2010 January Survey Results

Final Results—February 17, 2010
An eighty-two question survey was disseminated in January 2010 using Survey Monkey, an e-based company that is accessible to all internet users. The purpose of the survey was to observe: a.) how and why educators use the FEFE curriculum materials; b.) trends in FEFE training attendance and outcome; c.) educator use of spending plan simulations; d.) educator technology use for the FEFE curriculum re-write; and e.) overall satisfaction with the project. The survey was first distributed to FEFE web users (17,111 educators) and a second e-mail was sent a few weeks later to Web users on our newsletter mailing list to increase the likelihood of response. One thousand, eight hundred and ninety educators responded to the survey, equating to a 11% response rate. The respondents represent a large cross-section of educators nationally, as illustrated on the map below. The majority of respondents were female (91.3%), FCS educators (52.2%), teaching family finance from zero to five years (47%). Sixty-five percent of these educators taught grades 10-12 (n=4,317) with school size varying widely, 38.4% reported a student
Currently Use the Curriculum:
Eighty-six percent of the respondents (n= 1693) actively use the FEFE curriculum with 27.3% indicating they have been using the curriculum from 1 year-2 years and 24% indicating they have only been using the curriculum for 0-11 months (n=1456). Courses that lessons have been integrated into include Personal Finance and Family and Consumer Sciences as the most popular. Also are Adult Living, Business, Careers and Economics courses. This emphasizes the need for FEFE to provide educators with well-designed semester course recommendations for their classrooms as well as recommendation examples for different course lengths of time and integration into other disciplines.

Do Not Use the Curriculum:
Fourteen percent indicated that they do not use the FEFE curriculum. An alarming response was they did not know FEFE had a family finance curriculum (24.1%) and another 25.7% didn’t know it was free. Thirty-three percent of the respondents (n=79) used the “other” variable to provide further explanation why they did not use the FEFE curriculum. Most indicated time as the main problem; either not enough time to implement FEFE curriculum or they have not had the opportunity to review the material because they just learned about it. Many were also not currently teaching the course or would like to be trained before they use it extensively.

CURRICULUM TYPES USED

The curriculum is presented to a variety of grade levels and educational environments, with the majority being in grades 9-12. The curriculum is also being utilized in university classrooms, adult education, elementary schools and other audiences. This result suggests that the FEFE curriculum is highly adaptable and may be integrated into an assortment of educational environments. FEFE needs to be flexible to address requests from other audiences to meet educators’ needs but focus...
When asked about the recent changes to the new FEFE Web site, 51.1% said that they liked the download/curriculum search page function. Another 41.4% said they like the new updated resources feature.

Sixty eight percent of respondents said that the FEFE website was either very easy to navigate, or somewhat easy to navigate.

For those who do not currently like the new website, they were asked to provide recommendations to change the website. Fifty four percent of educators recommended instructional videos describing how to use various elements of the FEFE curriculum. Another 36.4% recommended an online blog to communicate with other educators and 34.6% recommended a video should be posted for new FEFE Web site users. Another recommendation was to add personalized information about their downloads.

### KEY WEB SITE CHANGES

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The overall look</td>
<td>28.2%</td>
</tr>
<tr>
<td>Layout of pages</td>
<td>28.6%</td>
</tr>
<tr>
<td>New and updated resources feature</td>
<td>26.2%</td>
</tr>
<tr>
<td>Download/curriculum search page and function</td>
<td>41.4%</td>
</tr>
<tr>
<td>Specific course pages</td>
<td>39.2%</td>
</tr>
<tr>
<td>Links to &quot;like&quot; lessons on lesson plan pages</td>
<td>4.2%</td>
</tr>
<tr>
<td>Featured educators</td>
<td>4.2%</td>
</tr>
<tr>
<td>Monthly poll</td>
<td>2.3%</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>10.2%</td>
</tr>
</tbody>
</table>

### WEB SITE NAVIGATION

- Very easy to navigate: 32.2%
- Somewhat easy to navigate: 12.3%
- Neutral: 10.8%
- Somewhat difficult to navigate: 7.7%
- Very difficult to navigate: 1.1%
- Have not used the new Web site: 10.8%

### RECOMMENDED CHANGES

- Personalized information about your downloads: 24.7%
- An RSS feed for your online course: 10.8%
- A video for new FEFE Web site users: 34.9%
- Videos describing how to use various elements of the FEFE curriculum: 54.2%
- Online blog or bulletin board to communicate with other educators: 36.4%
CURRENT TECHNOLOGY USE

Educators (n=2,056 in 4 courses) were asked how, if at all, technology is used to assist in the delivery of their family finance course and the survey found that 66.7% teach their course completely in-person, but they use online resources, activities or tools to assist in delivery. We also found that 11.4% teach their course completely in-person and do not use computers to supplement the course; 7.2% teach their course in person, but the students submit materials and complete assignments online and only 0.2% teach a distance delivered course without an in-person aspect.

Educators (n=1,570) were asked what access do they have to computers to use technology in their classroom and the survey found that 46.1% have occasional access to a computer lab but an astonishing 33.4% have access to a computer lab daily. This indicates that many educators would be able to incorporate new FEFE technology in their courses.

The FEFE project wondered which technology and online offerings would be useful for educators teaching family finance courses. Respondents (n=6,042) indicated that 76.9% would be interested in an online simulation; 78.9% would be interested in online games; 65.5% would be interested in a supplemental web site for students; 46% for an online textbook; 38.5% for an

USEFUL TECHNOLOGY INTEGRATED

The FEFE project wanted to learn if an educator could teach a family finance course at the junior/senior high level for only 2 weeks, which concepts would they cover (n=5,513). The chart indicates responses at 20% and above per concept. The concepts with the lowest responses included An Evaluation of Convenience 1.8.1 (3.3%), A Collage About Me 1.17.1 (8.2%), Comparing Job Offers 1.1.3 (9.5%), Language of the Stock Market 1.12.2 (9.6%) and Depository Institutions 1.7.3 (12%), Interest Inventory 1.1.6

ACCESS TO COMPUTERS TO USE TECHNOLOGY

IMPORTANT CONCEPTS

Types of Insurance 1.10.1
Identity Theft 1.3.1
Understanding Credit Reports 1.4.2
Understanding a Credit Card 1.4.1
Managing Your Cash 1.14.2
Time Value of Money 1.14.5
Introduction to Savings 1.14.1
Spending Plans 1.15.2
Understanding Your Paycheck and Taxes...
Setting Financial Goals 1.17.3
Needs vs. Wants 1.17.2
Twenty-six percent of respondents (n=2,102) have attended a FEFE training; thirty-one percent of those attended the week long training and 23.2% percent attending a two-day training. The decrease in total training attendees is due to the sharp increase in FEFE Web users since the last national training. There were approximately 10,000 Web users during the 2007-08 survey and there were almost 14,000 users was administered. For long term curriculum use to exist, educators need to receive additional training which is supported in the Training Interest section of this page. The percentage of individuals that would be interested in a training showed consistency with last year at over 80% interest, with almost 74% indicating they haven’t attended a training before, which is similar to the 2007-08 findings.

It is not a surprise that the most popular features of the FEFE training continued to be the activity based aspect as indicated by 87.7% of attendees. Followed by no-cost curriculum (81.9%), and learning how to facilitate FEFE lessons (78.6%) followed closely by networking with other professionals (65.2%), the confidence gained in teaching family finance after attending (61.5%) and professional content updates (43.7%). The data (n=551) revealed that each aspect of the FEFE training is an integral component to the uniqueness and effectiveness of the FEFE training model and FEFE should continue the current training model to maximize educator experience. The “other” category represented how well run the conference is as well as beneficial and relevant.

Of the 73.7% that indicated that they had not attended a FEFE training (n=2,102), the majority (42%) reported the training was too expensive, other results indicated the location was a factor (39.9%) and 31.5% didn’t know the training was available. Most of the “other” variable data revealed respondents had recently learned about the project or distance and time of year prevented attendance. Although a variety of reasons were indicated for not attending a FEFE training, a majority indicated they are interested in future training opportunities, with most indicating about the same amount of interest in each type of training. A one day training (46.7%) in their home state, 48.7% for a 2-day training in their home state, 53.7% in a 3-day training in their home state and the most interest in the FEFE National Conference (55.8%). Overall, 80% were interested in attending a FEFE training of some kind (n=2,113). This indicates the importance of conducting both state and national trainings; educator interest is very high, even for those who have already attended a training and FEFE needs to continue to offer these valuable training opportunities.

The project was also interested to learn what variables influence an educator’s ability to attend FEFE training. Respondents (n=2,074) were asked to rate several factors on their level of importance (1=least important to 5=most important). The following (“most important” category) influence attendance: ★ 71.6% out of pocket expenses; ★ 65.7% FEFE grants; ★ 60.4% training offered
**Certification**

We asked educators (n=2,112) if they would be interested in receiving certification as a “family finance educator” from The University of Arizona which would include approximately 12-15 graduate credits earned through attendance at the National Conference as well as an online course. The highest response was “maybe” at 44.6% followed by 31.6% of respondents would be interested. An interesting find in the “other” category is that many respondents would be interested, but will be retiring soon and so would not benefit. We also asked if the ability for the certification to have the option to obtain a master’s degree in education, family finance, or some related area, be an important aspect of the certification and the response was nearly equal for whether this was important (50.1% yes).

The next question asked if the cost, approximately $300 per 1 credit, influenced interest in receiving certification and again, responses were about equal, and 33% indicating “other.” The “other” category revealed that they are still interested, but that cost was a factor and it would depend on how much their school district could support them. Many others already have their master’s degree or are seriously considering the possibility and would need additional information to make that type of decision.

**Marketing**

Each year, the way that educators have learned about FEFE has remained largely the same. The most common (28.4%) remains through professional conferences and another educator (26.6%), this emphasizes the need to continue presenting to educator groups and distribute FEFE material to more audiences. While presenting at professional conferences, staff members have found local educators provide additional enthusiasm and support for the FEFE curriculum. This was important to learn because educators are always encouraged to disseminate information about the project to other educators. Moreover, disseminating information about FEFE is a requirement for National Conference grant recipients. This grassroots effort seems to be working. Many (17.5%) indicated they found out about FEFE through a Web search which shows that a lot of states are beginning to require financial education and educators are starting to conduct Web site searches.