

OKMM Team **EXPANSION**

OKMM is pleased to welcome three new staff members:

- ✘ **Veronica Alarcon, Outreach Coordinator.** Veronica came to OKMM in May from the University of Texas at Dallas, where she served as International Student Services Coordinator. In addition to coordinating community development projects, she provides operational and administrative support to OKMM AmeriCorps field sites, working primarily in central to western Oklahoma.
- ✘ **Lacy Myers, Communications Coordinator.** Lacy joined the OKMM team in July from one of our primary partner organizations, the Oklahoma Council on Economic Education. As OKMM's marketing and public relations liaison, she maintains the Web site, manages the resource clearinghouse, and coordinates online, video, and radio projects, among other duties.
- ✘ **Melissa Ryburn, Outreach Coordinator.** Melissa, who previously served as a Prevention Consultant for the OSU Center for Health Sciences, came to OKMM in May. She facilitates partnerships that build service capacity and provides operational and administrative support to OKMM AmeriCorps field sites, working primarily in central to eastern Oklahoma.

The team expects to add one more new member this fall ... OKMM Staff Assistant Sarah Grajales is due to deliver a bouncing baby girl in September!

Bored and Broke?

Try these low-cost ideas to beat summer boredom:

Hold a themed movie night. Ask friends to bring a movie from a particular genre or rent free movies from the library.

Get back to nature. Hike local hills and take pictures, or collect items for decorating or crafts.

Rack your brain. Plan a "treasure hunt" with written clues that lead to inexpensive treats or create crossword puzzles online for a friendly family competition.

Adapted from "17 Ways to Beat Boredom Cheaply" by Leslie Hunt, Bankrate.com.

Effective January 2007, the Internal Revenue Service will allow taxpayers who use direct deposit to divide refunds in up to three financial accounts, including retirement and other investment accounts. Currently, taxpayers have two options for receiving income tax refunds: a paper check or direct deposit into a checking or savings account.

More than 75 percent of U.S. taxpayers receive refunds each year. In 2005, the average refund was \$2,171 – a nice chunk of change for American families.



Perhaps the added convenience will encourage families to use tax refunds for emergency savings, to reduce credit debt, or to pay for college!

A\$\$ETS

Tips of the Trade

Thrifty Travel

Planning a vacation this summer? The average American family spends nearly \$4,000 on an annual getaway – even if they can't really afford it. You'd think such a sizeable



investment would guarantee a good time, yet even in the age of iPods, portable DVD players, and spacious SUVs, family vacations can be disastrous. How do you balance the fun and the funds?

- **Calculate your spending power.** Instead of trying to stretch your cash to fit a trip, always plan the trip to fit your cash. Decide how much money you can comfortably spend, then divide it into a reasonable daily budget. Remember that quality is more important than quantity; don't waste money on activities no one is excited about.
- **Involve the kids.** Discuss how much money is available and how much is required to cover essentials like lodging and food. Ask kids what they really want to do, and ask them what they're willing to give up – like arcade money or silly souvenirs – to do something special, like parasailing or horseback riding.
- **Get online.** With a little Web research, you can find the cheapest gas and discounts for hotel rooms, car rental, and admission to theme parks and other attractions, like zoos and museums. Try www.gaspricewatch.com and www.themeparkinsider.com.
- **Rediscover the Great Outdoors.** Camping can be just as fun and less expensive than a traditional trip if you have the right equipment or can borrow it. Some national parks charge as little as \$15 per night for a campsite. Visit www.nps.gov to learn about destinations and things to do.

Adapted from "Family Vacation Money-Savers" by Mary Hunt, [Woman's Day](#).

DID YOU KNOW ...

that over 40 percent of American households spend 110 percent of their income each year? (*Jump\$tart Coalition*) Essentially, this means that many families operate "in the red" on a regular basis! Often, increasing debt carried on high-interest credit cards - reflecting big expenses like vacations, furniture, and home improvements – is the culprit.

Value-Added

Resources for Your Financial Future



www.mapping-your-future.org

Mapping Your Future (MYF) is a national collaborative, public-service project of the financial aid industry which brings together the collective expertise of financial aid professionals to provide free college and career planning, financial aid, and financial literacy services. MYF offers online entrance and exit counseling for Stafford, Perkins, and Grad PLUS student loans, among other loan products, allowing students to fulfill loan counseling requirements anytime, anywhere by computer.

MYF features a variety of interactive programs, including *CareerShip*, which allows students to explore employment interests, and *Show Me the Future*, a life skills game that demonstrates the importance of budgeting, the value of higher education, and the impact of sound career planning. The site also offers financial fitness tools, in-depth information about the student loan process and the rights and responsibilities of borrowers, and many other useful resources for students, parents, counselors, and administrators. Chart your course today!

The OKMM AmeriCorps Connection

for Site Supervisors:

Conflict Resolution

It's one of those inevitable facts of life - people who work closely together on a regular basis are likely to encounter conflict. Just as in any other setting, AmeriCorps members may disagree with fellow members, supervisors, or community partners. We all know that conflict will occur sooner or later; how Site Supervisors handle internal conflict can make or break member morale, service productivity, and ultimately, retention.

If members don't share their frustrations, how can a supervisor tell that something's wrong? Look for warning signs, such as a member who:

- avoids an issue, situation, or fellow member(s);
- doesn't trust others or can't be trusted;
- breaks the rules and refuses to listen; and/or
- withdraws from the team and service work.

Successful supervisors create a climate in which members are heard and celebrated. In such a climate, conflict isn't a threat, but an integral part of growth and improvement. Try these strategies to prevent and neutralize conflict.

Identify communication and conflict styles. Are your members confrontational? Do they avoid conflict at all cost? How do they "cool off" when they're angry?

Empower members by seeking their input when developing site services and regulations.

Explain the importance of recognizing their own role in creating – and resolving - the situation.

Encourage members to listen and speak respectfully, try to understand opposing points of view, and seek solutions that produce a positive outcome for all involved.

Model collaborative behavior that facilitates teambuilding and recognizes contributions.

Adapted from "Keeping Members Retained Through Conflict Resolution" by Joanne Hartman, The Resource Connection.

for Members:

Motivated To Do More?

OKMM and AmeriCorps strive to strengthen communities by empowering consumers and encouraging members to make a lifelong commitment to service. Do you have room in your schedule for volunteer opportunities in addition to your service with OKMM-EAP? If so, consider options that make the most of your unique blend of skills and interests. Put your talents to work with these do-good ideas:

Enjoy working with kids? Serve as a mentor for your local school system or help the Make-A-Wish Foundation grant wishes for terminally ill children (www.wish.org).

Party planner? Help a local nonprofit organization plan a fundraising event, such as a charity ball or auction.

Animal enthusiast? Care for animals at your local shelter (www.ascpa.org) or serve as a foster parent for animals awaiting adoption.

Tech savvy? Design a Web site for a nonprofit organization and teach other volunteers how to maintain it.

Sports nut? Work at a local camp or serve as a coach or athlete escort for the Special Olympics (www.specialolympics.org).

Do you know someone who needs help finding their perfect fit for volunteer service? If they're interested in personal finance and enjoy teaching life skills, send them to www.oklahomamoneymatters.org to learn more about OKMM-EAP! You can also encourage them to visit www.volunteermatch.org, which connects volunteers to a wide network of nonprofit organizations seeking assistance.

Portions adapted from "Volunteer For Your Personality," *Woman's Day*.

**Welcome to our newest field sites,
Metro Technology Centers and Oklahoma City
Community College!**