**IN THE KNOW**

Don’t miss your chance to join the National Financial Capability Challenge, ending April 8, 2011! Read more about the Challenge and how FEFE is involved! Learn More>

**EDUCATOR SPOTLIGHT**

Read tips from National Master Educator, Michael Morrow, so Life In… does not scare the “Life Out” of you!

**CURRICULUM UPDATES**

Assessing your personal finance course through FEFE simulations!

- FEFE “Life Of...” and “Life In...” simulations are great tools to assess your course. Discover ways your students can experience, analyze, explore, and learn through these simulations! Learn more>

**FAQs**

Q: What does FEFE have available to use to assess my students at the end of a course?

A: FEFE provides resources such as a semester course test, interactive review trivia activity, and “Life In...United States” simulation. Learn more>

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

**PROFESSIONAL DEVELOPMENT**

Upcoming FEFE Training Opportunities

- **2011 FEFE National Educator Training, June 27-30!** Be a part of this year’s premier National Educator Training designed By Educators… For Educators located at the Omni Tucson National Resort in Tucson, Arizona. Register soon and receive a FREE Answer Key binder (first 10 to register). Hurry, the early bird registration deadline is Friday, April 15!

- **Join us at the East Coast Educator Training, August 2-4!** FEFE and the Maryland State Department of Education have teamed up to provide educators the East Coast Training. This empowering training experience will be in Columbia, Maryland.

**FRAUD OF THE MONTH**

Jury duty scams use the “scare tactic” to steal personal information and identities! Learn More>

**NEWS YOU CAN USE**

- Starting in May, new and exciting enhancements will be available to the Consumer Jungle website. Learn More>

**YOUR OPINION COUNTS**

- Last chance to tell us what you think about the FEFE curriculum and enter to WIN! Learn More>

- We are giving away a “Life Of... Monica Erickson and Life Of... Carlos Chavez” simulations (valued at $30 each) to two lucky winners! Post how you use FEFE assessment materials on the FEFE Facebook page. Learn More>

- Check out our new FEFE poll and let us know how you heard about FEFE! Learn More>
The U.S. Department of the Treasury in partnership with the U.S. Department of Education are sponsoring the 2011 National Financial Capability Challenge. 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 is available now through April 8—so hurry and 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.

Any high school educator can do it. All high school educators, not just math and personal finance educators, from all types of school systems—public, private, parochial, and home schooling—are encouraged to register so their students can participate. Youth group leaders who have a role in educating high school students are also welcome to participate.

Educator Toolkit
The Treasury Department worked with a group of leading experts to create a Educator Toolkit designed to provide you with a selection of classroom-ready materials that you can use to help students develop the personal finance knowledge and skills they need to improve their financial skills and futures (which will also prepare them for the National Financial Capability Challenge). The knowledge and skills taught in these lessons are aligned with the core competencies outlined by the Treasury Department.

Check out the FFEFE lessons highlighted within this Educator Toolkit! Included within the toolkit are Understanding Your Paycheck, Types of Insurance, and the Essentials Identity Theft FFEFE lessons.

How Did Your Students Perform on the Challenge?
Once your class has taken the National Financial Capability Challenge, let us know how they did! Voluntarily send us your class scores or any feedback you received when your students took the exam. We are interested in seeing how FFEFE classrooms do on the Challenge compared to the national average. All of the information that we collect will be anonymous. We will not report on any specific class, educator, or school scores.

If you would like to send us your classroom information, please email us at fefe@cals.arizona.edu.

To learn more, visit the National Financial Capability Challenge website.
The FEFE simulations have been designed as an applied assessment tool for students at the end of a course. When participating in the simulation students:

- **Experience** the communication process while working with a partner to make decisions for their individual or family;
- **Analyze** the trade-offs for every decision they make when comprehensively applying several concepts together to create the individual or family spending plan;
- **Explore** the variables which may influence individual and family decisions based upon their values and goals;
- **Learn** the additional costs associated with everyday items.

Two types of simulations are available to meet diverse classroom needs:

<table>
<thead>
<tr>
<th>Life Of…</th>
<th>Life In…</th>
</tr>
</thead>
<tbody>
<tr>
<td>★ Individual spending plan simulation for a teenager</td>
<td>★ Spending plan simulation for a family</td>
</tr>
<tr>
<td>★ Applied assessment for “Get Ready to Take Charge of Your Finances”</td>
<td>★ Applied assessment for “Take Charge of Your Finances”</td>
</tr>
<tr>
<td>★ Consider the family elements when creating the spending plan</td>
<td>★ The family elements is what makes the spending plan</td>
</tr>
<tr>
<td>★ Simplified major expenditure options that have one correct answer based upon the profiles needs, wants, and values</td>
<td>★ Extensive major expenditure options that reinforce the communication and decision making process when making choices</td>
</tr>
<tr>
<td>★ Takes approximately 3-5, 45 minute class periods to complete</td>
<td>★ Takes approximately 5-7, 45 minute class periods to complete</td>
</tr>
<tr>
<td>★ 5 teenager scenarios are available</td>
<td>★ Eighteen individual and family adult scenarios are available</td>
</tr>
</tbody>
</table>

Each simulation includes:

- Scenario notebooks with guided worksheets and major expenditure information
- Ready-to-teach lesson plan with a PowerPoint, answer keys and other support resources

Learn more and download Life of.. Or Life in… for free at: [http://fefe.arizona.edu/tff/curriculum-types/finance-simulations](http://fefe.arizona.edu/tff/curriculum-types/finance-simulations)
EDUCATOR SPOTLIGHT

Meet FEFE National Master Educator, Michael Morrow

Don’t Let Life In... Scare the “Life Out” of you!
Tips for facilitating Life In...United States

At first glance, this Life In… lesson plan will scare the “Life Out” of you. However, the students will have life scared into them after they complete this simulation. Like every awesome educator who is reading this article, you like to K.I.S.S.--“Keep It Simple Silly.” This spending plan simulation experience gives examples of real life families utilizing various statistical data from various resources. FEFE does the hard part of extensive research so that you don’t have to.

Now wait. If you are thinking about printing and putting the simulation materials together yourself, I suggest you contact the FEFE team first. This team of professionals prepares, complies, and delivers the complete lesson and materials to you ready to facilitate for $395. In addition, it saves you the most important resource that we have...time. I tried to print Life In…United States my first time before I become a National Master Educator and I wish I knew about the awesome resources the FEFE staff offers.

After doing this simulation twice, the student interaction was phenomenal. The values of the students changed for the better when they experienced the Life In…United States. Students continually come to see me after graduation excited about their goals and savings account they started. I admit this simulation is extensive. Therefore, you need to make it your own. For example, I print out the information sheets and then let my students study them in teams or with partners. I allow them to work together as a family from the lesson plan and allow them to figure out a spending plan. I encourage you to have fun with Life In… and find ways that work best for your classroom!

Finally, it will take time to build the students up to the point of doing the simulation. So take your time, enjoy the process of living the Life In… lesson, and remember to use the FEFE staff help you Keep It Simple Silly.

Find out purchasing information for FEFE’s Life In...United States and Life Of... simulations at http://fefe.arizona.edu/tff/purchase!
**YOUR OPINON**

- Win a “Life Of… Monica Erickson” or “Life Of… Carlos Chavez” simulation (valued at $30 each)! Post on the FEFE Facebook page how you use FEFE assessment materials and be entered into the random drawing! There will be two lucky winners this month.
- How did you hear about FEFE? Tell us on the new FEFE Poll!
- Did your class participate in the National Financial Capability Challenge? Let FEFE know how they did! Email us at fefe@cals.arizona.edu. (This information will be kept anonymous.)

**Last chance to let us know what you think and WIN!**

The FEFE annual survey has been extended until **Wednesday, April 6**. Help us help you by telling us more about how you use FEFE in this survey. By doing this, you will help FEFE continue to offer our curriculum free of charge! In exchange, we will enter your name into a drawing for the chance to win one of the following prizes (winners will be contacted after April 5, 2011):

- **FREE registration to the 2011 National FEFE Training in Tucson, Arizona, a $1,100 value!**
- **FREE “Take Charge of Your Finances” semester course, a $340 value!**
- **Gift Certificate for $100 to the FEFE Store to purchase curriculum of your choice!**

The online survey must be completed by Monday, April 4, 2011 to be eligible to win the prizes. To complete the survey, please visit [http://www.surveymonkey.com/s/Y9HLWGT](http://www.surveymonkey.com/s/Y9HLWGT).

**NEWS YOU CAN USE**

New and exciting change are coming in May to the Consumer Jungle website!

**Some exciting enhancements to the Consumer Jungle website are:**

- Content articles written by young adults
- Resources for youth and young adults to immediately apply what they learn
- Variety of different contests aimed at personal finance topics for student involvement
- Ability for students to share stories about interactions in the consumer marketplace

**Benefits for your classroom include:**

- Personal finance podcasts that can be played in the classroom
- Discussion prompts located within content articles
- Incentives for maximum student involvement

New and exciting change are coming in May to the Consumer Jungle website!

Content articles written by young adults
Resources for youth and young adults to immediately apply what they learn
Variety of different contests aimed at personal finance topics for student involvement
Ability for students to share stories about interactions in the consumer marketplace

Benefits for your classroom include:

- Personal finance podcasts that can be played in the classroom
- Discussion prompts located within content articles
- Incentives for maximum student involvement

**Family Economics & Financial Education**

Norton School of Family & Consumer Sciences
The University of Arizona
650 North Park Avenue, Room 427
Tucson, AZ 85721

Phone: 520.626.4209
Fax: 520.626.4234
Email: fefe@cals.arizona.edu
Web site: www.fefe.arizona.edu

In collaboration with:
The Hook
Citizens of the USA have three mandatory duties: (1) pay their taxes; (2) serve on juries when called; and (3) register for Selective Service (if eligible). Most citizens take these duties very seriously, and that is why this simple little fraud is so effective.

The Whole Story
Your phone rings and the caller states that he or she is a jury duty coordinator and that you have not reported for jury duty as requested in a recent mailing. When you say you never received such a notice, the caller says their records indicate that you were sent a Jury Summons and that soon a warrant will be issued for your arrest. However, they will then say in order to clear things up they need just a little information: your full name, current mailing address, date of birth, and social security number to confirm that their records are correct. With the threat of a warrant outstanding, the victim will have a tendency to be very cooperative. The caller may even tell you that to end the whole matter of your failure to report you will have to pay a small fine over the phone with your credit card information.

Most people take jury duty very seriously, but enough people skip out on this civic responsibility that jury duty scams have been around for years. The simplicity is what makes this fraud so effective. “They get you scared first,” says an FBI agent from the Minneapolis Field office. Then after they put you on the defensive, they reel you in with a solution to your problems: paying a small fine by credit card. With enough personal information, they can assume your identity and clean out your accounts.

The Lesson
A good way to shut down this kind of phishing fraud is to ask for the caller’s telephone number, name, and address so that you can check him out with your local FBI agent or Attorney General. If you have caller ID, compare it with what he says, assuming he does not immediately hang up. Court officials will never call and ask for personal information.

Protect Yourself: Never give out personal information such as your social security number, date of birth, and/or credit card information when you receive an unsolicited telephone call or email.