

Category: Radio/Podcast Communications Award

Title: *'Smart Money Tips' Radio Program*

- Segments available here: <https://bit.ly/3biHxcL>
- 30 Word Summary: To address the need for timely, personal finance education for Utahans, I authored weekly, one-minute, 'Smart Money Tip' radio segments for Utah Public Radio on behalf of USU Extension.

Issue and Program Outline. A statewide, Utah State University (USU) Extension programming needs assessment concluded that individual financial planning was the number one program of interest of urban residents. Individual and home financial planning were in the top five programs of interest for both suburban and urban residents. Individual financial planning was in the top ten programs of interest for rural residents. Further, results from a September, 2020 survey by the National Endowment for Financial Education (NEFE) showed 84% of Americans were stressed about finances because of the COVID-19 pandemic. As a result, more were tapping into savings and investments, deferring bill/debt payments, and taking on more credit card debt. To address the need for relevant, timely, personal finance education to reach the *target audience* of urban, suburban and rural Utah residents, I authored and recorded thirty-seven weekly, one-minute, 'Smart Money Tip' radio segments for Utah Public Radio on behalf of USU Extension.

Organization and Message. After being interviewed early in 2020 by Utah Public Radio (UPR) for multiple COVID-19 personal finance segments, I was recognized for my expertise and invited by UPR to contribute a weekly, 'Smart Money Tip' radio program. New segments air every Monday and Thursday to an estimated 40,000 weekly cumulative listeners (Tom Williams, UPR Program Director). All 37 episodes aired between August 2020 – February 2021 (award deadline) can be accessed here: <https://bit.ly/3biHxcL>. Topics cover a variety of personal finance content and include saving, investing, credit, paying down debt, creating a simple budget, trimming expenses, evaluating insurance needs, and more. Segment content is written to appeal to a broad audience. Where applicable, Utah-specific information is included.

Updated: 1/23/08

Format and Style. Each weekly radio segment opens with an introduction including my credentials as an Accredited Financial Counselor® and my affiliation with USU Extension. Remarks are catchy and reflect my personality. A condensed personal finance message complies with the one-minute timeframe and keeps listeners laser focused on one particular personal finance principle. Listeners receive a call to action to, “do this today” at the end of each segment that specifies something they can do immediately to improve financial health. The segment ends with an invitation for listeners to get more personal finance tips at www.finance.usu.edu or www.finance.usu.edu/efw or www.powerpay.org, and to join the fun at Utah Money Moms (www.utahmoneymoms.com) on Instagram and Facebook. The short length of these weekly segments still allows me to enthusiastically motivate listeners to ‘do one thing today’ to improve their financial health. I enjoy using voice fluctuations and speaking energetically about personal finance.

Evidence of Impact: One goal of the Smart Money Tips educational radio program is to encourage listeners to engage with and access other USU Extension personal finance resources (www.finance.usu.edu and www.utahmoneymoms.com). Since launching the segments in August of 2020, the number of followers on the Utah Money Moms Instagram profile has increased by 500. Followers on the Utah Money Moms Facebook page have increased over 150. Through these weekly radio segments, I provide research-based education in personal finance to fulfill the Extension mission of extending university resources to urban, suburban, and rural communities across Utah.

Technical Quality. Due to COVID-19 pandemic restrictions, I was unable to record in studio at Utah Public Radio. Instead, I was asked to record using the voice recording setting on my smart phone and send the recording via email.

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'Smart Money Tips' Radio Program Outline Samples

Hosted by: Amanda H. Christensen, AFC

Available at: <https://www.upr.org/programs/smart-money-tips>

Smart Money Tips



SAMPLE 1

Introduction: Hey! I'm Amanda Christensen, Accredited Financial Counselor and Associate Professor with USU Extension here with this week's...Smart Money Tip!

Review Your Credit Report: During these unprecedented times of COVID-19, accessing your credit is important. That's why Equifax, Experian, and TransUnion are offering free, weekly online credit reports through April 2021. You can check your report to make sure all of your information is correct and up to date. Reviewing your report helps you catch signs of identity theft early.

DO THIS TODAY: Go to www.annualcreditreport.com and follow the instructions to request your free credit reports. Remember pulling your credit report does not affect your credit score.

Outro: For more expert personal finance tips check out finance.usu.edu and come follow along at Utah Money Moms on Instagram and Facebook.

SAMPLE 2

Introduction: Hey! I'm Amanda Christensen, Accredited Financial Counselor and Associate Professor with USU Extension here with this week's...Smart Money Tip!

Know Your Money Personality: We often fall into the trap of thinking, "If I just made more money, my money problems would go away." In reality, knowing your money personality makes the biggest difference when it comes to dealing with and improving money issues.

DO THIS TODAY: Visit www.powerpay.org to sign up for the PowerPay Money Master Online Course where we have an entire module dedicated to learning your money personality and understanding how to draw on your strengths and curb your weaknesses. Limited fee waivers available for Utah residents!

Outro: For more expert personal finance tips check out finance.usu.edu and come follow along at Utah Money Moms on Instagram and Facebook.

SAMPLE 3

Introduction: Hey! I'm Amanda Christensen, Accredited Financial Counselor and Associate Professor with USU Extension here with this week's...Smart Money Tip!

Audit Your Subscriptions: Taking an audit of your recurring charges and current subscriptions can help you see where you might be leaking unexpected cash. If you're looking for a little extra to throw at debt payments each month, this is a great place to start.

DO THIS TODAY: Grab your credit card statements and list all of your recurring charges. Pay particular attention to your subscriptions. Make sure you're only paying for what you use vs. what you forgot to cancel after the trial ended. Then do a little research for free alternatives or other ways to pay less.

Outro: For more expert personal finance tips check out finance.usu.edu and come follow along at Utah Money Moms on Instagram and Facebook.