FEFE NEWS LINK

Family Economics & Financial Education

SPECIAL EDITION!

FEFE: A YEAR IN REVIEW

What has FEFE been up to all year? Check out this newsletter with all of the FEFE curriculum changes in the 2007-2008 academic year!

THE FEFE CURRICULUM: BY EDUCATORS FOR EDUCATORS

The Family Economics & Financial Education (FEFE) project’s mission is to “provide educators with no-cost curriculum materials, and the skills and confidence to effectively teach family economics and finance.” FEFE curriculum materials are designed by educators, for educators. They are developed using a unique collaboration – collegiate educators, industry professionals, and the FEFE Master Teacher team.

The Master Teacher program has been an integral part of the FEFE mission since the project’s inception. The team includes educators from across the United States who actively use the curriculum in their classrooms, provide constant lesson plan development ideas and evaluation, and conduct trainings. They attend a retreat each year to guide the FEFE program goals and plan the workshops that are conducted at the annual FEFE National Training in Tucson, Arizona as well as specialized workshops throughout the United States each summer.

This unique collaboration of university professionals and current classroom teachers ensures that the FEFE curriculum materials are ready-to-teach, free, employ facilitation techniques proven to work in the classroom and have up-to-date content. In this past academic year, over forty lessons have been updated. Please use this newsletter as a resource guide to know what lesson plans have undergone extensive revisions and what new materials are available as you begin planning your financial course for the 2008-09 school year.
Meet the FEFE Master Teachers!

The FEFE Master Teacher team represents a variety of disciplines, includes new and veteran teachers with over 200 years of combined experience, teach an assortment of class sizes and grade levels, and each uniquely facilitates the FEFE curriculum to make the course their own and meet the needs of their individual communities. If you have any questions and would like peer feedback from one of the Master Teachers, please email fefe@cals.arizona.edu.

Marjorie Chinadle uses the FEFE curriculum in every course she teaches for students grades 7-12 in a small Montana school. She teaches a semester course to juniors and seniors which has an extensive portfolio project assessment. Margie also teaches the Career Development and Get Ready curriculums in her Jobs for Montana’s Graduate’s course focused upon career and skill based training.

Brenda Dumler is leading the teachers in her school district to create diverse, yet consistent, delivery models to meet the Missouri personal finance graduate mandate. She uses the FEFE curriculum to teach several in-class sections per semester to juniors and seniors and has developed an online FEFE course. Brenda teaches family finance across her curriculum incorporating concepts into her Clothing Construction, Cadet Teaching, and Fashion Merchandising courses as well.

Deani Goyette is a business teacher who works closely with her school’s family and consumer sciences teacher, Kim Knoche, to alternate the financial education lessons they are teaching in their middle school courses. Maximum impact for their students is achieved this way and concepts are not overlapped with this model. In addition, Deani incorporates and emphasizes using technology in the FEFE lessons for her business courses.

Priscilla Hedgecock integrated the FEFE curriculum into many of her courses throughout the past seven years until she recently retired. Priscilla has now fostered relationships with the Cooperative Extension Service in her community teaching adult education courses and working with parents to teach financial education in an after-school program.

Kathi Hendrix, a teacher in Selah, Washington, uses the Family Economics and Financial Education curriculum in a variety of ways. She has incorporated the course into her locally mandated Consumer Economics tri-semester course. In addition, Kathi has an extensive service learning component in her courses with her Family, Career and Community Leaders of America (FCCLA) chapter and Teaching Academy course.
**Kim Knoche** is a family and consumer sciences teacher in Forsyth, Montana. She currently teaches a year-long course titled the Adult Living Program. This course is required for graduation as a local mandate. In addition, Kim partners with her school’s business teacher, Deani Goyette, to offer the Get Ready curriculum in middle school courses as well as integrating the curriculum into her FCCLA chapter.

**Joanna Krogstad** teaches the FEFE semester course in a class which integrates student’s grades 9-12. She has several students in her course with IEP’s and has partnered with the schools resource room teacher to use both the Get Ready and Take Charge curriculums simultaneously to meet the diverse needs of her students. Joanna also uses the Get Ready curriculum in a 7-week middle school course as well as using the FEFE goals setting lessons to teach her school’s staff about how to help students set education goals.

**Glenda McDowell** uniquely incorporates the FEFE curriculum into everything she does. Most of the FEFE semester course is taught in her Young Adult Living course, Life in… is incorporated into her schools required Parenting Education course, the career unit is taught in her Teaching Cadet course, and most of the Get Ready curriculum is also taught in her middle school courses. Glenda’s school also has an advisor program where students meet with core teachers where Glenda uses the FEFE curriculum in their one hour meetings.

**Tracey Newman** uses the FEFE curriculum in the six different classes she teaches. She makes the FEFE curriculum fit into her classroom by using parts of the lesson plans to tailor them to each individual class. Tracey does not have a semester personal finance course, but incorporates the curriculum into a year-long FACS course, Child Development Course, and Culinary Arts courses.

**Roxane Shammel** has mastered the art of modifying the FEFE curriculum to meet her unique needs teaching in a small Montana community. Roxane incorporates the curriculum into her middle school math courses. She also teaches the Get Ready and Take Charge FEFE curriculums in a semester course to freshmen and sophomores with a focus on the Career Unit and a year-long course to juniors and seniors.

**Shelly Stanton** is a business teacher who uses the FEFE curriculum in her Accounting class and Personal Finance and Technology Essentials class which focuses upon the Career Unit. Shelly skillfully selects different lesson plans to design her semester course ensuring it meets the state standards.
Curriculum

Curriculum Types

★ **Take Charge of Your Finances** is an interactive and comprehensive curriculum that has been designed for students in grades 10 – 12, or individuals who are preparing to manager their personal and family finances. The coding for this curriculum begins with the number one.

★ **Get Ready To Take Charge of Your Finances** is intended for students in grades 7-9 or individuals with limited family finance knowledge. The coding for this curriculum begins with the number two.

★ **Finance Simulations** –
  - “Life In...” is a family spending plan simulation emulating the constraints that typical American households encounter when managing their finances. The coding for these simulations begins with the number 18.
  - “Life Of...” are individual spending plan simulations completed by analyzing the life of a teenager. Each simulation showcases a family who is working with their teenager child to create a spending plan. The coding for these simulations begins with a three.

★ **Bulletin boards** have been developed to supplement various units and lesson plans. Individual pieces for assembly are available along with pictures of completed bulletin boards. The coding for bulletin boards begin with the number four.

★ **Active Learning Tools** motivate students to fully engage in concepts and maximize knowledge retention with an activity based approach for a wide variety of units and lesson plans. The coding for these tools begins with the number five.

★ **Enhancement Tools** are designed to enhance current curriculum in a project based approach. They provide opportunities for outreach projects to peers, family members, and communities. The coding for enhancement tools begins with the number six.

★ **Workshop Guides** are designed to be facilitated independently of one another or they may be taught sequentially for up to ten hours of instruction. *Introductory* and *advanced* workshop guides have been developed.

The Coding System Makes Downloading Easy

1.4.3.A1

1 = Curriculum type (in this example Take Charge of Your Finances)
4 = Unit (in this example Credit)
3 = Lesson Plan (in this example “What is Credit”)
A1 = Material (in this example, Worksheet #1 Advantages and Disadvantages of Credit Scenario)

Download the new curriculum materials on the FEFE Web site at [www.fefe.arizona.edu/curriculum.php](http://www.fefe.arizona.edu/curriculum.php).

Curriculum Updates

New and/or updated lesson plans in the 2007-08 academic year:

**Career Unit 1.0**

- **Career Research 1.1.2** ★ A note taking guide that will aide in the facilitation of the lesson plan content and a PowerPoint presentation that includes Bureau of Labor Statistics graphs are now available in this lesson!

- **New! Job Application 1.1.13** ★ This lesson helps to clarify the application process in addition to teaching how to complete a job application properly. Participants learn and review topics such as the importance of a job application, completing a job application, and the legal aspects of a job application through an interactive activity.

- **Investment in Yourself 1.1.9** ★ A note taking guide to help participants pull key concepts from the PowerPoint presentation and the option to include in your state’s education attainment statistics is now available!

- **Comparing Job Offers 1.1.3** ★ The note taking guide that is a mind map about the different variables to consider when comparing job offers. A new PowerPoint presentation, and information sheet has also been created.

**Consumer Protection Unit 3.0**

- **New! Online Shopping 1.3.2** ★ This lesson introduces the positive and negative aspects associated with online shopping, shopping tips to help keep consumers safe, as well as fraudulent techniques that are being used against consumers. In addition, participants will compare and contrast different payment methods and be able to decipher safe methods from unsafe methods through an interactive activity.

**Financial Institutions Unit 7.0**

- **Depository Institutions 1.7.3** ★ The financial institutions lesson plan has a new name! Included is updated content with information on types of depository institutions, a note taking guide, plus an interactive activity where participants have the opportunity to conduct a web search!

- **Electronic Banking 1.7.2** ★ A note taking guide has been added to help facilitate the PowerPoint presentation. At the end of the content, participants have the opportunity to conduct interviews with community members and create a poster to educate others regarding electronic banking concepts.

- **New! Online Banking 1.7.6** ★ This lesson educates participants about the differences between online and electronic banking by recording the information on a note taking guide. They also have the opportunity to compare and contrast different perceptions concerning the method of online banking. Topics such as functions performed through online banking, federal regulations, and advantages and disadvantages will be discussed.
Choosing Housing Necessities 1.9.1

Participants now have the opportunity to evaluate their needs and wants in addition to determining if they will receive support from places such as their parents or guardians for basic items to help them move out on their own. After completing their Choosing Housing Necessities worksheet 1.9.1.A1, they will analyze the total cost of their needs and wants in comparison to the total cost of help they will receive.

Types of Insurance 1.10.1

The facilitation of this lesson has been modified to include a note-taking guide and provide participants with extensive practice learning about the types of insurance and analyzing situations in which each type would be used. In addition, a new conclusion activity, Spoons 1.10.1/J1, has been developed. This activity allows participants to review scenarios and determine the appropriate insurance coverage in a fast-paced, interactive activity.

Understanding Your Paycheck 1.13.1

In addition to the revised content, an activity has been added to include Google Earth to find resources within communities which are supported by taxes. With a movie clip from “The Pursuit of Happyness” to start the lesson plan, and discussion questions added throughout, students will stay actively engaged.

Managing Your Cash 1.14.2

The PowerPoint presentation has been modified and a new note taking guide has been added to assist in the facilitation of this lesson. In addition, the Four of a Kind 1.14.2/J1 activity has been updated with clear and concise terminology descriptions and the use of color coding to help facilitate the activity.

Automobile Insurance 1.16.1

This lesson has a note taking guide, modified PowerPoint and now has the exciting Fly Swatter Facts Activity 1.16.1/J1 for participants to review automobile insurance terminology.

Setting Financial Goals 1.17.3

Participants consider how their life might be in ten years while participating in Shake Up My Future 1.17.3.A1. Participants then consider the results from this activity and write a letter on a note taking guide about what they envision their life to look like and realize what happens in life when SMART goals are not set.

Values Auction 1.17.4

An optional worksheet has been added to the values auction activity to give participants options such as pets, health, parents or guardians, and vacations to budget their money and bid. Once the bidding process has been finished, participants create a catalog with a provided template or on the computer to illustrate and decide their highest ranked values!
Assessment Tools

Multiple Choice Test Banks
- Many of the FEFE test banks have been revised to better measure the student’s success with lesson plans. Test banks and answer keys have been updated for each unit as well as the FEFE Take Charge of Your Finances Semester course assessments.

New! Answer Keys for Take Charge of Your Finances
- The answer keys have been updated to reflect all of the content changes that have been carried out through the test banks and assessment in addition to the new answer keys for new note taking guides and updated worksheets!

New! Portfolio Project 1.0.6
- A personal portfolio project is available to assist participants in keeping their information throughout a semester course to learn about the importance of keeping financial documents organized, learn what types of documents must be kept and for how long, and to provide a resource for when students are living on their own and making financial decisions.

Finance Simulations

Life of Mandy 3.19.4
- Mandy is a teenager at Pueblo High School where she is on the varsity cheer squad. In order to pay for cheer camp, Mandy works three days a week, including Saturdays, at the Tasty Freeze a few blocks from her house and baby-sits for her sister, Carmine. “Life of...” simulations reinforce concepts taught in the “Get Ready to Take Charge of Your Finances” curriculum.

Facilitating the Semester Course, Take Charge of Your Finances

New! Student Workbook for Take Charge of Your Finances
- The Take Charge of Your Finances Student Workbook is now interactive! Download the PDF version of the Student Workbook and have students type directly in the fields to eliminate paperwork and messy handwriting!

New! Semester course design for Take Charge of Your Finances
- The semester course has been redesigned to include important topics in today’s financial education content such as online banking.

Focus Activities 5.0.38
- These discussion prompts have been created for educators to use for journal writing each class period, reflection prompts, or as an exit activity to help reinforce concepts.

Active Learning Tools

Zip Around 5.0.37
- Has been designed to help participants review important terminology within the FEFE curriculum. Currently, Zip Around activity cards have been developed for Language of the Stock Market 1.12.2 and Savings Terminology Games 1.14.4. Zip is designed to reinforce a vocabulary word based on the definition and continue to Zip Around the classroom as quickly as possible to review crucial content.

New! Using Movies in the Classroom
- Other updates that have been added to the FEFE curriculum include integrating movies such as the Devil Wears Prada and Catch Me if You Can to support financial concepts.

New! Electronic Life Game 5.0.39
- Participants can try different lifestyles and take their chances with in experiencing real aspects of life such as jobs, money, marriage, children and all sorts of unexpected events. A worksheet has been designed for participants to track their outcomes from each turn analyzing the choices that were made and their effect on their success at the game of life!