

OKMM AmeriCorps Members Attend Ceremony at State Capitol

Members of OKMM's AmeriCorps Education Award Program (OKMM-EAP) attended the annual AmeriCorps Swearing-In Ceremony on November 17 at the State Capitol. Nancy Sharrock, Executive Director of the Oklahoma Community Service Commission, spoke about the importance of AmeriCorps programs in our state and across the nation. Sharrock noted that AmeriCorps programs play an integral role in meeting economic and community needs in America; in Oklahoma alone, there are currently more than 250 AmeriCorps members serving through 13 state-wide programs.



During the ceremony, AmeriCorps members were addressed and sworn-in by The Honorable Susan Savage, Oklahoma's Secretary of State. OKMM-EAP members and Site Supervisors from Western Oklahoma State College, the University of Oklahoma, and Oklahoma State University attended the event.

OKMM Member Training Series

Members from across Oklahoma gathered in Stillwater on November 19 for the first event of the OKMM-EAP Member Training Series. Guest speakers included David Russell of the Federal Reserve Bank of Kansas City – Oklahoma City Branch, who discussed credit card debt in America, and Chad Lee, an OKMM-EAP member at Rose State College, who used interactive lessons to teach effective public speaking.

As a call to action to support National Family Volunteer Day, the OKMM-EAP team provided a personal finance and resource sharing workshop for residents at Mission of HOPE, a homeless shelter in Stillwater, after the training session. Participating OKMM-EAP sites included Oklahoma State University, Absentee Shawnee Tribe of Oklahoma, Rose State College, and Southeastern Oklahoma State University.

Jump\$tart Your Money Week 2006

Do you want to be part of the largest, most exciting financial literacy outreach program in Oklahoma? The Oklahoma Jump\$tart Coalition (OJC) is sponsoring the second annual **Jump\$tart Your Money Week** on April 24-28, 2006. Agencies, service organizations, and educational institutions are encouraged to plan events during **JYM Week** that promote financial education and raise awareness of financial literacy issues in Oklahoma.

Interested in hosting a **JYM Week** event? Contact Joyce Montgomery, OJC Vice President, at 405.744.5145 or jmont@okstate.edu. The Oklahoma Guaranteed Student Loan Program is a founding member of the OJC, and OKMM is an active OJC partner.

A\$\$ETS

Tips of the Trade

Avoid a Winter Debt Hangover

According to the Retail Express Index, American households spend an average of \$2,564 during the holidays, nearly half of which is spent on gifts. The Center for a New American Dream (CNAD) is dedicated to changing Americans' consumption patterns. *"We're bombarded with commercial messages telling us that to have a meaningful holiday, we need to be nonstop shoppers,"* says Betsy Taylor, president of CNAD.

Have you considered the hidden costs of excessive holiday spending? We hope to emerge from the holidays refreshed and reconnected to people we care about; instead, we're usually exhausted and overextended. According to the American Bankers Association, it takes shoppers an average of four months to pay off holiday bills.

You can avoid overspending during the holiday season – and the inevitable regret that follows – by taking a few simple steps:

- choose a **"cash-only" policy**; shoppers tend to spend more when they pay with credit cards, and less when they use cash.
- **evaluate (and edit) your gift list** carefully. Decide what you're willing and able to spend, and build a gift budget within that framework.
- **get creative.** Give something homemade or offer your help with a special project. Draw names or chip-in for group gifts to reduce costs.
- remember that a **greeting card or phone call** can be as meaningful as a gift. Connecting with others is what the holidays are really about!

Portions adapted from *"Spreading the Cheaper Holiday Cheer,"* Julia Penni, [Silver Chips Online](#).

From the desk of ...
a guy named Chris

I was thinking about how those clipped-on cell phones have become a status symbol today. I can't afford one, so I'm wearing my garage door opener. Now everyone thinks I'm cool, too.

Value-Added

Resources for Your Financial Future

[Bankrate.com](#)

Comprehensive. Objective. Free.

The [bankrate.com](#) website offers a wealth of resources for managing personal finances, including news articles, financial product and interest rate comparisons, and a variety of calculators for household budgeting, mortgages, home equity loans, automobile financing, insurance needs, and retirement planning.

Users also have access to multiple tools to monitor personal savings and investment growth, opportunities to interact with experts in the field, free newsletters, and blogs to discuss money matters with other [bankrate.com](#) members. Additionally, the site offers a spending worksheet to help shoppers plan for current holiday expenses and set a savings goal to make next year's holiday season debt-free.

Take advantage of the site's many services by registering for a free membership at [www.bankrate.com](#).

The OKMM AmeriCorps Connection

for Site Supervisors:

Recruit, Recruit, Recruit

Need recruiting ideas for the upcoming grant year? Try some of these networking options:

Community Leadership

- visit officials with set communication channels, like the mayor, city council members, and county commissioners.
- talk to homeowners associations, social clubs, and community service groups.

Faith-based Outreach

- offer an AmeriCorps information session after services, or as part of regular family ministry activities.
- include an AmeriCorps notice in the weekly bulletin or monthly newsletter.

Educational Institutions

- set-up an AmeriCorps information table in a high traffic area, like a cafeteria or student center.
- connect AmeriCorps recruiting with special campus or community events, such as college or career fairs, orientation activities, and festivals, to reach more students and parents.
- write an article for the school newspaper or include a flyer in direct mailings.

Adapted from "Effective Practice: Recruiting AmeriCorps Members in Rural Areas," Jason Scott, Corporation for National and Community Service.

Future Dates

January 16	Member Training Series (OKC)
January 25-26	TEAM Oklahoma Conference (Norman)
February 12	National College Goal Sunday
April 21	National Youth Service Day
April 22	Member Training Series (McAlester)
April 23-29	National Volunteer Week
	Jump\$tart Your Money Week

for Members:

MLK Day - January 16, 2006



The *King Day of Service* is an initiative to translate Dr. Martin Luther King, Jr.'s life and teachings into community service to address social issues. That service may meet a tangible need, such as facility improvements for a school or senior center, or it may meet a need of the spirit, such as building a sense of community or mutual responsibility.

On this day, Americans of every age and background celebrate Dr. King through service projects that:

- **Strengthen Communities**
Through his words and example, Dr. King recognized that the power of service can strengthen communities to achieve common goals.
- **Empower Individuals**
Dr. King believed that each individual possesses the power to lift him or herself up, regardless of personal circumstances like income level, race, or gender.
- **Bridge Barriers**
Side-by-side community service builds bridges between people and teaches us that in the end, we are more alike than different.

These areas of focus are closely aligned with AmeriCorps service priorities. OKMM-EAP members are invited to participate in a Member Training Series event and service project in the Oklahoma City area on January 16; see your Site Supervisor for details. For more information about the *King Day of Service*, visit www.mlkday.gov.

Fun Fact

In the weeks between Thanksgiving and New Year's Day, Americans produce *five million tons* of excess trash. That's a lot of wrapping paper!