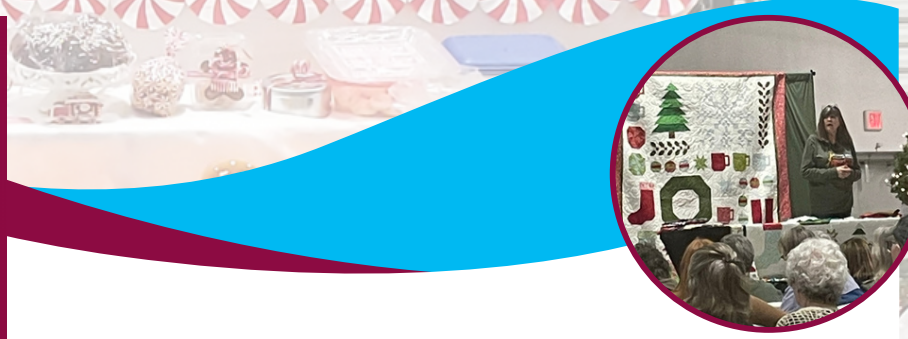


Christmas Showcase

Chaves County Cooperative Extension Service



THE SITUATION:

Have you ever stared at your bank statement wondering where the money went? You're not alone. Financial security matters for everyone—individuals, families, and communities—regardless of income level. For families with limited resources, it's even more critical. When resources are scarce, there's little room for financial mistakes or unexpected emergencies like medical bills, job loss, or the death of a wage earner. According to the U.S. Census, the median household income in Chaves County in 2020 was \$46,254, below the New Mexico state median of \$51,243. At the same time, Credit Karma reports that families with one or more credit cards carry an average debt of \$6,200. Now add holiday spending to the mix. The National Retail Federation's 2023 survey shows that individuals spent an average of \$875 on gifts—and that doesn't include the estimated \$300 for decorations.

For families living paycheck to paycheck, this can mean the difference between paying bills and taking on more debt.

EXTENSION RESPONSE:

Every November, Extension Clubs—guided by the Family & Consumer Sciences (FCS) Agent—plan and host the annual Christmas Showcase. This event is designed to help families reduce holiday stress while promoting healthy, nutritious food, food safety, and creative ways to repurpose, refurbish, or recycle for economical gifts and decorations.

The Showcase is more than just a holiday program—it's a leadership opportunity. Extension Club members who present gain valuable skills in event planning, public speaking, and community engagement, making this a true learning experience for everyone involved.

IMPACTS:

- 100% of participants found the information beneficial and useful.
- 100% of respondents planned to use the information and items presented this holiday season.
- 5% of respondents felt that the information presented would assist them in saving money this holiday season. With 33% believing this could save \$75 or more in their holiday budget.

When surveyed:

80% of participants reported receiving unexpected benefits from the program including things like laughter, fellowship, fun, and a chance to socialize with members of the community they haven't seen in a while.

PUBLIC VALUE STATEMENT:

WHEN HOUSEHOLDS PLAN AHEAD, SET REALISTIC BUDGETS, AND AVOID UNNECESSARY DEBT, THEY REDUCE FINANCIAL STRESS AND IMPROVE OVERALL WELL-BEING. THIS LEADS TO STRONGER, MORE RESILIENT COMMUNITIES WHERE FAMILIES CAN MEET ESSENTIAL NEEDS, SUPPORT LOCAL BUSINESSES RESPONSIBLY, AND MAINTAIN FINANCIAL STABILITY YEAR-ROUND.

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