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ABSTRACT

This personal finance guide assists teachers and curriculum committees in the selection of appropriate materials. The listings follow a common format: title; a brief description of the materials; the areas covered; the cost of materials; and information on how to obtain them. Materials cover the following areas: financial planning; purchase of goods and services; rights and responsibilities in the marketplace; credit; economics; consumer education; curriculum planning; business; money management; and social studies. The 97 listings are organized into the following categories: books and booklets; pamphlets and brochures; kits and programs; textbooks; audiovisuals; simulations; references and guest speakers; and elementary materials. (NLA)

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ED 347 392

PERSONAL FINANCE RESOURCE GUIDE

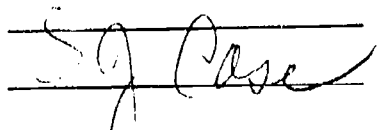
December 1991

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CE 061 661



INTRODUCTION

Several years ago the State Textbook Commission abolished the adoption of textbooks in personal finance. This action was taken because a six-year cycle was considered too long if materials in this area were to reflect accurate information, and "basal" programs, which are the only type of materials that can be considered for state adoption, might not be the best fit for personal finance. This booklet, then, was prepared to assist teachers, curriculum committees and others in the selection of materials appropriate to the needs of their students and their personal finance curriculum.

The materials listed in this resource guide have not been evaluated on any criteria by the State Board of Education or Oregon Department of Education staff. The fact that a resource has been listed in this booklet should not be interpreted as an endorsement by any state body or agency. The guide is offered merely to assist schools and teachers in knowing what is available.

The listings follow a common format including a brief description of the materials, the "areas covered," which correspond to the four content area strands of the Common Curriculum Goals in Personal Finance, cost of the materials, and information about how to obtain them. All of this information was adapted from information submitted by the representative company or organization. If you have questions regarding any of the materials listed, please contact the source directly.

We hope to keep this guide updated regularly (every 2-3 years) and request any help you can give us in our efforts. If you know of materials other than those listed which you feel should be included in the new edition, please let us know. Also, please contact us if you find that any of the information given in this guide is inaccurate or misleading. Please write or call Mary Jean Katz, Personal Finance Specialist, Oregon Department of Education, 700 Pringle Parkway SE, Salem, Oregon 97310-0290; (503) 378-3602. Thank you for your assistance.

We hope that this guide is helpful to you in securing quality instructional materials in the area of personal finance.

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Oregon Department of Education
Salem, Oregon 97310-0290**

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BOOKS AND BOOKLETS

The Business of Insurance (©1988, new edition is being printed)

Introduces the insurance business and provides a broad understanding of the meaning, characteristics, organization, products, and functions of the industry. Chapters include: What Is Insurance?; Basic Principles of Insurance; The Insurance Policy: A Legal Contract; Personal Insurance Products Offered by Private Insurers; the Role of Government in Insurance; Organization and Operation of the Insurance Business; Insurance Careers.
(Length: 35 pages)

Area Covered: **Financial Planning**

Cost: 1-10 copies: \$2.50 each
 11-50 copies: \$2.25 each
 51-99 copies: \$2.00 each
 100+ copies: \$1.75 each

Order From: **Health Insurance Association of America
Insurance Education Department
1025 Connecticut Avenue NW, Suite 211
Washington, DC 20036-3998
Telephone: 202/223-7852**

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Common Cents (©1990)

Explains the most common banking services and what consumers need to know to make informed choices. Includes helpful money management tips, as well as suggestions on how to protect against loss. (Length: 48 pages)

Area Covered: Financial Planning

Cost: Free

**Order From: First Interstate Bank of Oregon, NA
Marketing Division
PO Box 3131
Portland, OR 97208
Telephone: 503/225-2206**

* * * * *

Consumer Budget Planner

Guides individuals through the basics of formulating a budget. Includes tips on managing dual incomes and cutting shopping expenses. Also includes charts for consumers to use in analyzing their spending habits and figuring their net worth.

Area Covered: Financial Planning

Cost: \$.20 each (Send a 4 x 9 self-addressed stamped envelope)

**Order From: American Financial Services Association
Department CBP
919 18th Street NW
Washington, DC 20006
Telephone: 202/296-5544 or 800/843-3280**

* * * * *

Consumer Guide to Financial Independence

Designed to assist individuals in setting goals, building financial independence, insurance, tax planning, estate planning, making wise investments, and retirement planning. (Length: 12 pages)

Area Covered: Financial Planning

Cost: Free

Order From: International Association for Financial Planning
Two Concourse Parkway, Suite 800
Atlanta, GA 30328
Telephone: 404/395-1605

* * * * *

Consumer Information Catalog (©1991)

A catalog of free and low-cost federal publications of consumer interest.

Area Covered: Purchase of Goods and Services

Cost: Free

Order From: Consumer Information Center—W
PO Box 100
Pueblo, CO 81002

* * * * *

The Consumer's Almanac

A budget booklet designed to help families organize their financial planning on a monthly basis. Includes calenders and budgeting charts for each month of the year. Opposite calendar is a page of money management tips plus a list of shopping suggestions for that particular month.

Area Covered: Financial Planning

**Cost: 1-99 copies: \$2.00 each
100+ copies: \$1.75 each**

**Order From: American Financial Services Association
Department CBP
919 18th Street NW
Washington, DC 20006
Telephone: 202/296-5544 or 800/843-3280**

* * * * *

Consumer's Resource Handbook (©1990)

"Part I— How to be a Smart Consumer" offers hints on how to get the most for your money. This section contains tips on how to choose child care, how to protect your privacy, and how to choose a school for your child. It also offers pointers about car repair, home remodeling, and credit card fraud. Finally, it provides a sample complaint letter.

The second section, "Part II— Consumer Assistance Directory," lists the addresses and telephone numbers of businesses, state and local consumer protection offices, and federal government agencies. (Length: Handbook— 93 pages, Teacher's Guide— 8 pages)

Areas Covered: Purchase of Goods and Services; Rights and Responsibilities in the Marketplace.

Cost: Free and may be reprinted in part or in its entirety.

Order From: Handbook
Dept 573W, Consumer Information Center
Pueblo, CO 81009

* * * * *

Credit File Maintenance, Repair & Improvement Guide (©1989-1991)

A widely used do-it-yourself guidebook for learning about credit, credit files, and credit difficulties. Contains credit laws, credit rights, sample letters, listing of government agencies and credit reporting agencies. Section on establishing and/or re-establishing credit, common credit questions. (Length: 40 pages)

Area Covered: Credit

Cost: \$7.00 plus postage

Order From: NCFE Resource Center
PO Box 34070, Dept R-7
San Diego, CA 92163-4070
Telephone: 619/232-8811

* * * * *

"The Dollar Plan: Spending and Saving Techniques for the 1980s" (©1981-1991)

This 11-section program (classroom or home study format), helps students focus on positive attitudes, smart spending, regular saving and wise use of credit. Also covered: banking, credit unions, insurance, estate planning, investments, social security. (Length: 180 pages)

Area Covered: Financial Planning; Credit

Cost: \$17.00 plus postage (includes home study guide)

Order From: NCFE Resource Center
PO Box 34070, Dept R-7
San Diego, CA 92163-4070
Telephone: 619/232-8811

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Glossary of Financial Terms (Product #567-6801)

Covers terms commonly used in the financial planning market. Over 600 terms are defined in clear and concise language with common abbreviations and derivations.

Area Covered: Financial Planning

Cost: 1- 99 copies: \$5.95 each
100-249 copies: \$5.50 each
250-499 copies: \$5.25 each
500+ copies: \$4.95 each

Order From: Pictorial, Inc.
8081 Zionsville Road
PO Box 68520
Indianapolis, IN 46268-0520
Telephone: 317/872-7220

* * * * *

How Chuck Taylor Got What He Wanted (©1991)

A complete financial "how to" guide for managing money and credit for young people. The areas covered are: the difference between what people want, and what they need; why everyone can't have everything; setting goals, making choices, and establishing priorities; earning money and using credit; how to start and maintain good credit; budgeting and managing an income; all about insurance and taxes. (Length: 194 pages)

The Teacher's Guide, which is divided into three parts, includes reproducible student activity samples. (Length: 30 pages)

Areas Covered: Financial Planning; Credit

Cost: 1 copy: \$12.95 plus \$1.50 S&H
2- 5 copies: \$11.00 each plus S&H
6- 10 copies: \$ 9.00 each plus S&H
10+ copies: call or write for special quotes
Teacher's Guide \$15.00 (included with large shipments)

Order From: Consumer Credit Counseling Services
PO Box 66478
Baton Rouge, LA 70896-6478
Telephone: 504/927-4274

* * * * *

"How to Understand Economics in 1 Hour" (©1986)

This paperback book is written and illustrated to help children and adults grasp the concept of economics and how it differs from personal finance. (Length: 117 pages)

Area Covered: Economics

Cost: \$5 plus postage

Order From: NCFE Resource Center
PO Box 34070, Dept R-7
San Diego, CA 92163-4070
Telephone: 619/232-8811

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**How to Use Consumer Credit Wisely (©1989/Booklet;
1991/Teacher's Guide)**

Explains the basics of credit in a way that is easy to read and understand. Topics include: types of credit; qualifying for credit; shopping for credit; applying for credit; what if your credit application is turned down? what if you can't pay your bills? knowing your credit rights. (Length: booklet—48 pages, Teaching Guide—220 pages)

Area Covered: Credit

Cost: 1- 9 copies: \$2.00 each (postage included)
10- 99 copies: \$1.50 each (postage included)
100-249 copies: \$1.00 each (postage included)
250+ copies: \$.85 each (postage included)
Teacher's Guide \$25.00 per copy for educational institutions and teachers (postage included)

**Order From: International Credit Association
PO Box 27357
St. Louis, MO 63141-1757
Telephone: 314/991-3030**

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Money and Your Marriage

Guides the reader toward an understanding of the way money can be used to help families reach worthwhile financial goals.

Area Covered: Financial Planning

Cost: 2-99 copies: \$.40 each
 100-499 copies: \$.35 each
 500-999 copies: \$.20 each
 1000+ copies: \$.18 each

Order From: American Financial Services Association
 Department CBP
 919 18th Street NW
 Washington, DC 20006
 Telephone: 202/296-5544 or 800/843-3280

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The Status of Consumer Education in U.S. Schools (©1991)

Survey on the status of consumer education throughout the U.S., grades K-12. All 50 states had some participation in the material.

Area Covered: Consumer Education

Cost: \$25.00 each

Order From: National Coalition for Consumer Education
 434 Main Street
 Chatham, NJ 07928
 Telephone: 201/635-1916

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The Touche Ross Personal Financial Management and Investment Workbook (©1989)

Designed to familiarize individuals with the planning process as applied to personal finances. Provides a structure as well as basic tools for planning and managing finances effectively. (Length: 361 pages)

Area Covered: Financial Planning

Cost: \$19.95 each

Order From: Deloitte & Touche
One SW Columbia, Suite 1500
Portland, OR 97258-2090
Telephone: 503/243-6333

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To Your Credit

Designed to instruct junior and senior high school students in the principles of sound credit practices and financial management. Easy to understand format includes a 12-page teacher's guide, student tabloid, and ten spirit duplicating masters in a two-color envelope.

Areas Covered: Financial Planning, Credit

Cost: \$5.00 (Please make check for this publication payable to the AFSA Consumer Credit Education Foundation)

Order From: American Financial Services Association
Department CBP
919 18th Street NW
Washington, DC 20006
Telephone: 202/296-5544 or 800/843-3280

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Understanding Oregon Taxes (©1990)

A four-chapter instructional book targeted to high school students for use by high school teachers. The areas specifically covered are:

- 1) A general overview of taxes— benefits and responsibilities;
- 2) The personal income tax short form;
- 3) Withholding of tax and appropriate forms;
- 4) Homeowner and Renter Refund Program.

(Length: 51 pages)

Area Covered: Financial Planning

Cost: Free

Order From: Department of Revenue
Policy & Analysis (Room 401)
955 Center Street NE
Salem, OR 97310
Telephone: 503/373-7388

* * * * *

You and Your Money (©1987/2nd ed)

An up-to-date, basic course with low reading levels and high impact content. Teaches the most important topics that every student should know about handling money: budgeting, payment methods, banking, credit, loans. (Length: 127 pages)

Areas Covered: Financial Planning, Credit

Cost: 1-9 copies: \$6.95 each
10+ copies: \$5.20 each
Teacher's Guide Free with order

Order From: Educational Design, Inc.
47 W 13 Street
New York, NY 10011
Telephone: 800/221-9372

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You Can't Take It With You

Basics of financial planning. Easy to read.

Area Covered: Financial Planning

Cost: 1-24 copies: \$1.50 each
 25-99 copies: \$1.14 each
 100-499 copies: \$.97 each
 500-999 copies: \$.79 each
 1000-2499 copies: \$.68 each
 2500-4999 copies: \$.58 each
 5000-9999 copies: \$.44 each
\$5.25 Handling charge for orders of fewer than 2500
booklets.

Order From: Channing L. Bete Co., Inc.
 200 State Street
 South Deerfield, MA 01373
 Telephone: 800/628-7733

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Your Guide for Teaching Money Management

Provides a framework for teaching personal finance to senior high and adult education classes. Included in the GUIDE are economic concepts, student activities, behavioral objectives, and a list of suggested resources. Use it to teach a single unit or complete course. (Length: 52 pages)

Area Covered: Curriculum Planning

Cost: \$2.00

Order From: Money Management Institute
 Household International
 2700 Sanders Road
 Prospect Heights, IL 60070

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PAMPHLETS AND BROCHURES

The Bank Book: A Guide to Bank Services

Illustrated guide to the services offered by commercial banks. This booklet includes easy-to-read descriptions of basic banking functions such as accepting deposits, making loans, and paying checks. You'll also find summaries of special services such as club and NOW accounts, certified check, home equity loans, insurance, and direct deposit. (Length: 16 pages)

Areas Covered: Financial Planning, Credit

Cost:	ABA Member Price	Nonmember Price
100-199 copies:	\$1.00 each	\$1.50 each
200-499 copies:	\$.95 each	\$1.45 each
500+ copies:	\$.90 each	\$1.40 each

Order From: American Bankers Association
Customer Service Department
PO Box 630544
Baltimore, MD 21263-5044
Telephone: 202/663-5087

* * * * *

Bank Credit Cards—Tips for Consumers

Consumer tips on shopping for a bank card—fees, interest rates, grace period, balance method, and credit limits. (Length: 7 pages)

Areas Covered: Credit

Cost: Free

Order From: Oregon State Public Interest Research Group
(OSPIRG)
1536 SE 11th Avenue
Portland, OR 97214
Telephone: 503/231-4181

* * * * *

Consumer Information Brochures (Publication #6214)

Ten consumer information brochures answer the questions foremost in the minds of homebuyers. You can purchase the entire series or choose from the following titles: What Happens After You Apply for a Mortgage; How to Shop for a Mortgage; When Your Loan is Transferred to Another Lender—A Consumer's Guide; A Consumer's Guide to Mortgage Settlement Costs; A Consumer's Guide to Refinancing Your Mortgage; A Consumer's Guide to Mortgage Lock-ins; A Consumer's Glossary of Mortgage Terms; Self-Test: How Much House Can I Afford?; How to Save Half on Interest Costs; Your Mortgage Deductions Under the New Tax Code.

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

Cost: Minimum order— 100 copies

100-999: \$.50 each

1000-2999: \$.30 each

3000+: \$.25 each

Order From: Mortgage Bankers Association of America
1125 15th Street NW, Dept 0021
Washington, DC 20005-2766
Telephone: 202/861-1929

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Consumer Pamphlets and Handouts

Pamphlets: Report Medicaid Fraud; Your Will—Answers to some of the most frequently asked questions; What is Probate?; Used Car Checklist; Consumer Protection Under the Federal Odometer Law; What Is 'As Is?'; Telemarketing Fraud; Small Claims Court; Home Financing Primer—October 1990.

Handouts: Oregon's Lemon Law; Hearing Aids; Women and Credit Histories; Franchise and Business Opportunities; Unordered Merchandise; Detecting False Representation Advertisements; Home Equity Credit Lines; 'Gold' and 'Platinum' Cards; Multi-Level Sales Plan in Oregon (Pyramid Schemes).

Areas Covered: Financial Planning; Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace

Cost: Free (multiple copies may or may not be available; all materials may be copied)

Order From: Oregon Department of Justice
101 Justice Building
Salem, OR 97310
Telephone: 378-4732

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Managing Your Checking Account

"Managing Your Checking Account" is a colorful brochure which gives step-by-step instructions on how to open a checking account, write checks, make deposits, understand bank statements and balance a checkbook. Blank checks, check registers, and deposit slips are pictured, along with descriptions of such services as ATMs, lines of credit, and direct deposit. (Length: 11 pages)

Areas Covered: Financial Planning

Cost:	ABA Member Price	Nonmember Price
100-199 copies:	\$.75 each	\$1.00 each
200-499 copies:	\$.70 each	\$.95 each
500+ copies:	\$.65 each	\$.90 each

Order From: American Bankers Association
Customer Service Department
PO Box 630544
Baltimore, MD 21263-5044
Telephone: 202/663-5087

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Mind Your Money Leaflets

Three easy-to-read leaflets written for use with groups of limited income, reading ability or education. "When You Spend" shows how to develop a basic spending plan by determining needs and wants, then figuring income and, lastly, expenses. "When You Shop" teaches readers how to stretch shopping dollars through advance planning, finding the best place to shop and obtaining important information before making a purchase. "When You Use Credit" encourages the wise use of credit by describing the kinds of credit available, explaining its costs and discussing when to use it.

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

Cost: \$1.50 per set

Order From: Money Management Institute
Household International
2700 Sanders Road
Prospect Heights, IL 60070

* * * * *

Money Management Audiovisuals

Designed primarily for use in high schools, but suitable for some adult classes and club groups. MMI audiovisuals supplement the Booklet Library. Each kit comes with audiovisual, teacher's guide and spirit masters. The teacher's guide provides learning activities, teaching tools, and script text and a list of suggested resources. Titles: **Winning the Money Game; Credit—Handle With Care; Go For the Gold; Food and Dollar Sense; Wheels, Deals and You.**

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

**Cost: Filmstrip kits: \$8.00 each
VHS Video kits: \$12.00 each
Additional spirit masters: \$1.00 each**

**Order From: Money Management Institute
Household International
2700 Sanders Road
Prospect Heights, IL 60070**

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Money Management Booklet Library

All the basic aspects of personal and family money management are covered in this series of 12 booklets: **Your Financial Planning; Managing Your Credit; Children and Money Management; Your Food Dollar; Home Furnishings and Equipment; Financing a College Education; Your Housing Dollar; Your Automobile Dollar; Your Travel Dollar; Your Savings and Investment Dollar; Your Insurance Dollar; Your Retirement Dollar.**

Areas Covered: Financial Planning, Purchase of Goods and Services

**Cost: \$1.25 each
\$12.00 all 12**

**Order From: Money Management Institute
Household International
2700 Sanders Road
Prospect Heights, IL 60070**

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OSU Extension Service Publications

EB 839	Your Will	\$.25
EC 1059	What to Do When You Lose Your Job	free
EC 1225	Financial Planner: Do you Need One?	.50
EC 1229	Financial Planning: How to Prepare a Net Worth Statement	.50
EC 1234	Do You Know Your Valuable Papers?	free
EC 1242	Making Financial Decisions When Divorce Occurs: An Oregon Guide	2.25
EC 1267	Financial Planning/Family Goals	free
EC 1270	Your Saving/Spending Plan	free
EC 1302	Organizing Your Family Records	.75
PNW 237	A Guide to Budgeting for the Family	.50
PNW 258	Budgeting for the Young Couple	.25

Area Covered: Financial Planning

Cost: If you request seven or more no-charge publications, include 10¢ (plus shipping and handling) for each publication beyond six. (Shipping and handling: 25¢ for orders up to \$2.50. For orders between \$2.50 and \$100.00, add 15%.)

**Order From: Oregon State University
Agricultural Communications
Administrative Services A422
Corvallis, OR 97331-2119**

* * * * *

Statistical Abstract of the U.S.

The abstract presents over 1,500 tables and graphs on the social, political, and economic conditions of the U.S.

Areas Covered: Varied

Cost: \$28.00/paper S/N 003-024-07095-2
\$34.00/cloth S/N 003-024-07096-1

Order From: Superintendent of Documents
Government Printing Office
Washington, DC 20402-9325
Telephone: 202/783-3238
Order and Information Desk (also to verify to prices)

* * * * *

What Is A Mortgage Banker?

Introduction to mortgage banking and the mortgage banking process. (Length: 10 pages)

Area Covered: Purchase of Goods and Services

Cost: \$.50 each

Order From: Mortgage Bankers Association of America
Dept 0021
Washington, DC 20073-0021
Telephone: 202/861-1929

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What's Your 'E. Q.'?

This entertaining questionnaire tests your entrepreneurial quotient. That is, how well you would fare in starting your own business. (Length: 16 pages)

Area Covered: Financial Planning

Cost: Free

Order From: Northwestern Mutual Life
Communications Department
720 E Wisconsin Avenue
Milwaukee, WI 53202
Telephone: 414/271-1444

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Your Credit Rights and Responsibilities

"Your Credit Rights" is a consumer brochure which promotes the responsible use of credit privileges. It covers creditworthiness, steps for establishing and maintaining good credit, relevant laws, related benefits, and pitfalls to avoid when managing credit. It is an excellent handout for young people seeking to establish credit for the first time or for any bank customer who has been denied credit in the past or who wishes to manage credit better in the future. (Length: 8 pages)

Areas Covered: Credit, Rights and Responsibilities in the Marketplace

Cost:	ABA Member Price	Nonmember Price
100-499 copies:	\$.50 each	\$.75 each
500+ copies:	\$.45 each	\$.70 each

Order From: American Bankers Association
Customer Service Department
PO Box 630544
Baltimore, MD 21263-5044
Telephone: 202/663-5087

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Your Guide to Checking and Share Drafts

A brief description of how to use a checking account. (Length: 8 pages)

Area Covered: Financial Planning

Cost: \$18.00 per 100

Order From: Oregon Credit Union League
PO Box 1900
Beaverton, OR 97075
Telephone: 800/688-6098

* * * * *

Your Guide to Credit

A brief description of credit and how to use it wisely. (Length: 11 pages)

Area Covered: Credit

Cost: \$18.00 per 100

Order From: Oregon Credit Union League
PO Box 1900
Beaverton, OR 97075
Telephone: 800/688-6098

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Your Guide to Insurance

A brief explanation of insurance suitable for junior high and senior high school students. (Length: 12 pages)

Area Covered: Financial Planning

Cost: \$18.00 per 100

Order From: Oregon Credit Union League
PO Box 1900
Beaverton, OR 97075
Telephone: 800/688-6098

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Your Guide to Saving and Spending

A brief description of issues students should consider when managing their money. (Length: 8 pages)

Area Covered: Financial Planning

Cost: \$18.00 per 100

Order From: Oregon Credit Union League
PO Box 1900
Beaverton, OR 97075
Telephone: 800/688-6098

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KITS AND PROGRAMS

ABLEST Plus—Money

Budget your income; how to open and maintain checking and savings accounts; buying a house; mortgages; keeping a home in good condition; rent and lease; insurance; what to consider in buying a car; taking the bus; taxes; sales and coupons; comparison shopping; labels; shelf dates; where to shop; buying clothes; buying in quantity; keeping your sales slip; buying on credit; finance charges; credit limits; credit ratings. (Part of the Adult Basic Literacy Education Skills Training [ABLEST] curriculum.)

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

**Cost: \$3.90 each (#2214-1C01)
plus shipping and handling**

**Order From: Fearon/Janus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810**

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Basic Business and Consumer Education, Teaching Strategies

Eighteen complete lessons designed to help students develop and apply skills of economic analysis for making decisions as consumers, producers, and citizens.

Area Covered: Purchase of Goods and Services

**Cost: \$8.95 each (order #1-56183-259-X)
plus shipping and handling**

**Order From: Joint Council on Economic Education
Order Department
432 Park Avenue S
New York, NY 10016
Telephone: 800/338-1192**

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Budgeting

How to plan a personal budget and make it work. Self-directed instruction to short- and long-term budgeting.

Area Covered: Financial Planning

**Cost: \$49.40/class set of 10 copies (#8226-1C01)
plus shipping and handling**

**Order From: Fearon/Janus/Quercus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810**

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Budgeting and Spending Skills

"Budgeting and Spending Skills 1" – Skills learned in this text are relevant particularly to teenagers. Students practice budgeting small amounts of money, careful reading of ads, reading labels on clothing, foods, and medicines, and using consumer rights.

"Budgeting and Spending Skills 2" – Features budget planning and decision-making skills for each major budget category (savings, housing, transportation, food clothing, entertainment, health, and education). The accompanying Activity Book reinforces and extends concepts through puzzles, mock budgets, and other independent work activities. (Length: 64 pages)

Cost: Text: \$4.89
Activity Book: \$4.05

Order From: Fearon/Janus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810

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Checking Account

Everything students need to know about opening and maintaining a checking account: step-by-step instructions, realistic banking forms for practice, excellent coverage of balancing process, exercises in filling out bank forms and check registers, writing checks and balancing.

Cost: \$49.50/class set of 10 copies (#8225-1C01)

Order From: Fearon/Janus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810

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Choice—Chance—Control

Designed for high school students, this program explains what insurance is and how it works. The program includes: a teacher's guide to effective use of the materials; a 20-minute introductory video spoof highlighting risks throughout history and tracing the development of insurance as a means of offsetting these risks; lesson plans divided into units that cover fundamental subjects— social studies, math, and life skills; activity sheet copymasters with innovative in-class exercises and take home projects; a colorful classroom poster designed as a focal point for class discussion.

Area Covered: Financial Planning

Cost: Kits are provided free to high school teachers who write to IEF on school letterhead.

Order From: Insurance Education Foundation, Inc.
3707 Woodview Trace
PO Box 68700
Indianapolis, IN 46268-0700
Telephone: 317/875-5250

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Consumer Economics, Teaching Strategies

Seventeen detailed lessons to help teachers incorporate economics concepts and decision-making processes in consumer education courses. The lessons focus on four major topics: decision making and the consumer; the functioning of a market; effects of government actions on consumers; and interrelationships among government, business and consumer decisions.

Area Covered: Purchase of Goods and Services

**Cost: \$14.95 plus shipping and handling
order #1-56183-338-X**

**Order From: Joint Council on Economic Education
432 Park Avenue S
New York, NY 10016
Telephone: 800/338-1192**

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Decisions About Product Safety

"Decisions About Product Safety" is a multidisciplinary unit featuring simulations, real-life examples and activities designed for cooperative learning groups. The materials are adaptable for students in grades 8-12. Each unit includes:

- 4 4-color classroom posters
- 57 reproducible student worksheets and readings
- a 32-page teacher's manual applicable for all curricula
- a 24-page teacher's manual for economics
- a 40-page teacher's manual for home economics
- a 52-page teacher's manual for science
- a 32-page teacher's manual for social studies

Area Covered: Purchase of Goods and Services

Cost: \$8.95 plus shipping (Order #105)

Order From: Educational Services
Procter and Gamble
226 Spring Grove Avenue
PO Box 14009
Cincinnati, OH 45250
Telephone: 513/983-2029

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Finding a Good Used Car

Students learn about types of cars, important auto components, and where and how to shop for a used car. Included is what to look for before, during and after road test.

Area Covered: Purchase of Goods and Services

Cost: \$49.50/class set of 10 copies (#6671-1C01)
plus shipping and handling

Order From: Fearon/Janus/Quercus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810

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Insights Into Economics

This series of teaching units features real-life examples showing economic principles at work. Case studies of real marketing and advertising activities help bring concepts to life. Teaching activities include:

- 1) Case studies illustrating the steps of the marketing cycle, including a market research survey students conduct on their own; and highlighting the role advertising plays in the life of a product.**
- 2) A step-by-step account of how an advertising campaign is planned.**
- 3) A marketplace simulation in which students role-play bringing a new product to market.**

Materials include:

- 1) A 62-page teacher's manual with objectives, suggested teaching strategies, activities and background information.**
- 2) Twenty student worksheets designed for reproduction.**
- 3) Six student readings on marketing and advertising case studies.**
- 4) Sixteen overhead transparencies including both four-color and black and white advertisements that illustrate concepts.**

Area Covered: Economics, Business

Cost: \$4.95 plus shipping (Order #204)

**Order From: Educational Services
Procter and Gamble
226 Spring Grove Avenue
PO Box 14009
Cincinnati, OH 45250
Telephone: 513/983-2029**

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Life School Program—Consumer Economics

Buying food and other goods; entertainment; buying on credit. (Part of "The Life School Program," a competency-based approach to teaching survival skills to students with varying abilities and learning modalities. Teaching materials in 3-ring binder and individual student worktexts.)

Areas Covered: Credit, Purchase of Goods and Services

Cost: Binder: \$99.00

**Worktexts: \$4.65 each (#4367-1C01)
plus shipping and handling**

**Order From: Fearon/Janus/Quercus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810**

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Modern Consumer Education

Explores decision making, buying practices and values clarification in real-life/real-world situations.

41 teaching units and six modules:

- Food, Clothing and Shelter (order #C391: \$69.00)**
- Cars, Furniture and Appliances (order #C392: \$77.00)**
- Protecting Family Health and Security (order #C393: \$88.00)**
- You and the Law (order #C394: \$59.00)**
- Ways to Handle Money (order #C395: \$67.00)**
- Ways to Shop (order #VC396: \$109.00)**

Areas Covered: Financial Planning, Credit, and Purchase of Goods and Services

Cost: \$369.00 for complete program
Six modules
(ISBN #0-87694-169-2)
plus shipping and handling

Order From: Educational Design, Inc.
47 W 13th Street
New York, NY 10011
Telephone: 800/221-9372

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Money Matters Guide

Managing money wisely is difficult for most of us. It can be especially confusing for special needs students. These practical guides take students simply, step by step, through the maze of credit, insurance, checking and savings accounts, personal budgets, and comparison shopping.

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace.

Cost: \$4.95 each

**Order From: Fearon/Janus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810**

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Newsweek Economics Program

The Newsweek Economics Program includes a classroom set of magazines, weekly teacher's guide and quiz, curriculum guide, six News Focus Economics Resource Units, eight Issues Today Maps and NewsWorks Campaign '92 Courseware and bonus, 20th Century America Wall Display and American Archives Volume.

Resource Units include:

**Ethics in Business
1992: Europe Unites
Comparative Economic Systems
The Budget Deficit
Federal Dollars
The Business Cycle**

Area Covered: Economics

Cost: \$.51 per student per week/minimum order 15 subscriptions for 18 weeks

**Order From: Customer Service
Newsweek, Education Division
PO Box 414
Livingston, NJ 07039-9965
Telephone: 800/526-2595**

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Payday!

Payday! teaches students the basic lifeskills necessary to manage their incomes wisely. Students learn to understand paychecks and deductions, use banking services, budget, figure simple income tax forms, maintain good credit, and save money. Topics are presented in the context of stories. Students do the same money management tasks as the story characters, providing hands-on experience throughout the book. (Length: 96 pages)

Area Covered: Financial Planning

Cost: \$4.95

Order From: Fearon/Janus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810

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Practical Mathematics

For: Special needs/remedial students. On Your Own: Covering Your Expenses, Making and Changing Your Budget. Earning a Paycheck: Your Salary, Your Take-Home Pay. Banking and Saving: Choosing a Bank, Using a Checking Account. Selecting Housing: Finding a Place to Live, Furnishing an Apartment. Buying and Preparing Food: Choosing and Buying Groceries, Eating for Good Health. Buying Personal Items: Deciding What You Need, Getting the Best Buy. Owning a Vehicle: Buying a Vehicle, Maintaining a Vehicle. Cash or Credit: Credit Card Math, Loans and Interest. Recreation, Travel, and Entertainment: Budgeting for Recreation, Planning a Trip.

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

**Cost: Book: \$18.00
Binder: \$54.00**

**Order From: Fearon/Janus
500 Harbor Boulevard
Belmont, CA 94002
Telephone: 415/592-7810**

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Real-Life Consumer Economics (©1990)

Basic Economic Facts: economic terms, limited and unlimited resources, why prices rise and fall; Economics of Food, Clothing, and Shelter: budgeting, comparison shopping, buying vs. renting a home; Economics of Health: finding the right doctor, health insurance, over-the-counter and prescription drugs; Money and Credit: using cash, check or credit cards, savings and insurance, inflation; Your Taxes and Economics: income tax, social security, tax shelters, how your money is spent.

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

**Cost: #RAR65322— Real Life Consumer Economics Unit: \$119.95
#RAR35501— Replacement Worktext: \$5.95
#RAR35502— Transparencies/Print Masters: \$34.95
#RAR35504— Annotated Teacher's Edition: \$8.95
#RAR35505— ESL Teaching Guide: \$5.95**

**Order From: Scholastic, Inc.
PO Box 7501
2931 E McCarty Street
Jefferson City, MO 65102
Telephone: 800/325-6149**

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Teaching About Credit

Teaches credit use, credit protection and legislation and consumer rights and responsibilities in eight lessons. Includes student activity page.

Areas Covered: Credit, Rights and Responsibilities in the Marketplace

Cost: \$3.00

**Order From: Federal Reserve Bank of St. Louis
Public Information Office
PO Box 442
St. Louis, MO 63166
Telephone: 444-8444 (ext 545)**

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That's Life

Worktexts and corresponding optional DramaTape cassettes transport students into the interrelated worlds of four ethnic (Italian, Black, Hispanic, Vietnamese) American families who confront and solve a wide range of personal and financial problems.

Book 1: Emergency (Hospital Care/Credit & Insurance) (#7101-1C01)

Book 5: Deals on Wheels (Buying a Used Car/Parenting) (#7105-1C01)

Book 7: Tax Time (Income Taxes/Comparison Shopping) (#7107-1C01)

Book 8: Mr. & Ms. (Singles Living Together/Consumer Rights) (#7108-1C01)

Areas Covered: Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace

Cost: \$ 4.50 each book

\$15.00 Instructor's Set (1 book, 1 DramaTape, 1 Teaching Guide)

Order From: Fearon/Janus/Quercus

500 Harbor Boulevard

Belmont, CA 94002

Telephone: 415/592-7810

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Understanding Taxes Instructional Package

A set of materials for helping senior high school students understand the American tax system. Provided in the package are a video cassette containing nine video programs, a computer disk, and numerous transparency and student worksheet masters organized in six instructional modules: Understanding Your Role as Taxpayer, Understanding Tax Forms, Understanding State and Local Taxes, Understanding How Taxes Evolve, Understanding the Impact of Taxes, and Understanding Fairness Issues.

Area Covered: Financial Planning

Cost: These kits are provided free of charge by the Taxpayer Division of the IRS. For information on how to obtain a kit, contact Steve Matthews, IRS, PO Box 2709, Portland, OR 97208; 503/221-6565

Order From: Joint Council on Economic Education
Order Dept, 432 Park Avenue S
New York, NY 10016
Telephone: 800/338-1192

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Young Consumer Information Kit (© April 1991)

A complete educational kit for teaching students how to manage their money. It includes fact sheets and activities for each major area covered. Topics are: Checking, Saving and Spending, Insurance, and Using Credit Wisely.

Areas Covered: Financial Planning, Credit

Cost: \$7.50

Order From: Sarah Canepa Bang
Oregon Credit Union League
PO Box 1900
Beaverton, OR 97075
Telephone: 503/641-8420

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TEXTBOOKS

Consumer Economics (©1988) (H59)

This full-color book provides an overview of the roles of the individual, business, government, and foreign trade in the American economy. Economic roles of earning income, consuming, and performing as a citizen-voter are carefully examined. Consumer activities of buying, saving, investing, borrowing, and insuring are emphasized. The Student Supplement offers a variety of personal applications. (Length: 592 pages)

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

Cost: \$25.00 Text
\$ 7.00 Student Supplement
\$ 1.60 Test
\$69.50 Disk with Backup

Order From: South-Western Publishing Co.
4770 Duke Drive, Suite 200
Mason, OH 45040
Telephone: 800/543-7972

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Consumer Education and Economics

Covers economics principles and illustrates the relationship between consumers and the free enterprise system. Features attitude inventories before and after each unit, 13 self-contained units for maximum teaching flexibility, family economics simulations for group problem solving, and consumer projects.

Areas Covered: Purchase of Goods and Services, Rights and Responsibilities in the Marketplace, Credit, Financial Planning

Cost: \$23.97 Textbook
\$29.97 TAE
\$18.99 Teacher Resource Book
\$ 5.85 Student Workbook

Order From: Glencoe Publishing Co.
Nick Sinnott
3913 NE Royal Court
Portland, OR 97232
Telephone: 503/235-2521

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Consumer Law: Competencies in Law and Citizenship (#3319)

Topics covered include Obtaining and Using Credit, Contracts, Warranties and Deceptive Sales Practices. (Softcover text)
(Length: 107 pages)

Areas Covered: Credit, Rights and Responsibilities in the Marketplace

Cost: \$10.56 (free examination copy)

Order From: West Educational Publishing
PO Box 64779
St. Paul, MN 55164-0779
Telephone: 800/328-2209

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Consumers in the Economy (©1988) (H47)

Students experience their own values, goals, and priorities before they are faced with adult concerns like bills, mortgages, and taxes. The text builds upon four issues of concern to all individuals: consumer decision-making, resource management, money management, and citizen participation. Students will learn about topics such as advertising, nutrition, grocery shopping, auto ownership, housing, clothing, banking services, credit, taxes, insurance, and consumer action. Vocabulary reviews, end-of-chapter questions, problem solving and decision making activities, and activities that involve students outside of the classroom and stimulate thinking are included.

The Student Supplement provides additional projects, discussion material, review questions, and problems for each chapter.
(Length: 538 pages)

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace

Cost: \$20.00 Text
\$ 7.50 Student Supplement
\$ 2.70 Test
\$69.50 Disk with Backup

Order From: South-Western Publishing Co.
4770 Duke Drive, Suite 200
Mason, OH 45040
Telephone: 800/543-7972

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Financial Planning Process Course (Product #557-5501)

This self-study course is designed to teach the process of financial planning, as opposed to the financial products used in financial planning. The course begins with an analysis of what financial planning means, and then covers the financial services industry as a backdrop for the rest of the course. Next, the course examines the entire financial planning process. Then, each of the "sub-processes" of financial planning is studied in detail: income tax planning, risk management, retirement planning, wealth accumulation planning, estate planning and business planning. There is a unit on the use of quantitative tools in financial planning, especially present value and future value. The course concludes with financial planning as a profession—ethics, regulatory considerations, educational programs and demographic studies of financial planners. Each unit concludes with a 10-question review exam. (Length: 357 pages)

Area Covered: Financial Planning

Cost:

1- 99 copies:	\$24.50 each
100-249 copies:	\$21.00 each
250-499 copies:	\$19.50 each
500+ copies:	\$18.00 each

Order From: Pictorial, Inc.
8081 Zionsville Road
PO Box 68520
Indianapolis, IN 46268-0520
Telephone: 317/872-7220

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Financial Products Training Course (Product #567-5501)

Provides the product knowledge necessary to work in the financial planning field. The course starts with an introduction to the concept of financial planning and to the major features of our tax structure. An objective exploration of various financial products follows. Students learn how each product works, its tax consequences, and its relative strength and weaknesses in a shifting economic environment. Easy-to-follow diagrams, charts, and illustrations graphically explain the concepts and products. Review quizzes test the student's retention of the material after each section. (Length: 194 pages)

Area Covered: Financial Planning

Cost: 1- 99 copies: \$19.75 each
 100-249 copies: \$18.00 each
 250-499 copies: \$16.50 each
 500+ copies: \$15.50 each

Order From: Pictorial, Inc.
 8081 Zionsville Road
 PO Box 68520
 Indianapolis, IN 46268-0520
 Telephone: 317/872-7220

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Law and the Consumer (#3312)

Law and the Consumer teaches your students their rights as consumers by providing a wealth of practical information. (Softcover text) (Length: 144 pages)

Areas Covered: Rights and Responsibilities in the Marketplace

Cost: \$11.56 (free examination copy)

Order From: West Educational Publishing
 PO Box 64779
 St. Paul, MN 55164-0779
 Telephone: 800/328-2209

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Managing Your Personal Finances (©1990) (#FH03BA)

Gives students a 1990's perspective on making wise financial decisions. The roles of the citizen, student, family member, consumer, and employee in personal financial management are covered from the viewpoints of business, economics, law, home economics, and social studies.

The material reflects sociological, demographic, and economic research and laws. Other new features include 96 full-color pages, four additional chapters about economics, optional MicroExam testing diskettes, and an expanded Teacher's Manual. The text also incorporates new material about changing technologies, stress management, investments, insurance, recreation and leisure, tax shelters, office politics, and more.

Throughout the book, students are challenged through a variety of real-life problems and other learning activities, including vocabulary exercises, items for discussion, applications, and case problems. The supplementary Workbook offers additional valuable activities to reinforce the text. (Length: 560 pages)

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace

Cost: \$22.50 Textbook
\$ 7.90 Workbook
\$79.50 Disk with Backup
\$ 1.60 Test

Order From: South-Western Publishing Co.
4770 Duke Drive, Suite 200
Mason, OH 45040
Telephone: 800/543-7972

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Young Consumers (#3304)

**Helps students master basic legal principles and understand their rights and responsibilities in the marketplace. (Softcover text)
(Length: 124 pages)**

Areas Covered: Rights and Responsibilities in the Marketplace

Cost: \$10.96 (free examination copy)

**Order From: West Educational Publishing
PO Box 64779
St. Paul, MN 55164-0779
Telephone: 800/328-2209**

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Banking and You (©1988)

"Banking and You" is an award-winning four-part video series which introduces students to banks, bank services and financial management. Each of the four units is packaged separately and features a "problem" vignette in which the student is faced with critical decisions regarding their finances, and a "solution" vignette during which the characters solve their financial problems by using bank services. (Length: 8 to 12-minute units)

"Banking and You: Earning Credit"—This unit explores the kinds of information banks use to grant or refuse credit cards to customers.

"Banking and You: Working Together"—This unit explores how banks grant business loans and how to evaluate economic situations.

"Banking and You: Safe and Sound"—This unit helps students choose and use banks from bank services and stresses the importance of FDIC protection.

"Banking and You: Using the Services"—This unit explores the kinds of information banks use to grant or refuse car loans.

Areas Covered: Financial Planning, Credit

**Cost: ABA Member Price: \$125.00
Nonmember Price: \$225.00
Each unit can be ordered separately**

**Order From: American Bankers Association
Customer Service Department
1120 Connecticut Avenue NW
Washington, DC 20036
Telephone: 202/633-5425**

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Check It Out (©1989)

"Check It Out" is the story of a teenager, Jay, who opens his first checking account and learns what is involved in responsible management of his funds. A variety of camera-ready, hands-on student activities, such as workbook exercises for filling out deposit slips, checks and checkbook registers, are included, along with a guide outlining key discussion points and follow-up activities. (Length: 16 minutes)

Area Covered: Financial Planning

**Cost: ABA Member Price: \$175.00
Nonmember Price: \$275.00**

**Order From: American Bankers Association
Customer Service Department
1120 Connecticut Avenue NW
Washington, DC 20036
Telephone: 202/633-5425**

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Checking Out Checks

Explains how to write a check, how checks move money, and how to balance a checkbook. Includes one 35 mm filmstrip and 35 copies of "The Story of Checks and Electronic Payments" comic-style booklet, four duplicating activity masters and one teacher's guide. (Length: 5 minutes)

Area Covered: Financial Planning

Cost: \$16.95

**Order From: Federal Reserve Bank of New York
Public Information Department
33 Liberty Street
New York, NY 10045
Telephone: 212/720-6134**

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Credit: Tool or Trap (©1990)

Credit: Tool or Trap is a video in five segments with a discussion guide to help people learn how to use credit wisely. The program can be used in adult education settings as well as in traditional school classrooms. (Length: 45 minutes; teaching guide 71 pages)

Segment 1– Basic Credit Tools

Segment 2– Credit Traps

Segment 3– Your Credit Rating

Segment 4– When You Can't Pay Your Bills

Segment 5– Bankruptcy and the Alternatives

Area Covered: Credit

Cost: \$35.00

**Order From: Beverly Smith
Corporate Education Programs
National Bank of Detroit
611 Woodward
Detroit, MI 48226
Telephone: 313/487-2292**

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Equal Credit Opportunity

Filmstrip explores discrimination in lending practices and consumer protection under federal law. Accompanying booklet contains teacher's script, suggestions for class discussion, student assignments, and a glossary. (Length: 25 minutes)

Areas Covered: Credit, Rights and Responsibilities in the Marketplace

Cost: Free

Order From: Federal Reserve Bank of Boston
Public Services Department
PO Box 2076
Boston, MA 02106-2076
Telephone: 617/973-3459

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Getting Credit

Reviews procedures for establishing credit. Designed for one class period. Includes one 35 mm filmstrip and 35 copies of "The Story of Consumer Credit," comic-style booklet, narration guide, learning assignments, class discussion, vocabulary.

Area Covered: Credit

Cost: \$4.00

Order From: Federal Reserve Bank of New York
Public Information Department
33 Liberty Street
New York, NY 10045
Telephone: 212/720-6134

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Handling Money

Introduces students to the basic principles of money management they will need to know in living on their own. Topics covered include basic money management, budgets, banks and banking, credit. (Length: 40-54 minutes)

Areas Covered: Financial Planning, Credit

Cost: \$139.00

Order From: Educational Design, Inc.
47 W 13th Street
New York, NY 10011
Telephone: 800/221-9372

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The One-Man Band that Went to Wall Street

Video includes lesson plan, background booklet about the New York Stock Exchange. (Length: 16 minutes)

Area Covered: Financial Planning

Cost: \$59.95

Order From: New York Stock Exchange, Inc.
Educational Products
PO Box 4191
Syosset, NY 11791-4191

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Preventing Bank Card Fraud (©1990)

This video tells consumers everything they need to know about the basics of protecting themselves from bank card fraud. This is an excellent tool for use as part of an extensive discussion on credit with high school students. (Length: 6 minutes)

Area Covered: Credit

Cost: ABA Member Price: \$ 95.00
Nonmember Price: \$150.00
Each unit can be ordered separately

Order From: American Bankers Association
Customer Service Department
1120 Connecticut Avenue NW
Washington, DC 20036
Telephone: 202/633-5425

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Survival Skills: Living On Your Own

For grades 9 through adult, this series offers a timely and thorough look at the financial aspects of starting a home. Filmstrip contents are: Budgeting Skills (537-52268-9); Shopping for Food (537-52269-7); Clothing: Getting the Most for Your Money (537-52270-9); Housing: Where Shall I Live? (537-52271-9); Establishing Credit: Advantages and Pitfalls (537-52272-7).

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

Cost: \$128.00 Complete Set
\$ 32.00 Individual filmstrip/cassette

Order From: Random House Media
Dept 519, 400 Hahn Road
Westminster, MD 21157
Telephone: 800/638-6460

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World of Banking

The World of Banking video gives the viewer a quick glimpse of a bank's functions—paying checks, receiving deposits, managing savings accounts, etc. It also gives a brief overview of the U.S. banking system. It is an ideal introduction to and overview of banking services and the banking system. (Length: 8 minutes)

Areas Covered: Financial Planning, Credit

Cost: ABA Member Price: \$95.00
Nonmember Price: \$150.00

Order From: American Bankers Association
Customer Service Department
1120 Connecticut Avenue NW
Washington, DC 20036
Telephone: 202/633-5425

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SIMULATIONS

Choices & Decisions: Taking Charge of Your Life

Students, in small groups or as a class, make financial choices and decisions for on-screen characters who are confronted with a series of typical financial situations. Portrayed by Tracy Gold, of the ABC-TV series "Growing Pains," and Alfonso Ribeiro, of the NBC-TV program "Fresh Prince of Bel Air," four characters are featured in a series of scenes that examine important decisions in support of a goal—like moving out of their parent's house, buying a car, or going to college— in a contemporary and fun manner. At the end of the game, which simulates a four-month period of the character's life, the computer will project the players' decisions one year into the future to see how the character fared under the students' advice.

12-Chapter Curriculum Component. This component features a comprehensive lesson plan, complete with written materials and suggested exercises, covering the following topics: making decisions, making money, creating a budget, living on your own, banking services, about credit, credit cards, of cars and loans, the influence of advertising, consumer awareness, saving and investing, and what to do if you're in financial trouble. (Length: 200 pages)

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace

Cost: No charge to schools

Order From: Visa U.S.A.
PO Box 8999
San Francisco, CA 94128-8999
Telephone: 415/570-3831

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The Credit Business

Young people can find the process of establishing credit difficult and even unfair. Privacy, the debt spiral and the cost of credit are explored as students take the role of bank officers and review loan applications.

Area Covered: Credit

Cost: \$4.95 (#30130C1)

Order From: Constitutional Rights Foundation
Publications & Materials
601 S Kingsley Drive
Los Angeles, CA 90005
Telephone: 213/487-5590

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Envelope Simulation

In 15-20 hours, students complete hands-on practice in important life skills covering personal finances. Through two months of simulated transactions, they open a checking account and reconcile their statements, buy on credit and use a bank credit card, apply for a car loan, and more. Automatic funds transfer and automatic overdraft protections are two of the new topics covered. This new edition also requires students to consider alternatives and make spending decisions. Realistic banking forms add authenticity to the learning experience. (Length: 176 pages)

Areas Covered: Financial Planning, Credit

Cost: \$8.50

Order From: South-Western Publishing Co.
4770 Duke Drive, Suite 200
Mason, OH 45040
Telephone: 800/543-7972

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Family Financial Management

Students progress step-by-step through a variety of simulated activities as they manage the finances of four family units: a head of household, newlyweds, a family with children, and a retired couple. Students calculate net worth, plan monthly budgets, complete banking transactions, pay utility bills, make rent and mortgage payments, "shop around" for major purchases, perform credit transactions, and reconcile monthly bank and credit statements.

Students develop decision-making skills as funds for clothing, food, rent, and utilities are allocated. Up-to-date information on Social Security, income tax deductions, automated teller machines (ATM), touch-tone telephone banking transactions, and point-of-sale machines reflects changing life-styles and provides students with the background needed for wise financial decisions. Materials include business forms, check register/checkbook, receipts, and payments record book and file. Completion time: 20-34 hours. (Length: 112 pages)

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services

Cost: \$9.25 (#FH15FC)

Order From: South-Western Publishing Company
4770 Duke Drive, Suite 200
Mason, OH 45040
Telephone: 600/343-7972

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Landlords and Tenants in Conflict

A public hearing to debate rent control engages landlords, tenants, government officials and economic experts, giving students a chance to analyze each viewpoint and the issue.

Areas Covered: Rights and Responsibilities in the Marketplace

Cost: \$4.95 (#30030C1)

Order From: Constitutional Rights Foundation
Publications & Materials
601 S Kingsley Drive
Los Angeles, CA 90005
Telephone: 213/487-5590

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A Personal Recordkeeping Practice Set

Supplement to any consumer education text. Students learn about personal money management by becoming involved in the financial and consumer problems of a typical family.

Area Covered: Financial Planning

Cost: \$9.96 each

Order From: Glencoe Publishing Company
Nick Sinnott
3913 NE Royal Court
Portland, OR 97232
Telephone: 235-2521

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The REWARD Game

"The REWARD Game" is a model of our national economy, complete with inflationary and recessionary cycles. As in real life, players monitor the nation's economy, interest rates etc., then buy, sell and trade assets with other players in order to become financially independent. The game has been successfully used in high schools and students have participated in tournaments with other high schools.

Areas Covered: Financial Planning

Cost: \$35.00 plus \$4.00 shipping and handling

**Order From: National Center for Financial Education (NCFE)
PO Box 34070
San Diego, CA 92163-4070
Telephone: 619/232-8811**

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REFERENCES AND GUEST SPEAKERS

ACCI Newsletter

The newsletter has monthly listing of free or inexpensive personal finance resource materials.

Cost: Distributed to ACCI members. Membership information can be obtained from Anita B. Metzen at address below.

Order From: American Council on Consumer Interests
240 Stanley Hall
University of Missouri—Columbia
Columbia, MO 65211
Telephone: 314/882-3817

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Financial Products Quickguide

Completely updated for tax reform, the loose-leaf reference guide briefly covers the many financial products available in today's marketplace. Arranged alphabetically by product, the Quickguide makes essential information about 50 major financial products available at a glance. Each two-page spread covers: product description, minimum investment, typical duration, liquidity, risk, potential return, available tax deductions, taxation when owned, taxation when sold, client profile, advantages, disadvantages.

Area Covered: Financial Planning

Cost: 1- 9 copies: \$27.50 each
 10-24 copies: \$27.00 each
 25-49 copies: \$26.50 each
 50+ copies: \$26.00 each

Order From: Pictorial, Inc.
 8081 Zionsville Road
 PO Box 68520
 Indianapolis, IN 46268-0520
 Telephone: 317/872-7220

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Guest Speaker

Topics: how to shop for health insurance; what to look for in health insurance policies; the differences among HMOs, PPOs and fee-for-service plans; the difference between group and non-group policies; qualifications for enrolling; how long students can be covered by their parents' policy. Handouts that relate to health insurance policies are provided.

Area Covered: Purchase of Goods and Services

Cost: Free

Order From: Carol York, Corporate Communications
Blue Cross and Blue Shield of Oregon
100 SW Market Street
Portland, OR 97201
Telephone: 503/225-5334

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Money Magazine

A magazine that covers personal finance from a personal perspective. Every issue is illustrated with full-color photographs and useful, easy-to-follow diagrams and worksheets.

Areas Covered: Financial Planning, Credit, Purchase of Goods and Services, Rights and Responsibilities in the Marketplace

Cost: \$11.70 for 8 issues
\$14.60 for 10 issues
\$18.99 for 1 year

Order From: Anne G. Devlin
Money Education Program
10 N Main Street
Yardley, PA 19067
Telephone: 800/448-3399

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The NCFE Motivator Newsletter

"The NCFE Motivator" is a bimonthly newsletter. It has articles and helpful information on the five broad areas of spending, saving, investing, insuring, and planning. There are definitions, a question and answer column, Loren Dunton's column titled: "Spend Yourself Rich!" Included with each newsletter is a separate Financial Wisdom Bulletin. The short, informational, action-oriented articles are designed to motivate readers.

Areas Covered: Financial Planning, Credit

Cost: \$15.00 per year (lower with quantity)

**Order From: National Center for Financial Education
PO Box 34070
San Diego, CA 34070
Telephone: 619/232-8811**

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Personal Economics Program (PEP)

The Personal Economics Program is a voluntary effort of bankers working with educators to supplement educational programs by making presentations on topics such as personal finance, banks and banking, and the financial system. Bankers in your area are available to make presentations on a wide variety of subjects. Some topics that may be of interest include: Banks and Banking Services—an up-to-date description of all the banking services available and how those services can be used for your convenience and benefit in money management; The Business of Banking—a general description of employment opportunities in banking, personal and educational requirements, and suggestions for planning a banking career; Checking Account Management—the role of checks in our economy and in personal finances, how to open a checking account, write a check and balance a check-book; Consumer Credit and Loans—credit rights and responsibilities, how to apply for credit and establish a credit history, what credit costs, and how to use credit wisely; Personal Money Management—basic budgeting concepts and suggestions for handling money to best advantage.

Areas Covered: Financial Planning, Credit

Cost: Free

Order From: To obtain the name of the banking coordinator in your area, contact:

Frank Brawner or JoAnn Dewey
Oregon Bankers Association
777 13th Street SE
Salem, OR 97301
Telephone: 503/581-3522

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Speakers Bureau

We maintain a statewide speakers bureau for schools and community organizations interested in knowing more about financial institutions. Requests are funneled through our office. Careers in Credit Unions; The Wise Use of Credit; Insurance; Money Management; Using a Checking/Share Draft Account.

Areas Covered: Financial Planning, Credit

Cost: Free

**Order From: Sarah Canepa Bang or Debi Truom
Oregon Credit Union League
PO Box 1900
Beaverton, OR 97075
Telephone: 800/688-6098**

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ELEMENTARY MATERIALS

Children and Money (©1990)

Children and Money is a teaching guide for elementary (K-6) education teachers to help young children learn practical money management skills to apply to daily experiences.

- Unit 1— Children as Consumers
- Unit 2— Children Make Decisions
- Unit 3— Children Count Money
- Unit 4— Children Earn Money
- Unit 5— Children Save Money
- Unit 6— Children Spend Money

Areas Covered: Credit, Purchase of Goods and Services

Cost: \$ 2.50 per unit
\$13.00 for all 6 units

Order From: Michigan Consumer Education Center
Eastern Michigan University
207 Rackham
Ypsilanti, MI 48197
Telephone: 313/487-2292

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Have You Heard? (Grades 4-5) (©1984)

Teaching unit on consumer credit. Includes a poster, a wheel, and a teacher's guide. Sent to school addresses only.

Cost: Free

Order From: Federal Reserve Bank of New York
Public Information Department
33 Liberty Street
New York, NY 10045
Telephone: 212/720-6134

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Meet the Bank Comic Book and Video

This booklet tells the story of an elementary school class that goes on a tour of the local bank. The children learn where money is kept, what a check is, and why people have savings accounts. They also meet various bank employees such as a loan officer, a computer operator, and a teller. (Length: 18 pages)

The six-minute animated color video closely follows its companion Meet the Bank Comic Book. This video is an ideal kick-off for bank tours or classroom presentations.

Areas Covered: Financial Planning, Credit, Social Studies CCG
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Cost:

100 copies:	\$1.15 each
200- 400 copies:	\$1.10 each
500-4900 copies:	\$1.05 each
5000-9900 copies:	\$1.00 each
10,000 and over:	\$.95 each

Video: \$295.00 (To preview the video, call Linda Singleton
202/663-5452)

Order From: Customer Service Department
American Bankers Association
PO Box 630544
Baltimore, MD 21263-5044
Telephone: 202/663-5087

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Money Manager for Children (Grades 3-7) (©1987)

A three-book set: "Money Management for Children", includes many well illustrated money-learning concepts for young people in grades 3-7. The set includes a "Personal Money Book" (45 pages, paperback) where skills and values of money are explained. A "Family Money Book" (47 pages, paperback) which helps children understand about household and family expenses and a "Money Manager Book" (33 pages, paperback). It guides children along in their day-to-day planning for their wants, wishes and needs.

Areas Covered: Purchase of Goods and Services, Money Management

Cost: \$7.00 per set plus postage

**Order From: National Center For Financial Education (NCFE)
2512 Horton Avenue
PO Box 34070
San Diego, CA 92163-4070
Telephone: 619/232-8811**

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