

WEEK 13

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

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

Math Genius

"As a class warm-up, students answer questions on skills learned in previous lessons. If the students are correct, they write their name on a ticket. The tickets are collected in a can titled 'Math Genius'. We have a drawing on the last day of every month and age appropriate prizes are given. Everyday my students ask me if they can earn tickets."

Content

Spelling Race

"This game helps even the lowest spellers learn their words each week. I divide the class into two teams, trying to pair the spelling ability equally. I call a spelling word and one member from each team tries to spell the word correctly, FIRST. The first student with the correct spelling who also kneels on one knee wins a point. Points may also be given to the opposing team if students argue with the judge, make fun of other students, or call out the answers. You'd be surprised at the number of good sports this produces."

The game sure beats writing words 5 times each and it really promotes good study habits if it's played more than once a week."

Getting Organized

Homework Bingo

"I use a Bingo grid to encourage my students to do their homework. The grid is a 5 x 5 square with one side numbered 1-5 and the bottom lettered A-E. If homework is due, I pull a card from my stack (Ex. D,3) and if they have their homework, I initial that square. They get a reward when they get five in a row. If someone wins, that student gets a new grid but the others keep theirs until they earn a reward."

Managing Your Classroom

Watch Those Hands!

"We're in the habit of looking at students' faces almost always. But if you regularly drop your focus about 12"-18" and look at hands, you can see some very revealing things going on. This works especially well in class and when you're off duty. It helps stop problems before they happen."

Relationships

www.Quia.com

"This year I started posting my weekly schedules on <http://www.Quia.com>. It's really easy to do and it allows me to create games to help students master material. I've gotten many positive reviews from parents that want to keep up with what their child is doing in class. Also, absent students have instant access to what we covered while they were sick."

Using Technology

Touch Typing Skills

"An easy and effective way to keep kids from looking at their hands while they are typing is to cover their hands with a box. I use the lids of copy

paper boxes. I cut them in half and they fit perfectly over the keyboard with room to type below. I've used this with great success. The students keep their eyes on the computer screen and not on the keyboard. They learn to touch type very quickly."

NEA Member Benefit of the Week:

NEA Accidental Death & Dismemberment Insurance Plan

Help protect your family anytime, anywhere.

With AD&D coverage,* whether you're home or away, you know that you and your loved ones are covered in case of an accident. AD&D coverage may be appropriate for members of all ages.

- Optional coverage for family members
- Economical rates, starting at \$19 per year
- Guaranteed acceptance—no medical exams
- Up to \$130,000 in coverage at home or away
- Up to \$520,000 for any covered accident on a plane, train, ship or other public conveyance
- Each year, for the first 5 years of a member's coverage, the benefit payable for covered accidents while on a public conveyance, will increase \$10,000

AD&D Plus offers you the same benefits, plus even more, including:

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Starting at only \$23 per year!

SOURCE: http://www.neamb.com/home/1199_886.htm

NEA Member Benefit Article of the Week:

TIPS ON HOW TO NEGOTIATE WITH YOUR CREDITORS

Let's face it—we live in a credit-dominated society. Most of us can pay cash for our daily living expenses, but when it comes time to make a major purchase such as a house or a car, we need a thick credit file with a long history of responsible payments. Credit is a convenience that keeps us from

having to carry large amounts of cash, and also allows us to buy now and pay later. Admittedly, many people have taken that perk to an extreme, but used appropriately, credit can be our friend.

Many consumers are now faced with having their existing lines of credit impacted by changes to the terms of their account. Higher interest rates, lower spending limits, increased minimum monthly payments, or even closed accounts have put many on the financial ropes. If the terms of your account have been altered, the National Foundation for Credit Counseling (NFCC) makes the following recommendations:

- **Ask for an explanation.** Everyone deserves to know why the terms of their account were changed, so definitely inquire. Among other things, the creditor may close an account due to inactivity, because you no longer fit their business model, because you've become too much of a risk, or you're no longer profitable.
- **Fight to get your previous terms reinstated.** If you've had a sporadic pay history, are at or near your credit limit, or rarely use the card, you may not have a leg to stand on. However, if you've been a good customer, it's worth it to call the issuer and plead your case, but you must have your financial ducks in a row before picking up the phone.
- **Build your case before you call.** Know how long you've been a customer, the amount you usually charge each month, and underscore your good payment history.
- **Prove that you're worth having.** Get your credit report for free from www.annualcreditreport.com. Review it for accuracy. After all, you want to make sure that you and the creditor are seeing the same information. Next, pay the few dollars it costs to get your credit score. If you have a solid credit report and high credit score, you should be just the kind of customer any issuer wants.
- **Be prepared to negotiate.** Know what you want before you call, and be willing to negotiate if you have to. In other words, if your interest rate has been raised and your credit limit has been lowered, start off asking that both be returned to the previous levels. However, figure out in advance which is more important to you. Do you need a low rate because you carry a balance over from month-to-month, or does a high line of credit matter more to you? If you end up in a stand-off with the creditor, you'll know where to give.
- **Ask for a supervisor.** If you're not getting the answers you want, move up the ladder until you either get what you're after, or are convinced they are going to stand firm with their decision.
- **Inquire about the opt-out clause.** If it makes more financial sense to do so, ask to have your account closed, with you continuing to pay the balance under the former terms. This option is often the right one for consumers who have had their interest rate or minimum payment raised to an unmanageable level. If it's going to be a true financial hardship to meet the new terms, then it's better to close the account.

Even though having more plastic can equal more temptation, it might be smart to have a back-up card in case you lose charging privileges on your primary card. Another card can be a safety net that will keep your access to credit open. Credit can be difficult to obtain, so testing the waters by applying for one more card – not a wallet full - before you actually need it will provide a degree of comfort during these uncertain times.

For help making sound financial decisions, building a budget you can live with, or assistance digging out of debt, reach out to a trained and certified counselor at an NFCC Member Agency. To find the location

closest to you, call toll-free to the NEA dedicated line at (866) 479-NEA2 (6322), or go online to the special Web page for NEA members at www.neamb.com/debtadvice.

If you are dealing with pressing financial issues or simply have some financial questions, NEA Member Benefits (NEA MB) has a solution. NEA MB has teamed with the National Foundation for Credit Counseling (NFCC) to provide both free and very affordable financial tools and services to NEA members and their families. Whether it's one-on-one counseling or an educational workshop, an NFCC member agency can provide you with the financial assistance you need. Take the first step toward securing your financial future—call the dedicated NEA member line toll-free at 866-479-NEA2 (6322) or visit the special Web page for NEA members at www.neamb.com/debtadvice. Help is just a call or click away.