Teaching Retirement and Family Resource Management Using the Internet

Glenn Muske, Oklahoma State University¹ Marsha Goetting, Montana State University² Merrylee Vukonich³

The mission of the Cooperative Extension Service (CES) is to provide education beyond the walls of the land grant universities. To achieve that mission, the Extension Service utilizes a network of education professionals, many of whom reside in geographically separated counties. Keeping these educators current with advancing scholarship, new ideas, resources, and training methods is a crucial element in assuring the continued strength of the Cooperative Extension system. To provide information and updates, state Extension Service programs provide inservice training. Much of the training has been done in a traditional educational setting where the entire group meets in one location. However, films, slides, conference calls, video programs, satellite links, CD-ROMs, and computer-aided programs have also been used. These educational efforts are often classified as some type of distance education or "an educational experience where the delivery of information or instructional programming is made to geographically dispersed individuals or groups" (U.S. Congress, 1992).

The purpose of this study was to determine the usefulness of the Internet as an effective learning experience for in-service training. The Internet or the World Wide Web seems to have great potential for distance education. O'Neill (1999) wrote that the Internet is the educational tool for the new millennium. It represents a fourth major communications medium after word-of-mouth, print media, and the broadcast media. Because Internet sites can remain available indefinitely, they offer on-going support and references in addition to initial training. The Internet site, www.okstate.edu/hes/fci/mbro/frm, used short paragraphs to introduce the learner to existing sites. Today Internet users can access a multitude of sites on practically any topic. A concern however is whether these sites present correct and accurate information. By prescreening such sites and then linking to them, users not only understand how a site might be used but also have some degree of safety in using the material.

During the 3 initial in-service educational sessions, 55 educators used the site. Prior to attending the session, 80% of the educators indicated that they used the Internet daily. All of the users indicated that part of their usage included accessing email. Each educator trained in this first round indicated that he or she intended to bookmark the site for future use. They appreciated having "information you could trust" and that the site could be continually accessed to "refresh my memory."

Since the initial training, about 200 additional visitors have accessed the site. While primarily Extension Educators, other groups such as business and professional women, and retirees have explored it. Two bankers and one financial planner have requested permission to use the site for other training.

A note of caution is offered to others who are considering the development of a similar site. The development and maintenance of the links from the site involve a significant amount of resources. Approximately 160 hours were needed to build the initial site, and this was after all of the reference sites had been located. Since that time, site maintenance has been required. The maintenance is the primary concern. The site demonstrates that the Internet can be an effective in-service education tool for Extension Educators and probably for the general public. This finding supports previous such efforts and gives family resource management professionals new opportunities, and new challenges, for outreach.

References

O'Neill, B. (1999). Teaching consumers to use the Internet to make consumer decisions. <u>Journal of Extension</u>, 37(3), [On-line] www.joe.org/joe/1999june/iw4.html.

U.S. Congress. (1992). Linking for learning - U.S. Office of Technology Assessment. Washington, D.C: U.S. Dept. of Education.

Endnotes

- Assistant Professor, Design, Housing, and Merchandising Department
- ² Professor and Family Economics Specialist, Agriculture Economics and Economics Department
- Merrylee Vukonich, Family and Consumer Sciences Extension Agent