

# Utah Association of Family and Consumer Sciences

An Affiliate of the  
American Association of  
Family and  
Consumer Sciences

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## UAFCS President's Message — Kathy Croxall

The Utah Association of Family and Consumer Sciences is on its way in 2007.

We had a successful and informative annual state meeting in October 2006. It was a pleasure to see so many of our members at that time. The presentations by author, Richard Paul Evans, and KSL News Anchor Nadiene Wimmer were encouraging and informative. Additionally, excellent workshops on being prepared in trying times provided us with valuable information. Several new officers were installed on the UAFCS Board and we welcome them to our organization's leadership. You'll find their names in this newsletter. The UAFCS website (<http://www.uafcs.org>) has been updated with contact information for all board members and they would like to hear from you.

It has been a year of change for both UAFCS and AAFCS. At the last national annual meeting (June 2006), the senators voted on several measures that began the transformation of AAFCS and will affect the state organizations as well. A revised mission statement was presented and the final-

ized version of it will be voted on at the next annual meeting. Membership requirements and categories were "tweaked" and the changes will take effect May 1, 2007. Noteworthy in that vote was the decision to maintain a professional requirement for membership and NOT extend AAFCS membership to secondary students.

The structure of the AAFCS Board and the Finance Committee were adjusted, with those changes taking effect immediately. The proposal to move from Sections and Divisions to Communities of Interest and Practice passed and will become effective May 1, 2007. All sections and divisions of our organization are making plans as to how best meet the needs and interests of their members. The resolution on Sexual Orientation that was originally submitted to the Senate was amended and passed as a general Resolution on Non-Discrimination.

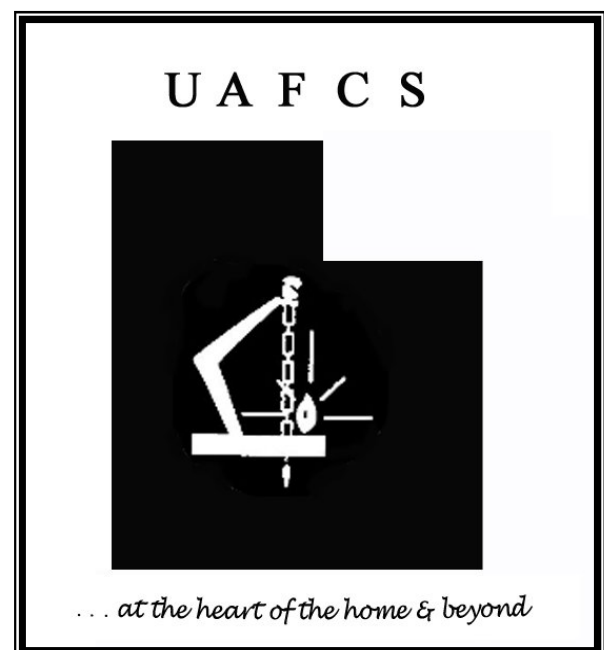
The 2007 AAFCS  
Annual Meeting  
to be held in  
Reno, Nevada.  
For more details read  
on . . .

Several of the above changes will necessitate future changes to the UAFCS By-laws in the coming year. In addition, each state affiliate has been asked to look inward and evaluate their organization. Debra Proctor, UAFCS President-elect and I spent some time at the recent AAFCS National Leadership Conference examining the current by-laws and discussing possible changes to the organization. We will spend the coming year as a UAFCS Board on this matter and plan to solicit input from all members. Please help us transform the organization into one that will meet the needs of all members and encourage continued growth.

I am excited to be working with you throughout the coming year. I challenge each member to find a colleague to invite to join AAFCS and share their strength and expertise with the larger community. We need to remember that AAFCS is the one organization that advocates for ALL family and consumer sciences professions and positions; the organization needs our support to continue and expand this important task.

I look forward to the possibilities ahead together, as we enter a new year and a new era in UAFCS and AAFCS.

Kathy Croxall  
UAFCS President





**Never has a National Annual Meeting been so close! You can't miss it!**

**AAFCS 98th Annual Conference & Expo**  
**America's Cultural Kaleidoscope: Challenges and Opportunities**  
**June 21-24, 2007**  
**Reno, Nevada**  
**Grand Sierra Resort**

With the dramatic changes in U.S. demographics, such as the major increases in the numbers of immigrant families and older Americans, and the many other complex cultural challenges facing individuals, families, and communities today, AAFCS is bringing together family and consumer sciences and related professionals for America's Cultural Kaleidoscope: Challenges and Opportunities to present research, devise strategies, and create new opportunities.

AAFCS invites you to play a part in the 98th Annual Conference & Expo as a leader, presenter, attendee, volunteer, exhibitor, sponsor, or other type of conference participant. Be sure to visit their web page often for up-to-date Annual Conference information.

### Marilyn Albertson Receives UAFCS Distinguished Service Award (DSA)

The Distinguished Service Award (DSA) was established by the American Home Economics Association (AHEA) Foundation in 1979 as a living tribute to members of AHEA (and now AAFCS) to recognize superior

achievements in family and consumer sciences, outstanding contributions to the family and consumer sciences profession, and sustained association leadership at both state and national levels.

Congratulations to our UAFCS 2006-07 Distinguished Service Awardee!

MARILYN ALBERTSON,  
USU Cooperative Extension, Salt Lake County

#### FAST FACTS for the Annual Meeting

**Registration**  
(open mid-January 2007)  
Early Bird Full Registration Rates (valid through April 1, 2007)  
AAFCS Member \$359  
AAFCS Student Member \$99  
Nonmember \$449

**Housing**  
Grand Sierra Resort and Casino  
2500 E. Second Street  
Reno, NV 89595  
www.grandsierraresort.com  
Attendee Room Rate: \$115  
Call 1-800-501-2651 and ask for the AAFCS Annual Meeting Rate. Reservations must be made by May 17, 2007 (subject to availability) to receive this rate.

### MarDene Fernandez Receives UAFCS Teacher of the Year Award (TOY)

The UAFCS Teacher of the Year Award identifies and recognizes exemplary family and consumer sciences teachers who exhibit a deep commitment to the profession and to the Association. These teachers have outstanding educational

programs that utilize methods, techniques, and activities integrated into the curriculum to provide the stimulus for and give visibility to family and consumer sciences elementary and secondary education.

Congratulations to our UAFCS 2006-07 Teacher of the Year Awardee!

MARDENE FERNANDEZ  
Orem Junior High, Alpine School District

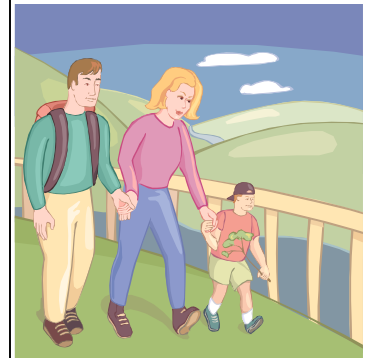
# Preparing the Family

The recent disasters in the south have affected our lives in several ways. The widespread economic effects of rising fuel costs; availability of building supplies, increased interest rates, all results of Katrina and Rita, are touching our lives. Yet, not only have our pocketbooks been disturbed, but our hearts have been warmed. We have listened to the sto-

ries of personal casualty and loss, have seen the generosity of the nation, and have watched as families have been reunited. We have heard about being better prepared and we have realized the importance of family. Watching as families have been reunited, relocated, or saddened as some have been unable to find loved ones; it has brought home the

value of preparing that which we value most, our families.

Family preparedness is on most everyone's minds, so let's think about it one more time, and then get to work at accomplishing the plan. Being prepared will help reduce fear, anxiety, and losses that may accompany disasters.



## What To Do:

Be informed! Know what disasters could affect your family. Know when to respond.

Develop an emergency family plan. Make sure all family members are aware of the procedures. Understand the school district policy on emergency procedures, as not to conflict with school instructions, causing additional frustration with a conflicting family plan.

Designate out of area relatives to be a touching base. Provide them with copies of important documents that you may need access too. You may want to have copies of special pictures or family treasures with these documents.

Collect and assemble a 72 hour emergency kit for all family members.

Keep stored water, food, blankets, flashlights, and other emergency supplies on hand.

Store a supply of medical and first aid items.

Maintain a cash reserve of up to \$100; accessible in small bills and some coins.

Keep gas tanks full and cell phones charged.

Disasters do happen. Knowing that you have helped your family prepare for emergency situations will help you cope when, or if, a disaster strikes. Take the time to prepare.

Submitted by:  
Carolyn Washburn, Chair  
Family Relations and  
Child Development

## For Additional Information:

Get your free copy of *Are You Ready? An In-Depth Guide to Citizen Preparedness*. Each family is entitled to a free copy from FEMA, the Federal Emergency Management Agency. Simply call this toll free number and follow the instructions given, (800) 480-2520. A

book will be sent to your home, free of charge. This book provides information and advice to help you prepare for disasters or emergencies, and to help in your recovery.

You can also receive some additional information on storage and preparedness at your local Utah State University Extension Office.





## Did You Notice? You Should!

In the November 2006, Journal of Family and Consumer Sciences (Volume 98, Issue 4, pp. 48-49), there was an article printed that was written by two of our own UAFCS Members, Kathy C. Croxall and Rea Gubler. Kathy and Rea are professors of Family and Consumer Sciences at Southern Utah University, in Cedar City. Their article is titled "Everyone Loves A Good Story." They remind us that there is a wonderful world to be rediscovered in children's literature and we should let it inspire and encourage our students. Check it out!

In a recent mailer, from AAFCS Headquarters, featured on the envelope and the inside flyer (with picture and all) was our own **Cheryl A. Empey**. Cheryl works with the USU Cooperative Extension Service in Cache County. She states, "I joined AAFCS as a student. During that time, I received valuable leadership opportunities and funding to complete my education. While serving in the Association, I have developed into a valued professional." It's true Cheryl! Thanks for representing us. We are proud of you!

At the UATFACS Summer Conference in June 2006, several of our Family and Consumer Sciences Professional Colleagues received Awards. The UAFCS salutes you!

Rachel Gonzalez, Lakeridge Junior High, Arch of Fame Award

Heather Whitworth, Timberline Middle School, Outstanding New Career and Technical Teacher

Holly Wells, Provo High, Career and Technical Education Teacher of the Year

Maribeth Clarke, Carl Perkins Humanitarian Award

## Important Dates to Remember

January and February 2007 FCCLA Regional Meetings

February 23-24, 2007, UACTE Mid-Winter Conference, Dixie High

February 24, 2007, UAFCS Board Meeting, Dixie High School

March 29-30, 2007, FCCLA State Conference, Davis Conference Center

June 11-12, 2007, Nutrition Conference, Riverton High School

June 13-14, 2007, Family and Consumer Sciences Summer Conference

June 21-24, 2007, AAFCS Annual Meeting and Exhibition, Reno, Nevada

Don't just mark these dates on your calendar, make arrangements to come. The investment of your time and money, will provide you with great professional pay-offs in return.

### Step Up to Leadership!

We are always looking for people to fill UAFCS Leadership Positions. If you have a desire to be on the 2007-08 officer ballot, or would like to serve in an appointed position on the board, please let us know. To be considered as a potential candidate, on the ballot contact Kathy Riggs, UAFCS Nominating Committee at [kathyr@ext.usu.edu](mailto:kathyr@ext.usu.edu). For consideration for an appointed position on the 2007-08 UAFCS Board contact Debra Proctor, UAFCS President-elect at [deb-biep@ext.usu.edu](mailto:deb-biep@ext.usu.edu).

**VOLUNTEER YOUR EXPERTISE**  
Utah High School FCCLA Regional Conferences are held throughout the state in January and February. If you would like to help out as a professional Family and Consumer Sciences Volunteer or Judge contact a local high school FCCLA Advisor and they can put you in touch with those who are in charge of their particular regional conference. Or, contact Candace Thurgood, State FCCLA Advisor at [cthurgood@weber.k12.ut.us](mailto:cthurgood@weber.k12.ut.us)

**Don't forget to mark your calendar for the UATFACS Mid-Winter Conference, to be held in St. George, Utah at Dixie High School, February 23-24th. Go to [www.uacte.org](http://www.uacte.org) for more information.**

## Provo High School FACS Students Learn to Quilt

Carol Spor, Family and Consumer Sciences Teacher at Provo High School, teaches a Quilting Cottage Industry class. The students learn how to traditional piece, foundation piece, and appliqué quilts for themselves. The Marion D. and Maxine Hanks Foundation, HandiQuilter, GearUp Grant, and a service Learning Grant helped her raise the money to purchase a commercial HQ 16 (HandiQuilter) quilting machine

for their classroom. The students quilt their quilts using this advanced technology.

The unique thing about the class is the service that they offer the community. Her students offer their services to quilt quilts for the public at \$15.00 an hour. They will trim the edges and prepare the quilt for binding for only \$4.00. This is a great service to the quilting community.

Carol is pleased with the work her students are accomplishing. The funds they earn help with buying supplies and doing service learning projects. The students use the experience in class with the quilting service to learn about creating their own cottage industry. It also encourages a love for creating beautiful quilts that can now continue for another generation. You can contact Carol Spor at: [Carols@provo.edu](mailto:Carols@provo.edu)



## Safe Food? Food Safety!

In former times the advice given to consumers of any product was *caveat emptor*, "let the buyer beware." Thankfully we have now progressed to a point where we can buy consumer goods and medicines with far greater confidence. But this does not mean the consumer is completely free of responsibility, especially in the realm of home-prepared foods.

The recent panic over E-coli tainted spinach, including, as it did, some loss of life, underscores the vigilance that food consumers need to exercise before sending food to its ultimate destination on our dinner plates and into our stomachs. The national press seized the spinach tragedy and treated it with their customary apocalyptic tones. But had they done additional research they would have discovered that this is far from the only misstep in the world of home-prepared foods.

The Center for Disease Control (CDC) estimates that as many as 325,000 individuals are hospitalized each year because of food borne diseases, and that 5,000 of them die as a result. An estimated 76-million Americans suffer annually from food borne illnesses, many often mistaking it for some other malady. Those most severely affected include the elderly, the very young, and those already weakened by other illnesses.

Many, if not most of these deaths and illnesses cited by the CDC, can be prevented by increased vigilance on the part of those preparing food. An effective tool is the "FightBAC" program (SEPARATE, COOK, CHILL, and CLEAN), a four-step activity that will minimize the risk of home cooking.

Step one is to separate food items to avoid cross contamination. Next comes the cooking process, insuring that each food item cooked achieves the proper temperature to enable safe consumption. Step three is to chill. That is, to make sure that foods are stored at no more than 40 degrees Fahrenheit when refrigeration is called for. And lastly, clean. Keeping oneself and one's work environment sanitary can be crucial. According to some experts, over half of food borne illnesses can be prevented by proper hand washing alone.

Dangers to the consumer can come at any stage of the chain of responsibility. The stages include: pre-harvest, harvest, processing, transportation, distribution, retailing, and ultimately, the consumer, who bears the greatest responsibility for insuring safe food consumption.



**Perhaps the best, and most succinct advice to offer is this:**

**When in doubt, throw it out!**

*Submitted by:*

*Artis Grady, Chair  
MEd, RD, CD, CFCS  
Nutrition, Health and  
Food Management*

## You Can't Afford Not to Be An AAFCS Member!

Each year when your notice arrives for you to renew your membership, do you ever ask, is it worth it? Nothing will do more for the survivability of our profession and

hence your job then for AAFCS to be strong and vital. That vitality is contingent upon your membership. Think of your dues as a \$12 monthly investment in your

future. It's a small price to pay for your professional security.

**Renew your membership today!**

For AAFCS Membership Benefits and Information go to:

<http://www.aafcs.org/membership/index.html>

## Salvaging Flood Damaged Clothing

Although, we in Utah are not likely to experience the catastrophic floods that others in the United States have experienced in recent years, we are not immune to issues of flood damage. A broken water line, an overflowing washer, rain-water leaking in from a basement window well, as well as a major act of nature can cause flood damage in our homes. The physical structure of our house and its furnishings are not the only things we have to worry about. Below is some valuable information relative to flood damaged textiles. Read on.

The Center for Disease Control (CDC) recommended discarding contaminated garments resulting from sewage spills, groundwater runoff, or water from rivers or streams if they cannot be thoroughly cleaned and dried. These items remain a source of microbial growth. Due to the amount of mold growth, very dark stains and large stains probably won't be removed by any process.

Wear gloves when handling items contaminated with mildew or floodwater. When handling grossly contaminated items, wear goggles and an organic respirator in addition to gloves. Discard textile items such as pillows, stuffed toys, or clothing that have been in floodwater for weeks. The odors and contaminants may be so embedded in the items that they cannot be successfully cleaned.

Mold and fungal growth can damage many fabrics. The affected areas may lose strength and will be further damaged by any mold removal process. However, fibers and fabrics don't respond to mold in the same way – reactions vary by type of fabric.

The first step to saving water damaged washable clothing and household items are to separate salvageable items that cannot be washed from those that are washable. Wear gloves when handling these items. Then do the following

Take all items outside  
Rinse off any wet or muddy items  
Allow all items to dry and shake out dried mud and dirt.  
Drying in the sun will help prevent the growth of mildew.  
If your laundry equipment is no longer safe to use, you will need to take the items to a Laundromat or dry cleaner to be cleaned.

The following are recommendations for washing salvageable, washable clothing and household textiles.

Be sure water supply is clean and safe.

Use hot water.

Do not overload the washer.

Use appropriate detergents.

Use a disinfectant in wash water to kill bacteria, mildew, and other microorganisms.

Never mix bleach with ammonia.

Work in a well ventilated area.

Use the regular wash cycle and high water levels.

The heat of tumble drying also helps to kill germs.

Ironing also helps kill germs.

After separating out the items that cannot be washed, do the following:

Take unwashable textiles outside

Brush off any wet or muddy items.

Allow all items to dry and shake out dried mud and dirt.

Drying in the sun will help prevent the growth of mildew.

Take the items to a dry cleaner to be cleaned.

The solvents used in dry cleaning, the flushing action, and the steam used in the finishing process are effective in reducing bacteria to safe levels. However, dry cleaning alone will not remove water-soluble impurities left in the items or the stains caused by mildew or fungal growth. Therefore, full restoration may be impossible on these items. Treatment with ozone will also kill fungal growth, but the remaining stains will require additional treatment.

Article adapted from a 2005 bulletin from the International Fabricare Institute..

See [www.ifi.org](http://www.ifi.org)



The U.S. Department of Agriculture's Textile and Clothing Laboratory has identified four categories of products that can be used to disinfect home laundry, if you follow the manufacturer's recommendations for use and be sure that the product is safe.

1. Pine oil disinfectants such as Pine Sol, Real Pine, Spic-n-Span and Lysol Pine action. They should be added to the beginning of the wash cycle.
2. Phenolic disinfectants such as Lysol.
3. Chlorine bleach.
4. Quaternary disinfectants aren't as readily available as other products. One example is Amway's Pursue.



Submitted by:  
Betty Murri, Chair  
Clothing and Textiles

## Online Resources for Classroom Teachers

The AAFCS Directory of Online Resources for Classroom Teachers is designed to save you time in preparing lesson plans, purchasing classroom materials and much more! This Directory provides a comprehensive list of valuable resources in the area of Family & Consumer Sciences which directly corresponds to the 16 National Teaching Standards

in the discipline. Use the Topic Index to access related websites of that discipline. Links are categorized as government, organization, education, and commercial sites. Be aware that commercial sites may also provide advertising and other solicitations.

Go to:

<http://www.aafcs.org/fcs/index.html>

Online Topic Index Includes:

- Career, Community & Family
- Consumer Services
- Early Childhood
- Family
- Family & Community Services
- Human Development
- Interpersonal Relationships
- Parenting
- Consumer & Family Resources
- Facilities Management & Maintenance
- Food Production & Services
- Food Science
- Hospitality
- Housing
- Nutrition & Wellness
- Textiles & Apparel



“Teachers who inspire know that teaching is like cultivating a garden, and those who would have nothing to do with thorns must never attempt to gather flowers.”

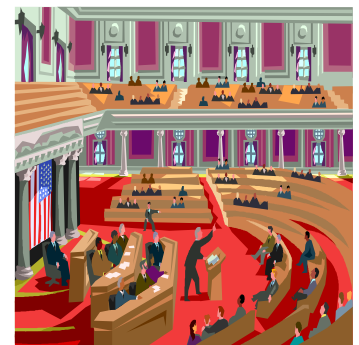
~Author Unknown

## Funding for Family and Consumer Sciences Secondary Education

On Saturday, August 12, 2006, President George Bush signed the Carl D. Perkins Career and Technical Education Improvement Act of 2006. Congress had submitted the Perkins reauthorization bill to the White House on August 2 af-

ter both the House and Senate approved the bill in an overwhelmingly bipartisan manner. For detailed information go to: [www.acteonline.org](http://www.acteonline.org). This is a big win for Family and Consumer Sciences Middle School, Junior High School, and

High School Teachers. Secondary teachers should contact their District Career and Technical Education Specialist to understand how this money is distributed in your individual districts.



## AAFCS to Celebrate Our Centennial in 2009

The AAFCS Centennial Committee is hard at work planning exciting events and activities to commemorate our association's 100 Birthday.

And don't miss your chance to order a limited set of AHEA Commemorative China. Right now, all proceeds from the purchase of the AHEA Commemorative China support the AAFCS Centennial Campaign. To purchase your piece of AAFCS history, go to [http://www.aafcs.org/res/Chinaorderformrevision02\\_2006.pdf](http://www.aafcs.org/res/Chinaorderformrevision02_2006.pdf) or contact AAFCS at 1-800-424-8080.

Also in the works, foil stickers of the official Centennial Campaign logo will soon be available. Each affiliate will receive a quantity of complimentary stickers to use on newsletters, stationery, or any other promotional item they wish. The stickers will then be on sale in rolls of 250 for just \$20 plus shipping. To download the logo in various formats and sizes for your own use go to: <http://www.aafcs.org/centennial/stickers.htm>





## Mortgage Acceleration Loans

There is a new type of mortgage pay-off evolving in the United States. It is called a "[mortgage accelerator](#)" loan. It uses home equity borrowing and the borrower's paycheck to shorten the time until a mortgage is paid off, saving tens of thousands of dollars in interest expense. Not to be confused with a biweekly mortgage loan that shortens a mortgage by paying an extra mortgage payment once a year, the mortgage accelerator loan program is based on an approach common in Australia and the United Kingdom, where borrowers deposit their paychecks into a special account that, every month, applies every unspent dime against the mortgage loan balance.

The premise is that borrowers finance a new property or refinance existing property using a home equity line of credit, or HELOC. Borrowers then begin directly depositing their entire paychecks into the HELOC. Monthly expenses, other than mortgage payments, are funded by draws against the line of credit, whether that is by using bill pay, check writing, ATM withdrawals or a credit card tied to the line of credit. Even if you do not wind up making additional principal payments in a month, you still capture some interest savings because your average balance is less than it would

have been with a conventional loan.

As a simple example, let's say your mortgage payment on a conventional fixed-rate mortgage is \$2,000 and your monthly net income is \$5,000. With the mortgage accelerator, even if you spend the \$3,000 difference, your average mortgage balance for the month is \$1,500 less than it was with the conventional mortgage. That's because the entire \$5,000 is deposited in the loan account and you made draws of \$3,000 for living expenses spread over the month. At a 7¾ percent loan rate, that saves you about \$10.00 in interest expense that month.

Now \$10 here and \$10 there does add up over time, although both loan programs have annual fees of \$30 to \$60, but the accelerator part of the mortgage lies in having all your net pay going against the mortgage and an assumption that you have positive monthly cash flow -- meaning you don't spend as much as you make--that you have 10 percent, 20 percent or even 25 percent of your net pay leftover each month that you can apply to your mortgage balance. Yes, it is true, all borrowers already have that money available with a conventional mortgage, too -- and without the cost of refinancing. A borrower would simply need the financial discipline to use all

that money as an additional principal payment.

For the undisciplined, the mortgage accelerator program makes the additional principal payments automatically. That's the real hook to this program -- unless you spend the money by drawing against the line of credit, your paycheck goes toward paying off the house.

Where a mortgage accelerator loan program gives the homeowner additional flexibility, however, is in having the line of credit available if there is an emergency need for cash. Make additional principal payments on a conventional 30-year fixed-rate loan and you can't borrow that money without taking out a home equity line of credit or home equity loan. With the mortgage accelerator program you already have the line in place. That gives homeowners confidence that they can be aggressive in repaying the loan and money will still be readily available if a financial emergency crops up.

Homeowners could put together a payment plan similar to a mortgage accelerator on their own by taking out a conventional HELOC, but a mortgage product specifically structured for this approach to consumer finances has some advantages.

Mortgage accelerator loans have interest-only minimum payments during the first 10 years -- although that goes against the idea of paying off your mortgage as fast as you can. After 10 years, the line of credit decreases by 1/240 each month over the remaining loan term (20 years x 12) forcing principal repayment until the loan is paid off at the end of the loan term.

Another argument for this approach to financing is that your idle cash is saving you the mortgage interest rate versus earning a low [passbook savings rate](#). While short-term investing alternatives that pay higher rates do exist, the savings are automatic with the mortgage accelerator program.

A HELOC is a variable rate and the interest rate will fluctuate with changes in the underlying pricing index. Lifetime caps limit the homeowner's exposure to higher interest rates with the Home Ownership Accelerator limiting that risk to 5 percent over the start rate as a lifetime interest rate cap. The Macquarie Asset Manager loan program has a lifetime interest cap of 21 percent. It would be wise to understand and know what HELOC interest rates are and what their history has been.

*(Article continued on the next page.)*

## Mortgage Acceleration Loans (continued)

These loan programs aren't available in all 50 states. As of November 2006, [CMG's Home Ownership Accelerator program](#) is currently available in more than 20 states and [Macquarie's Asset Manager program](#) is available in about 24 states with availability in a half-dozen more states on a correspondent lending arrangement.

The savvy part of this loan is being able to earn the mortgage interest rate on idle cash instead of the low rates paid on checking and savings accounts. It attracts customers that take a big-picture view of their finances. Money that isn't going toward expenses is reducing the balance on the mortgage, and by doing that, reducing the interest expense.

A Home Ownership Accelerator loan could also be used in lieu of taking out a [reverse mortgage](#) on a home, but that is the subject for another article. With

enough equity in the property the homeowner could avoid minimum payments over time using negative amortization up to the amount of the HELOC.

While these loans are HELOCs, they are also first mortgages on the property, so the closing costs are about equal to the closing costs on a conventional 30-year fixed-rate mortgage. Like any refinancing decision, closing costs are a factor, and the longer you plan to be in the house the easier it is to justify refinancing your mortgage loan.

The lenders expect homeowners to be less rate sensitive about these accelerator mortgages because of the interest savings available by using the program. The product is new enough in the U.S. market that it will take some time to validate that expectation.

Interest savings are still available the old-fashioned way by making additional principal payments on a

conventional fixed-rate mortgage. Bankrate's [mortgage payment calculator](#) allows you to make additional principal payment assumptions on your mortgage and you can then compare the interest savings with the results of the simulation calculators offered by [Macquarie](#) and [CMG](#) because their simulators don't make any assumptions about the homeowner in a fixed-rate mortgage making additional principal payments.

*Edited from an article by, Don Taylor, Ph.D., CFA, CFP, holds a doctorate degree in finance, is an associate professor of finance at The American College and writes the "Ask Dr. Don" column for Bankrate.*

*Submitted by: Teresa Hunsaker, Chair Housing and Interior Design*



"If you would be wealthy, think of saving as well as getting."

~Benjamin Franklin

"A house is a home when it shelters the body and comforts the soul."

~Phillip Moffitt

"The ornament of a house is the friends who frequent it."

~Ralph Waldo Emerson

## Top Tips for Successful Marriage Relationships

**Greet Each Other** - A greeting shows you care. Build bonds with physical and verbal greetings. Greet each morning and each night.

**Small Talk** - Spend 10 minutes each day in just talk. Ask for something you don't know about each other. Talk about what happened during the day.

**Build the Praise** - Look for something positive to say each day. Comment on what the

other person does. Try to give 5 positive comments for every 1 negative. Praise: We love it, we want it, it will make people want to do more of the same.

**Participate in Fun Activities** - If you never do fun things together, the relationship will deteriorate. All work and no play destroys the family.

**Developed Shared and Individual Identities** - Each person

needs to belong and have their individual worth.

**Build Memories** - Take the time to remember and laugh about the good times.

**Provide Positive and Caring Feedback** - Have a "soft" entry and a "flight" plan.

Submitted by:

Carolyn Washburn, Chair  
Family Relations

**The next UAFCS Board Meeting is scheduled for February 24, 2007. If you have something you would like The UAFCS Board to discuss or review, contact President Kathy Croxall at [croxall@suu.edu](mailto:croxall@suu.edu)**



# Financial Illiteracy or Literacy?

Our recent UAFACS conference gave inspiration to the notion of being prepared in all aspects of our lives and in teaching those principles to others in our various professional venues. As a newly appointed content chair of Family Economics and Resource Management, the importance of financial literacy is a clear companion piece from our inspiring conference for this January newsletter.

Today's children have unlimited access to information via the Internet. They are adept at working computers, cell phones, video games, and gadgets of all types. With all of this knowledge about technology and the access of information at their fingertips, one would think that our nation is nurturing its brightest children. However, research has revealed that our children are illiterate when it comes to financial literacy (Beverly & Burkhalter, 2005; Bowen, & Jones, 2005; Valentine & Khayum, 2005).

The notion that our children are failing in financial preparedness is further reinforced by how purchases are made in fast food restaurants or clothing shops and how a high school sales person cannot make change unless the cash register gives the amount due to the customer. Without knowledge of how money works and how to manage it wisely, the result can mean financial ruin. For

example, children have access to money to the tune of \$125 billion as spent in 2004 (Godfrey, 2006). Approximately 83% of college students have at least one credit card and 45% of college students average \$3000.00 in credit card debt. It would take 30 years to pay off this amount of money if only minimum monthly payments were made (Godfrey, 2006).

In a recent study, Valentine et al., (2005) administered a financial literacy questionnaire to urban and rural high school students. Data revealed that students in urban and rural high schools did not have significant differences in overall financial literacy knowledge. However, there were significant differences among them in specific topics about finance. For example, urban students were more knowledgeable about housing rental and food purchases while rural students were more knowledgeable about automobile insurance issues. A student's financial knowledge increased with the amount of economic socialization the student received. Whether or not students had checking accounts, credit cards, or car purchases, positively influenced this knowledge. In addition, the number of hours worked (between 10-20 hours per week) positively impacted the overall financial literacy scores. Other variables such as: parents' education, yearly income (at least \$50,000 or more), and marital status influenced financial literacy.

This study has implications for teachers in Utah who teach both urban and rural populations throughout the state. The more a student is exposed to the socialization of the acquiring and dissemination of money, the more literacy increases. Valentine et al., suggested that various socialization factors should be considered when designing financial literacy curriculum. Curriculum should reflect the type of work experiences, financial products and services that students have experienced. Bringing relevant information to the classroom gives the students a basis on which to build more advanced concepts. Other researchers recommend that basic skills in managing money and credit cards should be included in high school and college curriculum (Bowen & Jones, 2006). Exposing students to financial literacy concepts early in high school and college might help avoid pitfalls that lead to financial disaster. In addition, FACS teachers should be diligent in delivering financial information and provide opportunities for students and community members to develop financial skills. Creative methods of delivery should be pursued to provide a "hook" of interest for students. For example cafeteria table tents could reinforce concepts, bookstores could display posters, student unions, and student body officers could reinforce the concepts of financial responsibility (Bowen & Jones, 2006).

As Family and Consumer Sciences Educators, we all have the charge to instruct the public about the importance of financial responsibility. Our early roots professed the importance of home economics and the maintenance of contributing productive homes that make vital contributions to our communities. Homes and individuals cannot be productive if they are burdened with a financial load. This theme should be woven throughout all subject matter and levels of Family and Consumer Sciences.

#### Resources:

Beverly, S. G., Burkhalter, E. K. (2005). Improving the financial literacy and practices of youths. *Children & Schools*. 27 (2), pp.121-124.

Bowen, C. F., Jones, H. M. (2006). Empowering young adults to control their financial futures. *Journal of Family and Consumer Sciences*. 98 (1), pp. 33-39.

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## Utah Association of Family and Consumer Sciences

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Members of the Utah Association of Family and Consumer Sciences represent a comprehensive cross section of the family and consumer sciences profession. Opportunities for involvement in the association occur at the national and state levels, as well as with colleagues in professional sections and subject-matter oriented divisions.

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