

# The Communicator

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**April 2007**

## **Director**

|   |   |
|---|---|
| Raidl and Colleagues Tapped for 2007 Priester Award   | 1 |
| FCS Centennial Honoree Dr. Sherrill Richarz Receives CAHNRS Women's History Recognition Award | 1 |
| 2007 Haberly and Hepworth Awards Announced  | 1 |
| FCS Dietetics Student Receives Goldwater Scholarship  | 2 |

## **Food Safety**

|  |   |
|--|---|
| Refrigerator Temperatures                            | 3 |
| FDA Pilot Program to Post Pictures of Recalled Foods | 4 |
| Prevalence of <i>Toxoplasma gondii</i> in Meat       | 4 |

## **Family Development**

|   |   |
|---|---|
| A Decade of Welfare Reform: How Are Low-Income Families Faring? | 5 |
| Millions of Mothers Living Apart from Their Children            | 6 |

## **Nutrition Education**

|  |   |
|--|---|
| What's New with Pepsi and Coke Products? | 7 |
| Protein Water (Special K20)              | 8 |
| Fiber in Your Coffee?                    | 8 |
| New TGIF, Subway, and Krispy Kreme Foods | 8 |

## **Family Economics**

|   |    |
|---|----|
| Financial Literacy Month  | 9  |
| NEFE Unveils New Edition of High School Financial Planning Curriculum | 10 |

## **Contact**

Debra Rumford [drumford@uidaho.edu](mailto:drumford@uidaho.edu)  
to be on the email listserve or  
submit a change of address.



University of Idaho  
Extension

School of Family & Consumer Sciences

## Raidl and Colleagues Tapped for 2007 Priester Award

Dr. Martha Raidl and FCS colleagues are the recipients of the 2007 Jeanne M. Priester award in the state/multi-state category for "The Healthy Diabetes Plate." This is a three-class workshop offering a practical approach to taking control of diabetes through healthy planning. The Idaho Plate Method is a unique way to visually teach people who have diabetes about the types of foods they should consume. Class participants recognize the signs and symptoms of diabetes, plan meals around the Idaho Plate Method, select foods in the supermarket using the Idaho Plate Method, prepare meals and recipes, and learn how to maintain healthy eating habits while dining outside the Home. FCS collaborators include Kris Spain, Rhea Lanting, Marsha Lockard, Shelly Johnson, Marnie Spencer, Laura Sant, Audrey Liddil, and Mimi Hartman. The award will be presented at the Awards Luncheon on April 11. Congratulations to all.

## FCS Centennial Honoree Dr. Sherrill Richarz Receives CAHNRS Women's History Recognition Award

Dr. Sherrill Richarz was honored with the College of Agricultural, Human, and Natural Resource Sciences (CAHNRS) Women's History Recognition Award for Community Leadership and Public Service on March 28 at the WSU Lewis Alumni Centre. Sherrill earned a BS in Bacteriology in 1948 from Trinity University in San Antonio, TX, an MA in Child Development from WSU, and an EdD in Early Childhood Education from the UI. WSU previously honored her with the Excellence in Teaching Award, and as Faculty of the Year three different years. After a successful career that spanned the globe and over 25 years of successful teaching, service and research at WSU, she retired to an active life of creative service to child care and early education programs in both Washington and Idaho. Sherrill remarked, "Rewarding and most enjoyable, I participated in Head Start from its inception, training teachers, and in evaluations worldwide." At WSU, Sherrill was instrumental in establishing the Children's Center and developing the preschool



through third grade program in the Human Development Department. Sherrill has sewn imaginative play costumes for the UI Child Development Lab. She has been a colleague and mentor to many FCS faculty and alumni. Congratulations on a well deserved honor.

## 2007 Haberly and Hepworth Awards Announced

Over \$19,000 in Mildred Haberly and Marion Hepworth Endowment awards have been made to FCS Extension faculty. The School of FCS Faculty Development Committee recently announced the following award recipients:

**Laura Sant, Marnie Spencer, Lorie Dye, and Janice Stimpson** (\$1,452) to participate in Strong-Women Training Workshop.

**Lorie Dye** (\$1,800) to attend the 2007 NEAFCS Annual Conference in St. Paul, MN.

**Sandy McCurdy** (\$1,500) for Food Safety Outreach to U of I Students, a program to draw the attention of UI students to and increase their awareness of the importance of food safety.

**Joey Peutz** (\$1,325) to participate in the Western Extension Leadership Development Program (WELD). WELD is a two year program of leadership development for Extension, and involves a yearly meeting for each of the two years, plus an innovative project.

**Rhea Lanting and Grace Wittman** (\$1,042.54) to attend the StrongWomen Training Workshop.

**Shelley Johnson** (\$1,802) to attend and present at the annual conference of the National Association of Area Agencies on Aging.

**Kathee Tiff** (\$2,120) to participate in the Tufts University StrongWomen training and deliver educational seminars in the Vibrant Aging Wellness Program.

**Marnie Spencer** (\$1,750) to attend and present at the 2007 NEAFCS Annual Conference in St. Paul, MN.

**Sandra McCurdy** (\$1,509) to develop a food preservation workshop with Dr. Elizabeth Andress. Funds will support travel for Drs. Andress and McCurdy, and cover registration costs for six Idaho FCS Educators.

**Martha Raidl** (\$502) to participate in StrongWomen Training Workshop.

**Joey Peutz** (\$250) to participate in StrongWomen Training Workshop.

**Laura Sant, Marnie Spencer, Lorie Dye, Janice Stimpson, and Audrey Liddil** (\$842) to purchase a set of weights for use with StrongWomen classes in District IV.

**Laura Sant, Sandra McCurdy, and Joey Peutz** (\$3,000) to attend and present a concurrent session and/or Showcase of Excellence for *Ready, Set, Food Safe* at the 2007 NEAFCS Annual Conference.

**Marsha Lockard** was selected to receive the **Marion Hepworth Memorial Scholarship Endowment** Award. Marsha will receive \$500 to attend the StrongWomen Training Workshop.

Congratulations to all of the recipients. We looked forward to reading summaries of their experiences in future editions of *The Communicator*.

## **FCS Dietetics Student Receives Goldwater Scholarship**

Christopher M. Chandler, a University of Idaho junior studying dietetics, is the University's tenth recipient in eight years of a prestigious national Goldwater Scholarship.

Chandler is a senior from Absarokee, Montana, in the UI's College of Agricultural and Life Sciences School of Family and Consumer Sciences. He was named the College's Capital Press Outstanding Freshman in 2005 and serves as co-chair of the University's War on Hunger.

Goldwater scholars are sophomores or juniors who plan to pursue graduate studies in science, engineering, or mathematics. They receive \$7,500 a year to complete their undergraduate studies.

The Barry M. Goldwater Scholarship and Excellence in Education Foundation was created by Congress in 1986 to encourage outstanding students to pursue careers in science, engineering and math. The Goldwater Scholarship is considered the premier undergraduate scholarship in those fields.

Chandler plans to pursue a doctorate degree in nutritional anthropology and conduct research on pre-historic foods and their nutritional aspects to fight chronic malnutrition, particularly in Africa.

His interest began when he read a National Academy of Sciences report about the lost crops of Africa. "It said a lot of good could be done by encouraging the growing of African vegetables that have been mostly forgotten," Chandler said.

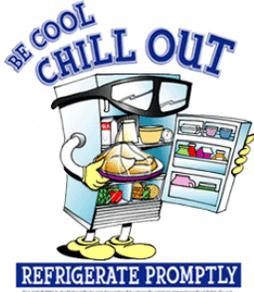
Evidence suggests, Chandler said, that an effort to repeat the success of the green Revolution that relied on relatively few crops to feed people worldwide may not be the right fit for Africa.

Helping Africans to rediscover their own nutritious crops that are better suited to environmental conditions and their nutritional needs fit his interests and those of sustainable agriculture advocates, Chandler said.

He wants to study anthropology in Africa to understand human evolution that reaches back over 2 million years. It has only been roughly 10,000 years, Chandler noted, since agriculture first arose.

Some foods, notably dairy products like milk and cheese, could not have been part of the human diet until livestock was domesticated, which occurred after the development of agriculture.

Adapted from Today@Idaho news article.



## Refrigerator Temperatures

An article from researchers at Tennessee State University in the latest issue of *Food Protection Trends* evaluates temperatures in

home refrigerators. The authors note that most consumers rely on how cold their food feels, particularly cold beverages, to evaluate whether the refrigerator is cold enough. In the study, only 9 percent of consumers had a thermometer in their refrigerators (and only one-third of those consumers had checked it in the last week).

The researchers placed data loggers inside 200 consumers' refrigerators in three locations and inside two foods (yogurt and hot dogs) in the refrigerators to monitor temperatures over three days.

| Refrigerator location of data logger | Average temperature at location | Percentage of locations that never exceeded 40°F |
|--------------------------------------|---------------------------------|--|
| Top shelf                            | 35.5°F                          | 40%  |
| Bottom shelf                         | 38.0°F                          | 34%  |
| Door                                 | 41.3°F                          | 9%   |
| Hot dog package                      | 36.3°F                          |  |
| Yogurt cup                           | 37.1°F                          |  |

The authors note the colder temperature of the top shelf (see table) is expected because the cold air enters in the area closest the top shelf in most refrigerators. Air temperatures on refrigerator doors were frequently above 40°F, as would be expected when the door is opened frequently. Consumers should be reminded not to store potentially hazardous foods on the door, such as milk and eggs, but to store them in the main compartment. The door should be used for items that do not spoil readily, such as condiments (mustard, ketchup), highly salted foods (pickles, olives), and cold beverages.

The authors noted that the temperatures of the food items (yogurt and hot dogs) averaged colder than the surrounding air, indicating that the temperature of foods does not fluctuate as much as air temperature, when the door is opened or the defrost cycle occurs.

## Food Safety

Sandra M. McCurdy  
 Extension Food Safety Specialist  
 Family and Consumer Sciences  
 University of Idaho  
 Moscow, ID 83844-3183  
 smccurdy@uidaho.edu



The authors suggest, as have many food safety advocates, that manufacturers be required to install thermometers in all refrigerators and include instructions for proper use.

In order to monitor the temperatures in the three Foods Lab refrigerators in the Niccolls Building more easily, we have recently installed wireless refrigerator thermometers—see photo. The display has a strong magnet to clamp it firmly to the front of the refrigerator for convenient monitoring and the two remote sensors are placed in the freezer and refrigerator compartments. These new units have made refrigerator temperature monitoring much easier.



Source: Godwin, S.L., Chen, F.C., Chambers, E., Coppings, R., & Chambers, D. "A Comprehensive Evaluation of Temperatures within Home Refrigerators," *Food Protection Trends* 27(3):168-173; "Chaney 00985 Wireless Digital Refrigerator and Freezer Thermometer," <http://www.partshelf.com/ci00985.html>.

Key words: consumer, food safety, temperatures.



## FDA Pilot Program to Post Pictures of Recalled Foods

The Food and Drug Administration has implemented a 6-month pilot program to help consumers identify recalled food products by posting a photo of the principal label panel with information about the recalled item.

The recalled foods included in the pilot will be those that “pose a significant health risk.” Significant food risks include, among others, foods contaminated with dangerous microorganisms such as *Salmonella*, *E. coli* O157:H7 and *Listeria monocytogenes* and allergens in foods such as nuts, dairy, soy, and fish ingredients.

Recalled food products covered by this pilot program generally will involve class I and some class II food recalls. A class I recall is one in which there is a reasonable probability that the use of, or exposure to, a violative product will cause serious adverse health consequences or death.

The pilot program began in mid-February 2007 and will last six months; it will then be evaluated to determine if it is beneficial to consumers.

FDA posted pictures of the jars of Peter Pan peanut butter and Great Value peanut butter that were recalled by ConAgra in mid-February due to *Salmonella* contamination at <http://www.fda.gov/oc/po/firmrecalls/photos/peanutbutter021407.html>.

Consumers can comment on this pilot by emailing FDA at [pilotphotofoods@fda.hhs.gov](mailto:pilotphotofoods@fda.hhs.gov). FDA will explore and consider expanding this program to other FDA regulated products if this pilot is shown to be beneficial to consumers.

FDA’s list of links to recalls, market withdrawals, and safety alerts is available at <http://www.fda.gov/opacom/7alerts.html>.

Source: “FDA’s Pilot Program to Better Educate Consumers about Recalled Food Products,” <http://www.fda.gov/oc/po/firmrecalls/pilot.html>

Key words: food safety, government.

## Prevalence of *Toxoplasma gondii* in Meat



*Toxoplasma gondii* is a parasite that can seriously damage developing fetuses. Infants born to mothers who become infected for the first time just before or during pregnancy are at risk of developing severe toxoplasmosis. *T. gondii* infection can cause hearing loss, mental retardation, and blindness, sometimes showing up years after birth. About 85 percent of pregnant women in the US are at risk of being infected with toxoplasmosis. It is estimated that toxoplasmosis infects between 400 and 4,000 fetuses in the US each year.

Persons with weakened immune systems are also at risk from *T. gondii* infections. The immune system in healthy persons prevents the infection from occurring.

One source of *T. gondii* is raw or undercooked meat (other sources include garden soil and cat feces or litter). USDA and CDC scientists have recently completed an analysis of retail meat samples for contamination with *T. gondii*. Over two thousand samples each of intact pork, chicken, and beef cuts were purchased from nearly 700 retail stores in 28 major US geographic areas. Ground-meat products were not evaluated.

The prevalence of live *T. gondii* parasites in pork cuts was 0.4 percent. None of the beef and chicken meat samples had viable *T. gondii* oocysts.

Thus, it is important to continue to educate women of child-bearing age and immuno-compromised individuals about the low, but significance presence of this pathogen in pork. By way of comparison, this pathogen prevalence is higher than *E. coli* O157:H7 bacteria in raw ground beef (0.17%) and *Salmonella* bacteria inside raw shell eggs (0.005%).

Source: Bliss, R. “Assessing the Risk: Retail Meat Analyzed,” *Agricultural Research Magazine* 55(2):22, February, 2007; “Food Safety for Moms-to-Be” <http://www.cfsan.fda.gov/~pregnant/whilitoxo.html>.

Key words: food safety, meat and poultry, parasites, pregnancy.

## A Decade of Welfare Reform: How Are Low-Income Families Faring?

How well low-income families have fared since the nation's welfare system was overhauled in August 1996 depends on whether they stayed on welfare, left, or avoided it altogether, says a recent analysis from the nonpartisan Urban Institute.

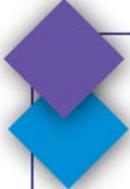
Using the institute's National Survey of America's Families, researchers Pamela Loprest and Sheila Zedlewski found an improving picture between 1997 and 2002 for families on welfare, a relatively stagnant situation for those who left welfare, and deteriorating circumstances for families with no welfare experience. Their research is in "[The Changing Role of Welfare in the Lives of Low-Income Families with Children.](#)"

The percentage of welfare recipients with jobs increased dramatically during the period, while it declined among former recipients and those avoiding welfare. Average income improved for welfare recipients, but welfare leavers and the nonwelfare group saw little change.

Although most welfare families had incomes below the federal poverty level, fewer were stuck in deep poverty (living on less than half that amount). Families that left welfare had higher incomes and worked more than those on welfare, but a smaller slice of their income came from earnings in 2002 than in 1997. Their use of government disability benefits also grew between 1997 and 2002, along with such government work supports as child care, food stamps, and health insurance.

As for low-income households that had never been on welfare, fewer were working in 2002 than in 1997, and their incomes had stagnated. Of the families headed by single parents—those most likely to have been on welfare under the old rules—the number experiencing extreme poverty also grew.

"There's good news and not-so-good news for low-income families," says Loprest. "More single parents have jobs, including some on welfare and some dealing with poor health and limited educa-



*Family Development*

Harriet Shaklee  
Extension Family Development Specialist  
Family and Consumer Sciences  
University of Idaho—Boise  
322 E Front St., Suite 180  
Boise, ID 83702-7364  
hshaklee@uidaho.edu



tion. However, the drop-off in employment among welfare leavers and nonwelfare families shows just how sensitive the low-wage labor market is to economic forces."

With the 1996 legislation, families with little or no income were no longer automatically entitled to welfare, and most states began to discourage welfare entry and require new beneficiaries to pursue paid work. States got incentives to encourage marriage and the formation of two-parent families and to reduce out-of-wedlock childbearing. The dramatic decline in the welfare caseload—from 4.5 million families in 1996 to 2.1 million in 2002—was the most stunning outcome.

Among the study's key findings:

- Work increased among welfare recipients. The share of beneficiaries working or in a work-related activity increased from 20.9 percent in 1997 to 29.2 percent in 2002. Work declined among welfare leavers and nonwelfare families.
- Some groups gained income and some saw it fall. Among single parents living alone, deep poverty declined for welfare recipients from 69.3 percent to 52.6 percent between 1997 and 2002. For single parents living alone who had never received welfare, deep poverty increased from 19.5 to 25.8 percent.

- Some families seemed to have fallen through the cracks. In 2002, 20.8 percent of former welfare recipients lacked cash welfare or disability benefits, a job, or a working spouse. They were significantly more disadvantaged than others no longer on welfare, with lower income, more barriers to work, and a higher likelihood of food insecurity. Twelve percent of low-income families that had never received welfare were disconnected from assistance programs in 2002.



In their study, Loprest and Zedlewski discuss their findings in light of February's welfare reauthorization, which requires states to increase work participation by October or face financial penalties.

"The tougher work requirements will surely test states," says Zedlewski. "They must find a way to balance efforts to increase work among current participants, address the needs of the hardest to serve families in their caseloads, and provide work supports to welfare leavers and low-income families not on welfare."

"The Changing Role of Welfare in the Lives of Low-Income Families with Children," by Pamela Loprest and Sheila Zedlewski, is the latest study from the Urban Institute's *Assessing the New Federalism* project. The study is available at <http://www.urban.org/url.cfm?id=311357>.

Source: <http://www.urban.org/publications/900993.html>.

Key words: poverty, work and family.

## Millions of Mothers Living Apart from Their Children

A recent Urban Institute study reports that in 2002, 4.7 million children did not live with their mothers, up from 3.7 million in 1997. While much research and legislation address nonresident fathers, nonresident mothers, who numbered 2.2 million in 2002, have been largely overlooked.

"The Economic Reality of Nonresident Mothers and Their Children," by Urban Institute researchers Lillian Sousa and Elaine Sorensen, draws from the Urban Institute's 2002 National Survey of America's Families.

Nonresident mothers differ from nonresident fathers in two important ways: the mothers are more likely to live with some of their children than the fathers and they are more likely to be poor. The poverty rate among nonresident fathers was 11 percent in 2001 compared to 27 percent among nonresident mothers. Given the economic differences, it is not surprising to find mothers are less likely than fathers to pay child support.

Children who live apart from their mother have very different living arrangements than those who don't live with their father. Thirty-nine percent of children with a nonresident mother live apart from both parents, while only 10 percent of those with a nonresident father live with neither parent. Most children who live with a non-parental caregiver do not receive child support and they experience relatively high rates of poverty.

The researchers conclude that many children who live apart from their mothers, especially those who live with neither parent, may benefit from increased child support enforcement.

The full report is available at <http://www.urban.org/url.cfm?id=311342>.

Source: <http://www.urban.org/publications/900968.html>.

Key words: mothers, children.

## What's New with Pepsi and Coke Products?

There have been some changes made to Pepsi and Coke products. Both will be listing caffeine content of their products and Coca-Cola is adding vitamins and minerals to its Diet Coke product.

How much caffeine can individuals consume? The American Dietetic Association advises people not to consume more than 300 mg of caffeine per day. This advice is specifically directed toward pregnant women because studies show that pregnant women who exceed the 300 mg recommendation are at greater risk of miscarriage or having babies with a low birth weight. Other individuals may experience difficulty sleeping, anxiety, palpitations, irritability, and stomach complaints if they consume too much caffeine.

How much caffeine is in most sodas and energy drinks? In October 2006, Dr. Bruce Goldberger published an article in the *Journal of Analytical Toxicology* which revealed the caffeine content of 10 energy drinks and 19 sodas. He found that most sodas had caffeine levels that were lower than the US Food and Drug Administration (FDA) regulation that limits caffeine content of carbonated beverages to 65 mg of caffeine per 12 liquid ounces. Most of the energy drinks had caffeine levels in the high 60 mg to 70 mg range for 8 ounces. In comparison, one cup of brewed coffee contains between 60-120 mg of caffeine.



## Nutrition Education

Martha Raidl  
Extension Nutrition Education Specialist  
Family and Consumer Sciences  
University of Idaho—Boise  
322 E Front St., Suite 180  
Boise, ID 83702-7364  
mraidl@uidaho.edu



Listed below are the milligrams (mg) of caffeine found in various sodas, coffee, and an energy drink.

| Product                                    | Serving Size (ounces) | Caffeine (mg/serving) |
|--|-----------------------|-----------------------|
| <b>Pepsi-Cola</b>                          | 12 oz                 | 31.7                  |
| <b>Diet Pepsi</b>                          | 12 oz                 | 27.4                  |
| <b>Mountain Dew</b>                        | 12 oz                 | 45.4                  |
| <b>Coca-Cola Classic</b>                   | 12 oz                 | 29.5                  |
| <b>Diet Coke</b>                           | 12 oz                 | 38.2                  |
| <b>Brewed coffee</b>                       | 8 oz                  | 60-120                |
| <b>Starbucks</b>                           | 16 oz                 | 260                   |
| <b>Sobe Adrenaline Rush (energy drink)</b> | 8.3 oz                | 79                    |

There is a new Diet Coke product coming out this year called Diet Coke Plus. The "Plus" refers to addition of the following three vitamins and two minerals: niacin, vitamins B-6 and B-12, magnesium, and zinc.

Why is Coca-Cola adding these nutrients to the soft drink products? One reason could be that consumers have decreased their consumption of soft drinks and increased their intake of water and other drinks that have a healthier image.

Source: [http://www.pepsi.com/pepsi\\_brands/ingredient\\_facts/index.php](http://www.pepsi.com/pepsi_brands/ingredient_facts/index.php);  
<http://www.ific.org/publications/brochures/>

[caffeinebroch.cfm](#);  
<http://www.sobeadrenalinrush.com/faq>;  
*Journal of Analytical Toxicology*, March 2006,  
pg 112-114; <http://www.cnn.com/id/17272789/site/14081545>.

Key words: caffeine, soda.

## Protein Water (Special K20)

The Kellogg company has manufactured Special K cereal since 1958. Starting in the 1970s, it was promoted towards women as a diet aid to help them lose weight.

Now Kellogg's has developed a new line of protein water products designed to "help consumers stay on track to achieve their weight goals." The new product is called Special K20, but it's not in the cereal aisle or with other water products. It's usually found near the diet products and comes in three flavors—lemon, strawberry kiwi, and tropical blend.

Each 16 ounce bottle contains 5 grams of whey protein (which comes from cheese) and 50 calories. Some studies have found that a high protein diet may decrease hunger and food intake in some individuals. A pack of four bottles of K20 costs approximately \$6.00, so it might be cheaper and more nutritious to get the whey protein from a piece of cheese.

Source: <http://www.kelloggcompany.com/products.aspx?id=84>; <http://investor.kelloggs.com/releasedetail.cfm?releaseid=201804>.

Key words: water, diet.

## Fiber in Your Coffee?

It is known that coffee beans contain soluble dietary fiber, but food composition tables list coffee as containing zero grams of dietary fiber. Two Spanish researchers from the Department of Metabolism and Nutrition in Madrid have used a special technique for measuring dietary fiber in brewed coffee.

The American Heart Association defines dietary fiber as several materials that make up the parts of plants your body can't digest. There are two types

of dietary fiber, soluble (dissolves in water) and insoluble (does not dissolve in water). When eaten regularly as part of a diet low in saturated fat and cholesterol, soluble fiber has been shown to help lower LDL (bad) cholesterol levels.

The researchers found the soluble fiber content was highest in instant coffee (at 1.80 gm/cup), followed by espresso (1.56 grams/cup) and filtered coffee (1.13 grams/cup).

Among US coffee drinkers, their average daily consumption is 3.1 cups/day. Depending on the type of coffee they consume, coffee could contribute an average of 3.5-5.6 grams of fiber to the diet. With fiber intake being recommended at 25-30 grams/day, coffee may make a small contribution to dietary fiber intake.

Source: [www.americanheart.org](http://www.americanheart.org); *J. Agric. Food Chem.* 2007, 55, 1999–2003; [http://www.e-importz.com/Support/specialty\\_coffee.htm](http://www.e-importz.com/Support/specialty_coffee.htm).

Key word: fiber.

## New TGIF, Subway, and Krispy Kreme Foods

On March 1, 2007, T.G.I.Fridays introduced a new menu, Right Portion, Right Price, to its customers. It contains 10 entrees that contain portions about 30 percent smaller and priced about one-third less than regular entrees.

Subway's Fresh Fit meal began March 12, 2007. It includes any of Subway's 6-inch, low-fat subs and allows apples or raisins to be substituted for chips and 1 percent milk or water for soft drinks.

At the end of February 2006, Krispy Kreme rolled out a whole wheat, caramel-glazed doughnut. It contains 180 calories which has 20 fewer calories than the regular glazed.

Source: [http://www.usatoday.com/money/industries/food/2007-03-01-healthy-usat\\_x.htm](http://www.usatoday.com/money/industries/food/2007-03-01-healthy-usat_x.htm).

Key word: foods.

## Financial Literacy Month

Each April, the importance of Financial Literacy is highlighted by numerous organizations throughout the US. In Idaho, Governor Butch Otter signed a proclamation declaring April as Idaho Financial Literacy month. The proclamation, prepared by the Idaho Financial Literacy Coalition (University of Idaho Extension is a member), was signed on March 30.

In mid-April the US Treasury will convene an Inaugural Meeting of the **National Financial Education Network of State and Local Governments**. The Department of Treasury is also seeking public comment on raising financial literacy levels among kindergarten to post-secondary students. Comments are due by April 12, 2007 to the Department of Treasury Financial Literacy and Education Committee. See the Federal Register notice at <http://www.magnetmail.net/images/clients/AFSA/attach/FRN.pdf>.

Why the interest in financial literacy? According to Treasury Secretary, Anna Escobedo Cabral, promoting financial literacy is really about improving quality of life. Certainly, if we can promote economic development for families and individuals through financial education, we can help raise the standard of living for entire communities, as well as our country as a whole.

Experts agree that financial literacy must start early and continue throughout life. This cumulative process builds the skills necessary for making critical financial decisions that affect one's ability to accumulate assets such as education, property, and savings that improve economic well-being. Financial literacy for youth is the primary focus of Financial Literacy month.

Each year, young Americans spend roughly \$150 billion yet they do not have an understanding of interest rates, inflation, and annual percentage rates. According to recent surveys conducted by the national JumpStart Financial Literacy Coalition, high school seniors correctly answered only fifty percent of financial literacy questions. The students who successfully answered questions took money management classes in high school.

What is Extension doing to improve financial literacy? Our USDA-Cooperative State Research, Education, and Extension Service Family Economics program leader, Dr. Jane Schuchardt, is a member of the national Financial Literacy and Education Committee,



*Family Economics*

Marilyn Bischoff  
Extension Family Economics Specialist  
Family and Consumer Sciences  
University of Idaho—Boise  
322 E Front St., Suite 180  
Boise, ID 83702-7364  
[mbischof@uidaho.edu](mailto:mbischof@uidaho.edu)



that authored *Taking Ownership of the Future: The National Strategy for Financial Education*, an extensive report on current financial literacy challenges and examples of model programs initiated to meet them. She was instrumental in Extension financial education materials being included on a federal government website, [www.MyMoney.gov](http://www.MyMoney.gov). Schuchardt builds national partnerships that enable Extension to increase our financial education outreach.

In Idaho, University of Idaho Extension provides a variety of programs to increase youth financial literacy. We train teachers and youth leaders how to use the free *High School Financial Planning Program* (HSFPP). The program was recently revised and introduced to Extension and Credit Union representatives from throughout the country at a March kick-off in Denver. Idaho Extension HSFPP representative and Jerome County Educator, Lyle Hansen, reports that "the new materials are awesome!" (See next article). Hansen is enhancing our partnership with the Idaho Credit Union League by offering joint HSFPP trainings for teachers and youth leaders in several Idaho locations this summer. Hansen and Credit Union League officers met with Idaho first-lady, Lori Otter, following their attendance at the HSFPP kick-off. Mrs. Otter, a former public school teacher and administrator, agreed to support the HSFPP with PSA's and endorsements. Hansen and our Credit Union League partners will meet with Idaho Department of Education Superintendent, Tom Luna, in early April to introduce him to the revised HSFPP.

Eastern Idaho Extension FCS and 4-H educators, 4-H program assistants and volunteers teach *Welcome to the Real World* classes in high schools throughout the region. The two-lesson experiential curriculum was adapted and revised from a curriculum originally developed by the University of Illinois Extension. Eastern Idaho Extension educators received grants and in-kind donations to provide check-books and check registers to teach the banking section of the curriculum. In this popular program, youth randomly select a job or career and make living and spending decisions based on income provided by their employment. At the completion of the program, students were asked to describe how their view of life had changed as a result of participating in *Welcome to the Real World*. Students' comments included:

- "I realize that having the nicest car isn't as important as having enough food."
- "My view has changed because I now know how hard it is for my parents to manage money."
- "I learned not to spend money on things I don't need."

Additionally, University of Idaho Extension provides money management training to youth through 4-H curriculums. Projects on financial education (Financial Champions), consumer skills (Consumer Savvy), and entrepreneurship (Be the "E": Entrepreneurship) are available for youth group leaders, teachers, and home school parents.

Source: Financial Education and Literacy Committee, 2006, *Taking Ownership of the Future: The National Strategy for Financial Education*; Casserly, D., March 23, 2007, JumpStart email alert; Bankrate.com, January 31, 2007, Interview: Anna Escobedo Cabral [http://www.bankrate.com/dls/news/Financial\\_Literacy/Jan07\\_expert\\_advice\\_a3.asp?caret=3a](http://www.bankrate.com/dls/news/Financial_Literacy/Jan07_expert_advice_a3.asp?caret=3a); Hansen, L., March 21, 2007, via email.

Key words: financial literacy, financial education.

## **NEFE Unveils New Edition of High School Financial Planning Curriculum**

The NEFE High School Financial Planning Program has undergone the most extensive revision in the curriculum's history. The updated program has an attractive new look and feel, writing that is perfectly calibrated to teens and multiple websites for students,

parents, and teachers. The curriculum has been linked to education standards in 50 states, as well as to several national subject-area standards.

In addition, the instructional design incorporates principles of multiple-intelligence and continuous learning. The goal is to take knowledge beyond the classroom. The new HSFP will accomplish this by engaging families and financial professionals to help students move from classroom lessons to action in the real world. For example, rather than a student merely knowing what a checking account is, the student and parent might go to a bank and set up a checking account for the teen. Or, instead of simply reading about budgets, the student might actually create a monthly budget with the assistance of a financial professional volunteering in the classroom.

The High School Financial Planning Program, which has reached nearly five million students in all 50 states since its inception in 1984, is a seven-unit curriculum that teaches the basics of money management to young people at a time when they are developing habits and attitudes about money that will influence them for the rest of their lives. The seven units of the program are: *Your Financial Plan: Where It All Begins*; *Budgeting: Making the Most of Your Money*; *Investing: Making Money Work for You*; *Good Debt, Bad Debt: Using Credit Wisely*; *Your Money: Keeping It Safe and Secure*; *Insurance: Protecting What You Have*; and *Your Career: Doing What Matters Most*. This practical and non-commercial program is available at no cost to all high schools throughout the country.

Benefits that the HSFP offers to educators include: a flexible turnkey program that has been classroom tested and evaluated regularly, frequently updated online resources, and information that can be easily integrated into additional coursework.

The National Endowment for Financial Education (NEFE) is an independent, nonprofit foundation committed to educating Americans about personal finance and empowering them to make positive and sound decisions to reach financial goals. To learn more about NEFE, visit [www.nefe.org](http://www.nefe.org).

Source: Pafrey, J., March 2007, *Teens Set to Receive Next Generation of Financial Education*, Press release from National Endowment for Financial Education, Englewood, CO.

Key words: financial education, youth financial literacy.