

Concept Inquiry for NEFE Grants Program

Do not alter this form in any way. Fill out the form completely. Incomplete forms will not be considered.

Information about the <i>Principal contact</i> *	Information about the 501(c)(3) Organization
Name of Principal Contact Suzann Enzian Knight, M.O.E., M.S., CFP	Full name of 501(c)(3) organization or equivalent for colleges & universities University of New Hampshire, Office of Sponsored Research
Title or position of Principal Contact Extension Specialist, Family Resource Management	Contact person if different from Principal Contact Jahnay Pickett/Kathryn B. Cataneo
Principal contact's organization (if different from 501(c)(3) organization) University of New Hampshire Cooperative Extension	Street Address 51 College Road
Street Address 55 College Road	Building Name/Department Code/Other
Building Name/Department Code/Other 308 Pettee Hall	City State Zip Code Durham NH 03824
City State Zip Code Durham NH 03824	Telephone Area Code & Number Ext. FAX Area Code & Number 603-862-1992 603-862-3564
Telephone Area Code & Number Ext. FAX Area Code & Number 603-862-0092 603-862-3271	Web site: Please provide if organization has a Web site; if not please note there is no Web site http://extension.unh.edu
E-mail address suzann.knight@unh.edu	Nine-digit Federal Identification Number (this number will be used to verify IRS status) 02-6000937
By submitting this Concept Inquiry, the Principal Contact and applicant organization acknowledge their understanding that NEFE may use the information to determine eligibility and assess the project idea, including use of this information to determine compliance with NEFE's policies, the USA Patriot Act and applicable laws and regulations with regard to anti-terrorist financing.	

*The *Principal Contact* must be the individual with primary responsibility for conducting the project, if funding is approved, on behalf of the 501(c)(3) organization.

Project Title Measuring the Effectiveness of Bringing Financial Management Education to the Desktop
Amount: Please mark (x) the amount range that you anticipate will be needed to conduct the project <input type="checkbox"/> Less than \$25,000 <input type="checkbox"/> \$25,000-\$74,999 <input checked="" type="checkbox"/> \$75,000-\$124,999 <input type="checkbox"/> \$125,000-\$174,999 <input type="checkbox"/> More than \$175,000
Duration: Please mark (x) the range for the number of months you anticipate will be needed to conduct the project <input type="checkbox"/> Less than 12 months <input type="checkbox"/> 12-17 months <input type="checkbox"/> 18-23 months <input checked="" type="checkbox"/> 24-29 months <input type="checkbox"/> 30-36 months <input type="checkbox"/> More than 36 months
Type of Grant Requested (refer to Guidelines if uncertain and mark (x) one of the following): <input checked="" type="checkbox"/> Directed <input type="checkbox"/> Unanticipated
Type of Project (mark (x) one of the following): <input type="checkbox"/> Research only <input checked="" type="checkbox"/> Research & Development <input type="checkbox"/> Development Only
Project Summary: In the space provided (do not exceed 325 words) please describe the project <p>Utilizing <i>Closing the Gap Between Knowledge and Behavior: Turning Education into Action</i> as a guide, we will convert nationally distributed UNH Cooperative Extension face-to-face money management programs (Taking Charge of Your Finances and Making Money Work For You) to web-based education used by the public directly or by educators and other intermediaries to improve the financial well-being of the public. In addition to the conversion of these curricula from face-to-face to on-line there will be the inclusion of deadlines to provide a mechanism for a person to take action, support to assist those in the Action stage and simulation tools so that a person can see what a financial life might look like in the future based on decisions made today. An additional delivery method of online learning evaluative data can be compared as to the effectiveness of online and face-to-face learning. Based on the NEXT STEPS, we will create the site materials based on professional practices that offer the greatest positive outcomes and evaluate the effectiveness of this web-based financial education as compared to face-to-face pre and post evaluation results that have been accumulated over a five-year period. Best practices will be incorporated from web-design, long distance learning and marketing to accomplish the goal. In addition to contributing to the identification of best practices, we will be piloting new delivery mechanisms for financial education. An Advisory Group will be formed of end-users and partnering with this project will be University researchers, School-based Wellness Teams, NH Statewide EITC Alliance, NH Jump\$tart Coalition and other interested parties in the development of an effective delivery method.</p>

In the space provided (**do not exceed 125 words**) explain why you believe this project will make a unique and profound contribution to the field of financial literacy and what that contribution would be.

As a long time provider of financial education that is researched based, we can use current technologies and innovative concepts to develop a new delivery mechanism for curricula with an established track record for behavior changes that promote financial well-being thus providing us a unique opportunity for comparing delivery methods and providing additional research into best practices. In addition to the conversion of these curricula from face-to-face to on-line there will be the inclusion of deadlines to provide a mechanism for a person to take action, support to assist those in the Action stage and simulation tools.

In the space provided (**do not exceed 100 words**) explain what measures you have taken to assure that this project idea is original and does not duplicate research previously conducted or duplicate other programs or materials already developed? Based on the symposium's Next Steps, and on extensive research done on the Financial Security in Later Life Initiative under CSREES , efforts to evaluate best practices and effective delivery methods that result in Americans taking action to save more, owe less and become more responsible for their financial security now and in later life is targeted as a need, with funding of same identified as a need. The symposium determined that research is needed about the effectiveness of people learning on-line as compared to face-to-face.

In the space provided (**do not exceed 150 words**) describe primary audience(s) who will directly utilize or benefit from the project outcomes and how the project outcomes might be broadly disseminated to the primary audience. The general public will benefit from expanded access to personal financial education that was previously only available in face-to-face programming format. Intermediaries and educators can benefit from access to innovative web-based education to provide improved outreach. The financial literacy community can benefit from the development and promotion of a financial education tool designed with research issues and concerns in mind especially with regard to change theory as it applies to financial education (Prochaska). Research will be conducted comparing those who choose to learn on-line over face-to-face and it will disseminated to interested parties

In the space provided (**do not exceed 175 words**) and taking into consideration NEFE's funding priorities, explain how the impact of the project outcomes might be evaluated both quantitatively and qualitatively, taking into consideration NEFE's funding priorities. Knowledge, skills and behavior change evaluated quantitatively will establish the effectiveness of face-to-face programming and on-line programming of the same curricula to achieve personal and household financial well-being. An assessment tool, incorporated into both types of programming, will identify and compare whether participants at a particular stage of change are attracted to one type of programming over the other. Project outcome provides measurable impact for use by one or more audiences such as financial education intermediaries, researchers, and practitioners.

If there is any additional information you feel NEFE should be aware of concerning the importance of this project or credentials of the Principal Contact, please note it in the space provided. *(As an example, you may refer NEFE to a link where credentials of the Project Principal can be located.)*

Financial management education programs are cancelled due to no or low attendance and yet like other Americans NH residents are in debt and saving very little. We need to get education out to a larger audience but we also want the education to make a difference in a person's life.

For over 30 years, Suzann Enzian Knight has designed, delivered and trained trainers of financial management curricula. She works collaboratively with state, local, public and private partners on various projects. Suzann has received funding for financial management education from a variety of sources with the largest contract having an annual budget of \$947,498.

To avoid the possibility that Pages 1 and 2 become separated, please restate the full name of the Principal Contact and as many words of the Project Title as will fit in this space:

Full Name of Project Principal: Suzann Enzian Knight, M.O.E., M.S., CFP

Project Title: Measuring the Effectiveness of Bringing Financial Management Education to the Desktop

To submit this form electronically, send it as an e-mail attachment to NEFEGrantRequest@nefe.org with the Subject Line: Grant CIF from (insert name of your 501(c)(3) organization). You may also use FAX, postal, or commercial delivery. Please refer to the Submittal Instructions for more information.