



Making Every Dollar Count



A curriculum which teaches families food buying/budgeting skills and food and resource management techniques for limited-resource adults.

Curriculum Highlights

- 8 lessons with a short quiz at the end to check understanding
- Computer-based program with self-paced, free online activities
- Optional to read text or listen
- Available in English and Spanish
- Help participants gain control of their money using provided tools



"Helped me see some tools I knew but wasn't thinking about when stressed about money."

-UC CalFresh Participant

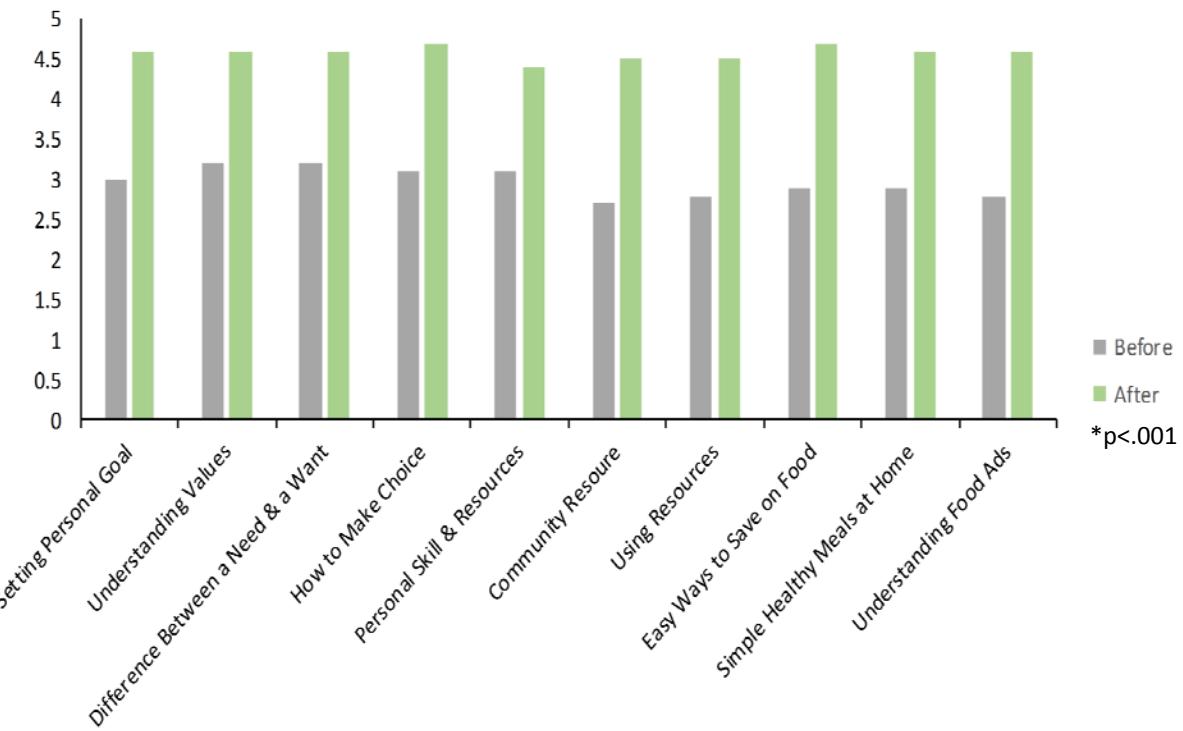
Overview of Lessons

1. **Setting Goals:** Learn how to identify personal values and beliefs and practice setting goals.
2. **Making Choices:** Learn the difference between needs and wants.
3. **Stretch Your Dollars:** Discover personal options to make money worth it and learn how to find local community resources.
4. **Budgeting Basics:** Learn how to make a personal spending plan for family and learn how to reduce expenses using simple steps.
5. **Paying Bills on Time:** Learn ways to organize bills and how to set up a bill payment system that works for participants.
6. **When You Can't Pay Cash:** Learn how to use buy-now, pay-later options and the steps to rebuild good credit.
7. **Saving Money on Food:** Learn how to spend less on food and compare the costs of home cooking to eating out.
8. **Food Advertising:** Learn when to use coupons to save money.

Published Evidence-based Research



Significant Perceived Knowledge from Follow-Up Evaluation of 85 Adults Rating from 1 “Low” to 5 “High” in Selected Financial Knowledge Areas



■ Before

■ After

*p<.001

“The mean scores for perceived knowledge before and after are almost identical even though the follow-up was two years later with an entirely different group of participants. This should indicate that the program is effective and can be used with a variety of clientele groups.”

“Nearly all the participants believed they had learned from the program and were taking actions suggested by programmatic content.”

Varcoe, K., & Costello, C. (2009). Families learn to make every dollar count. *UC Delivers*. Retrieved from <http://ucanr.edu/delivers/?impact=780&delivers=1>

Varcoe, K.P., Johns, M., Peterson, S.S. (2012). *Reaching Low-Literacy Limited-Resource Audiences with an Online Financial Literacy Program*. FERMA Scholar. Retrieved from http://www.fermascholar.org/wp-content/uploads/2013/09/Reaching-low-literacy-limited-resource-_Varcoe.pdf