

US FORUM CONNECTION #74, FEBRUARY 2010

This free newsletter is sponsored by the United States Forum of The Delta Kappa Gamma Society International. The Delta Kappa Gamma Society International is an organization of leading women educators with over 105,000 members. Delta Kappa Gamma members wishing to subscribe to this FREE newsletter should send a request to Angela.Bedenbaugh@usm.edu. We urge you to share this newsletter with other interested individuals who are not members of Delta Kappa Gamma or members who do not subscribe to this publication.

NATIONAL COMMON CORE EDUCATION STANDARDS

NATIONAL WOMEN'S HISTORY MUSEUM UPDATE

NEW CREDIT CARD RULES

NATIONAL COMMON CORE EDUCATION STANDARDS

The National Governors Association Center for Best Practices (NGA Center) and the Council of Chief State School Officers (CCSSO) have released the first official public draft of the K-12 standards as part of the Common Core State Standards Initiative, a process being led by governors and chief state school officers in 51 states, territories, and the District of Columbia. (Alaska and Texas are the lone holdouts having recently adopted and funded state standards.) These draft standards, developed together with teachers, school administrators and experts, seek to provide a clear and consistent framework to prepare our children for college and the workforce. These groups encourage those interested in the standards to provide further feedback by Friday, April 2, 2010, at www.corestandards.org. At that site you can subscribe to receive news about how the process is proceeding.

NATIONAL WOMEN'S HISTORY MUSEUM UPDATE

HR1700 passed the House of Representatives on October 14, 2009 and was referred to the Senate. S2129 is still in committee having been introduced on October 29, 2009 and referred to the Committee on Homeland Security and Governmental Affairs which discharged it by unanimous consent on December 4, 2009. On that same date it was referred to the Committee on Environment and Public Works.

NEW CREDIT CARD RULES

What has changed.

1. The credit card company cannot change the interest rate on existing balances. (There are some exceptions to this.)
2. The credit card company cannot change the interest rate on new accounts for 12 months.
3. The credit card company may not charge a fee if you go over your credit limit.
4. If balances on a credit card are subject to different interest rates, the company is required to apply any payment to the balance with the highest interest rate.
5. Your statement must be mailed or delivered at least 21 days before payment is due
6. Payment due dates must be the same every month, and if the due date falls on a weekend, the payment must be credited on the NEXT business day.
7. The credit card company can no longer use a customer's average daily balance over two months to calculate interest.
8. The credit card company is required to give at least 45 days notice before changing annual fees or cash advance fees.
9. Individuals under the age of 21 must have a cosigner in order to get a credit card. (Parents of college students rejoice!)

What has not changed.

1. There is no limit on the amount of interest which a credit card company can charge.
2. The interest rate on future purchases can change.
3. The credit card company CAN CHARGE AN INACTIVITY FEE as well as annual fees. The inactivity fee

is probably going to be used by companies more often.

THE BOTTOM LINE. THOROUGHLY READ ANY CHANGES IN CREDIT CARD PROCEDURES WHICH COME TO YOU IN THE MAIL.

For on-line information on specific bills go to <http://thomas.loc.gov/>

CONTACT ADDRESSES FOR GOVERNMENT INFORMATION

U.S. GOVERNMENT CONTACT INFORMATION can be obtained through Congressional Switchboard 1-866-327-8670 (this is a toll free number). You can contact your Congressman and Senator through this number without paying long distance charges.

<http://www.house.gov/> for members of the House of Representatives <http://www.senate.gov/> for members of the U.S. Senate

STATE GOVERNMENT CONTACT INFORMATION can be obtained through <http://www.emailyourgovernor.com/> Information available at this site allows contact with governors, members of the state legislature, state supreme court, congressional delegation and state agencies such as the Education Department, Attorney General, Motor Vehicles Department and Voter Registration.

INFORMATION ON HOW YOUR CONGRESSMAN VOTED ON KEY BILLS

<http://projects.washingtonpost.com/congress/111/bills/>

FIVE CONSTITUENT CONTACTS WILL CAUSE A LEGISLATOR TO PAY SERIOUS ATTENTION TO A GIVEN ISSUE.

Archival copies of the U.S. Forum Connection can be found at <http://ocean.otr.usm.edu/~w305514/HomePage.htm>

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