Developing, Delivering, and Evaluating an Online Financial Preparedness Challenge:
Lesson Learned from Prepare Kansas
Jamie Rathbun and Elizabeth Kiss, K-State Research & Extension

Prepare Kansas

Sometimes, life in the heartland is not for the faint of heart. At least that is the way it seems when homes and communities experience tornadoes, flooding, drought and other disasters like Kansas communities can.

For every disaster that makes the news, there are many more fires, storms and others that we do not hear about. They can be just as devastating to an individual, a family, or a neighborhood and recovering from them all is difficult.

Prepare Kansas is a K-State Research and Extension online challenge designed to help individuals and families be better prepared ahead of disasters, which can make recovery easier. In 2014, the program focused on a few activities every week during September, including:

- Develop a Household Inventory;
- Review and Update Insurance Coverage;
- Put Together a Grab and Go Box;
- Complete a Disaster Communication Plan.


In 2013, the lesson was adapted into a month-long, financial preparedness challenge administered using social media. Aspects of the challenge were piloted internally with Extension staff and externally with the public.

In September 2014, the challenge went statewide. It included knowledge-based and action-based challenge tasks to prepare households/workplaces financially in the event of disaster. Tasks built upon previous knowledge and actions from week to week.

From an end-of-challenge survey, 66% of those responding reviewed the meaning of Watch and Warning, as related to weather situations and 89% correctly identified the definition of Warning. The majority responding decided on the format of their household inventory: 37% inventoried two or more rooms of in their homes while 25% inventoried all of the rooms in their home and all of their storage areas. The majority also created a Financial Grab & Go Kit: 17% added at least five items to their kit, 7% completed their kit, and 21% completed their kit AND made sure family members know where it is located. Approximately 30% completed a family communication plan and 23% shared the details with everyone who needs to know about it while approximately 20% started or completed a workplace communication plan and 13% shared the details with everyone who needs to know about it.

Lessons Learned:
- Not more than two challenge tasks per week
- Have tasks build on one another
- Have tracking sheet for participants to use throughout the challenge

Still pondering:
- How often participants want to hear from us
- Effectiveness of weekly count down as challenge approaches- for early registrants,
- Usefulness of materials translated to other languages

Kansas State University Agricultural Experiment Station and Cooperative Extension Service
Challenge Tracking Sheet

Challenge tasks are listed below by week. Details for completing each task will be posted on our blog https://blogs.k-state.edu/prepariekansas/. We will also post updates and other useful information on the blog throughout the month so visit often.

You have the entire month to complete the Challenge. To assist you in keeping track of your activities during the Challenge, mark the items you have completed. We will be sending you a link to report your progress electronically.

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___ Review the meaning of Watch and Warning, as related to weather situations.

___ Review your homeowner’s/renter’s and auto insurance coverage.

___ Purchase a box or backpack and add 5 items to your Financial Grab & Go Kit.

___ Complete your Grab & Go Kit. Make sure family members know where it is located.

___ Fill out the post Prepare Kansas survey to report your activities this month.

___ Decide on the format for your household inventory and inventory 2 rooms in your home.

___ Inventory at least 2 more rooms in your house.

___ Inventory final rooms and storage areas in your home.

___ Complete a family or workplace communication plan to use in the event of a disaster and communicate the details with everyone who needs to know about it.

Questions about the Challenge?
We want to hear from you! Feel free to post a comment on the blog or email us at dekiss4@ksu.edu or jrathbun@ksu.edu with comments, questions or suggestions.