

UTAH STATE UNIVERSITY EXTENSION

Empowering Financial Wellness Program Report 2025



2022, 2023, 2024, 2025



Extension
UtahStateUniversity



Empowering Financial Wellness

In conjunction with:



DEPARTMENT OF
**WORKFORCE
SERVICES**

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Introduction

We are thrilled to share the outstanding impacts achieved by Utah State University Extension’s **Empowering Financial Wellness (EFW) program** funded by the Utah Department of Workforce Services from July 1, 2020 – June 30, 2026. Our team has adapted, innovated, and persevered in developing innovative resources, offering timely educational opportunities, and increasing awareness of personal finance best-practices throughout Utah. We invite you to review the qualitative and quantitative impacts and stories which highlight our vision and illustrate ongoing participant success.

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Melanie D. Jewkes, AFC®, Co-Principal Investigator

Andrea T. Schmutz, Co-Principal Investigator
Lendel K. Narine, Evaluator

Empowering Financial Wellness Program Outcomes

Empowering Financial Wellness is a vital initiative by Utah State University Extension to tackle rising financial stress caused by the pandemic, record-high inflation, and skyrocketing housing costs. With 72% of Americans reporting money-related stress (APA, 2023) and Utah consumers carrying 30% more debt than the national average (Horymski, 2023), ranking 4th highest state in the nation (Pitts, 2024), building financial resilience is more important than ever.

Our program offers free, research-based financial education to combat economic uncertainty through award-winning tools and resources, including self-paced online courses, a debt elimination tool, media outreach, and customizable webinars and classes in both English and Spanish. By equipping individuals with practical skills and knowledge, we help foster financial stability and informed decision-making across Utah.

29

Counties Reached

60+

Community Partners

20+

Train-the-Trainer Events

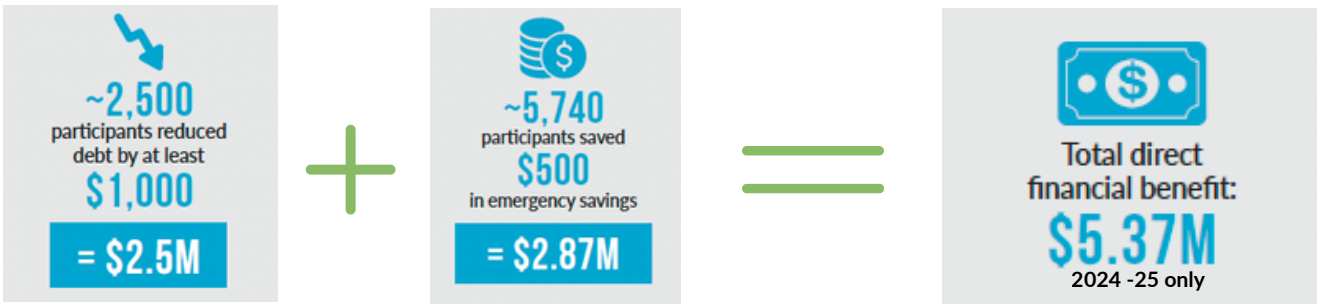
27,500+

Contacts Taught

Topics taught in English and Spanish:

-  Budgeting
-  Preparing for Homeownership
-  Financial Organization
-  Understanding Credit
-  Money Personalities
-  Surviving Inflation
-  Managing Debt
-  Fraud Prevention
-  Investing Basics

Economic Impact for Utah Families: Participant Debt Reduction and Emergency Savings



Impact Snapshot

Our program improves day-to-day money management skills, guides future planning, and promotes a habit of saving to help people achieve better financial outcomes.

Participants in our personal finance programs reported:



Increase in savings.

This is critical, as families with a savings cushion as little as \$250-\$749 are 80% less likely to be evicted, or miss a housing or utility payment (Urban Institute, 2020).



Increase in ability to handle unexpected financial burdens.

Low-income families with savings of \$2,000-\$5,000 are more financially resilient than middle-income families without any savings (Urban Institute, 2020).

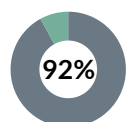


Increase in overall wellness.

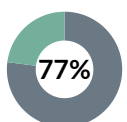
Research suggests that improvements in the area of financial well-being positively affect other areas of wellness such as mental, emotional and physical (Ryu & Fan, 2022).



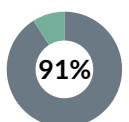
Two months after completing an EFW program activity, participants:



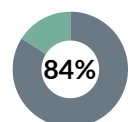
have emergency savings



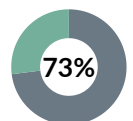
decrease total debt



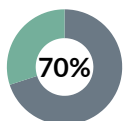
build a good credit report and score



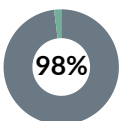
create S.M.A.R.T. money goals



track spending every month

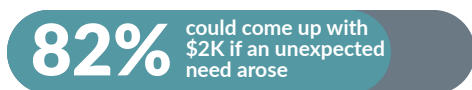


spend less than monthly income

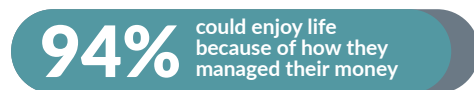


identify money personalities

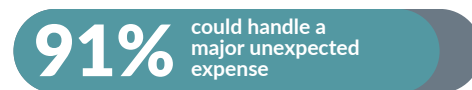
Four months after completing an EFW program activity, participants:



could come up with \$2K if an unexpected need arose



could enjoy life because of how they managed their money



could handle a major unexpected expense

The PowerPay Money Master Online Course

This award-winning course, available in English and Spanish, continues to be **an outstanding tool increasing participant's knowledge, on average 86%, in 10 key areas of personal finance best practices.** Results of a paired samples t-test indicated participants had a statistically significant improvement in their knowledge after completing all eight modules of the course ($t = 15.74, p < 0.001$).



"The course was excellent. I especially liked how it helped me identify my WHY. Motivation as to why people should care about something like this is always a hurdle, and I feel like that part of this program was really good."

"También abrió muchas conversaciones con mi cónyuge sobre cómo/dónde gastamos nuestro dinero."

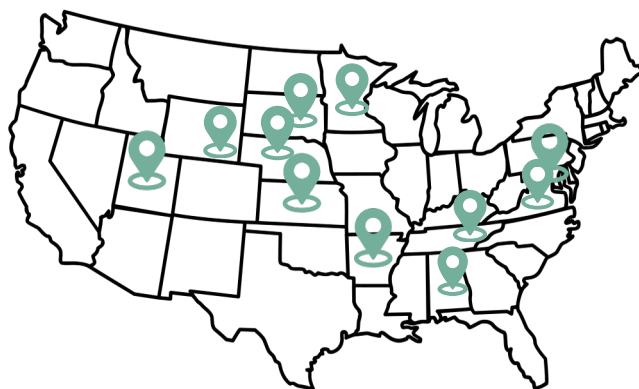
Resources Developed

Our team creates research-based personal finance tools to empower Utahns to build financial confidence. Find each of these free resources at finance.usu.edu.



National Reputation

Due to the success of our program in Utah and the national reputation of USU Extension's personal finance resources, our team has been invited to present program materials and teach professionals in **Kansas, Arkansas, Maryland, South Dakota, Alabama, Minnesota, Virginia, Tennessee, Nebraska and Wyoming**. We are recognized among our colleagues both statewide and nationally as leaders in the area of financial wellness programming.



UTAH FINANCIAL
EMPOWERMENT COALITION

Collaborator Spotlight

Department of Workforce Services (DWS) County Offices

Our DWS partnership enables statewide networking with DWS employees and patrons. We consistently work to increase program awareness to reach communities whose clientele need access to free personal finance resources.

Utah State Treasurer's Office

We partner on financial education initiatives and work together to empower individuals and families in Utah to achieve economic stability.

A Bolder Way Forward - Finance Spoke

The primary aim of A Bolder Way Forward is to help more Utah girls, women and families thrive. The Finance Spoke focuses on empowering women of all ages to achieve financial security and sustainability. We co-chair the Spoke and lead the community education working group.

Utah Financial Empowerment Coalition

We participate on the board of directors and collaborate in planning the annual Women in the Money Conference.

Participant Success Stories

Helping individuals improve financial wellness and increase financial resiliency is what matters most to our team. Self-reported participant success stories are the heart of our program impact.

"I participated in the online PowerPay Money Master course and the weekly webinar series and my situation has greatly improved because of it. I'm glad to share my financial story with you because I had not fully realized how much debt we cleared out this year now that I've plugged some numbers in. A big chunk of our debt went away because we sold my car, but I am proud to say that because of the financial wellness classes, course, and PowerPay debt elimination tool, we are able to budget better to purchase a vehicle that we can actually afford, have savings, and play money! I am really proud of my partner and I for our hard work to clear out our unsecured debt. I do have to take into account that my partner started his new job and is making more money than before, but he started working just 3 months ago.



Our accomplishments since January 2021:

- In the last year we were able to knock down more than \$10,200 in unsecured debt.
- We made a Christmas fund and are able to buy presents for every member of our family, plus birthday presents. They are small presents, but this is a huge milestone for my husband and me. In past years we've been so broke that we didn't buy presents for anyone.
- We have several revolving savings for birthdays, car registration, a family member's wedding next summer, and end-of-year vacation.
- We have saved money to go do fun things! We are going to two concerts next year, one out of state.
- We were able to have play money to go on trips this year (short weekend trips out of state, but this is a huge win for us, whereas in past years we could not go anywhere without getting into debt).

Words cannot express the peace of mind we now feel as we finally see our debt shrink! We are so thankful for the efforts of the financial wellness team and all the effort they put into this great resource!"

- Diana Escobar, Online Course Participant, December 3, 2021

"One of my big takeaways from this course was that the information helped me to realize where my money mindset needed some course correction. It's a course worth repeating every couple of years even. Thank you USU Extension for creating and offering this course!! WELL DONE!"

- Online Course Participant

"This is excellent information to have and was very well presented."

"It was excellent and I have a better understanding of how important it is for me to check my credit report regularly."

"Please keep doing these!"

"I love it! I learn something with each workshop and some of it has been questions I've always wanted to ask but have been too afraid to. Thank you!"

"Love these workshops. These workshops help me to understand the importance of financial health."

- Webinar Participants

"This is what I was looking for, a road map that I could put in motion with clarity. For sure an "ah ha!" meeting for me."

- Train-the-Trainer Participant

Social Media Engagement

Our social media presence engages participants with bite-sized personal finance content. Many followers sign up for webinars and in-person classes to further their knowledge.

 **7,100+**
Instagram followers

 **1,200+**
Facebook followers

@utahmoneymatters

UTAH

money matters

REAL-LIFE MONEY SMARTS



**free resources**
Explore our library of articles, guides, and tools—all at no cost.
Available in Spanish

**free webinars**
Learn from financial experts about managing debt, saving, & investing.
Available in Spanish

**online course**
Gain the skills and confidence to manage your finances effectively.
Available in Spanish

Get expert guidance on budgeting, saving, investing, and more. [REQUEST A CLASS](#)

We have a reputation for being a trusted source for research-based, timely, personal finance education both on social media and on the USU Extension-sponsored [Utah Money Matters blog](#). Utah Money Matters is a community-driven platform devoted to providing reliable and practical guidance from credentialed educators. We focus on real-life financial solutions that are accessible, actionable, and tailored to the unique challenges people face today, making financial wellness achievable for everyone.

Television & Radio

Our experts have been invited to contribute to TV and radio segments across Utah.

TV and radio segments included [KSL Channel 5](#), KSL's Studio 5, KSL's Dave & Dujanovic radio show, KUTV Channel 2 and other local outlets to discuss finance topics and resources to combat inflation, and share opportunities for residents to access free classes and webinars. Our weekly [Smart Money Tips](#) radio segment with Utah Public Radio airs weekly to an estimated **40,000 cumulative listeners** annually.



Team Awards

From 2020 – 2025 we received awards for our innovative efforts & program impacts.



Best of State, 2022, 2023, 2024, & 2025. Utah's Best of State Awards recognize organizations and businesses in Utah that are outstanding in their area of work. Applicants are required to write about achievements in their field of endeavor, including innovation or creativity in their approaches, techniques, methods or processes, and the contribution their business makes to the quality of life in Utah. Over 100 judges review each nomination before casting their votes, and applications with the highest number of votes win a Best of State medal.

1st Place State & Western Region Distinguished Team Award, 2025, from the Utah & National Epsilon Sigma Phi Extension professionals organization. Recognizes outstanding efforts of an Extension team for responding to and incorporating into a specific educational program one or more critical issues.

1st Place National Dean Don Felker Financial Management Award, 2024, from the National Extension Association of Family and Consumer Sciences. Recognizes the development of financial management programs which help individuals and families make decisions and plans for their present and future needs.

1st Place State Internet Education Technology Award, 2023, for inflation.usu.edu website from the Utah Extension Association of Family and Consumer Sciences.

1st Place State and 3rd Place National Florence Hall Award, 2022, from both the Utah and the National Extension Association of Family and Consumer Sciences. Recognizes an outstanding program that addresses concerns and interests of families and provides resources that benefit those families. Award given to our Empowering Financial Wellness grant team.

1st Place State Innovative Team Award, 2022, from the Utah Association of Family and Consumer Sciences. Recognizes an innovative program that identifies an educational need, addresses the need, and shows impact.

1st Place State and 2nd Place Western Region Communications: Educational Publication Award, 2022, from both the Utah and the National Extension Association of Family and Consumer Sciences. Recognizes an educational information piece that informs, updates, and educates the reader so they respond in a positive manner. Award received for our free, downloadable personal finance calendar.

National Consumer Financial Information Award, 2021, from the Association for Financial Counseling and Planning Education for providing outstanding, timely consumer information with a wide reach to diverse audiences using PowerPay.

1st Place State and 1st Place National Communications Radio Award, 2021, from both the Utah and the National Extension Association of Family and Consumer Sciences for the Smart Money Tips radio segments with Utah Public Radio.

1st Place State and 1st Place National Social Media Education Award, 2020, from both the Utah and the National Extension Association of Family and Consumer Sciences for the Utah Money Matters blog and social media .

Scholarly Impact

1

Journal Article

13

Professional Publications

37

National Presentations

26

State Presentations

Looking Ahead

CRITICAL, ONGOING NEED

The EFW program has significantly enhanced the financial literacy, capacity, and stability of families in Utah through research-driven financial management education. Funded by the Department of Workforce Services, the program has accomplished three key evaluation outcomes:

- **Enhanced financial literacy** of participants, serving as the first step towards achieving financial wellness. This underscores the ongoing need for personal finance education to ensure that all individuals have the necessary skills to manage their finances effectively.
- **Motivated and equipped** participants to implement recommended financial practices, highlighting the importance of continuous education in personal finance for sustained improvement.
- **Supported participants' advancement** towards personal financial well-being, further emphasizing the need for ongoing financial education to maintain progress and adapt to changing financial landscapes.

We remain committed to our mission of empowering women, low-income households, and community educators throughout Utah to make informed financial choices that enhance their financial wellness.

The continued need for funding for personal finance education is central to realizing this mission, ensuring that everyone has access to resources that can help them navigate their financial journeys with confidence.

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Empowering Financial Wellness



Contact Information

EMPOWERING FINANCIAL WELLNESS TEAM

Utah State University Faculty:

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- **Andrea Schmutz** Extension Associate Professor
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- **Vincenza Vicari-Bentley, ChFC®, AFC®** Lead Program Coordinator
- **Rochelle Allen, AFC®** Program Coordinator
- **Kelan Combe, AFC®** Program Coordinator
- **Lauren Olsen** Project Manager
- **Jenny Weller** Marketing Coordinator
- **McKenzie Walsh, CPFC** Homebuyer Education Program Coordinator

Special thanks to former team members:

KrisitLyn Wilkinson, Jerevie Canlas, Lisa Cox, & Alicia Nelson-Bell

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Appendix

Publications and Resources

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., & Narine, L. K. (2025). Building Financial Resilience in Utah: The Outcomes of the Empowering Financial Wellness Program. *Outcomes and Impact Quarterly*, 5(3). <https://doi.org/10.59620/2995-2220.1105>

Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., Christensen, A. H., & Walsh, M. (2025, June). *PowerPay Debt Reduction Tool Certification Course*. Utah State University Extension Canvas Catalog. <https://extensioncourses.usu.edu/product/powerpay-debt-reduction-tool-certification/>

Jewkes, M. D., Christensen, A. H., Schmutz, A. T., Vicari-Bentley, V., Walsh, M., & Wilkinson, K. (2025, June). *PowerPay Debt Toolkit* (2nd ed.) Utah State University Extension.



Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., Combe, K., Allen, R., Olsen, L., & Weller, J. (2025). *2025 Finance Calendar*. Utah State University Extension.

Jewkes, M. D., Christensen, A. H., Schmutz, A. T., Vicari-Bentley, V., Combe, K., Allen, R., Olsen, L., Walsh, M., & Weller, J. (2024, September). *Better Budgeting Budget Mastermind Booklet*. Utah State University Extension.

Schmutz, A. T., Christensen, A. H., Jewkes, M. D., Dabb, M., Vicari-Bentley, Nelson-Bell, A., & Abbott, S. (2024). *Household Information Records Organizer*. Utah State University Extension. <https://extension.usu.edu/finance/hiro>

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., Combe, K., Allen, R., Weller, J., Olsen, L., & Booth, R. (2024). *2024 Finance Calendar*. Utah State University Extension.

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Nelson-Bell, A., Vicari-Bentley, V., & Cox, L. (2023). *2023 Finance Calendar*. Utah State University Extension.

Jewkes, M. D., Nelson-Bell, A., & Christensen, A. H. (2022). *Cutting Expenses*. Utah State University Extension. <https://extension.usu.edu/finance/files/EFW-Cutting-Expenses-3-20-24.pdf>

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Wilkinson, K., Vicari-Bentley, V., Canlas, J., & Nelson-Bell, A. (2022). *Estate Planning Toolkit*. Utah State University Extension. <https://extension.usu.edu/finance/estate-planning>

Jewkes, M. D., Narine, L. K., Schmutz, A. T., & Christensen, A. H. (2022). Financial training needs of Extension faculty. *Journal of National Extension Association of Family and Consumer Sciences*, 16, 37-40. <https://neafcs.memberclicks.net/assets/documents/journal/2021-jneafcs/2021-JNEAFCS-Final-Web.pdf>

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., Wilkinson, K., & Canlas, J. (2022). *PowerPay Toolkit*. Utah State University Extension.

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., & Wilkinson, K. (2022). *2022 Finance Calendar*. Utah State University Extension.

Christensen, A. H., Jewkes, M. D., Schmutz, A. T., & Narine, L. K. (2021). Supporting the Economic Well-being of Utahns: Impact of the Empowering Financial Wellness Program. *Impact of the Empowering Financial Wellness Program. Outcomes and Impact Quarterly*, 1(3). <https://doi.org/10.26077/f1e3-2876>

Christensen, A. H., & Wilkinson, K. (2021). *2021 Finance Calendar*. Utah State University Extension.

National Presentations

Vicari-Bentley, V., Christensen, A. H., Jewkes, M. D., & Schmutz, A. T. (2025, November 18). *No Suit Required: Teaching Investing Basics with Confidence [Ignite session]*. The Association for Financial Counseling and Planning Education Annual Symposium, Cooperative Extension Pre-conference. Phoenix, AZ.

Schmutz, A. T., Jewkes, M. D., & Christensen, A. H. (2025, November 18). *Meet Your HIRO: An Emergency Preparedness and Financial Organization Tool [Ignite session]*. The Association for Financial Counseling and Planning Education Annual Symposium, Cooperative Extension Pre-conference. Phoenix, AZ.

Appendix, continued

- Jewkes, M. D., Schmutz, A. T., & Christensen, A. H. (2025, November 18). *Debt-Free Facelift: The New Features of PowerPay [Ignite session]*. The Association for Financial Counseling and Planning Education Annual Symposium, Cooperative Extension Pre-conference. Phoenix, AZ.
- Christensen, A. H., Jewkes, M. D., & Schmutz, A. T. (2025, November 18). *Discover the Power of Pinners to Expand Extension Personal Finance Programming [Ignite session]*. The Association for Financial Counseling and Planning Education Annual Symposium, Cooperative Extension Pre-conference. Phoenix, AZ.
- Christensen, A. H., Schmutz, A. T., Jewkes, M. D., Vicari-Bentley, V., & Narine, L. K. (2025, November 10). *Beyond the Book: Building Financial Resilience and Connection Through Book Clubs [On demand session]*. The Association for Financial Counseling and Planning Education Annual Symposium. Virtual Platform/Mobile App.
- Jewkes, M. D., Christensen, A. H., Schmutz, A. T., & Narine, L. K. (2025, October 21-22). *Empowering Financial Change: Teaching and Evaluating Zero-based Budgeting Workshops [Poster presentation]*. National Extension Association of Family and Consumer Sciences Annual Conference. Grand Rapids, MI.
- Jewkes, M. D. & Walsh, M. (2025, September 4). *Guiding Clients Through Debt Reduction: An Introduction to PowerPay and the Snowball Method [Webinar training]*. Rural Community Assistant Corporation Training. Sacramento, CA.
- Jewkes, M. D. & Vicari-Bentley, V. (2025, April 30). *Leveraging PowerPay: A Free Debt Management Tool [Webinar presentation]*. Virginia Cooperative Extension. Arlington and Alexandria, VA. **Invited.**
- Jewkes, M. D. (2025, April 26). *More than Money: Exploring the Habits and Attitudes that Shape Our Financial Worldview [Conference session]*. Critical Issues Conference, Wyoming and Colorado Associations of Family and Consumer Sciences. Laramie, WY. **Invited.**
- Schmutz, A. T., Jewkes, M. D., Christensen, A. H., & Carlson, S. (2025, April 22). *Emergency Preparedness and Financial Planning Toolkit [Workshop presentation]*. The Heartland Extension Disaster Education Network Conference. Nebraska City, NE. **Invited.**
- Jewkes, M. D., Christensen, A. H., & Schmutz, A. T. (2025, March 26-27). *Behold the Power of PowerPay [Virtual in-service session]*. University of Tennessee Extension Family and Consumer Sciences In-service. Knoxville, TN. **Invited.**
- Vicari-Bentley, V., & Walsh, M. (2025, March 21). *PowerPay Live Demo [Webinar presentation]*. Family Financial Counseling course, University of Minnesota. St. Paul, MN. **Invited.**
- Jewkes, M. D., & Vicari-Bentley, V. (2025, January 28). *Leveraging PowerPay: An Extension Tool for Debt Management [Webinar presentation]*. OneOp Webinar Series. <https://oneop.org/learn/160065/> **Invited.**
- Jewkes, M. D., Schmutz, A. T., Christensen, A. T., & Narine, L. K. (2025, January 7). *Empowering Financial Wellness: Addressing Economic Stress Through Adult Education and Innovative Resources [Workshop presentation]*. Hawaii International Conference on Education. Honolulu, HI.
- Christensen, A. H., Jewkes, M. D., Schmutz, A. T., & Narine, L. K. (2025, January 6). *Discover the Power of Social Media Influencers to Promote Adult Education Programs [Roundtable discussion]*. Hawaii International Conference on Education. Honolulu, HI.
- Jewkes, M. D., Christensen, A. H., Schmutz, A. T., Narine, L. K., & Vicari-Bentley, V. (2024, November 22). *Budget Mastermind Workshops: Empowering Participants with the Zero-Based Budgeting Method [Conference session]*. The Association for Financial Counseling and Planning Education Conference. Columbus, OH.
- Allen, R., Schmutz, A. T., Jewkes, M. D., & Christensen, A. H. (2024, November 20). *The AFC Superpower [Ignite session]*. The Association for Financial Counseling and Planning Education Symposium, Cooperative Extension Pre-conference. Columbus, OH.
- Combe, K., Christensen, A. H., Schmutz, A. T., & Jewkes, M. D. (2024, November 20). *WhatsApp: An Invaluable Tool for Extension Professionals [Ignite session]*. The Association for Financial Counseling and Planning Education Symposium, Cooperative Extension Pre-conference. Columbus, OH.
- Jewkes, M. D., Schmutz, A. T., Dabb, M., & Christensen, A. H. (2024, October 24). *Meet Your HIRO: An Emergency Preparedness and Financial Organization Tool [Conference session]*. Extension Disaster Education Network Conference. Salt Lake City, UT.
- Jewkes, M. D., Schmutz, A. T., Christensen, A. H., & Dabb, M. (2024, September 19). *Meet Your HIRO: An Emergency Preparedness and Financial Organization Tool [Conference session]*. National Extension Association of Family and Consumer Sciences Annual Conference. Tucson, AZ.

Appendix, continued

- Christensen, A. H., Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., Olsen, L., Combe, K., Allen, R., Weller, J., Walsh, M., Narine, L. K., & Lopez, E. (2024, September 18). *Utah State University Empowering Financial Wellness Program* [Award winner conference session]. National Extension Association of Family and Consumer Sciences Annual Conference. Tucson, AZ.
- Jewkes, M. D. (2024, April 30). *PowerPay Debt Reduction Tool* [Webinar presentation]. Financial Fireside Chats, South Dakota State University Extension. **Invited.**
- Jewkes, M. D., Schmutz, A. T., Christensen, A. H., & Vicari-Bentley, V. (2023, November 30). *PowerPay: 30 Years of Free, Customized Debt Elimination Plans* [Conference session]. The Association for Financial Counseling and Planning Education Symposium. New Orleans, LA.
- Schmutz, A. T., Jewkes, M. D., Christensen, A. H., Narine, L. K., & Vicari-Bentley, V. (2023, November 29). *Empowering Financial Wellness: Transforming Utah's Financial Landscape Through Innovative Education and Impactful Partnerships* [Ignite session]. The Association for Financial Counseling and Planning Education Symposium, Cooperative Extension Pre-conference. New Orleans, LA.
- Christensen, A. H., Jewkes, M. D., Schmutz, A. T., & Narine, L. K. (2023, November 29). *Discover the Power of Social Media Influencers to Expand Extension Personal Finance Programming* [Ignite session]. The Association for Financial Counseling and Planning Education Symposium, Cooperative Extension Pre-conference. New Orleans, LA.
- Schmutz, A. T., Jewkes, M. D., & Christensen, A. H. (2023, September 13). *Developing a Multi-faceted and Impactful Personal Finance Program to Address Inflation* [Conference session]. National Extension Association of Family and Consumer Sciences Annual Conference. Providence, RI.
- Jewkes, M. D., Schmutz, A. T., & Christensen, A. H. (2023, September 12). *Fairy Godmother's Guide to Transforming Finances Through PowerPay* [Conference session]. National Extension Association of Family and Consumer Sciences Annual Conference. Providence, RI.
- Jewkes, M. D., & Vicari-Bentley, V. (2023, June 28). *PowerPay: 30 Years of Helping Debtors Become Savers* [Webinar presentation]. Financial Security For All Seminar webinar series, University of Arkansas Cooperative Extension Service. https://youtu.be/bLCW9z_O3vE?si=OOiHYd1uevLLvPBg **Invited.**
- Christensen, A. H., Jewkes, M. D., Vicari-Bentley, V., Nelson-Bell, A., Schmutz, A. T., & Narine, L. K. (2022, November 17). *Empowering Financial Wellness Education for Women During Economic Uncertainty* [Conference session]. The Association for Financial Counseling and Planning Education Symposium. Orlando, FL.
- Jewkes, M. D., Christensen, A. H., Schmutz, A. T., Vicari-Bentley, V., & Nelson-Bell, A. (2022, November 16). *Inflation.usu.edu: An effort to make university resources more accessible* [Ignite session]. The Association for Financial Counseling and Planning Education Symposium, Cooperative Extension Pre-conference. Orlando, FL.
- Jewkes, M. D., Christensen, A. H., & Vicari-Bentley, V. (2022, August 2). *PowerPay: 30 Years of Helping Debtors Become Savers* [Webinar presentation]. Family Economics and Resource Management Association virtual conference. **Invited.**
- Christensen, A. H., Jewkes, M. D., & Schmutz, A. T. (2022, May 12). *PowerPay: A (Re)Introduction to Helping Debtors Become Savers* [Webinar presentation]. 34th Personal Finance Seminar for Professionals, University of Maryland Extension. **Invited.**
- Christensen, A. H. (2022, January). *PowerPay Money Master Online Course Impacts* [Paper presentation]. Hawaii International Conference on Education. Waikoloa, HI.
- Christensen, A. H., Jewkes, M. D., Schmutz, A. T., & Narine, L. K. (2021, November 15-19). *An Assessment of Finance Education Programmatic Gaps Among Family and Consumer Sciences Faculty in Utah* [Poster presentation]. The National Extension Association of Family and Consumer Sciences [virtual].
- Christensen, A. H. (2021, August). *Innovating and Extending Cooperative Extension Legacy Programming* [Workshop presentation]. Kansas State Research and Extension Agent Update. Manhattan, KS. **Invited.**
- Christensen, A. H. & Vicari-Bentley, V. (2021, August). *PowerPay Train-the-Trainer* [Workshop presentation]. Kansas State Research and Extension Agent Update. Manhattan, KS. **Invited.**
- Christensen, A. H., Johnson, A., Erickson, L., & Vance, E. (2020, November). *The PowerPay Money Master Online Course: Pilot data and availability* [Virtual conference session]. The Association for Financial Counseling and Planning Education Symposium. Virtual.

Appendix, continued

State Presentations

- Schmutz, A. T., & Allen, R. (2025, November 13). *Financial Literacy as a Prescription for Better Rural Health* [Conference session]. Rural Health Association of Utah Annual Conference. St George, UT.
- Combe, K. (2025, September 12). *The Art of the Ask: Confident Negotiation for Financial Success* [Online workshop session]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT.
- Walsh, M. (2025, September 12). *Tenant Toolbox: What Every Renter Needs to Know* [Online workshop session]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT.
- Jewkes, M. D. (2025, September 12). *Strong Women, Smart Money: Tackling Debt with Confidence* [Workshop session]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT.
- Allen, R. (2025, September 12). *Budget Like a Boss* [Online workshop session]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT.
- Vicari-Bentley, V. (2025, September 12). *Credit Confidence: Build It, Use It, Boost It* [Workshop session]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT.
- Christensen, A. H., Blaylock, L., Connolly, K., & Evans, C. with Speirs, S. [moderator] (2025, September 12). *Burning Financial Issues Panel* [Panel discussion]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT.
- Allen, R., & Vicari-Bentley, V. (2025, August 27). *Grocery Glow Up* [Webinar presentation]. Utah State University Extension, Create Better Health and Home and Community Department In-service. Virtual.
- Allen, R., & Vicari-Bentley, V. (2025, April 23). *The Secrets of Your Credit Score* [Webinar presentation]. Utah State University Extension, Create Better Health and Home and Community Department In-service. Virtual.
- Schmutz, A. T., Christensen, A. H., & Jewkes, M. D. (2025, March 4). *Money Habitudes Train the Trainer* [Pre-conference workshop]. Utah State University Extension Annual Conference. Hurricane, UT.
- Vicari-Bentley, V., & Allen, R. (2025, January 22). *Practical Budgeting for Tight Times* [Webinar presentation]. Utah State University Extension, Create Better Health and Home and Community Department In-service. Virtual.
- Christensen, A. H., Jewkes, M. D., & Schmutz, A. T. (2024, November 12). **Mo Paychecks, No Problem** [Webinar presentation]. Utah State University Be Well Program. **Invited.**
- Christensen, A. H., Jewkes, M. D., & Schmutz, A. T. (2024, October 9). *Mo Paychecks, No Problem* [Webinar presentation]. Utah State University Be Well Program. **Invited.**
- Christensen, A. H., Jewkes, M. D., & Vicari-Bentley, V. [Presenters], Schmutz, A. T., Allen, R., Combe, K., Walsh, M., & Weller, J. [Authors] (2024, September 26). *Better Budgeting: Cultivating a Positive Approach for Financial Success* [Keynote session]. Women in the Money Conference, Utah Office of State Treasurer. Salt Lake City, UT. **Invited.**
- Vicari-Bentley, V., Allen, R., Combe, K., Dabb, M., Schmutz, A. T., Jewkes, M. D., & Christensen, A. H. (2024, May 22). *Organize Your Financial Paperwork: Meet Your HIRO* [Webinar presentation]. Utah State University Create Better Health and Home & Community Department In-service. Virtual.
- Schmutz, A. T., Christensen, A. H., Jewkes, M. D., & Dabb, M. (2024, March 7). *Meet Your HIRO! An Emergency Preparedness and Financial Organization Tool* [Post-conference session]. Utah State University Extension Annual Conference. Logan, UT.
- Schmutz, A. T., Christensen, A. H., & Jewkes, M. D. (2024, March 28). *Meet Your HIRO: An Emergency Preparedness and Financial Organization Tool* [Workshop session]. Utah State University Eastern, Eastern Utah Women's Conference. Price, UT.
- Schmutz, A. T., Christensen, A. H., & Jewkes, M. D. (2024, March 2). *Meet Your HIRO! Financial and Emergency Planning* [Workshop session]. Kanab Women's Forum. Kanab, UT.
- Schmutz, A. T., & Allen, R. (2024, January 19). *Money Habitudes* [Conference session]. 4-H Winter FACETS Conference. St. George, UT.
- Christensen, A. H., Jewkes, M. D., & Vicari-Bentley, V. (2023, September 28). *Money Personality MasterMind Workshop* [Keynote session]. Women in the Money, Utah Office of State Treasurer. Salt Lake City, UT.
- Jewkes, M. D., Vicari-Bentley, V., & Macksoud, C. (2023, June 20). *Our 2 Favorite Personal Finance Tools: PowerPay & Money Habitudes* [Workshop session]. \$tart \$mart Teacher Summit. Syracuse High School, Syracuse, UT.
- Jewkes, M. D., Vicari-Bentley, V., & Christensen, A. H. (2023, May 24). *Our Favorite Budgeting Tips* [Webinar presentation]. Utah State University Extension, Create Better Health and Home and Community Department In-service. Virtual.

Appendix, continued

- Jewkes, M. D., Schmutz, A. T., Vicari-Bentley, V., Nelson-Bell, A., & Christensen, A. H. (2023, March 1). *Don't Wait, Plan Your* [Pre-conference session]. Utah State University Extension Annual Conference. Logan, UT.
- Jewkes, M. D., Vicari-Bentley, V., & Christensen, A. H. (2023, January 23). *PowerPay* [Webinar presentation]. Utah State University Extension, Create Better Health and Home and Community Department In-service. Virtual.
- Christensen, A. H., Jewkes, M. D., & Schmutz, A. T. (2022, April 22). *Empowering Financial Wellness Collaboration Highlights and Invites* [Best practices session]. Utah Extension Association of Family and Consumer Sciences In-service. Midway, UT.
- Canlas, J., Vicari-Bentley, V., Wilkinson, K., Christensen, A. H., Schmutz, A. T., & Jewkes, M. D. (2021, April). *Financial Resources and Best Practices for Virtual Webinar Series* [Conference session]. Utah State University Extension, Home and Community Annual In-service. Virtual.