

# SKILLS FOR LIFE

## SESSION 4

### Suggested Agenda

8:30 a.m.	Arrival of Participants
9:00 a.m.	Welcome
9:05 a.m.	Session Overview
9:10 a.m.	Money Pits
10:35 a.m.	Break
10:45 a.m.	Cooking Demo: Pork & Scalloped Potatoes and Hiker's Snack Squares
11:00 a.m.	Recipe Detective/Hot Commodities!
12:15 p.m.	Lunch
1:00 p.m.	This is Your Life
1:20 p.m.	Review/Evaluations
1:45 p.m.	Closing

<u>Materials</u>	<u>Handouts</u>
Flipchart Paper or Blackboard	H24 Session Agenda
Markers or Chalk	H25 Money Pits
Handouts (24-30)	H26 Recipe Detective:
Pencils	Recipe & Cooking Terms
Tabloid article that sensationalizes a food and nutrition topic	H27 Measuring Up
	H28 Commodity Cooking
	H29 Pork & Scalloped Potatoes
	H30 Hiker's Snack Squares

## SKILLS FOR LIFE

# TRAINING GUIDE

**Participant Objectives and Activities:** Successful participants will be able to:

1. Identify the goals and objectives of this session.

• **Review the goals and objectives listed below with participants. Pass out the Session Agenda (Handout 24). (Time: 5 min.)**

*GOALS:*

1. *Enjoy ourselves.*
2. *Become healthier and happier.*
3. *LMA food, nutrition, and cooking.*
4. *LMA other issues of interest.*

*OBJECTIVES:*

1. *Describe how to avoid Money Pits*
2. *Describe recipe information.*
3. *Describe how to get USDA Commodities*
4. *Describe steps in preparing Pork & Scalloped Potatoes and Hiker's Snack Squares.*

*(Initiator) "Last session we discussed how credit cards can end up being expensive. Today we're going to discuss how to avoid other common financial 'traps' that can cost you money unnecessarily."*

2. Describe how to avoid Money Pits

• **There are some common ways to obtain money or goods that are convenient but end up costing a lot of money in the long run. Ask participants to brainstorm some places that make life easier for you when you need money quickly or need things for your home; write them down on a chalkboard or flipchart. Questions might include: "What do you do when you need to cash a check but it's after-hours or you don't have a bank account?" Where do you go when you are out of money but have possessions like jewelry or a stereo? Where do you go when you are unsure how to do your taxes or want to get your tax refund quickly? Where do you go if you need furniture and you don't**

have enough money or a credit card? (20 min.)

- **Check-cashing Stores:** Check-cashing stores will cash government and payroll checks for a fee. They are open long hours and easy to locate. Anyone can walk in and use them if they need to cash a check. However, they charge very high fees, which is why they should be avoided even though they are convenient.

- *What are some ways to avoid using Check-cashing Stores?* Open a bank account - the monthly fees for a basic checking account are usually less than what a check cashing store charges to cash just one check. Even if you don't have an account, most banks, savings and loans, and credit unions will cash checks for less than check cashing stores charge; schedule time around getting to the bank on payday; cash a check at a local store that knows you and won't charge you; use Direct Deposit; get debit-card Cashback when shopping. (15 min.)

- **Payday Loans:** Check-cashing stores and others also make short-term loans that go by different names: "payday loans," "cash advance loans," or "postdated check loans." Most often, you write a personal check for the amount you wish to borrow plus a fee. The check is dated for your next payday or another day within the next couple of weeks when you have to repay the loan. The typical fee for a payday loan can add up to an over 400% interest rate when calculated annually.

- *What are some ways to avoid using Payday loans?* Try to budget your income and expenses so that you don't run out of money and need a loan; apply for a line of credit at a bank or credit union; borrow from family or friends who will charge you little or no interest; seek financial assistance from your local Social Services office or Community Action Agency. (10 min.)

- **Pawn Shops:** To use a Pawn shop you bring in something you own and give it to the pawnbroker as collateral for a loan (this act is called pawning). The pawnbroker loans you money against that collateral. When you repay the loan plus the interest, you get your collateral back. If you don't repay the loan, the pawnbroker keeps the collateral. Pawn shops generally give you much less than the actual worth of the item left from collateral, and the interest charged on the loan can be as much as 200% when calculated annually. By using Pawn shops you both risk losing your possessions with little compensation or end up paying a lot of money in interest.

- ***What are some ways to avoid using Pawn shops?*** If you want to sell some of your possessions use free Classifieds to post an ad or hold a yard sale; if you need a loan apply for a line of credit at a bank or credit union; borrow from family or friends who will charge you little or no interest; seek financial assistance from your local Social Services office or Community Action Agency. (10 min.)

- **Rapid Tax Refunds:** Many people go to private tax preparers who promise to get a refund in as little as two hours to two days. These services -- often billed as "Rapid Refunds," "Instant Money," or "SuperFast Cash" take a percentage of your refund that adds up to a very large fee.

- ***What are some ways to avoid using rapid tax refund services?*** Do your own taxes early in the season when you will receive your refund more quickly; Seek out organizations that will help do your taxes for free, such as IRS' Volunteer Income Tax Assistance (VITA) Program. Explain the VITA program and identify locations where low-income people can seek tax assistance. (15 min.)

- **Rent-to-own:** Sometimes, as an alternative to buying expensive merchandise such as furniture, people rent from a rent-to-own store. The person will rent the item and later can buy it outright. The rental fees plus the final purchase price add up to much more than the price of the same item bought at a retail store, often twice as high as the straight purchase cost, and sometimes three to four times as much.

- ***What are some ways to avoid Rent-to-own services?*** Save up money to buy the item; get financing for the item from a retail store, which is cheaper than the rent-to-own pricing; shop around for a good deal – for example some items are discounted after Christmas or off-season (i.e., air-conditioners in winter), or you can buy 'last-year's model' which is still perfectly good; look around in classified ads or yard-sales for a good-quality used item. (15 min.)

Key points are that convenience can be expensive and that advance planning is often needed to save money. (Time: 85 min.)

*(Transition): "Cooking at home is a good way to save money too. We're going to discuss recipes and we'll also spend some time discussing USDA commodity foods. We'll start by using some of them to make our lunch today, which takes a while to cook in the oven."*

5. Identify the steps in preparing recipes utilizing USDA commodities.

- **Demonstrate preparation of one (1) or more recipes using USDA commodities (Handouts 29 & 30). Discuss the ingredients, equipment, and procedures. Discuss substitutions, variations, and any other pertinent information. (Preparation time 15 min., cooking time 75 min. while teaching #s 6 & 7). (Time: 90 min.)**

6. Identify and describe the basic information provided in food recipes.

- **Brainstorm in a large group about places to find meal recipes and other food and nutrition ideas. Use a humorous nutrition-related article from a tabloid to stimulate the discussion. Is this a good source of nutrition information? Use a flipchart to outline important sources which might include magazines, newspapers, cereal boxes, etc. (25 min).**

- **Give each participant a copy of Handout 26 which contains a recipe and a list of recipe terms. In pairs have them list all the information that is given in the recipe. Report back to large group for discussion (for example: name of dish, ingredients and amounts, sequence for preparing, amount you have when done, method, temperature and time of cooking). Define recipe terms. (25 min.)**

- **Identify key measures, abbreviations, and equivalent measures that are used in recipes; give participants Handout 27. Note: This could perhaps be sealed in plastic so that they could hang it in their kitchen. (15 min.)**

7) Describe how participants can receive USDA commodities.

- **USDA Commodities are food products supplied to food assistance programs by the US Government. There are several kinds of programs that distribute them, including food banks and special programs for families, schoolchildren, and the elderly. Contact your local Social Services department or Community Action Agency to find out locations and to see if you are eligible. (10 min.)**

- **Give participants copies of additional USDA commodity recipes (Handout 28). (Time: 75 min.)**

*(After Lunch Initiator): "We discussed some session goals and objectives earlier in the day. Now I want you to take some time and reflect on one objective or goal that you would like to accomplish. Think back to the goal you set last session."*

8. Write a personal listening goal that includes strategies to achieve and evaluate the goal.

- **Refer to goals and objectives instructions from previous Sessions and adapt to current Session as appropriate. (Time: 25 min.)**

9. Review/Evaluation

- **Review concepts previously discussed in club sessions. Play the Food Game or give a Nutrition Quiz and/or use evaluation/closing exercises as time permits. (SEE Appendix 14 & 15.) (Time: 10 min.)**

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# SESSION AGENDA



### OVERVIEW OF THE SESSION

#### MONEY PITS

Do you ever wonder why "Cash & Go" is happy to see you?

#### THE COOK'S CORNER

What are some good recipes that utilize USDA commodities? Today's recipes are Pork and Scalloped Potatoes and Hiker's Snack Squares.

#### RECIPE DETECTIVE

What are the important parts of recipes?

#### HOT COMMODITIES

#### LUNCH

Try it. You'll like it.

#### THIS IS YOUR LIFE

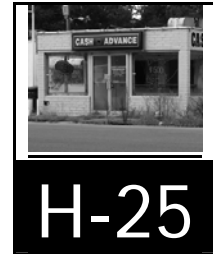
Set a personal goal to accomplish.

#### CLOSING AND EVALUATION

#### NEXT CLUB MEETING IS ON

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# MONEY PITS



### Check-Cashing Stores

- Easy, Convenient, & Expensive!

### Payday Loans

- Can Cost You Over 400% in Interest!

### Rapid Refunds

- Costing You Money to Speed Things Up!

### Pawn Shops

- Little Return for Value and a Lot of Cost!

### Rent-To-Own

- You Could Be Paying 3-4 Times What Things Are Worth!



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# RECIPE DETECTIVE



H-26

1 of 2

### Directions

Investigate the recipe below. It was taken off the back of a cereal box. List the types of information that it provides.

### CEREAL SQUARES RECIPE

#### Ingredients

- 3 tablespoons margarine
- 1 package (10 oz.) - about 40 regular marshmallows or 4 cups miniature marshmallows
- 6 cups crisp rice cereal or other unsweetened cereal
- Vegetable cooking spray

#### Directions

1. Melt margarine in large saucepan over low heat. Add marshmallows and stir until completely melted. Remove from heat.
2. Add cereal. Stir until well coated.
3. Using buttered spatula or waxed paper, press mixture evenly into 13 x 9 x 2-inch pan coated with cooking spray. Cut into 2 x 2-inch squares when cool - makes 24 squares.

*Note: Use fresh marshmallows for best results. Do not use diet or reduced fat margarine.*

#### Microwave Directions

Microwave margarine and marshmallows at HIGH for 2 minutes in microwave safe mixing bowl; stir to combine. Microwave ingredients at HIGH for 1 minute longer; stir until smooth. Add cereal and then stir until well coated. Press into pan as directed in Step 3 above.

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# RECIPES & COOKING TERMS



2 of 2

bake	to cook covered or uncovered in an oven or other appliance; with uncovered meats it's called roasting
baste	to moisten foods during cooking
blend	to combine two or more ingredients
braise	to cook slowly with a small amount of liquid in a tightly covered pan on top of a range
briskly	swiftly, with energy
broil	to cook by direct heat
cream	to mash or beat until smooth
dredge	to sprinkle or coat with flour or other fine substance
fold	mix in gently, without stirring
grate	to shred in grater
panfry	to cook in small amount of hot shortening
preheat	set oven temperature in advance
roast	to cook uncovered without water added, usually in an oven
reduce	lessen, as in turn down heat or allow liquid to boil away
sauté	to brown or cook in a small amount of hot shortening
scald	to heat to just above the boiling point
simmer	to cook in liquid at low heat (185° to 210° F) on top of stove

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# MEASURING UP



### Abbreviations

c	cup
doz	dozen (12)
gal	gallon (128 ozs)
g	gram
lb	pound (16 ozs) (454 grams)
min	minute
oz	ounce (ozs – ounces)
pkg	package
pt	pint (16 fluid ounces)
qt	quart (32 fluid ounces)
sm	small
tblsp <u>or</u> Tb	tablespoon (tbsps – tablespoons)
tsp <u>or</u> t	teaspoon (tsps – teaspoons)

### Weights and Measures

3 tsps = 1 tbsp

4 tbsps = 1/4 cup

5 1/3 tbsps = 1/3 cup

8 tbsps = 1/2 cup

12 tbsps = 3/4 cup

16 tbsps = 1 cup

1 cup = 8 fluid ounces or 2 pint

2 cups = 1 pt

4 cups = 1 qt

4 qts = 1 gal

8 qts = 1 peck

16 ozs = 1 lb

32 ozs liquid = 1 qt

8 ozs liquid = 1 cup

1 oz liquid = 2 tbsps

4 grams = 1 tsp

## SKILLS FOR LIFE

# COMMODITY COOKING



H-28

### BEANS AND BEEF

6 cups vegetarian beans  
1 medium onion  
1 tablespoon butter, margarine,  
or cooking oil for frypan

2 pounds lean ground beef  
Black pepper, dash  
1 green pepper, small

Chop the onion and green pepper, and cook in lightly greased frypan until just soft. Do not overcook. Add beef to frypan and cook on low heat until browned. Drain the frypan of all excess fat. Add beans and a dash of pepper to your taste. Stir occasionally while cooking until beans become warm. (Variation: Use skinless pieces of cooked chicken instead of beef). Serves 6.

### BEANS AND RICE

1/2 cup chopped onion  
1/2 cup chopped celery  
1 clove of garlic  
2 tablespoons margarine  
1 can (16 oz.) vegetarian beans

2 cups cooked rice  
1 tablespoon chopped parsley  
1/4 teaspoon salt  
1/8 teaspoon pepper

Cook onion, celery, and garlic in margarine until tender. Remove garlic. Add remaining ingredients. Simmer together for 5 minutes to blend flavors. Makes six servings, approximately 2 cup each.

### BEST EVER BARBECUE PORK

1 can pork  
1/2 cup catsup  
3 tablespoon brown sugar  
1 tablespoon Old Bay Seasoning

Drain all broth from pork and discard. Remove all fat and discard. Heat pork in saucepan or skillet. Add all ingredients

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# **PORK AND SCALLOPED POTATOES**



**H-29**

Serves 3-5 people

### **INGREDIENTS**

1 can of pork  
6 medium potatoes, peeled and thinly sliced  
1 large onion, sliced  
3 tablespoons of flour  
4 tablespoons of butter  
1-2 cups of milk  
Salt and pepper to taste

### **EQUIPMENT**

Measuring cups  
Measuring spoons  
Casserole dish

### **DIRECTIONS**

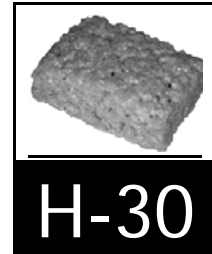
1. Lightly butter casserole dish. Put a layer of potatoes in the casserole dish that covers the bottom of it.
2. Spread a layer of onions over the potatoes.
3. Sprinkle the potatoes and onions lightly with flour. Add salt and pepper.
4. On top of the flour, dot the potatoes with small pieces of butter.
5. Add additional potato layers with onions, flour, and butter until all the potatoes are used up.
6. Add milk until the top layer of potatoes is covered.
7. Put pork over the top of the potatoes. Season the pork with salt, pepper, or whatever you desire.
8. Cover with foil and bake for 1 hour and 15 minutes at 350.
9. ENJOY!

*Source: Frederick Community Action Agency, Frederick, Maryland, 1993.*

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# HIKER'S SNACK SQUARES

Serves 3-5 people.



### INGREDIENTS

1 cup of Textured Vegetable Protein (TVP)  
1 cup of cereal (bran flakes)  
1/2 cup of instant nonfat dried milk powder  
1/2 cup of honey  
3 tablespoons of margarine  
1/3 to 1/2 cup of peanut butter

### EQUIPMENT

Measuring cups  
Measuring spoons  
8-inch square pan  
1 saucepan

### DIRECTIONS

1. Combine peanut butter, honey, and margarine in a saucepan.
2. Stir over medium heat until the mixture blends together. Remove it from the heat.
3. Mix in the milk powder until it is blended with mixture.
4. Mix in TVP and cereal until it is blended.
5. Press the mixture into an 8-inch square pan.
6. Cool the mixture for 1 hour. Cut it into squares. Store in refrigerator.

### VARIATIONS:

You can add 1/2 cup nuts and/or raisins.

*Source: Various; Collected by the Cooperative Extension Service of the University of Maryland System.*