IN THE KNOW

“Take My Money But Spare My Identity”- Learn from Dr. Michael Sullivan about how common ways of sending money contain risks of identity theft and ways to minimize that risk! Learn more>

CURRICULUM UPDATES

★ Check out our new Identity Theft lesson plan 1.3.1 Learn more>
★ ALL NEW The Secret of Saving Lesson 2.14.1 Learn more>
ALL NEW Get Ready lesson plans will be available in January:
★ Major Expenditure Mania Lesson 2.15.2
★ And Take Charge of Credit Card Lesson 2.4.1 Learn more>

FAQs

Q: I have a suggestion for enhancing a FEFE lesson plan, what do I do?
A: Contact FEFE! Our lessons can be easily updated and re-posted online, which is why our curriculum is so up-to-date! Do not hesitate to contact us at FEFE@cals.arizona.edu or 520-626-4209!

Do you have a question? Email us at fefe@cals.arizona.edu.
Our full-time staff is here for you!

PROFESSIONAL DEVELOPMENT

★ A one-day savings and investing content update training, “Earn, Save, Invest– Protect Your Future”, will be held on March 18 at the Federal Reserve Bank of Richmond in Baltimore, Maryland. Registration packet will be available in January! Learn More>
★ Join us at the 2011 FEFE National Training, June 27-30 at the Omni Tucson National Resort in Arizona! Registration packets will be available in January, so make plans now! Learn More>
★ Attend the 2nd annual East Coast Educator Training in Maryland, August 2-4, 2011. Registration starts in January! Learn More>

EDUCATOR SPOTLIGHT

Learn how National Master Educator, Tracey Newman, conducted live theater in her classroom to teach the Identity Theft Lesson 1.3.1!

Learn More>

FRAUD OF THE MONTH

Use these tips to make sure you are not a victim of fraud or identity theft! Learn More>

NEWS YOU CAN USE

★ OnGaurd Online has many different identity theft games to use in your classroom! Learn More>
★ Check out this Animoto website to create animation using pictures on any topic in your classroom! Learn More>

YOUR OPINION COUNTS

★ Are you excited for the 2011 National FEFE Training? Tell us why on Facebook and win a “Life Of….” simulation set! Learn More>
★ Vote on the aspect that is most important to you when looking for a professional development training. Learn More>
Have you won a $1,000 gift card for Wal-Mart? Just about everyone has gotten an email notice of that prize. And many people have won a lottery in Europe. Other people have gotten bad news. It seems that many, many people have been stranded in London with no money and no credit cards.

Of course these are scams designed to get you to send money to someone you don't know. And since most ways of sending money involve revealing bank account or credit card information, these scams all contain a risk of identity theft, which can be worse than stealing your money.

Most crooks know that your debit card or credit card can be mined for more than can be stolen in a single scam. In fact one common scam technique is to put through a bogus charge for $1 or $2 just to see if it gets caught. If no one notices, a series of increasingly larger charges will follow until the credit limit or account balance is reached.

So how can you help your grandson post bail in Winnipeg without exposing your credit limit or bank account? One device is the Visa, American Express or MasterCard branded gift card. The good news about a gift card is that it has a limited exposure; a $50 gift card only puts you at risk for $50. The bad news is you may have to spend $5 or $10 to buy that peace of mind. A second bit of bad news is that online use of a gift card requires registration, which means you must provide personal information, but only to the company selling the card.

All electronic transactions have risk. Just putting your debit card in an ATM can result in a skimmer grabbing all the information. Any clerk or waiter processing your credit card can take a cell phone photo of both sides and order a new wardrobe before you get home. You cannot eliminate risk, so focus on ways to reduce risk.

What are the rules for minimizing risk?

1. Never use a debit card for an online transaction
2. Never type a credit card number into a website that does not have the secure site sign (https and/or lock logo)
3. Never give any account information to a person who calls you; look up the number and call back if appropriate
4. Never use a debit card at a temporary kiosk in the mall
5. Keep a gift card or low limit credit card for questionable transactions
6. Open a PayPal account if you are a regular eBay or other site user
7. Do not trust email from Nigeria, England, Russia, Canada, Latvia, the United States or any country not listed here
8. Read all account statements carefully and question even the smallest transaction you can’t identify
There have been many updates and changes to the “Get Ready to Take Charge of Your Finances” curriculum! All Get Ready curriculum materials can be found under the “Introductory Lessons” curriculum type on the FEFE website at the following link: http://fefe.arizona.edu/fff/curriculum-types/get-ready

The Get Ready curriculum was developed to meet the needs of students in grades 7-9 or those that need introductory level content!

Interested in teaching the Get Ready curriculum content but don’t have 2-3 days to commit to each lesson? The Introductory Level “Essentials to Take Charge of Your Finances” lessons are 45 minute versions of the Get Ready lessons. These lessons are perfect for workshop facilitators or classroom educators with a limited amount of time to teach finance topics.

ALL NEW! Major Expenditure Mania lesson 2.15.2

In this lesson, the five major expenditure categories of savings, insurance, housing, transportation, and food are explored. In order to consider the total costs associated with each major expenditure, participants create a personal “Money Bag” that includes all of their own expenses. These expenses are then classified into the various major expenditure categories. Participants also learn how everyone spends money based on their personal values, needs, and wants by making decisions for the fictional “Lopez Family.” This lesson includes the following conclusion and assessment options:

★ The Fernandez Family and/or The Jenkins Family activity— This activity is an adapted version of the Spending Plan Shake-up game that has participants make spending decisions for a fictional family with a limited income. Participants must consider the values, needs, and wants of the fictional family when making their spending decisions.

★ Who is the Jordan Family? activity— Participants create a profile and write a story about a family based on the major expenditure decisions the family has made.

★ Major Expenditure Mania worksheet— A comprehensive assessment

Update the Major Expenditure Mania lesson coming soon in January!

A new Get Ready course support page will be available on the FEFE website in January! This page will include: a new 9-week course recommendation, updated Student Workbook pages, an updated Get Ready PowerPoint trivia game, and other great educator support resources!

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In collaboration with:
In this lesson the value of saving money is explored. By applying the concept of savings to their own life, participants learn that not all wanted items can be purchased immediately. The “pay yourself first” strategy is introduced, and participants are encouraged to consider their future self and choose saving money for the future over spending money in the present. Participants will also explore the advantages of saving money at a depository institution and will learn the basics of the time value of money by watching the Time Value of Money Magic! demonstration. This lesson includes the following conclusion and assessment options:

- The Secrets of Saving matching activity— A vocabulary-based activity similar to a memory game.
- Mad Money online game— An online game created by PBS that focuses on saving money while balancing current needs and wants and unexpected expenses.
- Advice Column activity— Participants respond to Sammy Spender’s letter asking for advice regarding saving money.
- The Secrets of Saving worksheet— A comprehensive assessment provided in a worksheet format.
- Savers Challenge enhancement tool— A project-based learning opportunity.

The Secrets of Saving lesson replaced the What Can You Do With Money? lesson.

In this lesson, participants explore the basics of credit cards. Credit card statistics puzzles are utilized to split participants into groups and introduce the popularity of credit cards in the American culture. Through watching a movie clip from the movie Confessions of a Shopaholic, participants will learn the difference between responsible and irresponsible credit card use. By illustrating various credit card safety tips, participants will learn how to keep credit cards and credit card information safe. This lesson includes the following conclusion and assessment options:

- What Would You Do? activity— A scenario-based activity where participants determine what they would do in a particular situation involving credit cards.
- Credit Card Bumper Sticker activity— Participants create a bumper sticker that explains how to use a credit card responsibly.
- Taking Credit Cards by the Horns worksheet— A comprehensive assessment provided in a worksheet format.
- Confessions of a Shopaholic active learning tool— An opportunity to watch the entire movie and reflect.

The Take Charge of Credit Cards lesson will be available in January!

All of the Life of... family finance simulation 3.19.0 workbook pages are now available in an interactive PDF format. The workbook pages are PDF files with text boxes where students may type their responses, save, and print/submit!

*Be sure to download the latest version of Adobe Reader when using these pages."
Meet National Master Educator, Tracey Newman

Tracey adds extra fun in her classroom through the FEFE Identity Theft Lesson Plan 1.3.1!

Get A Clue About Identity Theft

One of the strengths of the FEFE curriculum is that everything is ready to go – presentations, worksheets, information sheets, and assessments. However, it is always fun to do something a little different to spice up the classroom. With only two weeks left in our semester, my students were looking for a little extra zest last week when I informed them that they were going to get live theater in class. It was time for the Identity Theft lesson 1.3.1 and casting was underway for the Mystery of the Stolen Identity. For an added twist this year, the students voted for the person in the room they considered to be the class clown. After a little campaigning, the male with the highest votes was cast as the inspector, and the female with the most votes was Lucy. Lucy and the inspector then chose the other cast members. While it sounds a little complicated already, the idea is based on the board game "Clue", where players have to examine the clues and determine the suspect and how the crime was committed. Students took a few notes during the "theater time" and rather than looking for information during a PowerPoint presentation, they looked for information during the skit to solve the mystery of how Lucy's identity had been stolen. After meeting the suspects and learning how they could have been involved in the crime, students learned a few more details about how identity theft occurs and the steps that can be taken to protect oneself from becoming a victim. Finally, when answering questions about the identity theft content correctly, they could earn extra "clues" to help them solve the crime.

The first time I taught with the skit, I remember being concerned that the students would miss the main concepts but was surprised at how engaged they were and focused on solving the crime while learning more about identity theft. The FCCLA chapter that I sponsor took the idea one step further last winter when sponsoring our outreach project, "Get a Clue About Identity Theft" and inviting the community to learn more about protecting themselves. Members of the community came out to increase their knowledge a bit, and it was a great opportunity for my students to share what they had learned with others.

TIP: Tape different color paper on a clip board for each of the students to decipher each character.
**NEWS YOU CAN USE**

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

- Play the Identity Theft Face Off offered from OnGuard Online where you have to answer ID theft questions correctly in order to win back your identity: [http://www.onguardonline.gov/games/id-theft-faceoff.aspx](http://www.onguardonline.gov/games/id-theft-faceoff.aspx)

- Also check out Online Lineup which is available through OnGuard Online. In this game, you have to go through different online ads and identify which are scams: [http://www.onguardonline.gov/games/online-lineup.aspx](http://www.onguardonline.gov/games/online-lineup.aspx)

- Use [http://animoto.com/](http://animoto.com/) to create videos in your classroom!

**YOUR OPINION COUNTS**

- Are you excited for the 2011 National FEFÉ Training happening June 27-30 at the Omni Tucson National Resort in Tucson, Arizona? Tell us why! Post your comments on the FEFÉ Facebook page and be entered for a chance to win a “Life Of…” simulation set of 5 scenarios! Winners will be announced on January 3!

- What is the most important aspect that you look for when choosing to attend professional development training? Vote for your answer on the FEFÉ Poll!
AVOID BEING A VICTIM OF IDENTITY THEFT AND FRAUD

FRAUD OF THE MONTH

Warning signs that you have been a victim of identity theft:
1. Your bills do not arrive on time.
2. You discover checks missing.
3. You've been turned down for credit due to unauthorized debts on your credit report.
4. You are contacted about accounts that you do not have.
5. You receive credit cards that you did not apply for.
6. Your accounts show unknown activity.
7. Your bank account has suddenly been depleted or drained.
8. You discover an unexpected credit inquiry on your credit report.

How to know if the deal is a fraud:
1. Does the offer sound too good to be true
2. Does the offer pressure you to act or call “now”? Advertisers are very adept at getting us to act impulsively. A good rule of thumb is to think about any investment or purchase for 24 hours, and if you still want it, go ahead and buy it.
3. Does the offer guarantee success?
4. Does the offer promise unusually high returns or income?
5. Does the offer require an up-front investment prize?
6. Does the offer include a “free” prize?
7. Does the offer include the buyer overpaying for an advertised item and want you to send them the difference?

What to do if you suspect fraud:
★ Check your credit reports (one from each of the three credit agencies) at www.annualcreditreport.com and report inaccuracies immediately.
★ Immediately cancel all credit cards that have been compromised to stop any additional charges and report unauthorized charges.

Tips:
★ Your bank or investment company will never email or call you asking for your account number. Never give it out over the phone to someone you don’t know!
★ Don’t wire money to people you don’t know.
★ Be cautious about work-at-home job offers.
★ Check out any company you are suspicious of with the Better Business Bureau or your state’s Consumer Protection Division.
★ There are no legitimate jobs that involve reshipping items or financial instruments from your home.
★ Foreign lotteries are illegal in the U.S. You can’t win no matter what they say.
★ Check your monthly bank statements for charges you don’t recognize.
★ Never click on a link inside an email to visit a website. Type the address into your browser instead.
★ Does the web page look like a “real” business? Verify the company with the Better Business Bureau or you state’s Consumer Protection Division of the Attorney General’s office.
★ Retain your receipts, statements, and packing slips.
★ Shred confidential documents instead of simply discarding them in the trash.