

Since 2011, over 6,500 educational hours of free, unbiased, research-based information has been provided to people in 43 states. Topics included:

Investing, Retirement, Student Loans, Credit Scores, Estate Planning, Financial Fraud, Budgeting, and Mortgages

Participants

- + Created an emergency savings fund
- + Met with financial advisor
- + Decreased use of credit cards
- + Paid down some debt
- + Stayed within budget
- + Invested in an educational plan

= as a result of attending a Solid Finances course*

*reported by survey respondents

Participants had this to say following completion of a class:

“It is never too late to **make changes to how you handle your money**”

“I will **make retirement more of a priority**, instead of putting it last.”

“When my son’s financial aid package arrives, I feel like I will be able to decipher what it all means and **make an educated decision** on accepting it or not. Thank you.”

“I really appreciated the information on **credit scores and Banking 101.**”



Of participants who responded to surveys* ...

- **100%** have taken steps to improve their health or finances
- **94%** took steps to protect themselves against identity theft
- **87.5%** created or added to an emergency savings fund
- **86%** have created a debt management plan
- **73%** have taken steps to avoid being a victim of a financial scam
- **71.4%** have determined ways to cut their spending

*surveys were conducted following each course, and data represents an individual course survey result

For more information on this and other MSU Extension programs visit <https://solidfinances.msuextension.org>