

The Communicator

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School of Family & Consumer Sciences

University of Idaho
Extension

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The University of Idaho provides equal opportunity in education and employment. University of Idaho and USDA Cooperating.

Greetings from all of us here in the School of Family and Consumer Sciences! The beginning of fall semester classes is always an exciting time. This year we will be busy with several new activities and I'll keep you posted as we go.

Welcome New Faculty

FCS welcomes three new faculty members to the school. Dr. SeAnne Safaii-Fabiano will teach courses in the Coordinated Program in Dietetics and supervise the clinical rotations of our CPD students. Currently, most students complete their rotations in Spokane, WA, but Dr. Safaii-Fabiano is exploring new sites in Coeur d'Alene and Boise, ID.

Dr. Nancy Deringer earned her Master's degree with us in FCS and earned her PhD from the UI College of Education. She has held several positions in the area, most recently with the Building Sustainable Communities Initiative. She is teaching the family finance and consumer economics courses, housing, and the graduate seminars.

Dr. Ling-Ling Tsao is teaching in our new Early Childhood Development and Education program. She earned her PhD from the University of North Carolina-Chapel Hill and comes to us from the University of Wisconsin-OshKosh. All three faculty are energetic and enthusiastic, offering students expanded opportunities for internship and practica experiences.

State of the University

On Tuesday, August 26, 2008, faculty and administrators met for an all-university meeting. A record number of seventy-seven new faculty members were introduced, representing every college and many departments. In addition to our three fresh faces, new faculty in the college include Jim Connors, Division Chair and Associate Professor in Agricultural and Extension Education and Kattlyn (Kat) Wolf, Assistant Professor in Agricultural and Extension Education. Interim President Steve Daley-Laursen continued his themes of communication and outreach. He stated, "The state is our campus." This, naturally, parallels our own Extension orientation. Faculty engaged President Daley-



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Laursen, Provost Baker, and Vice President for Finance and Administration Lloyd Mues with thoughtful questions and there was a sense of optimism for the coming year.

Programs in North Idaho

Speaking of the state as our campus, Family and Consumer Sciences has made progress in expanding two programs onto the North Idaho campus in Coeur d'Alene. Last year Laurel Branen took leadership in offering our nutrition program. This is perfect for those students who are interested in the Coordinated Program in Dietetics or medical professions. She is already up to 23 advisees.

This summer, Janice Fletcher had the opportunity to expand the child development program onto the North Idaho campus. There is demand for this major, and it will provide teacher support. Dr. Branen, Dr. Fletcher, and Dr. Safaii-Fabiano will share a suite of offices together in Coeur d'Alene, creating a powerful synergy for research and outreach!

Mukugawa Women's University Students Visit

This past Tuesday, August 26th, 17 students and 4 instructors from Mukugawa Women's University in Japan came to campus for a visit. The day was coordinated by Katie Miner, Interim CPD Director

and Instructor in Foods and Nutrition and the Mukugawa Fort Wright Institute in Spokane. The focus of the Mukugawa Institute is English proficiency. Former faculty member Maddie Houghton also hosted.



The students came down from Spokane for the day, toured campus, and had lunch with the Food and Nutrition students. UI students presented a good old American potluck, with favorite family foods. Each student presented the story of the dish and had a handout with its history and the recipe. The meal concluded with build-your-own ice cream sundaes. After lunch, the students toured campus dining facilities.

On Thursday, the Mukugawa Fort Wright Institute hosted Katie, Maddie, and the UI Students for a day of Japanese food and culture. The Japanese students worked with the UI students to demonstrate Japanese cooking techniques. Japanese students also presented on the differences between Japanese and United States nutrition and dietetics concepts, such a chop stick etiquette, social patterns in eating out, and student life. Katie Miner was very interested in the Japanese “food pyramid,” which is really a top. A top is a favorite toy for many Japanese children, so it is familiar. Its motion represents activity and exercise and the handle represents water.

We plan to make these visits a regular event. Planning a welcoming lunch for the Japanese students made for an excellent first lab class. In the future,

we hope to organize a study abroad opportunity for our FCS students.

Ag Days, October 2-4

When I first started teaching at UI in 1994, FCS didn't have much of a presence at Ag Days. But, in recent years, we have become indispensable players. Our faculty and students are participating in many different activities.

High school students get a taste of campus life, which is the best recruiting tool. They participate in three different workshop tracks—FFA/4-H, FCCLA, and Science. Workshops include Inside the Fashion Business, International Cooking, and Your Life/Your Body. Nancy Deringer and I will be offering a joint 1-credit in-service class, offered in two parts. She will present on grant writing for FCS Instructors and I will update teachers on textiles and fabrics, including what is new in careers. On Saturday morning, members of the Palouse Area Association for the Education of Young Children Student Affiliate will run the extremely popular Children's Carnival.

Saturday, October 4, at 10:00am the Alumni Board of FCS hosts the Alumni Brunch in the Student Union Building. Laura Miller, Betty Lea Trout, and Alverna Thomas will speak on their FCS-oriented medical mission trip to Honduras. Tickets are \$16.00 and you can mail your reservation to: Alumni Brunch, Family and Consumer Sciences, PO Box 443183, Moscow ID 83844-3183.

The whole weekend has something for everyone, from prospective students, to the community, to alums. See you there!

Dates to Watch

- September 11, 5:00-7:00pm, CALS Picnic at Parker Farm
- October 2-4, Ag Days
- October 4, 10:00am, Alumni Brunch
- October 15-17, Margaret Ritchie Distinguished Speaker Events
- October 15-16, Advisory Board Meetings

Long Term Food Storage

A team of researchers in the Department of Nutrition, Dietetics and Food Science at Brigham Young University have been conducting research on storage life of selected foods held for up to 30 years. Because the Church of Jesus Christ of Latter Day Saints advocates long term food storage for its members, research on this topic was initiated in 2001. The findings show that properly packaged, low-moisture foods stored at room temperature or cooler (75°F or lower) remain nutritious and edible much longer than previously thought.

The BYU researchers used a LDS church newsletter to request samples from members' food storage for testing. The team tested the sensory quality and nutritional value of low-moisture foods including wheat, white rice, corn meal, pinto beans, apple slices, macaroni pasta, rolled oats, potato flakes, and powdered milk. All samples were packaged in #10 cans with low oxygen levels and had been stored at room temperature or below.

The team found that "generally speaking, the foods retained their sensory and nutritional quality and they could be stored for an emergency for a much longer period than previously thought." There was a decline in nutritional quality and taste over time, depending on the original quality of food and how it was processed, packaged, and stored. For example, wheat stored for 30 years and made into bread was slightly lower in quality than bread made from unstored wheat.

Food	Shelf-Life Estimates (In Years)
Wheat	30+
White rice	30+
Pinto beans	30
Apple slices	30
Macaroni	30
Rolled oats	30
Potato flakes	30
Powdered milk	20



Food Safety

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The standards used to judge the quality of the stored food considered that the food would be used in an emergency situation, where it was assumed that a lower quality would be acceptable. The 20 to 30 year estimates (shown in the table) of how long food can be stored are based on a definition of shelf life for emergency food, rather than the fresher quality consumers expect from recently purchased food. However, the studies show that even after being stored long-term, sensory and nutrient analyses revealed the food would be acceptable for use in an emergency.

The specific results for rolled oats, potato flakes, and nonfat dry milk have been published in the *Journal of Food Science*.

Sensory and Nutritional Quality of Dehydrated Potato Flakes in Long-Term Storage	2006	71(6):S461-S466
Effects of Long-term Storage on Sensory and Nutritional Quality of Rolled Oats	2005	70(7):S453-S458
Sensory and Nutritional Quality of Nonfat Dry Milk in Long-term Residential Storage	2004	69(8):S326-S331

Work on the other commodities has been presented in other venues http://ndfs.byu.edu/home/Research/Long_Term_Food_Storage_Research/foodstorageresearch.aspx.

A key point in long-term storage is that humidity, air (as a source of oxygen), light, and temperature

must be controlled with good packaging and storage conditions to achieve reasonable quality. The researchers have noted that foods stored at higher temperatures, such as in garages or attics, have a much shorter shelf life. Dehydrated carrots, for example, had a 10-year shelf life when stored at room temperature or below. When stored just 10 degrees higher, dehydrated carrots were inedible after just a few months. Another key point is that some foods do not lend themselves to long-term storage, mainly fats and oils. Items such as vegetable oil and shortening must be rotated every few years before they go rancid.

Studies such as these should not be used to justify long shelf life for items regularly purchased at the grocery store; those items should be purchased in quantities that can be used in a reasonable length of time and manufacturer's "best by" product dates should be observed. This research does support the long term storage for emergency use of these commodities under proper storage conditions.

Source: "New Findings for Longer-Term Food Storage Home," <http://www.providentliving.org/content/display/0,11666,7797-1-4222-1,00.html>; Weaver, S.J. "Food storage lasts 30 years or more," <http://deseretnews.com/cn/view/1,1721,495006685,00.html>; Dr. Oscar Pike, Chair, Department of Nutrition, Dietetics and Food Science, Brigham Young University, personal communication.

Keywords: food preservation, storage.

Central District Health—New Consumer Service

Idaho's Central District Health Department, which covers Ada, Boise, Elmore, and Valley counties, has started a web service where people can ask to be notified of recent restaurant health inspection score results by email. You can sign up at <http://cdhd.idaho.gov/EH/food/inspect.htm>.

In addition, food service establishments that have no critical violations during inspections are being recognized as "gold star" establishments. Central District Health created the gold star system to identify food safety conscious restaurants to the general public and to provide an incentive for other businesses. Restaurants on the gold star list can be seen at the website above.



The article noted that some restaurant owners with less than perfect scores aren't thrilled with the agency's new recognition plan. But for those with perfect results and gold star rating have a great marketing tool.

Source: "New Dining Resource for Ada County Residents," <http://www.fox12news.com/Global/story.asp?S=8687854>.

Keyword: food service.

FDA Approves Irradiation for Iceberg Lettuce and Spinach

On August 22, 2008, the Food and Drug Administration (FDA) published a final rule that allows the use of irradiation to make fresh iceberg lettuce and fresh spinach safer and last longer without spoiling. The decision is a partial response to a food additive petition that was filed by the National Food Processors Association (now Grocery Manufacturers' Association).

Irradiation of fresh iceberg lettuce and spinach will kill pathogens that may be present such as *Salmonella* and *Escherichia coli* O157:H7. Irradiating these items will also allow the greens to keep longer without spoiling. The foods affected by the final rule are loose, fresh iceberg lettuce and fresh spinach and bagged iceberg lettuce and spinach. Fresh iceberg lettuce and fresh spinach that has been irradiated must bear the "radura" logo along with either the statement "Treated with radiation" or "Treated by irradiation."

A "Questions and Answers about Final Rule on Irradiation of Fresh Iceberg Lettuce and Fresh Spinach" webpage is available at <http://www.cfsan.fda.gov/~dms/irradlet.html>.

Source: <http://www.fda.gov/consumer/updates/irradiation082208.html>.

Keywords: irradiation, vegetables, food safety.



Family Development

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Young Adulthood Can Be Hazardous to Your Health

Teenagers are known as the risk takers in the developmental spectrum. Increasing time apart from Mom and Dad combines with limited judgment maturity to result in challenges such as underage drinking, youth arrest, motor vehicle accidents, and unwanted pregnancy. Once the kids turn 18, parents may breathe a big sigh of relief that their son or daughter successfully navigated such a hazardous period of life.

However, until recently, nobody really considered how young adults were doing. Data for 18-24 year olds was lumped with those 25 and above and it looked like a pretty safe time of life.

By and large, young adults are healthy—over 96 percent of 18-24 year olds say they are in good to excellent, health and only 4.6 percent report any physical, mental, or emotional limitation that affects daily functioning.

However, other aspects of young adult health are less positive. For example, 18-24 year olds have twice the mortality rate of adolescents. The leading cause of death is unintentional injury, and about 70 percent of these deaths are due to motor vehicle accidents. Nonfatal vehicle accident rates for young adults are second only to that of adolescents and much higher than that of older adults.

Homicide rates are at their peak in young adulthood, and are six times more likely for young adult males than females. Young adults also have the

highest rate as perpetrators of homicide. Fortunately for all, murder rates have dropped considerably over the past decade.

Females are more likely to be victims of sexual assault than males. Sexual assault for females reaches a peak at ages 16-19 (10.4 per 1,000), and drops for young adults (5.4).

Substance abuse is linked to many of these problems—also peaking in the young adult years and considerably higher for males than for females.

- Young adult cigarette smoking rates are 3.3 times that for teenagers.
- Illicit drug use is highest among young adults—20.3% vs. 11.2% for young adults and teens respectively.
- Binge drinking is more common for young adults than teenagers (41.9% vs. 10.7%).
- Drinking and driving was involved in 32.2% of fatal car accidents for 21-24 year olds versus 18.8% among 16-20 year olds.

Young adulthood is a key period for mental health, with $\frac{3}{4}$ of all diagnosed mental disorders beginning by age 24. A 2002 survey showed that 52.8 percent of 18-29 year olds had experienced a mental disorder at some point in their lives, leading with depression (15.2%) and alcohol abuse (14.3%). In 2003 1/7 of young adults reported having a serious mental illness in the past year. Suicide in young adulthood is three times the rate of adolescents.

Most people in the 18-24 year period are sexually experienced (80.3% of males and 82.1% of females), with resultant sex-related health issues. Females 20-24 years have the highest nonmarital birth rate of any age. Many STDs, including chlamydia and gonorrhea, are most prevalent in young adults. New HIV/AIDS cases in 2002 for young adults were three times that of adolescents.

Young adults are the least likely of all age groups to have health insurance—in 2002-3, 36.7 percent of males and 30.7 percent of females were uninsured at some point in the year. The uninsured report foregoing needed care or prescription medications. Young adults who need care tend to go to the emergency room, with 8.5 percent reporting two or more emergency department visits in 2002—a rate second only to those over 75. Trauma and injury account for most young adult ER visits.

Traditionally, demographers have combined young adults with older people when analyzing age trends, obscuring special considerations to the health and wellbeing of this age group. A look at health statistics underscores the problem with this approach. Statistics for teenagers have focused attention on the vulnerability of adolescence. However, separating statistics for young adults shows that the risks don't end on the 18th birthday, and in fact they increase substantially in many areas.

Source: Discussion based on M. Park, T. Mulye, S. Adams, C. Brindis, & C. Irwin, (2006). The Health Status of Young Adults in the United States, *Journal of Adolescent Health*, 39, 305-317.

Keywords: young adults, teenagers, health, health care.

One-Third of Young Women Have Bachelor's Degrees

About 33 percent of young women 25 to 29 had a bachelor's degree or more education in 2007, compared with 26 percent of their male counterparts, according to tabulations released today by the U.S. Census Bureau.

The series of tables, *Educational Attainment in the United States: 2007*, showed that among adults 25 and older, men remain slightly more likely than women to hold at least a bachelor's degree (30%

compared with 28%). However, as the percentage for women rose between 2006 and 2007 (from 27%), it remained statistically unchanged for men.

The tables also showed that more education continues to pay off in a big way: Adults with advanced degrees earn four times more than those with less than a high school diploma. Workers 18 and older with a master's, professional, or doctoral degree earned an average of \$82,320 in 2006, while those with less than a high school diploma earned \$20,873.

Other highlights:

- In 2007, 86% of all adults 25 and older reported they had completed at least high school and 29% at least a bachelor's degree.
- More than half of Asians 25 and older had a bachelor's degree or more (52%), compared with 32% of non-Hispanic whites, 19% of blacks, and 13% of Hispanics.
- The proportion of the foreign-born population with a bachelor's degree or more was 28%, compared with 29% of the native population. However, the proportion of naturalized citizens with a college degree was 34%.
- Workers 18 and older with a bachelor's degree earned an average of \$56,788 in 2006, while those with a high school diploma earned \$31,071.
- Among those whose highest level of education was a high school diploma or equivalent, non-Hispanic white workers had the highest average earnings (\$32,931), followed by Asians (\$29,426) and blacks (\$26,268). Average earnings of Hispanic workers in the same group (\$27,508) were not statistically different from those of Asian or black workers.
- Among workers with advanced degrees, Asians (\$88,408) and non-Hispanic whites (\$83,785) had higher average earnings than Hispanics (\$70,432) and blacks (\$64,834).

The data are from the 2007 Current Population Survey's Annual Social and Economic Supplement, which is conducted in February, March, and April at about 100,000 addresses nationwide.

Source: US Census Bureau, www.census.gov.

Keywords: income, education.



Organize, Communicate, Prepare

Legally Secure Your Financial Future Learning Lessons on eXtension

Three eXtension estate planning learning lessons are now reformatted and ready for internet users. Please review the site and promote it to your clients, friends and family! The *Legally Secure Your Financial Future: Organize, Communicate, and Prepare* teaching curriculum was adapted for the national Cooperative Extension eXtension website and revised this year to provide a user-friendly experience. All three lessons can be accessed at http://www.extension.org/pages/Legally_Secure_Your_Financial_Future.

Organize Your Important Household Papers

How quickly could you access your birth certificate, immunization records, wills, vehicular titles, or even three-month-old credit card statements? Did you file them away and, if so, where? How long would it take to find—or replace—them? This lesson helps the learner develop a systematic plan for keeping track of important papers.

Learner objectives:

- Identify and inventory important papers
- Organize your home office space
- Organize and/or replace important papers
- Set realistic goals for getting organized

In addition to providing useful information about each objective, helpful worksheets and fact sheets can be downloaded and saved to the user's computer: 1) Record of Important Papers—form for recording your personal information; 2) Household Inventory—suggestions and form for taking your inventory; 3) Organize Your Important Papers—lists records according to record keeping locations and types of records, gives reasons for keeping an item



Family Economics

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and describes how long to keep each record; 4) Replacing Very Important Papers—gives guidance and contact information.

Communicate Your Advance Directives

If you had a serious accident or illness that caused permanent loss of mental capacity, leaving you unable to tell your doctor which medical treatments you did or did not want, would your loved ones know what to do? Who would make these decisions for you? If you couldn't make your wishes known, how could you make sure they were respected?

Learner objectives include:

- Learn about advance directives for health care, including living wills and durable powers of attorney for health care
- Explore ways to communicate your health-care wishes
- Increase your knowledge by taking a quiz on advance directives for health care and reviewing several case studies
- Become aware of ways to hold a family meeting to discuss end-of-life issues
- Gain insights from others through streaming videos of individuals and families who prepared advance directives for health care and communicated their choices

Prepare Your Estate Plan

There are many financial and emotional reasons for having an estate plan. Just think about the suffering and expense family and loved ones could be spared if plans are made in advance. Now is the time to get started! If you already have a plan, this lesson will help you review or modify it, if necessary.

Objectives:

- Learn what is included in an estate plan
- Gain a basic understanding of estate-planning tools:
 - Power of Attorney
 - Property Ownership
 - Wills
 - Probate
 - Estate Taxes/Gifts
 - Trusts
- Receive suggestions for hiring and working with an attorney
- Increase your knowledge by reviewing several case studies

The development of the eXtension *Legally Secure Your Financial Future* website was a multi-state Extension effort. Team members include Beverly Healy, University of Idaho (UI) educator; Erik Anderson, former UI CALS Educational Communications Director; Marlene Fritz, UI CALS Communications Specialist; Marilyn Bischoff, UI specialist and team leader; Elizabeth Gorham, South Dakota State University specialist; Joanne Bankston, Kentucky State University specialist; Cheryl Hardison, Iowa State University educator.

Keywords: estate planning, record keeping, wills.

Overcoming Health and Wealth Obstacles

Are you a baby boomer? If yes, you've discovered that your generation is a prime target for health and financial products. As you empty your mailbox or view ads on TV or in magazines, you see countless products targeting 40, 50, and 60-year olds. And it's no wonder! This generation is the nation's largest with more than seventy million individuals born be-

tween 1946 and 1964. Unfortunately, the happy photos of smiling retirees on a golf course or sailing the seas won't become a reality for most of us unless we face health and wealth obstacles.



I've noticed that once many individuals reach their 50's, body parts that once worked well start showing signs of wear. Physical problems emerge that are aggravating and scary. In addition to more frequent physical health problems, many 50-somethings face financial health worries. Do I have enough money to retire? What if my savings and investments won't outlast me? If I have chronic health problems, will my retirement savings and investments be sufficient to pay my health expenses that won't be covered by Medicare?

I too, am a boomer. I've observed friends and acquaintances start to face "H" (health) and "W" (wealth) issues. I'm facing some myself. As I recently pondered my personal "H" and "W" challenges, I realized that I needed to ditch my "denial." I hadn't given much thought to the fact that I will likely live to age 80 or older. As an 80-year old I may not be physically independent *unless* I increase my strength and flexibility *now*. Loss of physical independence will affect not only my "H," but also my "W"; my retirement nest egg could be depleted by costly medical expenses and the need to hire services to provide personal and household care—frightening thoughts!

Luckily, I faced my fears and decided to set some personal "H" and "W" goals. Dr. Andrew Weil, author of many wellness books, advocates that we integrate "doable" health changes slowly into our lifestyles. I admitted that I was a "couch potato," so I started with some doable goals: 1) stretch each morning for 10 minutes before getting out of bed; 2) walk briskly for at least 10 minutes during my lunch break; 3) Make an appointment with a health professional to learn appropriate stretch band strengthening exercises. These goals were doable. After making a habit of daily morning stretching, short lunch break walks and stretch band exercis-

ing, I decided to “kick it up a notch.” My husband and I purchased a used stationery bicycle. I ride several days a week and regularly increase my riding time or pedal resistance. And I briskly walk longer, using a pedometer to measure my progress. Future goals are the addition of variety to my routine with weekly swimming or a Yoga-Pilates class.

I also needed to face my wealth fear—running out of money before running out of life! After reviewing my situation, I realized that my investment portfolio needed more diversification; I was too heavily invested in several asset categories. I also decided that I needed to “kick” my 403(b)* plan contributions “up a notch.” I made my retirement savings automatic by putting the monthly amount of a recent pay increase into my 403(b). And I initiated regular three month check-ups of my retirement portfolio.

Whether you’re a boomer facing the “H” and “W” challenges common to our generation or if you’re younger, you can overcome your individual health and wealth obstacles. Take stock of your situation. Investigate practical approaches to improve your situation. Set some realistic goals and develop a doable plan. Overcome denial; get started this week! You can learn additional health and wealth strategies in *Small Steps to Health and Wealth*, a website developed by Rutgers University Extension, <http://njaes.rutgers.edu/sshw>.

*A 403(b) plan is an employer sponsored retirement contribution plan for employees of nonprofit organizations.

Idaho Extension educators—The Family Economics Topic Team will consider adopting the *Small Steps to Health and Wealth* curriculum during 2009. Would you like to teach this program? If yes, please email mbischof@uidaho.edu.

Keywords: health, wealth, investing.

Improving Your Credit Score

Raising your credit score is a bit like losing weight: It takes time and there is no quick fix. In fact, quick-fix efforts can backfire. The best advice is to manage credit responsibly over time.

Payment History Tips

- **Pay your bills on time.** Delinquent payments and collections can have a major negative impact on your score.
- **If you have missed payments, get current and stay current.** The longer you pay your bills on time, the better your credit score.
- **Be aware that paying off a collection account will not remove it from your credit report.** It will stay on your report for seven years.
- **If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor.** This won't improve your credit score immediately, but if you can begin to manage your credit and pay on time, your score will get better over time.

Amounts Owed Tips

- **Keep balances low on credit cards and other “revolving credit.”** High outstanding debt can affect a credit score.
- **Pay off debt rather than moving it around.** The most effective way to improve your credit score in this area is by paying down your revolving credit. In fact, owing the same amount but having fewer open accounts may lower your score.
- **Don't close unused credit cards as a short-term strategy to raise your score.**
- **Don't open a number of new credit cards that you don't need, just to increase your available credit.** This approach could backfire and actually lower your credit score.

Length of Credit History Tips

- **If you have been managing credit for a short time, don't open a lot of new accounts too rapidly.** New accounts will lower your average account age, which will have a larger effect on your score if you don't have a lot of other credit information. Also, rapid account buildup can look risky if you are a new credit user.

New Credit Tips

- **Do your rate shopping for a given loan within a focused period of time.** Credit scores distinguish between a search for a single loan and a search for many new credit lines, in part by the length of time over which inquiries occur.

- **Re-establish your credit history if you have had problems.** Opening new accounts responsibly and paying them off on time will raise your credit score in the long term.
- **Note that it's OK to request and check your own credit report.** This won't affect your score, as long as you order your credit report directly from the credit reporting agency or through an organization authorized to provide credit reports to consumers.

e-Newsletter, Retrieved 8/25/08 from <http://www.myfico.com/CreditEducation/ImproveYourScore.aspx?LPID=FICO261>.

Keywords: credit score, credit.

Types of Credit Use Tips

- **Apply for and open new credit accounts only as needed.** Don't open accounts just to have a better credit mix—it probably won't raise your credit score.
- **Have credit cards—but manage them responsibly.** In general, having credit cards and installment loans (and paying timely payments) will raise your credit score. Someone with no credit cards, for example, tends to be higher risk than someone who has managed credit cards responsibly.
- **Note that closing an account doesn't make it go away.** A closed account will still show up on your credit report, and may be considered by the score.

Teaching about Credit Scores and Wise Use of Credit

- **Credit Cents: Making Sense of Credit, Debt and Identity Theft** is a curriculum published by University of Idaho Extension in 2007. Two of the curriculum's four lessons teach "Credit Basics" and "How Does Your Credit Score?" *Credit Cents* contains a Teaching Guide, PowerPoint lessons, Fact Sheets, worksheets, class marketing materials, and evaluation forms. For more information contact Marilyn Bischoff, mbischof@uidaho.edu.
- **Loan Savings Calculator.** The Fair Issac Corporation provides an online calculator that shows the financial benefits of improving your credit score. Access at <http://www.myfico.com/myfico/CreditCentral/LoanRates.asp>.

Source: FICO.com, August 2008. Improving Your FICO Credit Score, My FICO Program

Family Economics Calendar

September 27, Moscow. *Planning for Independence and Long Term Care Seminar*, 8:30-11:30am, University Inn. Topics include community resources that enable frail elderly to remain in their homes, long term care insurance, and Medicaid. Idaho Department of Insurance will provide Long-term care insurance counseling between 11:30am to 12:30pm. No charge, funded by AARP-Idaho. Preregister by contacting Karen Richel at 883-2267 or krichel@uidaho.edu.

October 2, 9, Nampa. *Legally Secure Your Financial Future*. 7-9:30 pm, Nampa Civic Center. Two seminars: 1) Organize Your Important Household Papers and Communicate Your Advance Directive Wishes; 2) Prepare Your Estate Plan—taught by a local attorney. Fee. Preregister by contacting Beverly Healy at 377-2107 or bhealy@uidaho.edu.

October 7, 9, 14, 16; Idaho Falls. *You Can Retire Well*. 7-9:30pm, Red Lion Hotel on the Falls. Four seminars: 1) Retirement: It's More Than Money; 2) Crunching the Numbers; 3) Taking the Mystery Out of Investing; 4) Making Your Money Last. No charge, funded by the Idaho Department of Finance. Preregister by contacting Jim Schaffer at 529-8376 or schaffer@uidaho.edu.

October 11, Lewiston. *Planning for Independence and Long Term Care Seminar*, 8:30-11:30am, Lewis and Clark State College. See September 27 seminar description. No charge, funded by AARP-Idaho. Preregister by contacting Kathy Tift at 799-3096 or ktift@uidaho.edu.