Virginia Cooperative Extension

Virginia Tech • Virginia State University

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Northern Shenandoah Valley

Financial Education Program

"Strengthening Personal Finances Through Education"

To Schedule a Program for Your Group, Contact:

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

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) 635-4549 at least five days prior to the event.

Our most important goal is to meet the needs in our region for financial education. We can work with you to develop customized programs for your employees, clients, members, and students. Our schedules are flexible and we can work within the timeframe you have available. Just contact us to discuss how we might be able to help. *Some programs are available in a virtual format.*

Sample Workshop Topics and Descriptions

Short Programs

Can Your Finances Survive a Crisis?: Financial institutions undergo 'stress' tests to assess their financial strength and ability to cope with an economic downturn. Find out how to do a similar review of your personal finances to determine how well you would be able to weather a financial storm. (30 to 45 minutes)

Life After the Equifax Breach: The Equifax breach was the first time that a data breach exposed at one time essentially all the components an identity thief needs to commit a variety of crimes. Recognize how identity thieves use your information and understand steps you can take to protect yourself. (30 to 45 minutes)

"Strengthening Personal Finances in Your Community—How VCE Can Help!: Did you know that Virginia Cooperative Extension's programs can help improve the financial well-being of your tenants, clients, employees, family, and friends? Discover how unbiased information from Virginia's land-grant universities can help the local people you know build better financial futures!"(30 to 45 minutes)

Financial management programs help individuals and families achieve healthy financial futures.

Medium-Length Programs

Coping with a Money Crunch: Most families go through a "money crunch" at some point, due to illness, job loss, natural disaster, or other crisis. Learn how to make a plan to get through financial hardships or help someone you care about manage a financial setback. (2 hours)

Making a Spending and Savings Plan: Consider how you can make the most of your finances by setting goals, developing a spending plan, balancing income with expenses, and tracking spending to manage money more effectively. (1 to 1 1/2 hours)

Money Management Clinic: Explore the essentials of good financial management with a quick overview of 21 things you could start doing to take better control of your finances and 17 common financial mistakes that could be sabotaging your financial health. You will also have the opportunity to ask questions on financial topics such as budgeting, credit and debt and to learn about community resources. (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)

Your Roadmap to Retirement: While it may not answer every question you have, this program will provide a wealth of information you can use whether you are just starting out or nearing the end of your career. Examine the importance of having a solid foundation, setting retirement goals, estimating retirement costs, social security, employer plans, individual retirement plans, investing basics, types of investments, and making your resources last in retirement. (2 hours)

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

Multi-Session Programs

Managing Your Money Series: Get an in-depth look at the foundations of good financial management. Topics include personal finances, understanding credit, developing a spending and savings plan, traditional and non-traditional banking, and insurance and recordkeeping, and getting out of debt. Each session includes a list of "Action Steps" to help you apply what you've learned to your own situation. Those who attend sessions one through five, receive a certificate of completion. (Six Two-Hour Sessions)

Serving the Northern Shenandoah Valley of Virginia

Sign Up for Our Upcoming Programs E-mail List: http://tinyurl.com/nsvfepemails
NSV Financial Education Website: http://warren.ext.vt.edu/programs/nsvfep.html
NSV Financial Education Facebook Page: https://www.facebook.com/nsvfinancialeducation