



**FAMILY
ECONOMICS &
FINANCIAL
EDUCATION**

FEFE NEWS LINK



NOVEMBER NEWSLETTER HIGHLIGHTS

- ★ See what our Credit-Wise Cats have to say about online shopping and Facebook [Page 2 and Page 4](#).
- ★ Check out the different ways to integrate technology into your classroom! [Page 3](#).
- ★ Integrate these online resources to enhance your classroom on [Page 5](#).
- ★ Meet the new FEFE National Master Educators on [Page 6](#).
- ★ Frequently Asked Questions on [Page 7](#).
- ★ 2010 National Training information on [Page 7](#).
- ★ Check out the Essentials to Take Charge updates on [Page 7](#).
- ★ Consumer Jungle Fraud of the Month— Caution Using Debit Cards on [Page 8](#).

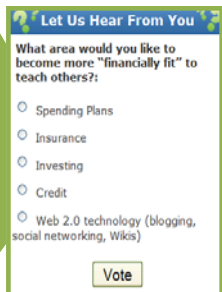


JOIN THE TAKE CHARGE AFFILIATE TEAM!

Want to help shape financial education nationally?
Are you willing to share your creative teaching methods?
If you answered yes to these questions, join the FEFE family through
the Take Charge Affiliate Team!

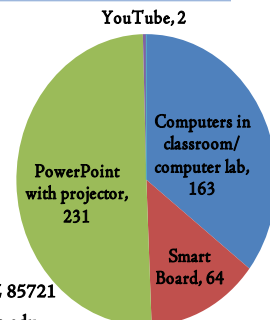
Consider being a member of the Take Charge Affiliate Team. This team helps FEFE when developing curriculum, making programming decisions, as well as promoting financial literacy. Participation is completely voluntary and your level of involvement is your choice. Depending upon your level of involvement, several great rewards are possible including hard copies of curriculum, recognition on our Web site and much more! For more information visit the TCAT's page on the FEFE Web site <http://fefe.arizona.edu/about-fefe/by-educators-for-educators/tcats>.

FEFE ONLINE POLL



Check out the new **online poll** option on FEFE's new Web site. Simply click your response, then review overall results instantly.

Last month, we asked you what technology you use most in your classroom to teach financial education. See how 460 users responded:



The University of Arizona Take Charge America Institute
Family Economics & Financial Education—650 North Park Avenue Rm. 427—Tucson, AZ 85721
Phone: 520.626.4209 Fax: 520.626.4234 Email: FEFE@cals.arizona.edu
Website: www.FEFE.arizona.edu

ONLINE SHOPPING



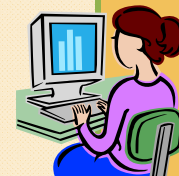
ONLINE SHOPPING By: Meghana Gorur University of Arizona Credit-Wise Cat

Approximately 24% percent of U.S. shoppers spent over \$500 online during the 2008 holiday season²! Today, the Internet has become the hot spot for shopping. Almost 76% of shoppers have purchased at least one item over the Internet, ranging from clothes to cars to travel. Electronic commerce is no longer a trend, but rather a way of life that speaks volumes about the 21st century technology driven lifestyle. The online shopper demographic is similar to the population seen at a local shopping mall. The elderly, young, men and women alike all take advantage of purchasing items and services from the comfort of their own home.

Why do people shop online? According to Bernadette Tracy of *Media Life Magazine*, online shopping is motivated primarily by convenience and second by saving money. Although the median income for online shoppers has decreased from \$66,000 to \$59,100 in the last four years, the number of consumers who pay with a credit card for an online purchase has nearly tripled⁵.

Despite the advantages of online shopping, there is increased concern about greater risk of identity theft. How can consumers protect themselves from ID theft when shopping online? Brian Krebs of the *Washington Post* offers some helpful strategies³:

- ★ If purchasing through the Internet, make sure to shop from a secure PC and not one that can be accessed easily by the public.
- ★ Shop only at familiar and trustworthy sites.
- ★ Shop with credit cards because they tend to be more secure than debit cards.
- ★ Never comply if a purchase is asked to be made by money order or wired payments.
- ★ Consider alternative payment methods. Many financial institutions offer customers a unique, one-time use account specifically for online purchases.
- ★ Avoid spam by setting up your email account to automatically send junk mail to a virtual trash bin.



Online shopping, like many other forms of technology, has its pros and cons. Help your students develop critical thinking skills by engaging them in a debate.

Con: Internet Psychologist reports in *Business Week* that it is better to go to the physical store to make your purchase. A few reasons include not having to create a login name and password to make a purchase, read terms and agreements, or provide personal contact information before clicking the purchase button. Even though he recognizes that most people will shop online for convenience as well as being able to find good buys, he counter acts that with the fact that most individuals opt out of buying the item by the time they reach the final check out screen⁴.

Pro: Convenience is exactly why one should consider shopping online asserts Charles Nicholls from *See Why*. He reports that online shopping has done nothing but grow tremendously and will continue to grow. With the convenience of comparing prices, finding promotions, and having your loyalty, plus the cost of convenience, who needs another reason to shop online? Often consumers feel more comfortable shopping online without the presence of a sales person when they want to shop independently. The online check out process eliminates the wait time of standing in line with shopping carts getting in the way of the process being concluded in a timely manner⁴.

With both sides examined, consider the following discussion questions: What are your thoughts? Do you agree with one side or the other? What do you predict will happen to the world of online shopping in 5-10 years?

Teach the content in the **Online Shopping 1.3.2** or **Online Banking 1.7.6 Lesson Plans** to reinforce the concepts as well.

TECHNOLOGY



TECHNOLOGY

Use the following FEFE Resources to enhance technology in your classroom:

- ★ Save paper and have students work with technology by using our **interactive PDF student workbooks** for the [Get Ready](#) and [Take Charge](#) curriculums. The students may type their answers in the text fields that have been created and save the files.
- ★ A variety of FEFE lesson plans involve movies, or clips from movies. Check out the full movie lesson plans in the active learning tools including [The Bee Movie 5.0.42](#), [The Devil Wears Prada 5.0.41](#), [Catch Me If You Can 5.0.43](#) or [Mr. Holland's Opus 5.0.40](#). Lesson plans with movie clips include [Types of Insurance 1.10.1](#) or [Depository Institutions 1.7.3](#).
- ★ Have fun with students integrating competition into the classroom. Introduce a competition by having participants test their knowledge with PowerPoint trivia. PowerPoint trivia can be found in the [Electronic Banking 1.7.2](#) as well as the [Understanding Credit Cards 1.4.1](#) lesson plans.
- ★ Play music while students enter the classroom, work on projects, or leave the classroom. Integrate music into your instruction by having them listen for key words relating to financial literacy or ask them to write quickly what they thought the song was about. [Click here](#) for a list of songs with financial themes and copyright instructions to download music appropriately (<http://fefe.arizona.edu/pro-dev/national-conference>– scroll to the bottom of the page and click on “Using Music in the Classroom”)

Check out additional resources to enhance technology into your classroom on Page 5!

NEW FEFE WEB SITE!

FEFE HAS A NEW LOOK!

New features include:

- ★ [Tutorial](#) to support you as you adjust to the site navigation- http://fefe.arizona.edu/system/files/Website_tutorial_11-11-09.pdf
- ★ Advanced curriculum search
- ★ Help section with [Frequently Asked Questions](#)

Check out our new Web site with many new and updated features!

<http://www.fefer.arizona.edu>



If **lesson plans do not appear** once you have entered your username information, then it may be a problem with the security settings. Email FEFE at fefe@cals.arizona.edu for immediate assistance.

1. New York Times
http://topics.nytimes.com/top/news/business/companies/facebook_inc/index.html?inline=nyt-org
2. IT Facts
<http://www.itfacts.biz/24-of-online-shoppers-have-spent-more-than-500-in-2008-holiday-season/12533>
3. Washington Post
http://www.washingtonpost.com/wp-dyn/content/article/2007/11/21/AR2007112102673_2.html
4. Business Week
http://www.businessweek.com/debateroom/archives/2009/06/online_shopping.html
5. Media Life Magazine
<http://www.medialifemagazine.com/news2000/may00/news50512.html>

USING FACEBOOK



WHAT IS FACEBOOK?
By: Gerardo Gonzalez
University of Arizona Credit-Wise Cat

Facebook is a social networking site that has increased its population to now over 200 million active users worldwide. Facebook is now five years old and has raised over \$600 million in revenue since it was founded. Individuals need to have a valid email address and create a password to become a part of the social bandwagon. Facebook limits the way one's profile will look to help prevent spam from entering this cyber universe. However, individuals have the opportunity to add in very personal information such as their home address, favorite books and movies, academic and professional history, favorite quotations, to name a few. This platform allow individuals who know one another to find each other and request friendship through Facebook opening up worlds of communication by posting notes on each others walls. Facebook also gives opportunities to become fans of organizations, support causes, and do personal and professional networking.

Become a fan of FEFE on Facebook today! To read more about Facebook, its history, and its current standing reference the New York Times article found here: http://topics.nytimes.com/top/news/business/companies/facebook_inc/index.html?inline=nyt-org.

FEFE has created the “FEFE Facebook Group” where users will be able to:

- ★ Receive lesson plan and training updates,
- ★ View information from upcoming events,
- ★ Join discussion boards to share ideas,
- ★ Have immediate access to each other, and
- ★ View conference pictures!

Facebook is also a great tool for educators to share best practices with each other and provide feedback. Finally, it is also a place to establish an environment of collaboration and to meet the FEFE National Master Educator in your area. Join our group and stay connected: <http://www.facebook.com/pages/Family-Economics-Financial-Education/166344693326>.



When using Facebook, always remember to follow these important safety tips¹:

- ★ Never share your password with anyone.
- ★ Be cautious about posting and sharing personal information, especially information that could be used to identify you or locate you offline.
- ★ Exercise caution when joining groups that you are not familiar with.
- ★ Avoid downloading suspicious applications.
- ★ Make sure to save your profile as private in the “Settings” tab so only friends can view your information.

Become a FEFE Fan on Facebook!

<http://www.facebook.com/pages/Family-Economics-Financial-Education/166344693326>.

RESOURCES



We are on the lookout for Web based resources. Here is what we found for you to check out this month!



INTEGRATE GAMES AND VIDEOS INTO YOUR CLASSROOM

Use Visa's new program to play soccer in your classroom while answering financial questions. Use as a review or for a fun reinforcement activity.

<http://www.financialsoccer.com/>



Check out this video on safe online shopping tips.

<http://video.msn.com/video.aspx?mkt=en-us&vid=9d2885f4-c5af-46fb-bd08-ddff9b023196>

OTHER ONLINE RESOURCES

- ★ "Story of Stuff" is a movie about manufacturing and life cycle systems impacting the consumer.
<http://Storyofstuff.com>
- ★ "You are Here" offers an interactive game with consumers in a virtual mall. It will explore consumer decisions as well as consumer protection.
<http://ftc.gov/youarehere/>
- ★ This site offers safe online shopping tips.
<http://www.safeshopping.org/tips.shtml>
- ★ Video on the top ten tips for using technology in the classroom.
<http://www.youtube.com/watch?v=xiisteObuhk>
- ★ Holiday budget calculator.
<http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/holiday.php>
- ★ Education Web 2.0 Web site provides a variety of resources such as comic creation and time line makers.
<http://web2educationuk.wetpaint.com/>



FEFE'S CALENDAR OF EVENTS

- ★ **June 14-17, 2010:** Save the date for the FEFE National Conference (more information can be found on page 8 of this newsletter).
- ★ **Coming Soon:** Apply for the opportunity to earn a grant to attend the National Conference!
- ★ We need Your help! Get ready for the January Survey, coming soon!

The Take Charge America Institute and FEFE project are not directly associated with any of these resources.



FEFE UPDATES



MEET THE NEW NATIONAL MASTER EDUCATORS

Congratulations to the new FEFE National Master Educators! Join us in welcoming the new educators to the team and read about their experiences. To learn more about the FEFE National Master Educators visit <http://www.fefe.arizona.edu/about-fefe/master-educator>



AMY BROEKHUIZEN

Teaches Family and Consumer Sciences at East Kentwood High School in Michigan.

“My favorite FEFE lesson plan I use with my students is [Grocery Shopping Within a Budget Lesson Plan 1.8.2](#). Students get really excited because there is so much activity that occurs during in this lesson plan. I don’t allow them to choose their family members because in real life you don’t get to choose your family member either. They not only learn to work with people that they would not normally work with, but they get to see from firsthand experience how difficult it can be to plan a variety of healthy meals on a weekly budget. I am fortunate that our school is across the street from a grocery store, so we take a field trip to the store for the students to price out the items that are on their grocery list. I also allow them one day to prepare one of the meals that they have chosen to have during the week. The students learn a great deal through an active alternative from the constant note taking and handout work.”

KIM KNOCHE (returning for another term)

Teaches Family and Consumer Sciences at Forsyth Middle and High School in Montana.

“I use the FEFE curriculum in all of my classes; in Adult Living it is used in all but a couple of weeks and in the other classes it is used for a few weeks to supplement the curriculum. I teach a year-long Adult Living course using the FEFE semester course and additional lessons as the main curriculum. In my Child Development course I use the [Budgeting for baby 1.15.1](#), [Comparison Shopping Splendor 2.2.1](#), and the [Spending Plan lesson plan 1.15.2](#). In my Culinary Essentials course I use [The Impact of Advertising 1.2.3](#), [An Evaluation of Convenience 1.8.1](#) and [Grocery Shopping Within a Budget 1.8.2](#).”



MICHAEL MORROW

Teaches Business at Smyrna High School in Tennessee.

“I use FEFE in all my Personal Finance classes and some crossover to my Business Management classes. There are educators that need to know about this curriculum and how to apply it in the classroom. I can’t get enough of it. I would advise any new FEFE user to attend the FEFE conferences to enhance your curriculum experience.”

ERIC SWENSON

Teaches Business Education at Denton High School in Montana.

“One of my favorite FEFE lessons is [Understanding Your Paycheck 1.13.1](#). This is a great lesson as it teaches students what it is really like to earn a real paycheck with the taxes, deductions, and the surprise of the amount being less than expecting. The lesson presents the reality of earning a paycheck to the students. Additionally, my Personal Finance course is notorious for the ‘Paycheck Twister Day’ when the class gets to participate in the Where Did All the Earnings Go? Activity 1.13.1.J1. It really makes them get out of their comfort zone, interact with each other and get to laugh and have fun—something students need to do more often in school.”



FEFE UPDATES



FREQUENTLY ASKED QUESTIONS

1. To verify that I am a teacher when validating my FEFE account, does that mean you are going to call my school? Why do you verify that I am a teacher anyway?

★ We ask all educators creating a profile on the FEFE Web site to include information for their administrator. This information is used to ensure that students are not downloading answer keys from our Web site. If you are not listed on your school's Web site and you don't have an official school email address, we then will contact your administrator. Please don't let students on the FEFE Web site.

2. Have the lesson plans, activities, and ideas ever been tested with students before?

★ Yes! Each lesson plan that FEFE has on the Web site has been tested in a classroom before we post it on our Web site. We provide our master educators with the lesson plans, they provide feedback and evaluations, we implement their suggestions and give it back to them to test again. Lessons on our Web site have been tested several times from a variety of individuals in a diverse setting of classrooms.




**Do you have a question?
Just ask!**
Our full-time staff is here to provide assistance.

PROMOTING FEFE IN YOUR AREA?


Let us know! We have materials available to assist you in your presentation. Check out this page on our Web site, <http://fefe.arizona.edu/educator-support/promoting-family-economics-and-finance>, and contact us so we can help!

The University of Arizona | Norton School of Family & Consumer Sciences | Take Charge America Institute



FAMILY ECONOMICS & FINANCIAL EDUCATION


EMPOWERING FUTURE GENERATIONS



NATIONAL JUNE EDUCATOR TRAINING
June 14-17, 2010
Westin La Paloma, Tucson, AZ

The FEFE National Educator Training is a one-of-a-kind highly interactive training with a greatly subsidized registration package allowing participants to revitalize at the world class Westin La Paloma Resort. Participants will receive an abundance of ready-to-teach curriculum materials, learn from nationally recognized content experts, and experience lesson plans modeled by our team of National Master Educators

- ★ **WESTIN LA PALOMA**—<http://www.westinlapalomaresort.com>
- ★ **REGISTRATION MATERIALS**—Registration is \$550. This includes: (Fees can be as low as \$350 with modified curriculum and lodging options)
 - ★ **Meals:** all breakfasts, lunches, snacks and dinner on Monday night.
 - ★ **Lodging:** in a shared rooms. Single rooms are also available for a discounted rate.
 - ★ **Curriculum Materials:** hard copies of the Take Charge of Your Finances semester curriculum and Get Ready to Take Charge of Your Finances curriculum, a \$500 value included at discounted prices. A facilitation binder full of teaching tips to customize each lesson plan for your educational environment is also included.
 - ★ The registration will open in December 2009.
- ★ **CREDIT**—1-3 graduate credits and continuing education hours are available.



The Essentials to Take Charge are 60 minute lessons that can be downloaded free of charge from the FEFE Web site at www.fefer.arizona.edu. Here are a few that have been recently updated:

- ★ [Comparison Shopping Introduction 7.2.1](#)
- ★ [Savings Introduction 7.14.1](#)
- ★ [Values, Needs, Wants, and Goal Setting Introduction 7.17.1](#)
- ★ [Paychecks and Taxes Introduction 7.13.1](#)
- ★ [Spending Plan Introduction 7.15.1](#)
- ★ [Major Expenditure Introduction 7.15.3](#)

For more curriculum updates, check out the Special Edition FEFE Newsletter available at <http://fefe.arizona.edu/pro-dev/newsletters>



The Latest Scams Circulating the Consumer World.



November 2009

Use Caution When Purchasing With a Debit Card

THE HOOK

Purchasing items online and in retail stores using a debit card.



THE SCAM

The most recent elaborate fraud involves the theft of debit card data. Enterprising and clever cyber-criminals have recently become adept at stealing supposedly confidential data from retail stores and banks.

PLAY IT SAFE

Do not use debit cards to purchase items over the Internet. Also, use caution when using debit cards in retail stores.

THE WHOLE STORY

The latest scheme involves cyber-criminals living in Russia, Estonia and Moldova. Three fraudsters hacked into the Royal Bank of Scotland's World Pay computer network and cracked the encryption codes protecting account numbers and pins for 44 prepaid payroll accounts. Many companies have utilized such accounts to distribute salaries to their employees via debit cards. Their employees then can use their debit cards at ATM machines and various stores to serve as cash where they withdraw their pay and never run the risk of an overdraft.

In this particular case, these cyber-thieves hacked the bank system, increased the payroll account limits, then arranged to have the stolen account numbers embedded in the magnetic stripes of blank payment debit cards. The scheme got extremely creative and complex when they hired an army of cashiers in 280 cities worldwide. In just 12 hours, using the counterfeit debit cards, the cashiers withdrew over \$9 million from more than 2,000 ATMs in the United States, Russia, Ukraine, Estonia, Italy, Hong Kong, Japan and Canada. The cashiers that were hired in the 280 cities worldwide took a piece of the action. It is believed they were paid up to 30% of the amount debited simply for inserting the cards and withdrawing the cash. They then remitted the cash to the three creative fraudsters in Eastern Europe.

The level of coordination required by the three fraudsters and the various cashiers was described as "staggering" by the officials involved in unwinding the plot. A leading security analyst claims that the ringleaders probably spent months on Internet forums recruiting card counterfeiters and cashiers and plotting a fast moving wave of withdrawals that amounted to a surprise 12-hour attack on the bank's account. "The element of surprise allows you to do a tremendous amount of damage in a short span of time", says Uri Rivner, a security analyst. "It's like an Al Qaeda strategy of multiple attacks in a single day" to spread fear and panic.

LESSON

The lesson for debit card users is to never, never use your debit card to purchase products over the Internet, for the simple reason that you don't have any protection in the event of a fraud. Once the cash is taken from your account, it's gone forever. But if you pay with a credit card you have 30 days in which to analyze your account and have protections granted to you by the credit card companies to challenge any dubious charge that you did not make. These same protections are not available to debit cards.

When using your debit card to pay for things like meals at a restaurant and for goods at a retail store, use extreme caution. A clerk can watch your pin number being put in, ask to see your card, pretend to examine it out of your sight, and then switch it with an identical looking card, but one that has someone else's name on it. If you ever hand over your debit card to a clerk, be sure you check the name on it when you get it back.

There is one other gimmick to watch out for. Many retail outlets charge a fee for the use of your debit card, a fee that is hidden and can cause you to overdraft your account! Even worse, some retail outlets may delay the charge for a couple of days, meaning if you check your bank balance over the Internet, you may be deceived into thinking there is more there than there really is!