

## WEEK 32

Greetings! There are many new ideas out there to help [members](#). 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 [professional life](#). 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](http://www.neamb.com).

### **Teaching Techniques**

#### **Mind Bending Monday**

"Critical thinking skills are an important part of everyday life. To enable my students to enhance their critical thinking skills, I have established a weekly program called Mind Bender. Each Monday, I post a new mind bender question which requires close reading and interpretation. Most of the time, the students overlook the obvious. Each student can make one guess each day. Each guess must have the student's name, date and period. Students place their guesses in a special box on my desk. The students wait anxiously all week to hear the answer and many of them make a guess every day. At the end of the marking period, the student with the most correct answers wins a prize. Mind benders can be found in different places, including the book *Improve Your Lateral Thinking* by Paul Sloane and Des MacHale."

### **Content**

#### **Teachers Make Mistakes Too**

"I deliberately make errors when I read to my class. When we read together and the kids are following along in their own books or on their own

papers, I sometimes reverse the words. For example, if the paper reads 'up' I might say 'down'. The students are allowed and encouraged to shout out the correct word. It seems like such fun when I act so bewildered and they look forward to finding my mistakes. Those who weren't tuned in by the first error or two, certainly look forward to finding my mistakes and joining in with the others. This helps kids read at a faster pace than they might have done independently and makes a game of recognizing words out of context or silly add-ins."

## **Getting Organized**

### **Magic Cream**

"My student feel a need to show me the tiniest little scrape on their fingers and they have many complaints of leg, arm and wrist aches and pains. When I'm 100% confident that all they need is a little TLC, I offer them my magic cream. Actually, my cream is Avon hand cream. I validate their complaint and offer them the cream. It always makes the pain disappear instantly and gives me a moment of alone time with one of my students."

## **Managing Your Classroom**

### **Cooperative Colored Circles**

"When working with cooperative groups, I keep the noise level under control by using colored circles. If a group is on task and using quiet voices, I give them a green circle. If I need to remind them about the noise level, I give them a yellow circle. If a group is way off task, I give them a red circle and step in to give them assistance. This is a great way to model appropriate behavior when I am just beginning to establish groups and ground rules. It also saves time because I don't have to interrupt the entire class to get one group back on track."

## **Relationships**

### **Student Teacher Shower**

"My class throws a shower for our student teacher at the end of the term. I secretly invite the parents to contribute anything the student teacher might be able to use. I send home a suggestion list that includes a range of ideas

from stickers to books. I like to give a book of poetry. One parent will usually offer to serve cake and ice cream and the kids present the student teacher with the gifts. The shower is a great ending to a year of learning."

## Using Technology

### Recognizing Quality Writing

"I use a banner screen saver message on our classroom computers to recognize quality writing. They are easy to change so whenever one of the resident users of a computer does something outstanding, I can easily call attention to their achievement. An example of a current scrolling message is, 'Amy included a related question in her book report!'. When other children read these messages, they are moved to use the same techniques."

## NEA Member Benefit of the Week:

### SmileMakers

**Your online teacher store for student rewards, classroom décor, and more!**

NEA members receive:

- 5% off all orders
- FREE shipping\* on all orders, no minimum!
- Exclusive member discounts and special savings
- FREE membership in Teachers' Club\*\*

Signing up is quick, easy and free: The next time you place an order, just tell us you want to join.

- Earn 1 point for every dollar you spend. (1 point = 10 cents.) Redeem points to save even more on your next order.
- Receive 25 bonus points on your first order. For example: Place your first order for \$75 and you'll earn 75 points + 25 bonus points. On your next order, redeem your 100 points and save an additional \$10!

Your online teacher store for student rewards, classroom décor and more!

\* NEA Members from Hawaii and Alaska: Shipping charges may appear on your checkout page, however, those charges will be removed from the invoice prior to charging your credit card.

\*\* Club Rules and Benefits are subject to change. Points are redeemable on future orders only. Club membership is valid for one year from date of enrollment, but can be renewed at that time at no cost. If you let your Club membership expire after one year, any unused points are valid for 60 days after membership expiration. Teachers' Club is valid for schools, teachers and parent volunteers only.

SOURCE: [http://www.neamb.com/home/1209\\_1029.htm](http://www.neamb.com/home/1209_1029.htm)

NEA Member Benefit Article of the Week:

## Using a “Snowball” to Make Your Debt Melt Away

Discover a more efficient way to pay down your debt.

Date published: Wednesday, March 24, 2010

*By Darrell Delamaide*

You made a resolution to get out of debt, or to reduce your debt, because times, and jobs, are uncertain. You have a number of credit cards, a car payment and a home equity loan out there you haven't used in a while. You'd like to get rid of all of this debt or most of it.

Where do you start? How do you do it? It seems daunting, but fortunately personal finance experts have given this some thought and devised some strategies.

First thing, obviously, is avoid taking on new debt as much as possible. Use a debit card for purchases instead of a credit card, so you're only spending money you have. (Be careful, though, to avoid some of the [risks in using a debit card](#), such as overdrawing your account or greater liability if you lose the card.)

Second, itemize your debt. What is the balance on each? The interest rate? The minimum payment? (You don't need to include the primary mortgage on your home in this list unless you would like to.)

Total up your minimum payments that have to be made each month. Then figure out how much more you have available to pay on debt. The core strategy in paying off debt is to focus on one

account at a time and apply all the money you have beyond the minimum payment obligations to that one debt.

Logic, and math, will dictate that you focus on the debt with the highest interest rate first. The sooner you get that paid off, the less interest charges you'll pay and the more money you'll have to pay off your other debts. With mathematical certainty, this is the quickest way.

Highly motivated people should probably proceed in this manner.

But financial guru Dave Ramsey recommends making a concession to human nature. People aren't always rational and, sometimes, their motivation wanes. Paying down debt, like breaking a bad habit or losing weight, needs some positive reinforcement along the way.

So Ramsey recommends the "snowball" method of paying down debt. In this method, you pick your smallest debt to pay down first. You make the minimum payments on all your other accounts, and apply all extra funds available to that one debt.

Because it's the smallest debt, you will be able to pay that off more quickly than any of the others. Then you can apply the minimum payment you were making on that debt, plus all the extra available funds, to the next-smallest debt, and pay that down.

By the time you get to the third debt, you have the minimum payments from the first two, plus your extra monthly amount to apply to it. These larger monthly payments will whittle away that debt even faster, the way a snowball gets bigger as it rolls down a hill.

The positive reinforcement of seeing these debts disappear one after the other is worth more, Ramsey reckons, than tackling a higher-interest debt that might be so extensive it doesn't seem like your monthly payments are even making a dent in it.

If you have 2 debts which are more or less equal in amount, you should of course tackle the one with the higher interest rate first, but keep generally to the strategy of working your way from the smallest debt to the largest.

One way to make that "snowball" grow even faster is to add the "snowflake" method to your strategy. In this method, you pull out all the stops and do everything you can to increase the amount you can pay toward your debt each month—sell things on eBay, have a yard sale, never pass up an opportunity to earn some extra money, limit your Starbucks visits to once a week, etc. Take all this extra cash, these "snowflakes," no matter how small, and apply it your current priority debt. Even make interim payments, if you can, to reduce the principal as quickly as possible. An extra \$100 or \$200 a month can quickly make a visible difference in your outstanding balance.

Then there's the question of whether you should augment your debt payments by cutting back on payments to your retirement plan. Financial advisers are split. Some say you should never cut back payments on your retirement plan because compounding tax-free is so advantageous.

Others argue that accelerating your debt payments to reduce those high interest charges might justify suspending retirement payments for a while—though only for 2 years at the most.

A middle path if you are paying the maximum allowed into your retirement plan is to cut it back to the level that your employer is willing to match, so you continue to benefit from those matching funds.

Ultimately, you have to set your own priorities, depending how big your debts are and how long you have to save for retirement.