



# Extension Connection

Monthly Highlights – February 2017

*Individuals are encouraged to check their free credit reports three times a year on 2/2, 6/6, and 10/10.*

- [Young People Develop Life Skills through 4-H New Horizons](#)
- [Well Water Testing](#)
- [Credit Report Reminder Campaign Results](#)

## Young People Develop Life Skills through 4-H New Horizons

The 4-H New Horizons experience, from applying for it, planning, carrying it out, and reflecting on it has proven to be an opportunity for young people to develop life skills, attitudes and behaviors that impact them at the time of the experience as well as into their future. The program has been in place for four years with twenty-five different youth, grades 8-12 participating.

Youth apply for and are interviewed for this experience. Once selected they meet, along with adult advisors, to plan the destination to travel to, lodging, cultural activities and service projects. They also coordinate meeting with a youth group in the state traveled to, plan and carry out fundraising, and set the schedule.

A survey was distributed to all past attendees to gauge what they have learned, retained and applied to other life circumstances. Youth listed the knowledge and skills that they developed or enhanced a great deal as:

- Communication – 93% of survey participants
- Responsibility – 86%
- Planning and organizing, decision-making, and valuing community service – each 79%

Here is what one youth had to say, *“Since participating in New Horizons I have begun to set up my own community service projects and I am leading other people to do the same. New Horizons made me a more responsible and caring person. It also motivated me to get others to participate in community service projects.”*

See other amazing impact comments from youth in the [full report](#).

## Well Water Testing

Were you one of 900 drinking water well users who filled out our survey about your well testing habits and knowledge in 2015? If so, families in the Waupun and Oakfield areas are benefitting from your responses. You told us that women and young families have more questions about well water and are less sure of how to test their water. To address this, the first program of the year is being hosted by Rock River Intermediate School in Waupun. *All families in the area* are invited to learn more about local water contamination at Literacy Night on Monday, March 20<sup>th</sup>. Sixth grade science students will use models to show how wells get contaminated and find previous sampling results near your address. [Register that night or online](#), and deliver your sample to the school on the morning of Tuesday, March 28<sup>th</sup>. A public educational program will occur at the end of April to discuss results and answer questions.

Save the date for a Town of Oakfield testing program on April 4, coinciding with Election Day. Register online or in person at the Town Hall that day and bring your sample back on April 10 or 11<sup>th</sup>. A presentation about these results will be on the evening of May 4<sup>th</sup> at the Town Hall.

Both of these programs offer testing for **bacteria** (coliform & E.coli), **nitrates**, and **arsenic**. These are the **three most important contaminants to check** in this part of the state. If neither of these opportunities work for you, visit our [website](#) to find other options for sampling when it is convenient for you. (Even sample your water by mail.)

A private drinking water well, especially if it is used by young children or pregnant women, should be tested every year. Please share this information with a young woman in your life so she and her family can be confident about the safety of their drinking water.

### **2016 Credit Report Reminder Campaign Results**

Credit is increasingly important for many areas of life: your ability to get a loan, how much you pay for credit and insurance, securing a job, renting a house or apartment, and preventing identity theft. It is up to individuals to make sure information in their reports is accurate and up-to-date, yet only 1-in-3 Wisconsin adults obtain a copy of their credit report each year - the 6th lowest rate of all states. Many people pay for credit monitoring, which is costly and usually unnecessary.

Michelle Tidemann has emphasized and is engaged in the statewide [Credit Report Reminder Campaign](#), which encourages individuals to check their free credit reports three times a year on 2/2, 6/6, and 10/10. Tidemann marketed to participants regarding the Credit Report Reminder Campaign through media releases, displays at Forward Services, e-mail blasts to Fond du Lac County employees, Facebook posts, posters with sticker note reminders, with partner organizations and the UW Fond du Lac website. The campaign's website also provides needed resources to deal with the complexity of credit. In 2016, 203 individuals statewide have signed up to receive emails three times a year to remind them to check one of their three free credit reports. Fond du Lac County had 39 individuals (19% of statewide sign-up) sign up in 2016. In 2015, there were 17 individuals from Fond du Lac County signing up for the credit campaign so for 2016, the participation rate doubled from 2015. So far in 2017, from the 2/2 emphasis, 39 Fond du Lac County individuals signed up for credit reports and the reminder, so the work of Michelle Tidemann continues to lead the state in this effort.

When first signing up for reminder emails, statewide data shows 68% of participants had not ordered a credit report in the past year, 28% had ordered one report, and 4% had ordered two reports. In a 2016 year end follow-up survey completed by 187 participants, only 24% had never ordered their credit report in the past year, while 45% had ordered one report and 31% had ordered two or more reports. While the majority (79%) of those viewing their credit report found no errors, 8% contacted a creditor or credit bureau to fix an error, and 4% identified a way to improve their credit. UW-Extension Family Living Educators also have a better understanding surrounding the needs of learners as shown in the year end survey. For example, 30% of respondents report knowing very little or nothing about how long information stays in a report, 12% know little/nothing about how information gets onto a report, and 12% know little/nothing about how information in a credit report affects a credit score. UW-Extension educator Michelle Tidemann will continue to address the need for this critical information and understanding about credit reports and scores through ongoing promotion of the Credit Report Reminder Campaign via social media, displays, and workshops in 2017 throughout Fond du Lac County.

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