset-building. Business success follows consumer preferences.