

# THE PILLARS

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## The Importance of Financial Health (Part 2)

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This is the final segment of the importance of financial health (for those reading this information for the first time or need to refresh your memory; read Part 1 shared in the July edition of Pillars) that covers “financial pitfalls” and “behaviors” that will assist you to reach your financial goals with the assistance of InCharge Debt Solutions, Avoiding Pitfalls and Attitudes.

What are some “financial pitfalls” you need to avoid?

YES	NO	PITFALL
		Bouncing checks
		Post-dating checks
		Paying credit card minimums
		Taking out high-interest cash advances on your credit card
		Taking out a payday loan
		Going on an unaffordable spending spree
		Paying credit card late fees
		Agreeing to pay high fees for a product or service without realizing it

- What are some of the causes of financial pitfalls?
- Lack of knowledge, lack of discipline, not paying attention, not planning or prioritizing spending.
- Lastly, below are behaviors that may be useful to reaching your goals of financial health.
- Eight Behaviors that Can Help You Get to Financial Health:
- You spend less than you earn.
- You pay bills on time.
- You have a decent emergency fund.
- You are on track with retirement savings.
- Your debt load is sustainable.
- You do not routinely carry credit card or other high-rate debt.
- You have good credit scores.



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If you are interested in receiving more in-depth information on Financial Literacy, please register for the AA-GACC Financial Savvy Literacy Training Program At : <http://www.surveymonkey.com/r/AAGACCCRegistraion>

AUGUST EDITION

# THE PILLARS

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## EDUCATION IN BLACK NEW MEXICO

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### The Importance of Peer Mentorship

Mentorship has been a very prominent aspect of navigating organizations, systems, and even some aspects of life. There are multiple models of mentorship, however one unique approach to take is the concept and application of peer mentorship. But what is peer mentorship? According to an excerpt from Art of

Mentoring, peer mentoring is defined as "...a relationship between people who are at the same career stage or age, in which one person has more experience than the other in a particular domain and can provide support as well as knowledge and skills transfer." In the context of school where students interact with those who are the same age, classification, and participate in the in-school and out-of-school activities, peer mentorship is a good model to consider.

In educational space in NM, there is a lack of representation of African Americans occupying teaching and faculty roles, making it important for African American students to connect and collaborate amongst each other through peer mentorship.

Peer mentoring aims to enhance supportive relationships between two people, sharing knowledge and experience and providing an opportunity to learn from different perspectives. The peer mentor serves as a positive role model, promotes raised aspirations, positive reinforcement, provides open-ended counselling and joint problem-solving. Some programs are aimed particularly at students from vulnerable demographic groups, especially those where graduation from higher education has traditionally been low and extensive



There are multiple factors that are embedded into the concept of peer mentorship.

**Compass Charter Schools identified 6 key important benefits of peer mentoring:**

- 1) Improved reasoning and communication skills. Peer mentorship offers a safe space for individuals to connect and collaborate and discuss, questions, issues, success along with other topics of expression.
- 2) A greater connection to school and other scholars. Peer mentorship also helps to develop friendships, relationships, and can even foster an elevated sense of school pride.
- 3) Increased self-esteem and confidence. Transitioning to new spaces can be very overwhelming, stressful, and intimidating. The use of peer mentorship can instill confidence and help to navigate complex and unfamiliar systems and organizations.
- 4) Enhanced cultural awareness. Conversations in peer mentorship can allow a space for people of different backgrounds to share cultures and belief which provides an opportunity to enhance cultural awareness and cultivate stronger relationships amongst peers.
- 5) Great for resumes, college applications, and school accolades. Participating in peer mentorship not only helps to you to build your capacity as a leader, it also equips you with marketable skills that can be used when trying to progress in your career and education.
- 6) Start building your network. In the relationships that you engage in, there are multiple opportunities to

**The role of peer mentors** is often overlooked even though it can play in helping you navigate the complex graduate school application and entrance process, and in offering insider tips and guidance throughout the multifaceted sequence of steps involved in earning an advanced degree. It is imperative that one of the primary missions of a peer mentor is to establish trust and be supportive role model in the mentee's life. The mentee has goals and aspirations and is looking for guidance in order to achieve it.

Considering the recent challenges stemming from the pandemic, there has been an increase in the use of technology to accommodate compromises for community safety. A key factor in peer mentorship in a virtual setting is practicing flexibility to ensure that mentors could still build rapport with their mentees.

It is important to understand strategies that help to tailor your mentorship experience. Some effective strategies to cultivate quality peer mentorship relationships are to increase mentee engagement and involvement in learning, building campus connections, and providing mentees with emotional support and validation. The concept of peer mentorship is effective, and each peer mentorship relationship is tailored to the individuals, organizations, and environments that individuals collaborate in. Learning how to master peer mentorship can help you to make big steps in your personal and professional growth.

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AUGUST EDITION

# THE PILLARS

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## HEALTH IN BLACK NEW MEXICO

### Knowing your Primary Care Provider

Written by: Amy Whitfield, MSW  
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Having a good and consistent relationship with your primary care health provider (PCP) is a boost to your health. There are multiple benefits to regular visits with your PCP, both to manage your health and to prevent health issues. Building the relationship with your PCP takes effort and planning.

#### Benefits of Regular PCP Visits

Regular visits with a PCP are a tool help to catch health issues early. A 2019 study found that adults who have a PCP have better outpatient care. They are more likely to get prevention screenings, more prevention visits, greater access to care and even more likely to get their prescriptions filled. Overall, the patients with a PCP reported better experiences at health visits. Through this preventative measure you can catch problems early when they are more manageable. Prevention visits also keep health costs down. You can avoid costly visits to emergency rooms and manage problems successfully with less expensive treatments.

If you already have health problems, maintaining regular visits are the tool you need to manage chronic illnesses. Your PCP will help you monitor your health problem and see how it is affecting your body and if treatments are working for you. Your PCP can notice and recommend when you need to see a specialist.



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## Selecting a PCP

Maintaining regular visits with your PCP allows you to establish a relationship with the provider, who can then provide you with better care. You will be more comfortable with the provider and she/he will be able to track your health over time. Numerous studies have told us that African Americans receive better care when they have a provider who is also African American. The communication and trust is better.

This isn't always an option for us. Only 4% of the practicing physicians nation-wide are African American. And, there are additional barriers, such as wait lists or accepting of insurance, that stop us from having an African American provider. This means we have to work a bit harder at finding a PCP we feel comfortable with and want to visit regularly. Some things to look for:

- Is the PCP's location convenient for me? Think about how close it is to your home or office, and if it has adequate parking or nearby public transportation. And, do the hours of operation fit your needs.
- Have others recommended the PCP? Family and friends can share their experiences, giving you the inside scoop.
- Is the PCP friendly and professional? Do you feel heard when speaking? Communication is important in getting your health needs met, you want to pick someone who you can talk to and will hear you.
- Does the whole PCP team interact with you well? Often you may not be able to speak directly with your PCP to get your questions answered, you will need to rely on the team to respond to you.

If you do not have a good relationship with your PCP, you can find a new one. One you will feel comfortable with and who will work in partnership with you to prevent and manage health problems.

During the pandemic, many of us have delayed going to see our PCP. And, many of us may have delayed going to our PCPs even before the pandemic. We can make a choice today to improve our health outcomes. Make the choice to set an appointment with your PCP.

Make an appointment today to see your Primary Care Provider.

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