

## WEEK 34

Dear NEA Members,

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**

#### **Writing In History**

"Since one can argue that specific historical data is not needed in the everyday workplace, I bypass the argument entirely by focusing on writing. I emphasize to students that the knowledge they gain in American history courses is not simply factual, but broad in basis to help them understand human nature. I assign writing to analyze this in each of our units. I further emphasize the importance of written communication beyond school by reminding students that we are a communication-oriented society. Email and faxes need to be written clearly and concisely. I incorporate various aspects of technology in many assignments. Students report research by using a Power Point presentation or by building a Web page. Through this, they learn the information and a valuable technological skill in the workplace."

### **Content**

#### **Real Life Math**

"I have a math activity that I just started and it's been very successful so far. I recently had to purchase a major appliance, so I did some comparison-shopping. I talked to my class about this, and when I finally did make the purchase, I told them what I saved. I started thinking about all the real life examples of how we use math every day, so we've started a regular part of our math lesson called 'Real Life Math'. I tell my children how I used math during the previous 24 hours, and they volunteer ways they've used math too. We chart the results and we've gone through 2 pages of chart paper already! They actually remind me to ask them when I forget. One day they helped me figure out what I saved by catching a mistake on my shopping receipt. I feel it's very important for children to see a practical application of what they learn in school, and this activity has been a winner!"

## **Getting Organized**

### **Making Magnets**

"Here's a tip for the beginning of the school year. I made magnets on my computer using sheets of magnets from any office supply store. I made one for each student to take home and use for hanging schoolwork on the refrigerator. I used our class name and a cute clip art to go along with it."

## **Managing Your Classroom**

### **Clothes Pins II**

"For attendance, I use clip-type clothes pins with students' names and desk numbers written on the wooden part, clipped to a small basket or plastic container. As students come into the classroom, they put only their pin in the container. I can tell at a glance who is absent or if a student is taking attendance, she/he knows how to spell the absent student's name. I also keep an attendance pad in each basket so I'm not always searching for it and I can write on the entire pad the period number in advance."

## **Relationships**

### **Electronic Sub Plans**

" I find that email is the perfect tool for sending sub plans to school when I am not able to go myself. I just email a friend who can print out the plans and take them with him/her in the morning. (Of course, I call first to make

sure the friend is able to do it.) I already have an outline of my schedule and other permanent information on word processing. Whenever I am going to be absent, I just type in the current information. Computers make planning so much easier."

## **Using Technology**

### **Students Create Power Point Presentations**

"My students create oceanography Power Point presentations on the computer. Some of the topics the children have chosen in the past are The Titanic, submarines, hurricanes, The Bermuda Triangle, and famous oceanographers such as Jacques Cousteau. Power Point presentations can be done in almost any subject or within any topic of study. Students can put together slides and add graphics, sounds, music and factual information to them. Many schools are fortunate enough to have computer labs making it possible for all of the students to have time to complete their presentations. Students can work in small groups if less computers are available."

**NEA Member Benefit of the Week:**

## **NEA's Green Across America**

### **\$50,000—A Lot of Green for Grants!**

Engage and inspire your K-12 students to increase sustainable, earth-friendly behavior in their neighborhoods and communities.

NEA's Green Across America grants of up to \$1,000 are available to help you implement your innovative education program, activity, lesson

or event to excite students about going green, caring for the earth and creating a sustainable future.

The Green Across America Program is sponsored by [Target](#), which proudly supports K-12 schools through innovative giving programs.

**Green Across America grant applications will be available beginning May 1.**

Read the [Green Across America grant award program rules](#).

- [10 Ways to Go Green](#)
- [Living Green Without Spending It](#)
- [Teaching Students About Carbon Emissions](#)
- [Green Your Classroom](#)

SOURCE: [http://www.neamb.com/home/1209\\_4672.htm](http://www.neamb.com/home/1209_4672.htm)

NEA Member Benefit Article of the Week:

## Debit Cards vs. Credit Cards

Learn about the important differences and when to use each.

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*By Darrell Delamaide*

In the wake of the recession and the economic uncertainty that has come with it, many Americans have cut back on their spending and also made a greater effort to limit or reduce their credit card debt.

A logical way to do this is to use a debit card more often instead of a credit card. Using a debit card, you are only spending money you actually have in your bank account, not building up

further debt that will saddle you with higher finance charges. This is especially appealing as credit card issuers raise interest rates, or lower credit limits, in an uncertain credit environment.

But it's important to keep in mind the differences between credit and debit cards. They look alike—most debit cards are now branded with Visa or MasterCard—and mostly function alike. But debit cards generally don't offer as much protection to the consumer as do credit cards.

The most important difference is the liability incurred by the cardholder when the card is lost. For a credit card, this liability is limited by law to \$50, and you have 60 days to make a claim in writing to your credit card company. For a debit card, your liability is limited to \$50 only for the first 2 days, and after that goes up to \$500. After 60 days, you are liable for the full balance in your account. In some cases, this loss can be devastating and lead to other consequences, such as credit defaults that will impair your credit rating.

Some banks are voluntarily limiting liability on debit cards, but this is not a legal obligation.

There are other disadvantages to debit cards, stemming from the fact that it is your own money that is involved in the transaction. For instance, if you have a dispute with a merchant, you may lose access to your money, which remains in the merchant's possession, until the matter is resolved.

For many people, it can be difficult to keep track of their account balance, because, unlike with checks, there's no place to record debit card transactions and carry forward the new balance. If you make a charge that exceeds your available balance, your bank may impose an overdraft fee instead of simply declining the charge. This scenario has led to stories about people paying a \$30 fee for buying a \$3.50 cup of coffee. Even with the availability of balance checks at an ATM machine or online, frequent use of a debit card runs the risk of losing track of your account balance—especially if you have a joint checking account and your husband or wife also has a debit card on the same account.

Trying to rent a car or register at a hotel with a debit card can lead to other pitfalls. Often, debit cards simply are not accepted for these purposes. Or, if they are, the merchant will place a hold on the money in your account and it won't be available to you. Then you find yourself easily incurring an overdraft fee when you draw on your account for other purposes. Hotels, especially, will often place a hold on the total amount of your anticipated bill which includes room charges for the length of your stay, plus a small incidentals fee, at the time of your check-in.

There are advantages to using credit cards that debit cards simply don't have. Chief among these is building a positive credit history. Responsible use of a credit card account can improve your credit score, which is becoming more important in a tight credit environment. Here, oddly enough, you are better off carrying a balance rather than paying off your credit card in full every month—you have to have credit in order to develop a credit history.

Even to the extent you pay off or pay down the credit card balance, you have profited from the "float" you got between the time you made the purchase and the time you pay your bill, which

can sometimes be a month or longer. You've had free use of this money during that time, unlike when you use a debit card to immediately withdraw money from your account.

Credit cards have evolved to include other protections and services. For instance, a large purchase that is delivered to your home will often benefit from insurance in case of damage during delivery. Many credit card programs carry automatic travel or car insurance when the card is used to buy airline tickets or rent cars.

Plus, most credit cards now carry reward points for purchases, which can be redeemed for travel or other products and services. Debit cards rarely have a rewards program. Of course, you may "pay" for these rewards by way of an annual fee, but the protections offered by a credit card and the rewards often make this a worthwhile expense.

It's no accident that credit cards are more enticing than debit cards—they are much more profitable for the banks. They earn money from the high interest rates on balances, from the increasingly high interchange or "swipe" fees they charge merchants, and from the onerous penalty rates they often impose.

But credit cards also have had longer to evolve as a product and to gain new legal protections, such as the recent [Credit CARD Act of 2009](#) that went into effect on Feb. 22, 2010.

Debit cards are also likely to gain more legal protection as consumer issues arise. The new Consumer Finance Protection Agency proposed by the Obama administration would no doubt initiate reforms that would provide more protection for consumers.

In the meantime, it's important to keep in mind the differences between debit and credit cards and use each type of card appropriately.

Source: [http://www.neamb.com/home/602\\_4657.htm](http://www.neamb.com/home/602_4657.htm)