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Life Skills - Focus on Health Literacy & Financial Literacy

Health Literacy Partnerships: A Literacy Coalition's Story

by Nichole Lopez-Riley and Meg Poag

A two-year-old is diagnosed with an inner ear infection and prescribed an antibiotic. Her mother understands that her daughter should take the prescribed medication twice a day. After carefully studying the label on the bottle and deciding that it doesn't tell how to take the medicine, she fills a teaspoon and pours the antibiotic into her daughter's painful ear. (Parker et al., 2003)

As shocking as this may seem, it is unfortunately more commonplace than we care to admit. Understanding health information and the complexity of the healthcare system is incredibly challenging and increasingly overwhelming for the majority of us today. In fact, the 2003 National Assessment of Adult Literacy (NAAL) survey, indicated that two out of every five adult Americans have difficulty accessing and understanding health-related information and services to make appropriate health decisions (Kutner, Greenberg, Yin, & Paulsen, 2003). This means that approximately 39% of the U.S. population has difficulty reading and understanding health-related information; a statistic we in the literacy world cannot afford to ignore.

Health literacy is defined as a person's ability to "obtain, process, and understand basic health information and services needed to make appropriate health decisions" (U.S. Department of Health and Human Services [DHHS], 2000). It includes a person's ability to understand instructions on a prescription medicine label, doctor's directions, insurance forms, and advocate for one's health and that of their family. An individual's health literacy level is a "stronger predictor of a person's health, more than age, income, employment status, education level and race" (American Medical Association [AMA], 2007).

Low health literacy affects all of us, but we know that certain populations, such as low-literate adults or English as a Second Language speakers are at higher risk for its detrimental effects on health and economic well-being. Health literacy is a critical factor in the health of Central Texans, which is particularly crucial given population growth in the state.

Texas leads the nation in its increased rate of children born in the state; one in ten children born in the U.S. is born in Texas. Almost half of these children are born to Spanish-speaking parents who have low educational levels and lack a high

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school diploma or equivalent, putting them at very high risk for low health literacy. More than one in five adults in Central Texas, many of whom are struggling to learn English, cannot read or write well enough to fill out a job application. It is because of this reality that Literacy Coalition of Central Texas (LCCT) decided to address the issue and launched its Health Literacy Initiative in 2009.

The Health Literacy Initiative

The Health Literacy Initiative was developed in response to the need for a concerted community effort to address low health literacy in the region. The initiative addresses low health literacy of local residents by improving the health literacy of adult learners as well as increasing medical professionals' awareness of, and ability to address, health literacy issues. The initiative has experienced great success approaching the issue from two ends of the spectrum.

First, it works directly with literacy providers who serve low literate populations to provide training and instructional materials on healthy living, such as preventing obesity, chronic disease management, proper nutrition, reading prescription bottles and navigating the healthcare system. Second, it trains healthcare providers on effective patient-provider communication for low health literate populations. Healthcare providers receive training on the following: 1) How to recognize and accommodate low health literate patients; 2) Identify and effectively address potential language and cultural barriers to patient-provider communication and; 3) How and when to utilize best-practice communication strategies to better serve patients.

Over the past two years, the Literacy Coalition has served as the central hub for community-based health literacy efforts in the region. While the Health Literacy Initiative continues to grow and expand, it has experienced significant successes in a short period of time. The LCCT has developed and published the First Edition Health Literacy Instructional Manual which provides health-related information and classroom activities to improve the health literacy of adults in Central Texas literacy pro-

grams. Classroom activities are designed to empower adults and allow them to become advocates of their own health and that of their families.

Lesson subjects cover a range of health topics including disease prevention techniques such as improved nutritional behaviors to reduce childhood obesity, promotion of regular exercise, and chronic disease management strategies. The LCCT continues to expand its health literacy efforts through various partnerships in the community. It recently partnered with People's Community Clinic and formed the Central Texas Health Literacy Action Group to collaboratively address low health literacy in the region.

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Nichole Lopez-Riley graduated from the University of Maryland at College Park with a master's degree in Public Policy and a concentration in International Development focusing on health and education. Nichole is master literacy trainer for community-based programs and has extensive experience in international development, program management and training design.

Meg Poag received her Master's of Science in Social Work from the University of Texas at Austin. Meg served for two years as an adjunct faculty member at the University Of Texas School Of Social Work and has focused her professional career facilitating a variety of collaborative community-building efforts.

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Health Literacy & Financial Literacy: Keys to Equipping Texas Adults for Life

by Harriet Vardiman Smith, TCALL Director

So much of the current focus in our field is directed to transitioning adults to postsecondary education or to the workforce. But functioning effectively in adult life means much more than being equipped for education and work. It also requires applying knowledge and skills to negotiate complex societal systems that profoundly affect individuals' and families' quality of life.

The *Vision of Texas Adult Education*, recently adopted by the Texas LEARNS State Advisory Committee, reflects that three-part focus.

All adults will be equipped to succeed in education, work, and life for a better Texas.

Texas LEARNS State Advisory Committee, 2010

The third area of success in "life" applies across many domains. But navigation of financial systems and of our nation's complex and changing health care system are two areas of adult life that urgently demand the specialized application of literacy and numeracy knowledge and skills. The consequences of being ill-equipped to navigate financial and health care systems can have dire consequences for adults and their families, including poverty, homelessness, chronic illness or disability, and even preventable death.

When TCALL asked our center's advisory committee for ideas about issue themes for The Quarterly this year, the topics of Health Literacy and Financial Literacy generated a great deal of interest. As any parent who has tried to fill out a Free Application for Federal Student Aid (FAFSA) form can confirm, even adults equipped with postsecondary education must be proactive lifelong learners in order to navigate these complex and dynamic systems.

As adult educators, attending to Health Literacy and Financial Literacy are important keys to fulfilling Texas adult education's vision. We hope this issue will provide you with tools to fulfill that vision.



TCALL's Texas A&M Riverside Campus location -
the little literacy center on the prairie

GROUP HEALTH, ITHS LAUNCH FREE HEALTH LITERACY E-COURSE

Truly "informed" consent is hard: Many consent forms are written at college level, while the average American adult reads at the 8th-grade level. To help address this problem, the University of Washington's Institute for Translational Health Sciences (ITHS) and Group Health Research Institute have jointly produced a new Web course in using plain language for health research: <http://prism.grouphealthresearch.org>. The ITHS is part of the Clinical and Translational Science Awards (CTSA). Creation of the online training was supported in part by the ITHS grant, which is funded by the National Institutes of Health's National Center for Research Resources (NCRR).

Jessica Ridpath, Group Health Research Institute research communications coordinator, presented this new online resource at the Health Literacy Annual Research Conference, in Bethesda, MD. October is Health Literacy Month, and President Obama recently signed into law the Plain Writing Act of 2010. Like the Plain Writing Act, the new Web course is based on the principles of plain language: a communication style centered on the audience's needs, abilities, and levels of literacy and numeracy. The online training will broaden the reach of the Program for Readability in Science and Medicine, or PRISM. The Web course is freely available to anyone. Researchers can see how to use plain language in study materials through the course's many concrete examples.

Full news release: www.grouphealthresearch.org/newsroom/newsrel/2010/101018.html

Online Training: <http://prism.grouphealthresearch.org>

Toolkit: www.grouphealthresearch.org/capabilities/readability/readability_home.html

Making it Relevant: Instructors use Learners' Experiences and Numeracy to Teach Financial Literacy

by Arlene Serrano

Even though “the role of adult basic education in strengthening mathematics skills is central to the U.S. Department of Education’s vision for adult education,” (Office of Vocational and Adult Education, 2009), adult literacy education emphasizes the development of reading and writing skills above numeracy skills. Mastering basic numeracy skills is essential for adults to accomplish daily tasks such as managing their finances or performing work-related activities. “Adult numeracy always implies a practical aspect to using mathematical ideas or techniques, whether in the paid workforce or in unpaid family and community situations” (FitzSimons, 2008, p. 9-10). Lack of mathematics knowledge and numeracy skills can be a source of disempowerment for adults at individual and societal levels (Kantner, 2008).

Developing a more culturally sensitive view of the role of numeracy and literacy practices in the lives of adult learners involves asking students about their oral and written numeracy practices, learners’ fears about math, and numeracy skills related to the job setting. Instructors can ask questions such as: How do you keep records of your economic activities? When do you use mathematics in your daily life? How do you measure time, distance, and amounts?

During fall 2009, a colleague and I explored the use of numeracy in a ten-week after-school English as a second language (ESL) class for parents. Fifteen Hispanic parents attended once a week for two hours. They were housewives, housekeepers, construction workers, or were actively looking for a job. These parents presented different levels of English proficiency and their level of schooling ranged from elementary to one year of college. We read about personal finance and discussed three chapters from Suze Orman’s (1998) book entitled “The 9 Steps to Financial Freedom.” When discussing the readings, the students were asked about their biggest fear when it comes to money. Several students indicated they feared not having enough money to cover their children’s needs. Another concern was the lack of health insurance. With the current rising hospital costs, the participants were especially concerned about suffering a medical emergency and not having the resources to cover the cost of medical care. They commented about different ways to save money in order to prevent possible financial problems and shortages. Another fear was related to who is in charge of family finances of the household. The examples provided by the students illustrate how numeracy relates to social practices of this particular group of adult learners.

These adult learners’ experiences and the way they made connections to financial freedom guided class discussions as students shared how they use numeracy skills in their social interactions. As ESL literacy instructors, we listened carefully to the learners’ stories and experiences in order to help them make connections between previous knowledge, numeracy skills, and their attitudes toward mathematics. The readings we explored about personal finances were interesting and useful to the adult learners; these readings helped us approach numeracy as a social practice. Numeracy as a social practice is an important topic that needs attention in ESL literacy classes. As instructors, we can make room for this type of discussion to take place through exploring related readings and through conversations with the learners.

Understanding how numeracy skills are applied and used in daily life and how these skills are relevant to problem solving is essential for adult learners. Paying bills, managing a weekly or monthly budget and making investment decisions are also examples of how numeracy is connected to adult learners’ societal expectations. This understanding will ultimately help adult learners in acquiring the skills necessary to complete tasks, make informed decisions, and solve problems in different areas of their lives.

Recognizing their numeracy needs, routines, and skills, as well as the emotions and values adults assign to personal finance activities will help them become more confident and develop a better understanding of numeracy. Gaining knowledge about how numeracy works and how it shapes their social interactions will help adult learners function more effectively in their family, community, and work numeracy practices.

In order for adult education practitioners to guide learners in recognizing the importance of numeracy as a social practice, they need to take into consideration the diversity of experiences and knowledge that adult learners bring to the classroom. They need to be aware of the learners’ relationships with learning, teachers, and the numeracy practices beyond the classroom (Baker, 2005). Identifying adults’ learning strategies and learning needs as they relate to the use of numeracy skills in different social contexts and interactions will help practitioners identify the role and complexity of numeracy in their students’ lives. Most important, this understanding will allow instructors to go beyond teaching numeracy as a set of skills, and explore the different instances in which numeracy can be approached as a social practice.

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NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION® OFFERS WEALTH OF RESOURCES

The National Endowment for Financial Education® (NEFE®) is a private, nonprofit, national foundation wholly dedicated to improving the financial well-being of all Americans. The mission of NEFE is to help individual Americans acquire the knowledge and skills necessary to take control of their financial destiny. NEFE's mission is grounded in the belief that regardless of background or income level, financially informed individuals are better able to take control of their circumstances, improve their quality of life, and ensure a stable future for themselves and their families.

In the Educators and Facilitators section of NEFE® website (<http://nefe.org>), you will find practical resources and materials, including those described below.

High School Financial Planning Program® (HSFPP)

Since 1984, this highly acclaimed comprehensive program has helped nearly 5 million high school students learn how to manage their money more effectively. Since 1984, NEFE has been addressing youth financial literacy with the nationally known NEFE High School Financial Planning Program® (HSFPP). The HSFPP consists of a seven unit student manual, instructor's guide, and a dynamic suite of Web pages that offer a large, continually growing collection of resources, articles, and financial tools for teachers, students, and parents.

(HSFPP Student Guide and Instructors' Manual are available on loan from the Clearinghouse Library. See the Library section on page 17.)

NEFE Financial Education Evaluation Toolkit®

This free online resource lets users measure the effectiveness of financial education programs. Financial educators and researchers can use it to construct a fully customized evaluation instrument to benchmark the performance of their local curriculum.

CashCourse®

This site offers information geared toward college-age students to help them figure out personal finance issues. This online resource is free of charge to universities and students. The site has no ties to commercial entities and does not accept advertising. Financial literacy workshop materials are now available in conjunction with the online resource. Dozens of Texas community and junior colleges and universities are already participating.

NEFE Financial Education Clearinghouse

This Clearinghouse contains practical online resources on a variety of relevant personal finance topics for classroom or self-help use. NEFE developed the Financial Education Clearinghouse to support the delivery of community-level financial literacy programs to teach and motivate underserved segments of society, (including the newly employed, young workers, individuals moving from welfare to work, and immigrants) to make changes in financial behaviors that will lead to economic independence. These resources have been used successfully for a variety of diverse populations with special needs, such as cultural sensitivity, low income, low literacy, and challenging life circumstances.

Radio Program Improves Science and Health Literacy Among ESL Speakers

by Michelle Johnson and Vishal Arghode

An innovative approach has been used in Rhode Island to address the science and health literacy needs for its Spanish-speaking population. Two faculty members from the Warren Alpert Medical school of Brown University in Rhode Island designed a talk radio program for Latino Public Radio (a 501(c)(3) not for profit organization dedicated to serving the needs of Spanish community through high quality cultural and educational programs). Their hope was to improve the science and health literacy in Rhode Island's Latino community.

The program is called ESCUCHE, which in Spanish means "listen." However, ESCUCHE also stands for Evaluating the Spanish Community's Understanding of Clinical and Health Education. In the beginning phase of the program, community forums were held to determine the health topics relevant to the Latino community. The covered topics included health screenings, immunizations and HPV (human papilloma virus), cardiovascular disease, diet and exercise, diabetes, breast cancer, birth control, HIV/AIDS, smoking, and asthma. The 10-week radio program ran from January 27 through March 31, 2010, Wednesday mornings from 9 am to 10 am. The program included guest speakers and interactive radio sessions where phone-in questions were taken from the listeners.

To see if the program made a difference, 51 listeners agreed

to participate in pre and posttests. Twenty-nine percent of the men and 71% of the women (varying in ages and educational backgrounds) showed an overall improvement in their health and science literacy. There were improvements at each educational level, with the greatest improvement in those with high school education. In addition, the participants of the program overwhelmingly requested the continuation of the program and to have more programs similar to ESCUCHE. The success of the program seems to be in its approach—engaging the audience through an innovative, accessible, and interactive way on health topics important to them.

The past programs are available on the radio station's website for the listeners and can be accessed at <http://www.lprri.org/inicio/index.php?categoryid=69>. The website text is in Spanish. However, if you want to translate the website into English, you can do so using various translation features offered through Internet Explorer's Bing or Google toolbar. It is our hope that adult educators in Texas can use this valuable resource to enhance current English as a Second Language instruction in science and health literacy.

About the Authors

Michelle Johnson and Vishal Arghode are both TCALL Graduate Assistants and pursuing graduate degrees in Adult and Human Resource Development at Texas A&M University.

Texas Industry Specific English as a Second Language Healthcare Curriculum

Looking for a good resource for health literacy for adult learners? Talk to your GREAT Center about the Texas Industry Specific English as a Second Language (TISESL) healthcare curriculum. In addition to an overview of health-related employment opportunities, the curriculum is accompanied by an excellent power point presentation that provides learners with an introduction to the U.S. healthcare industry. The Medical Industry power point slides introduce common healthcare concepts and terminology related to primary health care and adjunct health care services, insurance, Medicare and Medicaid, information management, and patient care.

The curriculum itself addresses the importance of clear communication between patient and healthcare provider. Learners are also introduced to the structure of the human body (sensory, skeletal, cardiovascular, and respiratory systems), basic medical equipment, vital signs, medical terminology, and personal safety and hazardous materials.

TISESL facilitators can assist you in adapting the curriculum to your local program needs. Contact your GREAT Center representative for further information. For more information on TISESL, see the TISESL web page, found under State Leadership Activities on TCALL's home page (www-tcall.tamu.edu) or contact Barbara Tondre-EI Zokani at Texas LEARNS (btondre@earthlink.net).

Improving Your Health Literacy

by Carolyn M. Clancy, M.D.

There is a truism in health care: When you don't fully understand or can't act on information about your health care, you are more likely to be in poorer health.

Nearly all of us, about nine of every ten American adults, have some problems with health literacy.

Health literacy is not only about reading. It's about understanding difficult health terms and issues. Even highly-educated people can have trouble understanding health care information.

For example, health literacy plays a role in how well:

- Someone is able to take the right medicine at the right time.
- A person with diabetes properly manages the condition.
- A parent follows instructions for helping a child recover from surgery.

Health care is complicated and the health care system can be confusing. That's why so many people have trouble understanding information about their health and health care options. Older adults, minorities, immigrants whose first language isn't English, poor adults, and people with ongoing mental and physical conditions are more likely to have a hard time. But everyone can have trouble sometimes, especially when you're sick or have just been told you have a disease.

Limited health literacy can literally harm your health. If you have trouble understanding instructions, you may have a hard time managing a health condition or taking your medicines correctly. You may end up in the hospital more, spend more on health care, and have poorer health. Limited health literacy can also decrease your chances of getting important tests, like mammograms, or helping a loved one with his or her care.

Doctors, nurses, pharmacists, and hospitals can all play a role in helping patients better understand and use health information.

To help, the Federal Government in May announced a national effort to make health information more straightforward and understandable (www.hhs.gov/ash/).

My agency, the Agency for Healthcare Research and Quality (AHRQ), has developed tools to help doctors and their office staff improve communication with all patients so they can better understand a doctor's instructions and other important medical information. Another tool helps pharmacists talk to patients about how to use drugs safely.

While these efforts can help, you can take steps, too. To improve your health literacy:

- Ask questions. Then, make sure you get and understand the answers. If you don't understand, ask the doctor or nurse for more information. Asking questions may not always be easy, but it can get you the information you need to take better care of yourself. To help you, my agency developed a list of questions you can bring to the doctor, the pharmacist, or the hospital (www.ahrq.gov/questions/aretheanswer/questionbuilder.aspx).
- Repeat information back to your doctor or nurse. After your doctor or nurse gives you directions, repeat those instructions in your own words. Simply say, "Let me see if I understand this." This gives you a chance to clarify information. Studies show that doctors and patients often have very different ideas of what the patient is going to do after leaving the doctor's office. For example, if a clinician advises you to 'take two' Coumadin, it is really important to know if they mean 2 milligrams—or two pills. Repeating back can help avoid potentially serious mistakes.
- Bring all your medicines to your next doctor's visit. Ask your doctor to go over all of your drugs and supplements, including vitamins and herbal medicines. More than one third of adults struggle to understand how to take their medicines. Reviewing your medicines can help you and your doctor. You may even discover some mistakes, such as two drugs that shouldn't be taken together.
- Have another adult with you. This might be especially true when you expect to receive important information.
- Let the doctor's office know you need an interpreter if you don't speak or understand English very well. You have a right to an interpreter, at no cost to you. Even if you speak some English, tell the doctor's office what language you prefer when you make an appointment.
- Make a Pill Card. My agency has published step-by-step instructions to create an easy-to-use Pill Card to help patients, parents, and others keep track of medicines (www.ahrq.gov/qual/pillcard/pillcard.htm).

Agency for Healthcare Research and Quality (AHRQ) Director Carolyn Clancy, M.D., has prepared brief, easy-to-understand advice columns for consumers to help navigate the health care system. They address important issues such as how to recognize high-quality health care, how to be an informed health care consumer, and how to choose a hospital, doctor, and health plan. Check back regularly for new columns. www.ahrq.gov/consumer/cc.htm

September 7, 2010 article reprinted with permission from AHRQ.

Health Literacy

from *Bright Futures: Family Matters*

Health literacy is the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions.

~ Healthy People 2010 & 2020

Health messages are everywhere! Signs on the bus ask us to cover our nose and mouth when we sneeze. Health providers tell us to eat more fruits and vegetables. Teachers ask us not to send sugary drinks and snacks to school. Health insurers want us to quit smoking and be more active. Pro football players wear pink to remind women to be screened for breast cancer. Public Service Announcements remind us to get flu shots.

With so much health advice, how do families pick what's important? How do they fit one more thing into what they already do everyday, like prepare healthy snacks, or limit screen time? When families have children with special health needs, how do they know what advice applies to their child? And, how do they learn the skills they need to take care of their child's needs, like finding a physical therapist, giving medications, monitoring heart problems, taking apart a ventilator, or finding other resources and supports? Good health literacy skills make these tasks easier.

Health literacy is more than just reading. It includes:

- How a person likes to get health information such as:
 - Written or verbal instructions
 - Pictures
 - Internet searches
 - Social media, such as Twitter or Facebook
- How well a person understands and uses the information to make decisions about:
 - Staying healthy
 - Preventing illness and injury
 - Health services and treatment options
- What a person does to stay healthy, for example:
 - Reads and understands directions for taking medicine
 - Knows how to describe symptoms or changes in health status
 - Knows how to ask questions to clarify health advice

So, while health literacy is more than reading, reading is a key way to learn and improve health literacy.

Infancy: Talk to your baby. Respond to his or her smiles, coos

and other sounds. Look at picture books, and talk about what you see.

Early Childhood: Read to your children. Ask them questions about the book. This will prompt your children to use their own words to describe events. When they are sick, they will be able to tell you what hurts.

Middle Childhood: Continue to read with your children. Let your child choose the books. Giving children choices helps them learn to make decisions. They will be able to make choices about which healthy snack to eat, or which arm to use for a shot. Ask them if they have questions about what they read. This will help them learn to ask questions about health advice they get from health providers.

Adolescents: Talk about health messages teens read or hear. Ask what they think about the advice, and if and how they would make it part of their routines. Discuss how the life style choices they make today will affect their health when they are older. Healthy eating and physical activity are good ways to prevent unhealthy weight and the health problems it may cause. Many teens see health providers alone. Remind teens to ask questions and repeat back advice and instructions to be sure they understand the health advice they receive.

Special Health Needs: Children and youth with special health needs may have special routines, medical equipment and take medications to manage their health. When possible, include your child in discussions about health decisions. This will prepare him or her to make decisions when older. Teach your child how to explain his or her health condition. Have children read and explain medication labels, and demonstrate inhalers or other equipment to be sure they know how to use it.

This October 2010 article was reprinted with permission from Family Voices, a national network that aims to keep families at the center of children's health care by encouraging partnerships between families and professionals. *Bright Futures: Family Matters* is a publication available on Family Voices websites at www.brightfuturesforfamilies.org and www.familyvoices.org.

Bringing Health Literacy into the ESL Classroom: A Teacher's Experience

by Ana M. Rivera

While teaching Chronic Conditions Management/Diabetes, I realized how our modern society is afflicted by this disease, across all races and ethnicities, due mainly to lack of information, wrong eating habits, and lack of exercise.

Realizing that the information I was teaching at the Jesse Tree should also reach our English as a Second Language (ESL) students, my syllabus included two weeks of "Health Related" objectives. Faced with the problem of the growing number of sick, diabetic students and friends, my teaching took a turn, emphasizing healthy nutrition and exercise.

First, the definition of Nutrition, was introduced, along with symptoms and consequences of poor nutrition. One of the students knows she is a diabetic; others have most of their family suffering from this disease. Still others had never even checked what their blood sugar level is.

At the beginning of the "Health Week," we made a list of good eating habits: drinking more than ten glasses of water a day, no sodas or juices; eating plenty of green vegetables, even at breakfast; breaking up food intake into five small meals during the day, in small portions; no sweets, no fried food, increase of fish intake, no-sugar, nor sugar free foods.

I used some graphic materials, such as photos of more than two hundred foods with their nutrients listed on the back, to help make the class more visual. A "nutritious, favorite plate," where 50% of the food consisted of vegetables was "prepared" by each of the students, using the food manipulatives. The students shared recipes, compared good nutrition versus bad nutrition, snacking on junk food, the effects of the "no-sugar" foods, which contain aspartame. The bad side effects of skipping meals and the health effects of not eating a balanced diet were compared to the good habits; and as living examples, the students who were underweight were interviewed in detail, to analyze more thoroughly, their healthy eating habits.

We also discussed the dreary consequences of diabetes, like losing a foot or a leg, in extreme cases, and the mere presence of other complications that go along with diabetes, such as high cholesterol, high blood pressure, kidney disease, liver disease, neuropathy, failing eyesight.

Because the class is offered at Jesse Tree, our class participated in the organization's efforts to sensitize our ESL student community with the impending threat of diabetes—a disease that can

slowly kill and be a burden to the family of the diabetic.

Sharing this health information has made my students conscious of the importance of eating correctly, watching "every bite" of food we ingest, eating small portions and understanding what a "portion" is.

Some of the students started losing weight. Most of all, they became more aware of how important it is to watch their diets and exercise every day too.

They realized that it does not take too much effort to be eating healthy with the right amount of balanced foods.

Conclusion

Now the students understand the importance of having a balanced diet. It must encompass the six food groups: fruits; milk products; vegetables; meat and meat substitutes; grains and starches; and fats, sweets, and oils.

At an agency and at a college level, joining efforts together with the Jesse Tree has been a win/win combination. The ESL Program of the Adult Basic Education Department of College of the Mainland and the Jesse Tree are combining their assets and using them to improve the health of the students. Besides helping them to achieve their learning goals, the Jesse Tree also offers the students support with social, medical and financial issues, while the college feeds their minds and helps the students achieve their educational goals.

About the Author

Ana Rivera has a bachelor's degree in Business Management, from the University of Phoenix. She has been an ESL teacher at College of The Mainland for 20 years, and recently, has travelled to Turkey and Turkmenistan to teach ESL. Presently, she is working a second job at a nonprofit organization, the Jesse Tree, in Galveston, where she gives classes on Chronic Conditions Management/Diabetes.

TALAE CONFERENCE 2011

Annual Conference of Texas Association for Literacy
& Adult Education (TALAE) will be held
February 3-5, 2011
Austin DoubleTree Hotel, 6505 IH 35 North, Austin

Formoreinformation,visittheTALAEWebsite:www-tcall.tamu.edu/talae

And look for TALAE on Facebook!

Financial Education: Approaching the Future with Confidence

by Brittany Kellerman and Leah N. Diaz

The Importance of Financial Education

Did you know that each year \$247 million dollars is drained from African-American and Latino communities by payday loan fees? . . . that approximately 43% of Hispanic households are either unbanked or under-banked? . . . or that each year thousands of dollars in tax credits are left unclaimed by low- and moderate-income families (Center for Responsible Lending, 2009; FDIC, 2009; EITC Central, 2009)? Evidently, the need for financial literacy in low- and moderate-income families is present and profound; consequently, it is essential for educators to provide the foundation to ensure their students avoid financial traps. With financial education as a secure base to stand upon, students achieve the confidence they need to define their future – whether that future involves attaining a postsecondary education or obtaining family-sustaining employment.

The U.S. financial system is a complex and foreign concept to many local General Educational Development (GED)/English as a Second Language adult learners. It is essential that adult students learn how to budget, manage their credit, file their taxes, and access mainstream financial institutions to ensure that they do not become prey to predatory lenders. Typically, predatory lenders target low- to moderate-income individuals, particularly recent immigrants, who are unfamiliar with the U.S. financial system, and offer them products and services at extremely high cost. These products become a debt trap that is nearly impossible to escape.

Financial education opens the door to many opportunities and a number of tools beneficial to students. There are many programs available locally, statewide, and nationally which help low- and moderate-income families build assets and create stability. For example, through financial education, individuals learn about financial tools such as an Individual Development Account, which is a matched-savings account that can be used for a variety of purposes, including homeownership, higher education, and beginning a small business. Additionally, there are services such as the Volunteer Income Tax Assistance Program that provides free tax preparation, enabling families to gain access to the tax credits that they may be eligible for without paying high preparation fees.

El Paso Affordable Housing's Approach

Currently, El Paso Affordable Housing (EPAH), a nonprofit organization, is developing a GED curriculum supplement which will provide students with a viable foundation for a healthy financial future. The additional lessons should enhance the quality of life

of GED students within El Paso County through financial education. With eight units encompassing topics such as personal budgeting, credit management, asset development, and retirement, the supplement seeks to function as a comprehensive resource for students. By incorporating language arts, mathematics, and social studies, the supplement seeks to reinforce an instructor's lessons.

We recognize instructors may be limited by time; consequently, EPAH has sought to accommodate instruction according to the needs of GED educators. By color-coding exercises according to theme (e.g. yellow for composition activities, red for reading) and providing a detailed index, instructors may quickly locate an appropriate task. In addition, we will seek to provide Lexile text measures for the supplement to allow instructors to match students with a text appropriate to their reading abilities. Ultimately, we strive to complement the needs of the instructor as well as ensure the gradual progress of the student. What is more, EPAH plans to provide a Spanish-language supplement to GED students in addition to its English-language supplement.

As a service organization, EPAH hopes to provide its GED financial literacy supplement free of charge or with a minimal fee. Presently, we plan to apply for funding to print the supplement and subsequently distribute the material to agencies and organizations that provide GED instruction. Through the multiple collaborations of adult educators, adult learners, program coordinators, and community partners, the GED financial literacy supplement will hopefully foster the confidence and the capability for financial success.

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- EITC Central (2009). About EITC. Retrieved October 25, 2010 from www.eitc.irs.gov/central/abouteitc/.
- FDIC National Survey of Unbanked and Underbanked Households (2009). An executive summary of the Federal Deposit Insurance Corporation. Retrieved October 25, 2010 from www.fdic.gov/householdsurvey/Executive_Summary.pdf.

About the Authors

Ms. Kellerman attained her Bachelor of Arts in Spanish and Legal Studies from Hamline University (St. Paul, MN). Presently, she is the VITA Campaign Coordinator and Outreach Coordinator.

Ms. Kellerman has worked with LEP (limited English proficiency) populations for approximately six years and taught ESL courses for three years.

Ms. Diaz attained her Bachelor of Arts in English and American Literature as well as Sociology from the University of Texas at El Paso. Presently, she is serving as an AmeriCorps VISTA with EPAH, working upon developing a GED supplement that centers upon financial literacy. She has served as a bilingual Citizenship Instructor for immigrants through SHINE-Citizenship Adult Literacy and is the lead instructor for EPAH's Low-Income Taxpayer Clinic.

The National Action Plan to Improve Health Literacy: An Overview for Adult Educators

by Federico Salas-Isnardi, TCALL Program Coordinator

Why do we need a National Health Literacy Plan?

As the definition of literacy changes over time, adult educators see a need to integrate new "literacies" into their instruction. One of the most important areas of literacy development, particularly in the last two decades, is health literacy. In 2006, the National Center for Education Statistics released a report titled *The Health Literacy of America's Adults*, which was a follow up to the 2003 National Assessment of Adult Literacy (Kutner, M., Greenberg, E., Jin, Y., and Paulsen, C., 2006).

The report used the same three types of tasks the earlier assessment had devised for measuring literacy (Prose, Document, and Quantitative) and assessed the level of comfort of adults regarding processing and understanding health information and making decisions along a four-level scale (Proficient, Intermediate, Basic, and Below Basic). The researchers found that 36% of the population performed at a basic or below-basic level of health specific literacy and that, among sub-populations, Hispanics had the lowest level of health literacy of all groups (p. V).

The Plan

In order to address this problem, in 2010 the US Department of Health and Human Services released a "National Action Plan to Improve Health Literacy," the overall purpose which is to improve the literacy of the adult population while reforming the health system to simplify the information made available to patients and stakeholders. The plan uses the following definition of health literacy:

Health literacy is the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions. (p. III)

Researchers found that people of all ages, races, incomes, and education levels are affected by limited health literacy, so it is

important to have a plan that addresses these issues on multiple fronts. The Plan is based on two principles:

- Everyone has the right to health information that helps them make informed decisions, and
- health services are delivered in ways that are understandable and beneficial to health, longevity and quality of life (p. 16).

The agencies that worked on the design of the national health literacy plan call for all stakeholders to "work together to make sure that health information and services are provided in ways that meet the needs and interests of all people" (p.6). The report identified a number of target populations that are likely to have lower levels of health literacy; among them, immigrants and refugees, non-native speakers of English, ethnic minorities, people living at or below the poverty level, people lacking a high school diploma. If one takes a look at these populations, it becomes clear that adult education in Texas must redouble its efforts in this area; after all, all of our students meet one or more of these criteria: Non-native speakers; lack a high-school diploma or the GED; many are immigrants, most are members of ethnic minority groups, and many are poor or have low incomes.

Vision and Goals for the Future

Each of the seven goals is presented with a number of strategies for implementation by different stakeholders. Goals 1 through 4 include recommendations that are very important to adult education instructors and administrators. The last three goals may be outside the ability of adult education programs but are nonetheless important. Whenever possible, adult educators need to sit at the table when health literacy is discussed in the community. The goals are listed and explained below but, because of lack of space, only the strategies that pertain to adult education are presented here.

[continued on page 12](#)

National Action Plan, continued from page 11

Goal 1: Develop and Disseminate Health and Safety Information that is Accurate, Accessible, and Actionable

The premise of this goal is that much of the information about health available to the public is too complex, too technical or simply unclear for our students. In order to make information accessible, the Plan proposes to involve agencies, educators, and employers among other stake holders to participate in ongoing training; issue information in plain language, ensure that health and safety information is culturally appropriate to different groups, and to build networks for the delivery of information to different points in the community. Strategies instructors can implement in their programs include:

- Participate in ongoing training in health literacy that focuses on improving clear communication and information design practices, and
- Include specific steps for taking action and aligning information with services and supports available in the community

Goal 2: Promote Changes in the Health Care Delivery System That Improve Health Information, Communication, Informed Decision Making, and Access to Health Services

This goal is based on the premise that health insurance information about enrollments, benefits, coverage, and costs is complicated and unfamiliar even for literate people. The idea is to create a more “person-centered” system. Strategies educators can implement in their programs include:

- Role play methods of checking patient understanding, such as the teach-back method, to ensure that patients understand health information and risk associated with treatments, procedures, tests, and medical devices.
- Create collections or repositories of materials (e.g., insurance forms and instructions, informed consent and other legal documents, aftercare and medication instruction, and patient education materials) in several languages and review the materials with members of the target population (p.27).

Goal 3: Incorporate Accurate, Standards-Based, and Developmentally Appropriate Health and Science Information and Curricula in Child Care and Education through the University Level

This goal is based on the concept of early health literacy development for children starting in early child care and continuing throughout all levels of education. The report indicates there are significant barriers to health literacy in public schools including the lack of a consistent health curriculum across K-12. The plan recognizes the importance of teaching functional health information in school. Among the strategies that early childhood and other educators can implement:

- Embed accurate, accessible, and actionable health information in all early childhood programs, such as Head Start and WIC

- Connect efforts to improve children’s health literacy skills with adult programs, such as adult education courses
- Provide professional development for all child care teachers on the link between early childhood education literacy and health literacy
- Increase the amount of health education instruction in early childhood education
- Promote health literacy by including the National Health Education Standards in school curriculum reform initiatives
- Incorporate health education into existing science, math, literacy, social studies, and computer instruction in grades K–12 by embedding health-related tasks, skills, and examples into lesson plans

Goal 4: Support and Expand Local Efforts to Provide Adult Education, English Language Instruction, and Culturally and Linguistically Appropriate Health Information Services in the Community

Health care and adult education communities are natural allies in efforts to improve health literacy. These two sectors can partner to provide tools that help people navigate and access health care services (p. 35). Among the specific adult education strategies:

- Support community-based programs that empower people to be more involved and active in personal health and teach skills, such as computer use, to assist people in acquiring credible health information
- Infuse health literacy skills into curricula for adult literacy, ESOL, and family literacy programs
- Facilitate collaborations among the adult literacy and ESOL communities; health care partners; and community-, faith-, and academic-based organizations
- Create opportunities for health education and learning in communities through creative uses of technology and multimedia
- Provide professional development in health education topics and skills for those teaching adult literacy, ESOL, and family literacy programs

Goal 5: Build Partnerships, Develop Guidance, and Change Policies

This goal is based on the premise that progress will be faster and more sustainable with consensus on common strategies, outcomes, interventions, and products among many organizations, associations, and agencies (p. 39).

Goal 6: Increase Basic Research and the Development, Implementation, and Evaluation of Practices and Interventions to Improve Health Literacy

More research is needed; for example, while small studies have shown that simplifying written materials and using video is effective in improving doctor patient communication, more research could show which the most successful interventions are.

Goal 7: Increase the Dissemination and Use of Evidence-Based Health Literacy Practices and Interventions

The plan contends that effective dissemination of evidence-based health literacy information requires an active and systematic approach and that only integration and use of the information by end-users determines how effective a research plan is.

Conclusions

The plan includes a call for cross-disciplinary action and partnerships involving all levels of government and education and for continued public education around issues of health access (p. 48). Adult educators and early childhood education practitioners must be part of a national conversation around the issue of health literacy. If we are to prepare our students to succeed in the 21st century, we must facilitate their access to health literacy information that is relevant to their needs. Our student population has been identified as lacking the skills necessary to make informed decisions regarding their personal and family's health. Our

programs must respond to that need by carefully looking at the proposed strategies and integrating health literacy across our curriculum and in our professional development plans.

References

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LINCS RESOURCES FOR HEALTH LITERACY

The Literacy Information and Communication System, commonly referred to as LINCS, is a national dissemination, resource gathering, and professional development system providing information on a wide variety of literacy relevant topics, issues, and resources. Formerly housed at National Institute for Literacy, the LINCS project is now overseen by the Office of Vocational & Adult Education, U.S. Department of Education.

The Health Literacy Discussion List

This national email discussion list operates in partnership with the LINCS Basic Skills Resource Collection and the Ohio Literacy Resource Center, Kent State University. The purpose of this list is to provide an on-going professional development forum where literacy practitioners, healthcare providers, health educators, researchers, policy makers, and others can discuss literacy issues in health education programs and in health care settings; health education efforts being undertaken within literacy programs; literacy screening measures being piloted in health care settings and the readability of health materials.
<http://lincs.ed.gov/mailman/listinfo/Healthliteracy/>

The LINCS Basic Skills Resource Collection

This collection of online resources focuses on health literacy as well as reading; writing; mathematics and numeracy resources that can improve instruction in basic skills. Resources in this collection can be used directly in the classroom or can provide the research findings necessary to develop contextualized instruction (e.g., work, family, health, civics) to build adults' basic skills. LINCS Resource Collections are online subject-oriented collections of high-quality instructional resources, including multi-media resources, informed by research, especially scientifically based and other rigorous research, for use by adult education and literacy educators. http://lincs.ed.gov/lincs/resourcecollections/RC_skills.html

Research-based Health Literacy Materials

The initial development and implementation of these health literacy materials was the direct result of competitive federal funding for adult literacy research. The original health literacy materials, which form the basis for this web-based version, were developed through a grant from The National Institute of Child Health and Human Development (2002-2008) to Dr. Susan Levy, University of Illinois at Chicago Institute for Health Research and Policy. The project was funded through a federal partnership which included The National Institute for Literacy, the Office of Vocational and Adult Education of the US Department of Education, and the Eunice Kennedy Shriver National Institute of Child Health and Human Development.
<http://lincs.ed.gov/health/health>

Health Literacy: Addressing the Issue in Our Communities and Across Our State

by Matthew Gayer

Health literacy is a truly complex issue, reaching into all facets of community and individuals' lives. Therefore, addressing health literacy requires an equally comprehensive approach. This is the goal of Health Literacy Dallas (HLD). HLD is a comprehensive nonprofit organization based in Dallas, TX, and is focused on addressing all aspects of health literacy and health communication.

HLD currently has projects working on original research endeavors, the creation of medical professional training materials, as well as a health literacy program for pregnant teens in partnership with a local adult education provider. In each of these programs, HLD seeks to follow evidence-based best practices while also holding to a sense of innovation.

Two research projects are underway. The first is the creation of a survey for medical professionals about their awareness and knowledge of health literacy and health communication. The survey has been tested with roughly 100 medical professionals in Dallas, and is currently being pilot tested at another Dallas hospital as well. The second survey is for patients and the public and focuses on the impact of health communication issues during their experiences with the health care system.

HLD is also developing specific and general trainings for medical providers on health literacy and cultural competency. These trainings and materials will be available to the public as they are produced. The adult education program that HLD is currently working on offers health literacy materials and curriculum to adult education providers that can be incorporated into existing programs or used to create new initiatives. This is in an effort to enable any organization of any capacity to offer health literacy adult education services.

In addition to these programs, HLD has regular events in Dallas, and routinely attends and presents at regional health literacy conferences. More information about HLD and available resources can be found online at www.healthliteracydallas.org.

The newest undertaking of HLD is the one that is most exciting, the creation of Health Literacy Texas (HLT). HLT is a statewide coalition, joining organizations from across several fields and disciplines in an effort to further health literacy efforts in the state. The mission of HLT is to advance the health of Texans and the state of Texas health care by improving health literacy, cultural

competency, and health communication.

HLT will not be a single organization, but rather, a coalition of adult education providers, medical institutions, corporations, government agencies, nonprofits, and other relevant community partners from across Texas. Whether urban or rural, large or small, any organization or group is welcome to join HLT.

The only requirements for membership in HLT is that the organization designate at least one staff or volunteer to be a health literacy contact, as well as develop a Health Literacy Action Plan. The Action Plan is available from HLT and consulting on its formation is available. This is to ensure that the organization's individual health literacy efforts will continue moving forward.

HLT will have several opportunities for involvement, ranging from basic membership, regional council membership, and state council membership. Regional council members will be expected to help expand HLT in their respective regions, as well as hold quarterly meetings. State council members will focus on the continual improvement of HLT, as well as statewide recruitment and advocacy efforts.

The benefits of joining HLT are several. The primary benefit is that HLT serves as an information clearinghouse. If any member organization requests information concerning a technical aspect of health literacy or a specific health literacy program, HLT will work to connect the organization with the appropriate resources. HLT also offers access to original materials and research.

The second benefit to members is that as HLT grows its capacity to connect organizations with information and relevant expertise, opportunities for networking will grow as well. For example, an adult education organization in El Paso may want to begin a health literacy English as a Second Language program but not know where to begin. HLT could potentially connect them with an already existing program run by another member organization. Forming these connections will benefit the health literacy field within Texas.

As we focus on improving the health literacy skills of the public and patients, we also need to focus on our communication with each other. Our individual efforts within Texas health literacy can build a movement for improved health literacy and clearer health communication. More information and membership forms will be

posted shortly to www.healthliteracytexas.org.

About the Author

Matthew C. Gayer is the Executive Director and founder of Health Literacy Dallas (HLD), a 501(c)(3) nonprofit organization based in Dallas. He began working with HLD in March 2009. Before this,

he worked on a health literacy campaign at two health departments outside of St. Louis, Missouri. Matt has presented on his work at the San Antonio Health Literacy Initiative Conference, the Literacy Texas conference, and the Office of Women's Health Region VI Expert Panel on Health Literacy.

Connecting Financial Literacy with Career Awareness: A Curriculum for Postsecondary-Bound Students

by Ken Appelt, TCALL Program Manager

Curriculum resources for teaching Financial Literacy to adults have been scarce to say the least. The Money Smart training program published by the Federal Deposit Insurance Corporation (FDIC) has been the “go to” resource on basic financial literacy for adult educators since its launch in 2001. Naturally, the focus of this curriculum is on the banking system and how to appropriately use the banking system. Topics include saving, budgeting, checking account management, credit history reports, credit cards, loans, home loans, and consumer rights.

All of this information is necessary, but for our adult education students to “move beyond the GED” and enroll in postsecondary training and study, they need information about student financial aid, the college enrollment process, and viable career paths in the current economy, as well as guidance in assessing their personal skills and career interests.

Integrating Career Awareness into the ABE&ESOL Classroom by Martha Oesch and Carol Bower is specifically designed to help fill this gap for adult education students. Although this curriculum was first published in July of 2009, it has already gained the attention of workforce and ESL practitioners across the nation. This curriculum will be useful to both teachers and career counselors.

With increased attention to transitioning students to postsecondary education, the Office of Vocational and Adult Education (OVAE) recently announced plans to assist states with the implementation of this curriculum. In this article, I will focus most heavily on the financial literacy lessons in Section 4 of the curriculum after giving an overview of the materials and their development.

This curriculum was developed by the System for Adult Basic Education Support (SABES), the Massachusetts state professional development provider with assistance from the National College Transition Network (NCTN), a project of World Education. NCTN is a relatively new and increasingly important member of the adult education community focused on the knowledge and skills adult

learners need to succeed in postsecondary education; NCTN held its first annual conference in 2007. Support in developing the curriculum was provided by the Massachusetts Department of Education and the Nellie Mae Education Foundation. The curriculum and associated professional development model were pilot tested in New England.

These instructional materials are designed for students whose skill levels are NRS Educational Functioning Levels (EFL) 4 through 6 for both Adult Basic Education (ABE)/Adult Secondary Education (ASE) and English as a Second Language (ESL) levels. That is ABE Intermediate High through ASE High, and Low Intermediate ESL through Advanced ESL Literacy. ESL Level 4 students may need additional support when introducing this curriculum.

The 210-page *Integrating Career Awareness* curriculum guide is divided into 4 sections:

- I. The Cultural Context of Career Awareness (5 lessons)
- II. The Self-Exploration Process (12 lessons) (skills, values, experience, interests, education)
- III. Occupational Exploration (6 lessons) (occupational and job profiles, informational interviews, career and job fairs, and labor market information)
- IV. Career Planning Skills (24 lessons) (financial activities include goal setting, college success skills, decision making, action planning, educational options, and financial aid)

One virtue of *Integrating Career Awareness* is its broad scope. Lessons may be selected based on student needs and interests and incorporated into existing curriculum, or lessons can be selected and arranged as a focused “short course” on Career Awareness and Planning. The curriculum and activities are designed to be flexible and can be selected for students’ needs and purposes and adapted for local circumstances.

continued on page 16

[Connecting Financial Literacy...](#), continued from page 15
Section IV of Integrating Career Awareness is titled Career Planning Skills, and it contains most of the financial planning activities. Students begin by determining the income they will need to be self-sufficient. They then use this information as they explore careers, colleges, study skills, decision-making, goal setting, placement tests, the application process, and admission requirements.

Lessons 19 through 24 focus on financial skills needed for educational success. These lessons cover Student Financial Aid Resources, tracking money using a Spending Diary, distinguishing between Needs and Wants, Creating a Spending Plan, Identifying Monthly Expenses and Income, and Credit Issues and Solutions -- all information needed to make postsecondary study possible. Lesson 24 brings everything together as students work on a Career and Educational Plan.

Each lesson clearly outlines the Topic Learning Objectives, Materials Needed, Vocabulary, SCANS Competencies, Instructions for the Activity, and Extension Activities. The lessons are diverse and vary the learning style. Teachers and counselors are encouraged to work as a team to implement the curriculum across the program.

The guide also contains information to help practitioners implement the curriculum and begins with a three-page "How to Use this Guide." The authors strongly recommend (based on field testing feedback) that all users of this guide read the article "Multicultural Career Education and Development" included in an appendix. One appendix has instructions on planning lessons, a lesson template, and example lesson plans. Another appendix lists Career Awareness Resources.

The curriculum guide and all handouts are available on CD and can also be downloaded from <http://collegetransition.org/career-awareness.html>

The handouts are in Word document form so that they can be changed to fit the local career and college realities. For example, local job search tools and websites can be inserted into handout activities to make them real and relevant to the learners. Students will then be searching for information that they actually need.

Finally, I want to mention an excellent 56-page resource distributed by NCTN that covers all aspects of student financial concerns. *Mapping Your Financial Journey: Helping Adults Plan for College* was written and produced for the National College Transition Network (NCTN) as a public service by the Denver-based National Endowment for Financial Education® (NEFE®). You can find information on the NCTN website <http://www.collegetransition.org/>

Texas educators can request a free copy of the Integrating Career Awareness curriculum from TCALL's Clearinghouse Library. Email tcall@tamu.edu or call 800-441-READ to make that request.

Resources

National College Transition Network (NCTN)
www.collegetransition.org/

National Endowment for Financial Education®
www.nefe.org/

Federal Deposit Insurance Corporation (FDIC) Money Smart curriculum website
www.fdic.gov/consumers/consumer/moneysmart/

Money Smart from FDIC: Free Financial Education Curricula for Adults/Young Adults – Now Including Computer-Based Instruction

Recognizing the need for financial education for adults with little or no banking experience, in 2001, the Federal Deposit Insurance Corporation (FDIC) launched a national financial education curriculum - Money Smart. This comprehensive financial education curriculum is designed to help individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.

The Money Smart curriculum helps individuals build financial knowledge, develop financial confidence, and use banking services effectively. Money Smart may be used by financial institutions and other organizations interested in sponsoring financial education workshops. The FDIC encourages banks to work with others in their communities to deliver financial education in their communities.

All Money Smart tools are free. TCALL's Clearinghouse Library stocks some of the CDs, but all products can be requested on the Money Smart website. www.fdic.gov/consumers/consumer/moneysmart

Welcome to Our Library. . .

TCALL Student Worker Ashley Matus, Librarian Susan Morris, and Student Worker Emily Webb (not pictured) are ready to fill your order for Clearinghouse Library resources. Call them at 800-441-READ (7323) or email tcall@tamu.edu to request materials by mail or information on the Library's services.



FINANCIAL LITERACY

The Complete Control Your Money: A Quick and Easy Guide with Worksheets. New Readers Press (2001). Syracuse, NY: New Readers Press. Written at reading level 5, this guide to money management skills for adults guides students in making important decisions about money; walks students through creating a spending plan, choosing the right bank, applying for a loan, and more. The Guide helps students work through financial decisions such as what kind of insurance they need and how to plan for retirement. Worksheets help students apply what they have learned.

Counting Money and Making Change, Second Edition. Lobb, Nancy (1989, 2000). Portland, ME: J. Weston Walch Publisher. Targeted for learners functioning at grade level 6 and above, this book of reproducible activities offers practice in recognizing and counting all forms of U.S. currency -- both bill and coins. 44 activities, each built around a real-life-scenario, use text accessible to reading-challenged and ESL students and build essential math skills, especially adding and subtracting decimals. Teacher support includes answers to all activities, pretest, posttest, and extension activity ideas.

Money Smart: An Adult Education Program Building Knowledge, Security, Confidence. FDIC Division of Compliance and Consumer Affairs (2001). Washington, DC: Federal Deposit Insurance Corporation. Recognizing the importance of financial education, particularly for people with little or no banking experience, the FDIC created this training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. The Money Smart program is a set of ten instructor-led units of instruction covering basic financial topics. Each unit includes a guide for instructors, masters for creating overhead projector transparencies, and resource material for class participants. The program is available at no cost from the FDIC and may be reproduced as needed. The FDIC also has Money Smart in a Spanish-language version. Although not written at a new reader level, the curriculum could be used in GED classes, advanced ESL, or community education classes. Clearinghouse Library can loan a print copy of the materials in either English or Spanish to Texas educators ONLY. Materials are also free online, as well as a computer-based instruction version. See more information on page 16 of this issue.

NEFE High School Financial Planning Program. National Endowment for Financial Education (2001). Greenwood Village, CO: NEFE. This "hands-on" course provides learning materials to teach students to: identify and prioritize their personal money management goals; develop a budget; track their income and spending to stay within their budget; comprehend the impact of time on the value of money -- especially important in achieving savings goals; understand the cost of using credit; and protect their cash assets as they begin to accumulate money. Cre-

ated with teachers for easy classroom implementation, the six-unit mini-course can be completed in as few as 10 classroom hours. These materials are available at no cost to public and private schools as a public service provided by NEFE, in partnership with the Cooperative Extension Service and America's Credit Unions. Clearinghouse Library can loan the Student Guide and Instructor's Manual. Materials and interactive learning activities are also available online. See more information on page 5 of this issue.

TV 411 Financial Literacy Kit. Adult Literacy Media Alliance (2003). Lexington, KY: KET: The Kentucky Network. By learning to track and control spending, save money, shop sensibly and use credit responsibly, adults can better achieve their financial goals. This multimedia educational packet introduces pre-GED adults to some of the basics of personal finance. Kit contains: videotape with six TV411 vignettes modeling effective strategies for money management; a teacher's guide with discussion questions and classroom activities; twenty copies of a student workbook to help learners assess their financial situations and practice the reading, math and decision-making skills necessary for good financial health; and suggestions for TV411 online lessons (available free at www.tv411.org) and related Web sites. Units focus on: understanding your paycheck; reading the fine print; rent-to-own; selecting and using credit cards wisely; making a budget; and owning a home of your own. Clearinghouse Library loans the video and 21-book set to Preferred Borrowers ONLY. (Ask how you can become a Preferred Borrower.)

TV 411 Save Smart. Adult Literacy Media Alliance (2006). Lexington, KY: KET: The Kentucky Network. Adults can learn the basic reading and math skills behind saving and investing. Produced by the creators of TV411, the Adult Literacy Media Alliance (ALMA), the TV411 Save Smart DVD offers a video, print, and web-based curriculum that includes four units—Unit 1: Planning for Retirement; Unit 2: Tax-deferred Savings and Investing for Retirement; Unit 3: Mutual Funds: The Ups & Downs, Ins & Outs; and Unit 4: Mutual Funds: Calculating the Cost. Each unit includes a video segment, featuring TV411's math-minded Calculating Woman, that highlights key literacy and math concepts about saving and investing strategies in real-life, adult contexts; a step-by-step teacher's guide with discussion questions and classroom activities that extend and deepen the lessons introduced in the video; student handouts that encourage learners to practice what they've learned; and links to interactive lessons on the TV411 web site at www.tv411.org. Clearinghouse Library loans the Save Smart DVD to Texas educators ONLY.

Your Checking Account: Lessons in Personal Banking. Reitz, Victoria W. (2006). Portland, ME: J Weston Walch. Student Activity Text is written at grade 3-4 reading level and guides students step-by-step through the process of establishing and maintaining a personal check-

HOW DOES THIS MAIL ORDER LENDING LIBRARY WORK?

Books and other resources described in the Library section may be requested for a 30-day loan. We will mail each borrower up to five loan items at a time (just two for first-time borrowers), and even include a postage-paid return address sticker for mailing them back to us! Borrowers must be affiliated with a non-profit program providing adult or family literacy services. Annotated bibliographies of our entire library of resources are available in hard copy by request, and the library can also be searched in 'real time' on our website (www-tcall.tamu.edu). Call 800-441-7323 or email tcall@tamu.edu to check out materials described here or to request hard copy listings of even more resources.

ing account. The second section of the workbook is a realistic six-month banking simulation that provides practice in applying their skills. The skills covered include filling out deposit slips and ATM/debit applications, choosing a PIN, writing checks, keeping records, and reconciling the register with a monthly statement. The teacher guide includes answers to all activities, as well as reproducible pretest and posttest, spelling charts, and glossary.

HEALTH LITERACY

50 Ways to Improve Women's Lives: The Essential Guide for Achieving Health, Equality, and Success. National Council of Women's Organizations (2005). Maui, Hawaii: Inner Ocean Publishing, Inc. This book features 50 personal, inspiring essays with "Helping Ourselves" or "Call-to-Action" sidebars. Covering subjects as diverse as pay equity, reproductive health, childcare, racism, and women in leadership, the book addresses topics that affect women on a personal and political level, and provides readers with ways to move beyond old arguments and turn inspiration into action. The first three sections - "Do It For Your Health"; "Practice Real Family Values"; and "Grow Your Money, Grow Your Mind" - could be particularly useful in adult education settings where health literacy, child care, domestic violence, educational goal setting, and financial literacy are topics for discussion or classroom projects.

Advancing Health Literacy: A Framework for Understanding and Action. Zarcadoolas, Christina and Pleasant, Andrew F. and Greer, David S. (2006). San Francisco, CA: Jossey-Bass. The authors of diverse chapters address the crisis in health literacy in the United States and around the world. This book thoroughly examines the critical role of literacy in public health and outlines a practical, effective model that bridges the gap between health education, health promotion, and health communication. Book is available on loan to Texas educators ONLY.

Beyond Prescriptions: Meeting Your Health Needs. Women's Network, Inc. (1997). Charlottetown, Prince Edward Island, Canada: Women's Network, Inc., Prince Edward Island. Especially suited for groups of adult learners, this workbook is a resource for learning about and taking charge of one's health on an individual, family, and community level, with many reproducible activities. Chapters include You Are a Whole Person; What Makes You Healthy; Making a Health Plan; and Supporting Your Health. Introduction gives tips on how to use the workbook.

Empowerment Health Education in Adult Literacy: A Guide for Public Health and Adult Literacy Practitioners, Policy Makers and Funders. Hohn, Marcia Drew (1998). Washington, DC: National Institute for Literacy. The author reports on a project focused on the idea that embedding health education directly into literacy programs may help to improve the health of low literate adults. The book is divided into four

sections: What is the problem? What are we going to do about the problem? What did we learn from our action? What do we need to share with others? Several model programs are described throughout the book. Evaluation surveys and interview questions used are also included.

Health and Literacy Compendium: Annotated Bibliography of Print and Web-based Health Materials for Use with Limited-literacy Adults. Irvine, Cindy (1999). Boston, MA: World Education Health & Literacy Initiative. Developed by the Health and Literacy Initiative of World Education, this Compendium was written with two main goals in mind: to help literacy teachers and students find and use health information; and to share literacy information and easy-to-read health materials with health professionals, community educators, and patients. Over 80 citations for print and Web materials available in North America cover: the links between health status and literacy status; how to assess and develop easy-to-read health education materials; how to teach health with literacy in mind, and how to teach literacy using health content; background information about the literacy field and participatory education methodologies; and more.

In Plain Language: The Need for Effective Communication in Medicine and Public Health. Rudd, Rima and DeJong, William (2000). Cambridge, MA: National Center for the Study of Adult Learning and Literacy. Video was developed by the Harvard School of Public Health to promote awareness of critical health literacy issues among health and public health professionals. In the video, adults with low literacy skills share their experiences; public health professionals discuss the impact of low literacy on health; doctors talk about the role of literacy in interactions with patients; practitioners focus on plain language; and researchers suggest communication strategies. 15-minute Video is available on loan in either DVD or VHS version.

Literacy and Health Outcomes: Evidence Report/Technology Assessment. Agency for Healthcare Research and Quality (January 2004). Rockville, MD: U.S. Department of Health and Human Services. This evidence report identified 44 articles addressing relationships between literacy and use of health care services, health outcomes, costs of health care, and disparities according to race, ethnicity, culture, or age. The general conclusion was that low reading skill and poor health are clearly related. Conclusions about the effectiveness of interventions to mitigate the effects of low literacy remain less well supported at this time. The report concludes that both the concept of health literacy and its role in health care use and health outcomes need further evaluation.

Plain Language Health Resources. Rankin, Heidi and Casey, Erin, et al (1998). Charlottetown, Prince Edward Island, Canada: Women's Network, Inc., Prince Edward Island. Curriculum guidebook is designed for adult educators and leaders of self-help groups. It is used along with "Beyond Prescriptions: Meeting Your Health Needs: A Plain Language

Workbook About Health” and “Is it Hot in Here? A Handbook about Menopause for Women and their Families”. All three books are included in the loan set. Guidebook provides step-by-step instructions and suggestions for each activity and ideas for integrating the plain language health resources into programs and services.

Radio Nutrición: A Program for Nutrition Education With the Hispanic Community. Association of Farmworker Opportunity Programs (1996). Arlington, VA: AFOP. These educational resource materials were developed by AFOP to help meet the need for nutrition and other health information among Spanish-speaking farmworkers in California. Originally intended for radio broadcast, the tapes include 4 to 5-minute-long novela-style mini-dramas on: diabetes; heart disease and high blood pressure; nutrition during pregnancy; and smart shopping; plus longer “talk show” formats on the same subjects -- all in Spanish. The accompanying Service Provider’s Guide includes scripts of the novelas in both Spanish and English, as well as recommendations for using the tapes either as radio broadcasts or as an educational nutrition program. Set of book and six audiocassette tapes is available on loan to Texas educators ONLY.

Research-based Health Literacy Materials and Instruction Guide. Levy, Susan R. (2010). Chicago, IL: Institute for Health Research & Policy. These online research-based health literacy materials are designed to help beginning level ABE and ESL learners users improve their basic literacy skills, while enhancing health-related knowledge and behaviors. The website, which includes an online instruction guide and a pre-/post-Health Literacy Assessment, also allows instructors to download selected materials for classroom use. Clearinghouse Library loans the print materials to Texas educators ONLY. Materials are also available online: <http://lincs.ed.gov/health/health-begin>

A Taste of English: Nutrition Workbook for Adult ESL Students, With Teacher’s Manual. Association of Farmworker Opportunity Programs (1994). Arlington, VA: AFOP. The learner-centered activities in this book are meant to raise questions and prompt discussion of nutrition related to health. The goal of the text is both to inform and educate learners about nutrition and teach them language needed to make healthy and low-cost decisions regarding food. Intended as a supplement to educational materials currently being used in survival skills education, the text goes into more depth on subjects related to prenatal and infant nutrition, reading nutrition labels, and federal nutrition assistance programs. The Teacher’s Manual guides the teacher in methods for introducing and discussing the topics. Set of two books is available on loan to Texas educators ONLY.

TV 411 Health Smarts Kit. Adult Literacy Media Alliance (2004). Lexington, KY: KET: The Kentucky Network. Understanding drug labels, counting calories for a special diet, communicating with doctors, and other health habits depend on reading, writing and math. This multimedia educational tool brings together literacy practice and health awareness in seven interactive, hands-on units for learners who read at pre-GED (5th - 8th grade) level. Each unit in this kit contains: a video segment showing a common health scenario; a teacher’s guide with background information, discussion questions, and classroom activities that engage and challenge adults with different learning styles; reproducible materials that prompt learners to put their reading, writing, and math skills to use in health contexts; and recommended TV411 online lessons (available

free at www.tv411.org) and other resources for extending the lesson. Unit topics focus on: taking medicine safely; managing multiple medications; writing and good health; reading and good health; good nutrition; understanding the odds (risk); and medical vocabulary. Set of Video, DVD and seven Instructional Packets is available on loan to Preferred Borrowers ONLY. (Ask us how to become a Preferred Borrower.)

What the HEALTH! A Literacy and Health Resource for Youth. Canadian Public Health Association (2000). Ottawa, ON, Canada: CPHA Health Resources Centre. Developed for use by literacy practitioners as well as health providers and youth workers, What the HEALTH! can be used to improve the health awareness and literacy skills of youth who have trouble reading. However, the stories and exercises can give all young people, regardless of literacy level, an opportunity to learn about, reflect upon, and build skills for making decisions about important choices affecting their health. This resource contains stories, discussion questions, activities and information on: Feelings, Safer Sex, Self-Esteem, Drug Abuse, Drinking, Smoking, Prejudice, Safe Environments, Homelessness and Healthy Eating. In loose-leaf format, the resource includes reproducible masters.

What To Do For Healthy Teeth. Sadie S. Mestman and Ariella D. Herman (2007). La Habra, CA: Institute for Healthcare Advancement. Poor oral health and tooth decay can lead to malnutrition, behavioral problems in children, and infections that spread to other parts of the body. Dental care has been identified as the greatest unmet need in children. This resource includes a Teacher’s Training Manual and provides easy to read and easy to use information on the importance of good dental hygiene for the entire family. Set of two books is available on loan to Texas educators ONLY.

What To Do For Senior Health. Albert Barnett and Nancy Rushton and Lynne Mumaw (2004). La Habra, CA: Institute for Healthcare Advancement. What To Do For Senior Health is a soft cover, easy-to-hold book written specifically for those approaching their senior years and their caregivers. In each section of this self-help book, seniors and their families and caregivers will find practical suggestions for maintaining a healthy lifestyle. Topics discussed include the concerns of advancing age, Medicare, medicines, medical care, nutrition, exercise, common body changes and health problems. Positive mental health and safety tips round out the content making this book a comprehensive guide. Topics can be readily located with the use of a table of contents (What’s in This Book) or the index (What’s in This Book from A to Z). A Word List (glossary) in the back of the book gives simple definitions to unfamiliar words. The title also contains a Teacher’s Training Manual. Set of two books is available on loan to Texas educators ONLY.

Women’s Perspectives: Women’s Health and Wellness. WE LEARN (2006). Cranston, RI: Women Expanding Literacy Education Action Resource Network. This is the first issue in a series planned to showcase writings by adult literacy/basic education students across all levels. In preparing to write, students were encouraged to consider their health as whole persons. For teachers, a lesson plan is included that is based on the First Nations [Native Canadians] “Whole Person” Medicine Wheel, the four quadrants of which are mind, body, emotion, and spirit.

Workplace Health and Safety ESOL Curriculum. Utech, Jenny Lee (2005). Boston, MA: Massachusetts Worker Education Roundtable.

This curriculum is designed to help ESOL students learn about and exercise their workplace health and safety rights, using learner-centered activities that engage students in discussion, elicit and build on their experiences, and encourage critical analysis and strategies. Eleven lessons are designed for low-intermediate to intermediate level ESOL students who speak, read and write some English but still need to learn many basic English skills. Teachers of beginning or advanced ESOL students and teachers of ABE can adapt lessons to meet their students' levels and needs. Clearinghouse Library loans the print materials to Texas educators ONLY. Materials are also available online: www.umass.edu/roundtable/projects/Health-Safety-ESOL.pdf

FAMILY LITERACY

Intro to Money. Jay, Garrett Jay (2008). Margate, FL: ULS Media. This hour-long DVD video features interviews about money mistakes made by children and parents, and goal-setting for financial health. Animation, upbeat music, and the repetition of financial concepts such as supply and demand make concept accessible for ages 8 through adult. The DVD includes a practice swap meet, money tips with in-depth explanations and definitions of financial terms.

Money Matters: A Young Parent's Workbook for Finances--and the Future. Kush, Raymond D., Editor (2002). Minneapolis, MN: Meld. This book is about money management for the teen parent. Chapters include "It's All About Money: Setting Financial Goals," "Dollars and Sense: Taking Control of my Money," "Smart Money: Keeping on Top of my Money and Records."

Money on the Bookshelf: A Family Financial Literacy Program: Curriculum Guide. University of Nevada Cooperative Extension. (1997, Updated 2009). Reno, NV: UNCE. This curriculum targets limited resource parents with young children (ages 4 through 10). The purpose of this family financial literacy education program is to provide the parent and child with opportunities to have positive interactions about money and its use, provide access to financial literacy materials, and encourage family money management. Secondary goals include improving family literacy, helping parents teach life skills such as communication, problem solving and cooperation, and to provide support, encouragement, and a sense of empowerment to parents. Money on the Bookshelf is designed to help parents teach their children money management through reading children's books and completing accompanying activities. The children's books used are commonly available, and are referenced but not included in the curriculum guide

Rosalie's Neighborhood: A Health Literacy Series for Parents with Young Children. Carman, Priscilla S, et al (1997). University Park, PA: Institute for the Study of Adult Literacy, Penn State. This series of 3 stories with facilitator's guide revolve around the character Rosie, a grandmother caring for her granddaughter, and two neighbors who are also raising children. One goal of the series is to provide basic preventive health information for adults caring for young children. A second goal was to provide an interesting story line with characters who become more self-confident in coping with children's health issues as they build their knowledge about preventive health. The stories are written at about a 4th grade level, though there is a lot of text on each page. The facilitator's guide provides sample activities meant to build vocabulary knowledge, questioning, and problem-solving skills. It also includes a

glossary, and resource lists on: recommended children's books; facilitator resources; supplemental curriculum materials; organizations; and electronic resources. The checkout set includes facilitator's guide and four copies each of the three stories, and is available on loan to Texas educators ONLY.

What To Do When You're Having a Baby. Gloria Mayer and Ann Kuklierus (2007). La Habra, CA: Institute for Healthcare Advancement. Book uses easy to read, everyday language and over 150 illustrations to explain every aspect of pregnancy, beginning with what a woman should do to get her body ready for pregnancy. Special features include a chart to write down doctor appointments and to keep track of weight gain, what the doctor will do on each visit, monthly body changes and baby's size and appearance, and special tests that may be needed. The title also contains a Teacher's Training Manual. Set of two books is available on loan to Texas educators ONLY.

What To Do When Your Child Gets Sick. Mayer, Gloria, R.N. and Kuklierus, Ann, R.N. (2007). La Habra, CA: Institute for Healthcare Advancement. Written to be easy reading and in large print, this illustrated book is intended as a home resource for parents. Subjects include: what to look for when a child is sick; when to call the doctor; how to take a child's temperature; what to do when a child has the flu; how to care for cuts and scrapes; what to feed a sick child; how to stop the spread of infection; how to prevent accidents around the home; what to do in a medical emergency; and more. Also contains a teachers training manual. Set of two books is available on loan to Texas educators ONLY. Also available in a Spanish language version, "Que Hacer Cuando Su Niño Se Enferme" - a separate loan item.

FSI: Fraud Scene Investigator Online Game

Encourage awareness of investment fraud with the FSI: Fraud Scene Investigator game. Designed for middle- and high-school students, the game is appropriate for adult education students as well. By flipping coins, students travel a winding path riddled with red flags of fraud. A cast of interesting characters helps players pick up important clues that savvy investors must decipher along the road to financial success. The game board can be printed out and used as an in-paper feature or online resource. The game board leads to an online activity where students learn to fight investment fraud firsthand by delving into newspaper stock tables, researching companies through online news, and deciphering the truth of investments from fraudulent sales pitches. Developed by North American Securities Administrators Association, Inc. and the Newspaper Association of America Foundation, The FSI: Fraud Scene Investigator program also features other resources, including a teacher's guide with activities, quizzes and more.

www.naafoundation.org/Curriculum/NIE/FSI-main.aspx



"When TCALL materials arrive, I feel like it is Christmas all over again."

Carol Sawka
Teacher

Windham School District Polunsky Unit

Free Things to Send For . . .

FINANCIAL LITERACY

The Financial Psychology of Worry and Women. Ricciardi, Victor (February 2008). Lexington, KY: Kentucky State University/Social Science Research Network. This paper provides a review of significant academic studies and non-academic research endeavors in the realm of negative emotions (with an emphasis on worry), gender, and decision making. The author encourages behavioral finance researchers to place greater attention into the development of new research studies and academic papers in the area of negative affect (feelings, emotions, moods). The financial psychology literature on gender and worry documents the emerging hypothesis that researchers should explore is women reveal greater degrees of worry than their male counterparts for different categories of financial services and investment products. The paper has implications not only for financial literacy and women, but also for health literacy and other barriers to women's persistence in adult literacy programs. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1093351

Money Smart Curriculum on CD. FDIC Division of Compliance and Consumer Affairs (2003). Washington, DC: Federal Deposit Insurance Corporation. Money Smart was created by the FDIC to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. Money Smart is a set of ten instructor-led units of instruction covering basic financial topics. Each unit includes a guide for instructors, masters for creating overhead projector transparencies, and resource material for class participants - all reproducible. Although not written at a new reader level, the curriculum could be used in advanced ESL classes. The curriculum is available free online, including a version for computer-based instruction. This CD is intended to provide a convenient vehicle for organizations to print paper copies. For more information, see page 16 of this issue.

HEALTH LITERACY

The El Paso Collaborative Health Literacy Curriculum. Staff of El Paso Community College/Community Education Program (2001). Boston, MA: World Education, Inc., Health & Literacy Special Collection. Curriculum includes health literacy lessons developed by staff at the El Paso Community College/Community Education Program (EPCC/CEP). The lessons were developed to meet the educational and health needs of students attending EPCC classes at a particular period in time -- in other words, for a specific context. For example, some of the health information used is in Spanish for limited-English-proficient learners. The needs of the students and the information and services available to them may vary from community to community; therefore, these lessons should serve as a guide. Some may be replicable in their entirety in certain

communities, while others may not. For each lesson, online resources are listed and/or suggestions for obtaining health information resources locally. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: <http://healthliteracy.worlded.org/docs/elpaso/>

Focus on Basics – Back Issues featuring Health Literacy Topics NCSALL/World Education (February 2002). Cambridge, MA: National Center for the Study of Adult Learning and Literacy. Focus on Basics is a quarterly published by National Center for Study of Adult Learning and Literacy. February 2002, Volume 5, Issue C - This issue's theme is "Literacy and Health". Featured articles include "Struggles: Writing as Healing"; "Reflections on the Women, Violence, and Adult Education Project"; "Literacy, Health, and Health Literacy: State Policy Considerations"; "ESOL Teachers: Helpers in Health Care"; and "The Elizabeth West Project: A Health Professional Joins a Literacy Program in Downeast Maine." September 2008, Volume 9, Issue B - This issue is packed with articles on a wide variety of partnerships: between nursing and teacher educators in the university, between medical schools and literacy programs, between health educators and literacy students, between health planners and literacy providers. Also included in the issue is a long-awaited report on a five-year study of the impact of a literacy curriculum that incorporate health information on the literacy skills and health knowledge of learners, a new way to look at what the health information in the National Assessment of Adult Learning reveals, and how to use illustrations effectively in health education materials. Clearinghouse Library provides free copies on request to Texas educators ONLY. Focus on Basics is also available online: <http://www.ncsall.net> - under Publications, see menu link to Focus on Basics

Health and Literacy. Kerka, Sandra (2000). Columbus, OH: ERIC Clearinghouse on Adult, Career, and Vocational Education. In the last decade, the links between health and literacy have received increasing attention, both as a topic for adult education and as the subject of research on the influence of literacy on health. This ERIC Practice Application Brief identifies some forces behind this trend, explores the health-literacy connection, and describes practice for embedding health education and promotion into adult literacy programs.

Health Literacy and Adult English Language Learners. Singleton, Kate (February 2002). Washington, DC: National Center for ESL Literacy Education. In recent years health literacy has garnered increasing attention in the adult literacy, English as a second language (ESL), and healthcare fields. Recent research findings indicate a correlation between low literacy and poor health in adults and between poor health and difficulties in participating in educational programs (Hohn, 1998). This ERIC Q&A defines health literacy and its importance in the United States and discusses implications for adult English language learners, instructors, and programs. It also offers a few recommendations for ad-

addressing health literacy in the ESL classroom.

Health Literacy Beyond Basic Skills. Kerka, Sandra (2003). Columbus, OH: ERIC Clearinghouse on Adult, Career, and Vocational Education. The relationship between health and literacy is often discussed in terms of the health-related problems that may be associated with low literacy. However, health literacy is an issue that spans education and age levels. This ERIC Digest looks beyond adult basic education to address issues of health and literacy for all adults and educational responses to them.

The Health Literacy of America's Adults: Results from the 2003 National Assessment of Adult Literacy. Kutner, Mark and Greenberg, Elizabeth and Jin, Ying and Paulsen, Christine (September 2006). Washington, DC: National Center for Education Statistics. This report is the first release of the National Assessment of Adult Literacy (NAAL) health literacy results, based on assessment tasks designed specifically to measure the health literacy of adults living in the United States. Health literacy was reported using four performance levels: Below Basic, Basic, Intermediate, and Proficient. The majority of adults (53 percent) had Intermediate health literacy. About 22 percent had Basic and 14 percent had Below Basic health literacy. Relationships between health literacy and background variables (such as educational attainment, age, race/ethnicity, where adults get information about health issues, and health insurance coverage) were also examined and reported. For example, adults with Below Basic or Basic health literacy were less likely than adults with higher health literacy to get information about health issues from written sources (newspapers, magazines, books, brochures, or the Internet) and more likely than adults with higher health literacy to get a lot of information about health issues from radio and television. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2006483>

The Health Literacy of U.S. Adults Across GED Credential Recipients, High School Graduates, and Non-High School Graduates. Hsu, Yung-chen (2008). Washington, DC: GED Testing Service. Health literacy is important for all adults. Because lower health literacy is associated with lower educational attainment, many adult basic and literacy education programs increasingly provide health education to low-literate adults to improve their health literacy. Using data from the 2003 National Assessment of Adult Literacy (NAAL), this study examined the health literacy of adults across GED credential recipients, high school graduates, and non-high school graduates by various demographic and socioeconomic characteristics. Specific populations with lower health literacy levels were identified so that adult education entities and policy makers can target these groups with more support, funding, and better programs to improve their health literacy skills. An Executive Summary of this report is also available on the GED Testing Service website. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: www.acenet.edu/Content/NavigationMenu/ged/pubs/FINAL_HealthLiteracy.pdf

Health Literacy Public Health Forums: Partners for Action. Rudd, Rima E. and Zobel, Emily K. (2004). Cambridge, MA: National Center for the Study of Adult Learning and Literacy. This guide was designed to assist public health professionals and members of departments of health to conduct a forum on health literacy and thereby raise awareness about

health literacy and links to health outcomes. Health Literacy Forums, already implemented in several cities and states, have increased awareness about literacy skills of U.S. adults and health implications. The forums have helped staff members of departments of public health forge statewide, county- or city-wide partnerships to develop action plans that improve health messages, health materials, programs and services, as well as outreach. The guide takes you through a planning and implementation process and contains all needed materials for a forum, including a sample invitation letter, evaluation forms, as well as DVD/video and PowerPoint® presentation graphics program slide show, either of which can be used for a presentation and discussion trigger. In addition, the guide includes options for follow-up workshops and an outline and materials for one. Please feel free to use the materials as is or modify as needed. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: www.ncsall.net/?id=946

Health Literacy Study Circles+ Introduction, Facilitator's Guide. Rudd, Rima, et al (August 2005). Cambridge, MA: National Center for the Study of Adult Learning and Literacy. This 15-hour study circle "plus" was developed in cooperation with the Health and Adult Literacy and Learning Initiative at the Harvard School of Public Health. It is intended for use in preparing literacy instructors to help their students develop basic skills needed for accessing health-related services and for navigating health care systems. These skills include filling out forms, reading signs, and interpreting rights and responsibilities. Facilitator's Guide includes preparation and session materials for five sessions. Eight sample lessons are included in the session two materials. Study circle is designed for nine hours, divided into three sessions of three hours each. Facilitators Training Guide is also available. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: <http://www.ncsall.net/index.php?id=25>

Illiteracy: The Silent Barrier to Health Care. Kefalides, Paul, MD (February 1999). Philadelphia, PA: American College of Physicians - American Society of Internal Medicine. Published in the February 16, 1999 issue of *Annals of Internal Medicine*, this article addresses the effect of poor reading skills of patients on the quality of health care they receive. "As health care moves from the hospital to the home, researchers and clinicians are becoming increasingly aware of the challenges presented by the large number [up to 50% of certain clinical populations] of illiterate patients. Mistakes resulting from poor reading skills can lead to repeated hospitalizations and may be costing the health care industry billions of dollars." The author describes the problem and how illiteracy can be detected by health care workers, as well as proposed interventions.

Integrating Health and Literacy: Adult Educators' Experiences. Rudd, Rima E. and Zacharai, Catherine and Daube, Katherine (August 1998). Cambridge, MA: National Center for the Study of Adult Learning and Literacy. This exploratory study addresses the experience of adult educators in Massachusetts who have integrated a health unit into adult education classes focused on reading, writing, and communication skills development, as well as critical thinking. Such integration of health and literacy must assume that the integration of health topics into adult learning classes would support existing curricula goals. However, no systematic studies of health projects in adult education programs have been conducted. This study focuses on the teachers' perceptions of advantages and disadvantages of a focus on health.

Literacy and Health in America. Rudd, Rima and Kirsch, Irwin and Yamamoto, Kentaro (April 2004). Princeton, NJ: Educational Testing Service. This report explores the relationship between literacy and health by re-examining a health-related subset of data from two large-scale surveys of adult literacy (the NALS and the IALS). Researchers used the data and its analysis to create a new Health Activities Literacy Scale (HALS), and to examine how health literacy skills connect to health status, health disparities and civic engagement. This report can be useful to adult education practitioners by identifying and classifying the literacy skills that people need in order to interact with health information. This can then help teachers address health literacy in their programs and classrooms.

Orientation to Integrating Health Education into Adult Basic Education. Povenmire, Alisa and Morrish, Elizabeth (1999). Boston, MA: SABES/World Education. This Orientation is designed to encourage adult basic education programs to integrate health into all areas of their curriculum and to connect to other statewide initiatives. Participants will have the opportunity to explore the connections of health and literacy, reflect on their teaching practices and beliefs, and develop new teaching strategies. The Orientation is to be given by trained practitioners who have special interest in health and learner-centered work. The Orientation is eight hours and can be given as two half-day sessions or a one-day training. Whenever possible, the activities that make up the Orientation have been written in such a way to allow flexibility in timing, sequence, and so that each activity can stand alone. Clearinghouse Library provides free copies on request to Texas educators ONLY.

Picture Stories for Adult ESL Health Literacy. Singleton, Kate (2001). Washington, DC: National Center for ESL Literacy Education. Instructional materials include four reproducible picture stories designed to help ESOL instructors address topics that affect the health and well-being of their beginner and low-literacy students. Newcomers to the United States and adults with lower literacy tend to have the least awareness of and access to health care services, thereby running the risk of more serious and chronic health outcomes. Words are kept to a minimum in the stories to give just enough information to convey an idea without becoming too distracting for students with very low literacy. The stories are designed to be safe, impersonal prompts to allow students to discuss difficult topics, ask questions, and obtain information. As the stories are about cartoon characters, the students should not feel pressure to disclose their own experiences on the topic if they don't want to.

Quick Guide to Health Literacy. Office of Disease Prevention and Health Promotion (2005). Washington, DC: U.S. Department of Health & Human Services. The Quick Guide to Health Literacy is for government employees, grantees and contractors, and community partners working in healthcare and public health fields. It contains: a basic overview of key health literacy concepts; techniques for improving health literacy through communication, navigation, knowledge-building, and advocacy; examples of health literacy best practices; and suggestions for addressing health literacy in your organization. These tools can be applied to healthcare delivery, policy, administration, communication, and education activities aimed at the public. For those new to health literacy, the toolkit will provide information needed to become an effective advocate for improved health literacy. For those already familiar with the topic, the guide provides user-friendly, action-oriented materials that can be easily referenced, reproduced, and shared with colleagues.

Staying Healthy: An English Learner's Guide to Health Care and Healthy Living. Kurtz-Rossi, Sabrina and Lane, Martha A. and McKinney, Julie and Frost, Jordana and Smith, Gregory (2008). Orlando, FL: Florida Literacy Coalition. These materials focus on increasing health literacy among English language learners. The curriculum encourages them to make healthy choices about nutrition and engage in preventive health care. Written at the 4th through 5th grade levels, the materials are suitable for high beginning/low intermediate level ESOL learners and above. The student book has numerous photographs and illustrations to help English learners better grasp the concepts and vocabulary presented in the publication. With easy-to-read charts and tables, practice dialogs, and "how to learn more" sections, students are encouraged to seek additional information and assistance from expert healthcare professionals; locating free and low-cost healthcare facilities; engaging in open communication and taking on a more active role in their own health care management and healthy lifestyle. The teacher's guide includes ideas for lessons, activities, and ways to facilitate learning. Suggested activities encompass Pronunciation, Grammar, Math, Hands-on Learning, Comprehension and Technology, allowing teachers to adapt their lessons to their students various learning styles. Clearinghouse Library provides free copies on request to Texas educators ONLY. Materials are also available online: http://floridaliteracy.org/literacy_resources__teacher__tutor__health_literacy.html

Virginia Adult Education Health Literacy Toolkit. Singleton, Kate (July 2003). Richmond, VA: Virginia Adult Learning Resource Center. Resource is designed to help adult education instructors and administrators better understand the problem of health literacy as it affects their learners. It supports creative approaches to helping learners increase health literacy as they engage in sound, productive adult basic literacy, GED preparation, and ESOL instruction. Information and resources educate the educator about health care in the U.S. and cultural issues relating to health, and simplify creation of health lessons and curricula for teachers and programs. Toolkit includes extensive web and print resources, including links to health curricula created by and for adult literacy and ESOL programs, and reproducible teaching materials. Clearinghouse provides free copies on request to Texas educators ONLY. Materials are also available online: www.valrc.org/publications/healthlit/

FAMILY LITERACY

Beyond Raising Readers: Literacy as a Family Affair. Belisle, Lisa M. (October 2009). Portland, ME: Raising Readers. Written by the staff of Raising Readers in Maine, this issue brief discusses the impact of literacy on health. It was sent to the pediatricians and family practitioners in Maine. The brief encourages them to be concerned about literacy because it impacts the well-being of the patients and their families.

Family Health and Literacy: A Guide to Easy-to-Read Health Education Materials and Web Sites for Families. McKinney, Julie and Kurtz-Rossi, Sabrina (2006). Boston, MA: World Education and National Institute for Literacy. This guide for adult literacy practitioners and health educators lists resources to teach health to families with lower literacy skills. Guide also discusses how to integrate health and literacy education, how to get started and engage adult learners, and how to build connections between literacy programs and local health services. Clearinghouse Library provides free copies on request to Texas educators ONLY.

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Texas Adult & Family Literacy Quarterly is the publication of the Texas Center for the Advancement of Literacy & Learning (TCALL), made available free to adult educators, literacy providers, and others interested in adult and family literacy. **The Quarterly** is dedicated to advancing knowledge in the field by addressing topics of concern to adult and family literacy practitioners, adult learners, and scholars. The audience includes teachers, students, administrators, program coordinators, researchers, literacy volunteers, and in general individuals interested in the fields of adult and family literacy.

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