



# Extension Connection

Monthly Highlights – December 2013

*“Going Solo: Creating a Successful Business” class participants learned entrepreneurship basics.*

- [Entrepreneurship Basics](#)
- [Check Your Free Credit Report Campaign: 2/2, 6/6, 10/10](#)
- [Level 1 Master Gardener Volunteer Training Completed](#)

## Entrepreneurship Basics

In September and October Diana Hammer Tscheschlok and Miguel Gonzales taught a series on entrepreneurship basics called *Going Solo: Creating a Successful Business*. They promoted the series especially to African-American, Hmong, and Latino entrepreneurs who are not accessing existing business development services at the same rate as other residents. These efforts were successful; 57% of participants were African-American and Latino.

During each class, Tscheschlok and Gonzales taught a business concept using interactive techniques and a business simulation game. Each class also featured a guest speaker from the Fond du Lac County Economic Development Corporation, ADVOCAP, UW-Oshkosh Small Business Development Center, and Moraine Park Technical College. One class was held at the newly formed Imagination Network Inventors and Entrepreneurs Club meeting and another featured successful entrepreneurs sharing their start-up stories. Each week, Tscheschlok and Gonzales suggested homework assignments, providing resources in English and in Spanish. Simultaneous interpretation was provided for three Spanish-speaking participants.

From final evaluations, we know that much changed for participants over the 5-weeks of workshops. Specifically

- “motivation to start or continue working on my business” increased 18%.
- “awareness of local organizations that support entrepreneurial development” increased 56%.
- “level of preparation to pursue my entrepreneurial goals” increased 29%.
- “ability to evaluate the feasibility of a business idea” increased 24%, and
- “confidence in receiving quality services and information from all business development guest speakers” increased substantially with the most improvement noted for FCEDC (60% increase in confidence) and the least for MPTC (35%) likely due to more prior knowledge of their programs.

Tscheschlok and Gonzales are planning to offer the series again in 2014 with some improvements.

## Check Your Free Credit Report Campaign: 2/2, 6/6, 10/10

To make it easier for people to monitor their financial well-being, UW-Extension educators around the state including Shelley Tidemann, Fond du Lac County UWEX Family Living Educator, are promoting the “Check Your

Free Credit Report Campaign: 2/2, 6/6, 10/10,” reminding people to view one of their three free credit reports on Feb. 2, June 6 and Oct. 10. Consumers are responsible for checking the accuracy of credit reports prepared by the private firms Equifax, Experian and TransUnion and sold to other businesses. Checking one free credit report every four months lets people do their own credit monitoring without having to pay \$10 or even \$20 a month, which are typical amounts charged for these services.

The information contained in credit reports can play a role in whether you’re offered a job or eligible for a loan. But in spite of the reports’ importance, only about 16 million free reports are ordered each year out of more than 200 million people in the U.S. with credit records. In Wisconsin, around 34 percent of adults reported obtaining a copy of their credit report in the past year, compared to 39 percent nationally, according to a 2012 FINRA Financial Capability Study - <http://www.usfinancialcapability.org>. Fond du Lac County residents are linked to the UW-Extension website at <http://fyi.uwex.edu/creditreport>, which introduces visitors to the “Check Your Free Credit Report Campaign: 2/2,6/6, 10/10;” tells them why it’s important to check their credit reports; and walks them through the process of pulling and reading the reports.

### **Level 1 Master Gardener Volunteer Training Completed**

Twelve individuals recently completed the UW-Extension Level 1 Master Gardener Training Program in Fond du Lac County. The program is an intense 12 week (36 hour) training that gives individuals background knowledge in successfully growing and maintaining adapted vegetables, flowers, landscape plants, trees, turf, and native species. Further, each trainee was taught how to diagnose horticultural problems and recommend solutions. Each trainee must pass a written test at the completion of the program. Those who successfully meet the requirements of the program become active members in the Fond du Lac County Master Gardener Volunteer Association. Members of the Master Gardeners are required to maintain an annual commitment of 24 hours of community volunteer time and 10 hours of continuing education. They maintain a number of the gardens on the UW-Fond du Lac campus along with various gardens in the community. They also work on garden projects at an increasing number of elementary schools and answer many of the horticultural questions that come into the UW-Extension office. Their commitment to the community and UW-Extension is invaluable, as noted by the nearly 5000 hours of volunteer service provided in 2013.

Extension Connection Contributors:

Diana Hammer Tscheschlok, Community Resource Development Educator

Shelley Tidemann, Family Living Educator/Co-Department Head

Mike Rankin, Crops & Soils Agent

### **Fond du Lac County UW-Extension**

400 University Drive, AE-227, Fond du Lac, WI 54935

Phone: (920) 929-3170; Fax: (920) 929-3181

Hearing Impaired Relay: 711

<http://fonddulac.uwex.edu>

Facebook: [FDLUWEX](#)

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