

add sparkle to your programs

Veronica Carmack

I'm not a mechanic, but I can drive a car. I'm not a computer programmer either, but that doesn't stop me from using computers to teach everything from budgeting to estate planning.

As a family resource management specialist, I'm frequently asked to help plan money management programs. Agents complain that they've tried *everything* to get an audience. Budgeting classes sound pretty dull to the public and press. Computers sound exciting. When you decide to use one of the many computer programs available, the news media quickly pick up on the idea. Special interest features appear in the Lifestyles section of the Sunday edition and local television talk show hosts and hostesses rush to book you for an early morning program. Publicity is easy to get and audiences come to see what the computer can do for them.

The future is bright for those who aren't afraid to try something new. Computers are still just toys for some, but for others they're serious business. I believe you can use computers to deliver educational programs and still have fun with them!

Fascinating Machines

People are fascinated by computers. The rapidly moving type or instant words flashing on a television monitor affect people in a strange way. They want to communicate with this alien object. Some ask, "Can it tell me how many calories I've eaten since Sunday?" (Yes, RCALL can if you don't fib about the chocolate cake you had last night.) "Could I really save \$300 if I added more insulation?" (It's entirely possible, says HACC.) "My wife wants to quit her job to have

Veronica Carmack: Associate Professor, Department of Home Economics, Cooperative Extension Service, Clemson University—Clemson, South Carolina. Accepted for publication: January, 1979.

another baby. Can we afford to live on one salary?" (Five minutes spent with *Speedy Spend* can show you how your budget would look both ways.) The computer can provide instant information. Clients are often delighted with simple programs that seem to speak to them through personalized messages . . . "Stay with it, Mr. Smith," or "Oops, you over-spent!"

Show Stoppers

Computers are proven show stoppers at malls and fairs. Soon you'll have a crowd to deal with. What you do at that point is crucial. Do you have something more to offer than just a gimmick? Hopefully you and your staff have prepared yourselves to be able to answer all types of questions relevant to the subject. Do you have posters, exhibits, leaflets, bulletins, or examples to show? If your computer program deals with insulation, are you prepared to go beyond the printout in answering questions? You must be organized and know your subject.

Negative Side

We've found malls are an excellent setting for such programs. On the negative side, much planning is involved to get satisfactory mall space, telephone service, and other equipment needed. Also, agents with busy schedules can only do this two or three times a year. And, telephone installation and time are costly.

Positive Side

On the positive side, with careful selection of days and time, an agent can spend eight hours in a mall over a two-day period and provide hundreds of people with personalized information from a wide selection of computer programs currently available. How else could you reach that many people with such specialized help?

Nothing To Fear

Agents are often timid about their first experience with a computer terminal, but soon learn they have nothing to fear. The "hands-on" experience teaches them the importance of following directions down to the last little dot. That's all it takes to get results. The real test comes after they get the printout. Agents must use their training and experience to interpret the results to the client. Agents serve as the link between a cold impersonal machine and the warm body standing there waiting for an answer to the question.

Computers are great equalizers. Many agents are good with people, but terrible at math. Programs on money management and agricultural economics are often overlooked by agents who are afraid of being embarrassed by incorrect

calculations. Computers can take the worry out of these situations. Agents experience a new growth and increased confidence in themselves as educators when they find they can handle both the subject matter and the new technology of the computer. It also gives them immediate and positive feedback from their clients. They know they're providing a valuable service to them.

Audiences Reached

We've reached many types of people through computer-assisted instruction. Some programs fit a group of people better than others. Certain audiences require specialized programs. The big landowner has a lot at stake when he asks for advice. So does the family on the brink of bankruptcy, but the stakes are different. In the latter case, the solutions may involve both family resource management and family relations. An interdisciplinary approach is necessary.

Computer programs have been used to help families develop a workable spending plan. Some programs such as *Speedy Spend* and *Plan* help develop an awareness of current spending levels and the family debt position.

Summary

Using computers is one way of making more effective use of people's time—both the agent's and client's. By using computer capabilities to do a large number of calculations, agents are freed to discuss significant points. This provides an opportunity to look at facts and figures from a different perspective. Clients can see their present situation and decide how that situation might be improved.

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