

## Letter from the Association Executive Director & Board President

Dear Friends of Extension,

We are very excited to present Cornell Cooperative Extension of Albany County's 2023 Annual Report. This report showcases many of our exceptional educational programs and highlights the positive impact we have had on residents, businesses, and communities throughout Albany County and the Capital Region.

It has been another exceedingly successful year for extension outreach.

Please join us in congratulating our staff, volunteers and our many partners who make all the difference!!

Lisa V. Godlewski

LisaV. Godkuski

Association Executive Director

Carolyn Anderson

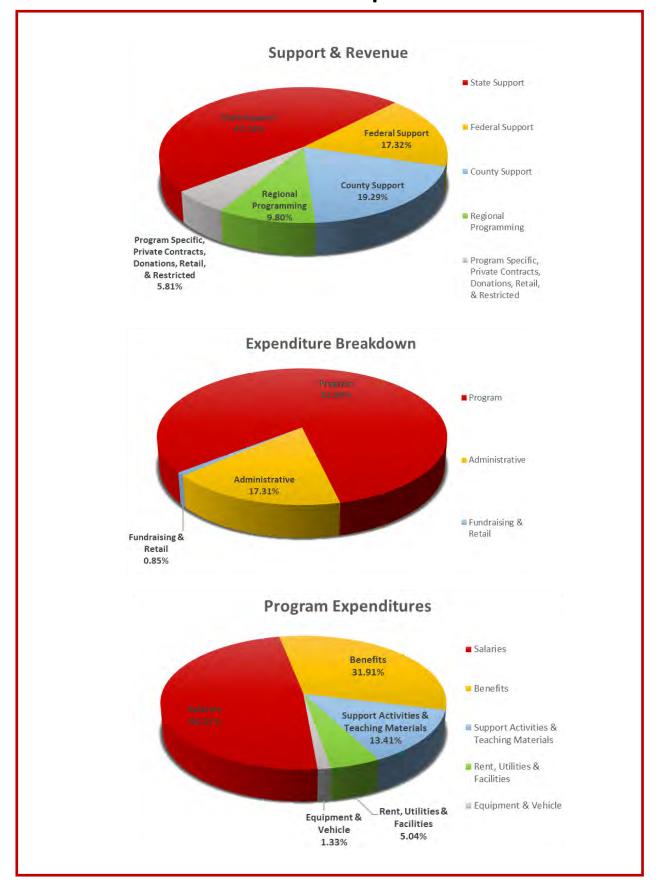
**Board President** 

## Our Mission:

Cornell Cooperative Extension puts knowledge to work in pursuit of economic vitality, ecological sustainability and social well-being.

We bring local experience and research-based solutions together, helping New York State families and communities thrive in our rapidly changing world.

### **Finance Report**



## 4-H Youth & Urban Programming

In the late 1800's, researchers discovered that adults in the farming community did not readily accept new agricultural developments from university campuses. However, they found that young people were open to new thinking, would experiment with new ideas, and share their experiences with the adults. As a result, the idea of "hands-on" learning was promoted as a way for youth to apply new concepts to help solve agricultural challenges and learn more about the industries in their community. The "birth of 4-H" began in Clark County, Ohio in 1902, with the formation of the first youth club called "The Tomato Club" or "Corn-Growing Club." Local agricultural after-school clubs and fairs were formed that same year in Douglas County, Minnesota. Today, 4-H has become the nation's largest youth development organization and serves young people in rural, urban, and suburban communities in every state across the USA.



More than 300 youth participated in local 4-H clubs over the past year

4-H youth in Albany County participate in out-ofschool programming, in-school enrichment programs, clubs, and adventure programs that offer a wide variety of educational opportunities. Topics range from STEAM, agricultural and animal sciences and healthy living, to environmental awareness and sustainability, coding, and the social sciences.

More than 1,450 youth participated in Urban 4-H programs focused on STEAM, environmental science, food science and healthy living



4-H educators strive to guide youth in finding their sense of purpose and help them make decisions and solve problems through experiential learning. Participation in the Altamont Fair and the New York State Fair provides youth with an opportunity to show the public what they've learned throughout the year and receive valuable, constructive feedback about how to make their projects and exhibits even better. 4-H volunteers are the backbone of the program – it is because of these caring adults that youth thrive in the 4-H environment.

More than 2,000 youth were served through Albany County 4-H youth development programs and events, with youth participating from 12 different school districts and charter schools throughout the county.

## **Positive Parenting**

Cornell Cooperative Extension Albany County's parent education programs provide vital information for parents/caregivers of babies through teenagers. These programs are delivered on a wide variety of topics as standalone workshops or multiweek series. Topics include understanding child development, positive discipline strategies, managing media and devices, improving family communication, among others.



"The class opened my eyes to a lot of things about parenting and everything it takes to be that outstanding parent for your children."

The Magic Years is a five-week, six-hour program for parents/caregivers of babies to children aged 4. Participants discuss parenting strategies that are positive and supportive. Topics include safety in the home, ways to best support stages of child development, nurturing routines, and positive discipline strategies. The Middle Years targets parents/caregivers of kids ages 5 - 10, while the Tween/Teen Years is a workshop series for parents/caregivers of teens ages 11+. In these programs, parents/caregivers develop a deeper understanding of how personal and parenting knowledge and behavior affect children. Participants are provided age-

specific strategies to raise responsible youth, manage screen time, understand youth development, and improve communication.

In the "Improving Family Communication" program, participants learn strategies to get kids to talk and keep the conversation going. Geared for younger youth to teens, positive communication strategies are shared to help kids open up and reduce family conflict. Parents learn practical ways to develop stronger family connections that make the tough parts of parenting and discipline easier and more rewarding.

## 123 parents/caregivers attended Improving Family Communication

Parenting education was also provided to families with the Arbor Hill Community and Head Start programs. Educational programming targeted parents/ caregivers of babies and toddlers – the most critical years of child development. The focus of the education was on helping parents understand the best way to support this development in the areas of language, gross and fine motor skills, and social/emotional development.



## **Youth & Agriculture**

Teaching youth about agriculture has become increasingly important as the future depends on producers, processors, educators, promotors, researchers, and thousands of other jobs related to this field to sustain the communities within Albany County. Individuals and families could not survive without the food they eat, the clothes they wear and the fuel they use, all of which is generated through agriculture in some way.

Second-grade students from the Albany City School District visited the *Normanskill Farm* to learn about dairy cows, beef cows, sheep, horses, bees, nutrition, and the environment. In addition, students from schools throughout Albany County learned about the importance of dairy products and the careers in this field. Cornell Cooperative Extension Albany County educators also participated in Agriculture Day at Harmony Hill Elementary School in Cohoes. Students made butter, visited with a dairy calf and goat kids, learned about the care and feeding of farm animals, and the hard work performed by agriculture producers each day.



3,860 students learned about the importance of the dairy industry through NYS Dairy in the Classroom funding

585 2<sup>nd</sup> grade students from the Albany City School District visited the Normanskill Farm to learn about agriculture, the environment, and the care of animals on the farm



As a new initiative for 2023, educators began working with school districts to promote Farm-to-School concepts, bringing more local products to school menus. Target districts included Voorheesville and Bethlehem Central schools, where students learned about the benefits of buying and consuming fresh, local foods and the many careers related to agriculture.

## **Local Agriculture**

Cornell Cooperative Extension Albany County's local agriculture program had a busy year working on a number of programs and initiatives. Agriculture educators worked with the Albany County District Attorney's Animal Cruelty Task Force, providing information related to the cruelty of livestock. Staff members also worked with the Community IPM Statewide Advisory Committee where they reported on the Albany County Pesticide Ordinance which has continued to eliminate pesticides in county-owned buildings and grounds.

This year, the town of Bethlehem approached agriculture staff as they were in the process of acquiring over 300 acres of farmland. The farmland was purchased and placed under a conservation easement for permanent protection. The town was looking for information and educational programs that CCE Albany could provide to help identify the best uses for the farmland. In collaboration with Albany County Conservation and Planning, a local review of Albany County's Agricultural District #1, #2 & #3 was also conducted with 206 acres added to Agricultural District #3.

As a part of the *Albany Goes Green* initiative, local agriculture staff worked with students at Eagle Point Elementary school to plant 25 trees at their school.



967 participants attended
Family Farm Day at
C.N. Tommell Cattle Company, LLC
in Berne

Family Farm Day, held at C.N. Tommell Cattle Company LLC, Berne, NY, was a huge success with over 900 people visiting the Albany County beef farm. While at the event, people learned about buying, raising, and marketing cattle. Youth activities featured a bale maze, face painting, pony rides and a water table.

# 76,344 acres of Albany County land are currently in an Agricultural District

Many farmers, new and experienced, are not aware of the agricultural resources that can help make their farm successful. Local Agriculture staff brought in ten organizations together to discuss the many vital programs available to the 30 producers in attendance.

## Capital Area Agriculture & Horticulture Program

Capital Area Agriculture and Horticulture Program (CAAHP) team members continue to receive inquiries from individuals wanting to start a farm business. The inquiries come from a variety of sources. Individuals visit Cornell Cooperative Extension and other websites where they are directed to contact the CAAHP team. They are then given information to help them understand what types of soil they have on their property (if they own land) and what types of agricultural production may suit their situation. Topics such as insurance needs, business structure, and taxes are discussed.

25 individuals received assistance, with at least half of them implementing some of the start-up suggestions that were taught

Weeds have always plagued agriculture. However, new information, resources, and new Cornell faculty are giving farmers a great advantage. These resources and weed management techniques were presented to farmers at *Exploiting the Vulnerabilities* of Weeds. Field crop, vegetable, and fruit farmers learned about finding weaknesses in weeds and how to plan crop systems to minimize weeds. Presentations were recorded and made available online along with the other educational resources.



Even though grains became part of the local food movement after other foods, the local grain economy is very active and growing. CCE and its partners have fostered this movement with many workshops and educational programs. A tour of Ardent Mills, the largest flour mill east of the Mississippi located at the Port of Albany, brought together 41 key players in the local grain economy - farmers, millers, bakers, food activists, commodity brokers, and others. Attendees learned about the milling processes in a very large flour mill and their product distribution over the east coast. More importantly, these key players created new networks to further expand the local grain economy as the number of artisan mills, bakers, brewers, and distillers continues to increase.

## 1,609 producers received the weekly CAAHP E-News

Commercial horticulture provides educational programming and technical support to commercial ornamental growers including those of greenhouse bedding plants, flower crops and Christmas trees. There are over 200 commercial ornamental growers in the four counties served, producing over \$10 million a year in sale value (USDA 2017 Census of Agriculture).

For 2023, several programs were offered to help growers identify and respond to timely issues impacting crop quality and farm/greenhouse profitability through applied research and a myriad of outreach activities.

The 2023 New York State Winter Greenhouse Growers School was held in collaboration with other Cooperative Extension offices and New York State Flower Industries. A Winter Cut Flower Webinar Series was held, providing six sessions and twelve presentations covering various aspects of cut flower production. Since the event was held virtually, participants from California, Oregon, Arizona, Vermont, Maine, New Hampshire, and Massachusetts also attended the series. A webinar on greenhouse energy efficiency in a controlled environment was also held with experts from the Greenhouse Lighting and Systems Engineering consortium discussing how growers can make the most of their equipment to improve efficiency in their operations. A Biocontrol 101 workshop included lecture-style presentations, hands-on activities, and a greenhouse tour at Gade Farm in Albany County.

At least 50 greenhouse visits were conducted for troubleshooting/ follow-ups, and more than 200 questions from growers were answered



# 20 producers attended Beef Quality Assurance Training

The New York Farm Viability Institute (NYFVI)-funded project kicked off in late 2023 with the objective to explore and better define the benefits of cover crops in cut flower production. Five cut flower farms in the Capital Area joined the field trials.

# Supplemental Nutrition Assistance Program (SNAP-Ed)

For over thirty years, SNAP-Ed has provided nutrition education while engaging partners to build healthier communities. Working with families, community agencies, schools, and policy makers, the CCE Albany County SNAP-Ed Program serves nine counties in the greater Capital Region. The mission is to provide workshops, cooking demonstrations, materials and messages, as well as environmental, policy, and systems change activities to assist SNAP and SNAP eligible youth and adults of all ages. Educational focus includes: increase the consumption of nutrient dense fruits, vegetables, whole grains, lean meats and low-fat dairy products; reduce the consumption of sugar-sweetened beverages and low-nutrient foods and beverages containing large amounts of added sugars, saturated fat, and sodium; increase physical activity and reduce sedentary behaviors; improve food resource management and food preparation skills; and increase access to affordable and nutritious food.

Youth (and often their parents) were reached through 983 nutrition classes in 45 different schools reaching 5,269 students with positive nutrition and physical activity messages

In 2023, SNAP-Ed educators reached 6,449 adults and 7,281 youth through 1,001 direct nutrition education programs consisting of 1,693 workshop/class sessions, and another 950 through indirect workshops. Additionally, 4,429 people were reached through the distribution of nutrition education materials, fact sheets, and recipes.

Schools are a primary location where SNAP-Ed works to reach eligible youth through direct education including in-school, after-school, and summer programming. Schools do not always have the tools or resources to support students' healthy choices related to food, beverages and physical activity, creating barriers to making choices around the newly learned information and skills. As a result, CCE SNAP-Ed educators worked with teachers in 30 classrooms in 11 different schools impacting 809 students, to change practices that expand access or improve the appeal of spaces where students can make choices about food and beverages and/or engage in physical activity.



"I switched from my root beer to unsweetened tea, and I feel a lot better and have more energy."

### **Nutrition**

In 2023, an increased number of nutrition classes were held in-person, affording more hands-on learning and group interaction. Home food preservation was the main focus of the educational outreach.

# 2,500+ people participated in Master Food Preservation demonstrations

During the farmer's market season in the summer and fall, educational tables were staffed at seven different farmers markets throughout Albany County. This was the first year CCE Albany County participated in the Farmer's Market Nutrition Program. Healthy recipes for using in-season fresh, local fruits and vegetables which were available to purchase from local farmers were shared. Instruction for how to preserve the produce safely at home was also distributed.

As part of the Master Food Preservation educational efforts, demonstrations were conducted for preparing fermented vegetables like sauerkraut, crushing fruit for colorful freezer jam and dipping fruit slices before dehydrating using USDA approved methods.



"I learned so much! You have inspired me to share my new-found knowledge with others."

A new spice class series was offered this year, high-lighting popular Mexican, Indian, Thai and Mediterranean flavors in heart-healthy recipes. In-person classes at senior living centers were also held, with topics including Asian cooking, Korean Barbecue and 'Have you Heard of Tapas.' Many attendees did not realize how easy it was to prepare these foods.



The goal of the Hudson River Fish Advisory Outreach Project is to provide safety education and information to anyone who consumes fish from the Hudson River.

As part of a grant, Hudson River Fish Advisory information was shared with different youth and family groups such as the Girl Scouts, Playstreets in the city of Albany, Watervliet High School, Green Island Department of Recreation Back-to-School event, Winter Fest in Cohoes, National Night Out at Lansing Park in Cohoes, Fall Fest at T.O.A.S.T. in Albany, and Five Rivers Fall Festival. Classroom presentations were delivered to BOCES English as a New Language and GED learners who were mostly new arrivals to the area.

### **Senior Nutrition**

In collaboration with the Albany County Department of Aging, Cornell Cooperative Extension Albany County (CCE Albany) employs a registered dietitian to oversee the nutritional needs of the senior population in Albany County. The dietitian monitors kitchens, congregate meal sites, and the home meal delivery program. Technical assistance regarding nutritional needs of older adults, menu analysis, and safe food practices is provided. The registered dietitian also facilitates nutrition education and provides individualized nutrition support to seniors enrolled in the program.

Monthly nutrition educational resources were provided to over 1,200 seniors and 21 seniors received nutrition support

Last year, the registered dietitian inspected six kitchens, 22 congregate meal sites, and four home delivered meal routes. With the help of SNAP-Ed educators, in person nutrition education was provided every other month at each of the congregate sites across Albany County, for a total of 132 lessons. CCE Albany has continued to support the Albany County Department for Aging in their efforts to provide safe and nutritious meals to the older adults who reside in the county, with over 600 meals served daily.



## **Fellowship Program**

Cornell Cooperative Extension Albany County (CCE Albany) continued to collaborate with the New York State Department of Health (NYSDOH) and Albany County Department of Health (ACDOH) on the New York State Public Health Corps (NYSPHC) Fellowship Program, providing critical support to ACDOH and delivering public health education to residents in Albany County. CCE Albany Fellows (educators) are directly contributing to the services provided by the ACDOH, engaging with the community, disseminating health education, and developing innovative initiatives to address social determinants of health and improve health equity.



More than 50,000 menstrual products and educational resources were distributed to people in need in Albany County via period pantries

CCE Albany Fellows were placed in various divisions at the ACDOH that needed additional support, including Environmental, Epidemiology, and Public Health Emergency Preparedness. They assisted with core public health interventions and ongoing prevention priorities such as water quality monitoring and assessment, childhood lead poisoning prevention, communicable and tickborne diseases, and updating the Medical Reserve Corps' foundational materials to ensure effective responsiveness to existing and emerging public health emergencies.

More than 600 tick removal kits were distributed at outreach events and workshops throughout Albany County

The Fellows also developed programming and initiatives outside the ACDOH's scope of services to meet identified needs of the community, including the Capital Region Menstrual Health (CRMH) project to address period poverty. CRMH increases access to period products and promotes menstrual equity by distributing products through donations and period pantries. Strategically placed throughout the county, these outdoor pantries house a variety of free menstrual items and are accessible 24/7 for anyone in need. CRMH also provides menstrual health education at outreach events and workshops.



Sun Safe Capital Region was a collaboration with county government and municipalities throughout Albany County. This initiative provided skin cancer prevention education and accessible sunscreen via sunscreen dispensers that were placed in over 20 parks and recreation sites throughout Albany County. This program also developed educational displays with sunscreen packets and information about sun safety that was provided to all 19 public libraries in Albany County.

### **Environment**

Numerous counties in New York State are considered high risk for having homes that contain elevated levels of radon and Albany County is one of them. Cornell Cooperative Extension Albany County (CCE Albany) educators continue to teach residents the hazards from exposure to elevated levels of radon. Because you cannot see, smell, or taste radon, testing is the only way to know if you are being exposed to the toxic gas.

Approximately 38 million homes in the United States have been painted with lead-based paint before it was banned in 1978. When the paint deteriorates or when it is disturbed, lead dust is created. Lead dust is the primary cause of lead poisoning in people. It can be inhaled, ingested, or absorbed through the skin. Exposure to lead causes a gamut of health problems and it is especially dangerous to pregnant women and children under the age of six.

"The instructor was excellent! I learned so much more than I expected to, especially with the hands-on activities. This is an excellent resource and program."



A major creator of lead dust is renovation activities in older homes and buildings. Renovation disturbs lead-based paint when scraping, sanding, cutting, and general demolition practices occur. As of 2010, the Environmental Protection Agency (EPA) has enforced its Renovation, Repair, and Painting (RRP) rule which requires the use of lead safe work practices when pre-1978 housing and certain buildings are being remodeled, repaired, or painted. The people performing this work must be trained as EPA Certified Renovators by an accredited training provider or they could face financial penalties.

or Refresher Lead Safe courses, training or retraining more than 385 individuals as EPA certified renovators

CCE Albany has been an accredited training provider for over 12 years and prides itself on being able to train local businesses, carpenters, electricians, plumbers, maintenance staff, rental property owners and homeowners in lead safe work practices to help fight lead poisoning.

## **Energy**

In late 2022, Cornell Cooperative Extension Albany County partnered with five local non-profit organizations to form the NYSERDA funded Capital Region Clean Energy Hub, one of twelve Regional Hubs statewide created to operate as active centers of energy outreach, awareness, and education. Covering multiple counties—Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, and Washington—CCE Albany energy educators assist residents in navigating the numerous programs and resources available to reduce their energy burden.

"I'm forever grateful for the energy help and guidance I received from an energy educator at Cornell Cooperative Extension and hope to continue to make changes in the future. We are saving money, are more comfortable, and I hope, are stepping a bit more lightly on the Earth."

The goal of the Regional Clean Energy Hub is to connect and educate residents with clean energy resources and programs that best suit their household's needs by serving as a liaison between clients, contractors, and funding opportunities. Sixty-six percent of program participants that plan on making energy improvements were within the low-to-moderate income range. This met the New York State Climate Act's goal for at least 35% of the benefits from clean energy investments to be directed to low-income and disadvantaged communities.



Energy educators participated in more than 60 outreach events, educating and connecting 5,000+ Capital Region residents with their energy needs and concerns

Several individuals have taken advantage of programs like Empower+, which provides grant funding to increase a home's energy efficiency, and have utilized tax credits through the Inflation Reduction Act of 2022. Rebates and low-interest loans have benefited residents transitioning from fossil fuels toward electrification by making clean energy improvements to their homes, including solar, heat pumps, and insulation.

Additionally, the Workforce Development Committee conducts focus groups to determine what prevents eager workers from finding clean energy employment and educates about new opportunities and training in the growing field.

# Home Energy Assistance Program (HEAP)

HEAP is a federally funded project that helps lowincome homeowners and renters pay for utility and heating bills. This program assists income-qualified individuals to help defray the cost of home heating and offers education regarding other energy conservation and self-sufficiency programs.

For almost two decades, Cornell Cooperative Extension Albany County has assisted county residents in completing and filing an application for the program, acting as an alternate certifier. This helps make it easier for county residents to apply and alleviates the back log for the local social services department. HEAP is a seasonal program, beginning in November of each year and ending in the spring. For most who qualify, they are generally able to receive one HEAP benefit per program year. However, if individuals are experiencing financial difficulties and are in danger of running out of fuel or having their utilities shut off, emergency HEAP benefits are available. Applications are also facilitated for energy efficiency services, which includes the cleaning of primary heating equipment. In the spring and summer months, eligible applicants may receive a benefit for Cooling Assistance which assists with the purchase and installation of an air conditioner or fans.

In addition to helping to process and expedite program claims, energy usage education is discussed at the time of application and program applicants are referred to the Supplemental Nutrition Assistance Program (SNAP-Ed), Lead Education, Financial Literacy, Parenting, and other CCE Albany resources.

In May, June, and July 2023,
CCE Albany County educators provided
energy education and helped
102 households receive an
air conditioner in their home

## Master Gardener Volunteer Program

The Albany County Master Gardener Volunteer Program began in 1977 with six volunteers and has grown to over 100 active members. Trained volunteers build relationships with the community using research-based knowledge to help individuals manage their landscapes, learn to garden and grow vegetables for food security, and engage in environmental stewardship. For 2023, Master Gardeners reinvented their Garden Education Day Plant Sale to focus on community education. The event transformed to a Garden Education Fair held in the CCE Demonstration Gardens with educational displays highlighting other CCE programs, soil testing, garden and composting tours, and activities for families and children. Gardening trends have changed, with an increased interest in supporting pollinators and growing native plants. To address this, the sale was comprised of only native and pollinator plants, many grown by the volunteers.



The Master Gardeners Volunteers expanded their garden-based learning programs with the addition of *Little Sprouts* for preschool-age children attending with an adult. The volunteers developed the curriculum to inspire young children to enjoy gardening and respect wildlife. The preschoolers attended programs for six weeks in both the Spring and Fall.

"Pari loved 'worm class,' and I could tell by the photos my mother-in-law sent and activities that she brought home that it was developmentally appropriate. As an early childhood provider, I really appreciate when programs are actually tailored to meet the developmental needs of the population they are hoping to serve."



The Albany County Veterans Administration reached out for assistance with starting a gardening program for Veterans who suffer from substance abuse or PTSD. Master Gardener Volunteers worked to establish raised-bed gardens at three separate sites in the county: the Albany Stratton VA Hospital, Zaloga American Legion Post, and Shaker Place. The program provided a stress-relieving activity and created an interest in gardening and growing food during the six-week revolving series at the hospital. Participants who were hesitant at first to join in were excited to take part each week and learned a great deal from the volunteers. An expansion in programming efforts is planned for 2024.

Gardening hotline and horticulture lab assisted over 1,700 homeowners with gardening questions and analysis

## **Healthy Homes**

Research has shown that there is a correlation between unhealthy housing and unhealthy residents. Code violations, excessive mold, rodent infestation, lead paint, and safety hazards are common (especially in homes in limited resource neighborhoods). These issues contribute to residents' poor health. Educating individuals about these concerns and providing intervention products improves home environments and residents' health.

Modeled after years of implementing a successful Healthy Neighborhoods Program, Cornell Cooperative Extension Albany County continued its goal of helping improve the health, safety, living environment, and overall quality of life for residents in Albany County.



of a healthy home and received intervention products correcting the unsafe conditions in their home

The program's environmental health concerns focused on reducing residential injuries, lowering childhood lead poisoning, controlling asthma, decreasing exposure to indoor air pollutants, and preventing fire deaths. Additional topics included radon testing, mold prevention, and adopting Integrated Pest Management (IPM) techniques.

Trained educators assessed the home environment for hazards, educated residents about these issues, provided educational resources and intervention materials, and referred individuals to additional assistance in the community.

# More than 300 households received a healthy homes assessment

The Healthy Homes Program is available to all residents of Albany County and there is no cost to participate. Limited resource communities and substandard housing are targeted.

A small percentage of these homes were referred to other programs that could help to make significant renovations (mold remediation, lead abatement, asbestos removal, etc.) to their home, leading to a healthy life.

## **Strengthening Families**

The Strengthening Families program is an interactive series of workshops for parents/caregivers and youth to attend together. This multi-generational approach to education provides key support for youth and adults, builds on existing family strengths, and improves family communication skills.

30 parents/caregivers and 52 youth participated in a Strengthening Families series provided in the City of Albany,
Ravena, and Cohoes

The Strengthening Families Program strives to empower families through educational interactive activities that engage, inspire, and allow relationships between parents/caregivers and youth to grow and flourish. A key activity in each series is the family vision board project. Each parent and youth create a personalized vision board with provided boards,

photos, clippings, etc. Through their creativity, each participant uses the board to express their personal interests, feelings, and future goals. This activity expands relationships as families take the time to listen and learn from each other.



"This program helped me learn so much about my son. I feel like we are communicating better and understanding each other more. I'm so glad we came."

At the Abram Lansing Elementary School in Cohoes, a newly adapted version of the Strengthening Families Program was piloted with the inclusion of nutrition education, food exploration, and STEAM education. Through hands-on activities, parents/caregivers and youth improved their communication skills as they worked together and learned new information.

"I had so much fun making food art with my mom. I got to chop up vegetables and my mom said we can do it again at home."

### **Financial Literacy**

Cornell Cooperative Extension Albany County's financial literacy education connects participants to important basic personal financial information, skills and strategies. From accessing a credit report, to creating a working monthly budget and paying down debt, programming offers a range of important topics.

Programs were delivered virtually, as well as inperson. Two programs were delivered in partnership with the US Committee on Refugees and Immigrants with translation into Dari and Pashto. These programs reached audiences new to the US and in need of basic financial information.

A newly developed program "Paying Down (Off!) Debt," was implemented in 2023. This workshop helps participants create a realistic plan to pay down debt, prioritize accounts, and maintain motivation. Participants also learn about Power Pay, a free online tool created by Utah State Extension that helps with debt reduction. This program is vital as carrying debt causes financial stress and can affect a person's health and well-being.

225 people attended a financial literacy program



Another new pilot program, "Money Mania – a Financial Literacy Game Night," was provided for eight families at Arbor Hill Elementary School. This two-generation educational program was provided for parents/caregivers and youth in grades K - 5. Educational material was included in interactive games including a selfie scavenger hunt, BINGO, and parent vs. youth trivia. Participants learned about setting personal financial goals, how to create a realistic saving plan and create healthy money habits.



"I had so much fun going on a scavenger hunt. I learned sometimes I just want things but I don't really need them."

As part of the Summer Youth Employment Program, 44 teens participated in a financial literacy program during their summer employment with Albany County. They discussed how to create and use a spending plan and the importance of saving. Teens identified a savings goal they could work towards during their employment. They also discussed the difference between needs and wants and the importance of establishing healthy money habits from a young age.

## Thank you to our volunteers....

4-H Leaders and Volunteers
Advisory Committee Members
Board of Directors Members
Master Gardener Volunteers
Teen Action Group Volunteers

## Never forget the difference you make



CCE Albany County 2023 Annual Report

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