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*A publication of Credit Professionals International*

**February 2012**

# THE CREDIT CONNECTION

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***“If each member committed to a New Year’s resolution to get one new member to join this year, we would see a 100% growth in Membership.”***

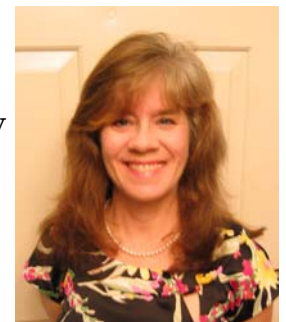
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## Message from the President

Diane Radcliff, PCE

President - Credit Professionals International 2011-2012

It’s hard to believe that the 2011 holidays have come and gone and here we are in the first quarter of 2012! Are all of you “Keeping Your Spirit Alive with CPI” by maintaining and using the technology tools that have been made available to us such as Webinar tutorials, Linked-In and joining the Green Generation? Let me encourage all of you to stay current with these technology tools to allow yourself and CPI to continue to grow.



With Spring just around the corner, Districts 3&4, 5, 7&9, 8, 10 and 12 are in full swing with planning their respective District Conferences for 2012. To “Keep Your Spirit Alive with CPI”, let me encourage ALL MEMBERS to continue to be active in making plans for your District Conferences. CPI is in need of new ideas to keep our organization fresh and each one of our members always has something NEW to ADD to the MIX!

Credit Education Month is scheduled for March 2012. As CPI is celebrating its 75<sup>th</sup> Anniversary this year, it is vital that

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your associations plan an education program that will educate the communities around you. Incorporating the fact that CPI is celebrating its 75<sup>th</sup> year in existence says a lot about CPI and what it is, exactly, that we represent. You can plan your programs around senior citizen centers, church groups, public and private schools and bartering CPI's knowledge in exchange with and for another non-profit's information.

A quick reminder, membership dues are expected to be paid by October 21, 2011. The 2011-12 Education Manual has been mailed to all paid members. If any of you are in need of a manual, please follow up with the Corporate Office and check on the status of your dues.

Please keep all of our members who have experienced personal loss these past few months in your prayer. Speaking from experience, they would appreciate hearing from all of you.

It's not too soon to start preparing for CPI's 75<sup>th</sup> Anniversary International Conference being held in St. Louis, MO, June 14-16, 2012, at the Doubletree Hotel-Westport. The Early Bird Conference rate of \$299 will be good through 05/10/12 and the hotel room rate is \$110 per night. Our Conference Co-Chairs, Linda Bridgeford, CCCE/MPCE, and Sharon De Shazer, CCCE/MPCE, along with their committee, are doing an excellent job in obtaining speakers, setting up special events

and—LOOK OUT—there might just be some special surprises planned for the weekend.

They also have planned a guided bus tour of St. Louis for \$55. Seats on this tour are limited, so please make your reservations early. The CPI website ([www.creditprofessionals.org](http://www.creditprofessionals.org)) provides payment options through PayPal to expedite your request.

I look forward to seeing some of you as I travel to your District Conference(s) this Spring and I can't wait to see everyone at CPI's 75<sup>th</sup> Anniversary International Conference in June 2012.

As always, I'm continually inspired by many members of CPI. In one of the CPI of NC State Newsletter's from a few years back, I came upon an affirmation that I cut out and keep on my bulletin board: "Commitment to Excellence". Greatness comes not when things are going good for you. Greatness comes when you're really tested, when you take some knocks, some disappointments, when sadness comes. Only if you have been in the deepest valley can you ever know how magnificent it is to be on the highest mountain. Thanks to those who contributed and continue to contribute to CPI of NC newsletters, as you might never know how much you inspired me and now I'm passing this on to the International membership so they can be inspired as well.

## NEW MEMBERSHIP AND FOUNDATION BROCHURES RELEASED

Both CPI and the Credit Education Resources Foundation have produced new four-color brochures now available on the CPI website.

The new CPI membership brochure promotes the value of belonging to CPI and emphasizes the many benefits CPI members enjoy. Look for it on the CPI website homepage. An editable version is available in the website's Members Only section. This makes it easy for CPI local, state and district organizations to key in their contact information for use with their membership recruitment efforts.

The Foundation brochure is a great tool for CPI members to use with their fundraising efforts.

It provides information on the Foundation's programs, including "Take Charge of Your Life," and discusses its fundraising efforts, which support those programs. The Foundation's mission statement is also included. Look for it under "Foundation" in the members' only section of the CPI website.

The new brochures are a result of decisions made at the 2011 Strategic Planning Meeting.

# Building Our Membership Future

## For the Next 75 Years

### One Member at a Time

Pat Evans, PCE

First Vice President and Membership Chairman

I hope each of you had a wonderful holiday season and have been planning, developing and rolling out your New Year's resolutions.

As we mark the celebration of the first 75 years of Credit Professionals International, we reflect on the friends made; the training completed for ourselves and others; and the differences we made in our respective communities and for the National Center for Missing & Exploited Children.

We can now begin the building of CPI for the next 75 years and reflect on how we see our organization growing in membership, programs and technology.

Below is the current summary of our membership totals for 2012, based on dues paid:

<b>2012 Membership</b>		
<b>As of 2/8/12</b>		
<b>District</b>	<b>This Year</b>	<b>Last Year</b>
3 & 4	62	83
5	35	39
7 & 9	46	52
8	15	16
10	25	29
12	15	17
Direct	3	3
At Large	10	12
PIP w/o locals	10	10
<b>Totals</b>	<b>222</b>	<b>261</b>

While our membership numbers are lower than last year, I feel confident that we can build the membership back up with everyone's assistance. No board, district or club can do this alone but, as a team, we can accomplish this together.

If I could make a New Year's resolution for CPI, it would be to develop programs that encourage young members to join while supporting our current membership base on their development needs. We need a balance of members representing the last 75 years and the next 75 years. Both sides can learn so much from each other, while making new friends, learning and having fun.

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## U.S. Government News

### Bill Introduced to Cap Credit Card Interest Rates

Seven U.S. Senators introduced a bill in mid-November to allow states to cap credit card interest rate charges.

Dubbed the Empowering States' Right to Protect Consumers Act, the legislation would overturn a 1978 Supreme Court ruling that resulted in many banks becoming nationally chartered so they could charge the interest rates allowed in their home states, rather than the rates allowed in the states in which their customers reside.

Senator Sheldon Whitehouse (D-RI), who introduced the bill, said the court ruling prompted banks to establish the headquarters of their credit card operations in states such as South Dakota and Delaware, where laws on interest rates are weak.

Another of the bill's sponsors, Senator Bernie Sanders (I-VT), said "Today, more than a quarter of all credit card holders in this country are paying interest rates above 20 percent and as high as 59 percent. When credit card companies charge 25- or 30-percent interest rates they are not engaged in the business of 'making credit available' to their customers. They are involved in extortion and loan-sharking."

Other sponsors of the bill are Senate Majority Whip Dick Durbin (D-IL) and Senators Mark Begich (D-AK); Al Franken (D-MN); Jeff Merkley (D-OR); and Jack Reed (D-RI).

### Identity Theft Bill Introduced

U. S. Representative Sam Johnson (R-TX) introduced a bill, in mid-November, to make it more difficult for thieves to steal the identities of people, including children, who have died and profit off them.

The "Keeping IDs Safe Act of 2011" ("KIDS Act") would end public access to the Social Security's



publicly released Death Master File, which currently can be searched for a small fee or even for free on genealogy and other online sites. The files contain the Social Security numbers and other personal information that can easily be used by identity thieves to file bogus tax returns and collect refunds.

The proposed legislation would allow only law enforcement, tax administrators and government researchers to have access to the death file.

### Bill Targets Prepaid Card Industry

A bill to regulate the prepaid credit and debit card industry and limit hidden fees was introduced in the U.S. Senate in mid-December by Senator Bob Menendez (D-NJ).

The proposed Prepaid Card Consumer Protection Act would require card companies to disclose all fees in advance of purchase and include a wallet-sized summary of the fees with the cards. Some fees, such as those for balance inquiries, would be prohibited.

Such cards are growing in popularity among teens and others who do not own credit cards. Sen. Menendez cited statistics from the Mercator Advisory Group, which conducts research into prepaid-card use, showing that the amount of money loaded onto these cards is expected to increase from \$60.4 billion in 2009 to \$233.8 billion in 2012.





## **Nevada**

The state's legislature has passed and Governor Brian Sandoval has signed legislation requiring mortgage companies to file an affidavit proving they have a right to foreclose on a property. The new law also increases criminal and civil penalties for use of fraudulent documents in such actions. Although the law was directed only against what Nevada Attorney General Catherine Cortez Masto called the "criminal element," it has prompted all financial companies holding mortgage papers to proceed cautiously.

## **California**

In mid-December 2011, California Attorney General Kamala D. Harris announced the creation of a unit within the state's Department of Justice to fight technology crimes and identity theft. The eCrime Unit will investigate and prosecute identity theft such as email phishing scams; fraudulent Internet auction sites; child exploitation and child pornography; theft of computer services and intellectual property; and other tech-related crimes.

## **FTC Curbs Bogus "Work-from-Home" Offers**

The Federal Trade Commission (FTC) is implementing new protections to help consumers avoid becoming victims of bogus business opportunity offers, such as work-from-home offers.

Effective March 1, 2012, the new protections are contained in the FTC's Business Opportunity Rule and apply to business opportunities previously covered under the Rule, as well as work-from-home offers such as envelope stuffing and craft assembly work.

The final Rule requires business opportunity sellers to give consumers specific information to help them evaluate a business opportunity. Sellers must disclose five key items of information in a simple, one-page document:

- The seller's identifying information;
- Whether the seller makes a claim about the purchaser's likely earnings (and, if the seller checks the "yes" box, the seller must provide information supporting any such claims);
- Whether the seller, its affiliates or key personnel have been involved in certain legal actions (and, if yes, a separate list of those actions);
- Whether the seller has a cancellation or refund policy (and, if yes, a separate document stating the material terms of such policies) and
- A list of person who bought the business opportunity within the previous three years.

Detailed information for consumers considering buying a business opportunity can be found in the FTC backgrounder, "Looking to Earn Income? Rule Helps You Avoid Bogus Business Opportunity Offers." It can be found at <http://business.ftc.gov/documents/inv02-looking-earn-extra-income-how-avoid-bogus-business-opportunity-offers>.

The document can be printed, e-mailed or shared via social media directly from this link.

# Celebrating our 75th

## With a Look at CPI History

This article, reprinted from the June 16, 1937, issue of *The Spokesman Review* in Spokane, WA, reports on the birth of the organization known today as Credit Professionals International

### Credit Women Expand Scope

#### ***National Federation of Clubs Comes Into Being at Tuesday Sessions.***

Organization of a National Association of Women's Credit Breakfast Clubs was occupying women delegates to the National Retail Credit Association at a late hour Tuesday. Constitution and bylaws of the association were debated at great length by about 200 women in general assembly at the Davenport hotel.

Miss Avadena Cochran, Bremerton, first president of the Northwest Council of Credit Women's Breakfast Clubs, was elected president of the newly formed national association. Mrs. Louise MacAffee, Portland, was elected recording secretary.

These two officers were named for convenience, before official adoption of the constitution, and Miss Cochran acted as chairman while the constitution was debated. Miss Nellie Howland, Seattle, read the constitution. Miss Ethel M. Dopp, Spokane, president of the northwest council, acted as temporary chairman, before the election of Miss Cochran.

There were 21 voting delegates present. Plans have been made for some time for the formation of this larger association.

Feminine delegates, 98 strong, comprise a full representation of credit clubs in the United States, Alaska and British Columbia.

Their corner on the mezzanine was a beehive yesterday and room 202, the reception room, was an ever-changing group of visiting women, as well as members of the Spokane Credit Women's Breakfast Club, the hostess club for the 1937 meeting.

The first of the Pacific Northwest Council of Credit Women's Breakfast clubs was organized in Portland, Ore., in April, 1930, and Spokane followed with its organization in September of the same year. The first Council of Credit Women's Breakfast clubs (Pacific Northwest Council) was organized in Tacoma in May, 1934, with five clubs forming the charter membership. Miss Avadana Cochran of Bremerton, Wash., was the first council president.

Now there are 62 credit women's breakfast clubs in the United States and Canada, 16 in the Pacific Northwest Council, representing a total membership of 778. Washington, Oregon, Idaho, Montana, British Columbia and Alberta compose the northwest council, but to the meeting have come delegates from as far north as Alaska and Winnipeg; as far south as Jacksonville, Fla.; Atlanta, Ga.; New

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Orleans, La.; and Nashville, Tenn. From the east, Salem, Mass., is represented, and from other sections of the country have come delegates from Kansas City, St. Paul and Minneapolis, Tulsa, Okla., Lincoln, Neb., and Cleveland, Ohio. New Westminster, B.C., also is represented.

At a breakfast yesterday morning there was a preliminary discussion for the big meeting last night. Miss Ethel M. Dopp is president of the northwest council of credit women's breakfast clubs, and Miss Clara Noerenberg is president of the Spokane Credit Women's breakfast club.

This morning at 7 o'clock all visiting credit women will be guests of the Spokane group at a breakfast in the Isabella room, Davenport hotel, followed at 10:50 by an address on the national program by Miss Dopp. Her subject is "The Future of Credit Women's Breakfast Clubs, Advantages and Accomplishments."

Yesterday Mrs. R. I. Rutter opened her home, "Pine" on the Little Spokane, for a tea attended by women guests and wives here for the convention.

Receiving with Mrs. Rutter were Mrs. E. K. Barnes, Mrs. E. L. Rowles, Mrs. F. L. Croteau, Mrs. N. M. McLeod, Mrs. Ralph Watson and Mrs. H. A. Garrett. Music was provided by the North Central string trio, Nettie Jean Ross, Barbara Gerking and Sylvia Rehfeldt. There were also vocal selections by Mrs. C. A. Bartleson, accompanied by Mrs. Emmett H. Shaw. Mrs. Ida Ballinger Johnston was chairman in charge of arrangements and others assisting were Mrs. George Levy and Miss Ellen Dilley.

## **COME CELEBRATE WITH YOUR FELLOW CPI MEMBERS**

### **CPI 75th ANNIVERSARY CONFERENCE**

**June 14-16, 2012**

**St. Louis, Missouri**

**Doubletree Hotel at Westport**

**Renew old friendships**

**Make new friends**

**Share stories from the past**

**Create new memories**

**Become part of the Future**

**Pursue Continuing Education**

**Be Part of CPI Business Meetings**

**Participate in the Walk-A-Thon**

**Celebrate Award Recipients**

**Meet Your New CPI Leaders**

**Registration form available at [www.creditprofessionals.org](http://www.creditprofessionals.org) or from Corporate Office**

(continued from page 3—building membership)

If each member committed to a New Year's resolution to get **one new member** to join this year, we would see a 100% growth in membership. These new members could provide insights on their educational needs and networking challenges.

In the words of Ida Bell: "I maintain always, "Faith, Vision and Courage".

I have Faith that we can build our membership up; I see a Vision where our members get certifications needed for career advancements; and I see the Courage we all have to stand together and make this happen.

I would love to hear from you, our members, on what you would like to see us do to make this happen. My email address is [pevans@sacu.com](mailto:pevans@sacu.com) or my phone number is 210-258-1241.

Our Membership Committee will be meeting in the near future to continue to roll out a student membership program and change the by-laws to reflect this new membership level. If you would prefer to contact a committee member they are listed below for your reference.

Your Membership Committee members are:

Jean Jervis, CCCE/MPCE  
Past International President

Rhonda McKinney, MPCE  
District 3&4 President

Cindy Westenhofer, MPCE  
CPI Webmaster

**Don't Delay! Register Today!**

## **75TH ANNIVERSARY CONFERENCE NEARS**

In just 18 short weeks (June 14-16), CPI members from across the U.S. and Canada will be converging on St. Louis, MO, to celebrate their organization's past, plan for the future and have a fantastic time just being together.

"Send in your registration now," urges Linda Bridgeford, CCCE/MPCE, conference co-chair. "You don't want to miss out on this once-in-a-lifetime event." The registration form and the conference agenda are available on the CPI website or, for those without Internet access, from the Corporate Office.

Conference co-chair Sharon DeShazer, CCCE/MPCE, is developing skits that will bring CPI history to life. Also in the works are an historical exhibit and the raffling of a quilt featuring a photo from the 1937 meeting and blocks from each of the current CPI districts.

But, says Linda, "This conference is as much about the future as it is the past. We'll have opportunities to meet today's CPI leaders face-to-face, share our ideas and learn about

their exciting new plans to serve current CPI members and recruit new members."

The conference will kick off on June 14 with a tour of St. Louis and conclude June 16 with the inaugural banquet. In between will be business meetings, education sessions, networking and social events, a Walk-A-Thon, awards ceremonies and time to enjoy old friends and make new ones. **(see agenda on CPI website)**

Linda and Sharon are heading a team of Past International Presidents (PIPs) who are lending their talents to create this unique CPI International Conference. They are anticipating the largest ever gathering for the traditional PIPs dinner but are also expecting a big turn-out for the "First Timers" event, where first-time conference attendees are made to feel right at home.

The Early Bird registration deadline for the 75<sup>th</sup> Anniversary Conference is May 10, 2012. After that, the price goes up \$50.00. Save money by registering now.



# Are You Ready for Credit Education Month?

Don't fret if your answer is "no". CPI is here to give you a jump start to help you meet your March 1 deadline with enough energy left to implement your projects in March 2012.

This year, there is an added incentive for CPI members to get involved. Your Credit Education Month activities will qualify you for entry into the CPI 75<sup>th</sup> Anniversary Celebration Campaign competitions, where you will have a chance to win free membership dues or a free registration to the CPI International Conference in 2012-2013. (See page 6 of the Nov. 2011 issue of *The Credit Connection* for details.)

Here are two easy yet effective projects to get you started:

**Distribute credit education pamphlets** at work; at your local AARP chapter, church or other groups to which you belong—even your bridge club; or at an area food pantry. You can order free pamphlets in bulk from the Federal Trade Commission. Topics include Internet safety; identity theft; credit and loans; tele-marketing; and more. Go to [bulkorder.ftc.gov/](http://bulkorder.ftc.gov/)



**Give credit education material to your local library.** The Credit Education Resources Foundation "Take Charge of Your Life" audio CD is a great option. Take advantage of a BOGOF offer and get two CDs for just \$8.00. Order from the Credit Education Resources Foundation, 20716 Manchester Rd., Ste. 210, St. Louis MO 63111. Payment, by check or via PayPal, must accompany order.

**Send news of your Credit Education Month activities to the CPI Corporate Office no later than April 9, 2012, for inclusion in an article for the May issue of *The Credit Connection*. Include photos, if you have them.**



*Don Jones, husband of Past International President Joyce Jones, CCCE/MPCE, was the winner of a handmade quilt, featuring scenes from the mountains of Washington State, raffled by Yakima Valley CPI to raise funds for credit education. The quilt was made and donated by Ruth Standlee, mother of Tami Mason, PCS, president of Yakima Valley CPI. The wine baskets were also raffled.*

# Living Memorials

## In Memory Of:

**Mike Ellzey**

Son of  
Past International President Nona Ellzey

## Given By:

Barbara Chapin, CCCE/MPCE  
West Central Illinois CPI

## Make A Difference Day 2011

### More Reports from CPI Local Associations

#### NORTH CAROLINA

The members of Business Professionals of the Triad donated funds to purchase \$5.00 gift cards to be used by Family Services, Inc. to help a family with seven children ranging in age from three to ten. They also collected and donated toiletries and small appliances for the family.



(left to right) Diane Gallimore; Betsy Higgins; Charlotte Maness, CCCE/MPCE; Betty Foster; Audrey and Mahlon Adams. All are CPI of the Triad members except Charlotte Maness, of CPI of Charlotte NC. Donors not pictured were Eva Nifong, MPCE; Linda Ayers; Jewell Kirk, CCCE; and Esther Brinkley, CA/MPCE.

(photo courtesy of Esther Brinkley)

#### KANSAS

The members of CPI of Hutchinson collected personal care items for First Call for Help, a local organization that gives those in need a helping hand. All the members of the "Hutch Bunch" posted a flyer in their businesses to solicit donations. President Sharol Rudolph, delivered them to First Call for Help.

In addition, *The Hutchinson News* published a letter to the editor from the "Hutch Bunch" (signed by Sharol) encouraging area residents to contribute items or money to First Call for Help. The letter also noted that CPI of Hutchinson provides free credit education programs in the community.



# Resilience: Bend and bounce-so you won't break

By Marti MacGibbon

During these rapidly changing times, resiliency is an essential trait that is in high demand.

Resilience is the ability to bounce back, adapt to adversity and roll with the punches. It provides the flexibility for us to restore ourselves, and our lives, after experiencing a setback or loss.

Although there may be a genetic factor involved, resilience is not something you are born with. You can learn, build and develop that trait.

Become more resilient by following this advice:

## **Connect**

Resilience does not mean standing alone through hard times. Relationships with others who are supportive and positive are essential to achieving and maintaining resilience. Mentors, friends, family, advisers and co-workers can provide encouragement and advice during uncertain or troubling times.

Isolation creates brittleness and inflexibility. You're more likely to sink into a negative state of mind when you're alone to focus on your losses or failures.

Your connectedness involves not only receiving but also giving encouragement, experience, strength and hope. When you reach out to support and share with others, you gain and build resilience and allow yourself a chance to heal from your personal failure.

Remember to have fun. Fun does wonders for your sense of humor, your resilience and your health.

## **Learn and Laugh**

Allow yourself to review past events and reinterpret them, drawing strength from your experiences. As you review your life, step back and look at yourself objectively, as if you are watching a movie. Review your story. Find humor, inspiration and courage where you can.

Give yourself credit for character and grace, and avoid blaming or judging yourself or others.

Refuse to engage in beating yourself up or "should-ing" yourself to death. Accept the things you can't change and take stock of the things that are within your power to change.

One thing that is always in reach, always in your power to change, is your attitude. Everyone has a story. Remember that you are the author of your life story; you may prefer to think of yourself as the director of your "life movie." If so, cast yourself as the hero. You can find your bearings and begin working toward a triumphant third act or conclusion. And, as in the movies, a little comic relief can't hurt.

## **Plan**

If you want to build resilience, you will need a daily plan of action. Action creates motivation, and motivation creates more action.

Be proactive in the face of adversity, failure, loss, illness or injury. Advance in the face of difficulties or challenges, one day at a time.

Remember, you're working on the next scene in your life's movie, so make it a comeback story—a triumph of the human spirit theme. Reach out and march headlong toward all that life has to offer.

Think: *This experience did not destroy me. I can use what doesn't kill me to make myself stronger and more flexible.*

Set measureable, attainable goals and be consistent with your action plan.

## **Practice Being Optimistic**

Always look forward to a bright future. Visualization is a powerful tool used by athletes and performers, but it is effective for people from all walks of life. At least once a day, take time to visualize yourself where you want to be, and celebrate it as though you are already there.

Permit yourself to feel all the peace, exultation and joy that comes as you picture yourself in

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this specific, happy situation, having reached your goal. It's good to visualize the same thing each day—repetition programs your subconscious mind.

Write affirmations or use mantras. Those tools can help you to establish your own inner cheer-leading squad. When you choose a mantra, be sure it's positive. "It's temporary." "I'm learning" or "I'm healing" are positive mantras. Obviously, "Why me?" or "It's not fair" are not positive mantras. Practice meditation and develop skills to counteract negative feelings and mindsets.

Remember that if you feel good, things will go better. And feeling good is a choice. You can change negative thought habits; that has been scientifically proven with behavioral therapies. Use positive self-talk. Direct your inner dialogue, allowing moment-by-moment opportunities to encourage yourself as a friend, mentor, coach and advocate.

It's your movie, your life story. Often, the best-loved films are stories where underdogs triumph: where the lead characters, presented with adversity, discover their deep inner strength, embrace change, learn powerful lessons, bounce back and ultimately win the day. Resilient people view difficulty as an opportunity to adapt, create, innovate and advance in one or many areas of their lives. Does art imitate life, or is it the other way around? That's up to you.

**About the author:** *Marti MacGibbon, CADC II, ACRPS, is a certified mental health professional, humorist, inspirational motivational speaker, veteran stand-up comic, author and member of the National Speakers Association. To learn more about MacGibbon and her memoir, Never Give in to Fear, visit [www.nevergiveintofear.com](http://www.nevergiveintofear.com).*

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websites >>>

## Bookmark This!

This "Bookmark This" edition highlights just one website—Consumer Jungle, sponsored by The University of Arizona, Take Charge America Institute, Family Economics & Financial Education, and Credit-Wise Cats. It is a website CPI members can recommend to teens.

Found at [www.consumerjungle.org/](http://www.consumerjungle.org/), Consumer Jungle makes learning about handling money an easy and often fun experience for teens. It covers such topics as making, managing and saving money; protecting your future; building a financially healthy life; and money mess-ups, mishaps and mistakes.

For example, in the "Connecting to Your World" section, the website provides information on housing (renting; protecting belongings; and roommates); transportation (choosing, financing and protecting your vehicle, plus information on alternative forms of transportation); protecting yourself (identity theft; online safety; insurance); and communication (cell phones; advertising; social media).

The site also features nearly a dozen interactive games. Here are a few of them. "**The Bite Club**" lets teens try their hand at managing a new business while paying back student loan debt and saving for retirement. "**Groove Nation**" focuses on managing spending. "**You Are Here**" teaches a player how to be a savvy consumer at the mall. "**The Bad Credit Hotel**" unlocks the great mystery of credit. "**Refund Rush**" focuses on setting and reaching financial goals.

Another great feature of this website is "Jungle Talk," which offers articles, written by teens, who use their own experiences to teach fellow teens about money matters. Some topics include creating a spending plan to prepare for unexpected expenses; tracking where your money goes; saving for your education; the consequences of having a negative credit report; and how to begin building your credit history. All articles are winners of contests sponsored by the website.