INTERNET SAFETY

The Internet allows consumers to purchase items without the barriers of store hours or location. Utilizing the internet to purchase consumer goods is becoming increasingly popular. In 2003, it was reported that 63% of American homes have at least one computer with 55% of households having internet access.3 In 2004, 74% of the internet population over the age of 13, shopped online. There are little restrictions about what can be purchased online. With options such as ordering a pizza to be delivered to your front door or purchasing a concert ticket to be picked up at the box office, consumers find online shopping to be quick and convenient. Seventy one percent of online shoppers find better deals online than via the physical department store or catalog.5 With the escalating attractiveness of internet buying, there is an amplified need for consumer protection. Unlike shopping in department stores, consumers assume a greater responsibility to create a paper trail to help track their purchases. Even the most cautious internet consumers can be rapidly swept into an unforgivable tide of online fraud. With the knowledge of what problems could happen, as well as methods to protect your consumer rights, you will be on the correct path to enjoying the luxury of internet shopping.

In 2003, it was reported that 63% of American homes have at least one computer with 55% of households having internet access.3
Online Shopping Safety Tips

- Do not rely on websites that appear professional as resources for safe online shopping. Look for a closed lock in the bottom right hand corner of the screen or use the website URL (Uniform Resource Locator) as a gauge. A URL that is “https” is a good indicator. The “s” stands for secure.

- If a person is not familiar with a business, do a reliability check with a company that specializes in customer complaints and dishonest business practices such as the Better Business Bureau (www.bbbonline.org).

- Pay for purchases using a credit card. If products are not delivered or if it is not what the consumer requested, credit will be issued back. Billing disputes are included in the Fair Credit Billing Act. Methods such as debit cards that are not affiliated with a credit card company, personal checks, cashier’s checks, money orders, or wire transfers are not covered by the Fair Credit Billing Act.

- Review credit card and bank statements as soon as they are received. This will allow consumers to better track and report any unauthorized charges. Fair Credit Billing Act requires unauthorized charges to be reported within 60 days.

- Keep a paper trail of purchases. Print out the page of the site confirming the purchase details. This will help to confirm the order as well as file a complaint if necessary.

- Understand the company’s return and refund policies. In addition, be clear about any shipping and handling fees.

- Know the date the product should be received. Federal law requires that goods and services be delivered within 30 days unless a different date is specifically stated.

- Be sure the computer being used has up-to-date anti-virus software. This program will help to protect personal information and computer files from a computer virus that can destroy data or potentially use personal accounts, such as email, to send viruses to other computers.

Passwords and Personal Information

Every day consumers provide an abundance of their personal information to others. The simple act of meeting a friend for coffee and using a credit card will provide that particular shop with many details regarding your personal finances. The coffee shop is an isolated location, however, the internet is a fast moving world with connections among hundreds of countries. Guarding personal information will aide in the consumer protection individuals strive to reach.

Although consumers use passwords for everything from e-mail to PIN numbers on a debit card, it is best to not use the same password for all information. Changing passwords on a regular basis (at minimum 90 days) will help to increase security for passwords and personal information. However, remembering several passwords can be challenging. Do not create a password that has a bizarre character combination that may be difficult to remember or use a common word, such as a month. Record and keep passwords in a secure place. Websites will offer to remember user names and passwords for individuals, stray from this so others on the same computer cannot easily access the information, and be sure to log off once the session is complete. Often, consumers will be prompted to create a user name and password for each website when making their first online purchase. This is the merchant’s way of storing personal information for future purchases. Before providing personal information, familiarize yourself with the agreement terms such as the company’s liability and warranty information.


The safest way to pay for an item purchased online is with a credit card.
**What is the FEFE Master Teacher Program?**

The Family Economics & Financial Education project began in 2001 with the goal of determining what makes a curriculum work and how to effectively disseminate it to educators. In a collaborative effort with educators, FEFE offers one of the only family finance curriculums which is “designed, tested, and edited by educators for educators.”

FEFE attributes its success to the utilization of educator feedback in every aspect of the project. The FEFE Master Teacher team has worked diligently to review curriculum, provide feedback, and conduct educator trainings.

**Become a PART OF THE FEFE Team!**

All educators who have attended the week-long FEFE National Conference “Take Charge of Your Finances” are eligible to apply to become a FEFE Master Teacher.

Master teachers selected via the written application process will have the opportunity to serve as a FEFE Master Teacher – National Conference trainer. Team members play an active role with curriculum development, programming, and serve as facilitators at the FEFE National Conference. Each team member will have the opportunity to work with the FEFE staff during three National Conferences.

**To learn more about the Master Teacher program or to download the application, please visit:**

[www.fefe.arizona.edu/masterTeacher.php](http://www.fefe.arizona.edu/masterTeacher.php)

---

**Educator Corner**

**Making the FEFE Curriculum Your Own!**

Kim Knoche is a Family and Consumer Sciences teacher and FCCLA advisor in Forsyth, Montana. Her family and consumer sciences program utilizes the Family Economics and Financial Education curriculum on a daily basis. Her Adult Living program has been built around the FEFE 18-week semester curriculum, Take Charge of Your Finances, and is now a graduation requirement in Forsyth High School. She also uses various parts of the FEFE curriculum in Textiles and Apparel, Child Development and Culinary Essentials classes as well as in her middle school program.

*We asked Kim:* Describe a unique activity or resource you use when teaching financial education.

When teaching financial education, I like to include several reading and writing activities. Students complete *A Collage About Me 1.17.1* lesson and activity at the beginning of the year by placing their information on a paper lunch bag. Then, they write themselves letters throughout the year. They are asked to write their short and long term SMART goals, describe their first apartment, describe how they could improve their interview skills, identify how are they going to utilize the time value of money, etc. Then, at the end of the year, they read their letters. Students really enjoy this activity. It is a fun and unique way for us to reflect upon what they have learned and how they have changed throughout the year.

*Is there an curriculum question you would like to ask a FEFE Master Teacher? Contact FEFE at fefe@cals.arizona.edu and your question could be featured in the November issue of the FEFE Newsletter!*
How Should Life In... be Facilitated?: An advantage to Life in... is that numerous facilitation methods can be successful!

★ End of a Course: In its design, the simulation was intended to be an applied assessment at the end of a semester course. It takes approximately 5-8 45-minute class periods to facilitate.

★ Throughout a Course: The simulation may be taught throughout a course. For example, an educator may complete the housing unit then do the housing section of Life in... A recommendation for how to do this can be found at http://www.fefe.arizona.edu/takeCharge.php

★ Two-Week Stand Alone: If an educator is only teaching two-weeks of family finance in a classroom, FEFE highly recommends using the Life in... simulation as a stand alone activity.

Facilitation Tips:
★ Put all pages, except the spending plan section, in page protectors to prevent students from writing on them.
★ Have students work either in pairs or individually. Working in pairs promotes the communication process which couples must utilize when making decisions. When having students work in pairs, the educator may want to have a grading system to evaluate their teamwork.
★ Have all students complete the same profile. Then, discuss how different individual’s values caused them to make different decisions but they still all reached zero.
★ If there are less students than simulations available, review the scenario guide in the lesson plan to determine which profiles best match individuals from your community or those student could/should relate to.

NEW LESSON PLAN
Online shopping is becoming increasingly popular for consumers that are looking for the quick and convenient way to purchase products. Online Shopping 1.3.2 introduces the newest consumer choice by describing 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. Students will have the opportunity to test their knowledge prior to the lesson and reevaluate what they have learned afterwards. In addition, students will compare and contrast different payment methods and be able to decipher safe methods from unsafe methods through an interactive activity. Download the Online Shopping lesson plan from http://www.fefe.arizona.edu/curriculum.php?categoryID=5#221.

Curriculum Updates
Life In... United States has been Updated!
★ Updated lesson plan with detailed facilitation tips to assist educators with multiple classroom needs.
★ New Guided Spending Plan worksheet is available to help students better navigate the simulation and retain knowledge.
★ Download the updated information now at www.fefe.arizona.edu/curriculum.php?categoryID=32#43.

FEFE Teaching Tip!
Life In... United States
**Accessing Curriculum Answer Keys**

To ensure answer keys are for educator eyes only, FEFE has created a validation process for FEFE Web site users to be able to access and download answer keys. The following directions are for current and new FEFE Web site users:

1. **Visit** the FEFE Web site at [www.fefe.arizona.edu](http://www.fefe.arizona.edu)

2. **Current Web site user**
   - Login to your account and you will be prompted to update your user profile.

   **New Web site user**
   - Click on “Need an Account?” under Login to Your Account in the left-hand side bar. You will be prompted to create a profile to download FEFE curriculum materials.

3. **Once** your profile is updated, you will receive an email to confirm your account information, which will activate the account:
   - Must use an accurate email address or you will not receive a confirmation email and your account will not be active.
   - *Please do not create multiple accounts*

4. **After** you confirm your account, we will validate that your information is correct and you will receive an email letting you know your account has been validated.
   - If your account has not been validated, a prompt will appear when you attempt to download answer keys stating that you have not been validated, therefore unable to download answer keys.

5. **The** answer keys are located as separate files in the same location as the lesson plan materials.

---

**Future FEFE Web site Remodel**

Are you frustrated with searching and searching for material on the FEFE Web site? *So are we!* FEFE has produced so much new curriculum in the past few years that the Web site cannot keep up with the growth and has become increasingly difficult to navigate. A majority of users on the FEFE Web site have never attended a FEFE training, which means that many individuals are trying to navigate the Web site and learn about opportunities simply by reading the text; therefore, it must be very clear and concise.

In turn, FEFE’s substantial growth has created an increase in the number of questions and requests. To address these demands, FEFE is beginning a web site remodel. After analyzing the feedback, FEFE will be making several changes to better serve Web site users, some of which include:

- **Curriculum**— Adding additional pages to better describe and separate the different types of curriculum rather than having everything in one location.

- **Training**— This page will also be broken into several pages to better describe the different national training components and more easily post information about the state trainings.

- **Curriculum Updates**— Modify the way profiles are created for users so they can more easily tell what lesson plans have been updated and when.

- **Navigation**— All of these changes will be based upon new and more clearly laid out pages to help users navigate!

---

*This is just a glimpse at some of the upcoming features of the FEFE Web site. Watch the Web site over the next several months to see the transformation!* If you have any feedback, please don’t hesitate to contact us: fefe@cals.arizona.edu or 520.626.4209.
Workshops and Conferences

Save the Date!

Mark your calendars and get ready to attend the FEFE National Training June 16-19, 2008 in Tucson, Arizona. This one-of-a-kind, highly interactive training honors educators for their diligent work improving the lives of individuals, families and communities with financial education training. The greatly subsidized registration package allows participants to revitalize while receiving an abundance of ready-to-teach curriculum materials and new ideas guaranteed to make you want to begin using the materials immediately. Grants will be available in December so watch for more detailed registration and grant information in upcoming newsletters, email updates and on the FEFE Web site at www.fefe.arizona.edu.

The conference was the best I've ever been to. I have learned so much. I was excited about the curriculum before, but now... personal finance has gone from my least favorite class to my new favorite class! Thank you thank you! You all are amazing!

– Lori Schlueter, MO

Does Money Grow on Trees: 2.1.1 building balloon towers at the 2007 National FEFE Conference

Summer 2007 Workshop Report

FEFE staff and Master Teachers would like to thank the 848 educators and state leaders we worked with while traveling to 9 states this past year conducting trainings. Trainings held in Georgia, Minnesota, North Carolina, Tennessee, Texas, Arkansas, Montana and Arizona ranged in length from one hour to four days and prepared educators to teach family finance in their classrooms. Attendees enjoyed the opportunity to experience lesson plans as they would be taught in a classroom, network with other professionals and receive professional updates on financial trends such as contactless payment and Payroll Cards.

If you are interested in attending or having a training in your community, contact fefe@cals.arizona.edu. We are currently scheduling state trainings for the 2007-2008 year and look forward to hearing from you!