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DOLLAR DECISIONS: A STEP-BY-STEP APPROACH TO BASIC FINANCIAL MANAGEMENT

Marilyn Bischoff* and Marsha Hawkins

ABSTRACT:

Individuals and families are having a difficult time making ends meet. Growing consumer debt, increasing numbers of personal bankruptcies and low personal savings rates are undermining the financial stability of millions of households. During the past few years, the issue of financial literacy has risen on the agendas of educators, community groups, businesses, agencies, and policy makers. Financial literacy is important not only to individuals and families, it's important to communities. Financial literacy is a major thrust of Extension programming. Its goal is to improve the quality of consumer financial decisions, to help insure that consumers not only have adequate knowledge but also successfully apply this knowledge. This display will introduce a brand new curriculum, "Dollar Decisions: A step-by-Step Approach to Basic Financial Management," that includes a video, educator's guide, and participant materials. The curriculum teaches basic financial-management concepts: (1) Making choices; (2) Where does your money come from; (3) Where does your money go; (4) Goal setting; (5) Developing a spending and savings plan; (6) Making ends meet; and (7) Tracking your expenses. The video explores basic financial-management practices of diverse people at many stages of the life cycle. Through the eyes of these individuals and families, important-financial management issues and terms are examined. "Dollar Decisions" provides educators with tools to teach critical financial-management skills. The curriculum will enable consumers to make wise "Dollar Decisions" as a result of participating in this program.

*Extension Family Economics Specialist University of Idaho Extension, Boise, ID
Email: mbischof@uidaho.edu

WEBSITE REARING--IT TAKES A WHOLE VILLAGE!

Christine Corl* and Peg Shuffstall

ABSTRACT:

Creating a Website can be a daunting task for anyone but especially for those of us with very little time allotted for web design. BUT we needed a Website that was useful for both agents and clientele. The South Central Region of Penn State Cooperative Extension got together to decide how we were going to accomplish this daunting task. A team approach was used to create information-rich Websites that county Extension agents create and maintain. Benefits were twofold: Agents can find answers for their clientele if the clientele don't have access to the Web, and clientele who have access can easily find answers to their questions. An online class on Sheep Production was added with some interaction via Email: and discussion groups, forms for 4-H functions, information for 4-H leaders, fact sheets, insects of the month, and lots more. Come find out how the South Central Regional Team created their Website with templates, helper pages, and project days.

*4-H Extension Agent, Penn State University, University Park, PA
Email: cam36@psu.edu

FOOD SAFETY PROTOCOL FOR EXTENSION NUTRITION ASSISTANTS: CRITICAL STEPS FOR SAFE FOOD PREPARATION FOR THE PUBLIC

Phyllis Dennee*, Renee Harris, Dianne Pommer, Phyllis Hansen and Dana Thompson

ABSTRACT:

The Nutrition Education Programs (EFNEP/FSNEP) in Montana have featured food demonstrations and food tasting as part of the lesson series which are taught around the state. Food safety for consumers is one of the lessons taught by nutrition assistants, therefore it was expected that food for demonstrations was always handled safely by Extension staff. A national online review of Extension guidelines available for nutrition education programs revealed no complete listing of protocol for food demonstrations, including purchasing, transporting, and storage by Extension staff. With a specific Food Safety Protocol as the goal for the Montana Nutrition Education Programs, the state program coordinators began a process of identifying the current status of food handling by educators by interviewing county Extension agents. A protocol document was drafted with input from agents with expertise in food safety, as well as the state specialists. After review, the draft Food Safety Protocol as presented to all of the EFNEP/FSNEP nutrition assistants and their supervising agents for discussion of how the proposed guidelines could best be utilized. A final document will be available by the fall of 2003.

*Nutrition Education Specialist, Montana State University Extension, Bozeman, MT
Email: pdennee@montana.edu

MAKE FINANCIAL EDUCATION FUN AND EFFECTIVE THROUGH ACTIVITIES
GEARED TO MULTIPLE INTELLIGENCES

Laurel L. Kubin*, Janet Benavente and Dr. Judy McKenna

ABSTRACT:

Session participants will learn to create highly effective financial education workshops by incorporating activities and methods that appeal to multiple intelligences. Each Extension customer has a preference for and a higher ability for one or two of the eight "ways of knowing," referred to as the intelligences (verbal-linguistic, logical-mathematical, spatial, musical, interpersonal, intrapersonal, naturalistic, spiritual). Based on the work of Dr. Howard Gardner, the multiple intelligences acknowledge that individuals are highly competent, but in different and diverse ways. Participants will learn about and experience practical techniques to use with their program audiences to achieve a deeper understanding of money management practices. Extension professionals will be better equipped to achieve stronger long term outcomes in programs that address financial security by using the knowledge and experiences gained through this session.

*County Director/Family Consumer Science Agent, Colorado State University
Cooperative Extension, Fort Collins, CO
Email: LKubin@larimer.org

THE CHAMBER OF SECRETS—OPENED AGAIN!

Barbara A. Middleton*

ABSTRACT:

In this in-depth seminar, we'll remove the witchcraft and reveal the wizardry using seven different Utah State University-based Environmental Education (EE) projects to showcase challenges facing our EE programs: (1) effectively meeting pre-service teacher needs with Project WET; (2) creative partnering with university course requirements for community service through a Weather Station project; (3) constructing learning centers (Wetland Wonders) to support pre- and post-experience program aspects; (4) creating meaningful and worthwhile field experiences with limited budgets and time (school-age children's involvement with the Foothills Fire Project); and (5) exploring the wide umbrella of EE in meeting state core standards across the curriculum (Biodiversity and Endangered Species). Ideas, instructions, and sample handouts provided.

*Natural Resources and Environmental Education Program Associate, Utah State University, Logan, UT
Email: bamiddle@cc.usu.edu

GEARING UP FOR SAFETY: A NEW INTERACTIVE CURRICULM TEACHING AGRICULTURAL TRACTOR AND MACHINERY SAFETY

Robbie Ortega*, Roger L.Tormoehlen, Ph.D. and Willam E. Field, Ed.D. and Mark A. Balschweid, Ph.D

ABSTRACT:

Research was conducted at Purdue University to evaluate the effectiveness of an interactive CD-ROM and World Wide Web (WWW) educational program, entitled Gearing Up for Safety: Production Agricultural Safety Training for Youth, to teach teenaged youth critical production agricultural safety and health-related competencies required under the Fair Labor Standards Act: Hazardous Work Occupations in Agricultural Order. Selected community-based teaching strategies were evaluated and compared for their effectiveness in developing knowledge, changing attitudes and behaviors and improving practices related to the safe operation of agricultural tractors and machinery. The new curriculum was based off a set of critical core competencies developed by the researchers and a nationwide expert panel of various stakeholders chosen for their personal interested and expertise in the areas of agricultural safety and agricultural education. A comparative field test placing the CD-ROM and WWW curricula against a traditional method of teaching took place in the fall of 2002. Seven geographically diverse high school agricultural science classrooms around Indiana were used for the comparative field tests. Classrooms were divided randomly into thirds with one-third of the students receiving instruction via CD-ROM, a third receiving instruction via the WWW, and a third with a teacher in the classroom utilizing a traditional method of instruction. Preliminary data suggests that the percent knowledge gain by students using the computer-based curricula (CD-ROM and Web-based) is comparable to the percent knowledge gained by youth receiving traditional classroom instruction.

*Graduate Research Assistant, Purdue Cooperative Extension Service, West Lafayette, IN

Email: ortegar@purdue.edu

CIVIL AIR PATROL EDUCATIONAL INITIATIVES

Judith A. Rice*

ABSTRACT:

The Civil Air Patrol and the 4-H Youth Development program each offer various opportunities and resources for Aerospace Education and Youth Development to young people and the adults who work with them. While 4-H offers great breadth in Youth Development materials, CAP offers great depth in Aerospace Education. These opportunities and resources are complimentary. Youth and adults who are interested in Aerospace Education will benefit from the newly formed partnerships between the two organizations. This workshop will enlighten and inform all who attend the benefits to the Civil Air Patrol to the 4-H member and Extension Agent. Learn about the free materials and come prepared for a minds-on, hands-on experience. All Civil Air Patrol educational products adhere to the National Standards. Many products are Life Skill compatible and in National 4-H Jury Process.

*National Headquarters, Civil Air Patrol/LMA, Maxwell AFB, AL

EATSMART: A MULTI-STATE WEB-BASED DESIGNED CERTIFICATION PROGRAM FOR NUTRITION EDUCATORS

Catrinel E. Stanciu*, Heli J. Roy and Annrose M. Guarino

ABSTRACT:

Louisiana State University Cooperative Extension Service uses the paraprofessional model for nutrition education targeting low-income populations. This model emphasizes development of competencies related directly to performance management. Technical knowledge of nutrition education is important but poses a logistical challenge to programs based on this model. In 2000, LSU AgCenter nutrition faculty developed a web-based nutrition curriculum, EatSmart, in collaboration with nutrition specialists from other universities. EatSmart includes more than 25 nutrition education modules. A workbook developed by the Texas A&M University Agricultural Extension Service serves as an additional tool to enhance learning. The EatSmart curriculum is used as study material for the Nutrition Educator Certification Program. The paraprofessionals (Nutrition Educators) were required to study the nutrition curriculum on the computer. Two hours each week were allowed for study. The EatSmart web site provides self-guided pre and post-tests that paraprofessionals could use to assess readiness. In order to complete the Certification Program, paraprofessionals had to complete the EatSmart curriculum, pass a nutrition test, and demonstrate application of principles learned. A monitored nutrition test was offered once a year. Since 2000, 83 LSU AgCenter Nutrition Educators (67 EFNEP and 16 FNP) have taken the nutrition test. Of those tested, 66 Nutrition Educators (54 EFNEP and 12 FNP) have passed and also completed the Certification Program, as indicated by a passing score of 75% on the written, moderated nutrition test and demonstrated application of principles learned. EatSmart is an effective tool used to increase the core competencies of paraprofessionals in community nutrition programs.

*Nutrition & Health Division, FCS Department, LSU AgCenter, Baton Rouge, LA

PURPOSEFULL INCLUSION: NORTH CAROLINA'S NEW DIFFERENTLY ABLED CURRICULUM AND PROGRAM UPDATE

Mitzi Stumpf*

ABSTRACT:

North Carolina 4-H has developed a new curriculum, "Shine Up and Step Out," for use with traditional and non-traditional 4-H club programs. The "Shine Up and Step Out" curriculum is designed to raise awareness among 3rd to 6th graders about people with disabilities or disabling illnesses. It is a twelve-lesson series that allows youth an opportunity to "experience" and learn more about disabilities in an experiential manner. The curriculum features activities such as navigating an obstacle course while simulating mobility and vision impairments and doing a site evaluation for accessibility. Several of the lessons emphasize empathy--gaining better understanding of their friends and classmates who have disabilities. Youth also learn disability etiquette and people-first language through role-playing. In addition, this session will highlight three years of pilot testing data and give participants information regarding the applicability of this type of program in their individual state. Participants should come prepared for hands-on fun and with an open mind for new and innovative approaches for involving "all" youth in 4-H.

*Extension Associate, NCSU, Raleigh, NC
Email: mitzi_stumpf@ncsu.edu

FACILITATING ADULT LEARNING

Dena Wise*, Denise Brandon, Linda Bower and June Puett

ABSTRACT:

As traditional educators we often have been poorly equipped to facilitate learning in adult audiences. Too often, we focus primarily on content and little on process. We must find better ways to help adult learners draw learning from their own life experiences, develop skills to make well-informed decisions, and enrich their capacity for appropriate action. Nontraditional audiences give us opportunities to develop and test new ways to accomplish these ends. A train-the-trainer contract in Tennessee provided Extension specialists just such an avenue for development of process approaches to training. The purpose of this proposed interactive presentation is to enhance participant's personal leadership skills through (1) making extension agents aware of the need to address the processes of facilitated learning and (2) providing agents with brief experiences in developing and applying effective facilitated learning techniques. A statewide contract with the Department of Human Services for train-the-trainer activities provided Extension specialists just such an avenue for development of process approaches to training. Using focus groups, workshop facilitation, surveys of service providers and collaboration with the College of Education, the state training team forged new processes for nontraditional learning and action. The project team developed and trained educators in specific techniques for drawing information from the learner, developing information networks for lifelong learning, placing responsibility for learning on the learner, and facilitating group learning, decision making, and action. This presentation will include a sampling of methods and interactive examples of those techniques, which are being proven effective through rigorous testing and evaluation.

*University of Tennessee Agricultural Extension Service, Knoxville, TN