

WEEK 27

Dear NEA Member,

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

In addition, you will get information about your NEA Member Benefits that are available to you through your membership in the Association. Click on the link or visit www.neamb.com.

Teaching Techniques

Understanding Test Directions

"In a few weeks, the students in my county will be taking standardized tests. My students are reading well below grade level but are still expected to master fourth grade skills. To improve test scores, I am putting emphasis on reading and understanding test directions. Test directions are written on their 'Positive #2 Pencils' that are taped to their desks. Two to three times a week, students read the directions and then interpret what they mean. I give supporting examples on the board."

Content

Dr. Seuss Day

"We are getting ready for Dr. Seuss Day and we have a host of activities that we would like to share. We have some children who are assigned as Roving Readers. They will go into each class and read a bit of Dr. Seuss. We also have guest readers from the community that will come in and read to the classes. We're planning a Dr. Seuss Assembly. The Roving Readers will read to the whole school and act out parts of the stories, we'll have a Dr. Seuss type play and a Dr. Seuss band. We even have a mural being made during the day. All day we will have Muffins for Moms and Donuts for Dad that invites the parents into the school to share some of their favorite stories with their children's classes. Dr. Seuss Day is a fun day of learning for all."

Getting Organized

Assignment Schedule

"I get a big desk calendar and hang it by the door of my classroom. I write what we did that day and the assignment on the calendar. This way, my students can get the assignments they missed and the dates that they're due. I don't need to keep going through my plan book to answer questions about when certain papers and projects are due because the students can see for themselves."

Managing Your Classroom

Hall Passes II

"As an Association leader, I attend a number of state meetings. I have found a use for all the name badges I have received. I re-use them in my classroom as hall passes! On the back of each pass I write the location (bathroom, office, library, locker, etc.). Students know to pick up the correct pass from the hook when they leave my room. If there are any questions in the hall or if the students leave the pass somewhere my name is printed on the other side."

Relationships

Lunch with New Teachers

"I ask new teachers to have lunch with me so we can share ideas and discuss any situations they are going through. The most important tip I can offer is to share ideas with new teachers when they ask for help. I have found new teachers to be quite creative and have ideas to share as well."

Using Technology

TV Generation

"With today's kids spending more time in front of the TV than ever before, I have decided, 'If I can't beat em', join em!' Through the uses of technology I use my classroom computer to take notes with the students. As I type in the information, it is projected onto the TV screen. When I would traditionally turn to the chalkboard to write, I now turn to my computer. The kids love it. I can change font, size, bold print, or underline to emphasize important parts of the lesson, and I can change colors to add fun to the task of note taking. What is best of all is that I can print out these notes when we're done and give them to any students who are having trouble keeping up or any students that were absent and didn't get the notes. The kids are drawn to the TV. Why not use it as a tool for learning instead of just an "idiot box"?"

Member Benefit of the Week:

Spring has sprung, which means Spring Break is just around the corner. If you are traveling (or thinking ahead to your summer vacation plans) you may want to take advantage of your NEA Member Benefits Car Rental Discounts offered through Hertz and

Alamo. Check out <http://www.neamb.com/discount/carpge.jsp> for more information.

Member Benefit Article of the Week:

DEBT SETTLEMENT MAY BE TOO GOOD TO BE TRUE

NEA Member Benefits and NFCC Offer Tips on Evaluating Debt Settlement Companies

When the bottom falls out financially, people need help and they need it fast. Being in such a vulnerable situation often makes you susceptible to offers that on the surface may seem good, but in the end leave you worse off than when you began.

The airwaves are filled with ads promising quick relief from debt and guarantees of happy endings. But all too often, that relief comes at a cost not only to your pocketbook, but to your credit score.

“Debt settlement companies, sometimes known as debt negotiators or arbitrators, can make the path to financial freedom sound appealing,” said Gail Cunningham, spokesperson for the National Foundation for Credit Counseling (NFCC), “but the reality may be very different from the rosy picture painted by the commercials.”

The NFCC encourages consumers to thoroughly investigate and understand any debt resolution option, including debt settlement, before selecting it as a way out of their financial distress. The following information may assist NEA members when evaluating debt settlement firms:

- **Debt settlement** is a process through which your creditor agrees to accept less than the full amount owed, yet considers the balance as paid. Settlement companies often advertise that they can negotiate reductions of 50 percent or more of the debt you owe. They then set up a repayment plan that typically takes between two and four years.
- **Settlement companies charge significant fees.** Different settlement companies have different fee structures, but there are two basic approaches. In one model, the settlement company’s fee will be a percentage of your total debt. The fees in that model typically range from 13-20 percent. Another option the settlement company may offer is to base their fee on the amount of debt reduction they can negotiate. Fees under this model can be as

high as 35 percent. In addition, many settlement companies also charge a monthly fee that can range from about \$19 - \$89 a month for the entire program. Either way, it is not uncommon for settlement fees to total thousands of dollars.

- **Some debt settlement companies front load their fees.** In other words, they collect a large part of their fee before you receive any benefit. Much of the money you initially deposit goes to pay the settlement company to satisfy its fees. It can be months after you start the settlement program before your creditor receives any payment.
- **A settlement company may suggest that you stop paying your creditors** and instead begin making deposits into a special third-party account. The settlement company will attempt to negotiate a settlement offer with your creditor once enough money relative to the debt is on deposit. This may take six months or more, although the exact length of time will vary with circumstances. During this time, the balance on your debt can continue to grow if interest and various penalty fees continue to be charged by your creditor. As a result, you may owe more than when you started and your credit may suffer because of your failure to make any payments on your debt. Even worse, legal actions such as wage garnishment or a judgment may be filed against you during this time.
- **Debts paid off through settlement will generally show “Paid by Settlement”** on a consumer’s credit report. If you later apply for new loans or credit, when reviewing your credit report the prospective lender(s) will see that a previous debt was paid by settlement, indicating that your repayment did not cover the total debt that you owed, but that your creditor accepted a lesser amount.
- **The credit score is based on information contained in the credit report,** with the highest consideration given to how you repay your debts. If you’re not repaying the creditor or have missed payments, it will show on your credit report and potentially lower your credit score significantly.
- **The consumer may be responsible for taxes on the forgiven debt.** If the forgiven debt totals \$600 or more, you will generally owe income taxes on the amount forgiven, substantially reducing the total savings from debt settlement.

“The debt settlement industry is largely unregulated,” Cunningham continued, “thus consumers should exercise extreme caution if they decide to work with a settlement company. Many of these companies are very new and inexperienced. During a time when every penny counts, experience does indeed matter.”

NFCC Member Agencies stand ready to assist NEA members with any debt situation. Their trained and certified counselors often have decades of experience dealing with consumers who see no way out of their debt situations. Reach out to the agency nearest you by calling the dedicated NEA member line toll free at 866-479-NEA2 (6322), or go online to www.debtadvice.org/nea. For assistance in Spanish, dial 866-682-9832.