

MFEC 2010 Mini-Grant Report

MSU-Missoula County Extension
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Small Steps to Health and Wealth created by Rutgers Cooperative Extension draws correlations between health and wealth and shows how changes in one area of life can have a positive effect upon the other. Small behavior changes make a big difference over time and are always better than taking no action at all. The focus is on setting realistic goals, identifying small steps to reach those goals, recognizing/overcoming obstacles and then setting your mind to take action. This nation wide program has been taught in several different formats ranging from a one time presentations with self study instructions up to a ten week support group format. I am fortunate to have been able to try both. There is an on-line goal registration website to report progress and receive monthly health and wealth messages from Rutgers University at: <http://njaes.rutgers.edu/sshw/>

Missoula County is comprised of many people working two to three jobs to make ends meet. This is true even of salaried professionals. According to the Missoula Quick Facts 2009 data, 32.8% of the residents have a Bachelor degree or higher yet our unemployment rate is over 17%. The cost of housing is very high here and full time work is scarce. Many jobs are seasonal or part-time and yet, when polled, only about one third of the SSHW participants professed to have emergency funds that contained 3 to 6 months living expenses.

The \$500 grant from MFEC enabled me to purchase Small Steps to Health and Wealth guidebooks, educational tools and supplies to present the program of like name to our community. The first presentation was formatted over 8 weeks during one hour lunch-and-learn sessions at our MSU-Missoula County Conference Room. I targeted essential agency employees from the Department of Labor and Industry and the Office of Public Assistance. This presentation was promoted as a pilot program with the intention of receiving feedback regarding modifications for future presentations. Ten professionals participated.

The next target audience was the Missoula County Employees. I offered two separate 1-1/2 hour presentations in a self study format that will be monitor via email over the next 6 months. Thirty-four employees participated and will have the opportunity to attend follow-up presentations about financial security and health issues. These two presentations were possible through the generous administrative time given by the County Human Resource Director. With the approval of their department's supervisor, employees were allowed to attend during the work day.



Results from the Small Steps to Health and Wealth presentations in Missoula are very encouraging. 100% of participants have written specific health or financial goals. Over 90% are working on decreasing discretionary household spending and over 85% are working on increasing daily exercise. In addition, most are committed to monitoring their progress periodically and I hope learn of their successes through follow up correspondence. Here are some quotes from participants:



- I recently committed to saving more for retirement by authorizing my bank to automatically deposit \$100 from my account each month into a retirement savings account. This was using the strategy to make a behavior automatic. I learned that if I get an average of 8% annual return, it will increase my savings by \$33,369 when I reach 65. - Missoula
- I'm in a new relationship and will be getting married soon. This time, I'm going to get it

right. I've developed a budget for the first time and am sticking to it. - Missoula

- I'm setting a goal to lose 30 lbs. My husband and I are joining the YMCA gym this year. - Missoula
- I had no idea we were spending so much money on eating out until I used one of the tracking tools you gave us in class. We are going to make some big changes. – Missoula
- I'm going to go home and teach my teenage daughter about money management. - Missoula

In conclusion, this grant allowed me to offer the SSHW program two different ways and assess how to best present it in the future. It also allowed me to present it to key agency personnel who will refer their low income clients to our office for resources and educational training. A Missoula Workforce Center employee is currently drawing up a Memorandum of Understanding with Extension to pay us to present this program to clients in the Family Economic Security Project, a paid vocational training program for income eligible individuals. Future financial education presentations are also being scheduled for the Missoula County Employees as a result of a survey during the SSHW presentations.



MFEC Mini-Grant Financial Report

MFEC Grant	\$500.00
Small Steps to Health and Wealth Guidebooks 44 books @\$10.00 each	\$440.00
Checkbook Registers 38 @ \$1.00 each	\$38.00
Pedometers 5 @ \$5.00 each (I already had some)	\$25.00
Total	\$503.00

Receipts and county bookkeeping records available upon request.