



Your Bottom Line

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Finding Shelter from the Storm

In light of the particularly active storm season that's affected our state, Gov. Fallin has urged all Oklahomans to take every step possible in preparing for future severe weather. To help with this effort, she announced the Sooner Safe rebate program that could help 500 consumers pay for storm shelters this year.

Residents who plan to build a storm shelter can register online at SoonerSafe.ok.gov to be entered into an annual drawing. To be eligible, you must submit your information prior to the construction of your shelter. Those lucky enough to be selected will be notified prior to beginning construction and will receive a 75 percent rebate up to \$2,000. Storm shelters that are paid for with this grant money must meet Federal Emergency

Management Agency (FEMA) guidelines, which can be found at FEMA.gov/safe-rooms.

Those whose names aren't selected will remain eligible for the next drawing.

When shopping for a storm shelter, ask yourself these questions.

Adequate space:

- Do you prefer an underground or above-ground shelter?
- If you prefer underground, will it be located outside your home or installed in your garage floor?
- Will your property allow for easy installation of an underground storm shelter? A small yard, high water table, rocky soil or the

location of utility lines can prohibit the installation of in-ground shelters.

- Is there enough room for installation equipment to navigate in and around your yard?
- If you prefer an above-ground shelter, is there a location in your home that's appropriate for a safe room?
- Would you consider other options, like anchoring a safe room to your garage floor?

Accessibility:

- How many people will your shelter need to accommodate?

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- Does anyone have difficulty navigating steps or wet terrain?
- Is standing for long periods of time okay, or will you need sitting room?
- Are you willing to brave high winds, rain or hail to access your shelter?
- What would you do if the shelter door becomes blocked by debris?

Utility:

- How many years would you like your shelter to last? How likely are the different shelter options to leak or otherwise break down over time?
- Do you need a shelter option that will fulfill an alternate purpose? (e.g. food storage, panic room)

After exploring your options and deciding which is best for you, make sure you work with a reputable dealer who uses quality materials and is willing to provide references.



{Money Talks}

Start a conversation with your friends or family about money. Ask them:

“How much money would you need to have saved before you’d consider yourself ‘rich?’”

Tell us at [Twitter.com/OKMoneyMatters](https://twitter.com/OKMoneyMatters)
or [Facebook.com/OklahomaMoneyMatters](https://facebook.com/OklahomaMoneyMatters)



Back to School On a Budget

Whether you’re planning for kindergarten, college, or somewhere in between, it’s almost back-to-school shopping time. To save some cash - and maybe a little sanity - check out these tips for finding the best back-to-school deals.

- 1 Take inventory.** Chances are, unless your children had a summer growth spurt, they still have several good school outfits that fit. Look through their dressers and closets, taking note of fit, wear, and tear. You may be able to skip investing in a new wardrobe until later in the season and take advantage of Labor Day sales.
- 2 Take a tax break.** Aug. 2-4 is Oklahoma’s annual sales tax holiday. This money-saving event gives shoppers the opportunity to buy certain clothing items and shoes tax-free. For more information, visit Tax.OK.Gov/STHoliday.html.
- 3 Trade ‘em in.** Talk to family and friends about swapping outgrown uniforms and unused accessories and books. Visit websites like Freecycle.org to find great items, free.
- 4 Be a thrifty shopper.** Some of the best deals can be found at thrift stores. Many name brand stores donate new items, with original tags still attached, to stores like the Salvation Army and Goodwill.
- 5 Surf the Web.** Be sure to check out the websites of your favorite stores to stay up-to-date on exclusive online-only deals. And remember to search websites like Amazon.com, Craigslist.com and eBay.com for deals you can’t find anywhere else.



Q&A: The Carrera Program

Brent Rempe, Job Club Coordinator

Union Public Schools

Tell us about the Carrera Program and its impact on participating students at Union Public Schools.

The Carrera Program serves “at-risk” students, the majority of whom are low-income and minority students typically classified as at-risk, who could benefit from wrap-around services. The program began in November 2011 with 220 sixth graders. Currently, it serves 20 percent of Union’s sixth thru eighth grade population - 660 students with 220 in the sixth grade, 220 in the seventh grade, and 220 in the eighth grade.

The services the Carrera Program offers include:

- Power Group and mental healthcare
- Medical, dental, and vision screenings and referrals
- Family life and sexuality education
- Lifetime sports
- Self-expression
- Education enrichment and remedial support
- Job Club

What is your role within the program?

I serve as Job Club Coordinator. I coordinate financial education, entrepreneurship experiences (writing age-appropriate business plans, helping students run lemonade stands or sell arts and crafts, etc.) and college and career exploration activities (guest speakers, college and job site visits, job shadowing, etc.).

How is financial education emphasized within the program?

Financial literacy is the foundation of Job Club. All Carrera students start a savings account at Tulsa Teachers Credit Union and earn a stipend for attending Job Club. Currently, the 2018 and 2019 classes have aggregately saved over \$46,000 and the majority of students have not withdrawn funds earned during Job Club participation. Before students open savings accounts, they complete a unit on savings and banking basics. Financial literacy is also reinforced repeatedly through the different curricula used in Job Club through topics like running a business and funding a college education.

What do you want your students and their families to learn overall?

I strongly believe that the curriculum I teach is a change agent and can help end the cycle of poverty. I

want my students to learn how to manage their finances, how to think entrepreneurially and innovatively, and how to discover and explore careers they never considered before. I hope topics in class spark discussions at home and encourage parents to learn more about financial literacy, entrepreneurship, and college and career readiness. My hope is that after seven years of teaching, I can be a long-term mentor and resource for my students in their college education, careers, and lives.

If a school or organization is interested in implementing the Carrera Program, who can they contact for more information?

Substantial fundraising and grants are necessary to replicate and sustain the program. For more information, please direct questions to Alice Blue at the Community Service Council of Greater Tulsa, who serves as the Fidelity Manager for the Carrera Program at Union Public Schools. She can be reached at 918.699.4222 or ablue@csctulsa.org.

Healthy Eating

Healthy Savings

BLT Salad



5-7 servings

Beat the heat with this tasty spin on one of America's favorite dishes.

Estimated cost*: Less than \$15 Prep time: About 10 minutes

Ingredients

- ½ cup extra-virgin olive oil
- 6 slices lean bacon or prosciutto
- 2 cloves garlic, smashed and peeled
- 5 oz. day-old French bread, cut into cubes
- 1 tsp. dried thyme (2 tsp. fresh)
- 7 oz. mixed salad greens (approx. 10 cups)
- 4 medium tomatoes, cored, wedged and lightly salted
- ½ cup fresh herb leaves, torn
- 5 tsp. of lemon juice
- Salt and pepper to taste

Instructions

1. Heat half of the oil over medium heat. Add bacon (or prosciutto) and cook until crispy. Remove and let cool over paper towels.
2. Add garlic to the hot skillet, turn until golden brown and discard.
3. Add bread cubes and sprinkle with thyme. Turn cubes until each side is golden brown.
4. Combine greens, tomatoes, herbs, bacon and croutons in a large bowl and toss with remaining olive oil and lemon juice. Season with salt and pepper and serve.

**Cost estimates do not include common pantry items and are based on local and seasonal grocery store prices, which are subject to change.*

Stay-cationing: Get Away From It All, Close To Home

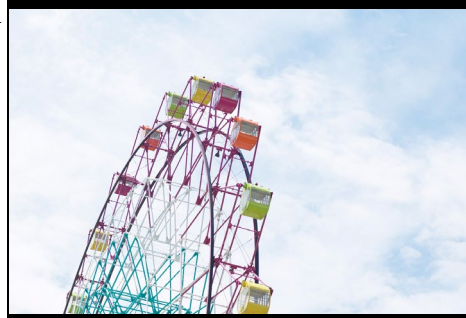
From rock climbing to skiing, there's a lot to do in our great state. Oklahoma houses 11 ecological regions, 1,281 square miles of water, 50 state parks, 6 national parks, and countless festivals, museums and landmarks to visit and enjoy. When planning your next vacation, consider a "stay-cation" and explore all that Oklahoma has to offer.

- **Red Carpet Country** (NW Oklahoma). Formerly known as "No Man's Land," Red Carpet Country has transformed into an area filled with family-friendly activities and events. Whether you want to celebrate the goodness of cheese or ride dune buggies on sand hills, this area is ideal for those who have a taste for non-traditional adventure. For more information, visit RedCarpetCountry.com.

Events and attractions: The Watonga Cheese Festival and Arts Show (Watonga), Cherokee Strip Celebration (Enid), Great Plains State Park (Mountain Park), Northwestern Oklahoma State University Museum of National History (Alva).

- **Green Country** (NE Oklahoma). This area lives up to its name thanks to a mix of rolling hills, prairie terrains, and its close proximity to the Ozark Mountains. In addition, Green Country features a rich historical heritage, entertaining festivals and engaging activities for all to enjoy. Visit GreenCountryOK.com to learn more.

Events and attractions: OK Mozart Music Festival (Bartlesville), Porter Peach Festival (Porter), Will Rogers Memorial Museum (Claremore), Deep Fork National Wildlife Refuge (Okmulgee), Greenwood Cultural Center (Tulsa), Cherokee Heritage Center (Tahlequah).



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Take the Ouch Out Of Your Sunburn

The sun is up, the heat is on and if you're not careful, you're bound to feel the sting of summer's UV rays. If it's too late for sunburn prevention, try these home remedies to alleviate your discomfort.

- **Apply some soothing balm.** Aloe vera, an age-old remedy for sunburn, offers soothing, cooling relief when applied directly to the skin. The succulent plant that produces aloe vera gel is fairly easy to grow at home. It requires lots of sun, but very little water. Keep it indoors during the winter months because unlike your blistered skin, it doesn't like the cold.
- **Bask in a baking soda bath.** A few tablespoons of baking soda added to a cool bath can help soothe sunburns. Add some oatmeal or oatmeal powder for extra relief. Soak for at least 20 minutes and, if possible, allow yourself to air dry.
- **Calm chafing with cornstarch.** Getting dressed post-sunburn can hurt. To reduce the pain caused by close-contact clothing, dust a bit of cornstarch on lightly burned areas.
- **Pass the potatoes, please!** When applied directly to the skin, raw potatoes can offer pain relief. Simply wash a fresh potato and cut it into small pieces. Use a blender or food processor to liquefy the potato, adding water if needed. Apply the liquid directly to the affected area and allow it to dry. Wash off with cool water and repeat as necessary.

Next time, remember that people of all ages and skin tones should wear sunscreen when outdoors - even if it's cloudy. An ounce of prevention is worth a pound of cure.

On Our MIND

What's on the mind of OKMM staff? This month outreach coordinator Melissa Neal talks about the importance of having an emergency fund.



Everyone has a money personality and I'm naturally inclined to be a saver. Even though that's how I'm hard-wired and I know how important it is to save, some months it still feels like a chore.

Saving for a rainy day, or worse an emergency, isn't nearly as fun as spending my hard-earned money now. However, time and time again life has shown me just how necessary it is to have a financial safety net. So far this year, my family has faced several challenging, and expensive, situations - extensive car repairs, worn out tires, a chain saw accident and subsequent trip to the emergency room, and now, the transmission has gone out on my husband's pickup truck. Thankfully we've been diligently saving for situations just like these. While it pains me to take money out of our savings account, I'm glad it's there when we need it.

For a short period of time we had a fully-funded savings account - six months' worth of living expenses. Needless to say, in light of the previously mentioned events, we're slowly working our way back toward that savings goal. I know we'll get there if we just stick to our plan.

- **We pay ourselves first.** Even though saving is a priority for us, we're still human. If we put off saving until the end of the month there won't be any money left to save. To avoid temptation, we stash a certain percentage of each pay check in savings before we do anything else. Once the money is out of sight, it's out of mind.
- **We make it automatic.** I used to enjoy the satisfaction I got out of manually transferring money to my savings account each month, but now I've seen the error of my type-A ways. It's so much easier to set it and forget it. Each pay period our savings contribution is automatically transferred out of our checking account so we're never tempted to use the funds for something else.
- **We remember that saving is a marathon, not a sprint.** Even when we reach our ultimate emergency fund goal, we won't stop saving. Eventually, another unexpected expense will crop up and that's okay. Instead of letting it cause undue stress, we'll take care of business and keep plugging away. Once we've re-established our emergency fund, we'll focus more on future expenses like vacations, our child's education, and retirement.



Protecting Yourself after a Natural Disaster

It never fails; when a natural (or man-made) disaster strikes, scam artists will attempt to play on the fears of survivors and the sympathy of those who want to help. Don't let scammers make a bad situation worse; take measures to protect yourself from these common after-disaster rip-offs.

- **Contractor fraud.** Be wary of companies who rely on door-to-door solicitation and discounts for word-of-mouth publicity. These scam artists target neighborhoods and businesses promising to deliver immediate service, often requesting up-front payment for agreed upon services. If a company's promise is too good to be true or you feel pressured to work with them, it's a good idea to walk away.
- **Advance fee loans.** Because quick access to money may be a concern for those trying to regain a sense of normalcy, some companies will offer promises of quick cash. Reputable lenders won't guarantee you a loan or credit card without first checking your credit worthiness. Tread carefully if a business demands upfront processing fees or doesn't require a credit check to issue you funds.
- **Fake charities.** In the wake of a disaster, charitable giving thrives, but so do scam artists who are willing to take advantage of the kindness of others. Take caution to ensure that your gifts truly go to those in need.

Put the following tips into practice to help guard against potential scams and fraud.

- When working with repairmen or contractors, get at least three written estimates from local, well-established companies.
- Require a written contract outlining services provided and estimated costs. Ask for references and proof of certification, insurance, and identification.
- For loan services, never pay upfront fees. It's illegal for lenders in Oklahoma to ask for fees before providing loans to customers.
- Always check with a nonprofit monitoring website like [Guidestar.org](https://www.guidestar.org) or [CharityNavigator.org](https://www.charitynavigator.org) to ensure your chosen charity is legitimate.



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At Your Service

Financial Friday

Money questions...everyone has them. Let OKMM help you find (and share) the answers you need. Take advantage of our *Financial Friday* service, a user-friendly question and answer forum that allows people to anonymously submit personal finance questions through our website and receive the answers they need.

Each month we answer a question submitted by one of our site visitors. Recent editions have explored affordable housing options, researching a used vehicle, saving for college and retirement, and finding creative ways to pay for school.

If you'd like to make *Financial Friday* available to your students, staff, or clients, email OklahomaMoneyMatters@ocap.org. On the last Friday of each month you'll receive our *Financial Friday* email blast, which you can distribute through email, include in a newsletter, or post on your social media profiles and/or website. For a more customized experience, OKMM staff can help you develop website text or an online button to promote the service to your target audiences!

To learn more about *Financial Friday* and how it can benefit those you serve, call 800.970.OKMM or email oklahomamoneymatters@ocap.org. To see more topics we've covered, visit the Ask OKMM Q&A Forum at [OklahomaMoneyMatters.org](https://www.oklahomamoneymatters.org).

- **Kiamichi Country** (Southeast Oklahoma). The hidden treasures located within Kiamichi Country are breathtaking scenery and the welcoming atmosphere of the Ouachita Mountains. Whether you stay in a luxurious log cabin or tour the local wineries, Southeast Oklahoma is a prime area for relaxation. Learn more at KiamichiCountry.com.

Events and attractions: Poteau Balloon Fest (Poteau), Kiamichi-Owa-Chito Festival of the Forest (Broken Bow), Robbers Cave State Park (Wilburton), Choctaw Nation Council House and Museum (Tuskahoma), Beavers Bend National Park (Broken Bow), Cimarron Cellars Winery (Caney).

- **Chickasaw Country** (South Central Oklahoma). The smallest of the six regions, Chickasaw Country is filled with its own unique attractions that set it apart from the rest. Enjoy scenic drives, visit exotic animal parks, or learn about the impact and legacy of the Chickasaw people in this premier destination. For more information, visit ChickasawCountry.com.

Events and attractions: Turner Falls Park (Davis), Chickasaw Cultural Center (Sulphur), Stratford Peach Festival (Stratford), The Toy and Action Figure Museum (Pauls Valley), Tishomingo National Wildlife Refuge (Tishomingo).

- **Great Plains Country** (Southwest Oklahoma). Southwest Oklahoma's environment and climate is polar opposite to its sister area in the northeast. With opportunities to mountain climb, enjoy fresh watermelon, or drive alongside enormous wind power turbines, Great Plains Country gives you a beautiful preview to the western portion of the United States. For more to explore, visit GreatPlainsCountry.com.

Events and attractions: Quartz Mountain Nature Park (Lone Wolf), Chisholm Trail Heritage Center (Duncan), Rush Springs Watermelon Festival (Rush Springs), Black Kettle National Grassland (Cheyenne), Stafford Air and Space Museum (Weatherford), Comanche National Museum and Cultural Center (Lawton).

- **Frontier Country** (Central Oklahoma). Frontier Country is at the heart of the state with tourist attractions conveniently located alongside Interstates 35, 40 and 44. Whether you want to watch collegiate or professional sports or visit countless landmarks and entertainment venues year-round, Frontier Country delivers everything you need make your trip worthwhile. To see all that central Oklahoma has to offer, visit OKTourism.com.

Events and attractions: Oklahoma State Capitol and Governor's Mansion (Oklahoma City), Oklahoma International Bluegrass Festival (Guthrie), Prague Kolache Festival (Prague), Eskimo Joe's World Headquarters (Stillwater), Jasmine Moran Children's Museum (Seminole), Lake Thunderbird State Park (Norman).

\$15,000 - \$35,000

The total average cost for a kitchen remodel (12x12).

Home and Garden Television (HGTV)



Savvy Savings

Keep Fido safe this summer with DIY tick repellent.

Vinegar is a natural tick repellent that's safe for your family, pet, and home.

Ingredients:

- 2 cups water
- 1 cup apple cider vinegar or distilled white vinegar
- Essential oil (citrus or peppermint are good options)

In a spray bottle, mix the water and vinegar, then add a few drops of essential oil. Spray onto pets, pet bedding, clothing, skin and even the lawn to safely repel pests.



Partner News and Events



Member Meeting:
Wednesday, August 28
11:30 a.m. until 1:00 p.m.
Oklahoma City

Email OklahomaJumpstart@gmail.com for more details.



Save The Date
September 23-24
Norman

OCAP.org/access360

Access360 is a joint OCAP and GEAR UP conference for service providers committed to student success.

Topics include:

- Financial education for high school and college students.
- Best practices in college planning.
- Financial aid.
- Student loan management strategies.
- Reaching underserved populations.

Have News to Share?

Let us feature it! Do you have a contest, educational workshop or other personal finance event you'd like us to highlight in a future edition of the newsletter? Send a note to mneal@ocap.org today; space is limited.



Oklahoma Money Matters (OKMM) is a personal finance education program that helps K-12 schools, higher education campuses, businesses and community partners develop or expand educational services that empower Oklahomans to make positive financial choices.

OKMM is an initiative of the Oklahoma College Assistance Program and the Oklahoma State Regents for Higher Education.

Visit us online at
OklahomaMoneyMatters.org.

To ask questions or share comments regarding this newsletter, email OklahomaMoneyMatters@ocap.org.



July						
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