

Pre-Conference Workshops

Plan to arrive early for the 2019 NEAFCS Annual Session. The following three pre-conference workshops will be offered on September 30th from 8:30-11:30 AM. Continental breakfast will be provided to workshop attendees starting at 8:00 AM.

Separate registration required. Registration information coming soon.

<p>Financial Action Steps and Milestones for Different Ages and Stages of Life Barbara O'Neill, Ph.D., CFP, CRPC, AFC, CHC, CFEd, CFCS</p> <p>This workshop will describe three financial life cycle stages (wealth protection, wealth accumulation, and wealth distribution), generational touchstones, and differences in financial management practices by generation, recommended financial action steps and milestones for people at different ages and stages of life, and useful financial education resources.</p>	<p>The Potential Health Beneficial Effects of Cocoa and Chocolate: What Does the Research Say? Joshua D. Lambert, Ph.D.</p> <p>Sweets Demo Hotel Hershey Pastry Team</p> <p>The session will provide an overview of research on the potential health beneficial effects of cocoa and chocolate. An emphasis will be placed on balancing the potential health beneficial effects of cocoa and chocolate with the added calories from fat and sugar that chocolate brings to the diet.</p>	<p>Intergenerational Adventures – Enriching the Work of the Family and Consumer Sciences Matthew Kaplan, Ph.D.; Denyse Variano, RN, MPS; Megan Dolbin-MacNab, Ph.D.; Julika von Stackelberg; Fran Alloway, MA, RD LDN</p> <p>An introduction to intergenerational work in Extension, with an emphasis on FCS-oriented programs; key concepts and principles derived from effective intergenerational programs; and a short, hands-on intergenerational ice-breaker activity.</p>
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Financial Action Steps and Milestones for Different Ages and Stages of Life

Presented by: Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management and Distinguished Professor, Rutgers University



Generations vary in key ways- including personal finance practices- based on their formative experiences. Extension FCS educators teach clientele at different ages and stages of the financial life cycle and represent various generational cohorts themselves. This workshop will describe three financial life cycle stages (wealth protection, wealth accumulation, and wealth distribution), generational touchstones, and differences in financial management practices by generation, recommended financial action steps and milestones for people at different ages and stages of life, and useful financial education resources.

Similar to a medical standards of care (e.g., having a colonoscopy starting at age 50 and regular blood pressure and bone density tests), certain age-based milestones tell people the key actions to take at different ages. For example, the following financial activities often take place at various decades of a person's life:

- 20s and 30s- Debt repayment and household formation
- 40s and 50s- Peak earnings and wealth accumulation
- 60s- Preparation for retirement and retirement
- 70s and Above- Transitions and wealth distribution

Following are examples of age-based financial milestones that will be discussed:

Age 30

- Financial independence from parents (e.g., independent living arrangements and no "subsidies")
- Student loan debt completely repaid or close to repayment (e.g., standard 10-year repayment plan)

Age 40

- College savings established for children, if applicable
- Increased investing expertise and diversification of investment portfolio assets

Age 50

- Increased knowledge of aging parents' finances and communication about caregiving-related issues
- Use of financial advisers, as needed, as net worth increases and finances become more complex

Age 60

- Paid off mortgage, home equity loan, and credit card debt prior to retirement
- Catch-up retirement strategies used, if needed (e.g., downsizing, moving, working longer)

The workshop will include a standard PowerPoint presentation interspersed with ten interactive hands-on learning activities (e.g., Vanity License Plate, Generational Differences Activity, Poverty Risk Calculator, Wellness Wheel, Financial Coat of Arms, *Ballpark Estimate* worksheet, Bitmoji Banter (Seven Word Summary), Backwards Planning, Future Me, and Mill to the Music) and time for questions and answers. Information presented at this session will benefit attendees personally and in work with clients.

Learning Objectives:

1. Participants will understand characteristics of different generations, including financial management practices.
2. Participants will participate in 10 learning activities that they can replicate with clients.
3. Participants will learn about recommended action steps for different ages and age-based financial milestones.
4. Participants will learn about resources to enhance their understanding of generational personal finance.

The Potential Health Beneficial Effects of Cocoa and Chocolate: What Does the Research Say?

Presented by: Joshua D. Lambert, Ph.D.

This session will combine a Sweets Demo from the Hotel Hershey Pastry Team and presentation from Dr. Joshua Lambert. The Sweets Demo will feature two desserts, which will be discussed, finished and plated into serving portions. Discussions will revolve around chocolate at different levels (sweet to bitter sweet).



Dr. Lambert's session will provide an overview of research on the potential health beneficial effects of cocoa and chocolate. It will include an overview of how cocoa and chocolate are produced, the important phytochemicals and nutrients in cocoa and chocolate, and a summary of studies to date on the potential mitigation of chronic diseases such as cardiovascular disease, fatty liver disease, and type II diabetes. An emphasis will be placed on balancing the potential health beneficial effects of cocoa and chocolate with the added calories from fat and sugar that chocolate brings to the diet.

Learning Objectives

1. Provide an overview of what cocoa and chocolate are and how they are made,
2. Offer insight into the important nutrients and phytochemicals in cocoa and chocolate,
3. Describe studies to date on the health beneficial effects of cocoa and chocolate including the strengths and weaknesses of the major studies

Intergenerational Adventures - Enriching the Work of the Family and Consumer Sciences



Presented by: Matthew Kaplan, Ph.D.; Denyse Variano, RN, MPS; Megan Dolbin-MacNab, Ph.D.; Julika von Stackelberg; Fran Alloway, MA, RD, LDN

Intergenerational programs represent a practical and effective means to enrich the lives of individuals across the life span, strengthen family support systems, and contribute to caring, cohesive communities. As such, it is an area of practice that is consistent with the goals of most Extension professionals, particularly in the children, youth, aging/adult development, and family program areas. This pre-conference workshop will highlight ways in which an intergenerational framework can be used to enhance the work of FCS professionals. Featured Extension programs have been found to promote healthier eating practices, increased support for kinship families, enhanced older adult civic engagement, and countered age-related stereotypes. Presenters will provide practical guidance for program development and implementation.

There are four segments to this workshop:

- (1) Overview: An introduction to intergenerational work in Extension, with an emphasis on FCS-oriented programs; key concepts and principles derived from effective

intergenerational programs; and a short, hands-on intergenerational ice-breaker activity. [Matt Kaplan (Penn State University) & Denyse Variano (Cornell Cooperative Extension)]

- (2) Intergenerational Programming for Kinship Care Families: This presentation will provide an introduction to the needs of kinship families, highlight examples of replicable intergenerational programs, and offer strategies that Extension professionals can use to enhance their efforts to support relative caregivers and their multigenerational families. [Megan Dolbin-MacNab (Virginia Tech University) & Denyse Variano (Cornell Cooperative Extension)].
- (3) Intergenerational Approaches to Nutrition Education: FRIDGE (*Food Related Intergenerational Discussion Group Experiences*) is an intergenerational nutrition education program designed to enhance family communication about food and improve family eating habits through teamwork. Participating families learn to have food-related conversations that are non-adversarial and that honor children as “partners’ in making positive food-related behavior changes. [Fran Alloway, Penn State Extension].
- (4) Harnessing Older Adults’ Wisdom: The BCLT (Building a Community Legacy Together) program brings high school-aged youth and elders together in a way that helps bridge generations and dissolve stereotypes both groups may hold about each other. By interviewing elders about the lessons they have learned through their life experiences, youth are able to glean advice and perspectives to inform their own lives and decisions. [Julika von Stackelberg, Cornell Cooperative Extension]

Learning Objectives

1. Become acquainted with the emerging interdisciplinary field of “intergenerational programming” and its relevance for enhancing the work of FCS professionals
2. Learn basic principles and strategies for planning effective, sustainable intergenerational programs and activities
3. Gain a working knowledge of evidence-based Extension programs that support kinship care families, help families achieve their healthy eating goals, and provide older adults with new pathways for engaging youth and contributing to community quality of life for all generations