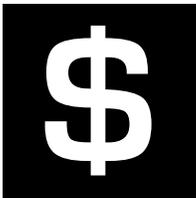


Teacher's Guide



Introduction

Overview

using the internet with Practical Money Skills for life and personal financial planning

The internet makes it possible to access more information from your home or office than you would from most libraries. You may use the internet for a variety of decision-making and personal financial-planning activities, including how to:

- research current financial information;
- locate programs to help calculate financial planning;
- monitor current stock and investment values; and
- ask questions of experts and others through help lines, bulletin board services, and discussion forums.



useful websites

Some of the most useful websites providing current information on various personal finance topics include:

Board of Governors of
the Federal Reserve System

federalreserve.gov

CNN Business

cnn.com/business

National Consumers League

nclnet.org

Quicken

quicken.com

Bloomberg Markets

bloomberg.com/markets

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search suggestions

Most search engines operate differently and provide various features. Some search by topic areas; others seek specific words. When conducting web searches, be precise with your language. For example, use "mortgage rates" instead of "interest rates" to obtain information on the cost of borrowing to buy a home. Use "resumes" instead of "career planning" for assistance on developing a personal data sheet. Focus your search by using quotation marks around search phrases, or by using the plus (+) or minus (-) sign between terms. Here are a few examples:

- **"consumer credit"**

Will give you every document containing the words "consumer credit" appearing together in that order. This yielded about 759 million results using a Google search.

- **consumer+credit**

Will give you every page containing the words 'consumer' and 'credit' somewhere within the text. This yielded about 770 million results using a Google search.

- **"consumer credit laws"**

This yielded about 165 million results using a Google search.

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curriculum update

The curriculum materials for young children and children were coordinated by Dr. Suzanne B. Badenhop. Dr. Badenhop received her PhD from Cornell University. She has more than 35 years of experience working in family resource management. Dr. Badenhop is currently Professor and Extension Specialist at the University of Kentucky. She has been published in numerous family resource management and Extension publications. She has been a faculty member at the University of Kentucky since 1984. Prior to that she was affiliated with the University of Georgia, Purdue University and Oregon State University,