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ABSTRACT

Summaries are provided of 37 projects that address the credit education and information needs of consumers. The projects are supported by AT&T Universal Card Services Corp. through a fund managed by the National Coalition for Consumer Education. Each summary provides a project description, grant recipient, and address/telephone number. The reference and referral services category includes a hotline and exhibit for educators and hotline for the economically disadvantaged. The media campaigns category includes the following: a credit education awareness campaign, mass media campaign, and video on consumer bankruptcy for the economically disadvantaged; contest/videotape/brochure for those with limited reading skills; newspapers and a hotline for non-English speaking consumers (NESCs); and videotape for the hearing impaired. In the counseling and workshops category are workshops for the economically disadvantaged, mentally disadvantaged, NESCs, and hearing impaired. The school programs for young persons category includes a workshop and contest for high school students and theater for mentally disadvantaged students. In the professional and paraprofessional training category are cooperative extension classes for building an understanding of credit services and training of clergy and legal advisors for offering seminars to economically disadvantaged individuals. The materials development category includes materials for use with or by economically disadvantaged individuals or NESCs. (YLB)

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CONSUMER EDUCATION PROGRAMS

CREDIT

1991-92 NCCE/AT&T Projects

National Institute for Consumer Education

September 1992

In 1990, AT&T Universal Card Services Corp. made a one million dollar, four-year commitment to consumer credit education in the United States. Through a fund managed by the National Coalition for Consumer Education (NCCE), a diverse collection of projects that address the credit education and information needs of consumers has been supported. In the first 2 years of projects, emphasis has been placed on programs that serve specific target audiences: low income households, minorities, non-English speaking consumers, young adults and individuals with disabilities.

For further information on a specific project, please contact the grant recipient at the address/phone number provided with the project description. If you would like to apply for a grant, applications must be submitted before the January submission deadline. Awards are made in April. Application forms are available to schools, government agencies and non-profit organizations by telephoning 201-635-1916 or writing to: NCCE/AT&T Consumer Credit Education Fund, 434 Main Street, Suite 201, Chatham, NJ 07928.

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REFERENCE AND REFERRAL SERVICES

Educators

Hotline National Credit Education Clearinghouse. The clearinghouse provides educators with a referral service regarding materials, people, and programs. Annotated lists of credit education materials are distributed free of charge. Users access this information through a toll-free number 800 336-NICE (6423) between 8 a.m. and 5 p.m. Eastern time. Contact: Patricia Bonner, National Institute for Consumer Education, 207 Rackham Building, Eastern Michigan University, Ypsilanti, MI 48197 (Phone: 313-487-2292).

Exhibit Credit Education Fund Exhibit. A traveling exhibit encourages replication of existing credit programs generated by the NCCE/AT&T Consumer Credit Education Fund. The first audiences of the exhibit will be extension home economists. Contact: Kathleen A. Rau, Cornell Cooperative Extension of Nassau County, 1425 Old Country Road, Plainview, NY 11803-5010 (Phone: 516-454-0900).

Economically Disadvantaged

Hotline Consumer Credit Education Program. Targeted to low-income individuals, this program will investigate and evaluate various offers for credit cards and credit plans, credit counseling, credit repair and advance-fee loans to determine if they prey on or help consumers in need of credit services. The findings, and advice and referrals, will be available on the Bureau's Consumer Help Line, by mail and through press releases. Contact: Barbara Berger Opatowksy, Education and Research Foundation of the Better Business Bureau of Metropolitan New York, 257 Park Avenue South, New York, NY 10010 (Phone: 212-533-0322).

CE 067 538



MEDIA CAMPAIGNS

Economically Disadvantaged

Information Kit
Hotline
Conference

Credit Education Awareness Campaign. To inform South Carolina consumers, an awareness campaign used credit information packets, a booth at the state fair and a toll-free number to answer consumer questions. Other activities included the "Great Credit Report Give-Away" in cooperation with a national credit reporting service and a conference for low-income service providers, low-income consumers and the general public. *Contact: Brandolin C. Pinkston, South Carolina Department of Consumer Affairs, P.O. Box 5757, Columbia, SC 29250 (Phone: 803-734-9462).*

Radio
Poster
Brochure
Audiotape

Rent to Own Mass Media Campaign. The Consumers League Education Fund developed a mass media campaign including brochures, posters and a radio public service announcement performed by rap musicians to alert low-income inner-city minorities about the high-costs and risks of rent-to-own contracts. *Contact: Rachel Roat, Consumers League Education Fund, 60 South Fullerton Avenue, Montclair, NJ 07042 (Phone: 201-744-6449).*

Videotape

Video on Consumer Bankruptcy and Its Alternatives. This project involves the production and distribution of a 26-minute video documentary on consumer bankruptcy and its alternatives. The film uses real people with serious debt problems and presents their alternatives, including bankruptcy. *Contact: Frances B. Smith, AFSA Consumer Credit Education Foundation, 919 18th Street, NW, 3rd Floor, Washington, DC 20006 (Phone: 202-296-5544).*

Limited Reading Skills

Contest
Videotape
Brochure

Consumer to Consumer. Four components comprise this project: participant interviews, media outreach, a video, and personal finance publications designed for low-literacy audiences. Targeted clientele in five New Jersey counties complete a questionnaire and videotaped interview describing how they manage credit in a difficult economy. Each participating county will hold a press conference/reception to recognize participants and announce the best ideas elicited for coping financially. *Contact: Barbara O'Neill, Rutgers Cooperative Extension, 330 Route 206 South, Newton, NJ 07860 (Phone: 201-579-0985).*

Other Languages

Newspaper

"Usted y el Credito" (You and Credit) A special series of articles in column format for the El Tecolote Newspaper will be dedicated to credit issues. The column will address the aspects of credit access, the responsibilities and implications of credit, and will answer practical questions on credit. The El Tecolote Newspaper is a community-based media project providing bilingual coverage of local news to the Chicano/Latino populations of the Bay area. *Contact: Pablo Jasis, Accion Latina, 2017 Mission Street, San Francisco, CA 94110 (Phone: 415-252-5957).*

Newspaper
Hotline

Using Spanish-Language News Articles to Provide Credit & Money Management Education. To help the large, rapidly growing Spanish-speaking population of Washoe County, NV, a minority group with a high proportion of limited resources, over 100 articles from a weekly credit and money management column in the local Gannett newspaper will be translated into Spanish for the local Spanish newspaper. Student interns will be trained to respond to inquiries generated by the articles. *Contact: Patricia A. Myer, Cooperative Extension, University of Nevada, P.O. Box 11130, 5305 Mill Street, Reno, NV 89520 (Phone: 702-784-4848).*

Physically Challenged

Videotape

Hearing-Impaired Education Learning Project (HELP). This project is a consumer credit counseling and education program developed for the hard of hearing and deaf. A video production will "window" a certified interpreter to help teach them how to purchase and use credit wisely and efficiently. *Contact: Lois Aronson, Consumer Credit Counseling Service of Palm Beach County, 224 Datura Street, Suite 205, West Palm Beach, FL 33401 (Phone: 407-655-0885).*

COUNSELING AND WORKSHOPS

Economically Disadvantaged

One-on-One Workshop

Project Home. The purpose of this project is to provide credit education, instruction and information to individuals, in order to assist in the development of the life skills needed to assure sound personal financial management. Working with Omaha Habitat for Humanity, Inc., CCCS will provide personal and group counseling for low-income individuals and families seeking their first home through Habitat. *Contact: Donald A. Leu, Consumer Credit Counseling Service of Nebraska, 302 South 36th Street, Omaha, NE 68131 (Phone: 402-345-3110).*

Workshop

Community Sponsorship. Working with various community agencies, this project in its first year provided 76 workshops for low-income and at-risk persons. Persons served included public assistance recipients, high school students, drug and alcohol treatment participants, underemployed factory workers, and social workers among others. Year two funds will provide permanent, renewable funding for additional workshops which will focus on issues such as budgeting, credit education and financial awareness. *Contact: Bradley E. Streefer, Housing and Credit Counseling Inc., 1195 SW Buchanan, Suite 203, Topeka, KS 66604-1183 (Phone: 913-234-0217).*

Consumer Credit Education Project. Ozark Action, Inc. imparted basic information and taught practical skills to low-income adults. The program gave participants the opportunity to make effective use of their limited resources by using credit wisely, resolving credit-related problems and managing their finances effectively. *Contact: Patricia Lewis, Ozark Action, Inc., P.O. Box 588, 710 East Main Street, West Plains, MO 65775 (Phone: 417-256-6147).*

Consumer Credit Counts. A ninety-minute seminar served 355 at-risk Baton Rouge consumers via "Gus the Bus", a mobile classroom. State and city agencies assisted in identifying consumers who were provided practical knowledge and skill in how to obtain credit and use it wisely. *Contact: Louis Nicolosi, Consumer Credit Counseling Services, 615 Chevelle Court, Baton Rouge, LA 70806 (Phone: 504-927-4274).*

Meeting the Credit Education Needs of Migrants. This program is helping over 300 migrants employed in agricultural operations in the area adjust to this new environment. The program will teach this new labor force vital information on how to establish credit, banking procedures, and methods of developing and using credit wisely. *Contact: Eric Matthews, Kentucky Cooperative Extension, 201 Kinkhead, Lexington, KY 40506-0057 (Phone: 502-222-9453).*

Informed Credit Usage. A series of classes utilizing videos, games, case studies, worksheets and computer programs were used to teach low income and the less educated adults in rural Wyoming. *Contact: Betty J. Meloy, University of Wyoming Extension Service -- Crook County, Box 368, 309 Cleveland, Sundance, WY 82729 (Phone: 307-283-1192).*

Consumer Credit. Twelve sessions covering the topic of consumer credit were conducted at Alabama's Easterling Correctional Facility. These monthly presentations were conducted for those prisoners participating in the pre-release program (due to be released in 30-60 days). *Contact: Barry A. Uze, Center for Economic Education, Bibb Graves Hall 140, Troy University, Troy, AL 36082 (Phone: 205-566-8112 Ext. 3153).*

Mentally Disadvantaged

Workshop

Consumer Credit Literacy Skills for the Mentally Handicapped Adult. A program in consumer credit literacy and financial management was aimed at the approximately 274 mentally handicapped adults in Westmoreland County, Pennsylvania, who are responsible for their own finances with limited supervision. Organized by a community college, special accommodations were made for the visually and hearing impaired members of the group including tapes, Braille translations and staff who could sign the lectures. The overall goal of the project was to achieve a greater degree of independence for this target group of highly functional mentally handicapped adults. *Contact: Patricia A. Walt, Westmoreland County Community College, Youngwood, PA 15697-1895 (Phone: 412-925-4090).*

Other Languages

One-on-One Workshops Brochure **Consumer Education for Farmworkers.** Distribution of a Spanish brochure, door-to-door talks and group presentations at migrant camps and other locations were used to educate migrant workers about banking and credit. Topics included how to obtain credit and "shopping around" for the most favorable interest rates. The emphasis was on obtaining credit for automobile purchases. *Contact: Nancy E. Hale, Legal Services Organization of Indiana, Inc., 151 North Delaware Street, Suite 1800, Indianapolis, IN 46204 (Phone: 317-631-9410 Ext. 239).*

Workshop Brochures Teaching Guide **Algo para cada uno (Something for Everyone).** A Spanish education series on money management and credit was developed for Spanish-speaking consumers in Laredo, Texas. Bilingual materials developed include a curriculum guide, handouts and transparencies. Sections include budgeting and bill paying, personal banking procedures, establishing and maintaining good credit, and consumer rights. The initial effort was done in cooperation with Laredo Junior College and targeted students followed by courses offered to the general population of Laredo. *Contact: Sandy Martin, Consumer Credit Counseling Service of Greater San Antonio, Inc., 4203 Woodcock, Suite 251, San Antonio, TX 78228 (Phone: 512-734-8112).*

Physically Challenged

Workshop **Teaching Money Management and Credit Use to the Deaf Community.** This project made Consumer Credit Counseling's workshop on "Money Sense" accessible to the deaf population of Austin and Travis Counties – at least 40,000 hearing impaired individuals. *Contact: Nancy Bolitho, Consumer Credit Counseling, P.O. Box 128, 1221 W. Ben White Blvd., 112-B, Austin, TX 78767 (Phone: 512-447-0711 Ext. 205).*

Financial Planning - Credit Education. This project offers credit education for hearing impaired persons who have evidenced difficulty in understanding written communication and need financial planning help. *Contact: Clara Gantes, Deaf Services Bureau, Inc., 5455 SW 8th Street, Suite 255, Miami, FL 33134 (Phone: 305-444-2266).*

SCHOOL PROGRAMS FOR YOUNG PERSONS

High School Students

Workshop Contest **Using Credit Wisely.** This "Jobs for Missouri Graduates" project served 155 high school students, representing six schools, from St. Louis city and county. The African American students who come from economically disadvantaged families were taught personal money management and the principle of using credit wisely. During an awards luncheon students with the highest scores on a learning project received medals acknowledging their accomplishments. *Contact: Marsha Leonatti, The Urban League of Metropolitan St. Louis, 3701 Grandel Square, St. Louis, MO 63108 (Phone: 314-289-0317).*

Mentally Disadvantaged

Theater **PLASTIC.** Woodbridge is a small K-12 private school for students in the Central Kentucky area who have attention deficit disorders, learning disabilities, dyslexia, or other perceptual disabilities. The Upper School students and teachers will write and produce "PLASTIC!" a three-act, comedy stage production on consumer credit, designed to be produced by a small group of amateur performers in a training environment. *Contact: George B. Goldsworthy, Woodbridge Academy, 510 Winter Street S., Midway, KY 40346 (Phone: 606-277-1099).*

PROFESSIONAL AND PARAPROFESSIONAL TRAINING

Economically Disadvantaged

Coop. Extension **Building an Understanding of Credit Services.** Cornell Cooperative Extension conducts the Expanded Food and Nutrition Education Program (EFNEP) which helps limited resource families acquire knowledge, skills, attitudes and changed behaviors necessary to improve diets. The grant is a three-year project approved in

1991 to recruit and train volunteers from graduate EFNEP families to deliver credit education to peers. *Contact: Jeanne M. Hogarth, Cornell University Office of Sponsored Program, 123 Day Hall, Cornell University, Ithaca, NY 14853 (Phone: 607-255-5014).*

Credit Basics. This project consists of a series of three 1/2-hour lessons on credit in English and Spanish for community representatives who teach limited-resource homemakers in Nassau and Suffolk Counties in New York. In addition, a fifteen minute video tape in English was developed to supplement the lesson. *Contact: Kathleen A. Rau, Cornell Cooperative Extension of Nassau and Suffolk Counties, 1425 Old Country Road, Plainview, NY 11803-5010 (Phone: 516-454-0900).*

Supermarket Credit. Recent advertising suggests that supermarkets will soon accept credit cards. Nutrition Education Advisors from Pennsylvania's Expanded Food and Nutrition Education Program help prepare low-income homemakers in both urban and rural areas by supplementing lessons with the videotape "Credit Cards: Living with Plastic." *Contact: Sheila H. Burcin, Washington County Cooperative Extension, 601 Courthouse Square, Washington, PA 15301 (Phone: 412-228-6881).*

Clergy **Financial Counseling for Rural Ministers.** This project is a series of two-day seminars, conducted throughout the state, to help rural clergy to learn how to adequately assist families having budget/credit problems. *Contact: Carole G. Prather, Kansas State University, Fairchild Hall, Room # 2, Manhattan, KS 66506 (Phone: 913-532-5510).*

Legal Advisors **Consumer and Financial Counseling Resources For the New Poor.** Working with unemployment councils, community agencies, union and HUD counseling agencies serving the poor, NCLC identified and provided training for legal services attorneys who provide consumer and financial counseling for the newly unemployed. NCLC is also preparing a lay counselor manual for consumers in financial distress. *Contact: Jonathan Sheldon, National Consumer Law Center, Inc., 11 Beacon Street, Boston, MA 02108 (Phone: 617-523-8010).*

High School Students

Bankers **A Crash Course on Credit.** Using teaching materials that were already field-tested, bankers were trained to teach a one class period course on credit to approximately 285 high school seniors. *Contact: Patricia M. Gere, Cooperative Extension Association of Seneca County, 321 East Williams Street, Waterloo, NY 13165 (Phone: 315-539-9254).*

School Teachers
Parents **Credit for Kids.** The purpose of "Credit for Kids" is to improve classroom instruction about consumer decision-making and the use of credit. The target audience is classroom teachers of "at-risk" students in grades seven through nine in urban schools in Cincinnati. In addition four local schools will develop pilot parent education programs using a modified version of the curriculum. *Contact: Douglas Haskell, Greater Cincinnati Center for Economic Education, 1605 Crosley Tower, #223, Cincinnati, OH 45221-0223 (Phone: 513-556-2948).*

Regional Workshops. Consumer Educators of Michigan developed and field tested a credit workshop for teachers in five Michigan locations. A free credit teaching kit was given to workshop participants. Teachers of home economics, social studies, business education, math, adult education and special education were the target audience. *Contact: John Knapp, Consumer Educators of Michigan, c/o National Institute for Consumer Education, 207 Rackham Building, Eastern Michigan University, Ypsilanti, MI 48197 (Phone: 313-487-2292).*

Managing Your Credit. This project provided teacher training and resource materials for seventy Home Economists from 10 West Alabama school systems. Representatives from Atlanta Reserve Bank, Alabama Young Bankers Association, West Alabama Credit Bureau, Alabama Association of Credit Executives, and Alabama Consumer Finance Association made presentations in concert with ACEE consultants. *Contact: Dr. E. E. Caradine, Alabama Council on Economic Education, P.O. Box 870321, Tuscaloosa, AL 35487-0321 (Phone: 205-348-5794).*

MATERIALS DEVELOPMENT

Economically Disadvantaged

Teaching Guide **Credit Comparison -- Rent-to-Own.** The project involves the development of a consumer education credit management curriculum to help participants understand rent-to-own costs and compare those costs with other credit methods. The identified audience is the most at risk recipients of AFDC grants who are young, single parents in need of basic financial management skills. *Contact: Bernadine L Enevoldsen, Cooperative Extension Service, South Dakota State University, Ag Hall 152, Box 2207D, Brookings, SD 57007 (Phone: 605-688-4035).*

Other Languages

**Brochure
Hotline** **Credit Information Project.** Consumer Action (CA) produced and disseminated 160,000 free copies of two fact sheets printed in English, Cambodian, Chinese and Spanish on credit. The project produced training manuals for agency staff. Through an 800 number, CA provided counseling to low income, minority, immigrant, non-English-speaking and senior consumers. *Contact: Angela Moskow, Consumer Action, 116 New Montgomery Street, Suite 233, San Francisco, CA 94105 (Phone: 415-777-9648).*

Brochure **Southeast Asian Language Consumer Brochures.** Concerned by the pervasive lack of consumer knowledge and skills among the many recent immigrants to the state from Southeast Asia, the Minnesota Attorney General's office is setting up this program to produce brochures that provide information about consumer rights and the AG's office services in four Southeast Asian Languages. *Contact: Lisa Hertzberg, Minnesota Attorney General's Office, Consumer Division, NCL Tower, Suite 1400, 445 Minnesota, St. Paul, MN 55101 (Phone: 612-296-1794).*

**Teaching Guide
Videotape
Audiotape
Brochure** **Credit Management: The Working Poor.** Credit education print materials were located and translated into Spanish. Bilingual materials including a videotape, cassette tape and teaching guide were developed to fill voids in topic coverage. Teachers of English as a second language were provided inservice training on the use of these materials. In addition, low-wage service workers learned to manage resources effectively and to use credit through extension programs organized in cooperation with employers. *Contact: Mary N. Harrison, Florida Cooperative Extension Service, University of Florida, 3001 McCarty Hall, Gainesville, FL 32611-0130 (Phone: 904-392-1868).*

For additional credit education information, contact:

**National Institute for Consumer Education, 207 Rackham Building, Eastern Michigan University, Ypsilanti, MI 48197
Consumer Credit Education Hotline: 800-396-NICE (6423) or 313-487-2292.**

Resource Lists: <i>Credit (Target: Adults)</i>	<i>Free</i>
<i>Credit (Target: Young People)</i>	<i>Free</i>
<i>Credit (Target: Persons with Special Needs)</i>	<i>Free</i>
<i>Credit Problems (Target: Adults)</i>	<i>Free</i>
<i>Home Mortgages and Home Equity Loans</i>	<i>Free</i>

Software: Credit Smart (Computer Quiz for IBM Compatibles) \$ 10

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