Get More from Life: NCSaves Shows How

NCSaves, a proactive money management program from the Cooperative Extension Program, launches this month to educate families that money management is more than just a means to get out of debt. It’s also a way to get more out of life. Managing finances can help families achieve their dreams, which often include such things as a new home, a new car, or a college education, says Claudette Smith, the program’s author.

“What we want to say is, take a minute to look at your financial situation. See how you’re managing your money,” she said.

The NCSaves “H Plan” suggests families begin by answering these questions: How much are you spending? How well are you managing? How do you move ahead? The program will include the user-friendly H-Plan worksheet to help participants take stock of their monthly income and expenses, as well as “Power Pay” software to guide them in creating a debt payment plan. The program is designed to be delivered in three, 40-minute “Saver Sessions,” and Cooperative Extension will train workshop facilitators.

Smith says 30 counties have already shown interest in being involved in NCSaves, and she expects many more to do so. The timing is right to deliver education about personal finance, given the sluggish economy, company layoffs continuing, and the fact that bankruptcies in North Carolina are at an all-time high, she says. Most families can weather the occasional economic downturn, provided they aren’t heavily laden in debt, she adds. Smith points out that experts recommend a healthy debt load is one that does not exceed 20 percent of the household’s take-home income — or 40 percent if that debt also includes a mortgage.

NCSaves is associated with the national campaign, America Saves, and is similar to many of the municipal programs springing up around the country under that umbrella.

It will base much of its support on partnerships with churches, non-profit organizations, and businesses.

Smith hopes NCSaves will show more families that financial management can be a means to improve their everyday lives, and hopes the program will encourage them to make the practice a habit.

Anyone interested in hosting workshops and gaining access to the software should contact his or her county extension office, or Smith at (336) 334-7956.
Students aren’t the only ones getting smarter in SAES. The classrooms are too.

SAES brought the first so-called “smart classroom” to A&T during the 2001 spring semester, and is adding three more, thanks to a recent $197,000 grant from the U.S. Department of Agriculture. Benbow, Carver and Webb halls will receive one of the new classrooms.

Combining multimedia, Web cams and computer network technologies, smart classrooms are the wave of the future for universities, enabling professors to weave seamless presentations out of an array of materials, including photos and video, Internet sites, diagrams, spreadsheets, audio files or written documents. In class, they can use an inkless stylus instead of chalk to scribble their own notes on top of the display screen to further drive home a point. Then, with a touch of a button, every screen gets saved for students to download, including any notes the instructor makes in class.

“Students spend more time actively listening, without worrying whether they’ve gotten all the information down before the professor erases the board and moves on,” said John Paul Owens, who uses the classroom to teach computer applications. Naturally those who learn best by taking their own notes can still do so, he added.

Individual instruction improves as well. The instructor’s console provides a birds-eye view of each student’s monitor, thus enabling him or her to gauge how each student is progressing during in-class activities.

Dr. Marcus Comer finds the technology invaluable for teaching his education courses. Movie clips from “The Matrix” and “20,000 Leagues Under the Sea” helped illustrate different personality types for his class in leadership, while segments from “South Park” helped spur classroom discussions of current social and political issues.

“This takes the familiar and makes it relevant to what we are learning in the classroom,” he said.

The technology also advances another hot trend in higher education: distance learning. Owens experienced this last summer, when he attended an important training conference in Toronto that coincided with a class he was teaching at A&T. Instead of rescheduling the class, Owens visited a cyber café, booted up his laptop, and spent 50 minutes delivering instruction. Although he wasn’t able to transmit voice, he was able to see each student’s monitor and to engage in instant messaging.

“I took roll and everything. Some students attended class that day from their homes. It was the ultimate in distance education,” Owens said.

The technology also makes it feasible to conduct video conferences, transmit remote demonstrations using Web cams, or save the vocal part of the lecture onto disc or hard drive.

Smart classrooms are demanding a new set of skills from instructors, which is why the grant includes funding for training.

“The technology is here to stay and everybody’s going to have to use it at some point,” Comer said.
SAES Dietetics Expert Tapped for NC Minority Health Advisory Council

Dr. Lizette Sanchez-Lugo, assistant professor in the Department of Human Environment and Family Sciences has been appointed to serve on the Minority Health Advisory Council for the state of North Carolina. The Minority Health Advisory Council is made up of 15 legislators, community leaders, and health and human services professionals from across the state who are appointed by the governor, the speaker of the house and the president pro tempore of the senate. The council advocates for policies, programs and services that improve minority access to health care. It also advises the governor and the secretary of the Department of Health and Human Services on minority health issues.

Sanchez-Lugo is the director for the SAES dietetics program, and last fall received USDA funding for research into dietary and health care issues in North Carolina’s Hispanic population. “Hispanics are one of the fastest growing minority populations in the U.S., and the prevalence of diabetes among Hispanics is reaching epidemic proportions,” says Sanchez-Lugo. “Data about the dietary habits and nutrient intake among North Carolina’s Hispanic population are not available. Collecting baseline information will be vital for the development of intervention programs.”

The demographic composition of North Carolina’s Hispanic population differs from other states in two ways. Hispanic immigrants to North Carolina tend to be younger than Hispanic populations in other states, and Hispanic newcomers to North Carolina arrive to find there isn’t an established social support network such as they would find in other parts of the U.S.
MARK YOUR CALENDARS:

SAES Industry/Agency Roundtable Breakfast - March 2003
SAES Career Expo - March 6, 2003
Small Farms Week 2003 - March 23-29
SAES Student Recognition Awards Banquet - April 2003
National Institutes of Health NCBI Bioinformatics Workshop - April 2003

From left, Felicia Hill, Quentin Yelverton, Tyler Godwin, and Tyese Clark, students at West Johnston High School in Benson, show off the placards they used in a biotechnology presentation by North Carolina A&T’s SAES in their school auditorium. The presentation was designed to help the students expand their understanding of today’s agriculture.