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Christopher T. Sneed

The University of Tennessee Extension, csneed@utk.edu

Ann A. Berry

The University of Tennessee Extension

Shelly N. Barnes

The University of Tennessee Extension

Donna D. Calhoun

The University of Tennessee Extension

Tracy V. Hagan

The University of Tennessee Extension

See next page for additional authors



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Authors

Christopher T. Sneed, Ann A. Berry, Shelly N. Barnes, Donna D. Calhoun, Tracy V. Hagan, Marci H. Hethmon, Karen D. Jones, and Barbara Metzger

Money Minute: Using Short Informational Videos to Address Financial Hardships Caused by the COVID-19 Pandemic

CHRISTOPHER T. SNEED¹, ANN A. BERRY¹, SHELLY N. BARNES², DONNA D. CALHOUN³, TRACY V. HAGAN⁴, MARCI H. HETHMON¹, KAREN D. JONES⁵, AND BARBARA A. METZGER¹

AUTHORS: ¹University of Tennessee Extension, University of Tennessee. ²University of Tennessee Extension–Wilson County, University of Tennessee. ³University of Tennessee Extension–Polk County, University of Tennessee. ⁴UT-TSU Extension–Lawrence County, Tennessee State University. ⁵UT-TSU Extension–Haywood County, Tennessee State University Extension.

Abstract. The COVID-19 pandemic has created a money crunch for some families. To help families struggling financially while capitalizing on clients' newfound at-home time, University of Tennessee Extension consumer economics leadership team developed a series of money management videos called *Money Minute*. The primary purpose of the videos is to provide research-based financial education during this time of financial hardships. Filmed using Zoom, each video offers a piece of research-based information, a listing of additional resources, and a call to action. The video series has proved to be effective in reaching clientele with financial information in the midst of a pandemic, and the methods can be replicated or adapted by others.

INTRODUCTION

The COVID-19 pandemic has created a money crunch for many families (Bhutta et al., 2020). Reduced work hours, furloughs, and unemployment threaten financial livelihoods, forcing families to reevaluate normal habits of spending and saving. Additionally, increased hours at home have left some families searching for ways to fill their time. As the University of Tennessee (UT) Extension consumer economics leadership team, we responded to these new realities created by the pandemic by developing a series of money management videos. The primary purpose of the videos was to provide research-based financial information during this time of financial hardship.

Herein we highlight the process we used to develop the video series. We share our methods for developing the videos and disseminating them via social media so that Extension educators in other states can replicate this idea during and in the aftermath of the COVID-19 pandemic. Social media metrics demonstrating the wide reach of the videos conclude the article.

CONTEXT

The use of distance technology by Extension is not new (Harriman, 1989). Distance technology via Zoom has been used for international education (Scanga et al., 2018). Virtual learning networks provide support and education for military families (Plein & Cassels, 2019). And hybrid Extension programming has shown benefits for engaging Extension learners (Hino & Kahn, 2016).

Although use of distance technology is not new, the rate and scale at which Extension educators have used distance technology during the COVID-19 pandemic is noteworthy and impressive. Indeed, the pandemic has created unprecedented opportunities for Extension educators to use distance technology as a means for continued delivery of Extension programming (for examples, see Arnold & Rennekamp, 2020; Bamka et al., 2020; Fawcett et al., 2020).

When one thinks of distance technology, one might think of seminars, meetings, and extended learning sessions. In this case, however, we applied the distance technology platform Zoom in a novel way, using it to create 1-min financial education videos for social media aptly named *Money Minute* (see Figure 1).



Figure 1. *Money Minute* opening slide.

Each *Money Minute* video offers a small piece of research-based information, information about additional resources, and a call to action motivating individuals to adopt a specific money management practice. The videos cover nine consumer economics topics, including credit, budgeting, insurance, children and money, emergency preparedness, frauds and scams, and legacy planning. The series subjects were identified by our team as topics relevant to local communities during the COVID-19 pandemic.

VIDEO DEVELOPMENT

Filming, editing, and launching a video series with team members spread across the state had its challenges. However, we felt it was important for the videos to feature local Extension educators as they would resonate with families in local communities across the state.

Here we outline the steps we used to create the videos in hopes that Extension educators in other states can collaborate with their peers to develop their own video content.

1. **Select topics.** The Extension educators on our team were given freedom to select financial topics they felt were most important. Selecting topics allowed the Extension educators to have buy-in from the beginning. Additionally, having local educators select topics ensured that the videos were targeted to the needs of families across the state.
2. **Script.** Extension educators drafted scripts for the information they wanted to share. The scripts were submitted to the state specialists on our team for refinement. Any edits necessary for keeping the videos to 1 min were made.
3. **Record.** At the time of production, the Extension educators were working remotely. Accordingly, they lacked access to professional recording equipment. In light of this circumstance, they recorded their videos using Zoom. The recordings were then sent electronically to the state staff for further editing. Zoom proved to be an easy and accessible tool for recording brief educational content.
4. **Create consistency.** Members of the UT Extension Department of Family and Consumer Sciences (FCS) communications team assisted us by editing each video to create a consistent look. An introduction slide that was the same for all videos was added to the beginning. Similarly, we used the same conclusion slide to end all the videos.
5. **Familiarize staff and launch.** To create excitement for the video series, we sent an email to all FCS educators unveiling the video series. A listing of the video topics and a timeline for release were included. The videos were launched through the state FCS social media channels. Local educators were encouraged to share the videos through their local Extension social media platforms.
6. **Evaluate and refine.** To easily evaluate the reach of the videos, we used social media metrics (see the Video Launch and Impact section in this article).

VIDEO LAUNCH AND IMPACT

The videos were released weekly through the UT Extension FCS Facebook page (<https://www.facebook.com/UTExtensionFCS/>) and Twitter, Pinterest, and Instagram pages (@utextensionfcs). A complete list of the videos released can be found on the UT Extension FCS YouTube channel (https://www.youtube.com/playlist?list=PLwRM3zYrUXR5EAIWYQF1J_f6BSp5alkyN).

As of this writing, the *Money Minute* videos had garnered a combined reach of 5,591 people on Facebook alone, including 650 engagements and 155 shares. The *Money Minute* videos have increased traffic across all UT Extension FCS social media platforms. UT Extension FCS Facebook post reach has increased significantly, gaining 271 additional page followers and garnering 487 page likes (more than doubling the site's previous reach). The videos have been viewed 140 times on the UT Extension FCS Pinterest page. Finally, the *Money Minute* videos have been viewed 469 times on the UT Extension FCS YouTube channel, driving total reach to 2,300, with a total watch time of 65.4 hr and addition of 30 new subscribers.

CONCLUSION

UT Extension's *Money Minute* video series has proved to be an effective way to reach and engage Extension clientele during a global pandemic and financial crisis. Using Zoom technology, Extension educators were able to contribute to the production of videos that addressed local needs. As reflected in social media metrics, the videos were successful in reaching a large number of individuals with financial education messages.

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