

# Financial Capability Education

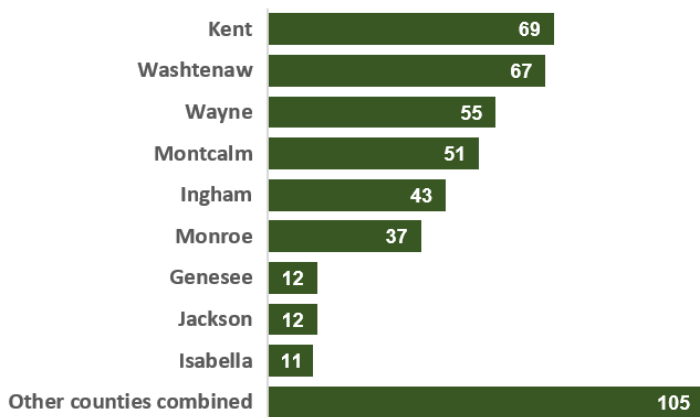
2018



Whether it's handling credit card debt, investing for retirement or college funds, purchasing a new home, avoiding foreclosure, or simply wishing to have more control over personal finances, MSU Extension has expert educators located across the state that help Michigan residents in all aspects of money management. They assist individuals, households, organizations and communities to become more sustainable spenders through education focused on financial capability.



## PARTICIPANTS

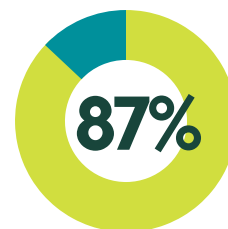


## PROGRAM RESULTS

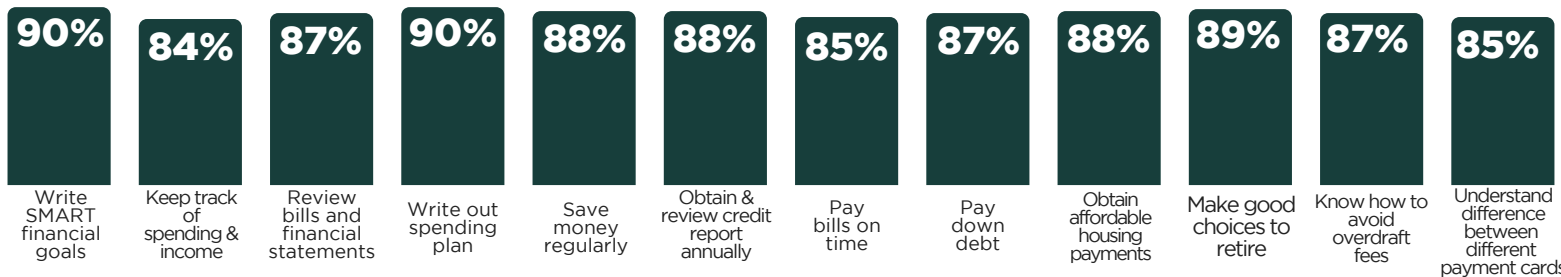
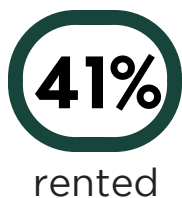


Likeliness to recommend the educational program to someone in a similar situation

Helpfulness of educational services in reducing financial stress



Effectiveness of the educational services in locating resources that you needed



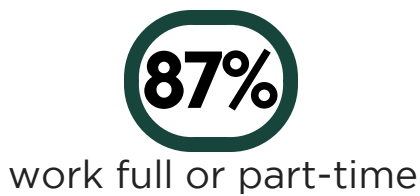
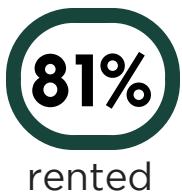
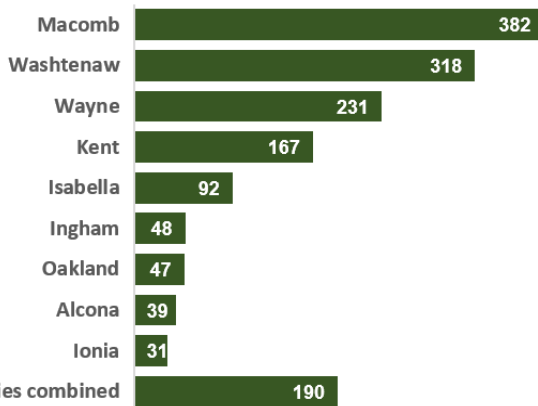
# Homeownership Education 2018



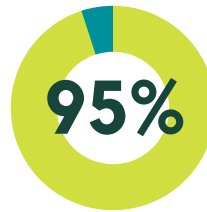
MSU Extension Homeownership Education courses educate homebuyers on advantages of homeownership and steps in the home-buying process, understanding costs of homeownership and how to maintain the investment, mortgage loan basics and why good credit is important, how to determine how much house can be afforded.



## PARTICIPANTS

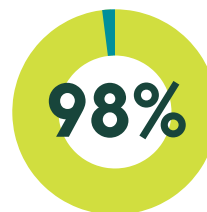
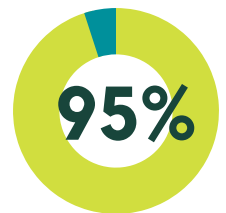


## PROGRAM RESULTS



Quality and effectiveness of the educational program

Effectiveness of the educational services in locating resources needed



Likelihood to utilize future MSU Extension programs

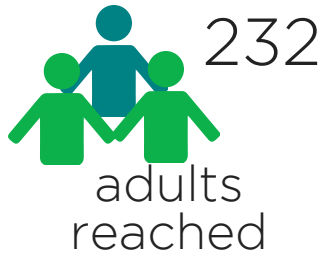


# Foreclosure Prevention Education

2018

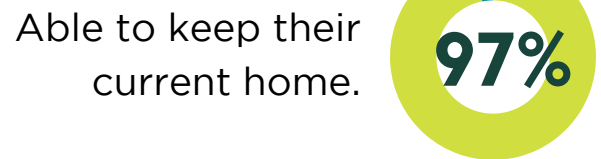
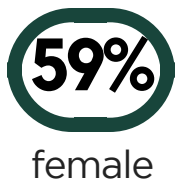
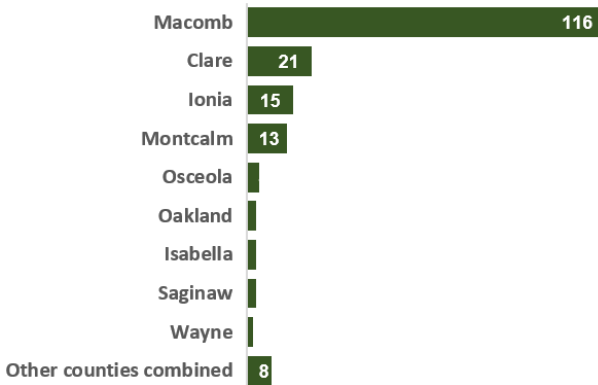


MSU Extension's Financial and Homeownership Education team delivers foreclosure prevention and intervention education and counseling by MSHDA and Department of Housing and Urban Development (HUD) certified housing counselors. These counselors work directly with Michigan residents, providing one-on-one information and options in addition to foreclosure. All counselling notes and outcomes were reported into Home Counselor Online (HCO), an online database created by Fannie Mae.



## PARTICIPANTS

## PROGRAM RESULTS



### Of those who were able to keep their home:

