

OSU Student Conducts First Educational Session

Matt Gaddis, an OKMM AmeriCorps member from Oklahoma State University, recently presented an educational session at the Oklahoma Business Professionals of America (BPA) State Leadership Conference. The conference was held in Okmulgee on March 9, 2005. Gaddis debuted OKMM's personal finance and consumer credit curriculum, *Financial Fitness For Life*, during the two-hour workshop. BPA is a national organization for students pursuing careers in business and information technology education. Many students who graduate as a BPA member move on to colleges and universities in Oklahoma. For more information about BPA visit www.okbpa.org/.



OKMM Featured on *College Connection*

On March 5, 2005, Angela Caddell, Director of Oklahoma Money Matters, was interviewed on *College Connection*, the radio link to information about Oklahoma higher education. During the interview, Angela shared information about OKMM with a statewide audience of approximately 7,500 listeners.

College Connection features news on higher education issues and interviews with education experts and newsmakers from around the state and nation. The weekly program is produced by the Oklahoma State Regents for Higher Education. To listen to an archived feed of the broadcast, visit www.okhighered.org/college-connection/audio.shtml.

Jump\$tart Your Money Week

April 25-30, 2005 is **Jump\$tart Your Money Week!** JYM Week is a statewide initiative of the Oklahoma Jump\$tart Coalition to raise awareness of financial education issues in Oklahoma. Throughout the week, various organizations, agencies, institutions, and businesses with a vested interest in financial literacy are hosting more than 100 educational events across the state. For more information about JYM Week and an event schedule, visit www.kansascityfed.org/jumpstart/.

The Oklahoma Jump\$tart Coalition is an affiliate of the National Jump\$tart Coalition. The Oklahoma Guaranteed Student Loan Program was a founding member of Oklahoma Jump\$tart, and OKMM is a partner and JYM Week sponsor.

A\$SETS

Tips of the Trade

Common Budget Blunders

- 1. Eating lunch out.** If you eat out at lunch each weekday for an average cost of \$6.50 per lunch, you're spending **\$1,690** per year. You can significantly reduce the expense by packing a lunch a few times per week.
- 2. Buying a gourmet coffee each morning.** If you buy a fancy coffee on your way to work each day at an average cost of \$2.75 per cup, you're spending **\$715** per year. No need to give up good coffee; just consider buying ground gourmet coffee in bulk. Have cup, will travel!
- 3. Smoking.** If you smoke one pack of cigarettes per day at an average cost of \$4.00 per pack, you're spending **\$1,430** per year. Smoking is costly in every sense of the word.
- 4. Grocery shopping without a list.** If you shop for groceries weekly and spend an average of \$20 per week on food that you don't eat, you're wasting **\$1,040** per year. Set aside a few minutes each week to draft a basic menu before you go to the store. Generally, shoppers who stick to a list spend less money.
- 5. Buying little things you don't need (and in time, don't want!).** If you make unnecessary impulse purchases averaging \$30 per week, you're spending **\$1,560** per year. Ask yourself two questions before you buy anything: 1) *will this item improve my quality of life?* and 2) *down the road, will I want this item as much as I want it now?* If you can't answer "yes" to both questions, keep walking; chances are, the item you think you can't live without today will be clutter tomorrow.

Eliminate these budget blunders and save up to \$6,435 this year!

New ATM machines

"The fees for withdrawing money from ATM machines are expected to double, even triple. You're gonna pay two to three times as much to withdraw your money so basically the ATM machines have become full service. Instead of getting robbed at the ATM machine the ATM machine robs you. You eliminate the middle man." - Jay Leno

Value-Added

Resources for Your Financial Future

Consumer Jungle

www.consumerjungle.org

Credit cards, car loans, even your own checkbook - for the unguided consumer, pitfalls abound. You never know who could be trying to monkey with your money!

Consumer Jungle offers activities and resources for teachers, high school students, and parents.

Students will discover on-line games and other interactive activities to learn basic financial management.

Teachers will find free classroom materials and activities.

There's even something for **parents** - tips to help the young adults in their lives improve their financial prowess.

New to Consumer Jungle is a **consumer awareness** section filled with general tips and resources. Are you ready to start exploring?



The OKMM AmeriCorps Connection

for Site Supervisors:

Elements of a Successful Volunteer Recruitment Process

Clarify what you need and what you offer

- What type of person is most likely to succeed in your program?
- What culture are you trying to create?
- Why would someone want to serve? What's in it for them?
- If selected, what will the candidate receive?
- How will you determine their interests and core values?

Developing leads

- Use previous members to help generate leads.
- Who *haven't* you asked for leads? Talk to family and friends of members, partners, and recipients of services.
- Meet with local service clubs and community groups. Establish relationships with them so that they can help, as well.

Adapted from "Elements of a Successful Recruitment Process," Emilio N. Williams, The Koi Group; [The Resource Connection](#).

Future Dates

- April 25-30** Jump\$tart Your Money Week
- May 20** Member training - Tulsa
- June 10** Member training - OKC
- June 16** Annual OGSLP Conference
- June 29** Information Session (potential sites)
- July 26** New Supervisor training
- September 16** Member training - OKC
- September 23** Member training - Tulsa

Welcome to our newest Site Supervisor,
Brandy Ennis at OU!

for Members:

Tips for Effective Public Speaking

- **Remember the 80/20 rule.** The most dynamic and interactive presenters typically spend 80 percent of the time in engagement and activities, and only 20 percent of the time lecturing.
- **Don't overuse visuals.** One of the biggest mistakes presenters make is relying on visuals to carry a speech. Visuals are a supplement and should only be used to relay additional information or present the information in a way that significantly enhances the presentation.
- **Know your audience.** Before a speaking engagement, be sure that you understand 1) who your audience is, 2) what information they need from you, and 3) how to relay the information they need. Also, be sensitive to humor and comments that may be offensive to audience members ... when in doubt, leave it out!
- **Be organized.** A classic mistake made by many presenters is failure to align materials and handouts to the agenda or outline. Attention to detail is crucial, and small mistakes like this can ruin an otherwise effective presentation.
- **Have back-up plans.** What if people ask more questions than time allows? What if your session begins late? What if more people attend than you anticipated? Try to think through some of the challenges you could face *ahead of time*. Remember, you can't think of everything, but it doesn't hurt to have a contingency plan.