

## WEEK 16

Dear NEA Members,

Greetings! There are many new ideas out there to help teachers. NEA has created a web-site called "Works-4-Me" which are tried and true teaching hints suggested by NEA members. Each week you will receive an e-mail with six helpful (and short) hints to help you in your teaching. They will fall under the following categories:

- Teaching Techniques
- Content
- Getting Organized
- Managing Your Classroom
- Relationships
- Using Technology

### **Teaching Techniques**

#### **Spongy Vocabulary Review**

"To review vocabulary in any subject, take strips of masking tape and tape them to a rectangular sponge. Use a marker to write the vocabulary words on the tape. Have the students toss the sponge around the room to other students. The words that get chosen can depend on which finger is touching a particular part of the sponge. For example, if a student's left finger lands on a specific word that is the word they must try to define. Students love this game. If there are more than six vocabulary words, just tape over already defined words and write the new words on top."

### **Content**

#### **Class History Book**

"I bring in the newspaper from home every day until I have six days worth. I divide my class into groups and ask them to find an article with an international dateline, another state's dateline and a dateline from our state. They staple these on an 8 x 11 piece of paper. Each group briefly tells the rest of the class about their articles. I fill in information and we file them. Each month I redistribute the month's pages and we narrow the articles down to the best six. We post these on the board and the students vote on

which ones to keep. At the end of the school year we'll have twelve news pages for a class history book."

## **Getting Organized**

### **Neat Treat**

"Every afternoon at dismissal, I choose a name from a box and then check that student's desk to see if it's neat and clean. If it is, that student receives a 'Neat Treat' to take home. I put that name in my desk and when all of the names have been chosen, I start over again. If the chosen student's desk is not neat I put the name back into the box and choose another. This incentive has resulted in very organized desks and very little time wasted while a student hunts for materials."

## **Managing Your Classroom**

### **Recess First, Then Lunch**

"I was involved in a study at my school two years ago. We researched and studied the lunch plan. We discovered (American Dietetic Association Magazine, September 1996) that children eat more lunch when they go outside for recess first and then eat. Several fringe benefits of this plan are: children go back to class from the lunchroom rather than the playground and fights are reduced; fewer children have stomach aches after lunch because they will not have eaten and then run around."

## **Relationships**

### **Self-Addressed Stamped Envelopes**

"My students aren't always perfect at getting necessary information home to their parents so I request five self-addressed stamped envelopes when I send home my school supply list. These envelopes make it so easy to communicate with parents that I do it more often. The parental response has been outstanding! I am one of the few upper grade classes with a terrific parent volunteer turnout. I truly believe this turnout is because I send home personal communication. Plus, it's not on my stamp!"

## **Using Technology**

### **Web Site for Teachers**

"I developed lesson plans for using newspaper editorial cartoons as a teaching tool in social studies, art, journalism and English from elementary through high school. My husband, a syndicated cartoonist and officer in the National Cartoonist Society, created our web site by approaching his colleagues and asking them to participate. The site includes current cartoons from 24 editorial cartoonists. There is no cost to use the site. Our teachers' guide to the cartoonists' index is at [www.cagle.com/teacher](http://www.cagle.com/teacher). The cartoonists' index site is at [www.cagle.com](http://www.cagle.com)."

### NEA Member Benefit of the Week:

**NEA makes it easy to get competitive rates on a mortgage.**

#### **Special Offer!**

Receive \$200 in gift cards when you close your loan.<sup>1</sup>

Whether you're [buying a home](#) or [refinancing](#), getting a competitive rate on a mortgage is easier than ever with the NEA Home Financing Program<sup>®</sup> offered through Wells Fargo Home Mortgage.

- [Free refinancing break-even analysis](#) and assistance
- Competitive [interest rates](#) and fees
- Choice of mortgage options & terms to match your needs
- Everything up until closing can be handled through a toll-free number
- A 60-day interest rate lock option to protect against rising rates

#### **Special Mortgage Programs**

- [Low down payment loan options](#)
- [First Time Home Buyer Loans](#) and [Tax Credit](#)
- [Affordable Housing Programs](#)
- [Reverse Mortgages for seniors](#)

SOURCE: [http://www.neamb.com/home/1199\\_875.htm](http://www.neamb.com/home/1199_875.htm)

### NEA Member Benefit Article of the Week:

#### **How to Avoid the Holiday Overspending Trap**

**Read our tips and suggestions to stay in control of your holiday spending this year.**

Date published: Monday, November 16, 2009

By Lexi Gray Andrews

The holidays are a seemingly good excuse for many people to throw their careful budgeting habits out the window. Each year, the holiday obligations keep piling on—and whether it’s a family dinner, an office get together or gift giving among friends, it’s hard to avoid spending cash that we wouldn’t otherwise be shelling out. Before you fall into the holiday ritual of overspending, here are some tips that will help you stay in line with old traditions without maxing out your credit cards.

### **Assess your budget, track your spending**

The first step in keeping holiday spending in check is to decide the most you can afford to spend. Gregory Karp, author of *The 1-2-3 Money Plan: The Most Important Steps to Saving and Spending Smart*, suggests that no more than 1.5 percent of your gross income should be spent on all holiday items, and that includes gifts, travel, decorations and entertaining. That means if your household has \$60,000 in income, you would spend no more than \$900 for all holiday expenses. “But if you’re deeply in debt, consider spending much less,” Karp said.

Once you’ve established how much you’re going to spend, stay strong! One way to do this is to diligently track your spending using a system that you can easily follow and maintain. Tracey McBride, author of *Frugal Luxuries by the Seasons: Celebrate the Holidays with Elegance and Simplicity--on Any Income* suggests designating an envelope for each person or event on your holiday list. Write the name of the person or event on the outside of an envelope, and place inside the exact cash amount you wish to spend on each.

“When I do my holiday gift shopping I simply take the envelopes, and no credit cards, and spend only what I’ve budgeted. Keep these in a safe, hard to get to compartment of your purse, or in your front pocket if you don’t use a purse,” McBride said.

### **Curb spending on gifts and other holiday cheer**

Sometimes saving cash around the holidays is all about good timing. A little-known shopping tip is that if you visit a store after 6 p.m. the day before an advertised sale, you have a good chance of getting those discounted prices before anyone else, Karp said. Many retailers program their registers the evening prior to a big sale, Karp added, meaning that consumers will often get these sale prices before they are even posted throughout the store.

Shopping online may also keep your spending under control. “Research shows that the sights, sounds and smells of a retail store can entice us to spend impulsively. Shopping online for holiday gifts can keep you on task and allow you to avoid temptations,” Karp said.

Another huge holiday expense that just seems to grow each year is the tradition of mailing out greeting cards to friends, family members and associates. Karp suggests purchasing boxed holiday cards at your local dollar store or warehouse club. For those who won’t be offended by not receiving a physical card, consider sending a holiday e-card. Keep these personal by attaching a few digital family photographs.

### **Partying on a budget**

The pressure is on during the holidays to attend numerous types of parties and social gatherings,

and there may be different expectations that come with each one. If your friends are getting together to exchange gifts, one of the most popular ways to save money is doing a random gift exchange where you draw names from a hat and only buy for the person whose name you pulled, suggests Adam Leone, financial advisor with Modera Wealth Management in Old Tappan, NJ.

If you happen to be hosting a party of your own, one of the easiest ways to save money is to avoid overspending on alcohol. “Everyone wants to make every possible drink under the sun, but if you focus on a few unique cocktails, you can still keep your guests happy,” said Leone. Many food-related and general interest magazines often have recipes for fun, holiday-themed cocktails that won’t break the bank.

To keep your guests happy, you may want to consider having a cocktail party instead of offering dinner. Holiday wine and cheese parties will be just as memorable, and even kinder on your wallet if each guest contributes a bottle for the party, said Kris Koederitz Melcher, author of *Chick Living: Frugal and Fabulous*.

Decorating for a party, or the holidays in general, is another area where you can get creative on a tight budget, said Melcher. “You don’t have to spend much on quality greenery, gorgeous ribbon, garland and small holiday accents and ornaments—craft and discount stores often have great deals on these. The same goes for simple glass votives and tea lights—which you can use year round—and these things can be the basis of holiday decorating for years to come.”

All things considered, with the proper planning it is easy to avoid the temptation to overspend during the holiday season. As Melcher noted, it is possible to “go all out without feeling put out” this year.

Source: [http://www.neamb.com/home/602\\_4520.htm](http://www.neamb.com/home/602_4520.htm)