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Contact

Debra Rumford drumford@uidaho.edu to be on the email listserve or submit a change of address.



Teaching and Learning: Accountability and Assessment in Undergraduate Education

In the past several years we have seen and experienced a change in emphasis in undergraduate education. Many of us were schooled ourselves in the "sage on the stage" format, focusing on the "teaching" aspect of learning. We measured "learning" with exams and tests, and hoped that our students would be able to perform adequately, exceed expectations, or perform in an excellent fashion corresponding with grades earned and documented on a transcript.

With increasing emphasis on accountability, our focus shifted from teaching to learning. In the past several years at UI we have described student learning outcomes for every degree program offered. We are still focusing on teaching, but there seems to be more emphasis on the "partnership" of teaching and learning. We moved from "sage on the stage" to "guide by the side." Faculty have indicated that they have goals for their courses, and students must not only pass tests and exams, but increasingly they are asked to demonstrate their knowledge, skills, and competencies. They do this in practical experiences, through portfolios, and in other creative ways. These changes have occurred more rapidly in professional programs in which national accrediting agencies influence the student learning outcomes such as the American Dietetics Association's role in our Coordinated Program in Dietetics. State standards in various disciplines have also driven the incorporation of learning outcomes in course syllabi (FCS Education and Early Childhood Education).

This concern for assessment of undergraduate education is also evident at the national level. Earlier this fall, six major US college and university associations released a letter outlining the "next steps" on issues related to undergraduate education (The American Council on Education). The letter notes that "serious challenges face American





Nancy Wanamaker Director Family and Consumer Sciences University of Idaho Moscow, ID 83844-3183 nancyw@uidaho.edu



higher education and our nation's continued economic competitiveness and security." Among them:

- Expanding college access to low-income and minority students
- Keeping college affordable
- Improving learning by using new knowledge and instructional techniques
- Preparing secondary students for higher education
- Increasing accountability for educational outcomes
- Internationalizing the student experience
- Increasing opportunities for lifelong education and workforce training

In the spring of 2007 the FCS faculty will gather to focus on the assessment plan for each undergraduate degree program. All units in all colleges of the University are being asked to carry out this work and to report plans to the Provost by June. As indicated in the September 21 ACE letter, some fundamental aspects of higher education do not and should not change. "The most basic goals of an undergraduate education remain the ability to think, write, and speak clearly; to reason critically;

to solve problems; to work collaboratively; to acquire field-specific knowledge; and to acquire the judgment, analytic capacity, and independence of thought to support continued, self-driven, lifelong learning, and engaged citizenship. These critical goals of undergraduate education must endure." This description of learning outcomes corresponds with the current UI strategic plan and Goal I learning outcomes for all University graduates. The task before us is to draft our plans for systematic assessment of learning outcomes. We'll keep you up to date on our progress.

Haberly and Hepworth Reminder

As you make professional development plans for the coming year, please consider applying for the Haberly and Hepworth Fellowships to assist you with programmatic development activities. The **March 1**st deadline seems to sneak up on specialists and educators each year. Plan now to have a proposal to submit. Applications are limited to two pages and will be screened by the FCS Faculty Development Committee. Team applications are acceptable. Application criteria and process can be found on the FCS website http://www.agls.uidaho.edu/fcs/resources.htm.

As you develop plans for annual conference, topic teamwork or other special projects in 2007, don't forget about this valuable resource. We are so fortunate to have these generous endowments. We have had several FCS educators share their experiences in *The Communicator* this past year and look forward to hearing from others of you who are fortunate to be able to have this support.

Notes from India

As indicated in an earlier issue of *The Communicator*, Sandra Evenson and Nichole Thiel are on a Fulbright-Hays Study Tour in India. Sandra emailed the following notes in late December.

"Arrived without incident, though Delhi was having the thickest fog I have ever seen outside a Sherlock Holmes movie. Delhi is very different than in 1989. So much building of huge office buildings in striking architectural styles. However, cows still roam freely and happily bring traffic to a halt. The government is attempting to enforce zoning restrictions, so whole swaths of shopping centers have been gutted along one major thorough fare for miles. Apparently central New Delhi has been restored to its 1910 splendor, which I'm sure the tourists will enjoy. I know I will—I love all that Raj stuff, even if it isn't always PC to do so."



Woman of the Year

Athena, an association supporting the interests of faculty and professional women at the University of Idaho, seeks nominations for their annual "Woman of the Year" award. Up to three awards will be given to outstanding women in the faculty, staff, and administrative ranks at the UI. To be eligible, the nominee must be working in a half-time or greater board appointed position. Retired personnel, those in temporary help positions or Woman of the Year recipients from the past two years are not eligible. Recipients of the awards will be honored at an Athena reception in April 2007. Recipients will be presented with a plaque and free membership in Athena for the following year. Nominations are due MARCH 1, 2007. We have many outstanding staff, faculty, and administrators involved in UI Extension. I hope you will consider nominating someone who deserves this recognition. Please send completed nominations to Mary W. George, Secretary of Athena, campus zip 2339 or mgeorge@uidaho.edu. More detailed information is available on the Athena website at www.uidaho.edu/athena.



Food Safety Gets Americans' Attention

A recent Gallup poll shows that Americans are increasingly paying attention to food warnings and nutritional recommendations. The phone survey of 1,000 US adults took place in mid-December 2006. Although food safety was in the headlines a lot in the last half of 2006, with *E. coli* outbreaks in fresh spinach and in Taco Bell restaurants, the poll did not specifically cover those topics. Instead, the poll included general questions about food safety, food warnings, and nutritional recommendations.

One of the poll questions was, "How much attention do you pay to the food warnings and nutritional recommendations you hear or read about?" Seventy-one percent of participants said their attention to these items was "a lot" or "a fair amount." Only 4 percent said they pay no attention at all.

Participants were also asked if they paid more, less, or about the same amount of attention to food warnings and nutritional recommendations as five years ago. Almost two out of three (64%) said they pay more attention now than five years ago and an additional 28 percent said they paid about the same amount of attention.

The vast majority respondents (87%) said they were confident that the food available at most grocery stores is safe to eat. A smaller majority (74%) were as confident about food served at most restaurants.

Twenty-two percent said they had "a great deal" of confidence and 60 percent expressed a "fair" amount of confidence in the federal government's control to keep food safe.

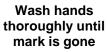






Hand is marked







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



The poll had a margin of error of +/-3 percent.

Source: Hitti, M., "Food Safety Gets Americans' Atten-

tion," WebMD Medical News,

http://www.webmd.com/content/Article/130/1

17829.htm, December 15, 2006.

Key word: food safety.

A New "Take" on Hand Soap

A new soap dispenser, SquidSoap, is designed to teach children healthy hand washing habits in a fun way. The dispenser applies a small ink mark on a person's hand when they press the pump to dispense the soap. The ink is designed to wash off after the hands are washed for about15-20 seconds. You read more about it and watch a video at http://www.squidsoap.com/.

Source: http://www.squidsoap.com/.

Key word: handwashing.



Clean hands

Fresh Leafy Greens—Are They Safe Enough?

The outbreak of foodborne illnesses caused by *Escherichia coli* O157:H7 in spinach in August/September and the more recent *E. coli* O157:H7 outbreak associated with food from Taco Bell restaurants, probably from lettuce, has left consumers wondering about the safety of fresh leafy greens. In fact, since 1995, there have been 19 reported outbreaks of foodborne illness in the US caused by *E. coli* O157:H7 for which lettuce or leafy greens was identified as the vehicle.

Several factors have contributed to the rise in outbreaks: greater consumption of leafy greens, especially cut, pre-washed items, wider distribution, improved electronic reporting of outbreaks, and an aging population more susceptible to foodborne illness.

Contaminated spinach was identified as the number 1 food-related news story in 2006, according to a recent survey of 1,200 of US food editors. When following this story, I downloaded over 50 articles and press releases, which was only a small proportion of what was available.

Because leafy greens are mostly consumed without heating them to a temperature sufficient to kill *E. coli* O157:H7, the presence of this pathogen is unacceptable.

The recent outbreaks have galvanized food safety experts in the food industry, government, and academia to action:

- A Rapid Response Symposium on Fresh Leafy Greens—Are They Safe Enough? was organized by the United Fresh Produce Association, the National Restaurant Association, the International Life Science Institute, and the International Association for Food Protection on October 6, 2006. The Symposium brought together produce safety experts to discuss the best ways to tackle safety problems in fresh leafy greens.
- On October 26, 2006, produce buyers from eight large retailers, including Safeway, Costco, and Denny's restaurants, jointly sent a letter to produce manufacturers strongly requesting that

- they develop a formal food safety certification program.
- Western Growers, an association of produce growers in California that grow, pack and ship about half of US fresh produce, announced on October 30 that it will be requiring specific food safety practices of its growers.

Other actions have included pressure by consumer advocate groups for greater government control, calls for the application of irradiation to these products, and possible hearings by members of Congress. It is likely that this activity will result in safer produce, although it will take time to develop and implement the controls that pinpoint the problems. Research is required to obtain additional information. Just two examples are that regulators need to know more about the time to wait after field flooding before leafy greens should be planted and how air, water, and soil temperatures affect persistence of *E. coli* O157:H7 in crops and fields.

The health benefit of consuming fresh fruits and vegetables is well known. We need to continue to encourage consumers to eat fresh leafy greens. Consumers should wash fresh greens by rinsing thoroughly under cool running water. A short, 1-2 minute, pre-soak in clean water (use a large clean bowl, not the sink, to avoid cross-contamination) can be done before rinsing. (Washing of pre-washed bagged greens is not necessary.) Rinsing is effective in removing pathogens to some extent, but cannot guarantee total removal, particularly if the pathogen is located inside plant tissue.

The industry has been hurt financially and is struggling with how to restore public confidence in fresh leafy greens. Confidence will be restored when outbreaks of illness from fresh leafy greens stop. Protection of fresh leafy greens and other produce must start on the farm and continue through, packing, shipping, and retailing.

Source: Beuchat, L.R. Report from IAFP's Rapid Re-

sponse Symposium "Fresh Leafy Greens— Are They Safe Enough?" *Food Protection Trends*, 26 (12):942-944, December; and

numerous news reports.

Key words: food safety, vegetables.

Most Older Workers Enjoy their Jobs

The vast majority of older workers are happy holding down a job and many are looking forward to continued employment, new research from the Urban Institute concludes.

Ninety percent of workers age 60 to 64, or 5.4 million men and women, say they enjoy going to work; the share increases to 97 percent of workers 70 and older, or 3 million people. An individual's economic or social circumstances have little influence on one's attitude toward working.

Forty percent of workers 60 to 64 and 51 percent of those 65 and older have given little thought to retirement, the researchers found. Many are self-employed and working part time at jobs with relatively limited physical demands, which may help explain their satisfaction with work.

The report uses data from the 2002 Health and Retirement Study (HRS), a national survey of adults 55 and older conducted for the National Institute on Aging by the University of Michigan's Survey Research Center. Currently, 65.4 million Americans are at least 55.

Labor market trends also suggest a desire to work longer. Labor force participation rates among adults 55 and older began increasing slowly in 1986, after declining for decades, according to the Federal Bureau of Labor Statistics. According to the HRS data, about half of adults 60 to 64 were working, while one-third of those 65 to 69 and about one in ten past age 69 had jobs.

Financial Well-Being

Additional years on the job substantially improve workers' financial well-being. Working an additional year allows the average older worker to spend as much as 9 percent more annually in retirement. Five additional years can raise this figure to 56 percent per year.

Lower-income workers have the most to gain from working longer. Those in the bottom fifth of lifetime earnings can increase annual consumption at retirement by 16 percent with one additional year of work and by 98 percent with five more years.



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



Delaying retirement can also benefit the Social Security system. The Office of the Chief Actuary projects that the Social Security Trust Fund will be depleted by 2040, leaving the system to pay reduced benefits from only payroll taxes. While changes to Social Security, such as increasing the normal retirement age, will likely be required, the boost in payroll taxes from the additional work can reduce the benefit cuts or tax increases needed to stay solvent.

Barriers to Work

Research show that barriers can frustrate older individuals' desire to continue working and diminishing the economic benefits of keeping older individuals in the labor market. The researchers point out that:

- Social Security discourages work at older ages by insufficiently rewarding additional employment for those who have worked more than 35 years. Like everyone else, older workers (with their employers) pay Social Security payroll taxes equal to 12.4 percent of earnings, up to \$94,200 today, but remaining on the job does not increase their Social Security benefits.
- Medicare rules discourage employers from retaining and hiring older workers. By law, employer-sponsored health insurance is the primary payer of health care costs for workers age 65 and older. If Medicare were the primary

payer, employers would have more incentive to keep older workers on the payroll.

Although phased retirement programs can encourage workers to move to full retirement gradually, tax and pension rules forbid employers from making payments from defined benefit pension plans to participants who still work for them. But many workers cannot afford to reduce their hours without receiving at least part of their pensions.

"Policy reforms designed to promote work at older ages could improve employment rates among Americans in their 60s and late 50s," says Richard Johnson, a principal research associate in the Institute's Income and Benefits Policy Center. "With the oldest members of the baby boom generation now turning 60, these reforms are becoming increasingly urgent."

Source: www.urban.org.

Key words: seniors, retirement, employment.



Children Four and Younger More Likely to be Hospitalized after Unintentionally Swallowing Medicines than all Other Unintentional Injuries

Keeping medications out of the easy grasp of children four and younger in the home is a significant health issue in the United States because they are more likely to be hospitalized for unintentionally swallowing medications than other causes of unintentional injury, according to the Centers for Disease Control and Prevention (CDC) in a report from 2001-2003. An estimated 53,500 children four years and younger were treated in hospital emergency departments each year after swallowing medications not intended for them or given in error.

Almost three-fourths of these children were one to two years old and 75 percent of the incidents occurred in the home. The report also indicated that children four and younger who are treated for medication exposure in the emergency room are nearly four times more likely to be hospitalized or transferred to specialized care than for other unintentional injuries.

About 40 percent of the ingestions involved common over-the-counter drugs like acetaminophen, cold and cough medications, non-steroid anti-inflammatory medications, antihistamines, and vitamins. Prescription drugs accounted for most of the remaining medication ingestions. The types of

medications most commonly leading to hospitalization or transfer to specialized care were anti-seizure medications, calcium channel blockers, antidepressants, and oral diabetes medications.

Study authors recommend that you protect the children in your household by storing all medications in secured cabinets and out of reach of



children. When possible, keep the medicines in their original containers. If medicines are transferred to other containers, be extra vigilant to ensure children do not have access to them. If you store medicines in your purse or a pill box, make sure that children do not have access.

- Discard all unused medicines by flushing down the toilet.
- Avoid taking medicines in front of children, because they tend to imitate adults. Do not call any medicine "candy."
- Make sure your visitors do not leave their medicines where children can easily find them.
- Post the poison control number 1-800-222-1222 on or near every phone at home. Put it in your speed dial on your mobile phone.

Source: www.cdc.gov/od/oc/media/pressrel/r060112.htm.

Key words: children, health.

Want to Live Longer and Better?

Dr. Bradley Willcox, a scientist at the Pacific Health Research Institute in Honolulu, was the lead researcher in a study that followed 5,820 Japanese-American men living on the Hawaiian island of Oahu. The study started when the subjects were in their mid 50s. They were followed for 40 years and were assessed for their overall and exceptional survival. Exceptional survival was defined as living to an age of 85 or more, without incidence of 6 major chronic diseases (cancer, heart disease, stroke, lung disease, Parkinson's disease, and diabetes) and without physical and cognitive impairment.

There were 2,451 participants (42%) who survived to age 85 years and 655 participants (11%) met the aforementioned "exceptional survival" criteria. What factors did the researchers find that they believed played a role in these individuals being exceptional survivors?

- They were not overweight (identified as a body mass index of less than 25).
- Their blood pressure was normal.
- Their blood glucose levels were normal.
- They had normal blood triglyceride (a fat found in the bloodstream) levels.
- They had good grip strength, a measure of physical fitness, which was defined as being able to squeeze at least 86 pounds of pressure with a hand held device.
- They did not smoke.
- They did not consume more than 2 alcoholic drinks daily.
- They graduated from high school.
- They were married.

The research article was published in the November 15, 2006 issue of the *Journal of the American Medical Association*.

Source: http://jama.ama-assn.org, JAMA. 2006;

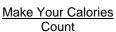
296:2343-2350.

Key word: seniors.



Two New Tools Help Consumers Use the Nutrition Facts Label







Nutrition Facts Label brochure (PDF, 350Kb)

On November 14, 2006, the Department of Health and Human Services (HHS) and the Center for Food Safety and Applied Nutrition (CFSAN) announced that two new learning tools were available to help consumers use the Nutrition Facts Label to choose foods that were nutritious and achieve a healthy weight. The tools are a new *Nutrition Facts Label* brochure and a web-based learning program called *Make Your Calories Count*.

The *Nutrition Facts Label* brochure targets consumers and is downloadable at www.cfsan.fda.gov/~dms/lab-gen.html. The brochure

contains information on how people can use the Nutrition Facts Label when they shop and plan their meals. Information is provided on how to use the items on the Nutrition Facts Label: serving size and number of servings, calories, nutrients (Vitamins A and C, and Calcium and Iron), fats, carbohydrates, protein, and % Daily Value.

Make Your Calories Count is an interactive online learning program that is also available in a downloadable format. It is designed to help consumers understand and use the Nutrition Facts Label to plan a healthy diet while managing calorie intake. The program guide features an animated character called "Labelman" who leads the viewer through a series of exercises to help understand the items listed on the food label. These exercises include showing the relationship between servings sizes and calories, what nutrients should be limited (saturated fat and sodium), and how to consume adequate amounts of two nutrients (fiber and calcium) that are lacking in most Americans' diet. The program is available at www.cfsan.fda.gov/labelman.

Source: <u>www.cfsan.fda.gov/~dms/lab-gen.html</u>.

Key words: labels, food.

Chocolate Slows Clotting Time

Earlier studies have shown that eating large quantities (100 grams) of dark chocolate lowers blood pressure due to its high levels of plant compounds called cocoa phenols. Now it appears that eating a small amount of any type of chocolate may help prevent formation of blood clots.

Researcher Diane Becker, professor of medicine at Johns Hopkins University School of Medicine in Baltimore, studied blood platelet activity (how long it took for them to clump together) of individuals who ate small amounts of chocolate and those who did not eat chocolate. The results showed that it took longer for blood to clot in chocolate eaters. On average, it took 130 seconds for platelets to stick together in the chocolate group compared to 123 seconds in the non-chocolate group. The bottom line: You can eat a small amount of chocolate once

in a while, but don't ingest too much because of its high sugar and fat content.

Source: AHA Annual Meeting, November 14, 2006.

Key words: health, foods.

An English and Spanish Nutrition Website

A website called Meals Matter has been developed by the Dairy Council of California. It contains information about nutrition and cooking. The information at this website is available in English and some is also in Spanish. It contains various sections: (1) Meal Planning Tools; (2) Recipe and Meal Ideas; (3) Cooking for your Family; and (4) Eating for Health.

This site is designed to help individuals make healthy and good tasting food choices from all food groups. There are interactive tools that assist in this process. For example, some of the interactive tools in the Meal Planning Tools section include: a Cookbook, Meal Planner, Build a Pantry, Shopping List, and Recipe Database. The Cookbook helps you organize your favorite family recipes; the Meal Planner helps you plan your meals; the Build Your Pantry helps you build a well-stocked kitchen, and the Recipe Database provides thousands of options for creative meals.

Participants also have the option of registering for a free nutrition and recipe newsletter. It includes recipe and cooking ideas, healthy eating tips, and links to nutrition articles.

Here is what the site looks like:

Ahora, Meals Matter brinda la información sobre <u>nutrición</u> y <u>recetas</u> fáciles en español.

New! Meals Matter offers nutrition information and easy recipes in Spanish.

Source: www.mealmatters.org.

Key word: websites.



En Español

Family Economics Specialist Takes Sabbatical Leave

Starting January 16, 2007 I will begin a six-month Sabbatical Leave to become knowledgeable about retirement planning education and financial management worksite education programs. Retirement planning is the major focus of my Leave. My Sabbatical Plan includes:

- Review scholarly literature and popular press periodicals about retirement issues.
- Read recently published books about retirement.
- Attend a retirement planning course offered by the University of North Carolina's Center for Creative Retirement (NCCCR).
- Travel to Arizona and Texas, states with high numbers of retirees, to investigate retirement education programs offered by Extension and other organizations in those states.
- Interview at least a dozen retirees to learn the types of education they received before retirement, the education they wish they had received and their current educational needs and concerns. Summarize findings in a written report.
- Review financial and retirement planning information on university Extension and commercial internet sites. Evaluate their content and design for possible adaptation by UI Extension.

Following my Sabbatical Leave, I will work with a team of Extension educators to develop retirement planning educational materials for Idahoans.

The second aspect of my Leave is to learn more about financial management worksite education programs. Extension is facing several challenges—a need to increase the numbers of people attending our programs and the reality that we must generate revenue to support our programs. Worksite education may be a solution to these issues. Therefore, I will explore worksite financial management educational program feasibility by:

Visiting with worksite education experts: Dr.
Jinhee Kim, University of Maryland Family Economics specialist, and/or Dr. Tom Garman, Virginia Tech University Professor Emeritis, to discuss Extension workplace education programs—advantages and challenges.





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



- Reviewing scholarly literature about worksite education.
- Investigating possible funding sources to implement UI Extension Financial and Retirement Planning education.

I am excited about the opportunity to spend time away from interruptions and my normal workload to take an in-depth look at retirement planning and worksite education. I expect to return in mid-July with fresh insights and enthusiasm to guide Extension educators as we develop needed programs for Idahoans and explore new delivery methods.

Key words: retirement, education.



Payday Lending: A Debt Trap

Every year, payday lenders strip \$4.2 billion in excessive fees from Americans who

think they're getting a two-week loan and end up trapped in debt. A new report released in November by the Center for Responsible Lending (CRL) calculates the cost of predatory payday lending. The study finds that across the nation payday borrowers are paying more in interest than the amount of the loan they originally borrowed. "Payday loans sink borrowers into debt that is like quicksand," said Michael D. Calhoun, CRL president.

Using data collected by Idaho regulators, researchers report that in 2005 Idaho had 222 payday lenders. The average payday loan secured by an Idaho borrower is \$343 with an APR of 443 percent. Counting the fees paid by borrowers who have five or more payday loans per year, which indicates they are caught in a cycle of debt, the report authors calculate that costs of predatory payday lending in Idaho was nearly \$26 million in 2005.

Researchers found the loans are structured so that borrowers routinely have difficulty paying them off when they are due. By requiring full repayment within a short period of time (generally two weeks), with no option to make payments in installments, lenders compel payday borrowers to return again and again, renewing a loan for another large fee without being able to pay down the principal. This loan flipping is the foundation of the payday lending business model.

A 2003 report by the CRL found the one-time two-week loan that payday lenders market is virtually nonexistent. Researchers found that only one percent of payday loans go to borrowers who take out one loan per year and walk away free and clear after paying it off. Their analysis found that the industry relies almost entirely on revenue from borrowers caught in a debt trap; ninety-one percent of payday loans go to borrowers with five or more loan transactions per year. The average payday borrower pays back \$793 for a \$325 loan.

The data shows that payday loans are designed to be renewed. Contrary to prudent lending practices, payday lenders do not make loans based on the borrower's ability to repay. Borrowers need only a checking account and a pay stub verifying employment to qualify for a payday loan. Loans are secured by the borrower's signed personal check, which is dated on the borrower's next payday. The lender may submit this "live" check to the bank for payment should the borrower default. But most borrowers are unable to pay the loan back in full when it is due and still have enough cash to make it to their next payday.

The prospect of bouncing the check left in the hands of the lender, often accompanied by fear of criminal prosecution for writing a "bad check," puts tremendous pressure on the borrower to avoid de-

fault. So the borrower generally pays another fee. typically \$50 on a \$300 loan, to renew or float the loan for another pay period. This transaction is called a rollover. Or the lender may close out the loan and reopen it in short order to the same effect. called a back-to-back transaction. Back-to back transactions and rollovers cost the borrower exactly the same amount, typically \$50 every payday until they can pay off the loan in full and walk away. However, back-to-back transactions can be particularly confusing for the borrower. Though they have to repay the first loan before taking out the second loan, the second loan can seem like "new money" since they walk out with cash in their pocket like the first time. In reality, they are borrowing back their own money minus the fee, still paying \$50 every payday to keep from defaulting on their \$300 loan.

However renewals are accomplished, over time the borrower finds it harder to pay off the loan principal as fees are stripped from their earnings every payday. They are frequently trapped paying this interest for months or even years, and many go to a second or third payday lender in an attempt to escape the trap. The process of loan flipping creates the long-term cycle the authors call the debt trap.

The problem is especially insidious in communities near military bases. Congress recently adopted, and the President signed into law, a 36-percent annual interest rate cap for consumer loans made to military families, protecting them from predatory payday loans as well as many other high cost loan products. The legislation outlawed taking a security interest in a live check, therefore prohibiting payday lending. The Pentagon reported that payday lenders are targeting their troops, and that servicemen and women are frequently losing security clearance because of their resulting debt problems.

Source:

Adapted from King, U., Parrish, L., Tannik, O., 2006. Financial Quicksand: Payday Lending Sinks Borrowers in debt \$4.2 billion in predatory fees each year. Center for Responsible Lending, Durham, NC. Accessed 12/18/06 from www.responsiblelending.org/pdfs/rr012-Financial_Quicksand-1106.pdf.

Key words: debt, loans.

Save on Energy

As December produced bone-chilling temperatures and hefty heating bills, you may be seeking tips to shave some dollars from your utility expenses. The Alliance to Save Energy provides the following tips:

- Turn everything that you're not using off. This seems like common sense, but how many times have you fallen asleep in front of the television or left the hall light on after a midnight run to the bathroom? Or, and this one is the real energy zapper, left the computer on and just turned off the screen? If you want to keep your PC on, activate the sleep feature. It will save you power and money.
- Think about installing low-flow showerheads.
 And take showers instead of baths.
- Replace the five light bulbs that you use the most with Energy Star compact fluorescent bulbs. Energy Star makes other appliances such as cell phones, refrigerators, and furnaces—look for the label.
- Set the thermostat to the lowest possible comfortable setting; wear sweaters indoors and on winter nights, add a blanket or comforter to the bed and turn the temperature setting down even more.
- Close the fireplace damper when not in use; if possible, install glass fireplace doors to reduce the loss of heat up the chimney.

Pennies saved on energy bills can be converted to dollars for other expenses or savings!

Source: Washington Post, November 23, 2006.

Where You Can Save, and How: An Energy-Efficiency Checklist, p. DZ03. Accessed De-

cember 19, 2006 from

http://www.washingtonpost.com/wp-

dyn/content/article/2006/11/22/AR200611220

0812.html?referrer=email.

Key words: energy, expense.

Eliminating Debt

Psychological vs. Financial: Is one way better than another to get rid of debt? The answer to your question will likely differ depending on who you're asking.

<u>"FINANCIAL" METHOD</u>. Nearly every "financial" person will advise that debts should be paid off in a particular order: start with highest interest rate and move to the lowest interest rate (done by rolling the payment from one debt to another as debts are paid off). While this method makes perfect sense from a mathematical point of view, more and more people are finding that there is another method [often overlooked] that works better on their psyche.

PSYCHOLOGICAL METHOD. This system of debt repayment, often referred to as the "debt snowball," organizes one's debt from the smallest balance to the largest balance. This method is not likely to save the most money or time (as the interest rates are not likely to align in that manner), but many find this approach very empowering and motivating because they see progress quickly. Focusing on the smallest balance first will accomplish this end.

In both of these methods, pay the minimum amount on all debts except for the "focus" debt (smallest balance in psychological method; highest interest rate in financial method); pay as much as possible on the focus debt until it is eliminated and then approach the next debt in the list with similar intensity.

We're not arguing against the merits of the financial method as outlined above. Obviously, if someone has the discipline to adhere to the plan, you'll save the most time and the most in interest expenses. The psychological method merely takes a seemingly more "human" approach to finances that suggests that people will be more likely to stick with their "financial diet" if they see some "debt pounds" come off quickly...that is what Personal Finance is all about—doing what works best for you (which very well may be something different than the next person). After all, the point is getting out of debt [the end]; don't get caught up in the means to the end. How you decide to do it is much less important than doing it.

Note: Additional debt reduction information is available in UI Extension Credit Cents Fact Sheets # 6—How Much Debt Is Too Much?, 7—Getting Out of Debt, and 8—Where to Go for Credit or Debt Help. These Fact Sheets and seven others are in UI Bulletin 841. Access them on-line at www.info.ag.uidaho.edu/catalog. Click on "CALS Pub-

lishing Catalog"; Then "Family and Consumer Issues"; then "Family Finance"; Scroll down to "Credit Cents" Bulletin 841.

Source:

Oleson, M. November 1, 2006, Eliminating Debt Psychological VS Financial, Financial Tip of the Week, University of Missouri-Columbia Office for Financial Success.

Retrieved 11/30/06 at

http://financialtip.blogspot.com/2006/11/elimi

nating-debt-psychological-vs.html.

Key word: debt.



Prepare an Elevator Speech

How do you reply when a county commissioner, state legis-

lator or University of Idaho Administrator asks you, "How're things going?" or "What's happening with Extension?"

If you're not prepared with a response that helps to "sell" your Extension program, you're missing a valuable opportunity to increase your support. So why not take some time to develop a 30-60 second "Elevator Speech"?

An "Elevator Speech" is a short, concise description of one of your successful programs. It includes:

- What—name of your program
- Who—your target audience
- Where—your county, Extension district, region or state
- Number—of people who participated in your program
- Outcomes—What knowledge or awareness did participants gain or behaviors did they change after attending your program?

Here's a 30-second "Elevator Speech" example: "I am excited about the Long Term Care Workshops that UI Extension co-sponsored with AARP-Idaho. We offered 10 workshops to mid-life and older adults in locations throughout Idaho this year. More than 700 people participated. Workshop evaluations indicate that 93 percent of participants gained knowledge about long term care options

and 86 percent felt that information they gained will help them develop a plan for long term care."

Recently Family Economics Topic Team members were asked to prepare an "Elevator Speech." Below are several examples:

"Secure Your Future, an estate planning program, was very successful. Many Baby Boomers haven't prepared a will or an advanced directive for health care. We've taught over 650 people and have over 200 on a waitlist for winter/spring programs. The sessions teach how to organize important papers, write advanced directives and provide knowledge about estate planning topics such as wills, trusts, probate and property ownership. Six months after attending our program a significant number of participants reported they had completed living wills, organized records (family property and financial) and inventoried important papers, as well as other tasks."

Beverly Healy, Ada County

"I have been teaching "Guarding Against Identity Theft" classes throughout Idaho. In 2006, I taught Identity Theft to over 500 individuals. Identity Theft is currently the fastest growing crime in the United States. Evaluations from our class participants show that Idahoans are now checking their credit reports, protecting their social security numbers, and safeguarding their personal information."

Marsha Lockard, Owyhee County

"I am excited about the partnership University of Idaho Extension has with AARP-Idaho. AARP-Idaho asked me to develop a long-term care insurance presentation for the Long-Term Care Workshops they co-sponsor with UI Extension. I developed the Should I Purchase Long-Term Care Insurance? class and presented it to over 400 people at six Long-Term Care workshops. Class evaluations indicate that 96 percent of participants have a better understanding of steps to take when considering the purchase of Long-Term Care Insurance and 94 percent learned if this insurance is right for them. AARP-Idaho agreed to co-sponsor more Long-Term Care Workshops with UI Extension in 2007. I am also working on a LTCI premium cost research study with AARP-Idaho and the Idaho Department of Insurance."

Lyle Hansen, Jerome County