

High School Financial Planning Program



STATEWIDE
NEWSBITS

Fall 2011

Join Us on Facebook



Exciting news!

In our attempt to link the many thousands of teachers and others who use our program, and at the request of many of you, you can connect with HSFPF instructors from across the country through Facebook.

The NEFE High School Financial Planning Program Facebook page will keep you updated on new developments related to our program, offer you links to financial resources and keep you posted on high school program events.

The "Discussions" tab is the place where you can talk with other instructors who use the program, ask questions and offer your own creative suggestions to others about how you are using our materials and teaching the program to your students.

For those of you using Facebook, you can "Become a Fan" by visiting us at the NEFE HSFPF Facebook page.

Another way to find us is to type "NEFE High School Financial Planning Program" into the Search field on Facebook. Once you've "Become a Fan," you'll be notified via your Home page when new information is posted.

To see and use our Facebook page, you will need a Facebook account. So if you don't have one, creating a Facebook account is easy to do and is entirely free. All you need to do is fill out eight fields and make one mouse click to get your own account. The website is www.facebook.com. Numerous websites are dedicated to helping new users traverse the Facebook waters.

We look forward to the great network our presence on Facebook will create and hope you enjoy networking with one another there.

Teacher Training Available Online

Resources to Meet N.D.

Personal Finance Requirements

Interactive training was held in May and taped. You can watch the archived training to learn about resources available to teach personal finance requirements in North Dakota. The training can be found at www.ndsu.edu/money/nd-personal-financial-education.

If you would like a video of the training, you can sign up for one at the conclusion of the evaluation.

Reality Check Challenge Contest Winners Announced

The Reality Check Challenge video contest encourages high school students and teachers to give their spending a reality check, from wasteful habits that have gotten out of control to purchases that, in reality, they never use.

Contest entrants who submit a video answering the question, "What have you wasted your money on?" will be eligible to win back some of the cash they've burned through, ranging from \$100 to \$1,000. The contest, sponsored by the National Endowment for Financial Education (NEFE) ran April 27-May 25. Watch for announcements about future contest opportunities.

NDSU
Extension Service
North Dakota State University

For more information on this and other topics, see: www.ag.ndsu.edu

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County Commissions, NDSU and U.S. Department of Agriculture Cooperating.
This publication will be made available in alternative formats for people with disabilities upon request, (701) 231-7881.

Tips for the Transition to College/Work

CashCourse Prep provides financial education resources for students as they prepare for the transition to college and the workplace. In this central location, you can gather ideas about money management basics and paying for college. Explore ways to control expenses while in college, and link to scholarship information and the FAFSA website.

At the CashCourse Prep website, you also will find financial tips related to budgeting, banking, saving, dealing with credit and preventing identity fraud. Additional guidelines are offered to help you pinpoint work opportunities, navigate the job application process and assess employment offers.

It's online, it's free, it's noncommercial and it's brought to you by NEFE. Visit the site at

www.cashcourse.org/home/.

Add this website to your "favorites," and pass the link on to a friend.

Practical Money Skills for Life: Free Resources

Top-quality financial literacy materials, including classroom modules, games, DVDs and brochures, are free and available for access by all educators, parents and consumers. Go to www.practicalmoneyskills.com/resources/free_materials/ to get started. You must log in or create an account to order.

Some of the resources available are:

- **NEW Practical Money Skills for Life DVD**

This DVD features expert tools and resources, lesson plans, video games, financial calculators and more.

- **Money Metropolis CD**

Players ages 7 to 12 create avatars, complete jobs and save for goals in this multi-dimensional video game.

- **UPDATED Financial Football 2.0 CD**

This is an NFL-themed video game with classroom modules in English and Spanish.

- **Practical Money Guides: Complete Set**

Personal finance basics are covered in six guides.

- **What's My Score Money 101 Presenters Guide**

This guide is for presenters of the Money 101 curriculum for college students. Student workbooks and a PowerPoint also are available.

Consumers Resource Corner

This issue's favorite resource is submitted by Cheryl Thompson, instructional specialist in advanced learning technologies for the North Dakota University System. Many of you know Cheryl from previous teacher trainings we have conducted.

I would like to feature various resources being used by educators around the state in future editions of this newsletter. Please email me a short (one-line bio) along with your favorite resource and description, including ordering information and price, if any).

- **Site: www.insureme.com/insurance**

This site has great basics for all types of insurance coverage. Check out the Insurance Survival Guides listed on the Insurance Basics page.

The Insurance Survival Guides provide general information about a particular type of insurance, questions to ask and a comparison chart for you to use to check out other companies. This is a great learning tool for students.

Welcome to North Dakota LifeSmarts

If you haven't participated in LifeSmarts, you don't know what you're missing! If you have participated, you know the value of LifeSmarts for your students.

LifeSmarts is an educational program coordinated at the state level by the attorney general's office and is owned and operated by the National Consumers League.

The Varsity competition is open to all North Dakota teens in ninth through 12th grades to test their consumer knowledge in a fun and rewarding way. A Junior Varsity program is available to middle school students (grades six to eight) at <http://middle.lifesmarts.org>.

The initial stages of the Varsity competition will take place via the Internet. Students may participate at home, in school, at a public library or any place where they have access to the Internet.

Students will go through a series of three tests that will quiz their consumer awareness. The tests evaluate awareness in five areas: personal

finance management, health and safety, environment, technology, and consumer rights and responsibilities.

Scores will be tabulated and the 12 teams scoring the highest will be invited to the North Dakota state competition in Bismarck on Feb. 8, 2012. The North Dakota champions will have the opportunity to compete at the national competition April 21-24, 2012, in Philadelphia, Pa.

LifeSmarts delivers real-world knowledge to students and allows them to compete where they demonstrate all they have learned. Please get your students involved in LifeSmarts so they can become more knowledgeable consumers.

Registration opened Aug. 5 and competition began Sept. 12. The final online competition must be completed by Jan. 6, 2012.

We need you to make LifeSmarts a successful program in North Dakota. We'd like to add your school/organization to the list of North Dakota LifeSmarts champions.

Here is a list of winners:

- 2011 – Jamestown High School – The second-place team, Ray High School, represented North Dakota at the national competition in Los Angeles, Calif.
- 2010 – Jamestown High School – The JHS team placed second at the national competition in Miami, Fla.
- 2009 – Ray High School
- 2008 – Ray High School
- 2007 – Kindred High School
- 2006 – Kindred High School
- 2005 – Jamestown High School
- 2004 – North Central of Barnes
- 2003 – Kindred High School
- 2002 – Kindred High School
- 2001 – Central Cass High School
- 2000 – Griggs County High School
- 1999 – Kindred FHA
- 1998 – Stanley High School
- 1997 – Stanley High School

I hope you will sign up on the LifeSmarts website to get your students involved in the LifeSmarts program.

For more information, go to the LifeSmarts website at www.lifesmarts.org. You also can contact Joan Mork at (800) 472-2600.

Teacher Scholarship Available

The North Dakota Jump\$tart Coalition would like to send two teachers to the National Educator Conference set for Nov. 4-6 in Washington, D.C. The application deadline is Sept. 30.

For more information, contact Amy Jo at (701) 250-3954. Last year, we sent Cecilia and Curt. Maybe this year you will be attending. Come back with resources and tools to teach financial literacy for all ages. Meet teachers from across the U.S. who are making a difference just like you.

If you are looking for new ideas and tools to teach financial literacy, we encourage you to apply for the scholarship to the national conference at

www.ndjumpstart.org/?id=128&page=2011+National+JS+conference+regisration.