

High School Financial Planning Program



STATEWIDE
NEWSBITS

Fall 1996

OFF or ON the mailing list for this newsletter?

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(Please check →) Add **OR** Delete

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NICE Lesson Plans Available

Mini-lessons on the following topics are available at the National Institute for Consumer Education's world wide web site (<http://www.emich.edu/public/coe/nice/>):

- Saving for a College Education
- College Financial Aid
- A College Student Budget
- Credit Issues: Women and Divorce
- Auto Leasing
- COMPARE: The First Rule of Smart Shopping

**Or, for your own copy, contact
Debb Pankow:**

phone: (701) 231-8593
fax: (701) 231-8568
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More Web Site Favorites

North Dakota State University has a World Wide Web site (<http://www.ext.nodak.edu/>) that provides access to many of its resources. In addition, here are some of Debb Pankow's favorite links to financial management resources:

- National Institute for Consumer Education: In addition to the previously mentioned mini-lessons, this site contains all kinds of resources for financial and consumer educators.
<http://www.emich.edu/public/coe/nice/>

- CONSUMERWORLD: You can get to most financial/consumer links from here.
<http://consumerworld.org/>
- Center for Financial Well-Being
<http://www.ns.net/cash/>
- Excite News (money)
http://www.excite.com/subject/money_and_investing/consumers'_corner/s-index.1.html



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This publication will be made available in alternative formats for people with disabilities upon request, 701/231-7881.

- Financial Counseling and Planning Journal
<http://www.hec.ohio-state.edu/hanna/>
- Money Talks
<http://www.talks.com/moneytalks.html>
- Consumer-Net
<http://www.consumer.net.org/>
- Parentsoup (a lot of tips for parents from Neale Godfrey)
<http://www.parentsoup.com/cgi-bin/genobject/amo000>
- "Spare Change" – BankAmerica calculates how much to save annually to be a millionaire at retirement.
http://www.bankamerica.com/spare_change/millionaire.html
- Financial Calculations on the World Wide Web – courtesy of Sherman Hanna and his Ohio State colleagues
<http://www.hec.ohio-state.edu.hanna/osue/calc.htm>

If you have some favorites sites to add, send to Debb Pankow (dpankow@ndsuext.nodak.edu).

Consumer Guides to the Education Infobahn

The U.S. Department of Education's most recent series of "Consumer Guides" provides useful maps to the information super-highway for educators and students alike. Designed by the Office of Educational Research and Improvement's National Institute on the Education of At-Risk Students, these guides not only serve OERI's general audience but also introduce professionals serving the at-risk community to the information highway.

The World Wide Web address for the Department of Education is <http://www.ed.gov/pubs>, through which a complete on-line listing of guides is available. Copies of the guides are available by writing to Consumer Guides, U.S. Department of Education, National Institute on the Education of At-Risk Students, 555 New Jersey Avenue NW, Washington, DC 20208-5521. Fax requests to (202) 219-2030. e-mail: Beth_Fine@ed.gov

Update on '... Ultimate Consumer Challenge'

"LifeSmarts™... the Ultimate Consumer Challenge," a game show competition, is a fun way to learn about consumer and marketplace issues. The competition is being conducted in North Dakota by the Attorney General's Consumer Education Advisory committee. It is open to students in grades 9-12. Schools "face off" in a team competition to answer important life questions.

The state winner will travel to Philadelphia for the regional and national finals, April 28-29, 1987. Last year's state representative, Stanley High School, coached by LouAnn Roise, took second place in the regional competition.

The competition teaches students about personal financial management, health and safety,

the environment and technology, and consumer rights and responsibilities. Participating schools will receive resources and materials to help students prepare for the competition and life. Interested schools should write for more information to:

Consumer Education Advisory Committee

*Office of the Attorney General
600 East Boulevard Ave.
17th Floor
Bismarck, ND 58505-0040*

LifeSmarts™ was created by the National Coalition for Consumer Education, a non-profit private and public sector partnership supporting consumer education. MCI Telecommunications Corporation is the founding sponsor of the competition.

HSFPP Numbers Continue to Grow

During the past school year, 17 North Dakota teachers used the High School Financial Planning Program curriculum, reaching 643 students. The program is a joint project of the USDA Extension Service and the National Foundation for Financial Education.

Participant workbooks, teacher guides and support materials are available free of charge by contacting your local office of the NDSU Extension Service. The curriculum is being dramatically revised, with new materials planned for the 97-98 school year.

New Resources from NDSU Extension

The following resources are available from the NDSU Extension Service by calling either Debb Pankow at (701) 231-8593 or Marlys Novotny at (701) 231-8113:

- **Your Money or Your Life:** collage clips from major TV shows. Twenty-eight minute videotape featuring Vicki Robin, Joe Dominguez and others. From the authors of the book, "Your Money or Your Life." The issue of voluntary simplicity is explored.
- **World Population:** a graphic simulation of the history of human population growth. Six-minute, 30-second video with activity guide. A dramatic overview of the history of global population and growth.
- **For the Love of Money:** twelve-and-a-half-minute video and facilitators guide, including many activity masters. A tool to understanding the money behavior of self and others.
- **Gender and Communications:** Twenty-two minute video and study guide. Research-based explanation of why females and males may have trouble communicating. It also applies this understanding to everyday life, suggesting tools for successful interactions with the opposite sex. (Another copy of this is also available in the Agriculture Communication Library).
- **Mutual Funds – Understand the Risks:** an eight-minute video produced by the Federal Reserve System, includes valuable information for consumers about the financial risks associated with purchasing mutual funds and annuities. Also includes a teaching packet with a presentation guide, overhead masters and ordering information for handouts.
- **Change Makers – the Struggle for Consumer Rights:** fifty-six-minute video with accompanying teacher's guide. The U.S. consumers movement since World War II is documented with excerpts from interviews with 25 consumer leaders from a variety of fields. Can be divided into three units, approximately 18-20 minutes of video each. Numerous activities, including in-class show and tell, guest speaker, research, field research, along with a viewer supplement are included.

NDBA Resources Available

Looking for additional aids to assist you in your presentations? The North Dakota Banker's Association has a variety of materials for grades K-12 and adult which cover a variety of money management topics.

Topics related to high school students include information on credit cards and checking accounts.

"Check it Out" is the most popular video, which presents the story of a teenager opening and managing his first checking account.

"Preventing Bank Card Fraud," "Credit Pulse," and "Financial Responsibility" are three videos that discuss credit cards and how to use them wisely.

For a brochure with a listing of resource material available, call Cheryl Thompson with the NDBA at (701) 223-5303 OR fax a note requesting the information with your mailing address to (701) 258-0218.

NDBA Schedules Personal Economics Program (PEP) Training

The North Dakota Banker's Association will hold its annual PEP Rally, Tuesday, Sept. 24, at the Doublewood Inn, Bismarck.

The PEP Rally is a training session for bankers, educators and extension home economists who are interested in consumer education. The program will feature information on resources available and presentation tips. Bankers and teachers will present information on innovative ideas for classroom presentations and for adults.

The featured speaker is Leanne Cadman, with Young American Foundation, Denver, Colo. Cadman helps develop educational programs for grades K-12 to use in conjunction with Young Americans Bank, designed exclusively for children age birth to 18 years old.

This is a great program to gain new ideas for classroom presentations. A special registration fee for teachers and educators is \$35 for the day. For more information, contact Cheryl Thompson at the NDBA office at (701) 223-5303.

This newsletter is brought to you free of charge through the cooperation/funding of NDSU Extension Service and the HSFPP of the NEFE.



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