

Frederick County

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Community Voices

"I gained the knowledge to turn an average sheep into a champion with hard work. My participation in 4-H not only allows me to learn the spirit of service and giving back, but it has also given me the ability to teach younger kids to take leadership skills back to our community."



Kennah Kerns
4-H Livestock Club Member

295,558

NSV Master Gardeners' social media reach

Partners for Solutions

"Extension's Graze 300 VA and no-till initiatives are top priorities because they impact over 200,000 Northern Valley acres that are managed by 1,400 farmers and owned by nearly 5,000 families. These programs enable farmers to maintain profitability while improving soil health, protecting water quality, preserving groundwater resources, and enhancing wildlife habitat."



Bobby Clark
Senior Extension Agent



Karen Poff, Extension Agent, teaches a lesson on understanding credit scores.

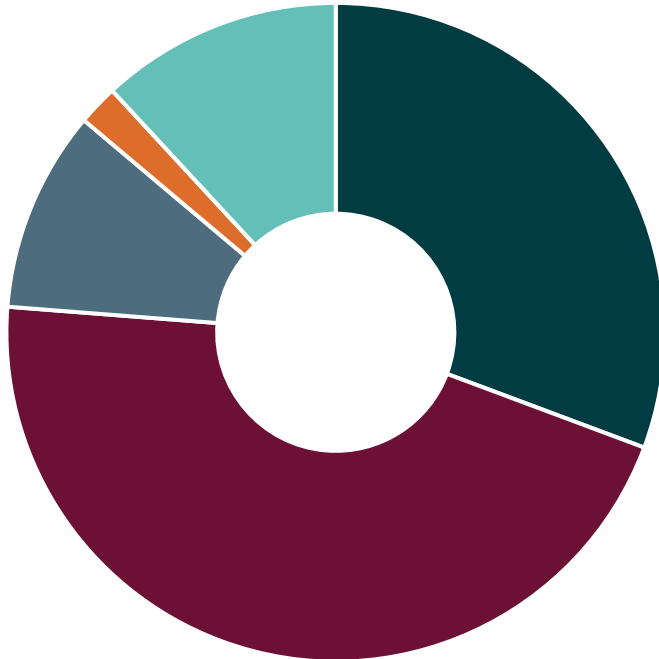
Sharing Knowledge

People who manage money well are better able to avoid financial problems, maintain stable housing, and remain self-sufficient. Our Managing Your Money series improves financial well-being by helping people achieve goals such as reducing debt, buying a home, paying for college, or saving for retirement. Participants learn proven ways to take control of their finances through sessions on budgeting, credit, banking, insurance, and getting out of debt.

Since 2011, 618 people have participated in the program. Many develop written spending plans, increase savings, and pay down debt. In a recent five-year period, 58 people put a total of \$68,645 into savings and paid off \$43,130 of consumer debt. That averages to \$1,927 in savings or debt reduction per person within just three months of completing the program.

Frederick County

Funding by Source



31% State

46% Local

10% Federal

2% Grants

12% Other

Total Funding: \$664,794

\$1.19

return on investment
for every dollar
invested by the county
in **Frederick County**

\$714,960

value of extension
volunteer hours in
Frederick County

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visit www.cals.vt.edu/make-a-gift.