

IN THE KNOW



Take Charge America Institute **GIVE YOURSELF SOME CREDIT** VIDEO CONTEST

In Collaboration With:



Vote for Your Favorite Student-Created Video About Credit!

Remember to vote once every day to make sure your favorite video wins. Hurry! Voting ends at 4:00 PM PST (7:00 PM EST) on Friday, November 18. The winner will be announced on the Consumer Jungle website by November 21. Also, check out contest Runner-Up videos at <http://consumerjungle.org/contests/give-yourself-some-credit/vote>

“Borrowed Lunch Money”

By: Cool Ca\$h Cat\$ from Hopkinsville High School in Hopkinsville, KY



“Code Red”

By: The Maestros from Kittitas Secondary School in Kittitas, WA



“The Credit Cleaners”

By: The Credit Cleaners from North Star High School in Rudyard, MT



“College Students and Credit Scores”

By: The Credit Enforcers from Mount Greylock Regional High School in Williamstown, MA



“Credit Promo”

By: Sam Well & Coolidge from Billings West High School in Billings, MT



CURRICULUM UPDATES



The NEW Consumer Jungle website has officially launched! This website is a resource for your classroom as well as a great learning tool for your students! This website is focused on gaining student involvement to share stories of [Money Mess-Ups, Mishaps, and Mistakes](#), enter and participate in many different [contests](#), become a [Student Editor](#), play online [games](#) that also help teach financial topics, and much more! Check it out today at <http://consumerjungle.org/>!

Ways to Use Consumer Jungle in Your Classroom

1. Have students play online [games](#) if a test or assignment is finished early.
2. Read the "[Fraud of the Month](#)" article as a classroom focus activity.
3. Use Consumer Jungle [content articles](#) to complete the FEFE [News Interview Active Learning Tool 5.0.45](#).
4. Was a question asked in class that you couldn't answer? Ask the expert! Direct students to the "[Ask Jungle Bob](#)" section to find or ask that question.
5. Have students answer the [poll question](#) every week. To answer the question, students may have to find/read the corresponding Jungle Talk article. This could be a beginning or end of the week activity.
6. Complete a Consumer Jungle "scavenger hunt." Give students clues to find specific information throughout the website.
7. Participate in the [Consumer Jungle contests](#) as a class! Or offer extra credit (or other incentives) to those who participate on their own
8. Challenge your students to get at least one resource or article published on the Consumer Jungle website to become a [Student Editor](#).
9. Have students use Web 2.0 resources such as [Animoto](#) or [Voki](#) to create educational works. Submit these electronic creations on the Consumer Jungle website. Use the FEFE [Technology Integration Options 1.0.9](#) resource for assistance with Web 2.0 technologies.
10. Listen to the Jungle Talk podcasts and then conduct a class discussion (podcasts coming soon).

Get Familiar with the new Consumer Jungle website!
Click here to learn more about each section of the Consumer Jungle website.

http://fefe.arizona.edu/sites/fefe.arizona.edu/files/CJ_handout_2.pdf



★ EDUCATOR SPOTLIGHT

Meet FEFE National Master Educator, Shelly Stanton Billings West High School in Billings, Montana

Create An Almost Paperless Classroom!



Growing up in a logging community (Libby, MT) where the high school mascot is “The Loggers” I feel hypocritical trying to go paperless. But, it’s all based on economics; that paper and ink is expensive. The paperless classroom also engages and empowers the students while making my life more efficient. Oh, and did I mention this makes the administration excited?

According to [Green Answers](#) the average student uses 320 pounds of paper per year. This even makes my Logger heart skip a beat. So, I have attempted to make my classroom **almost** paperless. The [FEFE online Community of Technology Integration](#) has a variety of ideas to utilize technology from educators throughout the United States, but one way I would recommend to try is [Edmodo.com](#). Yes, it’s similar to Facebook and for some of the students just as engaging.

Brief examples of how Edmodo can help you create a paperless classroom:

- ★ A secure place to post the FEFE Student Workbook Pages & Information Sheets
- ★ Links can be posted- All those Web 2.0 creations from [Technology Integration Options 1.0.9](#) are just a click away
- ★ Student reinforcement and peer discussion are ongoing
- ★ Students can virtually turn in assignments
- ★ Teachers can grade and report grades
- ★ It can be downloaded as an app on smart phones or tablets
- ★ Tracking system for the student
- ★ Teacher still is the moderator of the environment
- ★ The content extends beyond the school walls
- ★ Connection with other communities (for instance a Montana and a Maryland class)
- ★ Parent connection option
- ★ An excellent place to post [Focus Activities 5.0.38](#) or other Energizers
- ★ And so much more!

Another great resource you can use to help keep your classroom paperless is [ConsumerJungle.org](#). Have your students write an article online about personal finance and have them submit them on Consumer Jungle for the chance at becoming a Student Editor. Also, participate in the Consumer Jungle contests as a class where their work will be submitted electronically.

Hopefully you are excited to try Edmodo and Consumer Jungle, but know that it is OK to have a back-up plan and have an **almost** paperless classroom. Print a few worksheets or use an alternative method for the note-taking guide such as verbal response. Also, assess student comfort level with computers. If a student will learn and achieve better with paper allow them to use paper, and by providing the option you are differentiating your instruction.

As we all know technology can fail, but a pencil can break and textbooks can be lost, and that doesn’t mean we stop using the tool. So go out on a limb (now that there are more trees) and try making your classroom **almost** paperless.

NEWS YOU CAN USE



NATIONAL FINANCIAL CAPABILITY CHALLENGE



Join the 2012 National Financial Capability Challenge put on by the U.S. Department of the Treasury in partnership with the U.S. Department of Education. This is a FREE, online series of financial questions for high school students to assess their knowledge of earning, spending, saving, borrowing, risk protection, and more! The Challenge kicks off on March 12 and runs through April 13 so [register your class](#) today!

- ★ **It's quick.** It takes only about 30 minutes to administer the Challenge online, but the lessons your students will learn in preparation will last a lifetime.
- ★ **It's easy.** Comprehensive lesson plans and sample questions are available in an online Educator Toolkit to help you prepare your students for the Challenge.
- ★ **It's rewarding.** Educators and top-scoring students in each school will earn personalized award certificates and states with the highest participation will also be recognized.

Check out the FEFE lessons highlighted within this Educator Toolkit! Included within the toolkit are [Understanding Your Paycheck](#), [Types of Insurance](#), and the [Essentials Identity Theft](#) FEFE lessons.

To learn more, visit the [National Financial Capability Challenge](#) website.

YOUR OPINION COUNTS



facebook

Share: Status Photo Link Video Question

What's on your mind?

Family Economics & Financial Education
Post below an idea for how you can use the new Consumer Jungle website in your classroom and win a FREE Take Charge of Your Finances Semester Course Binder (a \$340 value)!

Like · Comment · Share · 2 seconds ago



Let Us Hear From You

What part of the new Consumer Jungle website are you most looking forward to using in your classroom?:

- Fraud of the Month
- Online Games
- Ask Jungle Bob
- Money Mess-ups, Mishaps & Mistakes
- Contests
- Jungle Talk articles

Vote



CONSUMER JUNGLE

FRAUD OF THE MONTH

Hidden Costs with 'Digital Wallet' Payment Apps

THE "HOOK"

November 2011

Companies such as Google, PayPal, and AT&T are developing apps for smart phones that transform your phone into an electronic payment device, or digital wallet. Most of these new electronic payment systems are tied to credit or debit cards and to their inherent fees. However, there may also be additional hidden fees and liability issues associated to using these apps.

THE WHOLE STORY

Virtually every new electronic payment scheme touts convenience. True, punching in a phone number and a pin may be faster than entering a credit card number, expiration date, and security code along with your name and address. However, Consumer Reports says the convenience claims are debatable and uses the example of paying for a latte using a Starbucks Mobile bar code displayed on your smart phone. First you have to sign up for a Starbucks prepayment card, then download an app and link the phone-based account to a credit or debit card. Is scanning a bar code simpler than swiping a credit card, or handing the barista a five-dollar bill?

While every payment system has its inherent risks, electronic payment methods, both online and mobile, are particularly scary and fraught with danger of hacking. When you lose your wallet, you know it immediately, and if you call all your credit and debit cards, you can limit your risks to what is in your wallet in cash. On the other hand, if someone hacks into your debit card account, you can lose your entire savings in a matter of minutes and not even know it.

What happens if you lose your cell phone with the digital wallet? Since these digital wallets haven't been around all that long, we probably don't really know how secure they are, even though your cell phone company can disable the phone and financial institutions can block access to your accounts. Think about it: how many times have you lost or misplaced your cell phone compared to the number of times you have lost or misplaced your wallet?

Know the threats to each kind of payment system and take steps to protect yourself.

THE LESSON

Realize that credit cards afford the most consumer protection because federal regulations limit losses to \$50 from unauthorized charges. In addition, you have the opportunity to review your bill each month and challenge billing errors, defective products and/or services that weren't delivered as promised. Debit cards do not have "chargeback" rights but do allow debit users to get their money back for unauthorized transactions if they can prove they were unauthorized and are reported within two days of the date the user becomes aware of the transactions. Suffice it to say debit cards do not offer the same security as credit cards! Prepaid debit and gift cards have no guaranteed protections against unauthorized use. Charges on mobile phone bills have some protections but are based on the contract your wireless carrier offers.

Your best bet is to pay with cash, check or a credit card.

<http://www.consumerreports.org/cro/magazine-archive/2011/september/money/new-ways-to-pay/overview/index.htm>

Visit <http://consumerjungle.org>

to learn more