

Building Tomorrow's Workforce: Aligning Extension, School, and Campus Resources in Family and Consumer Sciences

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Abstract

Youth entering today's workforce will need post high school training for living wage work. Introducing a new norm of higher education is a long-term process spanning childhood through young adulthood, as youth develop the career aspirations, educational foundations, life skills, and funding required to complete a college degree or work credential. Extension Family and Consumer Sciences professionals in family financial management and youth and family development can support families and youth in these transitions. However, maintaining an ongoing message over the many years involved will require coordination with Family and Consumer Sciences programs in middle and high schools, and with campus departments as students transition to college. Extension Family and Consumer Sciences programs can welcome young graduates back to communities, and these programs can educate them about managing educational debt along with the start-up expenses of financial independence. Such programs will be most effective when coordinated to support individuals through the many years of developing and realizing career goals.

Keywords: higher education, college debt, workforce development, young adults, youth development, personal finance, career and technical education, career pathways, financial literacy, family and consumer sciences, resource management

Economic projections show that post secondary training will be required for living wage work in today's job market (Brown, 2016; Lumina Foundation, 2016; Raskin, 2015). However, families vary greatly in their ability to send their youth to college or other training programs, with particular challenges for low income, minority, and rural families (Baily and Dynarski, 2011; McLaughlin and Schoff, 2014; Player, 2015; Schoeni and Ross, 2005).

Introducing a norm of higher education requires a different life course for many young people. The transition to adulthood is redefined as youth reach for goals that call for different life skills, more extensive schooling, and deferred independence, all trends evident in the lives of today's adolescents and young adults (Fitzpatrick and Turner, 2007; Settersten and Ray, 2010; Shaklee, 2000; Shanahan, Porfeli, Mortimer, & Erickson, 2005).

Family and Consumer Sciences professionals can be of assistance in helping youth and young adults with their life course transitions. Extension professionals in family development are excellent resources for families who are introducing a new college-going norm for their children. Youth need ongoing messaging to incorporate post high school training into their vision of young adulthood, which could be cultivated over their several years of 4-H involvement. Extension programs in family resource management can help families develop a savings plan to fund training programs, evaluate available educational loans, and maximize youth access to work and scholarship opportunities. School-based career programs in Family and Consumer Sciences can help youth strengthen skills in personal finance and identify post high school training to fit their interests and needs, while youth development and Family and Consumer Sciences school curricula help young people develop the knowledge base required for higher education and subsequent careers. School and Extension-based programming can combine forces to help youth cultivate the life skills needed for a long-term commitment to education and career (Balsano, Phelps, Theokas, Lerner, & Lerner, 2009; Hanssouless, 2016; Lerner, Von Eye, Lerner, & Lewin-Bizan, 2009). As young adults complete training and return to communities, Extension programs can help them manage student debt as they establish homes of their own (Shaklee, Hoffman, & Tifft 2013; Shaklee, Tifft, & Hoffman 2016).

The strength of the interdisciplinary approach of Family and Consumer Sciences is demonstrated in numerous ongoing programs ranging from parenting education and financial management for adults, to development of career and life skills for youth. A well-coordinated program among Family and Consumer Sciences Extension professionals in these areas could support many aspects of youth preparation for living wage work. However, Extension programs are challenged to engage youth and their families over the many years involved in career preparation. Coordinating Family and Consumer Sciences programs among Extension, schools, and colleges will provide better support for career and college readiness.

The Long Road to Career Readiness

Extension 4-H programs are very successful in engaging youth in elementary through high school, with many programs relevant to career, training, and financial independence (e.g., Erickson and Hansen, 2015; Hines, Hansen, & Falen, 2011). Young people broaden their awareness of life options as they complete projects and activities that cultivate new skills and afford opportunities to interact with other youth and adults. However, club participation starts to decline in middle and high school, just when young people begin to get serious about higher education plans (Balsano et al., 2009).

Many communities also have Family and Consumer Sciences teachers in middle and high schools who can continue the message of preparation for the world of work (Werhan, 2013). Family and Consumer Sciences classes incorporate training relevant to financial independence, including career choice, training options, and wise use of financial resources. FCCLA (Family, Career, and Community Leaders of America) chapters in middle and high schools have a career focus and can host forums and near-peer mentoring on career choice and higher education for community youth (Ambrose and Goar, 2009; Association for Career and Technology Education, 2011).

High schools often do not stay connected to youth as they graduate and enter post high school training programs, just as they are choosing careers, committing to educational loans, and testing their new-found independence. However, young adults can look to their collegiate Family and Consumer Sciences programs for ongoing guidance as they complete their training. Such programs can build on the messages of middle and high school as they educate students about choosing a course of study attuned with their interests, evaluating earning power and employability in their field, managing everyday living expenses, and limiting debt.

Once students complete their career training, community-based Extension programs can be ready to welcome single individuals and young families, helping them manage the finances of independent life as they join the workforce, pay off educational debt, make home purchases, budget for day-to-day life, and plan for long-term financial stability.

The present analysis demonstrates the power of a program in support of higher education attainment that blends the resources of Extension, school, and campus-based Family and Consumer Sciences professionals into a coherent whole, working with youth and their families across the years from childhood through young adulthood. The long road to career preparation is an educational pipeline—most effective as a seamless whole. Social change on this scale has many facets, but this paper will focus on how Family and Consumer Sciences resources can be brought to bear on the subject of educational expenses.

Managing Educational Expenses

Current data show the challenges families face in long-term saving for major goals such as retirement (e.g., Porter, 2015). The need to fund post high school training adds yet another big expense for today's financially stressed families. Like retirement, saving for college and other post high school training requires a long-term plan. A coordinated approach across Extension, 4-H, and Family and Consumer Sciences school and collegiate programs can help families address this need.

Extension. Extension programs in communities throughout the United States offer training in family financial management, including budgeting and saving for long-term expenses. Such programs can incorporate information about options for saving for higher education. Savings programs for college include Cloverdell Education Savings Accounts and 529 college saving programs, with tax advantages attractive to many families (Mountain, 2016). Research shows that even a small savings account dedicated to college increases the likelihood that youth will enroll in college and complete an undergraduate degree, an effect even stronger for low income families (Elliott, 2013).

4-H. Parallel to Extension educational programs for adults, 4-H programs for youth incorporate messages about the importance of planning for education and career. The current extensive 4-H programs in STEM (Science, Technology, Engineering, and Math) cultivate interest in high-demand fields by engaging youth in active learning programs such as Lego robotics competitions (Ewers, 2010; National Institute of Food and Agriculture, 2011). State and national 4-H conferences held on college campuses give youth a first-hand experience of campus living, raising aspirations for a college education.

Several simulations are available that focus on the financial demands of independent living. These are also engaging for youth, demonstrating the likely incomes and expenses of various life choices (O'Neill, 2008). One such program, *Welcome to the Real World!* works well as a program in 4-H or in middle and high school classrooms (University of Illinois Extension, 2017). Youth in Idaho have a further opportunity to attend an overnight camp entitled *So You Want to Move Out*, a multiday simulation of the challenges of financial independence (Hines, Hansen, & Falen, 2011).

The 4-H multi-session program *Build Your Future: Choices...Connections...Careers* engages youth from 14-19 years of age in learning about the challenges ahead, including career choice, educational foundations of careers, and strategies for funding post high school training. In addition, youth explore the route from training to employment, setting goals, and planning practical steps for goal attainment (Career Education, 2016).

The 4-H Northwest Youth Education program uses an electronic gaming platform to introduce young people to financial decision making. One program, The Night of the Living Debt, encourages youth to defeat loan zombies, while a second game, In-Tuition, explores the effect of student debt on life goals. All games in the series are available free on the internet (Erickson and Hansen, 2015; Erickson and Hansen, 2016).

Middle and high schools. Family and Consumer Sciences programs in middle and high schools offer more extensive training in personal finance, including the High School Financial Planning Program by the National Endowment for Financial Education (NEFE), which has demonstrated its positive effects on the financial knowledge and behavior of youth (McCormick, 2009). Family and Consumer Sciences National Standards (3.0) provide a framework for personal finance education in the schools (National Association of State Administrators of Family and Consumer Sciences, 2018).

Guidance on career development and preparation is also an integral part of Family and Consumer Sciences programs in the schools. Family and Consumer Sciences classes incorporate training in life skills such as goal setting and attainment, which will help young people maintain focus over the many years of career preparation.

FCCLA chapters in middle and high schools engage youth in activities to reinforce all of these messages about career preparation, financial management, and the life skills required to attain long-term goals. In addition, the organization offers activities structured to cultivate professional and leadership skills among members.

Joining forces. Community resources of Extension and school Family and Consumer Sciences programs can collaborate to promote access to higher education, but it may be harder to attract the support of higher education institutions, which are often many miles away. However, Extension professionals are very effective at bridging local and land grant university resources. As an example, 4-H programs in Idaho have developed scholarship nights in communities throughout the state, combining resources from Extension, local schools, and the University of Idaho. University financial aid professionals share their expertise using virtual meeting technology, while 4-H personnel function as workshop facilitators. Area high schools provide space and recruit participants for the event. At these workshops, youth and their parents learn about scholarship options and complete the FAFSA (Free Application for Federal Student Aid), the student aid form required for federal scholarships and loans as well as for many state, city, and privately funded scholarships. By combining school, collegiate, and Extension resources, Idaho 4-H extends an important resource to support the educational aspirations of youth and their families.

Higher Education and Beyond

As students leave home for post high school training, significant financial decisions lie ahead, such as managing financial aid funds, work options while going to school, and laying viable career plans (Cho, Xu, & Kiss, 2015; Johnson, O'Neill, Worthy, Lown, & Bowen, 2016). Research shows limited financial literacy among college-aged adults, and that many students on campus get their financial information from friends – not always reliable sources of advice (Çopur and Bird, 2013). Youth who regularly discuss finances with parents fare better in managing funds and limiting debt, but little support may be available away from home in college or other training programs (Deringer, 2013; Royer, Jordan, & Harrison, 2005).

Ready-made materials appropriate for college students include the College Series presentations and the handout *40 Money Management Tips Every College Student Should Know* from the National Endowment for Financial Education (2016). A series of 10 fact sheets on student loans developed by a national Extension team will be very useful for students and graduates (eXtension, 2016). These are only a few examples of the resources available for financial management programs offered in classes, living units, workshops, or campus organizations.

Several collegiate Family and Consumer Sciences programs offer financial counselor or financial planning certification programs, in which students must complete supervised practice hours providing financial information and coaching. Many universities support financial counseling centers, often supervised by Cooperative Extension faculty certified as Accredited Financial Counselors (AFC®). This collaborative approach between Extension and campus faculty centralizes financial resources for students. There are many successful Extension-campus financial counseling centers, and some of the larger universities that offer this collaborative service include Iowa State, Kansas State, and Utah State universities, and the University of Georgia.

In addition to certification programs, collegiate courses often require service learning or internships. This can be an opportunity for college students to return to home communities and mentor high school students choosing a post secondary institution. County Extension offices can provide a connection between volunteer college students and local peer mentoring programs promoting access to higher education programs. Extension offices can host panel discussions about the college experience when area students are home for college breaks, providing local models of successful college students to secondary students and their families.

Research has shown coaching to be an effective approach to decision-making, guidance, and behavior change (Denton and Hasbrouck, 2009). University Cooperative Extension professionals and trained college students can collaborate on coaching programs to promote higher education access for high school students. Technology offers the chance for extensive outreach, developing

coaching relationships through web-based interactions that transcend geographical distance. Post secondary students from marginalized situations may be some of the best coaches because they understand the obstacles faced by similarly challenged students as they pursue post secondary education. These experiences can be formative for students' future careers in personal finance as they learn to recognize the unique circumstances of each individual and family.

Collaborations between Extension and collegiate Family and Consumer Sciences programs can also support the transition of graduates into communities where they find work. Recent data demonstrate the need for such programs, with one-quarter of those with student debt in default on their loans within five years of entering repayment (Brown, Haughwout, Lee, Scally, & Van der Klaauw, 2015). Community-based Extension programs in family financial management can target returning students for programs on managing educational debt in the context of the other challenges of independent life. Campus-based programs can also provide support to their alumnae, reaching out through on-line coaching and web-based tools. Such programs can provide up-to-date information on repayment and loan forgiveness options that can help young adults fulfill their debt obligations.

This paper describes the many challenges of higher education access and attainment, with special emphasis on the financial side of the problem, including a variety of resources available to help youth prepare for financial independence. Impacts will be greatest when programs are coordinated to support individuals through the many years of development of career aspiration and preparation. Youth career development programs in a community can be offered in parallel with programs for the parents of the youth, so family adults can better support their children's goals. Career development training in middle and high school can be structured to fit well with programs offered earlier to young people in 4-H and other youth development organizations. Young adults returning from college can encourage youth at their high schools to apply to college, mentoring them through the process. Programs can use web-based resources to access specialized information and inspirational presentations by advocates for post high school training. In this way, a community can structure the full set of available resources into a coherent program, with components building on each other to maximize impact.

Specific programs in each community will depend on local needs and resources. We have focused on roles for Family and Consumer Sciences professionals, but each locale will have other entities that can join the partnership, including businesses, civic organizations, faith communities, government agencies, and community leaders.

The strategic power of well-developed alliances between Extension, school, and campus Family and Consumer Sciences resources can support families as they prepare their young people for the workplace of the future. Building a strong workforce will be key to the continued prosperity of the nation, and Family and Consumer Sciences Cooperative Extension can work with colleagues

in allied educational settings to meet this need. Effective programs promoting access to higher education continue the Family and Consumer Sciences tradition of timely response to the needs of communities and families, and they demonstrate the problem solving power of the interdisciplinary approach of the field.

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